

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

PHONE # (314) 995-5300

FAX # (314) 995-3843

TO:	GALLAGHER, ARTHUR J & COMPANY	ATTN:	John Beckett
PHONE:	(678) 393-5221	FAX:	(678) 393-5220
FROM:	JD Smith	DATE:	01/13/2023

EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Name of Risk: AUGUSTA/RICHMOND COUNTY	
Account: 6016184	Previous Policy Number: SP 4066334
	Specific Excess Only

Contract Terms	Option 16538553995	Option 16538553871
Liability Period	03/01/2023 - 03/01/2024	03/01/2023 - 03/01/2024
Payroll Reporting Period	03/01/2023 - 03/01/2024	03/01/2023 - 03/01/2024
Payroll	\$ 134,621,738	\$ 134,621,738
Manual Premium	\$ 2,847,168	\$ 2,847,168
Experience Modification Factor	1.000	1.000
Standard Premium	\$ 2,847,168	\$ 2,847,168
Self-Insured Retention	\$ 1,500,000	\$ 1,250,000
Specific Limit	Statutory	Statutory
Employers Liability Limit	Per Occ \$ 1,000,000	Per Occ \$ 1,000,000
Premium Rate	Rate \$100 Payroll \$ 0.2969	Rate \$100 Payroll \$ 0.3398
Deposit Premium	\$ 399,692	\$ 457,445
Minimum Premium	\$ 359,723	\$ 411,701
Commission	Adjustable 15.00 %	Adjustable 15.00 %
Pay Plan	ANNUAL PAYMENT	ANNUAL PAYMENT
Audit Type	Voluntary	Voluntary

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

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EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Name of Risk: AUGUSTA/RICHMOND COUNTY	
Account: 6016184	Previous Policy Number: SP 4066334
	Specific Excess Only

Contract Terms		Option 16467206867
Liability Period		03/01/2023 - 03/01/2024
Payroll Reporting Period		03/01/2023 - 03/01/2024
Payroll		\$ 134,621,738
Manual Premium		\$ 2,847,168
Experience Modification Factor		1.000
Standard Premium		\$ 2,847,168
Self-Insured Retention		\$ 1,000,000
Specific Limit		Statutory
Employers Liability Limit	Per Occ	\$ 1,000,000
Premium Rate	Rate \$100 Payroll	\$ 0.3793
Deposit Premium		\$ 510,620
Minimum Premium		\$ 459,558
Commission	Adjustable	15.00 %
Pay Plan		ANNUAL PAYMENT
Audit Type		Voluntary

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EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Endorsements:

General Endorsements applicable to all quote options:

0241 02 0196 (XWC) INCIDENTAL LONGSHOREMEN'S AND HARBOR WORKERS' COMPENSATION ACT
COVERAGE ENDORSEMENT - STATE BENEFITS
0276 02 0408 (XWC) BROAD FORM ALL STATES FOR EMPLOYEE TRAVEL
0291 00 0708 (XWC) VOLUNTARY COMPENSATION ENDORSEMENT-PREMIUM DELINEATION
0293 00 0906 (XWC) FOREIGN VOLUNTARY WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY
0385 02 0908 (XWC) 90-DAY NOTICE OF CANCELLATION TO EMPLOYER
0456 00 0113 (XWC) BLANKET WAIVER OF SUBROGATION
1195 01 1207 (XWC) GEORGIA GENERAL CANCELLATION AND NON-RENEWAL ENDORSEMENT
GEORGIA MANDATORY ENDORSEMENT(S), IF APPLICABLE
6000 00 0121 (XWC) TERRORISM RISK INSURANCE PROGRAM
REAUTHORIZATION ACT ENDORSEMENT

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: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, Safety Training Source, and Office Ergonomics Solution. Medical Management Program: These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.
3. 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, extended, and/or re-authorized (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% 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%
4. Commission shall be fully earned by the Broker of Record at the inception of the Payroll Reporting Period as identified on the bound Excess Workers Compensation Insurance Quotation.
5. The Excess Workers Compensation program quoted is contingent upon also binding any other lines quoted with Safety National. Safety National may consider providing revised or additional quote options for individual lines of coverage subject to further underwriting review and approval.
6. We reserve the right to re-review the terms being offered should there be any revisions to the exposures subsequent to quoting and prior to program inception.
7. Endorsement 0293.00, Foreign Voluntary Workers' Compensation and Employers' Liability, will include a repatriation limit of \$25,000 and an EL limit of \$100,000.



Your Service Team

Safety National is committed to providing industry leading services to our policyholders. The Service Team is the keystone to that promise. This highly experienced team is identified now and established early in the policy term so there is a seamless transition and efficient delivery of service for your client's needs. The Service Team consists of a one point contact in underwriting, claims, risk control, and audit.

We welcome the opportunity for you to experience our commitment to your success by contacting any member of our team with your questions or requests.

JD Smith Senior Underwriter	(470) 266-2144	jd.smith@Safetynational.com
Ariel Jenkins MAP Client Services	(314) 692-1385	ariel.jenkins@safetynational.com
Mike Harris VP Claims	(314) 692-9516	michael.harris@safetynational.com
Tammy Rainwater Premium Audit	(314) 810-5576	tammy.rainwater@safetynational.com

CRISIS PROTECTION WORKERS' COMPENSATION



Safety National Crisis Protection® is a crisis management and extraction benefit provided exclusively for Safety National's excess, large deductible and select guaranteed cost workers' compensation customers. If your business undergoes a qualifying "Domestic Crisis Event" that directly involves your business and involves the death of two or more of your employees, Safety National® will either pay one of our approved vendors to assist with crisis management or reimburse you directly for the approved costs incurred with a vendor of your choice. If you experience a qualifying "International Extraction Crisis Event" that requires international employee extraction, we will reimburse you directly for the approved costs.

How Does It Work?

If a qualifying "Domestic Crisis Event" or "International Extraction Crisis Event" occurs, Safety National Crisis Protection will help you minimize post-crisis risk to the organization, its stakeholders and employees directly involved in the event (including immediate family of the involved employee). The annual, aggregate limit for these complimentary benefits, or any combination of the two, is \$50,000. These benefits are accessible when you need them and are provided by Safety National free of charge.

"Domestic Crisis Events" Include:

Multiple employee deaths (two or more) resulting from the following man-made events:

- Explosion
- Arson
- Bombing
- Workplace Violence
- Structural Fire
- Vehicular Accident

Multiple employee deaths (two or more) resulting from the following natural disasters:

- Tornado
- Explosion
- Wildfire
- Structural Fire
- Earthquake and Any Resulting Tsunami Hurricane
- Flood

"International Extraction Crisis Events" Include:

Employee extraction necessitated by the following:

MAN-MADE EVENTS:

- Explosion
- Arson
- Bombing
- Riot
- Government Collapse & Political Unrest

NATURAL DISASTERS:

- Tornado
- Explosion
- Wildfire
- Earthquake and Any Resulting Tsunami
- Cyclone/Typhoon/Hurricane
- Flood

LEARN MORE

For more information about Safety National Crisis Protection, please visit safetynational.com/crisis-protection-WC. If you have additional questions about this free benefit, please contact us at crisisprotection@safetynational.com.

Benefits:

- Provided at no cost to policyholders, with a \$50,000 annual, aggregate benefit limit for a qualifying "Domestic Crisis Event," a qualifying "International Extraction Crisis Event" or any combination of the two.
- A 24-hour crisis hotline to preferred and approved "Domestic Crisis Event" vendors.
- Benefit extends to immediate family of an employee that is directly involved in the "Domestic Crisis Event."
- The benefit can be used for qualified "Domestic Crisis Events" to help with:
 - » Crisis Management
 - » Crisis Response
 - » Public Relations
 - » Emergency Psychological Treatment
- Includes crisis communication and media management.
- Short-term counseling and referral for directly involved employees and their immediate family.



SAFETY NATIONAL AT A GLANCE

A.M. Best Rating A++ (Superior)
Financial Size Category XV

Why Safety National?

- Leading specialty insurance carrier, offering a variety of risk solutions for large commercial and public entity clients.
- Long-time presence in the market, providing uninterrupted service to thousands of customers nationwide for over 75 years.
- Relationship-focused approach to customer service, listening closely to customer needs and designing flexible programs and placements to address them.
- Unique claims and medical management proficiency, managing complex claims efficiently and effectively.

Financial Strength*

- Statutory surplus: \$3.3 billion (11.8% increase over 12/20)
- GAAP Stockholders' equity: \$5 billion (8.4% increase over 12/20) and \$13.7 billion in assets
- A.M. Best Rating A++ (Superior), Financial Size Category XV
- Standard & Poor's Rating A+
- A member of the Tokio Marine Group, with approximately \$235 billion in total assets. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), maintains an A.M. Best rating of A++ (Superior), Financial Size Category XV.

*as of 12/21

Solutions

Workers' Compensation:

- Excess
- Large Deductible
- Large Guaranteed Cost
- Defense Base Act
- TEXcess

Public Entity Liability:

- Law Enforcement Liability
- Public Officials Liability
- Educators Legal Liability

Commercial Auto

Commercial General Liability

Construction Risk

Cyber Risk

Reinsurance

Loss Portfolio Transfers

Captives

Self-Insurance Bonds

Services

- **Medical Management Resources:** Supplemental programs designed to help manage complicated claims towards best possible outcomes.
- **MAP Client Services:** A full suite of online resources designed to help build or enhance safety and compliance programs.
- **Risk Control Services:** A vetted network of highly-qualified consultants available to assist with on-site safety and risk control projects.

12/2021



(888) 995-5300 · info@safetynational.com · safetynational.com
A member of the Tokio Marine Group