

Safety National Casualty Corporation
1832 Schuetz Road
St. Louis, MO 63146

PHONE # (314) 995-5300

FAX # (314) 995-3843

TO:	MARSH USA INC.	ATTN:	Mr. Jim Poggio
PHONE:	(713) 276-8000	FAX:	(713) 273-8777
FROM:	Dan Csar	DATE:	05/15/2013

EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Name of Risk: DENTON INDEPENDENT SCHOOL DISTRICT	
Account: 6008969 Previous Policy Number: AGC4046342	
	Specific & Aggregate Excess

Contract Terms	Option 416482144
Liability Period	07/01/2013 - 07/01/2014
Payroll Reporting Period	07/01/2013 - 07/01/2014
Payroll	\$ 183,547,983
Manual Premium	\$ 1,403,043
Experience Modification Factor	1.000
Standard Premium	\$ 1,403,043
Self-Insured Retention	\$ 500,000
Specific Limit	Statutory
Employers Liability Limit	Per Occ \$ 1,000,000
Loss Fund Rate	Rate \$100 Payroll \$ 1.00
Estimated Loss Fund	\$ 1,835,480
Minimum Loss Fund	\$ 1,835,480
Aggregate Excess Limit	\$ 1,000,000
Loss Limitation	\$ 500,000
Premium Rate	Rate \$100 Payroll \$ 0.0375
Deposit Premium	\$ 68,830
Minimum Premium	\$ 65,389
Commission	Net 0.00 %
Pay Plan	ANNUAL PAYMENT

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

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Endorsements:

General Endorsements applicable to all quote options:

0256 00 0313 (XWC) DEFINITION OF LOSS FUND
0276 02 0408 (XWC) BROAD FORM ALL STATES FOR EMPLOYEE TRAVEL
0293 00 0906 (XWC) FOREIGN VOLUNTARY WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY
0322 00 1291 (XWC) 90-DAYS NOTICE OF CANCELLATION
TEXAS MANDATORY ENDORSEMENT(S), IF APPLICABLE
1061 10 1207 (XWC) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Contingencies:

The quote is subject to the following:

1. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended, terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 85% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%
2. Subject to receipt, review and acceptance of information contained in SNCC's Employee Concentration Supplemental Information (08/04) form prior to binding.

Comments:

1. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.
2. Included in our quote are the MAP Client Services. These resources consist of both risk control and claim services including: Safety Essentials On-line; Workers' Comp Kit; Safety Training Source; and Best Doctors Catcare and Ask Best Doctors programs - which provide in-depth case review by world renowned doctors.
3. INCLUDED IN OUR QUOTE ARE THE RESOURCES OF THE BEST DOCTORS CATCARE PROGRAM, WHICH PROVIDES IN-DEPTH CASE REVIEW BY WORLD-RENOWNED DOCTORS.
4. Due to drastic variations in Texas manual rate, I have converted the Loss Fund and the Premium Rate to a payroll basis. The net effect to the Premium Rate is a 12% increase..

Safety National at a Glance



Proceed with Safety

Company History and Background

- Specialists in Workers' Compensation since 1942
- Licensed and admitted in all 50 states, the District of Columbia, Puerto Rico, U.S. Virgin Islands and Canada
- Exclusive distribution through brokers and agents
- Longest continual provider of Excess Workers' Compensation in America
- Leading provider of Excess Workers' Compensation with more than 30% domestic market share
- High level of dedication, knowledge, experience and quality service distinguish us in the marketplace
- Named one of the "Best Places to Work" by Business Insurance magazine

Financial Strength and Stability*

- Policyholders' surplus - \$961 million (13.8% increase over 12/11) and \$3.5 billion in assets
- A.M. Best Rating "A" (Excellent) Financial Size Category XI
- Standard & Poor's "A" (Strong)
- A member of the Tokio Marine Group, with over \$200 billion in total assets. The Group's main operating subsidiary, Tokio Marine and Nichido Fire (TMNF), enjoys an A.M. Best Rating "A++" (Superior), Financial Size Category XV.

Products and Services

- Excess Workers' Compensation
 - Specific and Aggregate Excess Coverage for individual or group self-insureds
 - Monoline Aggregate Coverage
- Self-Insurance Bonds
- Loss Portfolio Transfers (LPT)
- TEXcess®- Texas Non Subscriber Program
- Treaty Reinsurance
- Public Entity Multi-Line Coverage
- Large Casualty Program
 - Large Deductible Workers' Compensation
 - Auto and General Liability
- Alternative Risk Programs
- MAP Client Services
 - Risk Control Services
 - Best Doctors partnership

** as of December 31, 2012*

Safety National

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