

Newport Independent
7/1/22-7/1/23
Market Worksheet

Package	Expiring	Renewal
Liberty Mutual	\$330,023	\$384,291
EMC - Coverage issue		No Quote
Wright Specialty		Decline
CM Regent - Awaiting response		No Quote
Work Comp		
Kentucky Employers Mutual Insurance (KEMI)	\$62,456	\$56,756
Emod	0.84	1.08
Cyber		
Cyber - RPS - BCS	\$7,752	Decline
Cyber-RPS-AXIS		Decline
Cyber-RPS-Hiscox		Decline
Cyber - Cowbell		\$12,220*
Cyber - RPS-CFC		\$12,917**
Totals	\$400,231	\$453,964

2022 KDE Property Rates included above
Terrorism is excluded...cost to add is \$4,365
SLEO & SMM deductibles remain at \$5,000

****Cyber - CFC deductible is \$15,000**

****Cyber - Cowbell Ransomware limited to \$500k and deductible is \$25,000**