

**Dayton Independent Board of Education
2024 Market Results**

Marketing Summary			
Coverage	Expiring	Renewal	Optional Alternative
Liberty Mutual - Package	\$115,785	\$143,643	
CM Regent		Declined - uncompetitive	
Bluegrass Risk Management			\$123,000
KEMI - Work Comp	\$48,822	\$46,013	
Cyber			
Lloyds \$5k Ded/\$50k Extortion	\$6,752		
Hiscox \$2,500 Ded/\$1mil Extortion		\$9,676	\$9,676
Beazley \$1mil/\$5k ded/\$1mil Extortion		\$4,503	\$4,503
Total	\$171,359	\$194,159(\$199,332)	\$173,516(\$178,689)
Liberty Mutual Change in Coverage			
Property:	Expiring	Renewal	
Earthquake Deductible	10% subject to \$25,000 minimum	10% subject to \$100,000 minimum	
Flood Deductible	10% subject to \$25,000 minimum	10% subject to \$100,000 minimum	
*Hail/Windstorm	\$5,000	\$100,000 per location/per occurrence	
Named Storm	\$5,000	\$100,000 per location/per occurrence	
Water Damage	\$5,000	\$50,000	
**Roofs	Replacement Cost	Actual Cash Value	
Auto:			
Auto Deductible	\$1,000	\$2,500	
Valuation	Replacement Cost - Buses	Replacement Cost buses for 5 years and newer	
	Fleet Automatic	Fleet Automatic removed	***call with all vehicle changes
Liability:			
Added endorsement		Firearm Exclusion	****are there any armed teachers?

*As a result of this coverage change, we are strongly encouraging to review your statement of values and consolidate any locations that have common boundaries.

**Actual Cash values coverage on roofs with Liberty Mutual Only applies to roof older than 15 years. Bluegrass Risk Management is full replacement cost on all roofs.

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Property values decreased \$861,827

\$1,108 TRIA charge included in Liberty Mutual pricing

Payroll increased \$90,000

Expiring Emod 1.56 Renewal Emod 1.50

Optional Coverages		
Wind/Hail Deductible Buy Back	n/a	estimated \$8,500 per location
Active Shooter	n/a	Estimated \$4,000
**Active Shooter requires application to finalize quote		

Cyber Subjectivities for change to Beazley:

Subjectivities: PRIOR TO BINDING (We cannot bind coverage without receipt of all bind conditions)

1. Written confirmation that the following controls are in place or we will drop first party coverage to \$100K and cannot be increased midterm.
required controls with written confirmation.

MFA for remote access and web-based email/ no remote access permitted

Protection of company devices with anti-virus, anti-malware and/or end point protection (EPP) software

Regular back up of business-critical data

2. Signed and dated (with current date) version of submitted Application