



# KENTUCKY'S WORKERS' COMP LEADER

KESA, The Kentucky Workers' Compensation Fund, has been writing workers' compensation coverage for Kentucky employers for 37 years. With more than 7,000 insureds and nearly \$60,000,000 in premiums, KESA is one of the largest and most financially stable providers of workers' compensation in the Commonwealth.

KESA is sponsored by the Kentucky Employers' Safety Association. The sole purpose of the association is to promote safety and health in the workplace.

## GROUP SELF-INSURANCE

KESA is a group self-insurance fund, which means we are comprised of a group of employers formed for the specific purpose of providing workers' compensation coverage to its employees. Members of KESA pay a premium based on their exposures, classification codes, payroll, and experience modification. Premiums are then used to pay claims and administrative expenses, such as loss prevention services and legal, actuarial, and management costs. KESA also uses a portion of premiums to purchase excess insurance – insurance provided by another carrier that assumes a part of the financial liability of catastrophic claims – and we strategically invest a portion of premiums to generate investment income that is used to offset expenses.

## FINANCIAL STABILITY

While other workers' comp providers have come and gone, KESA has stood strong for 37 years. Our longevity stems from our commitment to be a fiscally responsible fund. KESA is regulated by the Kentucky Department of Insurance, which performs periodic comprehensive audits. We are required to submit actuarial reporting as well as financial reporting annually to assess our strength and integrity as a self-insured fund. In addition to state regulation, a member-elected Board of Trustees oversees KESA and closely monitors the fund's activities.

KESA's formula is simple. We keep our administrative expenses in check and make optimum use of each premium dollar through strategic investments. From our efficient in-house claims handling to our tight accounting controls to the way we invest our members' funds, KESA is a watchful guardian of our members' money. KESA delivers the strong financial performance our members can trust.

## LOCAL

KESA's only objective is to write workers' comp coverage in the Commonwealth of Kentucky. That means, like you, we live here and work here. We've traveled the state many times over to handle claims, offer safety and loss prevention seminars, and meet with our members and agents. KESA has been writing coverage in Kentucky for 37 years, which means we know the key people in workers' comp – the doctors and other medical providers, lawyers, and administrative law judges. That means KESA knows the right person to call to get you the help you need. KESA knows Kentucky.



### WHY KESA? That's simple.

- Employers want to work with a strong, reputable, workers' compensation fund.
- Employers want to deal with people on a local level who have years of experience with workers' comp in Kentucky.
- Employers need a workers' comp partner that is financially stable.



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