



Northern Kentucky Educational Cooperative
Insurance Renewal (2018)

<u>Liberty Mutual</u>	<u>Expiring</u>	<u>Renewal</u>
Package: • No change in statement of values	\$30,336.	\$31,255.
Umbrella	\$4,324.	\$4,689.
<u>Total Liberty Mutual</u>	<u>\$34,660</u>	<u>\$35,944 (3.5%)</u>

Workers Compensation: (Clearpath)	\$12,381.	\$14,566.
• Experience Mod	1.35	1.41
• Payrolls adjusted to 7/1/19 estimates (Higher)		
• Premium increase due to higher exp. mod and increased payroll		

<u>Totals</u>	<u>\$47,041.</u>	<u>\$50,510.</u>
---------------	------------------	------------------

Additional topics:

Cyber Liability—approximate cost of \$2,500 annually

Drones—property and liability exposures from the drone use

Energy Program