

April 2, 2020

Webster County Board of Education  
PO Box 420  
Dixon, KY 42409

**Kentucky Employers Mutual Insurance**  
**250 W Main Street, Suite 900**  
**Lexington, KY 40507**  
[www.kemi.com](http://www.kemi.com)  
**859-425-7800 / 800-640-5364**

Quote Date: April 2, 2020

Legal Entity: School Board  
Prospective Insured: FEIN: 616001270  
Name Webster County Board of Education  
Address PO Box 420  
City Dixon, KY 42409

Agency: Ford-Hazelwood LLC  
Agent Number: 2872  
Address: 2111 US 41 North  
City: Henderson, KY 42420  
Phone (270) 830-8877

<p><b>Renewal Quote for Workers Compensation Coverage</b> <b>Renewal Quote Number : 01342521/ 00</b></p>
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Proposed Effective Date: 07/01/2020 Proposed Expiration Date: 07/01/2021

Employer's Liability Limits: (3.B)	Bodily Injury by Accident	\$1,000,000 each accident
	Bodily Injury by Disease	\$1,000,000 policy limit
	Bodily Injury by Disease	\$1,000,000 each employee

Quote Date: April 2, 2020

Quote for Workers Compensation Coverage Quote Number : 01342521/00
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7380-000	Drivers Chauffeurs & Their Helpers NOC - Commercial
8868-000	College: Professional Employees & Clerical
9101-000	College: All Other Employees

	EXPOSURE	RATE	PREMIUM
Webster County Board of Education			
07/01/2020 - 07/01/2021			
7380-000	650,000	5.23	\$33,995.00
8868-000	10,600,000	.46	\$48,760.00
9101-000	1,390,000	4.24	\$58,936.00

	TYPE	FACTOR	AMOUNT
07/01/2020 - 07/01/2021	Total Manual Premium		\$141,691.00
	Employers Liability Limits	.011	\$1,559.00
	Total Subject Premium		\$143,250.00
	Experience Modification Premium	.770	-\$32,947.00
	Total Modified Premium		\$110,303.00
	Schedule Rating Premium	.750	-\$27,576.00
Final Estimate	Total Standard Premium		\$82,727.00
	Premium Discount		-\$8,472.00
	Expense Constant		\$260.00
	Terrorism Charge		\$1,264.00
	Catastrophe Charge		\$1,264.00
	Estimated Annual Premium		\$77,043.00
	Kentucky Special Fund Assessment		\$4,938.46
	Total Amount Due		\$81,981.46

TOTAL ESTIMATED ANNUAL POLICY PREMIUM

**\$81,981.46**

Payment Plan Eligibility: Annual Plan

**Required Initial Installment Premium: \$81,981.46**

BILL DATE	BILL AMOUNT
05/27/2020	\$81,981.46

**WORKERS COMPENSATION EXPERIENCE RATING**

Risk Name: WEBSTER COUNTY BOARD OF EDUCAT

Risk ID: 160030038

Rating Effective Date: 07/01/2020

Production Date: 02/26/2020

State: KENTUCKY

**16-KENTUCKY****Firm ID:**      **Firm Name:** WEBSTER COUNTY BOARD OF EDUCAT**Carrier:** 32255      **Policy No.** SW2304360      **Eff Date:** 07/01/2016      **Exp Date:** 07/01/2017

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7380	2.04	.39	662,717	13,519	5,272	SW00000383	05	F	1,841	1,841
8868	.17	.46	9,782,492	16,630	7,650	SW00000311	05	F	3,045	3,045
9101	1.43	.46	1,169,449	16,723	7,693	SW00000513	06	O	2,750	2,750
9812	EMPLOYERS LIABILITY			0	0	SW00000371	06	O	2,750	2,750
						SW00000264	06	F	3,404	3,404
						NO. 13	06	*	4,418	4,418
						SW00000344	06	F	4,447	4,447
						SW00000352	06	F	7,880	7,880
						SW00000267	06	F	7,973	7,973
<b>Policy Total:</b>				<b>11,614,658</b>	<b>Subject Premium:</b>	<b>104,473</b>		<b>Total Act Inc Losses:</b>		<b>38,508</b>

**16-KENTUCKY****Firm ID:**      **Firm Name:** WEBSTER COUNTY BOARD OF EDUCAT**Carrier:** 32255      **Policy No.** SW2304360      **Eff Date:** 07/01/2017      **Exp Date:** 07/01/2018

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7380	2.04	.39	534,509	10,904	4,253	SW00000612	05	F	558	558
8868	.17	.46	10,563,248	17,958	8,261	SW00001355	05	F	9,137	9,137
9101	1.43	.46	1,086,489	15,537	7,147	NO. 12	06	*	5,966	5,966
9812	EMPLOYERS LIABILITY			0	0					
Policy Total:				12,184,246	Subject Premium:	102,318	Total Act Inc Losses:			15,661

**16-KENTUCKY****Firm ID:**      **Firm Name:** WEBSTER COUNTY BOARD OF EDUCAT**Carrier:** 32255      **Policy No.** SW2304360      **Eff Date:** 07/01/2018      **Exp Date:** 07/01/2019

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7380	2.04	.39	656,237	13,387	5,221	SW00001866	06	O	2,501	2,501
8868	.17	.46	10,484,325	17,823	8,199	SW00003041	06	F	2,630	2,630
9101	1.43	.46	1,208,608	17,283	7,950	NO. 14	06	*	8,871	8,871
9812	EMPLOYERS LIABILITY			0	0	SW00002308	06	O	9,065	9,065
Policy Total:				12,349,170	Subject Premium:	108,387	Total Act Inc Losses:			23,067

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\* Total by Policy Year of all cases \$2000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&amp;HW

C Catastrophic Loss

E Employers Liability Loss

# Limited Loss

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# WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: WEBSTER COUNTY BOARD OF EDUCAT

Risk ID: 160030038

Rating Effective Date: 07/01/2020

Production Date: 02/26/2020

State: KENTUCKY

State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses
KY	.15	78,118	139,764	61,646	0	32,800	77,236	77,236
(A) Wt	(B)	(C) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses
.15		78,118	139,764	61,646	0	32,800	33,377	33,377

	Primary Losses		Stabilizing Value		Ratable Excess	Totals
	(I)		C * (1 - A) + G		(A) * (F)	(J)
Actual	33,377		99,200		0	132,577
	(E)		C * (1 - A) + G		(A) * (C)	(K)
Expected	61,646		99,200		11,718	172,564
	ARAP	FLARAP	SARAP	MAARAP	Exp Mod	
Factors					(J) / (K) .77	

RATING REFLECTS A DECREASE OF 70% MEDICAL ONLY PRIMARY AND EXCESS LOSS DOLLARS WHERE ERA IS APPLIED.

Carrier: 33731-000 Policy: 426637

Eff-Date: 07-01-2019 Exp-Date: 07-01-2020

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