

Webster County Board of Education

2026 Property and Casualty Insurance

Line of Coverage:

Workers Compensation:

Employer's Liability Limits

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

<u>Class Code</u>		<u>Payroll</u>	<u>Rate</u>
7380-00	Drivers	\$738,771	6.025
8868-00	School Professional	\$15,255,182	0.318
9101-00	School All Other	\$975,630	2.633

Carrier : KEMI

Total WC Premium \$102,640.00

Quote Worksheet attached

Top 3 Workers Compensation Bids

Accident Fund	\$94,874		
KEMI *	\$102,640.00	Qualified for Dividend	(2025 Dividend - \$19,000) 2026 Safe Award \$2,500
Summit	\$111,928		

Webster County Board of Education 2026 Insurance Bid

Property and Liability Coverages:

	<u>Premium</u>
Property	\$288,496
Boiler Machinery	Included
Crime	Included
Inland Marine	Included
General Liability:	\$102,066
Law Enforcement	\$2,111
Educators' Legal Liability:	\$36,538
Commercial Auto:	\$85,660
Fleet	Included
Physical damage included	Included
Excess Liability:	\$29,902
\$2,000,000	
Excess Earthquake:	TBD

Exact Name of Bidding Entity: E.M. Ford & Company of Henderson

Agent Representative: Michael D. Hazelwood

Agent's License # : 343551

Agent's email address: mhazelwood@emford.com

Agent's Phone # o. 270.830.8877 / m. 270.860.5275

Location and Mailing address 2111 U.S. Hwy 41 N, Henderson, KY 42420


Agent's Signature

Insurer Information :

Liberty Mutual Insurance
175 Berkeley Street
Boston, MA 02116
(617) 357-9500

Underwriter Information:

Joan Carney
joan.carney@libertymutual.com
854.280.0585

Discussion Points:

CHUBB Property Option
Excess Limits
WC Dividend
Excess EQ - Reinsurance timeline