

Carrier	Rating	Workers Comp Limit	Employers Liability Limit	Workers Comp Retention	Excess AL/GL Limit	AL/GL Retention	Premium Excluding TRIA	TRIA CHARGE	TPA
FMIT	Not Rated By AM Best	Statutory	\$1,000,000	\$500,000/\$1,000,000 For Presumption Related Claims	N/A	N/A	\$ 620,758	*Estimated based on payroll of \$171,593,733	
FMIT	Not Rated By AM Best	Statutory	\$1,000,000	\$1,000,000	N/A	N/A	\$ 477,600		
Security National Insurance Company	A, XV	Statutory - subject to \$10,000,000 maximum benefit per person	\$5,000,000	\$1,500,000	\$5,000,000/\$10,000,000	\$1,000,000	\$ 333,277		Subject to Application
New York Marine & General Ins. Co. Option 1	A, IX	Statutory	\$1,000,000	\$2,000,000	N/A	N/A	\$ 254,817	\$2,934.00	Pre-Approved
New York Marine & General Ins. Co. Option 2	A, IX	Statutory	\$1,000,000	\$1,500,000	N/A	N/A	\$ 373,903	\$2,934.00	Pre-Approved
PGIT	Not Rated By AM Best	Statutory	\$1,000,000	\$1,900,000	N/A	N/A	\$ 420,405	Included	Subject to Application
Safety National Casualty Corporation	A, XI	Statutory	\$2,000,000	\$2,000,000	N/A	N/A	\$ 375,790	Included	Pre-Approved
Midwest Employers Casualty Company	A, XV	Statutory		\$2,500,000	N/A	N/A	*Employer Profile Questionnaire required for Quote*		
ACE				\$2,000,000	N/A	N/A	\$600,000 Indication Only		

**\*NY Marine & General Insurance Co. Subjectivities:**

1. Require full implementation of safety/loss control program and retention of TPA, approved by New York Marine and General Insurance Company, throughout the policy period.
2. Signed Excess Application within 30 days of binding.
3. Signed Terrorism Disclosure. Same must be received within thirty (30) days of binding.
4. TPA Subject to Audit

**\*PGIT Subjectivities:**

1. Signed first page of the PGIT application. PGIT Participation Agreement, SIR Signature Page, and Signature Page
2. Signed excess application within 30 days of binding.
3. Signed Terrorism Disclosure. Same must be received within thirty (30) days of binding.
4. TPA losses required on a quarterly basis

**\*Safety National Subjectivities:**

1. Review of Aggregate and Individual claims with valuation date no earlier than 45 days from 10/1/13.
2. Receipt and review of the following: Watercraft Schedule, Vehicles schedule with breakdown of emergency responder units.
3. Subject to receipt, review and acceptance of information contained in SNCC's Employee Concentration Supplemental Information form prior to binding.

**\*Security National Subjectives:**

1. Defense costs and claim expenses are included in the limit of liability.
2. Per IL990031 0513, section 1, the self-insured retention is defined as "...combined insured damages and insured allocated costs and expenses of investigation, defense, negotiation and settlement applicable to such damages...".
3. No coverage is provided for Employee Benefits Liability.
4. USL&H Coverage and Jones Act on an if any basis.
5. Signed UM Form
6. Signed Surplus Lines disclosure and acknowledgement