



Proceed with Safety™

1832 Schuetz Road
St. Louis, MO 63146
Telephone (888) 995-5300
Fax (314) 995-3843

DATE: 5/19/23
TO: EDGEWOOD PARTNERS INSURANCE CENTER
ATTN: SAFIYA HARRIS
FROM: BRANDON KEMPER
RE: CRAIG CITY SCHOOL DISTRICT

We have prepared the following proposal for your review.

- This quote is subject to the Insured's ALASKA State exposure being covered in the Safety National ALASKA PUBLIC ENTITY INSURANCE program.
- CANNON COCHRAN MANAGEMENT SERVICES, INC. will be the third party administrator. TPA fees are included in the premium.
- Loss Control Service is not included except for mandatory state requirements.
- Due to changes in various state DOI positions, foreign entities can no longer be listed as named insureds on a workers' compensation policy. As a result, we will not be listing any foreign entities on our policies.



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Guaranteed Cost Proposal

For

CRAIG CITY SCHOOL DISTRICT

Policy Term:	Effective Date	07/01/23
	Expiration Date	07/01/24
Workers Compensation States Covered (3A):	CO	
Employers Liability (3B):	Each Accident	\$ 1,000,000
	Each Employee	\$ 1,000,000
	Policy Limit	\$ 1,000,000
Other States Insurance (3C):	Other states coverage is not being provided.	
Experience Modification:	N/A	
Estimated Annual Premium:	\$ 467.00	
Assessments & Surcharges:	\$ 0	
Total Premium & Assessments:	\$ 467.00	
Commission:	10%	
Gross Premium:	\$ 518.89	

Terrorism Risk Insurance Act of 2002 including subsequent acts, amendments, and reauthorizations (collectively “the Act”): Coverage for acts of terrorism will be included in your policy. Be advised that terrorism losses would be partially reimbursed by the US Government under a formula established by the Act. Under this formula, the US Government would generally reimburse 80% of covered terrorism losses exceeding a deductible paid by us. The Act contains a \$100 billion cap that limits the reimbursement from the US Government as well as from all insurers. If aggregate insured loss for all insurers exceeds \$100 billion in a calendar year, the Employer’s coverage may be reduced. The portion of your annual premium attributable to coverage for losses caused by a certified act of terrorism is \$ 0.



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Contingencies and Comments (*continued*):

Missouri Mesothelioma Benefits

Missouri allows the Employer to reject additional Mesothelioma benefits provided by state law. If Missouri Exposure is present at inception or becomes present during the policy term, coverage for this additional benefit will be provided by your policy unless you notify us in writing of your election to reject the additional Mesothelioma benefits.

California – Notice of Change in Law to be Excluded from Coverage

Effective 1/1/2017, California changed the criteria for officers, directors, partners, members who can elect to be excluded from WC Coverage.

If electing to be excluded, each qualified California individual must provide us with a signed California Election Waiver Form prior to the policy effective date. Request the California Election Waiver Form from your Underwriter.

West Virginia Special Notice

If you affirmatively elect to do so, your policy will provide coverage for compensable post-traumatic stress disorder (PTSD) to qualifying West Virginia First Responders in accordance with section 23-4-1f of the Code of West Virginia. **If you intend to provide such coverage, you must request and return “WV PTSD Election form” to us within 30 days of the effective date of your policy.**

Audit Noncompliance Charge (“ANC”) Endorsement

Your policy will include an ANC endorsement that may require the imposition of an Audit Noncompliance Charge if you do not comply with certain audit requirements. The imposition of an actual charge is mandatory in FL (up to 3x), MT (flat 1x), WI (flat 2x) of the estimated premium for that state. In CA, the endorsement is titled “Optional Premium Increase Endorsement” but the imposition of a flat charge of 3x estimated premium is mandatory. The imposition of a charge is optional in all other states as to whether we will impose a charge on you and if so, the amount of such charge (subject to a maximum of 2x that state’s estimated premium). A charge arises from failing to provide requested premium audit records (as further set forth in Part 5 of the Policy) after repeated attempts to obtain such information from you. Once you provide the required audit information, the premium will be recalculated without an ANC.



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- Premium payment terms are annual.
- Annual physical audits will be performed. (See contingencies section for more detail.)
- This quotation is based on the state rates, taxes and experience modifications(s), which were available or in effect at the time of the quotation.
- The quote is valid until the effective date indicated in this proposal.

Forms and Endorsements:

Form Number	Form Title
PN059901	Colorado Workers' Compensation Disclosure Form--Important Notice to Policyholders
WC000000C	Workers' Compensation and Employers' Liability Insurance Policy
WC000424	Audit Noncompliance Charge Endorsement
WC000425	Experience Rating Modification Factor Revision Endorsement
WC000414A	Notification of Change in Ownership Endorsement
PN999900A5	Policyholder Notice - SN
WC000419A	Premium Due Date Endorsement
WC999928	Privacy Statement
WC050402	Colorado Classification Endorsement
WC999901A	Additional Location Schedule
WC999911	Extension Of Information Page
WC999903A	Schedule of Forms and Endorsements
WC990000	Workers' Compensation and Employers' Liability Insurance Policy Information Page
WC999998	Workers' Compensation Policy Cover
WC000422C	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
WC000421F	Catastrophe (Other Than Certified Acts Of Terrorism) Premium Endorsement
WC000302	Designated Workplaces Exclusion Endorsement
WC000313	Waiver of Our Right to Recover From Others Endorsement
WC000406	Premium Discount Endorsement
WC000404	Pending Rate Change Endorsement

All coverage being provided is contained in this quote. If requested coverages, extensions or enhancements are not identified or specifically addressed in this quote, it is not being offered at this time.