



April 2, 2025

COPY

Education Risk Solutions LLC
PO Box 7500
Bowling Green, KY 42102

Kentucky Employers Mutual Insurance
250 W Main Street, Suite 900
Lexington, KY 40507
www.kemi.com
859-425-7800 / 800-640-5364

Quote Date: April 2, 2025

Prospective Insured:
Name Russellville Independent Board of Education
Address 355 S Summer St
City Russellville, KY 42276

Legal Entity: School Board
FEIN: 616001174

Agency: Education Risk Solutions LLC
Agent Number: 6276
Address: PO Box 7500
City: Bowling Green, KY 42102
Phone (270) 843-9054

Renewal Quote for Workers Compensation Coverage
Renewal Quote Number : 01417991/ 00

Proposed Effective Date: 07/01/2025

Proposed Expiration Date: 07/01/2026

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

Quote Date: April 2, 2025

Quote for Workers Compensation Coverage Quote Number : 01417991/00

7380-000	Drivers Chauffeurs & Their Helpers NOC - Commercial
8868-000	College: Professional Employees & Clerical
9101-000	College: All Other Employees

	EXPOSURE	RATE	PREMIUM
Russellville Independent Board of Education			
07/01/2025 - 07/01/2026			
7380-000	277,049	3.59	\$9,946.00
8868-000	6,963,929	.2	\$13,928.00
9101-000	452,989	1.64	\$7,429.00

	TYPE	FACTOR	AMOUNT
07/01/2025 - 07/01/2026	Total Manual Premium		\$31,303.00
	Employers Liability Limits	.011	\$344.00
	Total Subject Premium		\$31,647.00
	Experience Modification Premium	.980	-\$633.00
	Total Modified Premium		\$31,014.00
	Schedule Rating Premium	.700	-\$9,304.00
Final Estimate	Total Standard Premium		\$21,710.00
	Premium Discount		-\$1,821.00
	Expense Constant		\$260.00
	Terrorism Charge		\$769.00
	Catastrophe Charge		\$769.00
	Estimated Annual Premium		\$21,687.00
	Kentucky Special Fund Assessment		\$1,199.29
	Total Amount Due		\$22,886.29

TOTAL ESTIMATED ANNUAL POLICY PREMIUM

\$22,886.29

Payment Plan Eligibility: Annual Plan

Required Initial Installment Premium: \$22,886.29

BILL DATE	BILL AMOUNT
05/27/2025	\$22,886.29

This renewal quotation is based on the information provided by the expiring policy. Any changes in this information unknown at the time of this quotation could change the policy premium. Please notify underwriting of any and all changes.