



5/23/2023

Agency No.: 604-2

Linville Insurance Agency (Richmond)
Lori Cobb
PO Box 743
Richmond, KY 40476

RE: Garrard County Board of Education
Application: #182550

Dear Agent:

Thank you for requesting a quote from ClearPath Mutual. The enclosed quote is valid until the 30 days after the proposed effective date.

Please notify our office prior to the effective date if you want the policy to be issued. In order for us to issue a policy, we will need the following:

- ◆ Completed and signed Acord application
- ◆ Completed Concentration of Employees form
- ◆ Drug Free Workplace and/or Safety Credit Certification (Tennessee only when applicable). **Please note that if not received within 14 days of the effective date, credit will be removed back to inception.**

This quote is subject to a favorable Loss Prevention survey to be completed within 60 days of the date coverage is bound. If critical recommendations are made during the survey and not completed within a specified period of time, ClearPath Mutual reserves the right to terminate coverage.

We hope you select ClearPath Mutual as your workers' compensation carrier. We are constantly striving to be the one clear choice for workers' compensation.

Underwriting Department

ClearPath Mutual Insurance Company
9960 Corporate Campus Drive
Suite 1400
Louisville, KY 40223
(800) 367-5372
policy@clearpathmutual.com

Workers' Compensation and Employers' Liability Quote

Applicant:
 Garrard County Board of Education
 322 W Maple Ave
 Lancaster, KY 40444

Agency: 604-2
 Linville Insurance Agency (Richmond)
 1060 Center Drive
 Richmond, KY 40475-0000

Proposed Effective Date: 7/1/2023
 Quote Date: 5/23/2023
 Quote Expires: 30 days from effective date

Employers Liability:
 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

Unit 1 - Garrard County Board of Education - Kentucky

Rating Period: 7/1/2023 to 07/01/2024

Classifications	Code No.	Total Estimated Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
Drivers, Chauffeurs, Messengers And Their Helpers Noc-Commercial	7380	\$947,589	2.89	27,385
College: Professional Employees & Clerical	8868	\$12,937,849	0.19	24,582
College: All Other Employees	9101	\$1,232,967	1.35	16,645

Total Manual Premium		\$68,612
Employers Liability Increased Limit Charge 1000/1000/1000	1.1%	\$755
Subject Premium		\$69,367
Experience Mod	0.76	(\$16,648)
Modified Premium		\$52,719
Standard Premium		\$52,719
Premium Discount	9.8662%	(\$5,201)
Expense Constant		\$160
Terrorism Act	0.7%	\$1,058
DTEC Act	1.4%	\$2,117
Policy Premium		\$50,853
KY Tax	6.94%	\$3,529
Total Estimated Premium		\$54,382

This is a quotation only and is not a binder of insurance or a guarantee of insurability. The earliest effective date available is the day the money is received in our office. The Total to Remit amount must be received prior to, or on, the proposed effective date.



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Garrard County Board of Education Billing Schedule

1 - Garrard County Board of Education - Kentucky

Billing Payment Mode: 10-Pay

Initial Payment Items

Premium	\$4,768
Domestic Terrorism Insurance A	\$212
Terrorism Insurance Act Charge	\$106
KY Tax	\$353
Total to Remit	\$5,439

Invoice Schedule	
Due Date	
07/01/2023 Installment 1	\$5,439
08/01/2023 Installment 2	\$5,439
09/01/2023 Installment 3	\$5,439
10/01/2023 Installment 4	\$5,439
11/01/2023 Installment 5	\$5,439
12/01/2023 Installment 6	\$5,439
01/01/2024 Installment 7	\$5,439
02/01/2024 Installment 8	\$5,439
03/01/2024 Installment 9	\$5,439
04/01/2024 Installment 10	\$5,431
Total	\$54,382

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