

**Covington Independent Board of Education  
2022 Market Worksheet**

<b>Package*</b>	<b>Expiring</b>	<b>Renewal</b>
Liberty Mutual	\$317,388	\$343,358
<b>Work Comp**</b>	<b>Expiring</b>	<b>Renewal</b>
ClearPath Mutual	\$150,314	\$135,976
<b>Cyber - RPS***</b>	\$12,263	<b>\$19,783</b>
<b>Total</b>	<b>\$479,965</b>	<b>499,117</b>

\* Wright Specialty and EMC Declined to Quote - Only three Carriers in this part of the coverage

\*\*Took to Market in 2021 - ClearPath best Option

\*\*\*Waiting on final market results - due to the volatility in this coverage broker sent to multiple carriers

2022 KDE Property rates are not included above

Expiring payroll was \$33,555,291 --- Renewal is \$32,725,777

experience mod was .90 --- renewal mod is .95

per event deductible on auto \$11,500

Terrorism is excluded...cost to include is \$3,720

Cyber pricing is not available yet - \$19,783 is our best estimate at this point.

Cyber Numbers will be released to broker on May 2, 2022