



Northern Kentucky Educational Cooperative
Insurance Renewal
7/1/22 to 7/1/23

Liberty Mutual:	7/1/21-7/1/22	7/1/22-7/1/23
Package	\$39,422	\$41,608
Umbrella	\$6,695	\$7,327
Totals	\$46,117	\$48,935

- The increase above does not include the KDE property increases for the current year
- Unique exposures for the Coop
- Terrorism Coverage is not included (same as expiring)

Workers Compensation:

ClearPath Mutual	\$9,029	\$14,139
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- Reduced rates in both class codes
- Slightly higher payroll estimates
- Increase in experience mod from .79 to 1.38

Totals:	\$55,146	\$63,103
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- Cyber Liability renewal information to follow (not included above)