

**Covington Independent Board of Education
2023 Market Worksheet**

Package*	Expiring	Renewal
Liberty Mutual	\$367,569	\$440,160
Work Comp**	Expiring	Renewal
ClearPath Mutual	\$129,494	\$118,106
Total	\$491,063	\$558,266

* Wright Specialty, EMC and CM Regent Declined to Quote

** ClearPath best Option

2023 KDE Property rates included above

Property Values increased by \$32,329,185, an increase in values of 16%

Expiring payroll was \$33,555,291 --- Renewal is \$33,582,000

experience mod was .95 --- renewal mod is .99

per event deductible on auto \$11,500

Terrorism is excluded...cost to include is \$4,824