DEKALB COUNTY SCHOOL DISTRICT

EXCESS CYBER RISK INSURANCE RENEWAL INDICATION
July 1, 2026 to July 1, 2027

May 03, 2026

Prepared by:

Danielle Joseph, CPSR, Account Executive
Maggie Evans, Assistant Account Manager

EPIC INSURANCE BROKERS SERVICE TEAM

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EPIC INSURANCE BROKERS SERVICE TEAM

Danielle Joseph, CPSR
Account Executive

Danielle is a seasoned commercial insurance and risk management professional with extensive experience in Commercial Property & Casualty insurance, supporting complex client portfolios across a range of industries, including national and multinational organizations.

She has been with EPIC since 2020, managing a multimillion-dollar book of business and serving as a trusted advisor to clients navigating operational change, including acquisitions, integrations, and evolving risk profiles. She is recognized for her ability to problem-solve in high-stakes environments, balancing analytical rigor with practical, client-focused solutions.

Danielle's approach emphasizes proactive risk identification, coverage alignment, and long-term program stability, key elements for organizations operating within governance-driven environments.

Danielle was named a Pinnacle Award recipient, honoring exceptional performance, client advocacy, and leadership impact.

Danielle holds a Certified Professional Services Representative (CPSR) designation, reflecting her commitment to professionalism, ethical service delivery, and continuous development.

Danielle is currently pursuing the Certified Insurance Counselor (CIC) Designation.

Alexis Hankerson-Tolbert, CIC, AIAM
Account Executive

Alexis started off her career on the underwriting side as a trainer and prep assistant for basics of insurance for Citizens Property and Casualty in South Florida. She then moved on to become a General Liability underwriter and a right hand of the program developer to assist with policy change implementation and retention improvement before moving to Georgia. Shortly after Alexis, transitioned to the agency side focusing solemnly on property, casualty, and risk management. Throughout the years Alexis has obtained a series of executive roles where she has been acknowledged for her long record of successfully guiding local, national and multinational clients with their insurance needs. Alexis's helm of visionary strategies, transformations, acquisitions assistance, integrations, and radical problem solving helped propelling growing companies to scale and achieve higher levels of success. As a 15-year veteran in the insurance and risk management profession, Alexis is committed to ongoing professional development. She currently holds the following industry designations, Certified Insurance Counselor (CIC) , Associate in Account Management (AIAM) and currently working on pursing her Charted Property Casualty Insurance Designation (CPCU). Alexis has been awarded as honoree of "Women to Watch", and "Legacy Award" for her leadership, employee development and operational excellence.

LaToya Cotton- Robinson, CIC, CRM, CISR
Account Executive

LaToya has nearly 20 years of experience in the property and casualty insurance industry, including nearly 7 years with Resurgens Risk Management, Inc. where she was responsible for servicing a book of middle market and large municipal clients.

In addition, she served as the OCIP (Wrap Up) Administrator for Fulton County Capital Improvement Program, DeKalb County Capital Improvement Program (water/ sewer infrastructure) and City of Atlanta, Hartsfield Jackson Atlanta International Airport.

She has been with the firm since 2014 . At EPIC Insurance Brokers & Consultants, Mrs. Robinson is responsible for servicing a complex book of business consisting of Public Entity and School Systems.

LaToya holds the professional designations of Certified Risk Manager (CRM), Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR). Also, she holds a Property & Casualty Agent License, Surplus Lines Broker License and Life & Health License.

Ms. Cotton is currently pursuing an Associate In Risk Management (ARM).

EPIC INSURANCE BROKERS SERVICE TEAM

Maggie Evans
Assistant Account Manager

Maggie began her career in the insurance industry in 2023 after a successful tenure in high school education as a mathematics teacher, where she developed strong analytical and problem-solving skills. Her transition into the commercial insurance space reflects her passion for learning and adaptability in dynamic environments.

At EPIC, Maggie plays a key role in supporting Alexis Tolbert, Account Executive, by assisting with day-to-day client activities within EPIC's Public Entity and Scholastic Practice. She is actively involved in managing client communications, preparing policy documents, and ensuring timely service delivery to meet client needs. Maggie's ability to apply her educational background to complex insurance concepts allows her to provide exceptional support and contribute to the overall success of the team.

Her strong organizational skills, attention to detail, and commitment to client satisfaction make her an invaluable resource within the Practice. Maggie holds a Georgia Property and Casualty Insurance Agent's License and continues to expand her industry knowledge through ongoing professional development. She is dedicated to building long-term relationships and delivering solutions that align with the unique needs of public entities and scholastic organizations.

Brennen K. Parker
Southeast Growth Leader

Brennen K. Parker joined the EPIC Southeast Regional team in July of 2023. Brennen's current role in the enterprise as Southeast Region Growth Leader, with a charge to promote organic growth throughout the entire region, is to orchestrate resources needed to facilitate client attraction, current client overall satisfaction, and Producer recruitment. Prior to Joining EPIC, Brennen had similar responsibilities in both regional and national Brokerage firms in New York, South Carolina and Georgia. Brennen has an intimate knowledge of the brokerage needs of clients on the Property and Casualty business as well Employee Benefits. Creating diversity in problem solving and creating complimentary relationships among our business divisions. Starting his career in 2000 at Liberty Mutual, Brennen was immediately provided an opportunity of learning and practical insurance needs for customers across a broad spectrum of industry verticals and revenue volumes. Brennen is a devoted husband and father – who relishes the opportunities to spend time with his family while also incorporating his personal interests of golf, fishing and hunting to try and foster a balance in his life.

Chantelle Patterson
Vice President, Property & Casualty Claims

Chantelle has over 20 years of experience in the risk management and property and casualty claims industry. She has two additional claims specialists on her team to provide a high level of service to and ensure all claims are handled in a timely manner.

Mrs. Patterson is a results-driven claims leader with extensive Workers' Compensation and Third Party Liability claims experience.

Prior to joining the firm in December 2001, Chantelle spent five years in the risk management and insurance industry. She routinely handles and manages large industrial, commercial and Public Entity claims exceeding $2 million. Chantelle's focus has been on managing claims and minimizing risks. Her experience includes Workers Compensation, Crime, General Liability, Property Damage, Automobile Liability, Environmental Liability, Third-party liability and product liability claims.

Chantelle is a graduate of Georgia Southern University with a degree in Business Management. Currently, Chantelle is pursuing the Associate in Claims (AIC) designation.

EPIC INSURANCE BROKERS SERVICE TEAM

Michael Nischan, CDS, CCSP
VP of Transportation & Logistics Risk Control

Michael is responsible for the transportation risk control practice of EPIC's Southeast operation. He has more than 20 years of experience in law enforcement, private industry management, Public Entity risk control, and consulting.

Michael helps motor carriers achieve and exceed regulatory requirements, develops management and training programs, implements operational controls to enhance efficiency and educates all members of an organization on compliance and security measures.

Michael is a graduate of Lenoir-Rhyne College, with a degree in Communication. He holds two NATMI certifications - Certified Director of Safety (CDS) and Certified Cargo Security Professional (CCSP).

Michael is a NATMI instructor and provides professional certification and training courses for transportation managers. He teaches compliance, management, accident investigation and security principles. He has instructed more than 200 companies from all over the United States including insurance firms, law firms and motor carriers.

Chris Mancillas, CIH, ASP SVP, Risk Control & Safety, Southeast Region

Chris has more than 20 years of experience in the safety and health arena. He is responsible for the risk control practice of EPIC's Southeast region. His team of seven safety consultants and 3 administrators provides mock OSHA inspections/ comprehensive safety audits; bilingual employee and management safety training; safety procedures/program development; property liability assessments; industrial hygiene surveys including ergonomic evaluations, air monitoring, noise assessments; and develops engineering controls.

Prior to joining the firm in 2000, Chris served five years as an OSHA Compliance Officer, inspecting various companies in a wide array of industries. He also worked for two years as a Radiation and Biological Safety specialist for the East Carolina School of Medicine.

Chris is a Certified Industrial Hygienist, an OSHA Authorized Trainer, a Certified Forklift Trainer, a Certified Fire Sprinkler Inspector, and a Certified Tower Climber & Rescue Trainer. He is a member of the American Industrial Hygiene Association.

Chris is also fluent in Spanish.

Mike Folmar, CSP, CEAS
Risk Control & Safety Consultant

Mike has more than 20 years of experience in the health and medical field. He provides mock OSHA inspections/ comprehensive safety audit; employee and management safety training; safety procedures/program development; industrial hygiene surveys including ergonomic evaluations, air monitoring, noise assessments; and develops engineering controls.

Mike spent 22 years working with Concentra in various roles. He was responsible for evaluating and rehabilitating injured workers. He then became the At-Work Consultant for Atlanta, conducting office and industrial ergonomic evaluations and developing ADA-compliant physical agility tests. As a Health and Safety Consultant, he conducted industrial hygiene surveys.

Mike holds a Bachelor of Science degree in Sports Medicine and Exercise Physiology from Auburn University at Montgomery and a Master of Science degree in Occupational Health and Safety from Columbia Southern University in 2007. Mike is currently certified by the BCSP as Certified Safety Professional (CSP). He is a CEAS (Certified Ergonomic Assessment Specialist), an OSHA Authorized Trainer. He also holds several certifications and a license in Sports Medicine.

EXECUTIVE SUMMARY

Edgewood Partners Insurance Center (EPIC) is pleased to represent DeKalb County School District (DCSD) in the ongoing oversight and placement of its cyber risk management and insurance programs. EPIC remains committed to assisting the District in protecting sensitive information, maintaining operational continuity, and safeguarding public trust in an increasingly complex digital environment.

Entering the 2026 renewal cycle, the cyber insurance market reflects a more mature and disciplined operating environment than in recent years. After a period of significant volatility driven by ransomware severity and systemic losses, insurers have recalibrated pricing, strengthened underwriting standards, and re-entered the market with improved clarity around risk differentiation. As a result, capacity particularly in excess layers has expanded, pricing pressure has moderated, and underwriting focus has shifted toward governance, preparedness, and demonstrable cyber controls.

DCSD's underlying Cyber Liability coverage is provided through the APIP program, which may favorably as part of the broader property placement. This stabilization at the primary level has positively influenced excess markets, where competition has increased and attachment structures have become more flexible for well-managed public-sector risks.

The Excess Cyber Liability market entering 2026 is characterized by improved stability, selective competition, and a continued emphasis on governance and preparedness. Public-sector insureds that demonstrate disciplined controls, vendor oversight, and incident readiness remain well positioned to access capacity and sustain favorable outcomes despite persistent threat activity. EPIC remains focused on aligning DCSD's cyber insurance structure with these evolving market dynamics while supporting long-term resilience and fiscal predictability.

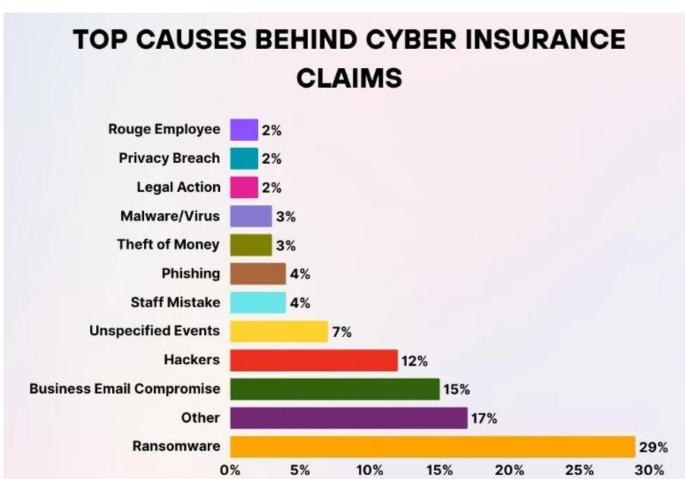
The cyber liability marketplace entering the 2026 renewal cycle remains competitive; however, insurers continue to apply disciplined underwriting in response to persistent loss volatility. Ransomware events, social engineering and funds transfer fraud, third-party/vendor incidents, and the rapid emergence of artificial intelligence–related risk scenarios remain primary drivers of underwriter scrutiny. While market capacity is available, particularly in excess layers, carriers are differentiating risks more deliberately based on governance, control maturity, and preparedness.

Based on current market conditions and for budgeting and planning purposes only, we are reflecting flat renewal indications at the excess layer. These indications are non-binding and subject to final underwriting review, market participation, and confirmation of terms.

The District's current excess cyber structure is reflected as follows:

- ✓ $2,000,000 excess limit of liability
- ✓ $0 retention at the excess layer

At this stage, we do not anticipate reductions in coverage. As the renewal process progresses, we will continue to evaluate the marketplace for opportunities to maintain or enhance terms, where available, while preserving pricing stability and alignment with the District's risk profile.



EXECUTIVE SUMMARY

Peer Benchmarking & Loss Severity Context

In addition, the majority of EPIC's K-12 public school district clients in Georgia maintain Excess Cyber Liability insurance, recognizing that cyber losses impacting school systems routinely extend beyond primary limits due to forensic costs, notification obligations, regulatory response, and extended system restoration timelines.

Recent industry data further indicates that cyberattacks targeting K-12 school districts increased by approximately 30% year-over-year, reflecting both higher attack frequency and increased exploitation of third-party, credential-based, and social-engineering vulnerabilities. These trends continue to elevate loss severity even where strong controls are in place, reinforcing the role of excess cyber coverage in protecting against low-frequency, high-impact events.

Loss Severity Benchmark

Cyber loss benchmarking across the education and public-sector space demonstrates that while many cyber events are manageable within primary limits, material incidents involving ransomware, data misuse, or privileged access compromise frequently produce cumulative costs in the multi-million-dollar range, driven by overlapping response, recovery, legal, and regulatory requirements. Excess cyber insurance is therefore commonly structured to address severity risk, not volatility, above underlying coverage.

Georgia Public-Entity Tiering Framework

Peer public entities in Georgia have responded by adopting formal data-classification and cyber-risk tiering frameworks that align data sensitivity, security requirements, and cyber insurance limits. For example, peers utilize a tiered model that distinguishes between publicly available information and increasingly sensitive data environments:

Cyber Data Environments, Loss Severity, and Limit Benchmarking:

Lower-Tier / Public

Data intended for public access or disclosure where compromise typically presents limited legal or operational impact. Loss activity at this tier is generally confined to investigation and remediation costs and is most often absorbed within primary cyber limits.

Confidential Data

Systems containing regulated or protected information, including student and staff personally identifiable information governed by FERPA and related statutes. Loss events impacting this data class routinely escalate beyond initial response costs and include regulatory notification, forensic analysis, credit monitoring, legal counsel, and extended recovery. Peer benchmarking indicates that total loss amounts for incidents involving regulated education data frequently reach or exceed $1 million, prompting many K–12 districts to maintain combined primary and excess cyber limits of at least $5 million.

Restricted or Highly Confidential

Systems housing credentials, privileged access, vulnerability data, financial systems, or other high-risk operational assets represent the highest severity exposure. Breach events affecting these environments often result in multi-layer loss scenarios, including systemwide disruption, funds-transfer fraud, vendor-related liability, and prolonged operational recovery. Documented K–12 loss experience demonstrates that incidents in this tier can generate aggregate losses in the $2 million to $4 million+ range, reinforcing market practice favoring $5 million or higher total cyber limits, often structured through a combination of primary and excess coverage layers.

Limit Considerations

Consistent with peer K–12 public entities, cyber insurance limits are increasingly calibrated to loss severity rather than event frequency. Common limit structures observed in the education sector include total cyber limits of $3 million to $5 million, with higher limit options evaluated for districts with greater data concentration, vendor dependency, or financial transaction exposure. Excess Cyber Liability coverage is therefore maintained to provide protection against low-frequency, high-severity cyber events that materially exceed primary policy capacity.

EXECUTIVE SUMMARY

Why Excess Cyber Coverage Is Needed
While not every cyber incident results in a multi-million-dollar loss, loss benchmarking across the K–12 education sector demonstrates that when incidents escalate, costs compound rapidly across multiple coverage triggers. Ransomware, funds-transfer fraud, vendor impersonation, and credential compromise routinely generate losses that exceed primary cyber limits when response costs, extended system restoration, regulatory obligations, and operational downtime converge.

As cyberattacks against K–12 school districts have increased year-over-year, excess cyber insurance functions as severity protection, not redundancy, supporting financial resilience against low-frequency, high-impact cyber events that could otherwise create material budget disruption.

Multiple authoritative sources show sustained year-over-year growth in cyber activity targeting public entities, particularly K–12 school districts and local governments.
K–12 and education organizations experienced an average of 4,300–4,400 cyberattacks per organization per week in 2025, representing an increase of approximately 30%–31% year-over-year.

82% of K–12 public entities reported experiencing at least one cyber incident over an 18-month period ending in late 2024, according to the CIS MS-ISAC analysis of more than 5,000 districts nationwide. North America saw some of the steepest growth rates, with education-sector cyber activity increasing by 60%+ in certain regions during peak attack periods such as back-to-school seasons.

While attack *volume* has increased, impact has grown faster than frequency, driven by broader data exposure, vendor dependencies, and credential-based access.

Incident Year	Attack Type	Impacted Entity (Public K–12)	Estimated Loss / Payout	Loss Drivers
2026	Business Email Compromise / Funds Transfer Fraud	Large public school district (U.S.)	**$3.2M stolen** (partial recovery pending)	Compromised credentials; fraudulent wiring instructions; construction vendor impersonation [
2025	Ransomware + Network Restoration	Multiple U.S. K–12 districts (aggregate data)	**$2.28M average recovery cost**	Forensics, system rebuild, incident response, operational downtime
2024	Ransomware	Public K–12 school district (Midwest)	**$3.76M recovery cost**	Extended downtime, backup compromise, infrastructure rebuild
2024	Cyber Theft / Funds Diversion	Public school district (Ohio)	**$1.7M insurance claim submitted**	Email compromise; fraudulent Financial transaction
2023	Ransomware & Data Exposure	U.S. schools & colleges (sector analysis)	**$550K per day of downtime** (12.6 days avg.)	Instructional disruption, recovery labor, response coordination [

EXECUTIVE SUMMARY

EPIC will complete a full marketing of the District's Excess Cyber Liability Insurance program with all viable insurance carriers as part of the upcoming renewal process.

The information provided below reflects a summary of prior-year marketing efforts and is included for historical and illustrative purposes only. This information will be updated, refined, and finalized upon completion of the current renewal marketing and issuance of the final proposal.

Carrier	Response
Liberty Surplus Insurance Corporation (Incumbent)	Quoted flat per expiring
AXA/ XL	Declined not able to compete with current rate/terms
Zurich	Declined. Not within their appetite
Resilience	Declined. Requires fully completed Cyber application as well as additional time to underwrite.
Travelers	Declined. Not within their appetite.
Coalition	Not Competitive. Would require at least a $500K SIR.

EXCESS CYBER LIABILITY

COMPANY:	Liberty Surplus Insurance Corporation	POLICY TERM	07/01/2026 to 07/01/2027
POLICY #:	Renewal of EO6DACZMUQ003	PREMIUM:	$138,000 Pure Premium $ 350 Wholesale Broker Fee $5,534 Surplus Lines Tax (4%) $143,884 Total Premium

Retroactive Date: Follows APIP Cyber Underlying Policy
Coverage Form: Follow Form- Claims Made & Reported

Coverage & Limits: $2,000,000 Each Member Aggregate
$2, 000,000 Policy Aggregate

Underlying Insurance	Layer	Insurer	Limits	Retention	Policy Period
	Primary	Beazley	$2,000,000	Follows APIP Cyber	07/01/2025 to 07/01/2026

Sub- Limits (Per Member and Policy Aggregate	Dedicated Limits In Excess of APIP Core
Breach Response/ Notification Expense Costs	$500,000 (Non- Beazley Vendors) $1,000,000 (Beazley Vendors)
Business Interruption resulting from a System Failure	$500,000
Dependent Business Interruption resulting from a Security Breach	$750,000
Cyber Extortion Loss	$750,000
Data Recovery Loss	$750,000
Business Interruption resulting from a Security Breach	$750,000
Dependent Business Interruption resulting from a System Failure	$100,000
Fraudulent Instruction	$75,000
Funds Transfer Fraud	$75,000
Telephone Fraud	$75,000
Computer Hardware Replacement (Bricking)	$200,000

DeKalb County School District

EPIC Insurance Brokers & Consultants

EXCESS CYBER LIABILITY

Sub- Limits (Per Member and Policy Aggregate	Dedicated Limits In Excess of APIP Core
Invoice Manipulation	$100,000
Reputation Loss	$200,000
Claims Preparation Cots For Reputation Loss Claims Only	NIL
Criminal Reward	NIL
Cryptojacking	NIL

Group 1 Sub-limits subject to Qualifiers:

- Breach Response Costs
- Business Interruption System Failure
- Business Interruption Security Breach
- DBI System Failure
- DBI Security Breach
- Cyber Extortion Loss
- Data Recovery Costs
- Computer Hardware Replacement
- Reputational Loss

-Group 1, As a condition precedent to the coverage specified in Group 1, the Insured must have satisfied the following conditions prior to the occurrence of such incident. Claim or Loss:

a. Enforce Multifactor Authentication for all remote and privileged access
b. Close all RDP ports if not in use
c. If RDP ports are in use:
   1. Restrict RDP access by IP addresses via firewall rules and only allow trusted IP addresses to access the port
   2. Place all RDP services behind a VPN and protect them using Two- Factor Authentication

Group 2 Sub-limits subject to Qualifiers:

- Fraudulent Instruction
- Telephone Fraud
- Funds Transfer Fraud
- Invoice Manipulation

-Group 2, As a condition precedent to the coverage specified in Group 2, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:

a. Provided formal training to employees with respect to computer crime and social engineering
b. Required multiple forms of verification for all fund transfers and all changes to client, vendor or supplier details such as routing numbers, account numbers and phone numbers.

Endorsements & Exclusions:

- Sanction Limitation and Exclusion Clause-1
- Warranty Endorsement
- Pending & Prior Litigation Endorsement
- Following Specified Sublimit- With Conditions
- Disclosure- Terrorism Risk Insurance Act

EXCESS CYBER LIABILITY

NOTES

- Quote terms, conditions, and premiums subject to change depending on the APIP cyber program’s underlying aggregate program limit
- BI and DBI coverages subject to $750K aggregate sublimit, as per underlying Beazley policy

DeKalb County School District

EPIC Insurance Brokers & Consultants

TERMS AND CONDITIONS

Coverage	Policy Period	Premium
Excess Cyber Liability ($2M xs $2M)	07/01/2026 to 07/01/2027	$143,884
Total		$143,884

Companies/ A.M. Best's Rating	Payment Plan
Liberty Surplus Insurance Corporation/ A.M. Best Rated A (Excellent) Financial Size Category: XV ($2 Billion Or Greater)	Paid In Full Upon Binding

The cost reflected below is an early indication of the renewal quotation expected to be received June 1st . Should the final quotation totals exceed that provided below, APIP is not bound by that which is reflected in this indication.

NOTES:

- This indication is based on the current loss experience, market conditions, increases in underwriting information and is subject to change if this insured's loss ratio deteriorates further and/ or if the markets suffer a catastrophic event.
- Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy.
- Please refer to the Policy for specific terms, conditions and exclusions.

BUDGETARY ACKNOWLEDGMENT / AUTHORIZATION TO PROCEED

EPIC Insurance Brokers & Consultants
Attn: Danielle Joseph, Account Executive
2405 Satellite Boulevard, Suite 200
Duluth, GA 30096

Re: Authorization to Proceed
DeKalb County School District
Excess Cyber Liability Insurance

Dear Danielle:

I have reviewed the renewal indication presented by EPIC on May 3, 2026. Based on the information provided, I approve the estimated budget for the insurance program and authorize EPIC to proceed with marketing and securing final terms, subject to final review and approval.

Coverage	Policy Period	Premium
Excess Cyber Liability	July 1, 2026 to July 1, 2027	$143,884

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Dr. Norman C. Sauce, III, Interim Superintendent of Schools
DeKalb County School District

Date