

**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:	Vanessa Annunziata	DATE:	05/11/2015

**EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION**

Name of Risk: <b>DENTON INDEPENDENT SCHOOL DISTRICT</b>	
Account: 6008969 Previous Policy Number: AGC4050963	
	Specific & Aggregate Excess

Contract Terms	Option 1079441616	Option 1079442451
Liability Period	07/01/2015 - 07/01/2016	07/01/2015 - 07/01/2017
Payroll Reporting Period	07/01/2015 - 07/01/2016	07/01/2015 - 07/01/2016
Payroll	\$ 172,393,566	\$ 172,393,566
Manual Premium	\$ 1,006,844	\$ 1,006,844
Experience Modification Factor	1.000	1.000
Standard Premium	\$ 1,006,844	\$ 1,006,844
Self-Insured Retention	\$ 550,000	\$ 550,000
Specific Limit	Statutory	Statutory
Employers Liability Limit	Per Occ \$ 1,000,000	Per Occ \$ 1,000,000
Loss Fund Rate	Rate \$100 Payroll \$ 1.03	Rate \$100 Payroll \$ 0.85
Estimated Loss Fund	\$ 1,775,654	\$ 2,930,690
Minimum Loss Fund	Est. x 100.00 % \$ 1,775,654	Est. x 100.00 % \$ 2,930,690
Aggregate Excess Limit	\$ 1,000,000	\$ 1,000,000
Loss Limitation	\$ 500,000	\$ 500,000
Premium Rate	Rate \$100 Payroll \$ 0.0407	Rate \$100 Payroll \$ 0.0412
Deposit Premium	\$ 70,164	\$ 71,026
Minimum Premium	\$ 66,656	\$ 134,949
Commission	Net 0.00 %	Net 0.00 %
Pay Plan	ANNUAL PAYMENT	ANNUAL PAYMENT

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

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Name of Risk: <b>DENTON INDEPENDENT SCHOOL DISTRICT</b>	
Account: 6008969 Previous Policy Number: AGC4050963	
	Specific & Aggregate Excess

Contract Terms	Option 1078967963	Option 1079441155
Liability Period	07/01/2015 - 07/01/2016	07/01/2015 - 07/01/2017
Payroll Reporting Period	07/01/2015 - 07/01/2016	07/01/2015 - 07/01/2016
Payroll	\$ 172,393,566	\$ 172,393,566
Manual Premium	\$ 1,006,844	\$ 1,006,844
Experience Modification Factor	1.000	1.000
Standard Premium	\$ 1,006,844	\$ 1,006,844
Self-Insured Retention	\$ 500,000	\$ 500,000
Specific Limit	Statutory	Statutory
Employers Liability Limit	Per Occ \$ 1,000,000	Per Occ \$ 1,000,000
Loss Fund Rate	Rate \$100 Payroll \$ 1.00	Rate \$100 Payroll \$ 0.80
Estimated Loss Fund	\$ 1,723,936	\$ 2,758,298
Minimum Loss Fund	Est. x 100.00 % \$ 1,723,936	Est. x 100.00 % \$ 2,758,298
Aggregate Excess Limit	\$ 1,000,000	\$ 1,000,000
Loss Limitation	\$ 500,000	\$ 500,000
Premium Rate	Rate \$100 Payroll \$ 0.0444	Rate \$100 Payroll \$ 0.045
Deposit Premium	\$ 76,543	\$ 77,577
Minimum Premium	\$ 72,716	\$ 147,396
Commission	Net 0.00 %	Net 0.00 %
Pay Plan	ANNUAL PAYMENT	ANNUAL PAYMENT

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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 11 0115 (XWC) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

**Contingencies:**

**The quote is subject to the following:**

1. Subject to receipt, review and acceptance of information contained in SNCC's Employee Concentration Supplemental Information (08/04) form prior to binding.
2. 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 and extended by the Terrorism Risk Insurance Program Reauthorization of 2015 (collectively, the Act), 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 80% to 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%

**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 RESOURCES OF THE BEST DOCTORS CATCARE PROGRAM, WHICH PROVIDES IN-DEPTH CASE REVIEW BY WORLD-RENOWNED DOCTORS.
3. 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.
4. 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%

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5. The 2 year options are subject to the following items:

- 1) No certified "act of terrorism", as defined under the Terrorism Risk Insurance Program Reauthorization Act of 2007 ("TRIPRA"), occurs during the 2014 Policy Period.
- 2) TRIPRA is extended beyond December 31, 2014 or a TRIPRA replacement act is passed that does not materially modify essential terms of the terrorism backstop protection afforded to Safety National. In the event of a substantial modification to TRIPRA, Safety National will endeavor to work with the insured to reach a reasonable resolution concerning the multi-year rate presented.
- 3) No significant change in exposure as applicable to the type of policy with "significant" being understood to mean a 15% change in exposure for any of the Policies over that for the 2014 Policy Period bound with Safety National.