

12/05/2023

EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Name of Risk: **HIDALGO COUNTY**

Account: 6004880 Previous Policy Number: AGC4067770

Specific & Aggregate Excess

Contract Terms		Option 17366184588
Liability Period		01/01/2024 - 01/01/2025
Payroll Reporting Period		01/01/2024 - 01/01/2025
Payroll		\$ 189,357,948
Manual Premium		\$ 1,104,644
Experience Modification Factor		1.000
Standard Premium		\$ 1,104,644
Self-Insured Retention	7704	\$ 750,000
	7720	
	All Other	\$ 500,000
Specific Limit		Statutory
Employers Liability Limit	Per Occ	\$ 1,000,000
Loss Fund Rate	Rate \$100 Payroll	\$ 1.92
Estimated Loss Fund		\$ 3,635,673
Minimum Loss Fund	Est. x 100.00 %	\$ 3,635,673
Aggregate Excess Limit		\$ 2,000,000
Loss Limitation	All Other	\$ 500,000
	7704	\$ 750,000
	7720	
Premium Rate	Rate \$100 Payroll	\$ 0.1786
Deposit Premium		\$ 338,193
Minimum Premium		\$ 338,193
Pay Plan		ANNUAL PAYMENT
Audit Type		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 17366184588

TEXAS MANDATORY ENDORSEMENT(S), IF APPLICABLE
0321 00 0808 (XWC) AGGREGATE EXCESS INSURANCE LOSS LIMITATION
0556 00 0495 (XWC) SELF-INSURED RETENTION PER OCCURRENCE
0557 00 1092 (XWC) SELF-INSURED RETENTION PER OCCURRENCE - POLICE OFFICERS & DRIVERS
6000 00 0121 (XWC) TERRORISM RISK INSURANCE PROGRAM
REAUTHORIZATION ACT ENDORSEMENT

Contingencies:

The quote is subject to the following:

Option 17366184588

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 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%