

BEECHWOOD INDEPENDENT SCHOOLS  
INSURANCE RENEWAL SY 2026-2027

TYPE OF INSURANCE	CARRIER	DEDUCTIBLE	EXPIRING	RENEWAL	INCREASE/(DECREASE)	%	NOTES	RECOMMEND (Y/N)
PROPERTY, GENERAL LIABILITY , EMPLOYEE & DIRECTOR LIABILITY	BLUEGRASS RISK MANAGEMEN	\$ 100,000.00	\$ 214,225.00	\$ 222,794.00	\$	8,569.00	SAME COVERAGE AS PRIOR YEARS AND HIGHER AGGREGATES ON SOME INSURANCE FROM LIBERTY MUTUAL. PROPERTY VALUES INCREASED \$814,254 DUE TO INCREASE IN CYBER ATTACKS/RANSOMWARE AND RECENT ISSUE AT CAMPBELL COUNTY, MANY DISTRICTS ARE HIGHLY RECOMMENDED TO MAINTAIN THIS POLICY	Y
CYBER	LLOYD'S	\$ 5,000.00	\$ 8,467.00	\$ 8,513.00	\$	46.00	OUR PAYROLL DECREASED YOY BY \$168,028 AND HAD LOSS RATIO OF 1.02 - RATE STILL REDUCED	Y
WORKERS' COMPENSATION	KEMI	N/C	\$ 30,077.00	\$ 29,464.00	\$	(613.00)		Y
<b>TOTAL RECOMMENDATION</b>			<b>\$ 252,769.00</b>	<b>\$ 260,771.00</b>				

RECOMMENDATION:

PROPERTY, GENERAL LIABILITY , EMPLOYEE & DIRECTOR LIABILITY	BLUEGRASS RISK MANAGEMEN	\$ 222,794.00
CYBER	LLOYD'S	\$ 8,513.00
WORKERS' COMPENSATION	KEMI	\$ 29,464.00
	<b>TOTAL RENEWAL</b>	<b>\$ 260,771.00</b>
	% INCREASE OVER LAST YEAR	3%