



Risk Matters Renewal News

(2026-2027)

VEHICLE INSURANCE – ALL APSIT-PARTICIPATING DISTRICTS

Casualty auto insurance pricing has been a challenge with numerous districts experiencing accidents. The AID Risk Management Division has been successful in keeping rates relatively stable for several years. The Risk Management Division formally bid the business auto insurance as required by TSS-OSP state procurement law. The TSS-OSP bid number is S-000000426.

COMPREHENSIVE/COLLISION DEDUCTIBLE INCREASE

Due to the increasing frequency of physical damage claims and rising repair costs, the Comprehensive and Collision deductibles will increase from \$500/\$1,000 to \$2,500/\$2,500, effective with the July 1, 2026 renewal.

Please note that deductibles for the APSIT Auto Program have remained unchanged since the program's inception in 2004. This adjustment reflects current loss trends and broader market conditions, impacting vehicle repair costs.

This deductible increase will not impact your renewal premium.

USE OF PERSONAL VEHICLES

It is the responsibility of the vehicle owner to contact their personal insurance agent to confirm if "business use" coverage is required for their personal vehicles on official business trips. The employee's personal auto coverage is primary. The APSIT vehicle policy does not provide physical damage coverage for personal vehicles.

USE OF RENTAL AND BORROWED VEHICLES

We recommend the purchase of liability, comprehensive, and collision insurance coverage for all borrowed autos from auto dealers and rented "vehicles" from the rental car company for all out-of-state and in-state travel.

VEHICLE GUIDELINES

- Drivers must be employees, age 21 or older, and properly licensed.
- School bus drivers must follow Department of Education / Transportation rules.
- Vehicles may not be loaned to non-governmental organizations.
- Vehicles may not be rented out or used to transport people or goods for payment.
- All vehicles are public property and must be used only for official government business.
- Clients, wards, indigent individuals, or inmates may not operate APSIT-covered vehicles.