

Newport Independent Board of Ed 2025 Renewal Worksheet

Marketing Summary			
Coverage	Expiring	Renewal	Optional Alternative
Bluegrass Risk Management	\$498,000	\$575,190	
KEMI - Work Comp	\$51,710	\$47,551	
Cyber \$15k ded	\$11,607	\$11,607	
Optional Cyber - BRM/Crum & Forster\$10k ded			\$9,939
Total	\$561,317	\$634,348	

Emod went from 0.78 to 0.74
payroll decrease \$120,000
property increase \$29,491,638