

**Newport Independent
2021 Market Worksheet**

Package	Expiring	Renewal	Optional Quotes
Liberty Mutual	\$295,028	\$321,802	
Work Comp - Encova	\$87,509	\$88,105	
KEMI			\$62,456
AmTrust			\$65,768
ClearPath Mutual			\$71,292
Cyber - RPS/BCS	\$6,201	\$9,055	
Total without Terrorism	\$388,738	\$418,962	
Terrorism		\$3,750	
Totals	\$388,738	\$422,712	

2021 KDE Property rates are not available yet

Recommendation to Move Worker Compensation Coverage to KEMI

payroll down \$2,530,116

Experience mod was 0.68 exp and renl is 0.84

****Terrorism is excluded.... Cost to include is \$3,750**