



KENTUCKY'S WORKERS' COMP LEADER

CLEARPATH MUTUAL INSURANCE COMPANY was formed on January 1, 2018 and is domiciled in Louisville, Kentucky. The company is a result of its reorganization from KESA, The Kentucky Workers' Compensation Fund, which was a self-insured workers' compensation fund. KESA decided to reorganize as a mutual because the mutual company structure allows so much more flexibility and greater opportunities for growth. As a mutual, ClearPath can provide better service to its agents and policyholders and offer several key benefits:

- The elimination of joint and several liability.
- The ability to eventually write coverage outside the boundaries of Kentucky.
- The opportunity for greater growth and scalability.
- The improved organizational and financial flexibility needed to remain financially strong.



ClearPath Mutual has approximately 7,300 policyholders and nearly \$60 million in premiums, making it one of the largest and most financially stable providers of workers' compensation in Kentucky. Its policyholders 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.

ClearPath Mutual is governed by a member-elected Board of Directors which closely monitors the company's activities. The company is regulated by the Kentucky Department of Insurance, which performs periodic comprehensive audits.

ClearPath Mutual's Board of Directors describes the company's mission and purpose as providing the best value for its policyholders through conservative, profitable growth; financial security; enhanced safety and risk management services; and exceptional customer service. The transition from a self-insured fund to multi-state and possibly multi-line mutual company supports the company's strategic mission for growth and expansion.

WHY CLEARPATH MUTUAL?

ClearPath Mutual is proud to provide employers with a financially stable and locally operated workers' comp partner. Our team has years of experience and a deep knowledge of workers' comp. ClearPath Mutual is the company you can count on when a workplace injury occurs.



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