

Workers' Compensation

Term: 4/1/2017 - 4/1/2018
Insurer: Missouri Rural Services Corporation

Coverage A: Workers' Compensation Insurance

Statutory – Missouri

Coverage B: Employers Liability Insurance

Bodily Injury by Accident, Each Accident	\$1,000,000
Bodily Injury by Disease, Policy Limit	\$1,000,000
Bodily Injury by Disease, Each Employee	\$1,000,000

Coverage C: Other States Insurance

All States except those states listed in Item 3A and the monopolistic states of North Dakota, Ohio, Washington, Wyoming, Puerto Rico, and US Virgin Islands.

Major Exclusions: (see policy for a complete listing)

- Contractual
- Employment in Violation of Law
- Employment Practices
- Federal Laws
- Injury Occurring Outside the US
- Intentional Injury
- Occupational Disease, Unemployment Compensation, or Disability Benefits Law, or Any Similar Law
- Partners, Officers, and Others Exclusion - specific
- Punitive Damages Where Insurance is Permitted by Law

Workers' Compensation

This proposal reflects operations and exposures reported to us prior to coverage renewal or effective date.

The terms and conditions of your Workers' Compensation Coverage require that you declare all states in which you have work on the effective date of this coverage. Any state not listed **will result in denial of coverage and benefits for that state** unless the Insurance Company is notified within 30 days of origination of operations.

All states have the ability to change rates and rules at any time. This makes notification by you of any employees working in states not shown here (**for as little as one day**) very important to the accuracy of rates and coverages we have indicated. The actual classification and rates used or premiums charged may be subject to change at audit.

State	Class Code	Classification	16/17 Expiring Rate	17/18 Current Rate	17/18 Current Est. Payroll	Annual Premium
Loc 1		3939 South Lindbergh Blvd • St. Louis, MO 63127				
MO	5506	Street Or Road Construction: Paving Or Repaving & Drivers	7.45	7.30	\$455,260	\$33,234
MO	7720	Police Officers & Drivers	3.97	4.00	\$1,759,637	\$70,385
MO	8810	Clerical Office Employees NOC	.22	.21	\$1,299,845	\$2,730
MO	9102	Park NOC – All Employees & Drivers	4.08	3.90	\$498,436	\$19,439
MO	9410	Municipal, Township, County or State Employee NOC	4.17	4.31	\$137,142	\$5,911
MO	8391	Automobile Repair Shop & Parts Department Employees & Drivers (MO, OK, RI)	3.22	2.23	\$63,948	\$1,426
MO	9015	Building or Property Management	4.08	3.93	\$33,784	\$1,328
MO	9063	YMCA – All Employees & Clerical	1.27	1.22	\$177,144	\$2,161
Premium Breakdown						
Total Factored Premium						\$136,614
Experience Modification Factor					.77	-31,421
Deviation Credit					25%	-26,298
Missouri Second Injury Fund					6%	4,734
Premium Tax					1%	789
Expense Constant						200
Total Estimated Annual Premium						\$84,618
						(Expiring \$91,348)*

*Expiring premium based on 2015/2016 rates with 2016/2017 payrolls for comparison purposes
 Expiring Experience Modifier .76
 Expiring Unaudited payroll is \$4,310,239

A dividend credit of \$2,641 for the 2005-2006 policy term will be applied towards your account.

Premium due will be \$81,977

Auditable

Workers' Compensation

Loss Summary - Workers' Compensation

YEAR	CARRIER	NO. OF CLAIMS	PAID	RESERVED	INCURRED
2016-2017	MISSOURI RURAL SERVICES	1	\$4,175	\$0	\$4,175
2015-2014	MISSOURI RURAL SERVICES	5	\$36,285	\$2,587	\$38,872
2014-2015	MISSOURI RURAL SERVICES	3	\$1,552	\$0	\$1,552
2013-2014	MISSOURI RURAL SERVICES	5	\$8,796	\$0	\$8,796
2012-2013	MISSOURI RURAL SERVICES	5	\$21,959	\$0	\$21,959