

**Covington Independent Board of Education
2021 Market Worksheet Revised 5/27/2021**

Package	Expiring	Renewal	RECOMMENDATION Liberty Mutual, RPS & ClearPath Mutual
Liberty Mutual	\$278,475	\$308,605	\$308,605
Work Comp	Expiring	Renewal	
Liberty Mutual	\$182,051	\$197,974	
ClearPath Mutual			\$150,837
Cyber - RPS	\$5,774	\$12,484	\$12,484
Totals -- all with Liberty Mutual	\$466,300	\$519,063	
Totals - Liberty Mutual and ClearPath			\$471,926

Notes - Revised 5/27/2021 with Cyber Renewal price

2021 KDE Property rates are not available yet
 payroll same as expiring \$33,555,291
 Experience mod was .93 exp and 0.90 renl
 Per event deductible on auto \$11,500
 Terrorism is excluded.... Cost to include is \$3,584

Note Regarding Non-Workers Compensation Coverage - We did NOT go to Wright this year, because they have declined three years in a row. We did ask EMC to look at it, but they declined also. EMC and Wright are the only competition to Liberty for the Non-Workers Compensation Coverages at this point. We did submit to EMC for a quote, but they declined to quote.

Note Regarding Moving your Workers Compensation Insurance to ClearPath - ClearPath has a long and successful record for Workers Compensation. This is the first year they were willing entertain insuring public schools. They have had success in writing several schools for us and around the state for the coming 21/22 school year. We have no concerns with their ability to perform well for public schools.