

**Dayton Independent Board of Education
2026 Market Results**

Marketing Summary		
Coverage	Expiring	Renewal
Bluegrass Risk Management	\$138,990	\$148,024
KEMI - Work Comp	\$37,411	\$37,677
Cyber - Beazley \$1mil/\$5k ded/\$1mil Extortion	\$3,993	\$3,710
Total	\$180,394	\$189,411

Emod went from 1.13 to 1.13
 payroll increased \$156,000
 property increased \$648,100