




# THE SMART CHOICE FOR YOUR WORKERS' COMP


## KEMI IS KENTUCKY'S CARRIER OF CHOICE FOR KENTUCKY SCHOOL BOARDS.

- ✓ **We are financially stable.** KEMI has maintained an A- "Excellent" rating by A.M. Best since 2001. We are a mutual insurance company owned by our policyholders.
- ✓ **We are trusted by Kentucky policyholders.** KEMI is the largest provider of workers' comp in Kentucky, and we insure 88% of the public school districts throughout the state.
- ✓ **We offer competitive rates.** In fact, our rates for school board classifications have decreased by 33% since 2013. We are experts in helping schools control their workers' comp costs.
- ✓ **We deliver outstanding service tailored to school boards.** KEMI has an Underwriter, Claims Relations Manager, and Claims Team dedicated to serving schools. Our service is second to none.
- ✓ **We provide extensive safety & loss control services.** Our safety experts provide CPR/First Aid/AED training, opening day or in-service training, as well as training for educators, food service, safety committee participation, and much more! These services are free for KEMI policyholders.
- ✓ **We partner with Medcor for claims reporting, telemedicine, and nurse triage services.**

Customer Service: [policy@kemi.com](mailto:policy@kemi.com)

Safety & Loss Control: [safety@kemi.com](mailto:safety@kemi.com)

 250 West Main Street  
Lexington, KY 40507

 859.425.7800  
800.640.5364

 [www.kemi.com](http://www.kemi.com)



Quote Date: April 23, 2026

Quote for Workers Compensation Coverage  
Quote Number : 01433380/00

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			
07/01/2026 - 07/01/2027			
7380-000	738,771	6.025	\$44,511.00
8868-000	15,255,182	.318	\$48,511.00
9101-000	975,630	2.633	\$25,688.00

	TYPE	FACTOR	AMOUNT
07/01/2026 - 07/01/2027	Total Manual Premium		\$118,710.00
	Employers Liability Limits	.011	\$1,306.00
	Total Subject Premium		\$120,016.00
	Experience Modification Premium	1.340	\$40,805.00
	Total Modified Premium		\$160,821.00
	Schedule Rating Premium	.650	-\$56,287.00
Final Estimate	Total Standard Premium		\$104,534.00
	Premium Discount		-\$10,926.00
	Expense Constant		\$260.00
	Terrorism Charge		\$1,697.00
	Catastrophe Charge		\$1,697.00
	Estimated Annual Premium		\$97,262.00
	Kentucky Special Fund Assessment		\$5,378.59
	Total Amount Due		\$102,640.59

TOTAL ESTIMATED ANNUAL POLICY PREMIUM

**\$102,640.59**

Payment Plan Eligibility: Annual Plan

**Required Initial Installment Premium: \$102,640.59**

BILL DATE	BILL AMOUNT
05/27/2026	\$102,640.59

**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.**

cc: Ford-Hazelwood LLC