

BEECHWOOD INDEPENDENT SCHOOLS
INSURANCE RENEWAL SY 2025-2026

TYPE OF INSURANCE	CARRIER	DEDUCTIBLE	EXPIRING	RENEWAL	INCREASE/(DECREASE)	%	NOTES	RECOMMEND (Y/N)
PROPERTY, GENERAL LIABILITY, EMPLOYEE & DIRECTOR LIABILITY	LIBERTY MUTUAL	\$ 100,000.00	\$ 183,498.00	\$ 233,467.00	\$ 49,969.00	27%	OTHER CHANGES TO ACTUAL CASH VALUE RATHER THAN REPLACEMENT, HIGHER DEDUCTIBLES ACROSS ALL CATEGORIES	N
PROPERTY, GENERAL LIABILITY, EMPLOYEE & DIRECTOR LIABILITY	BLUEGRASS RISK MANAGEMENT	\$ 100,000.00	\$ -	\$ 214,225.00	\$ 214,225.00	NA	PROVIDES SIMILAR DEDUCTIBLES AND SOME BETTER COVERAGE/LIMITS DUE TO INCREASE IN CYBER ATTACKS/RANSOMWARE AND RECENT ISSUE AT CAMPBELL COUNTY. MANY DISTRICTS ARE HIGHLY RECOMMENDED TO MAINTAIN THIS POLICY	Y
CYBER	SYNERGY	\$ 5,000.00	\$ 9,017.00	\$ 9,017.00	\$ -	0%	OUR PAYROLL INCREASED DUE TO STEP + INCREASES, RESULTING IN A SLIGHTLY HIGHER PREMIUM	Y
WORKERS' COMPENSATION	KEMI	N/C	\$ 29,093.00	\$ 30,077.00	\$ 984.00	3%		Y
TOTAL RECOMMENDATION			\$ 221,608.00	\$ 486,786.00				N

RECOMMENDATION:

PROPERTY, GENERAL LIABILITY, EMPLOYEE & DIRECTOR LIABILITY	BLUEGRASS RISK MANAGEMENT	\$ 214,225.00
CYBER	SYNERGY	\$ 9,017.00
WORKERS' COMPENSATION	KEMI	\$ 30,077.00
	TOTAL RENEWAL	\$ 253,319.00
	% INCREASE OVER LAST YEAR	14%