

**Fort Thomas Independent Schools
2025 Renewal Worksheet**

Marketing Summary			
Coverage	Expiring	Renewal	Optional Alternative
Bluegrass Risk Management	\$249,684	\$289,534	
ClearPath- Work Comp	\$39,897	\$47,108	
Optional Work Comp - KEMI			\$43,257
Cyber-CFC \$10k ded with \$1mil extortion	\$17,203	\$17,360	
Optional Cyber - BRM/Crum & Forster \$10k Deductible with \$1mil extortion			\$14,733
Total	\$306,784	\$354,002	With Alternatives \$347,524

Emod went from 0.62 to 0.76

property increased \$25,220,224 - 13% increase

Current Non-Wind & Hail deductible is \$10,000 - If you would like to consider a higher deductible for Non-Wind and Hail Claims the following would be the options and the savings:

\$25,000 deductible for non-wind/hail property claims - annual savings \$3,125

\$100,000 deductible for non wind/hail property claims - annual savings \$14,500