

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

PHONE # (314) 995-5300

FAX # (314) 995-3843

TO:	Newfront	ATTN:	Ms. Yana Nemirovskaya
PHONE:	(650) 488-8565	FAX:	(650) 488-8566
FROM:	Heather Thrower	DATE:	11/10/2022

EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Name of Risk: CITY OF SAN MATEO
Account: 6021692 Previous Policy Number: SP 4065902
Specific Excess Only

Contract Terms	Option 16385224770	Option 16385185911
Liability Period	01/01/2023 - 01/01/2024	01/01/2023 - 01/01/2024
Payroll Reporting Period	01/01/2023 - 01/01/2024	01/01/2023 - 01/01/2024
Payroll	\$ 62,880,626	\$ 62,880,626
Manual Premium	\$ 2,337,982	\$ 2,337,982
Experience Modification Factor	1.000	1.000
Standard Premium	\$ 2,337,982	\$ 2,337,982
Self-Insured Retention	Presumptive Loss \$ 2,000,000	\$ 1,000,000
	All Other \$ 1,000,000	
Annual Aggregate Deductible		\$ 500,000
Specific Limit	\$ 25,000,000	\$ 25,000,000
Employers Liability Limit	Per Occ & Agg \$ 2,000,000 / \$ 2,000,000	Per Occ & Agg \$ 2,000,000 / \$ 2,000,000
Premium Rate	Rate \$100 Payroll \$ 0.346 All Other	Rate \$100 Payroll \$ 0.3598 All Other
Deposit Premium	\$ 217,567	\$ 226,244
Minimum Premium	\$ 195,810	\$ 203,620
Commission	Adjustable 15.00 %	Adjustable 15.00 %
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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EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Name of Risk: CITY OF SAN MATEO
Account: 6021692 Previous Policy Number: SP 4065902
Specific Excess Only

Contract Terms	Option 16385224672
Liability Period	01/01/2023 - 01/01/2024
Payroll Reporting Period	01/01/2023 - 01/01/2024
Payroll	\$ 62,880,626
Manual Premium	\$ 2,337,982
Experience Modification Factor	1.000
Standard Premium	\$ 2,337,982
Self-Insured Retention	Presumptive Loss align="right">\$ 1,500,000
	All Other align="right">\$ 1,000,000
Specific Limit	\$ 25,000,000
Employers Liability Limit	Per Occ & Agg align="right">\$ 2,000,000 / \$ 2,000,000
Premium Rate	Rate \$100 Payroll align="right">\$ 0.375
	All Other
Deposit Premium	\$ 235,802
Minimum Premium	\$ 212,222
Commission	Adjustable align="right">15.00 %
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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EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION

Endorsements:

General Endorsements applicable to all quote options:

0275 00 0908 (XWC) WAIVER OF SUBROGATION - NEGLIGENCE EXCLUDED
0276 02 0408 (XWC) BROAD FORM ALL STATES FOR EMPLOYEE TRAVEL
0288 00 0908 (XWC) EMPLOYERS' LIABILITY PER OCCURRENCE & AGGREGATE MAXIMUM LIMITS OF LIABILITY
0291 07 0308 (XWC) CALIFORNIA - VOLUNTARY COMPENSATION ENDORSEMENT-PREMIUM DELINEATION
0456 00 0113 (XWC) BLANKET WAIVER OF SUBROGATION
1810 01 0712 (XWC) CALIFORNIA SHORT RATE CANCELLATION PROVISION - SPECIFIC EXCESS
CALIFORNIA MANDATORY ENDORSEMENT(S), IF APPLICABLE
0288 04 0908 (XWC) EMPLOYERS' LIABILITY PER OCCURRENCE & AGGREGATE MAXIMUM LIMITS OF LIABILITY - CALIFORNIA
0467 02 1105 (XWC) EMPLOYERS' LIABILITY MAXIMUM LIMIT AND AGGREGATE MAXIMUM LIMIT OF INDEMNITY
6000 00 0121 (XWC) TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT ENDORSEMENT

Option 16385185911

0312 00 0493 (XWC) SELF-INSURED RETENTION WITH ANNUAL DEDUCTIBLE

Option 16385224672 and 16385224770

1864 10 0519 (XWC) SELF-INSURED RETENTION PER OCCURRENCE
1865 00 0319 (XWC) DEFINITION OF PRESUMPTIVE LOSS ENDORSEMENT

Contingencies:

The quote is subject to the following:

1. The Excess Workers Compensation program quoted is contingent upon also binding any other lines quoted with Safety National. Safety National may consider providing revised or additional quote options for individual lines of coverage subject to further underwriting review and approval.
2. 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.
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, extended, and/or re-authorized (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% 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%

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.



Your Service Team

Safety National is committed to providing industry leading services to our policyholders. The Service Team is the keystone to that promise. This highly experienced team is identified now and established early in the policy term so there is a seamless transition and efficient delivery of service for your client's needs. The Service Team consists of a one point contact in underwriting, claims, risk control, and audit.

We welcome the opportunity for you to experience our commitment to your success by contacting any member of our team with your questions or requests.

Heather Thrower Regional Underwriting Manager	(415) 227-3840	Heather.Thrower@safetynational.com
Ariel Jenkins MAP Client Services	(314) 692-1385	ariel.jenkins@safetynational.com
Mike Harris VP Claims	(314) 692-9516	michael.harris@safetynational.com
Tammy Rainwater Premium Audit	(314) 810-5576	tammy.rainwater@safetynational.com

CRISIS PROTECTION WORKERS' COMPENSATION



Safety 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. If you have additional questions about this free benefit, please contact us at 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: \$3.3 billion (11.8% increase over 12/20)
- GAAP Stockholders' equity: \$5 billion (8.4% increase over 12/20) and \$13.7 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 \$235 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 12/21

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

Construction Risk

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.

12/2021



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A member of the Tokio Marine Group