



Quote Proposal

Insured Name
BROADWATER COUNTY

Date Issued June 24, 2020

Policy No. 06-487658-4

Effective Date 07/01/2020

Employer's Liability	
\$1,000,000	Bodily Injury By Accident, Each Accident
\$1,000,000	Bodily Injury By Disease, Each Employee
\$1,000,000	Bodily Injury By Disease, Policy Limit

CODE	DESCRIPTION	PAYROLL	RATE	PREMIUM	REMIT RATE
7720-04	MUNICIPAL POLICE OFFICERS & DRIVERS	\$1,424,786	\$2.85	\$40,606	\$4.79
8743-00	MUNICIPAL: PROFESSIONAL OR ADMINISTRATIVE	\$893,291	\$0.54	\$4,824	\$0.91
8810-01	CLERICAL OFFICE EMPLOYEES NOC	\$571,531	\$0.26	\$1,486	\$0.44
9410-00	MUNICIPAL: ADMINISTRATIVE OR NON-PROFESSIONAL	\$164,340	\$1.25	\$2,054	\$2.10
9420-00	MUNICIPAL-ALL OTHER EMPLOYEES & DRIVERS	\$728,393	\$5.00	\$36,420	\$8.40
Manual Premium				\$85,390	
Employer's Liability			1.0110	\$86,329	
Medical Deductible			1.0000	\$86,329	
Minimum EL Premium			\$0	\$86,329	
Experience Modification Factor		Final	1.3400		
Modified Premium				\$115,681	
Construction Credit			1.0000		
Schedule Rating Modifier			1.3000		
Other Modifier			1.0000		
Standard Premium				\$150,386	
Volume Discount:					
\$12,000 - \$150,000 5%				\$-6,900	
\$150,001 - \$750,000 7%				\$-27	
\$750,001 - above 9%				\$0	
Total Volume Discount				\$-6,927	
Estimated Annual Premium				\$143,459	
Minimum Premium/Minimum EL Premium Adjustment				\$0	
Terrorism Charge				\$567	
Final Estimated Premium				\$144,026	
Expense Constant				\$185	
Department of Labor & Industry Assessments				\$4,125	
Total Estimated Premium and Assessments				\$148,336	

By law, each policy is subject to regulatory assessments that are established by and paid to the Department of Labor & Industry. The assessments are a percentage of premium, are billed with premium and cancellation may occur for failure to pay assessments. The assessments for this policy period are:

Workers' Compensation Administrative (Admin) Assessment – Assessment Percentage:	1.6159%
Subsequent Injury Fund (SIF) Assessment – Assessment Percentage:	0.4368%
Stay at Work/Return to Work (SAW/RTW) Assessment – Assessment Percentage:	0.0000%
Occupational Safety and Health (OSH) Assessment – Assessment Percentage:	0.8076%