

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

**EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION**

Name of Risk: <b>HIDALGO COUNTY</b>	
Account: 6004880 Previous Policy Number: AGC4062191	
	Specific & Aggregate Excess

Contract Terms	Option 9242739821	Option 9006416376
Liability Period	01/01/2021 - 01/01/2022	01/01/2021 - 01/01/2022
Payroll Reporting Period	01/01/2021 - 01/01/2022	01/01/2021 - 01/01/2022
Payroll	\$ 164,008,644	\$ 164,008,644
Manual Premium	\$ 1,054,839	\$ 1,054,839
Experience Modification Factor	1.000	1.000
Standard Premium	\$ 1,054,839	\$ 1,054,839
Self-Insured Retention	All Other \$ 750,000	7704 \$ 750,000 7720  All Other \$ 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 \$ 2.08	Rate \$100 Payroll \$ 1.92
Estimated Loss Fund	\$ 3,411,380	\$ 3,148,966
Minimum Loss Fund	Est. x 100.00 % \$ 3,411,380	Est. x 100.00 % \$ 3,148,966
Aggregate Excess Limit	\$ 2,000,000	\$ 2,000,000
Loss Limitation	All Other \$ 750,000	All Other \$ 500,000  7704 \$ 750,000 7720
Premium Rate	Rate \$100 Payroll \$ 0.135	Rate \$100 Payroll \$ 0.1585
Deposit Premium	\$ 221,412	\$ 259,954
Minimum Premium	\$ 221,412	\$ 259,954
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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**Endorsements:**

**General Endorsements applicable to all quote options:**

0256 00 0313 (XWC) DEFINITION OF LOSS FUND  
0275 00 0908 (XWC) WAIVER OF SUBROGATION - NEGLIGENCE EXCLUDED  
0291 00 0708 (XWC) VOLUNTARY COMPENSATION ENDORSEMENT-PREMIUM DELINEATION  
0293 00 0906 (XWC) FOREIGN VOLUNTARY WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY

**Option 9006416376**

TEXAS MANDATORY ENDORSEMENT(S), IF APPLICABLE  
0556 00 0495 (XWC) SELF-INSURED RETENTION PER OCCURRENCE  
0557 00 1092 (XWC) SELF-INSURED RETENTION PER OCCURRENCE - POLICE OFFICERS & DRIVERS

**Option 9242739821**

TEXAS MANDATORY ENDORSEMENT(S), IF APPLICABLE  
0556 00 0495 (XWC) SELF-INSURED RETENTION PER OCCURRENCE  
0557 00 1092 (XWC) SELF-INSURED RETENTION PER OCCURRENCE - POLICE OFFICERS & DRIVERS

**Contingencies:**

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

**Option 9006416376**

1. 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.

**Option 9242739821**

1. 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.

**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, and Safety Training Source. 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 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%
4. Cash Flow Endorsement will not be continued beyond expiration of the current program on 1/1/2021.

# CRISIS PROTECTION WORKERS' COMPENSATION



**S**afety 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](http://safetynational.com/crisis-protection-WC). If you have additional questions about this free benefit, please contact us at [crisisprotection@safetynational.com](mailto: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: \$2.7 billion (5.4% increase over 6/19)
- GAAP Stockholders' equity: \$4.2 billion (7.3% increase over 6/19) and \$11 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 \$233 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 6/20

## 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

### 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.

8/2020

