

Covington Independent Board of Education

2025 Renewal Worksheet

Marketing Summary			
Coverage	Expiring	Renewal	Optional Alternative
Bluegrass Risk Management	\$463,100	\$509,410	
ClearPath - Work Comp	\$95,891	\$95,995	
Cyber-Synergy w/\$10k ded	\$13,892	\$13,417	
Optional Cyber BRM/Crum & Forster w/\$20k ded			\$11,692
Total	\$572,883	\$618,822	

Emrod went from 0.70 to 0.75
 Payroll increased \$2,120,422
 Property increased \$1,280,765