

# Marshall County Fiscal Court

## KALF and KACo Workers' Compensation

2020-2021 Premiums

Line of Business	2019-2020 Premium	2020-2021 Premium	Difference	
KALF	\$411,032	\$427,690	\$16,658	4%
Workers' Compensation	\$209,572	\$213,334	\$3,762	2%
Total	\$620,604	\$641,024	\$20,420	3%
Earthquake	\$55,405	Available Mid-May		

### KACo KALF Board Dividend\*

\$22,643.99

### Details

#### KALF:

- Nearly all rates stayed flat for the renewal
  - Auto physical damage rate increased slightly, due to auto related accidents
- Majority of increase resulted from increases reported on the statements of value
  - Sheriff's Officers up 58% & Other Officers up 30%
- Safety committee discount = \$3,094

#### Work Comp:

- Rates fell overall 2%, but payroll increased \$249,000
- Mod increased to 1.09 from 1.09
- Safety committee & drug free workplace discount = \$21,536
  - Between safety/DFW discounts and other credits, the mod increase was offset entirely
  - Increase was entirely payroll related

Loss Ratios:	3-Year	5-Year
KALF	290%	196%
Work Comp	41%	86%

### Notes

Clint Combs

Amanda Wallace

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270-527-6124

270-527-6138

**Peel & Holland**  
INSURANCE

# KACo WORKERS COMPENSATION FUND

## Quote

Member Name: Marshall County Fiscal Court Member ID: 0079

Policy Period: 7/1/2021 - 7/1/2022

Quote Date:

Marketing Rep: Peel & Holland Insurance

Agent:

Agency:

Underwriter: Kris Dunn

Coverage will be administered under: KACo Workers Compensation; In the State of: Kentucky

Class	Class Description	Coverage	Annual Payroll	Premium
170	Dog Warden & Kennels	2.55	\$100,000	\$2,550.00
5506	Road Paving & Repair & drivers	8.53	\$1,000,000	\$85,300.00
7610	Dispatchers	0.66	\$600,000	\$3,960.00
7720	Jailer & Staff	3.54	\$1,000,000	\$35,400.00
7720	Sheriff & Deputies	3.54	\$2,000,000	\$70,800.00
8742	Other Professional	0.47	\$220,000	\$1,034.00
8742	Professional Employees	0.47	\$1,000,000	\$4,700.00
8810	Clerical office employees	0.22	\$700,000	\$1,540.00
9015	Janitors	3.40	\$60,000	\$2,040.00
9015	Maintenance	3.40	\$200,000	\$6,800.00
9058	Hotel: restaurant employees (cooks)	2.09	\$0	\$0.00
9102	Parks & Recreation	3.65	\$450,000	\$16,425.00
9402	Street cleaning & drivers	6.20	\$0	\$0.00
9410	Coroners	2.96	\$80,000	\$2,368.00
9410	Inspectors, Planners, & Engineers	2.96	\$0	\$0.00
9410	Municipal employee (NOC)	2.96	\$0	\$0.00

Subtotal for Classes		\$232,917.00						
Prorata Adjustment	1.0000	232,917.00						
Experience Modifier	1.0900	20,963.00						
Schedule Credits	0.8700	(33,004.00)						
Premium Discounts:		(21,536.00)						
<table border="1"> <thead> <tr> <th>Discount</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Drug Free Certification</td> <td>5.00</td> </tr> <tr> <td>Safety Committee - 5%</td> <td>5.00</td> </tr> </tbody> </table>		Discount	Percentage	Drug Free Certification	5.00	Safety Committee - 5%	5.00	
Discount	Percentage							
Drug Free Certification	5.00							
Safety Committee - 5%	5.00							
Premium Subtotal		199,340.00						
Minimum Premium		350.00						
Tax Fund		13,994.00						
Total Annual Premium		\$213,334.00						

## WC Premium Breakdown by Class Code

Member Name: Marshall County Fiscal Court

Policy Number: WC2021-0079

Class Code	Description	Premium
170	Dog Warden & Kennels	\$2,459
5506	Road Paving & Repair & drivers	\$71,012
7610	Dispatchers	\$3,817
7720	Jailer & Staff	\$34,131
7720	Sheriff & Deputies	\$68,261
8742	Other Professional	\$996
8742	Professional Employees	\$4,531
8810	Clerical office employees	\$1,485
9015	Janitors	\$1,967
9015	Maintenance	\$6,556
9058	Hotel: restaurant employees (cooks)	\$0
9102	Parks & Recreation	\$15,836
9402	Street cleaning & drivers	\$0
9410	Coroners	\$2,283
9410	Inspectors, Planners, & Engineers	\$0
9410	Municipal employee (NOC)	\$0

Total: \$213,334