

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
INSURANCE POLICY**

INFORMATION PAGE



Issued by Liberty Insurance Corporation (a stock company) 21814

Policy Number	WA7-64D-445991-023	Issuing Office	Lewiston, ME
New		Issue Date	03/15/2023
Account Number	4-445991	Sub Account	0000
1. Insured and Mailing Address J.E. Dunn Construction Group, Inc. 1001 Locust St Kansas City MO 64106-1904		FEIN	44-0229405
		Risk ID	917571422
		Association	9410

Status Corporation/Contractor Controlled Ins Program

Other workplaces not shown above: See Item 4. Premium - Extension of Information Page

2. Policy Period: The policy period is from 02/01/2023 to 02/01/2025 12:01 A.M. standard time at the Insured's mailing address. Extended Policy

3. Coverage

A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here: AZ CA CO FL GA KS MS MO NE NC OK TN TX VA

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident	\$ 1,000,000	each accident
Bodily Injury by Disease	\$ 1,000,000	policy limit
Bodily Injury by Disease	\$ 1,000,000	each employee

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:
All States except those listed in Item 3.A and the States of:

ND OH WA WY

D. This policy includes these endorsements and schedules: See Item 3. Coverage D - Extension of Information Page

4. Premium: The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classifications	Code Number	Premium Basis Total Estimated Annual Remuneration	Rate per \$100 of Remuneration	Estimated Annual Premium
See Extension of Information Page				
Minimum Premium	(VA)	Total Estimated Premium	\$	
Premium will be billed Annual		Deposit Premium	\$	
		Deposit Tax/Surcharge/Assessment	\$	

Producer 0002 004710
LOCKTON COMPANIES LLC
444 W 47TH ST STE 900
KANSAS CITY MO 641121906

Countersigned by Authorized Rep. (FL)

Liberty Insurance Corporation

Item 3. Coverage D - Extension of Information Page

Miscellaneous Form and Endorsement Schedule

Policy Notices and Applications

<u>Form Number</u>	<u>Form Name</u>
SNW 42 03 05 20	Have a Workers' Compensation Complaint Or Need Help?
FORM 09-4E	Florida Contracting Classification Premium Adjustment Program; Workers Compensation Premium Credit Application
FORM 24-1 B	Missouri Contracting Classification Premium Adjustment Program; Workers Compensation - Premium Credit Application
Form 45-3F	Virginia Contracting Classification Premium Adjustment Program (CCPAP) Workers Compensation Premium Credit Application
Form NC-5000 D	Contracting Classification Premium Adjustment Program Workers Compensation Premium Credit Application - Nebraska
Form NC-5000 D	Contracting Classification Premium Adjustment Program Workers Compensation Premium Credit Application - Oklahoma
GPO 4113 R1	Workers' Compensation Disclosure Form - Important Notice to Policyholders
GPO 4983 R1	California Assessments and Surcharge
SNI 45 01 12 10	Virginia Important Information Regarding Your Insurance
SNI 90 01 12 18	Policyholder Notice - Company Contact Information
SNW 04 01 09 10	California Insurance Guarantee Association (CIGA) Surcharge
SNW 04 04 01 20	Policyholder Notice - Payroll Record and Audit Requirements for Dual Wage Construction or Erection Classifications
SNW 04 08 07 18	Policyholder Notice - California AB 2883 and SB 189
SNW 04 09 07 18	Corporate Officers / Directors - Waiver of Workers' Compensation Coverage
SNW 04 13 01 18	Policyholder Notice - California Senate Bill (SB) 1160 - Managed Care Notification
SNW 04 14 01 23	Liberty Mutual Privacy Notice - California
SNW 04 16 02 22	Policyholder Notice Your Right To Rating And Dividend Information
SNW 04 17 06 20	Policyholder Notice - California Workers' Compensation Insurance Rating Laws
SNW 05 02 01 15	Colorado Workers Compensation Calculation of Premium - Motor Vehicle Accidents
SNW 15 02 06 22	Workers Compensation Information for Kansas Employers and Employees
SNW 15 03 06 22	Workers Compensation Information for Kansas Employers and Employees
SNW 41 03 05 14	Tennessee Policyholder Notice Rate Review Requests
CNW 90 15 09 22	Sanction Notice
GPO 4756 R5	Liberty Mutual WC Privacy Practices Disclosure Notice
SNW 04 02 04 18	Risk Control Services Important Information to Policyholders - California
SNW 15 01 07 12	Kansas Loss Control Services

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Miscellaneous Form and Endorsement Schedule

Continued:

Policy Notices and Applications

<u>Form Number</u>	<u>Form Name</u>
SNW 23 01 07 12	Loss Control Services Important Information to Policyholders - Mississippi
SNW 24 01 07 12	Missouri Loss Control Services
SNW 35 01 05 15	Important Information to Policyholders - Oklahoma
SNW 42 01 10 13	Texas Risk Control Services

Policy Schedules

<u>Form Number</u>	<u>Form Name</u>
WC 00 00 00 C	Workers Compensation And Employers Liability Insurance Policy Jacket
WC 00 00 01 A	Information Page
GPO 4741	Miscellaneous Form and Endorsement Schedule
PA 505	Premium Summary Report by State
GPO 2923	Item 4. Premium - Extension of Information Page
GPO 2926	U.S.L. and H.W. Compensation Act Schedule
GPO 4162 R1	Named Insured Link Schedule

Policy Endorsements

<u>Form Number</u>	<u>Form Name</u>	<u>Comments</u>
WC 99 20 57	California - Application of Endorsements	
WC 00 04 04	Pending Rate Change	
WC 00 01 04	Federal Employers' Liability Act Coverage	
WC 00 01 04 A	Federal Employers' Liability Act Coverage	
WC 00 01 06 A	Longshore and Harbor Workers' Compensation Act Coverage	
WC 00 02 01 B	Maritime Coverage Endorsement	
WC 00 03 01	Alternate Employer Endorsement	
WC 00 03 01 A	Alternate Employer Endorsement	
WC 00 03 02	Designated Workplaces Exclusion Endorsement	
WC 00 03 13	Waiver of Our Right to Recover From Others Endorsement	
WC 00 04 03	Experience Rating Modification Factor	

Liberty Insurance Corporation

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Miscellaneous Form and Endorsement Schedule

Continued:

Policy Endorsements		Comments
Form Number	Form Name	
WC 00 04 05	Policy Period	
WC 00 04 14 A	90-Day Reporting Requirement - Notification of Change in Ownership	
WC 00 04 19	Premium Due Date Endorsement	
WC 00 04 19 A	Part Five - Premium Amendatory	
WC 00 04 21 F	Catastrophe (Other Than Certified Acts of Terrorism) Premium	
WC 00 04 22 C	Terrorism Risk Insurance Program Reauthorization Act Disclosure	
WC 00 04 24	Audit Noncompliance Charge	
WC 00 04 25	Experience Rating Modification Factor Revision	
WC 02 04 01 C	Arizona Alcohol- and Drug-Free Workplace Premium Credit	
WC 02 06 01 C	Arizona Cancellation and Nonrenewal	
WC 02 06 03 A	Arizona Amendatory	
WC 02 06 04	Arizona Courtesy Notice of Cancellation to Others	
WC 04 01 01 A	Longshore and Harbor Workers' Compensation Act Coverage - California	
WC 04 03 01 D	Policy Amendatory Endorsement - California	
WC 04 03 03 C	Endorsement Agreement Limiting and Restricting This Insurance - Officers and Directors Coverage / Exclusion - California	
WC 04 03 06 R1	Waiver of Our Right to Recover From Others - California	
WC 04 03 17 B	Endorsement Agreement Limiting and Restricting This Insurance - Employee Insured by General Employer Excluded	
WC 04 03 60 B	Employers' Liability Coverage Amendatory Endorsement - California	
WC 04 04 01 A	Rating Effective Date	
WC 04 04 21	Optional Premium Increase Endorsement - California	

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Miscellaneous Form and Endorsement Schedule

Continued:

Policy Endorsements		
<u>Form Number</u>	<u>Form Name</u>	<u>Comments</u>
WC 04 06 04 A	Covid-19 Reporting Requirement Endorsement - California	
WC 05 04 02	Colorado Classification Endorsement	
WC 05 04 03	Colorado Premium Credit for Certified Risk Management Programs	
WC 09 03 03	Florida Employers Liability Coverage Endorsement	
WC 09 04 01	Florida Contracting Classification Premium Adjustment	
WC 09 04 03 C	Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement	
WC 09 04 07	Florida Non-Cooperation with Premium Audit	
WC 09 06 06	Florida Employment and Wage Information Release	
WC 09 06 07 A	Florida Workers Compensation Insurance Guaranty Association Surcharge	
WC 10 06 01 C	Georgia Cancellation, Nonrenewal, and Change	
WC 15 04 01 A	Kansas Final Premium Endorsement	
WC 15 06 01 A	Kansas Cancelation and Nonrenewal Endorsement	
WC 23 06 01	Mississippi Cancellation, Nonrenewal, and Renewal	
WC 24 04 01	Missouri Contracting Classification Premium Adjustment Endorsement	
WC 24 04 06 D	Missouri Employer-Paid Medical Endorsement	
WC 24 06 01 B	Missouri Cancelation and Nonrenewal Endorsement	
WC 24 06 02 B	Missouri Property and Casualty Guaranty Association Notification Endorsement	
WC 24 06 04 C	Missouri Amendatory	
WC 26 04 02	Nebraska Contracting Classification Premium Adjustment	

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Miscellaneous Form and Endorsement Schedule

Continued:

Policy Endorsements		
<u>Form Number</u>	<u>Form Name</u>	<u>Comments</u>
WC 26 04 03	Nebraska Experience Rating	
	Modification Factor Revision	
WC 26 06 01 C	Nebraska Cancellation and	
	Nonrenewal	
WC 32 03 01 D	North Carolina Amended	
	Coverage	
WC 32 06 01 B	Cancellation and Non-Renewal	
WC 35 03 03	Oklahoma Employers Liability	
	Intentional Tort Exclusion	
	Endorsement	
WC 35 04 04	Oklahoma Contracting	
	Classification Premium	
	Adjustment	
WC 35 06 01 F	Oklahoma Cancellation,	
	Nonrenewal and Change	
	Endorsement	
WC 35 06 03	Oklahoma Fraud Warning	
	Endorsement	
WC 42 03 01 J	Texas Amendatory	
WC 42 03 04 B	Texas Waiver of Our Right to	
	Recover From Others	
WC 42 04 07	Texas - Audit Premium and	
	Retrospective Premium	
WC 42 06 01	Texas Notice of Material	
	Change Endorsement	
WC 45 06 02	Virginia Amendatory	
WC 45 06 04	Virginia Contracting	
	Classification Premium	
	Adjustment	
WC 99 06 25 R2	Deductible Endorsement	
WC 99 06 27 R2	Deductible Endorsement	
WC 99 06 58	Nebraska Deductible	
	Endorsement	
WC 99 06 68	Missouri Deductible	
	Endorsement	
WC 99 06 71 R1	Oklahoma Loss Reimbursement	
	Endorsement	
WC 99 06 74	Texas Deductible Endorsement	
WC 99 06 86 R1	Colorado Deductible	
	Endorsement	
WC 99 16 01	Arizona Deductible Endorsement	
WC 99 16 04 R1	Florida Large Deductible	
	Endorsement - Occurrence Basis	
	Deductible Limit Includes ALAE	

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Miscellaneous Form and Endorsement Schedule

Continued:

Policy Endorsements		
<u>Form Number</u>	<u>Form Name</u>	<u>Comments</u>
WC 99 16 61	California Large Deductible Endorsement - Per Occurrence Basis Deductible Limit Includes ALAE	
WC 99 16 69	Knowledge and Notice of Occurrence Endorsement	
WC 99 16 70	Sole Agent Consolidated Insurance Programs	
WC 99 16 71	Unintentional Errors and Omissions Endorsement	
WC 99 16 76 R2	California Cancelation	
WC 99 20 10	Countersignature Endorsement - Mississippi	
WC 99 20 11 B	Fixed-Term Policy - California	
WC 99 20 13	Notice of Cancellation - Countrywide	
WC 99 20 28	Notice of Cancellation	
WC 99 20 34	Notice of Cancellation	
WC 99 20 54	Participating Provision	
WC 99 20 75	Notice of Cancellation to Third Parties	
WC 99 20 77	Missouri Notification of Additional Mesothelioma Benefits Endorsement	
WM 90 04 11 10	Cancelation Endorsement - Desginated Government Entity	
WM 90 06 12 09	Notice of Cancellation	
WM 90 34 11 10	Notice of Cancellation, Non-Renewal and Material Change	

State Premium Summary

State	Payroll Exposure	Total Premium	Assessment & Surcharge
Arizona			
California			
Colorado			
Florida			
Georgia			
Kansas			
Mississippi			
Missouri			
Nebraska			
North Carolina			
Oklahoma			
Tennessee			
Texas			
Virginia			
 Totals			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Arizona				
Period: 02/01/2023 - 03/31/2023				
Plumbing NOC & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.53 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2023 - 02/01/2024				
Plumbing NOC & Drivers	5183			

Item 4. Premium - Extension of Information Page

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Continued:				
Arizona				
Period: 03/31/2023 - 02/01/2024				
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				

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Continued:				
Arizona				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Plumbing NOC & Drivers	5183			
Electrical Wiring - Within	5190			
Buildings & Drivers				
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2024 - 02/01/2025				

Item 4. Premium - Extension of Information Page

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Continued:				
Arizona				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Plumbing NOC & Drivers	5183			
Electrical Wiring - Within	5190			
Buildings & Drivers				
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Total Premium for Arizona				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
California				
Period: 02/01/2023 - 03/31/2023				
CONCRETE OR CEMENT WORK - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage does not equal or exceed \$32.00 per hour	5201			
CONCRETE OR CEMENT WORK - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage equals or exceeds \$32.00 per hour.	5205			
CARPENTRY - Including the installation of interior trim, doors and cabinet work in connection therewith - employees whose regular hourly wage does not equal or exceed \$39.00 per hour N.O.C.	5403			
CARPENTRY - including the installation of interior trim, doors and cabinet work in connection therewith - employees whose regular hourly wage equals or exceeds \$39.00 per hour - N.O.C.	5432			
ENGINEERS - Consulting - Mechanical, civil, electrical or mining engineers or architects - Not engaged in actual construction or operation - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	8601			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
California				
Period: 02/01/2023 - 03/31/2023				
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.89 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Expense Constant	0900			
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
California Insurance Guarantee Association	0936	d)		
California User Fund/WC Administrative Revolving Fund	0935	d)		
California Uninsured Employers Benefit Trust Fund Assessment	0937	d)		
California Subsequent Injuries Benefits Trust Fund Assessment	0938	d)		
California Occupational Safety & Health Fund Assessment	0939	d)		
California Labor Enforcement & Compliance Fund Assessment	0992	d)		
California Fraud Investigation/Prosecution Surcharge	9703	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
California				
Period: 03/31/2023 - 02/01/2024				
CONCRETE OR CEMENT WORK - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage does not equal or exceed \$32.00 per hour	5201			
CONCRETE OR CEMENT WORK - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage equals or exceeds \$32.00 per hour.	5205			
CARPENTRY - Including the installation of interior trim, doors and cabinet work in connection therewith - employees whose regular hourly wage does not equal or exceed \$39.00 per hour N.O.C.	5403			
CARPENTRY - including the installation of interior trim, doors and cabinet work in connection therewith - employees whose regular hourly wage equals or exceeds \$39.00 per hour - N.O.C.	5432			
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Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
California				
Period: 03/31/2023 - 02/01/2024				
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.89 PRLM)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
California Insurance Guarantee Association	0936	d)		
California User Fund/WC Administrative Revolving Fund	0935	d)		
California Uninsured Employers Benefit Trust Fund Assessment	0937	d)		
California Subsequent Injuries Benefits Trust Fund Assessment	0938	d)		
California Occupational Safety & Health Fund Assessment	0939	d)		
California Labor Enforcement & Compliance Fund Assessment	0992	d)		
California Fraud Investigation/Prosecution Surcharge	9703	d)		

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Continued:				
California				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
CONCRETE OR CEMENT WORK - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage does not equal or exceed \$32.00 per hour	5201			
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CARPENTRY - including the installation of interior trim, doors and cabinet work in connection therewith - employees whose regular hourly wage equals or exceeds \$39.00 per hour - N.O.C.	5432			
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Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
California				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Salespersons				
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.89 PRLM)	9898	d)		
Modified Premium				
Standard Premium				
Expense Constant	0900			
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
California Insurance Guarantee Association	0936	d)		
California User Fund/WC Administrative Revolving Fund	0935	d)		
California Uninsured Employers Benefit Trust Fund Assessment	0937	d)		
California Subsequent Injuries Benefits Trust Fund Assessment	0938	d)		
California Occupational Safety & Health Fund Assessment	0939	d)		
California Labor Enforcement & Compliance Fund Assessment	0992	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
California				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
California Fraud Investigation/Prosecution Surcharge	9703	d)		
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
CONCRETE OR CEMENT WORK - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage does not equal or exceed \$32.00 per hour	5201			
CONCRETE OR CEMENT WORK - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage equals or exceeds \$32.00 per hour.	5205			
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Continued:				
California				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
ENGINEERS - Consulting - Mechanical, civil, electrical or mining engineers or architects - Not engaged in actual construction or operation - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	8601			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.89 PRLM) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism) Estimated Premium	9741			
California Insurance Guarantee Association	0936	d)		
California User Fund/WC Administrative Revolving Fund	0935	d)		
California Uninsured Employers Benefit Trust Fund Assessment	0937	d)		
California Subsequent Injuries Benefits Trust Fund Assessment	0938	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
California				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
California Occupational Safety & Health Fund Assessment	0939	d)		
California Labor Enforcement & Compliance Fund Assessment	0992	d)		
California Fraud Investigation/Prosecution Surcharge	9703	d)		
Total Premium for California				
Total Surcharges and Assessments for California				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Colorado				
Period: 02/01/2023 - 03/31/2023				
Welding or Cutting NOC & Drivers	3365			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Colorado				
Period: 02/01/2023 - 03/31/2023				
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Caisson Work - Pneumatic - All Operations to Completion	6257			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Clerical Office Employees NOC Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	8810			
House Furnishings Installation NOC & Upholstering	9519			
Waiver of Subrogation Premium	9521			
Large Deductible Credit	0930			
Experience Modification(.53 FNL)	9664			
	9898	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Colorado				
		Modified Premium		
		Standard Premium		
Terrorism		9740		
Catastrophe (other than Certified Acts of Terrorism)		9741		
		Estimated Premium		
		Period: 02/01/2023 - 03/31/2023		
Welding or Cutting NOC & Drivers		3365		
Ceiling Installation - Suspended Acoustical Grid Type		5020		
Masonry NOC		5022		
Iron or Steel: Erection - Frame Structures		5040		
Iron or Steel: Erection NOC		5057		
Door and Window Installation - All Types - Residential and Commercial		5102		
Furniture or Fixtures Installation - Portable - NOC		5146		
Plumbing NOC & Drivers		5183		
Automatic Sprinkler Installation & Drivers		5188		
Electrical Wiring - Within Buildings & Drivers		5190		
Office Machine Installation, Inspection, Adjustment or Repair		5191		
Concrete Construction NOC		5213		
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers		5221		
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work		5348		
Carpentry NOC		5403		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Colorado				
Period: 03/31/2023 - 02/01/2024				
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Caisson Work - Pneumatic - All Operations to Completion	6257			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Colorado				
Period: 03/31/2023 - 02/01/2024				
Clerical Office Employees NOC	8810			
Household and Commercial	9519			
Appliances - Electrical -				
Installation, Service or Repair & Drivers				
House Furnishings Installation NOC & Upholstering	9521			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Colorado				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Welding or Cutting NOC & Drivers	3365			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame	5040			
Structures				
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All	5102			
Types - Residential and Commercial				
Furniture or Fixtures Installation				
- Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation &	5188			
Drivers				
Electrical Wiring - Within	5190			
Buildings & Drivers				
Office Machine Installation,	5191			
Inspection, Adjustment or Repair				
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors,	5221			
Driveways, Yards or Sidewalks - &				
Drivers				
Ceramic Tile, Indoor Stone,	5348			
Marble, or Mosaic Work				
Carpentry NOC	5403			
Carpentry - Installation of	5437			
Cabinet Work or Interior Trim				
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall,	5445			
Plasterboard, or Cement Board				
Installation - Within Buildings &				
Drivers				
Painting NOC & Shop Operations,	5474			
Drivers				
Floor Covering Installation -				
Resilient Flooring - Carpet and				
Laminate Flooring	5478			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Colorado				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Caisson Work - Pneumatic - All Operations to Completion	6257			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Clerical Office Employees NOC Household and Commercial Appliances - Electrical -	8810			
Installation, Service or Repair & Drivers	9519			
House Furnishings Installation NOC & Upholstering	9521			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Colorado				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Experience Modification(.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Welding or Cutting NOC & Drivers	3365			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Colorado				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Caisson Work - Pneumatic - All Operations to Completion	6257			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Colorado				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Clerical Office Employees NOC Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	8810 9519			
House Furnishings Installation NOC & Upholstering	9521			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Total Premium for Colorado				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 02/01/2023 - 03/31/2023				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5221			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Lathing & Drivers	5437			
Wallboard Installation Within Buildings & Drivers	5443			
Glazier - Away From Shop & Drivers	5445			
Painting NOC & Shop Operations, Drivers	5462			
	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 02/01/2023 - 03/31/2023				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction: Paving or Repaving & Drivers	5506			
Street or Road Construction: Subsurface Work & Drivers	5507			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers				
Store: Hardware	8010			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Florida				
Period: 02/01/2023 - 03/31/2023				
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9170			
Electronic Equipment - Installation, Service, or Repair - Shop and Outside & Drivers	9516			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Experience Modification (.53 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Large Deductible Credit	9663			
Terrorism	9740			
Estimated Premium				
FL WC Insurance Guaranty Association Surcharge	0935	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Florida				
Period: 03/31/2023 - 02/01/2024				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5221			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Lathing & Drivers	5437			
Wallboard Installation Within Buildings & Drivers	5443			
Glazier - Away From Shop & Drivers	5445			
Painting NOC & Shop Operations, Drivers	5462			
	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Florida				
Period: 03/31/2023 - 02/01/2024				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction: Paving or Repaving & Drivers	5506			
Street or Road Construction: Subsurface Work & Drivers	5507			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers				
Store: Hardware	8010			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Florida				
Period: 03/31/2023 - 02/01/2024				
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9170			
Electronic Equipment - Installation, Service, or Repair - Shop and Outside & Drivers	9516			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Experience Modification (.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Large Deductible Credit	9663			
Terrorism	9740			
Estimated Premium				
FL WC Insurance Guaranty Association Surcharge	0935	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5221			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Lathing & Drivers	5437			
Wallboard Installation Within Buildings & Drivers	5443			
Glazier - Away From Shop & Drivers	5445			
Painting NOC & Shop Operations, Drivers	5462			
	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers	5507			
Street or Road Construction:	5507			
Subsurface Work & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551		1	
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or	6400			
Prefabricated Concrete Panel Fence Installed by Hand				
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Store: Hardware	8010			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	8810 9014			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9170			
Electronic Equipment - Installation, Service, or Repair - Shop and Outside & Drivers	9516			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Experience Modification(.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Large Deductible Credit	9663			
Terrorism Estimated Premium	9740			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
FL WC Insurance Guaranty Association Surcharge	0935	d)		
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5221			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
	5437			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Lathing & Drivers	5443			
Wallboard Installation Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Street or Road Construction:	5507			
Subsurface Work & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or	6400			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Prefabricated Concrete Panel Fence Installed by Hand				
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Store: Hardware	8010			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9170			
Electronic Equipment - Installation, Service, or Repair - Shop and Outside & Drivers	9516			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Experience Modification(1.00 PRLM) Modified Premium	9898	d)		
Standard Premium				
Large Deductible Credit	9663			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Florida				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Terrorism	9740			
Estimated Premium				
FL WC Insurance Guaranty Association Surcharge	0935	d)		
Total Premium for Florida				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
Period: 02/01/2023 - 03/31/2023				
Sheet Metal Products Mfg.	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5507			
Subsurface Work & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
Period: 02/01/2023 - 03/31/2023				
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Burglar Alarm Installation or Repair & Drivers	7605			
Salespersons or Collectors - Outside Clerical Office Employees NOC	8742			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	8810			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9170			
Sign Installation, Maintenance, Repair or Removal & Drivers	9521			
Waiver of Subrogation Premium	9554			
Large Deductible Credit	0930			
Experience Modification(.53 FNL)	9664			
	9898	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
		Modified Premium		
		Standard Premium		
Terrorism		9740		
Catastrophe (other than Certified Acts of Terrorism)		9741		
		Estimated Premium		
Georgia Insurers Insolvency Pool Surcharge		0935	d)	
		Period: 03/31/2023 - 02/01/2024		
Sheet Metal Products Mfg.		3076		
Machinery or Equipment Erection or Repair NOC & Drivers		3724		
Masonry NOC		5022		
Door and Window Installation - All Types - Residential and Commercial		5102		
Plumbing NOC & Drivers		5183		
Automatic Sprinkler Installation & Drivers		5188		
Electrical Wiring - Within Buildings & Drivers		5190		
Concrete Construction NOC		5213		
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers		5221		
Swimming Pool Construction - Not Iron or Steel - & Drivers		5223		
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work		5348		
Carpentry NOC		5403		
Carpentry - Installation of Cabinet Work or Interior Trim		5437		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
Period: 03/31/2023 - 02/01/2024				
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5507			
Subsurface Work & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Burglar Alarm Installation or Repair & Drivers	7605			
Salespersons or Collectors - Outside Clerical Office Employees NOC	8742 8810			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
Period: 03/31/2023 - 02/01/2024				
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9170			
House Furnishings Installation NOC & Upholstering	9521			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		
Georgia Insurers Insolvency Pool Surcharge	0935	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Sheet Metal Products Mfg.	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
Installation - Within Buildings & Drivers	5445		1	
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction: Subsurface Work & Drivers	5507			
Sheet Metal Work - Installation & Drivers	5535			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Georgia				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Burglar Alarm Installation or Repair & Drivers	7605			
Salespersons or Collectors - Outside Clerical Office Employees NOC	8742			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	8810			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9170			
Sign Installation, Maintenance, Repair or Removal & Drivers	9521			
Waiver of Subrogation Premium	9554			
Large Deductible Credit	0930			
	9664			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Experience Modification (.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Georgia Insurers Insolvency Pool Surcharge	0935	d)		
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Sheet Metal Products Mfg.	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Georgia				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5507			
Subsurface Work & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Georgia				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Burglar Alarm Installation or Repair & Drivers	7605			
Salespersons or Collectors - Outside Clerical Office Employees NOC	8742			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	8810			
Janitorial Services By Contractors - Includes Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9170			
Sign Installation, Maintenance, Repair or Removal & Drivers	9521			
Waiver of Subrogation Premium	9554			
Large Deductible Credit	0930			
Experience Modification(1.00 PRLM)	9664			
Modified Premium	9898	d)		
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Georgia Insurers Insolvency Pool Surcharge	0935	d)		
Total Premium for Georgia				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 02/01/2023 - 03/31/2023				
Landscape Gardening & Drivers	0042			
Asphalt Works Operated By Paving Contractors - Permanent Location & Drivers	1463			
Sheet Metal Products Mfg. - Shop Only	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5223			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Wallboard, Sheetrock, Drywall,	5437			
	5445			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 02/01/2023 - 03/31/2023				
Plasterboard, or Cement Board Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Plastering NOC & Drivers	5480			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Cleaner - Debris Removal - Construction	5610			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Oil or Gas Pipeline Construction & Drivers	6233			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or	6400			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 02/01/2023 - 03/31/2023				
Prefabricated Concrete Panel Fence Installed by Hand	7380			
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts, & Drivers	8602			
Salespersons or Collectors - Outside Auditor, Accountant or Computer System Designer or Programmer - Traveling	8742			
Clerical Office Employees NOC Park NOC - All Employees & Drivers	8803			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	8810			
Painting: Shop Only & Drivers Mobile Crane and Hoisting Service	9102			
Contractors - NOC - All Operations - Including Yard Employees and Drivers	9170			
Sign Installation, Maintenance, Repair or Removal & Drivers	9501			
Waiver of Subrogation Premium	9534			
Large Deductible Credit	9554			
Experience Modification(.53 FNL)	0930			
	9664			
	9898	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
		Period: 02/01/2023 - 03/31/2023		
		Modified Premium		
		Standard Premium		
Terrorism		9740		
Catastrophe (other than Certified Acts of Terrorism)		9741		
		Estimated Premium		
		Period: 03/31/2023 - 02/01/2024		
Landscape Gardening & Drivers		0042		
Asphalt Works Operated By Paving Contractors - Permanent Location & Drivers		1463		
Sheet Metal Products Mfg. - Shop Only		3076		
Machinery or Equipment Erection or Repair NOC & Drivers		3724		
Ceiling Installation - Suspended Acoustical Grid Type		5020		
Masonry NOC		5022		
Iron or Steel: Erection - Frame Structures		5040		
Iron or Steel: Erection NOC		5057		
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height		5059		
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC		5102		
Plumbing NOC & Drivers		5146		
Automatic Sprinkler Installation & Drivers		5183		
		5188		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 03/31/2023 - 02/01/2024				
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Plastering NOC & Drivers	5480			
Street or Road Construction: Paving or Repaving & Drivers	5506			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 03/31/2023 - 02/01/2024				
Cleaner - Debris Removal - Construction	5610			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Oil or Gas Pipeline Construction & Drivers	6233			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7380			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts, & Drivers	8602			
Salespersons or Collectors - Outside Auditor, Accountant or Computer System Designer or Programmer - Traveling	8742 8803			
Clerical Office Employees NOC Park NOC - All Employees & Drivers	8810 9102			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 03/31/2023 - 02/01/2024				
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9170			
Painting: Shop Only & Drivers	9501			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Asphalt Works Operated By Paving Contractors - Permanent Location & Drivers	1463			
Sheet Metal Products Mfg. - Shop Only	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5223			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
	5437			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Plastering NOC & Drivers	5480			
Street or Road Construction: Paving or Repaving & Drivers	5506			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Cleaner - Debris Removal - Construction	5610			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Oil or Gas Pipeline Construction & Drivers	6233			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Conduit Construction - For Cables or Wires - & Drivers	6325			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7380			
Burglar and Fire Alarm Installation or Repair & Drivers Construction or Erection Permanent Yard	7600			
Architectural or Engineering Firm - Including Salespersons & Drivers Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts, & Drivers	7605			
Salespersons or Collectors - Outside Auditor, Accountant or Computer System Designer or Programmer - Traveling	8227			
Clerical Office Employees NOC Park NOC - All Employees & Drivers Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	8601			
Painting: Shop Only & Drivers Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	8602			
Sign Installation, Maintenance, Repair or Removal & Drivers	8742			
Waiver of Subrogation Premium	8803			
	8810			
	9102			
	9170			
	9501			
	9534			
	9554			
	0930			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Large Deductible Credit	9664			
Experience Modification (.51 FNL) Modified Premium	9898	d)		
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism) Estimated Premium	9741			
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Asphalt Works Operated By Paving Contractors - Permanent Location & Drivers	1463			
Sheet Metal Products Mfg. - Shop Only	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial	5102			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Plastering NOC & Drivers	5480			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service	5537			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Kansas				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager,	5606			
Construction Executive,				
Construction Manager or				
Construction Superintendent				
Cleaner - Debris Removal -	5610			
Construction				
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Oil or Gas Pipeline Construction & Drivers	6233			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7380			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts, & Drivers	8602			
Salespersons or Collectors - Outside	8742			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Kansas				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC Park NOC - All Employees & Drivers	8810 9102			
Janitorial Services by Contractor - Includes Window Cleaning Above Ground Level & Drivers	9170			
Painting: Shop Only & Drivers	9501			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM) Modified Premium	9898	d)		
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Total Premium for Kansas				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Mississippi				
Period: 02/01/2023 - 03/31/2023				
Iron or Steel: Fabrication: Iron Works - Shop - Ornamental & Drivers	3040			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Sheet Metal Work - Installation & Drivers	5535			
Contractor - Project Manager, Construction Executive,	5606			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Mississippi				
Period: 02/01/2023 - 03/31/2023				
Construction Manager or Construction Superintendent				
Cleaner - Debris Removal - Construction	5610			
Excavation & Drivers	6217			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers Construction or Erection Permanent Yard	8227			
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.53 FNL) Modified Premium	9898	d)		
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2023 - 02/01/2024				
Iron or Steel: Fabrication: Iron Works - Shop - Ornamental & Drivers	3040			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			

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Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Mississippi				
Period: 03/31/2023 - 02/01/2024				
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Sheet Metal Work - Installation & Drivers	5535			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Cleaner - Debris Removal - Construction	5610			
Excavation & Drivers	6217			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Mississippi				
Period: 03/31/2023 - 02/01/2024				
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.51 FNL) Modified Premium	9898	d)		
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Mississippi				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Iron or Steel: Fabrication: Iron Works - Shop - Ornamental & Drivers	3040			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5221			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Sheet Metal Work - Installation & Drivers	5535			
Contractor - Project Manager,	5606			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Mississippi				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Construction Executive, Construction Manager or Construction Superintendent Cleaner - Debris Removal - Construction	5610			
Excavation & Drivers	6217			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers Construction or Erection Permanent Yard	8227			
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Iron or Steel: Fabrication: Iron Works - Shop - Ornamental & Drivers	3040			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Mississippi				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Sheet Metal Work - Installation & Drivers	5535			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Cleaner - Debris Removal - Construction	5610			
Excavation & Drivers	6217			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Mississippi				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers	8227			
Construction or Erection Permanent				
Yard				
Clerical Office Employees NOC	8810			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified	9741			
Acts of Terrorism)				
Estimated Premium				
Total Premium for Mississippi				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Missouri				
Period: 02/01/2023 - 03/31/2023				
Sheet Metal Products Mfg.	3076			
Masonry NOC	5022			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Plastering NOC & Drivers	5480			
Street or Road Construction: Paving or Repaving & Drivers	5506			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration	5537			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Missouri				
Period: 02/01/2023 - 03/31/2023				
Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers				
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Clerical Office Employees NOC	8810			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Experience Modification (.53 FNL)	9898	d)		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Missouri WC Administrative Surcharge	0935	d)		
Missouri Second Injury Fund Surcharge	9119	d)		
Period: 03/31/2023 - 02/01/2024				
Sheet Metal Products Mfg.	3076			
Masonry NOC	5022			
Iron or Steel: Erection NOC	5057			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Missouri				
Period: 03/31/2023 - 02/01/2024				
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Plastering NOC & Drivers	5480			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Missouri				
Period: 03/31/2023 - 02/01/2024				
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers				
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Clerical Office Employees NOC	8810			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Experience Modification(.51 FNL)	9898	d)		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Missouri WC Administrative Surcharge	0935	d)		
Missouri Second Injury Fund Surcharge	9119	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Missouri				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Sheet Metal Products Mfg.	3076			
Masonry NOC	5022			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Plastering NOC & Drivers	5480			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Missouri				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Clerical Office Employees NOC	8810			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Experience Modification(.51 FNL)	9898	d)		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Missouri WC Administrative Surcharge	0935	d)		
Missouri Second Injury Fund Surcharge	9119	d)		
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Sheet Metal Products Mfg.	3076			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Missouri				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Masonry NOC	5022			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Plastering NOC & Drivers	5480			
Street or Road Construction: Paving or Repaving & Drivers	5506			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration	5537			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Missouri				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers				
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Clerical Office Employees NOC	8810			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Experience Modification(1.00 PRLM)	9898	d)		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Missouri WC Administrative Surcharge	0935	d)		
Missouri Second Injury Fund Surcharge	9119	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Nebraska				
Period: 02/01/2023 - 03/31/2023				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5221			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Nebraska				
Period: 02/01/2023 - 03/31/2023				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All Operations & Drivers	6306			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			
Metal Scrap Dealer & Drivers	8500			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			

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Classification of Operations		Premium Basis	Rate	
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Continued:				
Nebraska				
Period: 02/01/2023 - 03/31/2023				
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.53 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2023 - 02/01/2024				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
	5188			

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Classification of Operations		Premium Basis	Rate	
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Continued:				
Nebraska				
Period: 03/31/2023 - 02/01/2024				
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Nebraska				
Period: 03/31/2023 - 02/01/2024				
Sewer Construction - All Operations & Drivers	6306			
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers				
Construction or Erection Permanent Yard	8227			
Metal Scrap Dealer & Drivers	8500			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Nebraska				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Concrete Construction NOC	5190			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5221			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			

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Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Nebraska				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System Construction & Drivers	6229			
Sewer Construction - All Operations & Drivers	6306			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			
Metal Scrap Dealer & Drivers	8500			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and	9534			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Nebraska				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Drivers				
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
	5146			

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Classification of Operations		Premium Basis	Rate	
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Continued:				
Nebraska				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Nebraska				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All	6306			
Operations & Drivers				
Burglar and Fire Alarm	7605			
Installation or Repair & Drivers				
Construction or Erection Permanent	8227			
Yard				
Metal Scrap Dealer & Drivers	8500			
Architectural or Engineering Firm	8601			
- Including Salespersons & Drivers				
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors	9014			
- No Window Cleaning Above Ground				
Level & Drivers				
House Furnishings Installation NOC	9521			
& Upholstering				
Mobile Crane and Hoisting Service	9534			
Contractors - NOC - All Operations				
- Including Yard Employees and				
Drivers				
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified				
Acts of Terrorism)	9741			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued: Nebraska Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024) Estimated Premium Total Premium for Nebraska				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 02/01/2023 - 03/31/2023				
Landscape Gardening & Drivers	0042			
Sheet Metal Products Mfg.	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Office Machine Installation, Inspection, Adjustment or Repair	5190			
Concrete Construction NOC	5191			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Carpentry NOC	5221			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 02/01/2023 - 03/31/2023				
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Street or Road Construction:	5507			
Subsurface Work & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Cleaner - Debris Removal - Construction	5610			
Carpentry - Construction of Residential Dwellings Not Exceeding Three Stories in Height	5645			
Excavation & Drivers	6217			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Storage Warehouse - Furniture & Drivers	8293			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 02/01/2023 - 03/31/2023				
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.53 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2023 - 02/01/2024				
Landscape Gardening & Drivers	0042			
Sheet Metal Products Mfg.	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 03/31/2023 - 02/01/2024				
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Office Machine Installation, Inspection, Adjustment or Repair	5190			
Concrete Construction NOC	5191			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Carpentry NOC	5221			
Carpentry - Installation of Cabinet Work or Interior Trim Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5403			
Installation - Within Buildings & Drivers	5437			
Glazier - Away From Shop & Drivers	5445			
Painting NOC & Shop Operations, Drivers	5462			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5474			
Insulation Work NOC & Drivers	5478			
Street or Road Construction: Paving or Repaving & Drivers	5479			
Street or Road Construction: Subsurface Work & Drivers	5506			
	5507			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 03/31/2023 - 02/01/2024				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Cleaner - Debris Removal - Construction	5610			
Carpentry - Construction of Residential Dwellings Not Exceeding Three Stories in Height	5645			
Excavation & Drivers	6217			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Conduit Construction - For Cables or Wires - & Drivers	6325			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Storage Warehouse - Furniture & Drivers	8293			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC	8810			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 03/31/2023 - 02/01/2024				
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism) Estimated Premium	9741			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Sheet Metal Products Mfg.	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers	5507			
Street or Road Construction:	5507			
Subsurface Work & Drivers	5535			
Sheet Metal Work - Installation & Drivers	5537			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5551			
Roofing - All Kinds & Drivers	5606			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5610			
Cleaner - Debris Removal - Construction	5645			
Carpentry - Construction of Residential Dwellings Not Exceeding Three Stories in Height	6217			
Excavation & Drivers	6306			
Sewer Construction - All Operations & Drivers	6319			
Gas Main or Connection Construction & Drivers	6325			
Conduit Construction - For Cables or Wires - & Drivers	6400			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	7605			
Burglar and Fire Alarm Installation or Repair & Drivers				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Storage Warehouse - Furniture & Drivers	8293			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		
Period: 03/31/2024 - 02/01/2025				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Sheet Metal Products Mfg.	3076			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers	5507			
Street or Road Construction:	5507			
Subsurface Work & Drivers	5535			
Sheet Metal Work - Installation & Drivers	5537			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5551			
Roofing - All Kinds & Drivers	5606			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5610			
Cleaner - Debris Removal - Construction	5645			
Carpentry - Construction of Residential Dwellings Not Exceeding Three Stories in Height	6217			
Excavation & Drivers	6306			
Sewer Construction - All Operations & Drivers	6319			
Gas Main or Connection Construction & Drivers	6325			
Conduit Construction - For Cables or Wires - & Drivers	6400			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	7605			
Burglar and Fire Alarm Installation or Repair & Drivers				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
North Carolina				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Storage Warehouse - Furniture & Drivers	8293			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		
Total Premium for North Carolina				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 02/01/2023 - 03/31/2023				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete Work - Incidental to the Construction of Private Residence	5215			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Insulation Work NOC & Drivers	5479			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 02/01/2023 - 03/31/2023				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager,	5606			
Construction Executive,				
Construction Manager or				
Construction Superintendent				
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All	6306			
Operations & Drivers				
Gas Main or Connection	6319			
Construction & Drivers				
Telecommunications Co. - Cable TV	7600			
or Satellite - All Other Employees				
& Drivers				
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors	9014			
- No Window Cleaning Above Ground				
Level & Drivers				
Mobile Crane and Hoisting Service				
Contractors - NOC - All Operations	9534			
- Including Yard Employees and				
Drivers				
Sign Installation, Maintenance,	9554			
Repair or Removal & Drivers				
Waiver of Subrogation Premium	0930			
Experience Modification (.53 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Large Deductible Credit	9657			
Terrorism	9740			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 02/01/2023 - 03/31/2023				
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2023 - 02/01/2024				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete Work - Incidental to the Construction of Private Residence	5215			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 03/31/2023 - 02/01/2024				
Insulation Work NOC & Drivers	5479			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager,	5606			
Construction Executive,				
Construction Manager or				
Construction Superintendent				
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Sign Installation, Maintenance, Repair or Removal & Drivers	9554			
Waiver of Subrogation Premium	0930			
Experience Modification(.51 FNL) Modified Premium	9898	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	Payroll - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
		Period: 03/31/2023 - 02/01/2024		
		Standard Premium		
Large Deductible Credit		9657		
Terrorism		9740		
Catastrophe (other than Certified Acts of Terrorism)		9741		
		Estimated Premium		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete Work - Incidental to the Construction of Private Residence	5215			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Insulation Work NOC & Drivers	5479			
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service	5537			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager,	5606			
Construction Executive,				
Construction Manager or				
Construction Superintendent				
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Irrigation or Drainage System	6229			
Construction & Drivers				
Sewer Construction - All	6306			
Operations & Drivers				
Gas Main or Connection	6319			
Construction & Drivers				
Telecommunications Co. - Cable TV	7600			
or Satellite - All Other Employees				
& Drivers				
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors	9014			
- No Window Cleaning Above Ground				
Level & Drivers				
Mobile Crane and Hoisting Service				
Contractors - NOC - All Operations	9534			
- Including Yard Employees and				
Drivers				
Sign Installation, Maintenance,	9554			
Repair or Removal & Drivers				
Waiver of Subrogation Premium	0930			
Experience Modification(.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Large Deductible Credit	9657			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door and Window Installation - All Types - Residential and Commercial	5102			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Concrete Construction NOC	5213			
Concrete Work - Incidental to the Construction of Private Residence	5215			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings &	5445			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				

Oklahoma

Period: 03/31/2024 - 02/01/2025
(Rating Date: 02/01/2024)

Drivers	
Glazier - Away From Shop & Drivers	5462
Painting NOC & Shop Operations, Drivers	5474
Insulation Work NOC & Drivers	5479
Sheet Metal Work - Installation & Drivers	5535
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537
Roofing - All Kinds & Drivers	5551
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606
Drilling NOC & Drivers	6204
Excavation & Drivers	6217
Irrigation or Drainage System Construction & Drivers	6229
Sewer Construction - All Operations & Drivers	6306
Gas Main or Connection Construction & Drivers	6319
Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7600
Clerical Office Employees NOC Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	8810
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9014
Sign Installation, Maintenance, Repair or Removal & Drivers	9534
	9554

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Oklahoma				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Waiver of Subrogation Premium	0930			
Experience Modification(1.00 PRLM) Modified Premium	9898	d)		
Standard Premium				
Large Deductible Credit	9657			
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism) Estimated Premium	9741			
Total Premium for Oklahoma				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				

Tennessee

Period: 02/01/2023 - 03/31/2023

Landscape Gardening & Drivers	0042
Welding or Cutting NOC & Drivers	3365
Machinery or Equipment Erection or Repair NOC & Drivers	3724
Ceiling Installation - Suspended Acoustical Grid Type	5020
Masonry NOC	5022
Iron or Steel: Erection - Frame Structures	5040
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102
Plumbing NOC & Drivers	5183
Automatic Sprinkler Installation & Drivers	5188
Electrical Wiring - Within Buildings & Drivers	5190
Office Machine Installation, Inspection, Adjustment or Repair	5191
Concrete Construction NOC	5213
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348
Carpentry NOC	5403
Carpentry - Installation of Cabinet Work or Interior Trim	5437
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				

Tennessee

Period: 02/01/2023 - 03/31/2023

Glazier - Away From Shop & Drivers	5462
Painting NOC & Shop Operations, Drivers	5474
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478
Insulation Work NOC & Drivers	5479
Street or Road Construction:	5506
Paving or Repaving & Drivers	
Sheet Metal Work - Installation & Drivers	5535
Heating, Ventilation,	5537
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	
Roofing - All Kinds & Drivers	5551
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606
Drilling NOC & Drivers	6204
Excavation & Drivers	6217
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7380
Burglar and Fire Alarm Installation or Repair & Drivers	7605
Construction or Erection Permanent Yard	8227
Architectural or Engineering Firm - Including Salespersons & Drivers	8601
Salespersons or Collectors - Outside	8742

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Tennessee				
Period: 02/01/2023 - 03/31/2023				
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors	9014			
- No Window Cleaning Above Ground Level & Drivers				
Park NOC - All Employees & Drivers	9102			
Household and Commercial	9519			
Appliances - Electrical - Installation, Service or Repair & Drivers				
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.53 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2023 - 02/01/2024				
Landscape Gardening & Drivers	0042			
Welding or Cutting NOC & Drivers	3365			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Tennessee				
Period: 03/31/2023 - 02/01/2024				
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Office Machine Installation, Inspection, Adjustment or Repair	5190			
Concrete Construction NOC	5191			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5223			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
Installation - Within Buildings & Drivers	5445			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Tennessee				
Period: 03/31/2023 - 02/01/2024				
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7380			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Salespersons or Collectors - Outside Clerical Office Employees NOC	8742			
	8810			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Tennessee				
Period: 03/31/2023 - 02/01/2024				
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Park NOC - All Employees & Drivers	9102			
Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	9519			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Tennessee				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Welding or Cutting NOC & Drivers	3365			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5223			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings &				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				

Tennessee

Period: 02/01/2024 - 03/31/2024
(Rating Date: 02/01/2024)

Drivers	
Glazier - Away From Shop & Drivers	5462
Painting NOC & Shop Operations, Drivers	5474
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478
Insulation Work NOC & Drivers	5479
Street or Road Construction: Paving or Repaving & Drivers	5506
Sheet Metal Work - Installation & Drivers	5535
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537
Roofing - All Kinds & Drivers	5551
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606
Drilling NOC & Drivers	6204
Excavation & Drivers	6217
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7380
Burglar and Fire Alarm Installation or Repair & Drivers	7605
Construction or Erection Permanent Yard	8227

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Tennessee				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Salespersons or Collectors - Outside	8742			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Park NOC - All Employees & Drivers	9102			
Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	9519			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification (.51 FNL) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		
Period: 03/31/2024 - 02/01/2025				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Tennessee				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Welding or Cutting NOC & Drivers	3365			
Machinery or Equipment Erection or Repair NOC & Drivers	3724			
Ceiling Installation - Suspended Acoustical Grid Type	5020			
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height	5059			
Door and Window Installation - All Types - Residential and Commercial Furniture or Fixtures Installation - Portable - NOC	5102			
Plumbing NOC & Drivers	5146			
Automatic Sprinkler Installation & Drivers	5183			
Electrical Wiring - Within Buildings & Drivers	5188			
Office Machine Installation, Inspection, Adjustment or Repair	5190			
Concrete Construction NOC	5191			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5213			
Swimming Pool Construction - Not Iron or Steel - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5223			
Carpentry NOC	5348			
Carpentry - Installation of Cabinet Work or Interior Trim	5403			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5437			
	5445			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Tennessee				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Installation - Within Buildings & Drivers				
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Drilling NOC & Drivers	6204			
Excavation & Drivers	6217			
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400			
Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	7380			
Burglar and Fire Alarm Installation or Repair & Drivers	7605			
Construction or Erection Permanent Yard	8227			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Tennessee				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Architectural or Engineering Firm - Including Salespersons & Drivers	8601			
Salespersons or Collectors - Outside	8742			
Clerical Office Employees NOC	8810			
Janitorial Services By Contractors - No Window Cleaning Above Ground Level & Drivers	9014			
Park NOC - All Employees & Drivers	9102			
Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	9519			
House Furnishings Installation NOC & Upholstering	9521			
Mobile Crane and Hoisting Service Contractors - NOC - All Operations - Including Yard Employees and Drivers	9534			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM) Modified Premium	9898	d)		
		Standard Premium		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
		Estimated Premium		
		Total Premium for Tennessee		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 02/01/2023 - 03/31/2023				
Landscape Gardening & Drivers	0042			
Welding or Cutting NOC & Drivers	3365			
Millwright Work NOC - Outside & Drivers	3724			
Masonry NOC & Drivers	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door, Door Frame or Sash Erection - Metal or Metal Covered & Drivers	5102			
Plumbing NOC & Drivers	5183			
Electrical Wiring & Drivers	5190			
Office Machine or Appliance Installation, Inspection, Adjustment or Repair	5191			
Concrete or Cement Work & Drivers	5200			
Concrete Construction NOC & Drivers	5213			
Tile, Stone, Mosaic or Terrazzo Work - Inside	5348			
Aluminum Awning Erection & Drivers	5403			
Carpentry - Installation of Cabinet Work or Interior Trim & Drivers	5437			
Lathing & Drivers	5443			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Drivers	5474			
Insulation Work NOC & Drivers	5479			
Air Conditioning Systems - Heating and/or Cooling: Not Portable: Duct Fabrication or Installation & Drivers	5536			
Sheet Metal Work - Outside - NOC & Drivers	5538			
Roofing - All Kinds & Drivers	5551			
Contractor - Executive Supervisor or Construction Superintendent	5606			
Levee Construction - All Operations to Completion & Drivers	6045			
Drilling NOC & Drivers	6204			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 02/01/2023 - 03/31/2023				
Excavation NOC & Drivers	6219			
Sewer Construction - All	6306			
Operations & Drivers				
Gas Main or Connection	6319			
Construction & Drivers				
Telephone or Telegraph Co.: All	7600			
Other Employees & Drivers				
Architect or Engineer - Consulting	8601			
Clerical Office Employees NOC	8810			
Buildings - Operation By Contractors	9014			
Concrete or Cement Distributing	9529			
Towers - Installation, Repair or Removal-& Drivers				
Sign Installation, Maintenance, Repair, Removal, or Replacement:	9554			
NOC - Away From Shop & Drivers				
Employers Liability Minimum Premium Adjustment				
Experience Modification (.53 FNL)	9898	d)		
Modified Premium				
Large Deductible Credit	9663			
Standard Premium				
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Estimated Premium				
Period: 03/31/2023 - 02/01/2024				
Landscape Gardening & Drivers	0042			
Welding or Cutting NOC & Drivers	3365			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 03/31/2023 - 02/01/2024				
Millwright Work NOC - Outside & Drivers	3724			
Masonry NOC & Drivers	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door, Door Frame or Sash Erection - Metal or Metal Covered & Drivers	5102			
Plumbing NOC & Drivers	5183			
Electrical Wiring & Drivers	5190			
Office Machine or Appliance Installation, Inspection, Adjustment or Repair	5191			
Concrete or Cement Work & Drivers	5200			
Concrete Construction NOC & Drivers	5213			
Tile, Stone, Mosaic or Terrazzo Work - Inside	5348			
Aluminum Awning Erection & Drivers	5403			
Carpentry - Installation of Cabinet Work or Interior Trim & Drivers	5437			
Lathing & Drivers	5443			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Drivers	5474			
Insulation Work NOC & Drivers	5479			
Air Conditioning Systems - Heating and/or Cooling: Not Portable: Duct Fabrication or Installation & Drivers	5536			
Sheet Metal Work - Outside - NOC & Drivers	5538			
Roofing - All Kinds & Drivers	5551			
Contractor - Executive Supervisor or Construction Superintendent	5606			
Levee Construction - All Operations to Completion & Drivers	6045			
Drilling NOC & Drivers	6204			
Excavation NOC & Drivers	6219			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 03/31/2023 - 02/01/2024				
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Telephone or Telegraph Co.: All Other Employees & Drivers	7600			
Architect or Engineer - Consulting Clerical Office Employees NOC	8601			
Buildings - Operation By Contractors	8810			
Concrete or Cement Distributing	9014			
Towers - Installation, Repair or Removal- & Drivers	9529			
Sign Installation, Maintenance, Repair, Removal, or Replacement: NOC - Away From Shop & Drivers	9554			
Experience Modification(.51 FNL)	9898	d)		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Welding or Cutting NOC & Drivers	3365			
Millwright Work NOC - Outside & Drivers	3724			
Masonry NOC & Drivers	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door, Door Frame or Sash Erection - Metal or Metal Covered & Drivers	5102			
Plumbing NOC & Drivers	5183			
Electrical Wiring & Drivers	5190			
Office Machine or Appliance Installation, Inspection, Adjustment or Repair	5191			
Concrete or Cement Work & Drivers	5200			
Concrete Construction NOC & Drivers	5213			
Tile, Stone, Mosaic or Terrazzo Work - Inside	5348			
Aluminum Awning Erection & Drivers	5403			
Carpentry - Installation of Cabinet Work or Interior Trim & Drivers	5437			
Lathing & Drivers	5443			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Drivers	5474			
Insulation Work NOC & Drivers	5479			
Air Conditioning Systems - Heating and/or Cooling: Not Portable: Duct Fabrication or Installation & Drivers	5536			
Sheet Metal Work - Outside - NOC & Drivers	5538			
Roofing - All Kinds & Drivers	5551			
Contractor - Executive Supervisor or Construction Superintendent	5606			
Levee Construction - All Operations to Completion & Drivers	6045			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Drilling NOC & Drivers	6204			
Excavation NOC & Drivers	6219			
Sewer Construction - All	6306			
Operations & Drivers				
Gas Main or Connection	6319			
Construction & Drivers				
Telephone or Telegraph Co.: All	7600			
Other Employees & Drivers				
Architect or Engineer - Consulting	8601			
Clerical Office Employees NOC	8810			
Buildings - Operation By Contractors	9014			
Concrete or Cement Distributing	9529			
Towers - Installation, Repair or Removal-& Drivers				
Sign Installation, Maintenance, Repair, Removal, or Replacement:	9554			
NOC - Away From Shop & Drivers				
Employers Liability Minimum Premium Adjustment				
Experience Modification (.51 FNL) Modified Premium	9898	d)		
Large Deductible Credit Standard Premium	9663			
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism) Estimated Premium	9741			
Period: 03/31/2024 - 02/01/2025				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Landscape Gardening & Drivers	0042			
Welding or Cutting NOC & Drivers	3365			
Millwright Work NOC - Outside & Drivers	3724			
Masonry NOC & Drivers	5022			
Iron or Steel: Erection - Frame Structures	5040			
Door, Door Frame or Sash Erection - Metal or Metal Covered & Drivers	5102			
Plumbing NOC & Drivers	5183			
Electrical Wiring & Drivers	5190			
Office Machine or Appliance Installation, Inspection, Adjustment or Repair	5191			
Concrete or Cement Work & Drivers	5200			
Concrete Construction NOC & Drivers	5213			
Tile, Stone, Mosaic or Terrazzo Work - Inside	5348			
Aluminum Awning Erection & Drivers	5403			
Carpentry - Installation of Cabinet Work or Interior Trim & Drivers	5437			
Lathing & Drivers	5443			
Glazier - Away From Shop & Drivers	5462			
Painting NOC & Drivers	5474			
Insulation Work NOC & Drivers	5479			
Air Conditioning Systems - Heating and/or Cooling: Not Portable: Duct Fabrication or Installation & Drivers	5536			
Sheet Metal Work - Outside - NOC & Drivers	5538			
Roofing - All Kinds & Drivers	5551			
Contractor - Executive Supervisor or Construction Superintendent	5606			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Texas				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Levee Construction - All Operations to Completion & Drivers	6045			
Drilling NOC & Drivers	6204			
Excavation NOC & Drivers	6219			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Telephone or Telegraph Co.: All Other Employees & Drivers	7600			
Architect or Engineer - Consulting Clerical Office Employees NOC	8601			
Buildings - Operation By Contractors	8810			
Concrete or Cement Distributing	9014			
Towers - Installation, Repair or Removal- & Drivers	9529			
Sign Installation, Maintenance, Repair, Removal, or Replacement: NOC - Away From Shop & Drivers	9554			
Experience Modification(1.00 PRLM)	9898	d)		
Terrorism	9740			
Catastrophe (other than Certified Acts of Terrorism)	9741			
Total Premium for Texas				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Virginia				
Period: 02/01/2023 - 03/31/2023				
Welding or Cutting NOC & Drivers	3365			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board	5445			
Installation - Within Buildings & Drivers				
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Virginia				
Period: 02/01/2023 - 03/31/2023				
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation,	5537			
Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers				
Roofing - All Kinds & Yard Employees, Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Shaft Sinking - All Operations	6252			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Telephone or Telegraph Co.: All Other Employees & Drivers	7600			
Burglar Alarm Installation or Repair & Drivers	7605			
Clerical Office Employees NOC Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	8810 9519			
House Furnishings Installation NOC & Upholstering	9521			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(.53 FNL) Modified Premium	9898	d)		

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Virginia				
Period: 02/01/2023 - 03/31/2023				
Policy Minimum Premium Adjustment Standard Premium	0990			
Terrorism Estimated Premium	9740			
Period: 03/31/2023 - 02/01/2024				
Welding or Cutting NOC & Drivers	3365			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall,	5445			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Virginia				
Period: 03/31/2023 - 02/01/2024				
Plasterboard, or Cement Board Installation - Within Buildings & Drivers				
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Yard Employees, Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Shaft Sinking - All Operations	6252			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection Construction & Drivers	6319			
Telephone or Telegraph Co.: All Other Employees & Drivers	7600			
Burglar Alarm Installation or Repair & Drivers	7605			
Clerical Office Employees NOC Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	8810 9519			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Virginia				
Period: 03/31/2023 - 02/01/2024				
House Furnishings Installation NOC & Upholstering	9521			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664		.	
Experience Modification (.51 FNL)	9898	d)		
Modified Premium				
Standard Premium				
Terrorism	9740			
Estimated Premium				

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Virginia				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Welding or Cutting NOC & Drivers	3365			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame	5040			
Structures				
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All	5102			
Types - Residential and Commercial				
Furniture or Fixtures Installation				
- Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation &	5188			
Drivers				
Electrical Wiring - Within	5190			
Buildings & Drivers				
Office Machine Installation,	5191			
Inspection, Adjustment or Repair				
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors,	5221			
Driveways, Yards or Sidewalks - &				
Drivers				
Ceramic Tile, Indoor Stone,	5348			
Marble, or Mosaic Work				
Carpentry NOC	5403			
Carpentry - Installation of	5437			
Cabinet Work or Interior Trim				
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall,	5445			
Plasterboard, or Cement Board				
Installation - Within Buildings &				
Drivers				
Painting NOC & Shop Operations,	5474			
Drivers				
Floor Covering Installation -				
Resilient Flooring - Carpet and				
Laminate Flooring	5478			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
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Continued:				
Virginia				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Yard Employees, Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Shaft Sinking - All Operations	6252			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Telephone or Telegraph Co.: All Other Employees & Drivers	7600			
Burglar Alarm Installation or Repair & Drivers	7605			
Clerical Office Employees NOC Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	8810 9519			
House Furnishings Installation NOC & Upholstering	9521			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Virginia				
Period: 02/01/2024 - 03/31/2024 (Rating Date: 02/01/2024)				
Experience Modification(.51 FNL) Modified Premium	9898	d)		
Policy Minimum Premium Adjustment Standard Premium	0990			
Terrorism Estimated Premium	9740			
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Welding or Cutting NOC & Drivers	3365			
Ceiling Installation - Suspended	5020			
Acoustical Grid Type				
Masonry NOC	5022			
Iron or Steel: Erection - Frame Structures	5040			
Iron or Steel: Erection NOC	5057			
Door and Window Installation - All Types - Residential and Commercial	5102			
Furniture or Fixtures Installation - Portable - NOC	5146			
Plumbing NOC & Drivers	5183			
Automatic Sprinkler Installation & Drivers	5188			
Electrical Wiring - Within Buildings & Drivers	5190			
Office Machine Installation, Inspection, Adjustment or Repair	5191			
Concrete Construction NOC	5213			
Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers	5221			
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Virginia				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Carpentry NOC	5403			
Carpentry - Installation of Cabinet Work or Interior Trim	5437			
Lathing & Drivers	5443			
Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445			
Painting NOC & Shop Operations, Drivers	5474			
Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	5478			
Insulation Work NOC & Drivers	5479			
Street or Road Construction:	5506			
Paving or Repaving & Drivers				
Sheet Metal Work - Installation & Drivers	5535			
Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard & Drivers	5537			
Roofing - All Kinds & Yard Employees, Drivers	5551			
Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	5606			
Excavation & Drivers	6217			
Shaft Sinking - All Operations	6252			
Sewer Construction - All Operations & Drivers	6306			
Gas Main or Connection	6319			
Construction & Drivers				
Telephone or Telegraph Co.: All Other Employees & Drivers	7600			

Item 4. Premium - Extension of Information Page

Classification of Operations		Premium Basis	Rate	
Entries in this item, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Class Code	<u>Payroll</u> - Unless otherwise indicated a) Flat Charge b) Per Capita c) Passenger Seat d) Premium e) Other	<u>Payroll-</u> Per \$100	Estimated Premium
Continued:				
Virginia				
Period: 03/31/2024 - 02/01/2025 (Rating Date: 02/01/2024)				
Burglar Alarm Installation or Repair & Drivers	7605			
Clerical Office Employees NOC	8810			
Household and Commercial Appliances - Electrical - Installation, Service or Repair & Drivers	9519			
House Furnishings Installation NOC & Upholstering	9521			
Waiver of Subrogation Premium	0930			
Large Deductible Credit	9664			
Experience Modification(1.00 PRLM) Modified Premium	9898	d)		
Standard Premium				
Terrorism Estimated Premium	9740			
Total Premium for Virginia				

**UNITED STATES LONGSHORE AND HARBOR
WORKERS' COMPENSATION ACT - INCIDENTAL**

<u>States</u>	<u>Percent of increase - non-Federal rates</u>	<u>States</u>	<u>Percent of increase - non-Federal rates</u>
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**Period: 02/01/2023 - 03/31/2023
(Rating Date: 02/01/2023)**

Arizona	58.0%	Missouri	84.0%
California	86.0%	Nebraska	56.0%
Colorado	84.0%	North Carolina	58.0%
Florida	58.0%	Oklahoma	75.0%
Georgia	50.0%	Tennessee	110.0%
Kansas	110.0%	Texas	110.0%
Mississippi	81.0%	Virginia	32.0%

**Period: 03/31/2023 - 02/01/2024
(Rating Date: 02/01/2023)**

Arizona	58.0%	Missouri	84.0%
California	86.0%	Nebraska	56.0%
Colorado	84.0%	North Carolina	58.0%
Florida	58.0%	Oklahoma	75.0%
Georgia	50.0%	Tennessee	110.0%
Kansas	110.0%	Texas	110.0%
Mississippi	81.0%	Virginia	32.0%

**Period: 02/01/2024 - 03/31/2024
(Rating Date: 02/01/2024)**

Arizona	58.0%	Missouri	84.0%
California	86.0%	Nebraska	56.0%
Colorado	84.0%	North Carolina	58.0%
Florida	58.0%	Oklahoma	75.0%
Georgia	50.0%	Tennessee	110.0%
Kansas	110.0%	Texas	110.0%
Mississippi	79.0%	Virginia	31.0%

**Period: 03/31/2024 - 02/01/2025
(Rating Date: 02/01/2024)**

Arizona	58.0%	Missouri	84.0%
California	86.0%	Nebraska	56.0%
Colorado	84.0%	North Carolina	58.0%
Florida	58.0%	Oklahoma	75.0%
Georgia	50.0%	Tennessee	110.0%
Kansas	110.0%	Texas	110.0%
Mississippi	79.0%	Virginia	31.0%

NAMED INSURED LINK SCHEDULE

Name Link	Code	Insured Name/Location	City	State Zip
	001	J.E. Dunn Construction Group, Inc.		
	001	Telephone Number: (816) 474-8600		
	001	FEIN: 44-0229405		
	001	Legal Status: Corporation		
	001	No Specific Location		AZ
	001	No Specific Location		CA
	001	No Specific Location		CO
	001	No Specific Location		FL
	001	NAIC Code: 236220		
	001	No. of Employees: 0		
	001	No Specific Location		GA
	001	No Specific Location		KS
	001	No Specific Location		MO
	001	No Specific Location		MS
	001	NAIC Code: 236220		
	001	No. of Employees: 0		
	001	No Specific Location		NC
	001	No Specific Location		NE
	001	No Specific Location		OK
	001	No Specific Location		TN
	001	NAIC Code: 236220		
	001	No. of Employees: 0		
	001	No Specific Location		TX
	001	No Specific Location		VA

Policy No. WA7-64D-445991-023

GPO 4162 R1

Page 1 of 1
Ed. 11/01/2004

CALIFORNIA – APPLICATION OF ENDORSEMENTS

Endorsements that indicate that they are specific to other states and the endorsement(s) listed in the Schedule below, if any, are not applicable to the insurance provided by the policy when the Workers Compensation Law of California applies because California is listed in Item 3.A. of the Information Page.

Schedule

Form Number	Form Name
WC 00 01 06 A	Longshore and Harbor Workers' Compensation Act Coverage
WC 00 03 01	Alternate Employer Endorsement
WC 00 03 02	Designated Workplaces Exclusion Endorsement
WC 00 03 13	Waiver Of Our Right To Recover From Others Endorsement
WC 00 04 04	Pending Rate Change
WC 00 04 14 A	90 Day Reporting Requirement - Notification of Change in Ownership Endorsement
WC 00 04 25	Experience Rating Modification Factor Revision
WC 99 06 25 R2	Deductible Endorsement
WC 99 06 27 R2	Deductible Endorsement
WC 99 20 28	Notice of Cancellation
WC 99 20 34	Notice of Cancellation
WM 90 06 12 09	Notice of Cancellation

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

PENDING RATE CHANGE ENDORSEMENT

A rate change filing is being considered by the proper regulatory authority. The filing may result in rates different from the rates shown on the policy. If it does, we will issue an endorsement to show the new rates and their effective date.

If only one state is shown in Item 3.A of the Information Page, this endorsement applies to that state. If more than one state is shown there, the endorsement applies only in the state shown in the Schedule.

Schedule

State
TX

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

FEDERAL EMPLOYERS' LIABILITY ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Federal Employers' Liability Act (45 USC Sections 51-60) and any amendment to that Act that is in effect during the policy period.

G. Limits of Liability of Part Two (Employers Liability Insurance) is replaced by the following:

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below:

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident-each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease-aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page or in the Schedule.

Bodily injury by disease does not include disease that results directly from bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

If any state is named in Item 2 of the Schedule, Part Two (Employers Liability Insurance) applies in that state to work subject to the Federal Employers' Liability Act as though that state were listed in Item 3.A. of the Information Page. Part One (Workers Compensation Insurance) does not apply in a state shown in the Schedule.

Schedule

1. Limits of Liability		
Bodily Injury by Accident	\$	1,000,000 each accident
Bodily Injury by Disease	\$	1,000,000 aggregate
2. State		
TX		

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

FEDERAL EMPLOYERS' LIABILITY ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Federal Employers' Liability Act (45 USC Sections 51-60) and any amendment to that Act that is in effect during the policy period.

G. **Limits of Liability** of Part Two (Employers Liability Insurance) is replaced by the following:

G. **Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below:

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident-each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease-aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page or in the Schedule.

Bodily injury by disease does not include disease that results directly from bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

If any state is named in Item 2 of the Schedule, Part Two (Employers Liability Insurance) applies in that state to work subject to the Federal Employers' Liability Act as though that state were listed in Item 3.A. of the Information Page. Part One (Workers Compensation Insurance) does not apply in a state shown in the Schedule.

Schedule

1. Limits of Liability		
Bodily Injury by Accident	\$	1,000,000 each accident
Bodily Injury by Disease	\$	1,000,000 aggregate
2. State		
If Any		

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in Item 3.A. of the Information Page.

General Section C. **Workers' Compensation Law** is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

Schedule

<u>State</u>	<u>Longshore and Harbor Workers' Compensation Act Coverage Percentage</u>
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REFER TO SCHEDULE GPO 2926 FOR STATES AND PERCENTAGES

The rates for classifications with code numbers not followed by the letter "F" are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act, those non-F classification rates will be increased by the Longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

MARITIME COVERAGE ENDORSEMENT

This endorsement changes how insurance provided by Part Two (Employers Liability Insurance) applies to bodily injury to a master or member of the crew of any vessel.

A. How This Insurance Applies is replaced by the following:

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to work described in Item 1 of the Schedule of the Maritime Coverage Endorsement.
3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
6. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

C. Exclusions is changed by removing exclusion 10 and by adding exclusions 13 and 14.

This insurance does not cover:

13. Bodily injury covered by a Protection and Indemnity Policy or similar policy issued to you or for your benefit. This exclusion applies even if the other policy does not apply because of another insurance clause, deductible or limitation of liability clause, or any similar clause.
14. Your duty or obligation to provide transportation, wages, maintenance, and cure. This exclusion does not apply if a premium entry is shown in Item 2 of the Schedule, except that punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law are excluded even if a premium is paid for transportation, wages, maintenance, and cure coverage.

D. We Will Defend is changed by adding the following statement:

We will treat a suit or other action in rem against a vessel owned or chartered by you as a suit against you.

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident-each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease-aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page. Bodily injury by disease will be deemed to occur in the state of the vessel's home port.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

Schedule

1. Description of work:

If Any

2. Transportation, Wages, Maintenance, and Cure Premium \$Included

Exclusion: This insurance does not cover punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law even if a premium is paid for transportation, wages, maintenance, and cure coverage.

3. Limits of Liability

Bodily Injury by Accident	\$1,000,000	each accident
Bodily Injury by Disease	\$1,000,000	aggregate

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

ALTERNATE EMPLOYER ENDORSEMENT

This endorsement applies only with respect to bodily injury to your employees while in the course of special or temporary employment by the alternate employer in the state named in the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the alternate employer is insured.

Under Part One (Workers Compensation Insurance) we will reimburse the alternate employer for the benefits required by the workers compensation law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is not intended to satisfy the alternate employer's duty to secure its obligations under the workers compensation law. We will not file evidence of this insurance on behalf of the alternate employer with any government agency.

We will not ask any other insurer of the alternate employer to share with us a loss covered by this endorsement.

Premium will be charged for your employees while in the course of special or temporary employment by the alternate employer.

The policy may be canceled according to its terms without sending notice to the alternate employer.

Part Four (Your Duties If Injury Occurs) applies to you and the alternate employer. The alternate employer will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

See Attached Schedule

Schedule

<u>Alternate Employer</u>	<u>Address</u>	<u>State of Special or Temporary Employment</u>
Any Alternate Employer of your employees		Applicable in OK and TX only

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

ALTERNATE EMPLOYER ENDORSEMENT

This endorsement applies only with respect to bodily injury to your employees while in the course of special or temporary employment by the alternate employer in the state named in Item 2 of the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the alternate employer is insured. If an entry is shown in Item 3 of the Schedule the insurance afforded by this endorsement applies only to work you perform under the contract or at the project named in the Schedule.

Under Part One (Workers Compensation Insurance) we will reimburse the alternate employer for the benefits required by the workers compensation law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is not intended to satisfy the alternate employer's duty to secure its obligations under the workers compensation law. We will not file evidence of this insurance on behalf of the alternate employer with any government agency.

We will not ask any other insurer of the alternate employer to share with us a loss covered by this endorsement.

Premium will be charged for your employees while in the course of special or temporary employment by the alternate employer.

The policy may be canceled according to its terms without sending notice to the alternate employer.

Part Four (Your Duties If Injury Occurs) applies to you and the alternate employer. The alternate employer will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

Schedule

1. Alternate Employer

Any Alternate Employer of your employees

Address

2. State of Special or Temporary Employment

Any state except OK and TX

3. Contract or Project

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

DESIGNATED WORKPLACES EXCLUSION ENDORSEMENT

This policy does not cover work conducted at or from

Any location other than projects enrolled under account number 4-445991

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Not applicable in MO

Schedule

Any person or organization for which the employer has agreed by written contract, executed prior to loss, may execute a waiver of subrogation. However, for purposes of work performed by the employer in Missouri, this waiver of subrogation does not apply to any construction group of classifications as designated by the waiver of right to recover from others (subrogation) rule in our manual.

Where required by contract or written agreement prior to loss and allowed by law.

In the states of AZ, CO, GA, KS, MS, and NC, the premium charge is 2% of the total manual premium, subject to a minimum premium of \$100 per policy.

In the states of FL and NE, the premium charge is 1% of the total manual premium, subject to a minimum premium of \$250 per policy.

In the state of OK and TN, the premium charge is 2% of the total manual premium, subject to a minimum premium of \$250 per policy.

In the state of VA, the premium charge is 5% of the total manual premium, subject to a minimum premium of \$250 per policy.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT

The premium for the policy will be adjusted by an experience rating modification factor. The factor was not available when the policy was issued. The factor, if any, shown on the Information Page is an estimate. We will issue an endorsement to show the proper factor, if different from the factor shown, when it is calculated.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

POLICY PERIOD ENDORSEMENT

The policy period shown in item 2 of the Information Page consists of the consecutive periods shown in the Schedule. Our Manuals and all provisions of the policy apply separately to each period.

Schedule		
From 02/01/2023	to 02/01/2024	12:01 A.M.
From 02/01/2024	to 02/01/2025	12:01 A.M.
From	to	12:01 A.M.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

**90-DAY REPORTING REQUIREMENT—
NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT**

You must report any change in ownership to us in writing within 90 days of the date of the change. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity, and other changes provided for in the applicable experience rating plan. Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes.

Failure to report any change in ownership, regardless of whether the change is reported within 90 days of such change, may result in revision of the experience rating modification factor used to determine your premium.

This reporting requirement applies regardless of whether an experience rating modification is currently applicable to this policy.

Not Applicable in California and New Jersey

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

PREMIUM DUE DATE ENDORSEMENT

This endorsement is used to amend:

Section D. of Part Five of the policy is replaced by this provision.

PART FIVE PREMIUM

D. **Premium** is amended to read:

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. **The due date for audit and retrospective premiums is the date of the billing.**

Not Applicable in Arizona, Massachusetts,
Oregon and Texas

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

PART FIVE - PREMIUM AMENDATORY ENDORSEMENT

This endorsement amends Part Five-Premium of the policy as follows:

Part Five-Premium, Section A. (Our Manuals) is replaced by the following provision:

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates and loss costs (as applicable), rating plans, forms, endorsements, and classifications, and such manuals are expressly incorporated by reference into, and apply to, this policy and any renewals (our manuals). As used in this policy and any renewals, our manuals means manuals that have been:

1. Developed in any format and filed by the state-designated workers compensation rating or advisory organization on our behalf with the appropriate state insurance regulatory authority; or
2. Developed in any format and filed by the respective state rating bureau on our behalf with the appropriate state insurance regulatory authority; or
3. Developed in any format and filed by us with the appropriate state insurance regulatory authority; and
4. For each or any of the three scenarios above, the manuals also must be approved for use by the appropriate state insurance regulatory authority, or as otherwise authorized by law as applicable.

We may change our manuals and apply the changes to this policy and any renewals if such manual changes are approved for use by the appropriate state insurance regulatory authority, or as otherwise authorized by law as applicable.

Part Five-Premium, Section D. (Premium Payments) is replaced by the following provision:

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. The due date for audit and retrospective premiums is the due date specified in the billing for the policy.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT

This endorsement is notification that we are charging premium to cover the losses that may occur in the event of a Catastrophe (Other Than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism). Coverage for such losses is subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations. This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement attached to this policy.

For purposes of this endorsement, Catastrophe (Other Than Certified Acts of Terrorism) is defined as: A single event or peril resulting in a group of claims with aggregate workers compensation losses in excess of \$50 million. This \$50 million threshold applies per occurrence, across all states for which claims arise from a single event or peril.

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.

State	Schedule	Rate	Premium
			See Attached Premium Schedule GPO 2923

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

“Act” means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto, including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2019.

“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property, or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

“Insured Loss” means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

“Insurer Deductible” means, for the period beginning on January 1, 2021, and ending on December 31, 2027, an amount equal to 20% of our direct earned premiums during the immediately preceding calendar year.

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses occurring in any calendar year exceed \$200,000,000, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Schedule	State	Rate	Premium
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Not applicable in Florida.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

AUDIT NONCOMPLIANCE CHARGE ENDORSEMENT

Part Five—Premium, Section G. (Audit) of the Workers Compensation and Employers Liability Insurance Policy is revised by adding the following:

If you do not allow us to examine and audit all of your records that relate to this policy, and/or do not provide audit information as requested, we may apply an Audit Noncompliance Charge. The method for determining the Audit Noncompliance Charge by state, where applicable, is shown in the Schedule below.

If you allow us to examine and audit all of your records after we have applied an Audit Noncompliance Charge, we will revise your premium in accordance with our manuals and Part 5—Premium, E. (Final Premium) of this policy.

Failure to cooperate with this policy provision may result in the cancellation of your insurance coverage, as specified under the policy.

Note:

For coverage under state-approved workers compensation assigned risk plans, failure to cooperate with this policy provision may affect your eligibility for coverage.

Schedule

States(s)	Basis of Audit Noncompliance Charge	Maximum Audit Noncompliance Charge Multiplier	States(s)	Basis of Audit Noncompliance Charge	Maximum Audit Noncompliance Charge Multiplier
AL	Est. Annual Prem.	2	NC	Est. Annual Prem.	2
AR	Est. Annual Prem.	2	NE	Est. Annual Prem.	2
AZ	Est. Annual Prem.	2	NH	Est. Annual Prem.	2
CO	Est. Annual Prem.	2	NJ	Est. Annual Prem.	2
CT	Est. Annual Prem.	2	NM	Est. Annual Prem.	2
DC	Est. Annual Prem.	2	NV	Est. Annual Prem.	1
DE	Est. Annual Prem.	2			
GA	Est. Annual Prem.	2	OK	Est. Annual Prem.	2
HI	Est. Annual Prem.	2	OR	Est. Annual Prem.	2
IA	Est. Annual Prem.	2	RI	Est. Annual Prem.	2
ID	Est. Annual Prem.	2	SC	Est. Annual Prem.	2
IL	Est. Annual Prem.	2	SD	Est. Annual Prem.	2
KS	Est. Annual Prem.	2	TN	Est. Annual Prem.	2
KY	Est. Annual Prem.	2	UT	Est. Annual Prem.	2
			VA	Est. Annual Prem.	2
MD	Est. Annual Prem.	2	VT	Est. Annual Prem.	2
ME	Est. Annual Prem.	2	WV	Est. Annual Prem.	2
MI	Est. Annual Prem.	2	WI	Est. Annual Prem.	1
MN	Est. Annual Prem.	2			
MS	Est. Annual Prem.	2			

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

EXPERIENCE RATING MODIFICATION FACTOR REVISION ENDORSEMENT

This endorsement is added to Part Five—Premium of the policy.

The premium for the policy is adjusted by an experience rating modification factor. The factor shown on the Information Page may be revised and applied to the policy in accordance with our manuals and endorsements. We will issue an endorsement to show the revised factor, if different from the factor shown, when it is calculated.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

ARIZONA ALCOHOL- AND DRUG-FREE WORKPLACE PREMIUM CREDIT ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Arizona is shown in Item 3.A. of the Policy Information Page.

This endorsement provides notice that premium for your policy may be affected by the Arizona Alcohol- and Drug-Free Workplace Premium Credit Program.

You may qualify for a 5% premium credit if you have established and maintain a qualifying alcohol- and drug- free workplace program in accordance with Title 23, Chapter 2, Article 14 of Arizona Statutes.

We will determine your eligibility for this premium credit after total premium has been paid for the policy period and may be revised at the time your final premium audit is processed.

The determination that you have a qualifying program must be made each year that you receive the premium credit. To implement a premium credit program, the following guidelines must be established:

1. Insurers offering the premium credit program may apply a 5% premium credit to qualifying employers.
2. To receive the premium credit, you must:
 - a. Provide a written statement to the insurer prior to or within 30 days after the beginning of the policy effective date each year, certifying that the business has implemented a program meeting the requirements of Title 23, Chapter 2, Article 14.
 - b. At any time during the term of the policy, provide additional information to the insurer, as required, to confirm that a qualifying program has been established and is being maintained.
 - c. Comply with the alcohol and drug testing policy requirements in accordance with Title 23, Chapter 2, Article 14.
 - d. Conduct alcohol and drug testing of prospective employees.
 - e. Conduct alcohol and drug testing of an employee after the employee has been injured.
 - f. Allow us to have access to the alcohol and drug testing results under d. and e. above.
3. The determination that you have established and maintain a qualifying program must be made during each policy term that you receive the premium credit.
4. Your certification and any other information relied upon by the insurer in granting the premium credit must be kept in the insurer's underwriting files and made available to the Department of Insurance upon request.
5. The premium credit may be applied after total premium has been paid for the policy period and may be revised at final audit to the employer's policy. The credit is applicable as a supplement to deviated rates and is applied in a multiplicative manner, after the application of the experience modification, and before the application of the premium discount and expense constant.

6. You must reimburse the premium credit if it is determined that you were not in compliance with the provisions of the program.
7. Minimum premium policies are eligible for this premium credit.
8. Residual market employers are eligible to apply for this premium credit.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

ARIZONA CANCELLATION AND NONRENEWAL ENDORSEMENT

This endorsement applies because Arizona is shown in Item 3.A. of the Information Page.

Part Six—Conditions, Section D. (Cancellation) of the policy is replaced by the following:

D. Cancellation and Nonrenewal

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. If you cancel or fail to renew this policy, we must promptly notify the Industrial Commission of Arizona.
3. We may cancel this policy if you fail to pay premium when due, or when one or both of the parties to a professional employer agreement terminate the agreement.
 - If we cancel or nonrenew this policy, we must provide to you and the Industrial Commission of Arizona at least 30 days' notice of the cancellation or nonrenewal.
 - Notice to you may be sent via mail or delivered by electronic means as follows:
 - Mailing that notice to you at your last-known mailing address on file with us will be sufficient proof of notice.
 - Delivery to an email address at which you have consented to receive notices or documents.
 - Posting on a portal, secure website, electronic network or site accessible via the Internet or a mobile application, computer, mobile device, tablet, or other electronic device, together with a separate notice that includes a description of the document or notice that was posted and that was provided by email to the email address at which you consented to receive notice, or by any other delivery method to which you consented.
 - If you consented to have the notice emailed in accordance with Arizona law, emailing that notice to you at your last-known email address as provided by you to us will be sufficient proof of notice.
 - If the email notice is: (1) rejected for delivery; (2) returned to us; or (3) we become aware that the email address provided by you is no longer valid, then we will also mail that notice to you by US Postal Service certified mail, certificate of mailing, or first-class mail using intelligent mail barcode, or another similar tracking method used or approved by the US Postal Service.
 - If we nonrenew this policy and fail to give you notice of nonrenewal, coverage will not extend beyond the policy period.

4. The policy period will end on the date and time stated in the cancellation or nonrenewal notice.
5. Any of these provisions that conflict with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with the law.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

ARIZONA AMENDATORY ENDORSEMENT

This endorsement applies because Arizona is shown in Item 3.A. of the Information Page.

Item 2. of the Information Page is replaced by the following:

2. The policy period is from 02/01/2023 to 02/01/2025 12:01 a.m. in the time zone of the insured's mailing address. For endorsements issued during the policy period, the effective date is in the time zone of the insured's mailing address.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

ARIZONA COURTESY NOTICE OF CANCELLATION TO OTHERS ENDORSEMENT

This endorsement applies because Arizona is shown in Item 3.A. of the Information Page.

Part Six - Conditions of the policy is amended by adding the following section:

F. Courtesy Notice of Cancellation to Others

1. If we cancel this policy by notice to you, we will send or deliver a courtesy written notice of cancellation, via email or mailing address as we determine, to the person(s) or organization(s) listed in the Schedule at least 60 days prior to the cancellation date.
2. If you cancel this policy by notice to us, we will send or deliver a courtesy written notice of cancellation, via email or mailing address as we determine, to the person(s) or organization(s) listed in the Schedule at least 60 days after we receive your notice of cancellation.
3. This courtesy notice will be **in addition to** our notice to you and any other party whom we are required to notify by statute and in accordance with the cancellation provisions of this policy.
4. This notice is only intended to be a courtesy notification to the person(s) or organization(s) named in the Schedule in the event of cancellation of coverage.
5. We have no legal obligation of any kind to any person(s) or organization(s) named in the Schedule. Our failure to provide advance notification of cancellation to the person(s) or organization(s) shown in the Schedule:
 - Imposes no obligation or liability of any kind upon us, our agents, or our representatives
 - Will not extend any policy cancellation date, and
 - Will not negate any cancellation of this policy
6. We are not responsible for verifying any information provided to us in the Schedule, nor are we responsible for any incorrect information that you or your representative provide to us. If neither you nor your representative provides us with the information necessary to complete the Schedule, we have no responsibility for taking any action under this notice. In addition, if neither you nor your representative provide us with email or mailing address information with respect to a particular person or organization, then we have no responsibility for taking action with regard to such person or organization under this notice.
7. You will cooperate in providing us or in requesting your representative to provide us with the email or mailing address of the person(s) or organization(s) listed in the Schedule.

SCHEDULE

Person(s) or Organization(s)

Per schedule on file with
broker

Email Address**Mailing Address**

Per schedule on file with
broker

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

**LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT
COVERAGE ENDORSEMENT - CALIFORNIA**

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in California. The policy applies to that work as though California were listed in item 3.A of the Information Page.

General Section C. Workers' Compensation Law is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation Law means the Workers' or Workmen's Compensation Law and occupational disease law of each state or territory named in Item 3.A of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Section 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal Workers' or Workmen's Compensation Law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

The estimated premium for the Longshore and Harbor Workers' Compensation Act coverage provided by this endorsement is as shown in the Schedule below or Item 4 of the Information Page.

Schedule

Code No.	Classification	Estimated Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
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Refer to Schedule GPO 2926

Total Estimated Annual Premium \$ _____

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

POLICY AMENDATORY ENDORSEMENT-CALIFORNIA

It is agreed that, anything in the policy to the contrary notwithstanding, such insurance as is afforded by this policy by reason of the designation of California in Item 3 of the Information Page is subject to the following provisions:

1. **Minors Illegally Employed – Not Insured.** This policy does not cover liability for additional compensation imposed on you under Section 4557, Division IV, Labor Code of the State of California, by reason of injury to an employee under sixteen years of age and illegally employed at the time of injury.
2. **Punitive or Exemplary Damages – Uninsurable.** This policy does not cover punitive or exemplary damages where insurance of liability therefor is prohibited by law or contrary to public policy.
3. **Increase in Indemnity Payment – Reimbursement.** You are obligated to reimburse us for the amount of increase in indemnity payments made pursuant to Subdivision (d) of Section 4650 of the California Labor Code, if the late indemnity payment which gives rise to the increase in the amount of payment is due less than seven (7) days after we receive the completed claim form from you. You are obligated to reimburse us for any increase in indemnity payments not covered under this policy and will reimburse us for any increase in indemnity payment not covered under the policy when the aggregate total amount of the reimbursement payments paid in a policy year exceeds one hundred dollars (\$100).

If we notify you in writing, within 30 days of the payment, that you are obligated to reimburse us, we will bill you for the amount of increase in indemnity payment and collect it no later than the final audit. You will have 60 days, following notice of the obligation to reimburse, to appeal the decision of the insurer to the Department of Insurance.

4. **Application of Policy.** Part One, "Workers Compensation Insurance", A, "How This Insurance Applies", is amended to read as follows:

This workers compensation insurance applies to bodily injury by accident or disease, including death resulting therefrom. Bodily injury by accident must occur during the policy period. Bodily injury by disease must be caused or aggravated by the conditions of your employment. Your employee's exposure to those conditions causing or aggravating such bodily injury by disease must occur during the policy period.

5. **Rate Changes.** The premium and rates with respect to the insurance provided by this policy by reason of the designation of California in Item 3 of the Information Page are subject to change if ordered by the Insurance Commissioner of the State of California pursuant to Section 11737 of the California Insurance Code.
6. **Long Term Policy.** If this policy is written for a period longer than one year, all the provisions of this policy shall apply separately to each consecutive twelve-month period or, if the first or last consecutive period is less than twelve months, to such period of less than twelve months, in the same manner as if a separate policy had been written for each consecutive period.
7. **Statutory Provision.** Your employee has a first lien upon any amount which becomes owing to you by us on account of this policy, and in the case of your legal incapacity or inability to receive the money and pay it to the claimant, we will pay it directly to the claimant.
8. Part Five, "Premium", E, "Final Premium", is amended to read as follows:

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

- a. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
- b. If you cancel, final premium may be more than pro rata; it will be based on the time this policy was in force, and may be increased by our short-rate cancellation table and procedure. Final premium will not be less than the pro rata share of the minimum premium.

It is further agreed that this policy, including all endorsements forming a part thereof, constitutes the entire contract of insurance. No condition, provision, agreement, or understanding not set forth in this policy or such endorsements shall affect such contract or any rights, duties, or privileges arising therefrom.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

**ENDORSEMENT AGREEMENT LIMITING AND RESTRICTING THIS INSURANCE
OFFICERS AND DIRECTORS COVERAGE / EXCLUSION-CALIFORNIA**

If the employer named in Item 1 of the Information Page is a quasi-public or private corporation, this policy applies to all officers and members of boards of directors while rendering actual service for the corporation for pay, as employees, except those excluded below who

1. individually own at least 10 percent of the corporation's issued and outstanding stock, or
2. individually own at least 1 percent of the corporation's issued and outstanding stock if that officer's or member's parent, grandparent, sibling, spouse, or child owns at least 10 percent of the corporation's issued and outstanding stock and that officer or member is covered by a health insurance policy or a health care service plan, or
3. are officers or members of the board of directors of a cooperative corporation organized pursuant to the Cooperative Corporation Law (Corporations Code, Sections 12200 - 12704) who state that he or she is covered by both a health care service plan or health insurance policy, and a disability insurance policy that is comparable in scope and coverage, as determined by the Insurance Commissioner, to a workers' compensation policy.

If the employer named in Item 1 of the Information Page is a private corporation, or a private cooperative corporation organized pursuant to the Cooperative Corporation Law, this policy applies to an officer or director who is the sole shareholder of the corporation, as an employee, except if excluded below.

The insurance under this policy is limited as follows: It is AGREED that, anything in this policy to the contrary notwithstanding, this policy DOES NOT INSURE:

Officers, Directors and Trustees Excluded	Title
Officers and Directors Excluded	

Nothing in this endorsement shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, or limitations of this policy other than as above stated. Nothing elsewhere in this policy shall be held to vary, alter, waive or limit the terms, conditions, agreements or limitations in this endorsement.

It is further agreed that "remuneration" when used as a premium basis for such insurance as is afforded by this policy shall not include the remuneration of any person excluded from coverage in accordance with the foregoing.

FAILURE TO SECURE THE PAYMENT OF FULL COMPENSATION BENEFITS FOR ALL EMPLOYEES AS REQUIRED BY LABOR CODE SECTION 3700 IS A VIOLATION OF LAW AND MAY SUBJECT THE EMPLOYER TO THE IMPOSITION OF A WORK STOP ORDER, LARGE FINES, AND OTHER SUBSTANTIAL PENALTIES (Labor Code Section 3710.1, et seq.).

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT - CALIFORNIA

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

You must maintain payroll records accurately segregating the remuneration of your employees while engaged in the work described in the Schedule.

The additional premium for this endorsement shall be 2% of the California workers' compensation premium otherwise due on such remuneration.

Schedule

Additional premium is a percent of the California Manual Workers Compensation premium. Subject to a minimum premium charge of \$250 per policy

<u>Person or Organization</u>	<u>Job Description</u>
Where required by contract or written agreement prior to loss and allowed by law.	

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

ENDORSEMENT AGREEMENT LIMITING AND RESTRICTING THIS INSURANCE
Employee Insured by General Employer Excluded

The insurance under this policy is limited as follows: It is AGREED that, anything in this policy to the contrary notwithstanding, this policy DOES NOT INSURE:

**NO LIABILITY FOR EMPLOYEE
INSURED BY GENERAL
EMPLOYER**

Any liability you may have as the special employer of an employee who is not on your payroll at the time of injury, based upon your representation that: (1) you have entered into a valid and enforceable agreement pursuant to Labor Code Section 3602(d) with the employee's general employer under which the general employer agrees to secure the payment of compensation for such employee and (2) the general employer has obtained workers' compensation coverage for the employee.

This policy will be deemed unlimited to the extent that any of the following requirements are not met: (1) the employer actually obtains coverage for the excluded liability and (2) such coverage remains in effect for the term of this policy.

Nothing in this endorsement shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, or limitations of this policy other than as above stated. Nothing elsewhere in this policy shall be held to vary, alter, waive or limit the terms, conditions, agreements or limitations in this endorsement.

It is further agreed that "remuneration" when used as a premium basis for such insurance as is afforded by this policy shall not include the remuneration of any person excluded from coverage in accordance with the foregoing.

FAILURE TO SECURE THE PAYMENT OF FULL COMPENSATION BENEFITS FOR ALL EMPLOYEES AS REQUIRED BY LABOR CODE SECTION 3700 IS A VIOLATION OF LAW AND MAY SUBJECT THE EMPLOYER TO THE IMPOSITION OF A WORK STOP ORDER, LARGE FINES, AND OTHER SUBSTANTIAL PENALTIES (Labor Code Section 3710.1, et seq.).

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

EMPLOYERS' LIABILITY COVERAGE AMENDATORY ENDORSEMENT - CALIFORNIA

The insurance afforded by Part Two (Employers' Liability Insurance) by reason of designation of California in item 3 of the information page is subject to the following provisions:

A. "How This Insurance Applies," is amended to read as follows:

A. How This Insurance Applies

This employers' liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury means a physical injury, including resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in California.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

C. The "Exclusions" section is modified as follows (all other exclusions in the "Exclusions" section remain as is):

1. Exclusion 1 is amended to read as follows:

1. liability assumed under a contract.

2. Exclusion 2 is deleted.

3. Exclusion 7 is amended to read as follows:

7. damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, termination of employment, or any personnel practices, policies, acts or omissions.

4. The following exclusions are added:

1. bodily injury to any member of the flying crew of any aircraft.
2. bodily injury to an employee when you are deprived of statutory or common law defenses or are subject to penalty because of your failure to secure your obligations under the workers' compensation law(s) applicable to you or otherwise fail to comply with that law.
3. liability arising from California Labor Code Section 2810.3 which relates to labor contracting.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

RATING EFFECTIVE DATE ENDORSEMENT

The premium and experience rating modification factor for this policy may change on your rating effective date shown in the Schedule.

Schedule

Rating Effective Date 03 (Month) 31 (Day) (Year)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

OPTIONAL PREMIUM INCREASE ENDORSEMENT - CALIFORNIA

You must provide us, or our authorized representative, access to records necessary to perform a payroll verification audit. If you fail to provide access within 90 days after expiration of the policy, you are liable to pay a total premium equal to 3 times our current estimate of the annual premium for your policy. In addition, if you fail to provide access after our third request within a 90 day or longer period, you are also liable for our costs in attempting to perform the audit unless you provide a compelling business reason for your failure.

We will contact you to schedule appointments during normal business hours.

We will notify you of your failure to provide access by mailing a certified, return-receipt document stating the increased premium and the total amount of our costs incurred in our attempt(s) to perform an audit. In addition to any other obligations under this contract, 30 days after you receive the notification, you will be obligated to pay the total premium and costs referenced above. If, thereafter, you provide access to your records within three years after the policy expires, or within another mutually agreed upon time, and we succeed in performing the audit to our satisfaction, we will revise your total premium and the costs due to reflect the results of the audit.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

COVID-19 REPORTING REQUIREMENT ENDORSEMENT - CALIFORNIA

In addition to the requirements under Part 4, "Your Duties if Injury Occurs" of your policy, if you have five or more employees and an employee that is not described in California Labor Code section 3212.87 tests positive for COVID-19, you are required to report the following information as provided below.

Pursuant to California Labor Code Section 3212.88(i), when you know, or reasonably should know, that an employee has tested positive for COVID-19 between September 17, 2020 and January 1, 2024, you must report to your claims administrator in writing via electronic mail or facsimile within 3 business days all of the following:

- (1) An employee has tested positive. For purposes of this reporting, do not provide any personally identifiable information regarding the employee who tested positive for COVID-19 unless the employee asserts the infection is work related or has filed a claim form pursuant to California Labor Code Section 5401.
- (2) The date that the employee tests positive, which is the date the specimen was collected for testing.
- (3) The specific address or addresses of the employee's specific place of employment during the 14-day period preceding the date of the employee's positive test.
- (4) The highest number of employees who reported to work at the employee's specific place of employment in the 45-day period preceding the last day the employee worked at each specific place of employment.

Labor Code Section 3212.88(j) states that the intentional submission of false or misleading information or the failure to report the above information as required may subject you to a civil penalty in the amount of up to \$10,000 to be assessed by the Labor Commissioner.

For the purposes of these reporting requirements, California Labor Code Section 3212.88(m) provides the following:

- (1) "COVID-19" means the 2019 novel coronavirus disease.
- (2) "Test" or "testing" means a PCR (Polymerase Chain Reaction) test approved for use or approved for emergency use by the United States Food and Drug Administration to detect the presence of viral RNA. "Test" or "testing" does not include serologic testing, also known as antibody testing. "Test" or "testing" may include any other viral culture test approved for use or approved for emergency use by the United States Food and Drug Administration to detect the presence of viral RNA which has the same or higher sensitivity and specificity as the PCR test.
- (3) "A specific place of employment" means the building, store, facility, or agricultural field where an employee performs work at the employer's direction. "A specific place of employment" does not include the employee's home or residence, unless the employee provides home health care services to another individual at the employee's home or residence.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

COLORADO CLASSIFICATION ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers Compensation Insurance) because Colorado is shown in Item 3.A. of the Information Page.

Section B. Classifications of Part Five (Premium) is amended by adding the following:

The assignment of a proper classification resulting in higher premium is allowed only if the misclassification was caused by your failure to provide accurate or complete data. If your operation changes during the policy term, you must notify us within ninety days of the change. Failure to notify us will be considered a failure to provide accurate or complete data.

Section E. Final Premium of Part Five is amended by adding this sentence at the end of the first paragraph:

Payments to us or to you based on improper classification may be collected or refunded during the term of the policy and for twelve months after the term.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

COLORADO PREMIUM CREDIT FOR CERTIFIED RISK MANAGEMENT PROGRAMS ENDORSEMENT

This endorsement applies to Part One (Workers Compensation Insurance) because Colorado is listed in Item 3.A. of the Information Page.

The Colorado Workers Compensation Cost Containment Board has determined that a premium differential shall be provided on all policies when you have selected a designated medical provider.

If you qualify for experience and/or schedule rating and you have implemented a certified workers compensation risk management program or service, we must allow a 5% premium credit if your loss experience has improved since your last renewal date. The Schedule below will indicate if you qualify for this credit.

If you do not qualify for experience and/or schedule rating on your workers compensation insurance and you have implemented a certified workers compensation risk management program or service, we must offer premium credits as follows:

Premium Credit	Credit Criteria
10%	If you have been loss free for at least the last year immediately preceding the effective date of the premium credit.
8%	If you have had one medical loss exceeding \$250 in the last year immediately preceding the effective date of the premium credit.
6%	If you have had two medical losses, each exceeding \$250, within the last year immediately preceding the effective date of the premium credit.
4%	If you have had three medical losses, each exceeding \$250, within the last year immediately preceding the effective date of the premium credit.
2%	If you have had three medical losses, each exceeding \$250, and one claim for loss of time in the last year immediately preceding the effective date of the premium credit.
0%	If you have had more than three medical losses and one claim for loss of time in the last year immediately preceding the effective date of the premium credit.

If you have selected a designated medical provider, we must allow a credit of 2.5%. If you are eligible for schedule rating, the 2.5% credit must be included in the total schedule credit or debit, subject to the 25% maximum limitation.

If you are not eligible for experience or schedule rating, the 2.5% credit will be applied, in addition to the premium credit applicable. The combined premium credit and the 2.5% credit for selection of a designated medical provider shall not exceed 12.5%.

Schedule

% Premium Credit

Certified Risk Management Program/Designated Medical Provider

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

FLORIDA EMPLOYERS LIABILITY COVERAGE ENDORSEMENT

C. Exclusion 5, Section C. of Part Two of the policy is replaced by the following:

This insurance does not cover

5. bodily injury intentionally caused or aggravated by you or which is the result of your engaging in conduct equivalent to an intentional tort, however defined, or other tortious conduct, such that you lose your immunity from civil liability under the workers compensation laws.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT ENDORSEMENT

The premium for the policy may be adjusted by a Florida Contracting Classification Premium Adjustment factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the premium adjustment factor after it is calculated.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

FLORIDA TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT ENDORSEMENT

This endorsement addresses requirements of the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2019.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

1. "Act" means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments, including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2019.
2. "Act of Terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, as meeting all of the following requirements:
 - a. The act is an act of terrorism.
 - b. The act is violent or dangerous to human life, property, or infrastructure.
 - c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
 - d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
3. "Insured Loss" means any loss resulting from an act of terrorism (including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.
4. "Insurer Deductible" means, for the period beginning on January 1, 2021, and ending on December 31, 2027, an amount equal to 20% of our direct earned premiums during the immediately preceding calendar year.

Limitation of Liability

The Act may limit our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we may not be liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we may only have to pay a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses occurring in any calendar year exceed \$200,000,000, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government may not have to make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charged for the coverage for Insured Losses under this policy is included in the amount shown in Item 4 of the Information Page or the Schedule below.

Schedule

Rate per \$100 of Remuneration

See Attached Premium Schedule GPO 2923.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

FLORIDA NON-COOPERATION WITH PREMIUM AUDIT ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Florida is shown in Item 3.A. of the Information Page.

This endorsement adds the following provisions to Part Five—Premium, G. Audit, of the policy:

We are required to complete the premium audit process no later than 90 days after policy termination. If you fail to return voluntary audit requests or refuse to cooperate in completing a final physical audit, you must pay a premium to us not to exceed three times the most recent estimated annual premium on this policy subject to the following conditions:

1. We make two good faith efforts to obtain the voluntary audit report or complete the physical audit.
2. We document the audit file regarding the above attempts to obtain the required audit information.
3. After the two good faith attempts to obtain records, we send a letter by certified mail to you advising you of the specific records that are required and the premium that will be charged if you continue to refuse access to the records.

If you do not provide all of the specific records required and if we satisfy the conditions above on or before 90 days from the date of policy termination, we may continue to try and conduct the audit and/or re-open the audit for up to three years from the date of policy termination. Alternatively, we may immediately bill you a premium not to exceed three times the most recent estimated annual premium on this policy. If you provide all of the specific records required to complete the premium audit process within the three year period, we will determine your final premium in accordance with Part Five—Premium, E. Final Premium of the policy.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

FLORIDA EMPLOYMENT AND WAGE INFORMATION RELEASE ENDORSEMENT

This policy requires you to release certain employment and wage information maintained by the State of Florida pursuant to federal and state unemployment compensation laws except to the extent prohibited or limited under federal law. By entering into this policy, you consent to the release of the information.

We will safeguard the information and maintain its confidentiality. We will limit use of the information to verifying compliance with the terms of the policy.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

FLORIDA WORKERS COMPENSATION INSURANCE GUARANTY ASSOCIATION SURCHARGE ENDORSEMENT

This endorsement applies because Florida is shown in Item 3.A. of the Information Page.

Part Five—Premium, Section D. (Premium Payments) of the policy is revised by adding the following:

Florida statutes establish the Florida Workers' Compensation Insurance Guaranty Association Act.

On behalf of the Florida Workers' Compensation Insurance Guaranty Association (Association), we are required to bill and collect a surcharge, for all workers compensation and employers liability insurance policies as prescribed by order of the Florida Office of Insurance Regulation.

The Association will use the funds collected through the surcharge to:

1. Pay for covered claims
2. Pay for reasonable costs to administer these covered claims
3. Avoid excessive delay in payment and to avoid financial loss to claimants because of the insolvency of a carrier

Part Six—Conditions of the policy is revised by adding the following:

F. Florida Workers' Compensation Insurance Guaranty Association Surcharge

Failure to pay the Florida Workers' Compensation Insurance Guaranty Association surcharge will result in this policy being subject to pro rata cancellation in accordance with Part Six—Conditions, Section D. (Cancelation).

Schedule

Surcharge rate _____ % See Item 4. Premium - Extension of Information Page

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

GEORGIA CANCELLATION, NONRENEWAL, AND CHANGE ENDORSEMENT

This endorsement applies because Georgia is shown in Item 3.A. of the policy Information Page.

Part Six—Conditions, Section D. (Cancellation) of the policy is replaced by the following:

D. Cancellation, Nonrenewal, and Change

1. You may cancel this policy. You must mail or deliver advance notice to us in writing, or deliver advance notice orally or electronically, stating when the cancellation is to take effect. We may require that you provide written, electronic, or other recorded verification of the request before the cancellation takes effect. The cancellation is subject to the following:
 - a. If only your interest is affected, the effective date of cancellation will be the later of the date we receive notice from you or the date specified in the notice.
 - b. If by statute, regulation, or contract this policy may not be cancelled unless notice is given to a governmental agency or other third party, we will mail or deliver at least 10 days' notice to you and the third party as soon as practical after receiving your request for cancellation.

Our notice will state the effective date of cancellation, which will be the later of the following:

- 1) 10 days from the date of mailing or delivering our notice, or
- 2) The effective date of cancellation stated in your notice to us.

2. We may cancel or nonrenew this policy. We must mail or deliver notice at least 10 days before the effective date of cancellation if this policy has been in effect less than 60 days or if we cancel for nonpayment of premium. If this policy has been in effect 60 or more days and we cancel for a reason other than nonpayment of premium, or if we nonrenew this policy, we must send a notice of cancellation or nonrenewal by certified mail, return receipt requested, to you at your last address of record at least 75 days before the effective date of cancellation or nonrenewal.
3. If we increase current policy premium by more than 15% (other than any increase in premium due to change in risk or exposure, including a change in experience rating modification or resulting from an audit of auditable coverages), we must deliver a notice of our action (including dollar amount of the increase in renewal premium more than 15%) to you, by first class mail, at your last address of record at least 45 days before the expiration date of this policy.
4. If we reduce the policy coverage, we must provide you with written notice at least 45 days before the effective date of the reduction in coverage. The notice will be delivered to you in person or by first class mail to your last address of record. A reduction in coverage made by us includes elimination of coverage, a decrease in scope or less coverage, or the addition of an exclusion. Requests made by you to change, reduce, or eliminate coverage are not considered reductions in coverage.
5. If you fail to submit to, or allow an audit for, the current or most recently expired policy term, we may, after two documented efforts to notify you and your agent of potential cancellation, send via certified mail or statutory overnight delivery, return receipt requested, written notice to you at least 10 days before the effective date of cancellation in lieu of the number of days' notice otherwise required by state law. However, we must not mail a cancellation notice within 20 days of the first documented effort to notify you of potential cancellation.
6. The policy period will end on the day and hour stated in the cancellation notice except as provided for above.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

KANSAS FINAL PREMIUM ENDORSEMENT

This endorsement changes how the final premium is determined. The change applies only to the premium charged because Kansas is shown in Item 3.A. of the Information Page.

- Kansas final premium will not be less than the highest minimum premium for the classifications covered by this policy unless there are two or more classifications covered and the highest rated classification has less than \$500 payroll.
- When this occurs the final premium will not be less than one-half of the sum of the two highest minimum premiums for any classifications covered by the policy other than Clerical Office and Salespersons.
- When the highest rated classification has less than \$500 payroll and Standard Exception classifications are the only classifications showing payrolls, the final premium will not be less than the minimum premium for the classification showing the highest payroll.
- Final premium for a multiple state policy will be that of the state with the single highest minimum premium, even if that state is on an "if any" basis. If two or more states have the same highest minimum premium, the minimum premium is determined by the state with the largest amount of standard premium.
- Minimum premium is subject to final adjustment at audit and will be determined only on the basis of the classifications developing premium.
- If the final earned premium is less than the minimum premium determined at audit, then that minimum premium must be charged.
- If no classification develops premium, the final premium shall be a flat charge of \$200.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

KANSAS CANCELATION AND NONRENEWAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Kansas is shown in Item 3.A. of the Information Page.

The **Cancelation** Condition of the policy is replaced by these two Conditions:

Cancelation

1. You may cancel this policy. You will mail or deliver advance written notice to us stating when the cancelation is to take effect.
2. We may cancel this policy. If we cancel because you fail to pay all premium when due, we will mail or deliver to you not less than 10 days advance written notice stating when the cancelation is to take effect. If we cancel for any other reason, we will mail or deliver to you not less than 30 days advance written notice stating when the cancelation is to take effect. Mailing notice to you at your last known address will be sufficient to prove notice.
3. If this policy has been in effect for 90 days or more, we may cancel only for one of the following reasons:
 - a. nonpayment of premium;
 - b. the policy was issued because of a material misrepresentation;
 - c. you violated any of the material terms and conditions of the policy;
 - d. there are unfavorable underwriting factors, specific to you, that were not present when the policy took effect;
 - e. the Commissioner has determined that our continuation of coverage could place us in a hazardous financial condition or in violation of the laws of Kansas; or
 - f. the Commissioner has determined that we no longer have adequate reinsurance to meet our needs.
4. Our notice of cancelation will state our reasons for canceling.
5. The policy period will end on the day and hour stated in the cancelation notice.

Nonrenewal

1. We may elect not to renew the policy. We will mail to you not less than 60 days advance written notice when the nonrenewal will take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
2. Our notice of nonrenewal will state our reasons for not renewing.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

MISSISSIPPI CANCELLATION, NONRENEWAL, AND RENEWAL ENDORSEMENT

This endorsement applies because Mississippi is shown in Item 3.A. of the Information Page.

Part Six—Conditions, Section D. (Cancellation) of the policy is replaced by the following:

D. Cancellation and Nonrenewal

1. You may cancel this policy on the day you either:

- a. Return the policy to the agent
- b. Sign and deliver a lost policy release to your agent

If you cancel this policy before it becomes effective, you may submit written notice of cancellation to us or your agent without returning the policy or signing a lost policy release.

2. We may cancel or nonrenew this policy. We will provide you and the Mississippi Workers' Compensation Commission (Commission) with at least 30 days' advance written notice stating when the cancellation or nonrenewal is to take effect. If you obtain other insurance coverage, the date of cancellation will be the effective date of the other coverage. We will provide cancellation and nonrenewal notice to:
 - a. You personally or by registered or certified mail
 - b. The Commission in the manner and on the form specified by the Commission
3. The provisions in D-2 do not apply to the cancellation and nonrenewal of this policy when we issue a replacement policy providing the same or substantially similar coverage or when we transfer you to a licensed affiliate carrier providing the same or substantially similar coverage in a replacement policy. Provisions detailed in Part Six, Section F-2 apply.
4. The policy period will end on the day and hour stated in the cancellation notice.

Add the following to Part Six—Conditions of the policy:

F. Renewal

1. We may elect to renew the policy. If we issue a renewal policy with the same or substantially similar coverage, we will notify you at least 30 days before the renewal policy's effective date, in writing, of any terms or conditions that are less favorable to you.
2. We may elect to transfer this policy to a licensed affiliate carrier. The notification requirements for transferring this policy to a licensed affiliate carrier and for that carrier's issuance of a renewal policy are as follows:
 - a. At least 45 days before notifying you of the transfer, we must notify the Mississippi Insurance Department and the Commission of the transfer. The notice will include our name (as the carrier transferring the policy) and the name and financial rating of the carrier receiving the transferred policy.
 - b. We must notify you, in writing, of the transfer at least 30 days before the policy term expires. This notice will be provided with the notice of renewal premium that we are required to send to you. This notice will include the financial rating of the carrier receiving the transferred policy.
 - c. If we transfer this policy to a licensed affiliate carrier to provide the same or substantially similar coverage, that carrier will notify you at least 30 days before the renewal policy's effective date, in writing, of any terms or conditions that are less favorable to you.
3. The notices will be mailed or delivered to you personally.
4. If a replacement policy is issued, the application and any related documents you signed for the initial policy apply and remain valid and enforceable.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

MISSOURI CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT ENDORSEMENT

The premium for the policy may be adjusted by a Missouri Contracting Classification Premium Adjustment factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the premium adjustment factor after it is calculated.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

MISSOURI EMPLOYER-PAID MEDICAL ENDORSEMENT

This endorsement applies because Missouri is shown in Item 3.A. of the Information Page.

As a Missouri employer, you have the right, as provided by Section 287.957 of the Revised Statutes of Missouri, to have medical-only claims that do not exceed 20% of the current primary and excess loss split point amount, as shown in the Schedule below, excluded from your experience rating modification calculation. This will only be allowed when you pay all of the employee's medical costs; there is no lost time from the employment, other than the first three days or less of disability; and no claim is filed. The current primary and excess loss split point amount is provided in the rating values of NCCI's ***Experience Rating Plan Manual***. You still must report all injuries, regardless of the dollar amount, to the Division of Workers' Compensation and to us.

However, it should be noted that if, at any time, the medical expenses that are paid out of pocket due to a particular injury ever exceed 20% of the current primary and excess loss split point amount and/or the employee misses more than three days from work due to the injury, then this injury must be reported to us as a claim. We will pay the full amount of the claim, which includes any reimbursements due to you for past medical expenses incurred by you for this particular claim. As a result, the total amount of losses incurred by us due to this claim will be included in your experience rating modification calculation.

Schedule

20% of the Current Primary and Excess Loss Split Point Amount

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

MISSOURI CANCELLATION AND NONRENEWAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Missouri is shown in Item 3.A. of the Information Page.

The **Cancelation** Condition of the policy is replaced by the following:

Cancelation

1. You may cancel this policy. You will mail or deliver advance written notice to us, stating when the cancelation is to take effect.
2. We may cancel this policy. We will mail or deliver to you not less than 60 days advance written notice stating when the cancelation is to take effect and our reason for cancelation. Proof of mailing of this notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The 60-day notice requirement does not apply when cancelation is based on one or more of the following reasons:
 - a. nonpayment of premium;
 - b. fraud or material misrepresentation affecting the policy or in the presentation of a claim under the policy;
 - c. a violation of policy terms;
 - d. changes in conditions after the effective date of the policy materially increasing the hazards originally insured;
 - e. our insolvency;
 - f. our involuntary loss of reinsurance for the policy.
4. The policy period will end on the day and hour stated in the cancelation notice.

Nonrenewal

1. We may elect not to renew the policy. We will mail to you not less than 60 days advance written notice stating when the nonrenewal will take effect and our reason for nonrenewal. Proof of mailing of this notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

2. If we fail to provide the notice of nonrenewal as required, the policy will still terminate on its expiration date if:
 - a. we show you our willingness to renew the policy but you notify us or the agent or broker who procured this policy that you do not want the policy renewed; or
 - b. you fail to pay all the premiums when due; or
 - c. you obtain other insurance as a replacement of the policy.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

**MISSOURI PROPERTY AND CASUALTY GUARANTY ASSOCIATION
NOTIFICATION ENDORSEMENT**

This endorsement applies only to the insurance provided by the policy because Missouri is shown in Item 3.A. of the Information Page.

Missouri Property and Casualty Insurance Guaranty Association Coverage Limits:

1. Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (Act), if we are a member of the Missouri Property and Casualty Insurance Guaranty Association (Association), the Association will pay claims covered under the Act if we become insolvent.
2. The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitation applies subject to all other provisions of the Act:
 - a. Claims covered by the Association do not include a claim by or against an insured of an insolvent insurer if the insured has a net worth of more than \$25 million on the later of the end of the insured's most recent fiscal year or the December thirty-first of the year next preceding the date the insurer becomes an insolvent insurer; provided that an insured's net worth on such date shall be deemed to include the aggregate net worth of the insured and all of its affiliates as calculated on a consolidated basis.

If the insured prepares an annual report to shareholders, or an annual report to management reflecting net worth, then such report for the fiscal year immediately preceding the date of insolvency of the insurer will be used to determine net worth.

- b. However, the association will not:
 - (1) Pay an amount in excess of the applicable limit of insurance of the policy from which a claim arises; or
 - (2) Return to an insured any unearned premium in excess of \$25,000.

These limitations have no effect on the coverage we will provide under this policy.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

MISSOURI AMENDATORY ENDORSEMENT

This endorsement applies because Missouri is shown in Item 3.A. of the Information Page.

Part Five—Premium, Section G. (Audit) of the policy is replaced by the following:

G. Audit

You will let us examine and audit all of your records relating to this policy during regular business hours throughout and after the policy period. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights that we have under this provision.

Audits must be completed and billed, and any premiums will be returned, within 120 days of policy expiration or cancellation unless:

1. Delay is caused by your failure to respond to reasonable audit requests, provided that the requests are timely and adequately documented; or
2. A written agreement between you and us provides a longer time frame.

If you or we have any objection to the results of any audit, you or we may send a written notice demanding a reconsideration of the audit within three years from the date of expiration or cancellation of this policy. The written notice must be based upon sufficiently clear and specific facts as to why the audit should be reconsidered.

If you do not allow us to examine and audit all of your records relating to this policy, and/or do not provide audit information as timely and reasonably requested, we may apply an Audit Noncompliance Charge equal to a maximum of up to two times the estimated annual premium. The method for determining the Audit Noncompliance Charge is shown in the Schedule below.

If you allow us to examine and audit all of your records after we have applied an Audit Noncompliance Charge, we will revise your premium in accordance with our manuals and Part 5—Premium, E. (Final Premium) of this policy.

Failure to cooperate with this policy provision may also result in the cancellation of your insurance coverage, as specified under the policy and allowed under Missouri law.

Note: For coverage under state-approved workers compensation assigned risk plans, failure to cooperate with this policy provision may affect your eligibility for coverage.

SCHEDULE

Basis of Audit Noncompliance Charge	Maximum Audit Noncompliance Charge Multiplier
Estimated Annual Premium	2

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

**NEBRASKA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT
ENDORSEMENT**

The premium for the policy may be adjusted by a Nebraska Contracting Classification Premium Adjustment factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the premium adjustment factor after it is calculated.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NEBRASKA EXPERIENCE RATING MODIFICATION FACTOR REVISION ENDORSEMENT

This endorsement applies because Nebraska is shown in Item 3.A. of the Information Page.

- A. If multiple states are shown in Item 3.A. of the Information Page, this endorsement does not apply if the premiums attributable to Nebraska (calculated using prior experience rating modifications) are less than 50% of the total premium for the risk. If more than 50% of your premium is derived from Nebraska, the application of this endorsement applies only to the Nebraska premium.
- B. The premium for the policy is adjusted by an experience rating modification factor. The factor shown on the Information Page may be revised and applied to the policy in accordance with our manuals and endorsements. We will issue an endorsement to show the revised factor, if different from the factor shown, when it is calculated.
- C. If the ultimately determined experience rating modification factor applying to this policy is a decrease from that shown on the Information Page, it will be applied retroactively to the policy effective date or to the rating effective date if the rating effective date is later than the policy effective date.
- D. If the experience rating modification factor is an increase from that shown on the Information Page, it will apply as follows:
 - 1. Retroactively to the policy effective date, or to the rating effective date if the rating effective date is later than the policy effective date, if the adjustment is within 30 days after the policy effective date.
 - 2. Only to premiums earned after the date that you or your agent is first notified of the revised experience rating modification factor if the change occurred more than 30 days after the policy effective date.
 - 3. Sections D.1. and D.2. of this endorsement notwithstanding, retroactively to the policy effective date or to the rating effective date if the rating effective date is later than the policy effective date when:
 - a. The change in the experience rating modification factor is the result of a revision in your classifications or an appeals board or other appropriate administrative process or judicial decision.
 - b. The delay in the calculation of the experience rating modification factor is due to your failure to make available all your records for examination and audit for us or for a previous carrier.
- E. An increase or decrease in the experience rating modification factor due to a change in ownership or combinability status is applied as of the date of the change in accordance with our manuals.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NEBRASKA CANCELATION AND NONRENEWAL ENDORSEMENT

1. You may cancel this policy within the policy period by giving notice to us, fixing the date on which the cancelation is to be effective.
2. The notice, from you, is to be sent by certified mail.
3. We are required by Nebraska Law to give notice of your intent to cancel a policy to the Nebraska Workers' Compensation Court.
4. The cancelation shall not be effective until ten (10) days after we give notice to the Nebraska Workers' Compensation Court that the policy is being canceled. However, if you have secured insurance with another insurer, the cancelation will be effective as of the effective date of such other notice of coverage.
5. We may cancel or nonrenew this policy within the policy period by giving notice to you and to the Nebraska Workers' Compensation Court, fixing the date on which the cancelation or nonrenewal is to be effective.
6. The notice from us will contain a brief statement of the reasons for cancelation or nonrenewal and will be sent to you by certified mail.
7. The nonrenewal shall not be effective until thirty (30) days after the giving of notice to you and to the Nebraska Workers' Compensation Court.
8. The cancelation shall not be effective until thirty (30) days after the giving of notice to you and to the Nebraska Workers' Compensation Court, except the cancelation shall be effective ten (10) days after the giving of the notice if the cancelation is based on:
 - a. nonpayment of premiums;
 - b. failure of the insured to reimburse deductible losses as required under the policy; or
 - c. failure of the insured, if covered pursuant to the Assigned Risk Plan, to comply with workplace safety laws found in Nebraska statutes.
9. All notices shall be provided in writing and shall be deemed given upon mailing by certified mail, except that we may give notice to the Nebraska Workers' Compensation Court by approved electronic means. Notice provided to the Nebraska Workers' Compensation Court by approved electronic means shall be deemed given upon receipt.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NORTH CAROLINA AMENDED COVERAGE ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because North Carolina is shown in Item 3.A. of the Information Page.

The **Cancellation** Condition of the policy is replaced by this Condition:

D. Cancellation and Nonrenewal

1. You may cancel this policy.

If you cancel this policy, you must mail or deliver advance written notice to us stating when the cancellation is to take effect.

2. We may cancel this policy.

(a) If this policy has been in effect for fewer than 60 days and is not a renewal policy, we may cancel this policy for any reason by giving you at least 30 days prior written notice of cancellation and the reasons for cancellation by registered or certified mail, return receipt requested.

(b) If this policy has been in effect for at least 60 days or is a renewal policy, we may not cancel this policy without your prior written consent, except for any one of the following reasons:

- (1) Nonpayment of premium in accordance with the policy terms.
- (2) An act or omission by you or your representative that constitutes material misrepresentation or nondisclosure of a material fact in obtaining the policy, continuing the policy, or presenting a claim under the policy.
- (3) Increased hazard or material change in the risk assumed that could not have been reasonably contemplated by you and us at the time of assumption of the risk.
- (4) Substantial breach of contractual duties, conditions, or warranties that materially affects the insurability of the risk.
- (5) A fraudulent act against us by you or your representative that materially affects the insurability of the risk.
- (6) Willful failure by you or your representative to institute reasonable loss control measures that materially affect the insurability of the risk after written notice by us.
- (7) Loss of facultative reinsurance or loss of or substantial changes in applicable reinsurance as provided in G.S. 58-41-30.
- (8) Your conviction of a crime arising out of acts that materially affect the insurability of the risk.
- (9) A determination by the Commissioner that the continuation of this policy would place us in violation of the laws of North Carolina.
- (10) You fail to meet the requirements contained in our corporate charter, articles of incorporation, or bylaws, when we are a company organized for the sole purpose of providing members of an organization with insurance coverage in North Carolina.

(c) If we cancel for any of the reasons listed in paragraph (b), we must provide you with at least 15 days prior written notice of cancellation stating the precise reason for cancellation. We may provide this notice by registered or certified mail, return receipt requested, to you and any other person designated in the policy to receive notice of cancellation at the addresses shown in the policy or, if not indicated in the policy, at the last known addresses. Whenever notice of cancellation is given by registered or certified mail, cancellation will not be effective unless and until that method is employed and completed. Notice of intent to cancel given by registered or certified mail shall be conclusively presumed completed three days after the notice is sent if, on the same day that notice is sent by registered or certified mail, the insurer also provides notice by first-class mail and by electronic means if available as defined in G.S. 58-2-255(a) to the insured and any other person designated in the policy to receive notice. Any such supplemental notice given by electronic means shall be effective for the limited purpose of establishing this conclusive presumption. Notice of cancellation may also be given by any method permitted for service of process pursuant to Rule 4 of the North Carolina Rules of Civil Procedure. Failure to send notice as provided in this paragraph to any other person designated in the policy to receive notice of cancellation invalidates the cancellation only as to that other person's interest.

- (d) Cancellation for nonpayment of premium is not effective if the amount due is paid before the effective date stated in the notice of cancellation.
- 3. We may refuse to renew this policy:
 - (a) If this policy is for a term of one year or less, we must provide you with notice of nonrenewal at least 45 days prior to the expiration date of the policy.
 - (b) If this policy is for a term of more than one year or for an indefinite term, then to nonrenew the policy at the policy anniversary date we must provide you with notice of nonrenewal at least 45 days prior to the anniversary date of the policy.
 - (c) The notice of nonrenewal must state the precise reason for nonrenewal. Failure to send this notice, as provided in paragraphs 3 and 5, to any other person designated in the policy to receive this notice invalidates the nonrenewal only as to that other person's interest.
 - (d) Any nonrenewal attempted or made that is not in compliance with paragraphs (a), (b) and (c) is not effective. Paragraphs (a), (b) and (c) do not apply if you have obtained insurance elsewhere, have accepted replacement coverage, or have requested or agreed to nonrenewal.
- 4. Whenever we lower coverage limits, raise deductibles, or raise premium rates for reasons within our exclusive control and other than at your request, we will mail you written notice of the change at least 30 days in advance of the effective date of the change. As used in this paragraph, the phrase, "reasons within our exclusive control" does not mean experience modification changes, exposure changes, or loss cost rate changes.
- 5. We must provide the notice required by paragraphs 3 and 4 by mail to you and any other person designated in the policy to receive this notice at the addresses shown in the policy or, if not indicated in the policy, at the last known addresses. Mailing copies of the notice by regular first-class mail satisfies the notice requirements of paragraphs 3, 4 and 5.
- 6. We will also send copies of the notice required by this endorsement to the agent or broker of record, though failure to send copies of the notice to the agent or broker of record will not invalidate a cancellation or nonrenewal. Mailing copies of the notice by regular first-class mail to the agent or broker of record satisfies the requirements of this paragraph. Notice of nonrenewal may also be given by any method permitted for service of process pursuant to Rule 4 of the North Carolina Rules of Civil Procedure.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

CANCELLATION AND NON-RENEWAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because North Carolina is shown in item 3.A. of the Information Page.

It is hereby understood and agreed that all cancellation provisions in the policy addressing the required number of days notice for cancellation by us or non-renewal by us are amended as follows:

- a. 10 days notice will be given for notice of cancellation for non-payment of premium.
- b. 60 days notice will be given for notice of cancellation for any other reason.
- c. 60 days notice will be given for non-renewal.

Notwithstanding the provisions above, in no event will the number of days notice for cancellation or for non-renewal be fewer than the number of days required by North Carolina law.

If the provisions above are blank, the number of days notice required by North Carolina law will apply.

In the event of cancellation or nonrenewal of the policy, we will mail notice to the named insured, and to the additional person(s) or organization(s) named in the Schedule below, as required by North Carolina law:

SCHEDULE

J.E. Dunn Construction Group, Inc.

1001 Locust St.
Kansas City, MO 64106-1904

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

OKLAHOMA EMPLOYERS LIABILITY INTENTIONAL TORT EXCLUSION ENDORSEMENT

Part Two-Employers Liability Insurance, C-Exclusions, 5. is replaced by the following:

This insurance does not cover:

5. bodily injury intentionally caused or aggravated by you, or bodily injury that you knew or should have known was substantially certain to occur from an act caused, committed, or aggravated by you

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

**OKLAHOMA CONTRACTING CLASSIFICATION
PREMIUM ADJUSTMENT ENDORSEMENT**

The premium for the policy may be adjusted by an Oklahoma Contracting Classification Premium Adjustment factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the premium adjustment factor after it is calculated.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

OKLAHOMA CANCELLATION, NONRENEWAL AND CHANGE ENDORSEMENT

This endorsement applies to the insurance provided by the policy because Oklahoma is shown in Item 3.A. of the Information Page.

The **Cancellation** Condition in Part Six (Conditions) of the policy is replaced by the following condition:

D. Cancellation

1. You may cancel this policy. You must mail or deliver to us not less than 30 days advance written notice stating when the cancellation is to take effect. Cancellation of coverage will be effective at 12:01 a.m. thirty (30) days after the date the cancellation notice is received by us, unless a later date is specified in the notice to us. You may cancel this policy effective less than 30 days after written notice is received by us where you have obtained other coverage or have become a self-insurer.
2. We may cancel this policy. We will mail to you advance written notice stating when the cancellation is to take effect.
 - a. At any time during the policy period, we may cancel for nonpayment of premium. If we cancel for nonpayment of premium, we will mail notice of cancellation to you and to the Workers Compensation Commission at least 10 days before the cancellation is to take effect.
 - b. If we cancel this policy for a reason other than nonpayment of premium, we will mail notice of cancellation to you and to the Workers Compensation Commission at least 30 days before the cancellation is to take effect.
 - c. If this policy has been in effect for more than 45 business days or is a renewal policy, we may cancel for only one or more of the following reasons:
 - (1) Nonpayment of premium;
 - (2) Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted under it;
 - (3) Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against;
 - (4) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
 - (5) A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
 - (6) A determination by the Insurance Commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of this state;
 - (7) Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against; or
 - (8) Loss of or substantial changes in applicable reinsurance.
3. Mailing notice of cancellation to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
4. The policy period will end on the day and hour stated in the cancellation notice.
5. Any of these provisions that conflict with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with the law.

Part 6 (Conditions) of the policy is amended by adding the following provisions:

F. Nonrenewal

1. If we elect not to renew this policy, we will mail or deliver written notice of nonrenewal to you at least 45 days before:
 - a. The expiration date of this policy; or
 - b. An anniversary date of this policy, if it is written for a term longer than one year or with no fixed expiration date.

2. Any notice of nonrenewal will be mailed or delivered to you at the mailing address shown in Item 1 of the Information Page. If notice is mailed:
 - a. It will be considered to have been given to you on the day it is mailed.
 - b. Proof of mailing will be sufficient proof of notice.
3. If notice of nonrenewal is not mailed or delivered at least 45 days before the expiration date or an anniversary date of this policy, coverage will remain in effect until 45 days after notice is given. Earned premium for such extended period of coverage will be calculated pro rata based on the rates applicable to the expiring policy.
4. We will not provide notice of nonrenewal if:
 - a. We, or another company within the same insurance group, have offered to issue a renewal policy; or
 - b. You have obtained replacement coverage or have agreed in writing to obtain replacement coverage.
5. If we have provided the required notice of nonrenewal as described above, and thereafter extend the policy for a period of 90 days or less, we will not provide an additional nonrenewal notice with respect to the period of extension.

G. Notice of Premium or Coverage Changes Upon Renewal

1. If we elect to renew this policy, we will give written notice of any premium increase, change in deductible, or reduction in limits or coverage, to you, at the mailing address shown in Item 1 of the Information Page.
2. Any such notice will be mailed or delivered to you at least 45 days before:
 - a. The expiration date of this policy; or
 - b. An anniversary date of this policy, if it is written for a term longer than one year or with no fixed expiration date.
3. If notice is mailed:
 - a. It will be considered to have been given to you on the day it is mailed.
 - b. Proof of mailing will be sufficient proof of notice.
4. If you accept the renewal, the premium increase or deductible, limits or coverage changes will be effective the day following the prior policy's expiration or anniversary date.
5. If notice is not mailed or delivered at least 45 days before the expiration date or anniversary date of this policy, the premium, deductible, limits and coverage in effect prior to the changes will remain in effect until the earlier of:
 - a. 45 days after notice is given; or
 - b. The effective date of replacement coverage obtained by you.
6. If you then elect not to renew, any earned premium for the resulting extended period of coverage will be calculated pro rata at the lower of the new rates or rates applicable to the expiring policy.
7. We will not provide notice of the following:
 - a. Changes in a rate or plan filed with or approved by the Insurance Commissioner or filed pursuant to the Property and Casualty Competitive Loss Cost Rating Act and applicable to an entire class of business; or
 - b. Changes based upon the altered nature or extent of the risk insured; or
 - c. Changes in policy forms filed with or approved by the Insurance Commissioner and applicable to an entire class of business.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

OKLAHOMA FRAUD WARNING ENDORSEMENT

This endorsement applies only to the insurance provided by the Policy because Oklahoma is shown in Item 3.A. of the Information Page.

WARNING; ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

TEXAS AMENDATORY ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

GENERAL SECTION

B. Who Is Insured

is amended to read:
You are insured if you are an employer named in Item 1 of the Information Page. If that employer is a partnership or joint venture, and if you are one of its partners or members, you are insured, but only in your capacity as an employer of the partnership's or joint venture's employees.

D. State

is amended to read:
State means any state or territory of the United States of America, and the District of Columbia.

PART ONE—WORKERS COMPENSATION INSURANCE

E. Other Insurance

is amended by adding this sentence:
This Section only applies if you have other insurance or are self-insured for the same loss.

F. Payments You Must Make

This Section is amended by deleting the words "workers compensation" from number 4.

H. Statutory Provisions

This Section is amended by deleting the words "after an injury occurs" from number 2.

PART TWO—EMPLOYERS LIABILITY INSURANCE

C. Exclusions

Sections 2 and 3 are amended to add:
This exclusion does not apply unless the violation of law caused or contributed to the bodily injury.

Section 6 is amended to read:

6. bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America, Mexico or Canada who is temporarily outside these countries.

D. We Will Defend

This Section is amended by deleting the last sentence.

PART FOUR—YOUR DUTIES IF INJURY OCCURS

Number 6 of this part is amended to read:

6. Texas law allows you to make weekly payments to an injured employee in certain instances. Unless authorized by law, do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE—PREMIUM

A. Our Manuals

is amended by adding this sentence:
In this part, "our manuals" means manuals approved or prescribed by the Texas Department of Insurance.

C. Remuneration

Number 2 is amended to read:

2. All other persons engaged in work that would make us liable under Part One (Workers Compensation Insurance) of this policy. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured workers compensation insurance.

E. Final Premium

Number 2 is amended to read:

2. If you cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.

PART SIX—CONDITIONS

A. Inspection is amended by adding this sentence:

Your failure to comply with the safety recommendations made as a result of an inspection may cause the policy to be canceled by us.

C. Transfer of Your Rights and Duties is amended to read:

Your rights and duties under this policy may not be transferred without our written consent. If you die, coverage will be provided for your surviving spouse or your legal representative. This applies only with respect to their acting in the capacity as an employer and only for the workplaces listed in Items 1 and 4 on the Information Page.

D. Cancelation is amended to read:

1. You may cancel this policy. You must mail or deliver advance notice to us stating when the cancelation is to take effect.
2. We may cancel this policy. We may also decline to renew it. We must give you written notice of cancelation or nonrenewal. That notice will be sent certified mail or delivered to you in person. A copy of the written notice will be sent to the Texas Department of Insurance—Division of Workers' Compensation.
3. Notice of cancelation or nonrenewal must be sent to you not later than the 30th day before the date on which the cancelation or nonrenewal becomes effective, except that we may send the notice not later than the 10th day before the date on which the cancelation or nonrenewal becomes effective if we cancel or do not renew because of:
 - a. Fraud in obtaining coverage;
 - b. Misrepresentation of the amount of payroll for purposes of premium calculation;
 - c. Failure to pay a premium when payment was due;
 - d. An increase in the hazard for which you seek coverage that results from an action or omission and that would produce an increase in the rate, including an increase because of failure to comply with reasonable recommendations for loss control or to comply within a reasonable period with recommendations designed to reduce a hazard that is under your control;
 - e. A determination by the Commissioner of Insurance that the continuation of the policy would place us in violation of the law, or would be hazardous to the interests of subscribers, creditors, or the general public.
4. If another insurance company notifies the Texas Department of Insurance—Division of Workers' Compensation that it is insuring you as an employer, such notice must be a cancelation of this policy effective when the other policy starts.

Add the following to the policy:

PART SEVEN—OUR DUTY TO YOU FOR CLAIM NOTIFICATION

A. Claims Notification

We are required to notify you of any claim that is filed against your policy. Thereafter we must notify you of any proposal to settle a claim or, on receipt of a written request from you, of any administrative or judicial proceeding relating to the resolution of a claim, including a benefit review conference conducted by the Texas Department of Insurance—Division of Workers' Compensation. You may, in writing, elect to waive this notification requirement.

We must, on the written request from you, provide you with a list of claims charged against your policy, payments made and reserves established on each claim, and a statement explaining the effect of claims on your premium rates. We must furnish the requested information to you in writing no later than the 30th day after the date we receive your request. The information is considered to be provided on the date the information is received by the United States Postal Service or is personally delivered.

COMPLAINT NOTICE:**DISPUTE RESOLUTION SERVICES****NCCI'S DISPUTE RESOLUTION PROCESS DOES NOT APPLY TO WORKERS COMPENSATION CLAIMS.**

For workers compensation claim disputes, see "CLAIM COMPLAINT" below. For issues related to a violation of law related to your policy, see "VIOLATIONS OF LAW" below.

Important Note: The dispute resolution services provided through the Dispute Resolution Process (Process) of the National Council on Compensation Insurance (NCCI) are **voluntary**. The Process is not an administrative remedy that must be exhausted before you pursue relief in court. Using the Process does not prevent you or the carrier that issued the policy from pursuing any available legal remedies at any time.

NCCI can assist in the resolution of a dispute regarding your policy that is related to any of the following matters:

- The application or interpretation of rules contained in the various NCCI manuals (including, but not limited to, classification codes and experience rating modifications)
- Rating programs
- Endorsements
- Forms

Contact the carrier that issued the policy and attempt to resolve the dispute directly. If you and the carrier cannot agree, then contact NCCI to ask for assistance. NCCI's **Basic Manual** addresses dispute resolution in Appendix G. You may obtain dispute resolution services only after you have made a reasonable attempt to first resolve the dispute directly with the carrier and after you have paid any undisputed premium due to the carrier.

Send your request for assistance by mail to NCCI, Dispute Resolution Services, 901 Peninsula Corporate Circle, Boca Raton, FL 33487-1362; or by fax to 561-893-5043; or by email to regulatoryoperations@ncci.com.

THIS NOTICE OF THE DISPUTE RESOLUTION PROCESS IS FOR INFORMATION ONLY AND DOES NOT BECOME A PART, TERM, OR CONDITION OF THIS POLICY.**VIOLATIONS OF LAW:**

If you believe there has been a violation of law related to your policy, file a complaint with the Texas Department of Insurance:

Phone: 1-800-252-3439

Email: ConsumerProtection@tdi.texas.gov

Online: tdi.texas.gov

Mail: MC 111-1A, PO Box 149091, Austin, TX 78714

CLAIM COMPLAINT:

If there is a workers compensation claim complaint involving one of your employees, then contact the Texas Department of Insurance—Division of Workers' Compensation, Compliance and Investigations by mail to 7551 Metro Center Drive, Suite 100, MS-8, Austin, TX 78744; or by fax to 512-490-1030; or by email to DWC-ComplianceReview@tdi.texas.gov.

THIS NOTICE IS FOR INFORMATION ONLY AND DOES NOT BECOME A PART, TERM, OR CONDITION OF THIS POLICY.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

TEXAS WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule, but this waiver applies only with respect to bodily injury arising out of the operations described in the Schedule where you are required by a written contract to obtain this waiver from us.

This endorsement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

The premium for this endorsement is shown in the Schedule.

Schedule

1. () Specific Waiver

Name of person or organization

(X) Blanket Waiver

Any person or organization for whom the Named Insured has agreed by written contract to furnish this waiver.

2. Operations:

All Texas Operations

3. Premium:

The premium charge for this endorsement shall be 2 percent of the premium developed on payroll in connection with work performed for the above person(s) or organization(s) arising out of the operations described.

4. Advance Premium:

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

**TEXAS - AUDIT PREMIUM AND
RETROSPECTIVE PREMIUM ENDORSEMENT**

Section D of Part Five of the policy is replaced by the following provision:

PART FIVE -PREMIUM

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers' compensation law is not valid. The billing statement or invoice for audit additional premiums and/or retrospective additional premiums establishes the date that the premium is due.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

TEXAS NOTICE OF MATERIAL CHANGE ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Texas is shown in item 3.A. of the Information Page.

In the event of cancelation or other material change of the policy, we will mail advance notice to the person or organization named in the Schedule. The number of days advance notice is shown in the Schedule.

This endorsement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

1. Number of days advance notice: 60

2. Notice will be mailed to: J.E. Dunn Construction Company, Inc
1001 Locust St.
Kansas City, MO 64106-1904

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

VIRGINIA AMENDATORY ENDORSEMENT

This endorsement applies only to the Virginia insurance provided by the policy because Virginia is shown in Item 3.A. of the Information Page.

For Virginia insurance, Part Six D. (Conditions-Cancelation) is replaced by:

1. You may cancel this policy. You must mail or deliver advance written notice to us. You must provide written notice of your cancelation, including the date of and reasons for the cancelation, to the Workers Compensation Commission.
2. We may cancel this policy. We will provide you with 30 days notice of cancelation. We will provide the Workers Compensation Commission with immediate notice of such cancelation. This provision does not apply if you have obtained other insurance and that insurer has notified the Workers Compensation Commission that it is now providing your insurance.
3. In the event of cancelation by you or us, you must provide 30 days written notice of the cancelation to your covered employees.
4. We may nonrenew your policy. We will provide 30 days notice to you and to the Workers Compensation Commission of our decision to nonrenew. This provision does not apply if you have obtained other insurance and that insurer has notified the Workers Compensation Commission that it is now providing your insurance.
5. If you fail to pay the premium due on this policy, we may cancel the policy by providing 10 days notice to you and to the Workers Compensation Commission.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

VIRGINIA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT ENDORSEMENT

The premium for the policy may be adjusted by a Virginia Contracting Classification Premium Adjustment factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the premium adjustment factor after it is calculated.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

DEDUCTIBLE ENDORSEMENT

This deductible endorsement applies only to the insurance provided by the policy because the following states are listed in item 3.A. of the Information Page:

GA

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy. You will reimburse us for any deductible amounts that we advance or are required by law to pay.

Coverage		Deductible Amount	Basis
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. How This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We may advance part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period.

The "policy aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy or this endorsement is cancelled for any reason by you or by us before the end of the policy period.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages (but not "allocated loss adjustment expense") within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and X-ray, autopsy, stenographic, witnesses and summonses, and copies of documents
2. "Claim" means a written demand you receive for:
 - a. benefits required of you by the workers compensation law; or
 - b. damages covered by this policy;including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.
All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.
3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable by you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we pay or advance upon receipt of a billing from us.

If you fail to do so, we may, at our option, cancel either this endorsement or this policy by mailing or delivering to you not less than ten days written notice stating the day and hour the cancellation is to take effect. Mailing that notice to you at your mailing address shown in item 1 of the Information Page will be sufficient to prove notice.

3. Your Duties

- a. The first Named Insured shown in the Information Page agrees and is authorized to pay all deductible amounts on behalf of all Named Insureds and to reimburse us for any such amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Rights and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

DEDUCTIBLE ENDORSEMENT

This deductible endorsement applies only to the insurance provided by the policy because the following states are listed in Item 3.A. of the Information Page:

KS, MS, NC, TN, VA

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy.

Coverage	Deductible Amount; Basis		
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. How This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We will advance part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period.

The "aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy or this endorsement is cancelled by you or by us before the end of the policy period.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages but not "allocated loss adjustment expense" within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and X-ray, autopsy, stenographic, witnesses and summonses, and copies of documents.
2. "Claim" means a written demand you receive for:
 - a. benefits required of you by the workers compensation law; or
 - b. damages covered by this policy;

including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.

All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.

2. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable to you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we advance upon receipt of a billing from us.

If you fail to do so, we may, at our option, cancel either this endorsement or this policy by mailing or delivering to you not less than ten days written notice stating the day and hour the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

3. Your Duties

- a. The first Named Insured shown in the Information Page agrees and is authorized on behalf of all Named Insureds to reimburse us for all deductible amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Right and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NEBRASKA DEDUCTIBLE ENDORSEMENT

This deductible endorsement applies only to the insurance provided by the policy because the following states are listed in item 3.A. of the Information Page: NE

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy:

Coverage	Deductible Amount;	Basis
Bodily Injury By Accident	\$ 2,000,000	each occurrence
Bodily Injury By Disease	\$ 2,000,000	each claim
All Covered Bodily Injury	\$ N/A	policy aggregate

A. This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, to reimburse us for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We will pay part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so paid.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period. The "policy aggregate" will not be reduced if this endorsement is issued for a term of less than one year.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages (but not "allocated loss adjustment expense") within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.

2. For purposes of this paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory X-ray, autopsy, stenographic, witnesses, and summonses, and copies of documents.
2. "Claims" means a written demand you receive for:
 - a. benefits required of you by the workers compensation law; or
 - b. damages covered by this policy;including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.
All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.
3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable by you.

2. Cancellation

You must promptly pay us all amounts for which you are responsible under this endorsement. If you fail to do so, we may cancel this policy by mailing or delivering to you not less than ten days written notice starting the day and hour the cancellation is to take effect. Mailing that notice to you at your mailing address shown in item 1 of the Information Page will be sufficient to prove notice.

If you cancel this policy, or if we cancel for nonpayment as described in the preceding paragraph, or for any of the following reasons:

- a. fraud;
- b. you fail to pay us all amounts for which you are responsible under this endorsement;
- c. you obtained the policy through material misrepresentation;
- d. you violated any of the terms and conditions of the policy;
- e. the risk we accepted when the policy took effect has substantially increased;
- f. we no longer have reinsurance for all or a substantial part of the insured risk and so certify to the Director; or

g. the Director has determined our continuation of coverage could place us in violation of the insurance laws of Nebraska.

then the "policy aggregate" will not be reduced. If we cancel for any other reason, then the "policy aggregate" will be pro-rated.

3. Your Duties

- a. The first Named Insured shown in the Information Page agrees and is authorized on behalf of all Named Insureds to reimburse us for all deductible amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Rights and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

MISSOURI DEDUCTIBLE ENDORSEMENT

This deductible endorsement applies only to the insurance provided by the policy because the following states are listed in Item 3.A. of the Information Page: MO

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy;

Coverage	Deductible Amount; Basis		
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We may advance part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period.

The "policy aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy or this endorsement is cancelled by you or by us before the end of the policy period.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages (but not "allocated loss adjustment expense") within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this Paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated Loss Adjustment Expense", encompass the following, which can be directly allocated to a particular claim:
 - a. Fees of attorneys or other authorized representatives where permitted for legal services, whether by outside or staff representative.
 - b. Court, Alternate Dispute Resolution and other specific items of expense such as:
 - Medical examinations of a claimant to determine the extent of liability, degree of permanency or length of disability;
 - Expert medical or other testimony;
 - Autopsy;
 - Witnesses and summonses;
 - Copies of documents such as birth and death certificates, medical treatment records;
 - Arbitration fees;
 - Surveillance;
 - Appeal bond costs and appeal filing fees.
 - c. Medical cost containment expenses incurred with respect to a particular claim, whether by an outside vendor or done internally by our employee for the purpose of controlling losses; to ensure that only reasonable and necessary costs of services are paid. The expenses include:
 - Bill auditing expenses for any medical or vocational services rendered, including hospital bills (inpatient or outpatient), nursing home bills, physician bills, chiropractic bills, medical equipment charges, pharmacy charges, physical therapy bills, medical or vocational rehabilitation vendor bills.
 - Hospital and Other Treatment Utilization Reviews, including pre-certification/ pre-admission, concurrent or retrospective reviews.
 - Preferred Provider Network/Organization expenses.
 - Medical Fee Review Panel expenses.
 - d. Expenses which are not defined as losses and are directly related to and directly allocated to the handling of a particular claim which are required to be performed by statute or regulation.

The following shall not be included as allocated loss adjustment expenses:

1. Salaries, overhead and traveling expenses of our employees, except for employees while doing activities previously listed as allocated expenses.
2. Fees paid to independent claims professionals or attorneys (hired to perform the function of claim investigation normally performed by claims adjuster), for developing and investigating a claim so that a determination can be made of the cause, extent or responsibility for the injury or disease, including evaluation and settlement of covered claims.
3. Expenses which are defined as either an indemnity or medical loss.

2. "Claim" means a written demand you receive for:

- a. benefits required of you by the workers compensation law; or
- b. damages covered by this policy;

including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.

All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.

3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable by you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we advance upon receipt of a billing from us.

If you fail to do so, we may, cancel this policy by mailing or delivering to you, by certified mail, not less than thirty days written notice stating the day and hour the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice. We may keep the amount of unearned premium that will reimburse us for the amounts we have advanced. These rights are in addition to other rights we have to be reimbursed.

3. Your Duties

- a. The first Named Insured shown in the Information Page agrees and is authorized on behalf of all Named Insureds to reimburse us for all deductible amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Rights and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

"NOTICE: THIS WORKERS COMPENSATION POLICY CONTAINS A DEDUCTIBLE OPTION, UNDER WHICH YOU, THE EMPLOYER, ARE REQUIRED TO REIMBURSE CERTAIN LOSSES. PLEASE READ THIS POLICY CAREFULLY AND UNDERSTAND ITS CONDITIONS THOROUGHLY PRIOR TO PURCHASING COVERAGE."

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

OKLAHOMA LOSS REIMBURSEMENT ENDORSEMENT

This loss reimbursement endorsement applies only to the insurance provided by the policy because the following states are listed in Item 3.A. of the Information Page: OK

This loss reimbursement endorsement applies between you and us. It does not affect or alter the rights of others under the policy;

Coverage	Loss Reimbursement Amount; Basis		
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. This Loss Reimbursement Applies

1. Each Occurrence; Each Claim

You are responsible, up to the Loss Reimbursement amount shown above, for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable loss reimbursement amount shown above.

We may advance part or all of the loss reimbursement amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period.

Failure to reimburse us, however, will not affect coverage for an eligible insured employee under the policy.

The "policy aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy or this endorsement is cancelled by you or by us before the end of the policy period.

B. Effect of Loss Reimbursement on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages (but not "allocated loss adjustment expense") within the applicable loss reimbursement amount shown above. Those limits are not in addition to the loss reimbursement amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this Paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall not include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and X-ray, autopsy, stenographic, witnesses, and summonses, and copies of documents.
2. "Claim" means a written demand you receive for:
 - a. benefits required of you by the workers compensation law; or
 - b. damages covered by this policy;including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.

All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the loss reimbursement amounts apply.

3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the loss reimbursement amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the loss reimbursement amount; only then will the remainder of that recovery, if any, be applied to reduce the loss reimbursement amount paid or reimbursed or reimbursable by you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we advance upon receipt of a billing from us.

If you fail to do so, we may cancel this endorsement or this policy by mailing or delivering to you not less than ten days written notice stating the day and hour the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

3. Your Duties

- a. The first Named Insured shown in the Information Page agrees and is authorized on behalf of all Named Insureds to reimburse us for all loss reimbursement amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all loss reimbursement amounts under this policy.

4. Other Rights and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this loss reimbursement endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

TEXAS DEDUCTIBLE ENDORSEMENT

This deductible endorsement applies only to the insurance provided by the policy because the state of Texas is listed in Item 3.A. of the Information Page.

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy.

I. DEDUCTIBLE PROVISIONS

Coverage	Deductible Amount; Basis		
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits and damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We may advance part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period.

The "policy aggregate" will not be reduced if:

- a. this endorsement is issued for a term of less than (1) year, or
- b. the policy or this endorsement is cancelled by you before the end of the policy period.

The policy aggregate will be reduced, pro rata, based on the time the policy was in force if the policy or endorsement is cancelled by us.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages (but not "allocated loss adjustment expense") within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this Paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorney's fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and X-rays, autopsy, stenographic, witnesses and summonses, and copies of documents.
2. "Claims" means a written demand you receive for:
 - a. benefits required of you by the workers compensation law; or
 - b. damages covered by this policy;including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.
All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.
3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable by you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, (b) reimburse us within 30 days for any such amounts that we advance after we send you notice that payment is due, and (c) provide and maintain security or collateral as agreed between you and us.

If you fail to fully reimburse us when due or provide or maintain such required security, we may cancel either this endorsement or the policy for nonpayment of premium. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice. We may keep the amount of unearned premium that will reimburse us for the amounts we have advanced. These rights are in addition to other rights we have to be reimbursed.

3. Your Duties

- a. The first Named Insured shown in the Information Page agrees and is authorized on behalf of all Named Insureds to reimburse us for all deductible amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Rights and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

II. PREMIUM PROVISIONS

This provision amends Part Five, (Premium) because you chose to have the cost of the deductible insurance rated by this Endorsement. This endorsement explains the rating plan and how the final deductible premium will be determined. The rating plan period is the one year period beginning with the effective date of this endorsement.

The amount of final deductible premium depends on five standard elements.

A. Final Deductible Premium Standard Elements

The five standard elements are explained here.

1. **Deductible Premium** is the premium, after the application of a deductible credit, that we would charge during the rating plan period if you had not chosen the final deductible premium rating option, but with one exception. Deductible premium does not include the expense constant charge.
2. **Deductible Basic Premium** is less than deductible premium. It is deductible premium multiplied by a percentage called the Deductible Basic Premium Factor. The Deductible Basic Premium Factor varies by state. The Deductible Basic Premium Factors are shown in the Schedule for states included. An element included in Deductible Basic Premium is the excess loss premium charge for the deductible amount on the policy. Excess loss premium varies by state, by classification, and by the limit of the deductible amount.
3. **Actual Reimbursable Losses** are all amounts paid or estimated to be paid for deductible losses as defined by I. DEDUCTIBLE PROVISIONS of this endorsement.
4. **A Converted Deductible Loss Charge** is the Actual Reimbursable Losses multiplied by a percentage called the Deductible Loss Conversion Factor. The Deductible Loss Conversion Factor is shown in the Schedule and varies by state.

5. **Deductible Taxes and Expenses** are a part of the premium we collect. Deductible Taxes and Expenses are determined as a percentage of Deductible Basic Premium and Converted Deductible Loss Charge. The percentage is called the Deductible Tax and Expense Multiplier which is shown in the Schedule and varies by state.

B. Final Deductible Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the final deductible premium. If the policies provide insurance for more than one insured, the final deductible premium will be determined for all insureds combined, not separately for each insured.

1. Final deductible premium is the sum of Deductible Basic Premium, Converted Deductible Loss Charge, Deductible Tax and Expense.
2. The final deductible premium will not be less than the Deductible Basic Premium times the Deductible Tax and Expense Multiplier, or less than the minimum determined by applying the minimum factors shown in the Schedule to the deductible premium, whichever is larger.
3. The final deductible premium will not be more than the Deductible Basic Premium times the Deductible Tax and Expense Multiplier plus the Converted Deductible Loss Charge times the Deductible Tax and Expense Multiplier or more than the maximum determined by applying the maximum factors shown in the Schedule to the deductible premium which ever is smaller.
4. If this endorsement applies to more than one policy or state, the final deductible premium will be the sum of the final deductible for each policy and state.

C. Premium Calculations and Payments

1. We will calculate the final deductible premium using Actual Reimbursable Losses we have as of a date six months after the rating plan period ends and annually thereafter.

We may make a special valuation of the final deductible premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors involved in reorganization, receivership or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the final deductible premium is more than the deductible premium as of the special valuation date.

2. After a calculation of final deductible premium you and we agree that it is the final calculation. No other calculation will be made unless there is a clerical error in the final calculation.
3. After each calculation of final deductible premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all deductible premium and final deductible premium calculated under this endorsement.

D. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The final deductible premium standard elements will be determined by us for that state, and added to the Schedule by endorsement.

E. Cancellation

1. If any insurance subject to this endorsement is canceled, the effective date of cancellation will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. The maximum final deductible premium will be based on the deductible premium for the rating plan period increased pro rata to 365 days.
3. Section.E.3 will not apply if you cancel because:
 - a. all work covered by the insurance is complete;
 - b. all interest in the business covered by the insurance is sold; or
 - c. you retire from all business covered by the insurance.

Schedule

1. Other policies subject to this Final Deductible Premium Endorsement:
2. Minimum Final Deductible Premium Factor: to be determined
Maximum Final Deductible Premium Factor: to be determined
3. Deductible Loss Conversion Factor and the states where they apply, are shown in the Table of States.
4. The Deductible Basic Premium Factors and the states where they apply, are shown in the Table of States.
5. The Deductible Tax and Expense Multipliers and the states where they apply, are shown in the Table of States.

Table of States

State	Deductible Loss Conversion Factor	Deductible Tax and Expense Multiplier	Deductible Basic Premium Factor
TX	to be determined		

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

COLORADO DEDUCTIBLE ENDORSEMENT

This deductible endorsement applies only to the insurance provided by the policy because the following states are listed in Item 3.A. of the Information Page: CO

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy. You will reimburse us for any deductible amounts that we advance or are required by law to pay.

Coverage	Loss Reimbursement Amount; Basis		
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. How This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We may advance part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period.

The "policy aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy or this endorsement is cancelled for any reason by you or by us before the end of the policy period.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages (but not "allocated loss adjustment expense") within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and X-ray, autopsy, stenographic, witnesses and summonses, and copies of documents.
2. "Claim" means a written demand you receive for:
 - a. benefits required of you by the workers compensation law; or
 - b. damages covered by this policy;

including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.

All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.

3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable by you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we pay or advance upon receipt of a billing from us.

If you fail to do so, we may, at our option, cancel either this endorsement or this policy by mailing or delivering to you not less than ten days written notice stating the day and hour the cancellation is to take effect provided that the nonpayment of the deductible amount occurred during the same policy period in which the loss occurred. In situations where we are not able to cancel the endorsement or the policy within the policy period in which the loss occurred and the deductible amount was not paid, we may cancel this endorsement but not the policy. Mailing that notice to you at your mailing address shown in item 1 of the Information Page will be sufficient to prove notice.

3. Your Duties

The first Named Insured shown in the Information Page agrees and is authorized to pay all deductible amounts on behalf of all Named insureds and to reimburse us for any such amounts that we advance.

Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Rights and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

ARIZONA DEDUCTIBLE ENDORSEMENT

This deductible endorsement applies only to the insurance provided by the policy because the following states are listed in item 3.A. of the Information Page: AZ

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy:

Coverage		Deductible Amount	Basis
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, for the total of:

- a. all benefits required of you by the Workers Compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim"

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We will advance all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages because of bodily injury by accident and bodily injury by disease for each policy period.

The "policy aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy or this endorsement is cancelled by you or by us before the end of the policy period.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expenses directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and x-ray, autopsy, stenographic, witnesses and summonses and copies of documents.
2. "Claims" means a written demand you receive for:
 - a. benefits required of you by the Workers Compensation law; or
 - b. damages covered by this policy;

including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.

All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.

3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable by you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we advance upon receipt of a billing from us.

If you fail to do so, we may, at our option, cancel either this endorsement or this policy by mailing or delivering to you not less than thirty days written notice stating the day and hour the cancellation is to take effect. Mailing that notice to you at your mailing address shown in item 1 of the Information Page will be sufficient to prove notice.

3. Your Duties

- a. The first Named Insured shown in the Declarations agrees and is authorized on behalf of all Named Insureds to reimburse us for all deductible amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Rights and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

**FLORIDA LARGE DEDUCTIBLE ENDORSEMENT - OCCURRENCE BASIS
DEDUCTIBLE LIMIT INCLUDES ALAE**

This deductible endorsement applies only to the insurance provided by the policy because Florida is listed in Item 3.A. of the Information Page:

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy.

Coverage	Deductible Amount; Basis		
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. How This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We will advance part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period. The policy aggregate cannot be less than 100% of the standard premium.

The "aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy is cancelled by you or by us before the end of the policy period.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages but not "allocated loss adjustment expense" within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and X-ray, autopsy, stenographic, witnesses, and summonses, and copies of documents.
2. "Claims" means a written demand you receive for:
 - a. benefits required of you by the Workers' Compensation law; or
 - b. damages covered by this policy;

including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.

All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.

3. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable to you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we advance upon receipt of a billing from us.

If you fail to do so, we may cancel this policy by mailing or delivering to you not less than 30 days written notice stating the day and hour the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

3. Your Duties

- a. The First Named Insured shown in the Information Page agrees and is authorized on behalf of all Named Insured to reimburse us for all deductible amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.
- c. Multiple named insured's will only be listed in the same policy if they meet the combinability rules of the National Council on Compensation Insurance Experience Rating Plan.

4. Other Right and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

CALIFORNIA
LARGE DEDUCTIBLE ENDORSEMENT - PER OCCURRENCE BASIS
DEDUCTIBLE LIMIT INCLUDES ALAE

This deductible endorsement applies only to the insurance provided by the policy because the following states are listed in item 3.A. of the Information Page: CA

This deductible endorsement applies between you and us. It does not affect or alter the rights of others under the policy.

Coverage	Deductible Amount; Basis		
Bodily Injury By Accident	\$	2,000,000	each occurrence
Bodily Injury By Disease	\$	2,000,000	each claim
All Covered Bodily Injury	\$	N/A	policy aggregate

A. How This Deductible Applies

1. Each Occurrence; Each Claim

You are responsible, up to the deductible amount shown above, for the total of:

- a. all benefits required of you by the workers compensation law (including benefits payable under PART THREE - OTHER STATES INSURANCE or under any endorsement); plus
- b. all sums you legally must pay as damages; plus
- c. all "allocated loss adjustment expense" as part of any claim or suit we defend;

because of (1) bodily injury by accident to your employees arising out of any one "occurrence"; (2) bodily injury by disease to your employee arising out of any one "claim".

We are responsible for those amounts of benefits, damages and "allocated loss adjustment expense" that exceed the applicable deductible amount shown above.

We will advance part or all of the deductible amount to settle any claim, proceeding or suit. You will reimburse us promptly for any amount(s) we have so advanced.

2. Policy Period Aggregate

The amount shown above as "policy aggregate", is the most you must pay for the sum of all benefits, damages and "allocated loss adjustment expense" because of bodily injury by accident and bodily injury by disease for each policy period.

The "aggregate" will not be reduced if:

- (a) this endorsement is issued for a term of less than (1) year, or
- (b) the policy or this endorsement is cancelled by you or by us before the end of the policy period.

B. Effect of Deductible on Limits of Liability

1. With respect to the Employers Liability Insurance provided by this policy, the applicable "each employee", "each accident", "policy" or other similar limits of liability are reduced by the sum of all damages but not "allocated loss adjustment expense" within the applicable deductible amount shown above. Those limits are not in addition to the deductible amount. This provision applies whether the Employers Liability Insurance is provided by PART TWO or by an endorsement to this policy.
2. For purposes of this paragraph B., all damages because of bodily injury by accident or bodily injury by disease are deemed to have been paid or to be payable before "allocated loss adjustment expense" has been paid or is payable.

C. Definitions

1. "Allocated loss adjustment expense" means claim adjustment expense directly allocated by us to a particular claim. Such expense shall include, but shall not be limited to, attorneys' fees for claims in suit, court and other specific items of expense such as medical examination, expert medical or other testimony, laboratory and X-ray, autopsy, stenographic, witnesses and summonses, and copies of documents.
2. "Claim" means a written demand you receive for:
 - a. benefits required of you by the workers compensation law; or
 - b. damages covered by this policy;

including a filing by your employee for such benefits with an agency authorized by law, and a suit or other proceeding brought by your employee for such benefits or damages. "By your employee" includes such action taken by others legally entitled to do so on his or her behalf.

All claims for benefits or damages because of bodily injury by the same or related diseases to any one person will be considered as one claim when determining how the deductible amounts apply.

2. "Occurrence" means a single accident which results in bodily injury to one or more of your employees.

D. Conditions

1. Recovery From Others

We have your rights and the rights of persons entitled to the benefits of this insurance to recover all advances and payments, including those within the deductible amount from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

If we recover any advance or payment made under this policy from anyone liable for the injury, the amount we recover will first be applied to any payments made by us in excess of the deductible amount; only then will the remainder of that recovery, if any, be applied to reduce the deductible amount paid or reimbursed or reimbursable to you.

2. Cancellation

You must (a) promptly pay all amounts for which you are responsible under this endorsement, and (b) reimburse us for any such amounts that we advance upon receipt of a billing from us.

We may cancel this policy for non-payment of any deductible amounts or for failure to comply with any security-related terms of this policy. Such cancellation of this policy shall be treated in the same manner as nonpayment of premium as provided by the California Insurance Code. We will remain fully responsible for the full amount of all claims incurred prior to the effective date of the cancellation.

3. Your Duties

- a. The first Named Insured shown in the Information Page agrees and is authorized on behalf of all Named Insureds to reimburse us for all deductible amounts that we advance.
- b. Each Named Insured is jointly and severally liable for all deductible amounts under this policy.

4. Other Right and Duties (Ours and Yours)

All other terms of this policy, including those which govern (a) our right and duty to defend any claim, proceeding or suit against you, and (b) your duties if injury occurs, apply irrespective of application of this deductible endorsement.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

KNOWLEDGE AND NOTICE OF OCCURRENCE ENDORSEMENT

It is understood and agreed that the following is added to paragraph 3 of PART FOUR - YOUR DUTIES IF INJURY OCCURS.

Your duty to give us all notices, demands and legal papers related to the injury, claim, proceedings or suit does not apply to the knowledge of such injury, claim, proceedings or suit, known by any agent, servant, employee, contractor or sub contractor, unless you have designated such person as a representative of the First Named Insured for this policy.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

**SOLE AGENT
CONSOLIDATED INSURANCE PROGRAMS**

It is understood and agreed that E. Sole Representative of Part SIX- CONDITIONS is deleted and replaced with the following:

In consideration of being listed as an insured, you agree that the person or organization designated by this endorsement will act on behalf of all insureds as sole and irrevocable agent for the purposes of changing this policy, receiving return premiums, premium refunds or dividends and giving or receiving notice of cancellation or non-renewal.

You, hereby, direct us to pay any return premiums, premium refunds or dividends to the sole agent, who has agreed to fulfill all of your present and future obligations with respect to the payment of premium and/or loss reimbursement under this policy.

SOLE AND IRREVOCABLE AGENT:
J.E. Dunn Construction Company, Inc
1001 Locust St.
Kansas City, MO 64106-1904

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

UNINTENTIONAL ERRORS AND OMISSIONS ENDORSEMENT

It is understood and agreed that the following condition is added to PART SIX-CONDITIONS.

It is agreed that in the event of your unintentional failure to disclose all hazards, prior occurrences or factual information on applications, supplements or other documents existing as of the inception date of this policy, will not prejudice the coverage provided under this policy.

You agree to notify us in writing of such failure to disclose all hazards, prior occurrences or factual information on applications, supplements or other documents as soon as you are aware of such failure.

This endorsement does not change any of the provisions in PART FIVE - PREMIUM to classify, audit or determine premium. Furthermore this endorsement does not change any of the provisions in items 2. and 4. of PART SIX - CANCELLATION.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

Endorsement No.

CALIFORNIA CANCELATION ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because California is shown in Item 3.A. of the Information Page.

The cancelation condition in Part Six (Conditions) of the policy is replaced by these conditions:

Cancelation:

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancelation is to take effect.
2. We may cancel this policy for one or more of the following reasons:
 - a. Non-payment of premium;
 - b. Failure to report payroll;
 - c. Failure to permit us to audit payroll as required by the terms of this policy or of a previous policy issued by us;
 - d. Failure to pay any additional premium resulting from an audit of payroll required by the terms of this policy or any previous policy issued by us;
 - e. Material misrepresentation made by you or your agent;
 - f. Failure to cooperate with us in the investigation of a claim;
 - g. Material failure to comply with federal or state safety orders or written recommendations of our designated loss control representatives;
 - h. The occurrence of a material change in the ownership of your business;
 - i. The occurrence of any change in your business or operations that materially increases the hazard for frequency or severity of loss;
 - j. The occurrence of any change in your business or operation that requires additional or different classification for premium calculation;
 - k. The occurrence of any change in your business or operation which contemplates an activity excluded by our reinsurance treaties.
3. If we cancel your policy for any of the reasons listed in (a) through (f), we will give you 10 days advance written notice, stating when the cancelation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice. If we cancel your policy for any of the reasons listed in Items (g) through (k), we will give you 30 days advance written notice; however, we agree that in the event of cancelation and reissuance of a policy effective upon a material change in ownership or operations, notice will not be provided.

4. If we mail the notice to you, the stated periods of notice and your right to remedy the condition will be extended by 5 days if the place of mailing and your mailing address is within California, 10 days if the place of mailing or your mailing address is outside of California and 20 days if the place of mailing or your mailing address is outside of the United States.
5. The policy period will end on the day and hour stated in the cancelation notice.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

COUNTERSIGNATURE ENDORSEMENT - MISSISSIPPI

This endorsement is effective at the inception of the policy and attaches to and forms a part of this policy.



Countersigning Agent

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

FIXED-TERM POLICY - CALIFORNIA

This policy is a Fixed-Term Policy - a policy written in excess of one year and sixteen days but for a specific fixed term.

You have agreed that we may issue and you will accept endorsements that may be required to make this policy conform with any legislation, rules, and regulations passed or approved after this policy is issued.

Approved rules and regulations apply to this policy as though it consisted of consecutive policies each for one full year, except in those instances when we or you want to establish a different rating date. In such cases, either the first period or last period of coverage shall be treated as a short-term policy. The periods into which the policy is divided will be shown on the policy period endorsements.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NOTICE OF CANCELLATION

We will not cancel this policy until written notice of cancellation has been delivered to those scheduled below at least:

- a) 10 days before the effective date of cancellation, if we cancel for non-payment of premium, fraud, or misrepresentation; or
- b) 60 days before the effective date of the cancellation if we cancel the insurance afforded by this policy for any other reason.

Failure to provide notice under this endorsement will not affect the validity of the cancellation except as it relates to the person or organization listed below.

NAME

ADDRESS

J.E. Dunn Construction Group, Inc.

1001 Locust St
Kansas City MO 64106-1904

In no event will the notification be less than the minimum days required for notification by state statute. Notification will be provided to all parties in a manner as required by state statute, if any.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NOTICE OF CANCELLATION

We will not cancel this policy until written notice of cancellation has been delivered to those scheduled below at least:

- a) 10 days before the effective date of cancellation, if we cancel for non-payment of premium, fraud, or misrepresentation; or
- b) 60 days before the effective date of the cancellation if we cancel the insurance afforded by this policy for any other reason.

Failure to provide notice under this endorsement will not affect the validity of the cancellation except as it relates to the person or organization listed below.

<u>NAME</u>	<u>ADDRESS</u>
-------------	----------------

J.E. Dunn Construction Group, Inc.	1001 Locust St Kansas City MO 64106-1904
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In no event will the notification to those scheduled above be less than 60 days, as required by state statute, for reasons other than those specified above. Notification will be provided to all parties in a manner as required by state statute, if any.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NOTICE OF CANCELLATION

We will not cancel this policy until written notice of cancellation has been delivered to those scheduled below at least:

- a) 10 days before the effective date of cancellation, if we cancel for non-payment of premium, fraud, or misrepresentation; or
- b) 60 days before the effective date of the cancellation if we cancel the insurance afforded by this policy for any other reason.

Failure to provide notice under this endorsement will not affect the validity of the cancellation except as it relates to the person or organization listed below.

NAME

J.E. Dunn Construction Group, Inc.

ADDRESS

1001 Locust St
Kansas City MO 64106-1904

In no event will the notification to those scheduled above be less than 45 days, as required by state statute, for reasons other than those specified above. Notification will be provided to all parties in a manner as required by state statute, if any.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

PARTICIPATING PROVISION

You shall participate in the distribution of surplus funds of the company through any dividends that may be declared for this Policy. A declaration or payment of dividends is not guaranteed. The amount of any dividends that may be declared shall be to the extent, and upon the conditions fixed and determined by the Board of Directors and in compliance with any laws that apply.

California:

It is agreed that with respect to such insurance as is afforded by the policy by reason of the designation of California in Item 3 of the Information Page includes the following provision:

Under California law, it is unlawful for an insurer to promise the future payment of dividends under an unexpired workers' compensation policy or to misrepresent the conditions for dividend payment. Dividends are payable only pursuant to conditions determined by the Board of Directors or other governing board of the Company following the policy expiration.

Missouri:

It is agreed that with respect to such insurance as is afforded by the policy by reason of the designation of Missouri in Item 3 of the Information Page includes the following provision:

Under Missouri law, it is unlawful for an insurer to promise the future payment of dividends under an unexpired workers' compensation policy or to misrepresent the conditions for dividend payment. Dividends are payable only pursuant to conditions determined by the Board of Directors or other governing board of the Company following the policy expiration.

Texas:

The named insured shall be entitled to participate in a distribution of the surplus of the Company, as determined by the Board of Directors from time to time, after approval in accordance with the provisions of the Texas Insurance Code of 1951, as amended.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NOTICE OF CANCELLATION TO THIRD PARTIES

- A.** If we cancel this policy for any reason other than nonpayment of premium, we will notify the persons or organizations shown in the Schedule below. We will send notice to the email or mailing address listed below at least 10 days, or the number of days listed below, if any, before cancellation becomes effective. In no event does the notice to the third party exceed the notice to the first named insured.
- B.** This advance notification of a pending cancellation of coverage is intended as a courtesy only. Our failure to provide such advance notification will not extend the policy cancellation date nor negate cancellation of the policy.

Schedule

Name of Other Person(s) / Organization(s):	Email Address or mailing address:	Number Days Notice:
Per schedule on file with broker		60

All other terms and conditions of this policy remain unchanged.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc. Endorsement No.

MISSOURI NOTIFICATION OF ADDITIONAL MESOTHELIOMA BENEFITS ENDORSEMENT

This endorsement applies only to insurance provided by the policy because Missouri is shown in Item 3.A. of the Information Page.

Section 287.200.4, subdivision (3), of the Missouri Revised Statutes provides additional benefits in the case of occupational diseases due to toxic exposure that are diagnosed to be mesothelioma and result in permanent total disability or death.

Unless you reject the additional benefits for mesothelioma provided under Section 287.200.4 subdivision (3) of the Missouri Revised Statutes, this policy provides insurance for these additional benefits if the mesothelioma is caused or aggravated by the conditions of your employment and the employee's last day of last exposure to the conditions causing or aggravating such mesothelioma occurs during the policy period.

If you reject liability for mesothelioma additional benefits provided under Section 287.200.4, subdivision (3), of the Missouri Revised Statutes, you must notify us of this election. Once you notify us, we will endorse this policy to exclude insurance for these additional benefits. If you reject liability for mesothelioma additional benefits, the exclusive remedy provisions under Missouri Revised Statutes Section 287.120 shall not apply to your liability for mesothelioma additional benefits.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

CANCELLATION ENDORSEMENT – DESIGNATED GOVERNMENT ENTITY

This endorsement modifies insurance provided under the following;

WORKERS COMPENSATION & EMPLOYERS LIABILITY INSURANCE POLICY

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

Any cancellation or any material change adversely affecting the Government's interest shall not be effective until the Insurer or the Contractor gives advance written notice to the Contracting Officer (1) for such period as the Laws of the State in which this contract is to be performed prescribe, or (2) until 30 days, whichever period is longer.

SCHEDULE

Designated Government Entity or Work:

Where required by contract

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NOTICE OF CANCELLATION

We will not cancel this policy until written notice of cancellation has been delivered to those scheduled below at least:

- a) 10 days before the effective date of cancellation, if we cancel for non-payment of premium, fraud, or misrepresentation; or
- b) 60 days before the effective date of the cancellation if we cancel the insurance afforded by this policy for any other reason.

Failure to provide notice under this endorsement will not affect the validity of the cancellation except as it relates to the person or organization listed below.

NAME

J.E. Dunn Construction Group, Inc.

ADDRESS

1001 Locust St
Kansas City MO 64106-1904

In no event will the notification be less than the minimum days required for notification by state statute. Notification will be provided to all parties in a manner as required by state statute, if any.

Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023

Effective Date

Premium \$

Issued to J.E. Dunn Construction Group, Inc.

NOTICE OF CANCELLATION, NON-RENEWAL AND MATERIAL CHANGE

If we cancel or non-renew this policy or make a "material change" to the insurance afforded by this policy we will mail or deliver notice of cancellation, non-renewal or "material change" to those listed in the schedule below at least;

- a) 10 days before the effective date of cancellation, if we cancel for non-payment of premium; or
- b) 60 days before the effective date of the cancellation, non-renewal or "material change" if we cancel, non-renew or make a "material change" to the insurance afforded by this policy for any other reason.

For the purpose of this endorsement, "material change" is defined as a reduction in Limits of Insurance.

<u>NAME</u>	<u>ADDRESS</u>
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J.E. Dunn Construction Group, Inc.	1001 Locust St Kansas City MO 64106-1904
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Issued by Liberty Insurance Corporation 21814

For attachment to Policy No. WA7-64D-445991-023 Effective Date Premium \$

Issued to J.E. Dunn Construction Group, Inc.