



**POWELL COUNTY BOARD OF EDUCATION
PREMIUM COMPARISON**

Policy	2022 - 2023	2023 - 2024	2023 - 2024
	EMC	EMC	Liberty Mutual
		Appraisal	Appraisal
Property	\$92,545	\$106,206	\$71,083
Deductible	\$5,000	\$5,000	\$5,000
Blanket Bldg. & Cont.	\$95,851,111	\$101,506,598	\$101,506,598
Crime	\$428	\$428	\$ 784
General Liability	\$13,289	\$14,646	\$37,586
School Board Legal/E & O	\$3,702	\$6,254	\$17,289
Law Enforcement	Included	Included	\$840
Automobile	\$59,203	\$63,634	\$81,591
Umbrella	\$25,030 (10M)	\$27,116 (10M)	\$26,426 (10M)
Inland Marine	\$634	\$651	Included
Total	\$194,831	\$218,935	\$235,599
Workers' Compensation	See attached		

Initial Below

Vehicles: 49

EMC- CP1036- Cosmetic Roof Endorsement

EMC- Inc Loss of Salary to \$1M- AP 6,087

EMC – Inc property deductible to \$10,000 - RP \$5,116

Liberty- Inc property deductible to \$10,000 - RP \$6,121

Blanket Building and Contents – KROL appraisal

_____ Accept _____ Decline

_____ Accept _____ Decline

_____ Accept _____ Decline

Please Print Authorized Signer's Name

Please Print Authorized Signer's Title

Authorized Signer's Signature



POWELL COUNTY BOARD OF EDUCATION
PREMIUM COMPARISON

Policy	2022 - 2023	2023 - 2024	2023 - 2024
	KEMI	KEMI	Clear Path
Workers' Compensation			
Payrolls			
8868	\$12,037,525	\$12,808,393	\$12,808,393
9101	\$1,088,273	\$1,134,273	\$1,134,273
7380	\$744,132	\$829,156	\$829,156
Exp Mod	.90	.69	.69
Total	\$66,342.37	\$58,912.18	\$56,930

Please Print Authorized Signer's Name

Please Print Authorized Signer's Title

Authorized Signer's Signature



EDUCATION

**POWELL COUNTY BOARD OF EDUCATION
PREMIUM COMPARISON**

Policy	2023 - 2024 State Auto	2023 - 2024 Amtrust	2023 - 2024 Liberty
Workers' Compensation			
Payrolls			
8868	\$12,808,393	\$12,808,393	\$12,808,393
9101	\$1,134,273	\$1,134,273	\$1,134,273
7380	\$829,156	\$829,156	\$829,156
Exp Mod	.69	.69	.69
Total	\$50,620	\$46,429	\$77,385

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Authorized Signer's Signature

Workers' Compensation Claims Summary

*Valued as of 4/30/2023 **

* Current policy year data is based on this date. All other policy years are a 12 month time period.

Powell County Board of Education

Policy Period 7/1/2022 - 2023

Claims	Reserves	Total	Avg. per Claim	Indemnity Claims	Open Claims
24	\$45,728.09	\$119,219.81	\$4,967.49	2	6

Policy Period 7/1/2021 - 2022

Claims	Reserves	Total	Avg. per Claim	Indemnity Claims	Open Claims
21	\$0.00	\$6,082.08	\$289.62	0	0

Policy Period 7/1/2020 - 2021

Claims	Reserves	Total	Avg. per Claim	Indemnity Claims	Open Claims
20	\$5,000.00	\$23,318.46	\$1,165.92	1	1

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Workers' Compensation Report Card for POWELL COUNTY BOARD OF EDUCATION

FIRST POLICY WITH KEMI

7/1/2012

RATE CHANGES

Decrease of **30%** on school board classifications since 2013

DIVIDENDS

KEMI has a dividend program in place that is evaluated annually. If a dividend is declared, coverage and loss ratio requirements must be met before a policyholder can qualify. Please contact your agent or a KEMI representative if you have questions.

KSBIT DISTRIBUTIONS

\$78,527.08

SAFETY SERVICES

KEMI's Safety team provides a variety of services for school boards insured with KEMI. These services include safety walkthroughs, safety trainings and CPR/First Aid certifications. These services are free and the average estimated value of the services is **\$5,000**.

