
EXCESS WORKERS' COMPENSATION

Named Insured: **Lexington Fayette Urban County Government**
Carrier Name: **Safety National Casualty Corporation**
A.M. Best Rating: **A+:XII as of August 22, 2014**

Coverage Summary

This coverage is used to comply with the Workers' Compensation Coverage required by your state law. Under this requirement, an employee can be compensated if they are injured while working for you, regardless of your negligence as an employer.

Endorsements

(See policy for a complete list of coverage limitations and exclusions.)

Contract Terms

Option 1074093666

Liability Period	07/01/2015 – 07/01/2016
Payroll Reporting Period	07/01/2015 – 07/01/2016
Payroll	\$155,060,940
Manual Premium	\$4,469,353
Standard Premium	\$4,469,353
Self-Insured Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$1,000,000 per Occurrence
Premium Rate	\$0.21 (Rate \$100 Payroll)
Deposit Premium	\$325,628
Minimum Premium	\$325,628
Pay Plan	Annual Payment

*Quote expires 1 day after Payroll Reporting Period effective date for each Quote Option

EXCESS WORKERS' COMPENSATION CONTINUED

Kentucky

10/01/2014 Advisory Loss Costs, NCCI as of 07/01/2015

Surcharge 1.5000 included in rate

Code	Classification	Exposure	Rate	Premium
0106	Tree Pruning, Spraying, Repairing & Drivers	\$182,579	11.93	\$21,782
5191	Office Machine / Appl Installation, Inspection, Adjustment, or Repair	\$170,817	.89	\$1,520
5506	Street or Road Construction: Paving or Repaving & Drivers	\$1,304,233	8.67	\$113,077
6306	Sewer Construction All Operations	\$281,579	4.56	\$12,840
7580	Sewage Disposal Plant Operation & Drivers	\$6,148,911	3.57	\$219,516
7610	Radio or Television Broadcasting Station - All Employees & Clerical, and Drivers	\$649,381	.48	\$3,117
7710	Firefighters & Drivers	\$34,163,024	4.34	\$1,482,675
7720	Police Officers & Drivers	\$49,838,166	2.49	\$1,240,970
8380	Automobile Service or Repair Center & Drivers	\$1,925,230	3.03	\$58,334
8742	Salesperson, Collectors, or Messengers - Outside	\$0	.48	\$0
8810	Clerical Office Employees NOC	\$27,947,002	.18	\$50,305
8820	Attorney - All Employees & Clerical, Messengers, Drivers	\$1,137,654	.21	\$2,389
8864	Social Service Organization - All Employees & Salesperson, Drivers	\$2,711,922	1.95	\$52,882
8869	Child Day Care Center - Professional Employees and Clerical, Salespersons	\$1,181,538	1.07	\$12,642
9015	Building - Operation by Owner or Lessee	\$2,986,874	3.86	\$115,293
9063	YMCA, YWCA, YMHA or YWHA Institution - All Employees & Clerical	\$0	.99	\$0
9102	Parks NOC - All Employees & Drivers	\$8,485,770	3.65	\$309,731
9403	Garbage, Ashes or Refuse Collection & Drivers	\$8,299,610	7.49	\$621,641
9410	Municipal, Township, County or State Employee NOC	\$7,646,650	1.97	\$150,639
	Totals	\$155,060,650		\$4,469,353

Safety National Crisis Protection is a crisis management and extraction benefit provided exclusively for Safety National's Excess and Large Deductible Workers' Compensation customers. If your business undergoes a qualifying "Domestic Crisis Event" that directly involves your business and involves the death of two or more of your employees, Safety National will either pay one of our approved vendors to assist with crisis management or reimburse you directly for the approved costs incurred with a vendor of your choice. If you experience a qualifying "International Extraction Crisis Event" that requires international employee extraction, we will reimburse you directly for the approved costs.

How Does It Work?

If a qualifying "Domestic Crisis Event" or "International Extraction Crisis Event" occurs, Safety National Crisis Protection will help you minimize post-crisis risk to the organization, its stakeholders and employees directly involved in the event (including immediate family of the involved employee). The annual, aggregate limit for these complimentary benefits, or any combination of the two, is \$50,000. These benefits are accessible when you need them and are provided by Safety National free of charge.

"Domestic Crisis Events" Include:

Multiple employee deaths (two or more) resulting from the following man-made events:

- ▶ Explosion
- ▶ Arson
- ▶ Bombing
- ▶ Workplace Violence
- ▶ Structural Fire
- ▶ Vehicular Accident

Multiple employee deaths (two or more) resulting from the following natural disasters:

- ▶ Tornado
- ▶ Explosion
- ▶ Wildfire
- ▶ Structural Fire
- ▶ Earthquake and any Resulting Tsunami
- ▶ Hurricane
- ▶ Flood

"International Extraction Crisis Events" Include:

Employee extraction necessitated by the following:

Man-Made Events:

- ▶ Explosion
- ▶ Arson
- ▶ Bombing
- ▶ Riot
- ▶ Government Collapse & Political Unrest

Natural Disasters:

- ▶ Tornado
- ▶ Explosion
- ▶ Wildfire
- ▶ Earthquake and any Resulting Tsunami
- ▶ Cyclone/Typhoon/Hurricane
- ▶ Flood

Benefits:

- ▶ Provided at no cost to policyholders, with a \$50,000 annual, aggregate benefit limit for a qualifying "Domestic Crisis Event," a qualifying "International Extraction Crisis Event" or any combination of the two.
- ▶ A 24-hour crisis hotline to preferred and approved "Domestic Crisis Event" vendors.
- ▶ Benefit extends to immediate family of an employee that is directly involved in the "Domestic Crisis Event."
- ▶ The benefit can be used for qualified "Domestic Crisis Events" to help you with:
 - Crisis Management
 - Crisis Response
 - Public Relations
 - Emergency Psychological Treatment
- ▶ Includes crisis communication and media management.
- ▶ Short-term counseling and referral for directly involved employees and their immediate family.



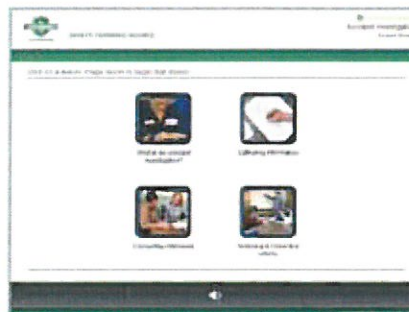
MAP Client Services

PREVENTION

Tools to help prevent injuries before they occur, save lives and reduce organizational costs.

Safety Training Source

This self-paced, online employee learning management system provides courses that can be assigned to employees or entire departments, enabling you to track their progress and overall scores. Over 150 courses are included with select items available in Spanish.



S:ERVE

Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum created to educate law enforcement, firefighters, and EMS personnel to drive at

their safest in emergency response scenarios in an effort to reduce collision rates.



Remedy Interactive

This online tool promotes workplace wellness by helping employees work more comfortably at their computers and workstations with self-help

ergonomic tools. It is designed to help decrease injury-related costs, drive down absenteeism and better address OSHA compliance.



Also Available Through MAP Client Services:

- Risk control services that include access to a network of safety experts and consultants.
- Vendor discounts available for a variety of safety management and training materials.



Visit www.SafetyNational.com/map for more details or call 888-995-5300.





MAP Client Services

MANAGEMENT

Resources that offer a wealth of information to improve workplace safety.

Safety Essentials Online

This online service provides resources to help improve safety and health compliance, best practices, policies and written programs. It includes:

- Customizable and downloadable training tools
- Explanations of applicable laws and regulations
- Daily regulatory updates
- Best practices case studies and whitepapers
- Daily safety news articles
- Ask the Experts Q&A database
- An online database of over 4 million SDSs
- Customizable newsletter templates
- A safety Plan Builder library



ANALYSIS

Methods to measure and analyze the effectiveness of your workers' compensation cost containment program.



Workers' Comp Kit®

This online self evaluation will help identify success of program components, provide cost comparisons and program improvement solutions through three major steps:

- **Program Evaluation** – to help determine how well your workers' compensation program aligns with industry best practices in terms of managing and controlling claims costs.
- **Cost Reduction** – with access to over 60 tools such as letters, presentations, forms and worksheets to assist in reducing the cost of claims after they've occurred.
- **Benchmarking** – the ability to compare your losses to your peers on a national level within one of 14 industry averages or on a state level.



Visit www.SafetyNational.com/map for more details or call 888-995-5300.



Safety National Best Doctors CatCare Program



Safety National offers its policyholders CatCare, a Catastrophic Injury Claims program that provides real-time guidance from top experts in trauma, rehabilitation and other specialties, helping reduce errors and ensure that best practices are being followed. Our policyholders can take advantage of this program regardless of whether or not the Self-Insured Retention or deductible is ultimately breached. This partnership combines the claim management expertise of Safety National with the expert medical resources of Best Doctors providing a pro-active approach to achieve the best possible clinical outcomes on the most challenging and costly workers' compensation claims.

CatCare Program Scope

CatCare Goals:

- ▶ Ensure accurate diagnoses and highest standard of care
- ▶ Make sure the patient gets the right care, at the right time, at the right facility, at every stage of recovery
- ▶ Early identification of critical medical issues and potential problems
- ▶ Reduction or elimination of costly, long-term medical surprises that often arise in catastrophic cases

The CatCare program includes:

- ▶ Input from nationally-recognized trauma clinicians within one business day of referral
- ▶ Case management by nurses experienced in catastrophic injuries
- ▶ Ongoing review and analysis by world-class specialists, including expert physiatry consultation during the rehabilitation process
- ▶ Understanding the "big picture" versus obtaining fragmented information
- ▶ Continuing communication between the claims team, nurse case manager, and Best Doctors clinicians
- ▶ Real-time updates on progress through the Best Doctors secure web reporting tool
- ▶ Monthly reports identifying outstanding medical issues and recommendations



Visit www.SafetyNational.com for more details or call 888-995-5300.



Case Referral Criteria

All current Specific Excess and Large Deductible Workers' Compensation policyholders will be eligible, regardless of Self-Insured Retention or deductible amount.

Eligible Injury Types:

- ▶ Traumatic Brain Injury
- ▶ Spinal Cord Injury
- ▶ Major Amputation
- ▶ Serious Burns
- ▶ Serious Multiple Trauma (single employee)



Safety National will work with the policyholder and TPA to determine whether or not a claim meets one of the definitions of a Catastrophic Injury Claim.

Claim Reporting and Fees

To be eligible for the program, a Catastrophic Injury Claim must be reported to Safety National within three business days of the accident.

If a Catastrophic Injury Claim meets the reporting requirement, Safety National will pay 100% of the cost associated with the first month of Best Doctors service, regardless of whether or not the claim ultimately exceeds the Self-Insured Retention or deductible. The first month of this service is often the most expensive for the policyholder.

This program is completely voluntary. Coverage terms under the applicable policy will not be affected should the policyholder decline Best Doctors services.

For more information on the Safety National and Best Doctors CatCare program please visit us at www.safetynational.com or contact:

Sherri Hickey
Medical Management Director
Safety National
E-mail: catcare@safetynational.com



Visit www.SafetyNational.com for more details or call 888-995-5300.

