

**Commercial Intellisys
Zurich American Insurance Company
1400 American Lane
Tower 1, 12th Flr.
Schaumburg, IL 60196
Rating Worksheets**

Named Insured: BUCKEYE FARM SALES Date: 02/09/16

Special Notes: 2/9/2016
Quote Number: 1460009-01 Agy/Prod Number: 20953000
Policy Number: WC Agy/Prod Name: UNITED STATES INSURANCE S
Customer ID: Operator: BWCKXD10
System Assign: 86237000000000
Release : 15.26
Business Type:

Insurance Co.: ZURICH AMERICAN INSURANCE COMPANY

Line Of Business: WORKERS COMP (VOLUNTARY)
Effective Date: 03/24/16 Expiration Date: 03/24/17
Anniversary Date: Audit Frequency: ANNUAL
Policy Term: 365 DAYS
Predominant State: MI
Transaction Type: NEW BUSINESS QUOTE

POLICY PREMIUM TOTALS

<u>Coverages</u>	<u>Term Premium</u>
Class Premium	1,712.00
Standard Premium	1,712.00
Expense Constant	250.00
Terrorism	6.00
Catastrophe	3.00
Estimated Premium	1,971.00
Taxes and Assessments	46.00
Estimated Total	2,017.00

TERM STATE TOTALS

<u>State</u>	<u>Exposure</u>	<u>Estimated Premium</u>	<u>Taxes and Assessments</u>	<u>State Total</u>
IN	5,000	730.00	6.00	736.00
KY	10,000	722.00	40.00	762.00
MI	15,000	519.00	.00	519.00
Estimated Totals	30,000	1,971.00	46.00	2,017.00

Premium Recap by Rating Group

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PREMIUM RECAP BY RATING GROUP

State: IN Rating Group: 0003-01

<u>Class Code</u>	<u>Exposure</u>	<u>Rate</u>	<u>Premium</u>
8288	5,000	9.56	478.00
TOTAL CLASS PREMIUM			478.00
TOTAL SUBJECT PREMIUM			478.00
TOTAL MODIFIED PREMIUM			478.00
STANDARD TOTAL			478.00
EXPENSE CONSTANT			250.00
TERRORISM (.02)			1.00
(SP: 5,000.00) **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**			
CATASTROPHE (O/T ACTS OF TERR) (.02)			1.00
(SP: 5,000.00) **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**			
TOTAL ESTIMATED PREMIUM			730.00
INSIF SURCHARGE (.0084)			6.00
FINAL TOTAL			736.00

State: KY Rating Group: 0001-01

<u>Class Code</u>	<u>Exposure</u>	<u>Rate</u>	<u>Premium</u>
8288	10,000	7.18	718.00
TOTAL CLASS PREMIUM			718.00
TOTAL SUBJECT PREMIUM			718.00
TOTAL MODIFIED PREMIUM			718.00
STANDARD TOTAL			718.00
TERRORISM (.02)			2.00
(SP: 10,000.00) **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**			
CATASTROPHE (O/T ACTS OF TERR) (.02)			2.00
(SP: 10,000.00) **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**			
TOTAL ESTIMATED PREMIUM			722.00
KY SPECIAL FUND ASSESSMENT (.0551)			40.00
FINAL TOTAL			762.00

State: MI Rating Group: 0002-01

<u>Class Code</u>	<u>Exposure</u>	<u>Rate</u>	<u>Premium</u>
0129	15,000	3.44	516.00
TOTAL CLASS PREMIUM			516.00
TOTAL SUBJECT PREMIUM			516.00
TOTAL MODIFIED PREMIUM			516.00
STANDARD TOTAL			516.00
TERRORISM RISK INS ACT 2002 (.02)			3.00
(SP: 15,000.00) **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**			
TOTAL ESTIMATED PREMIUM			519.00
FINAL TOTAL			519.00

Policy Information

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WORKERS COMP POLICY INFORMATION RECAP

Predominant State: MI
 Employers Liability: Each Accident: 100,000
 Policy Limit: 500,000
 Each Employee: 100,000
 Admiralty Limit: Per Accident: N/A
 Program Type: N/A
 FEELA Limit: Per Accident: N/A
 Program Type: N/A
 Retro Plan: NO
 Interstate Exper Mod ID:
 Effective Date:
 Exper Mod:

Minimum Premium

Policy: 750
 Empl Liab:
 Admiralty:
 FEELA:
 Combined Policy Premium:
 NJ Premium:

Executive Officers: NO
 Employee Leasing: NO
 Deposit Factor:
 Installment Plan:

WORKERS COMP STATE INFORMATION RECAP

State:	IN	KY	MI
Rate Mode:	G	G	G
Retro Plan:	NO	NO	NO
Rate Revision Date:	01/01/16	10/01/15	01/01/16
Dev Revision Date:	01/01/16	01/01/16	01/01/16
Premium Discount			
First:	NIL (10000)	NIL (10000)	NIL (10000)
Next:	.091 (190000)	.091 (190000)	.091 (190000)
Next:	.113 (1550000)	.113 (1550000)	.113 (1550000)
Balance:	.123 (BALANCE)	.123 (BALANCE)	.123 (BALANCE)
Commission (Norm):	0	0	0
Prem Subj to Comm:	728	720	516

Class Code Information

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CLASS CODE INFORMATION

State: 13 (IN) **Rating Group:** 0003-01
Class Code: 8288 **SALES STABLE & SALESPERSONS, DRIVERS**
 Hazard Group: 5(E) Analogy Desc: NONE
 Premium Type: 01 RATABLE
 USL&H Applies: NO
 DC Ben Applies: NO
 TWM&C Applies: NO Disease Load: Exclude Med:
 Base Rate Ovrđ: Min Prem Ovrđ: Loss Cnst Ovrđ: 0
 Exposure: 5,000 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev	Co. Min Dev	Class Prem	Term Fact	Class Min	Audit Fact
1.000	1.000	478	1.000	750	N/A

CLASS CODE RATING FORMULAS

CLASS PREMIUM	BASE RATE =	FINAL RATE	* EXPOSURE /	RATING BASIS =	FINAL PREMIUM
	9.56	9.56	5000.00	100	478.00
ADDL FACTORS: PURE BASE RATE: 6.28 BASE LCM 1.52300					

State: 16 (KY) **Rating Group:** 0001-01
Class Code: 8288 **SALES STABLE & SALESPERSONS, DRIVERS**
 Hazard Group: 5(E) Analogy Desc: NONE
 Premium Type: 01 RATABLE
 USL&H Applies: NO
 DC Ben Applies: NO
 TWM&C Applies: NO Disease Load: Exclude Med:
 Base Rate Ovrđ: Min Prem Ovrđ: Loss Cnst Ovrđ: 0
 Exposure: 10,000 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev	Co. Min Dev	Class Prem	Term Fact	Class Min	Audit Fact
1.000	1.000	718	1.000	750	N/A

CLASS CODE RATING FORMULAS

CLASS PREMIUM	BASE RATE =	FINAL RATE	* EXPOSURE /	RATING BASIS =	FINAL PREMIUM
	7.18	7.18	10000.00	100	718.00
ADDL FACTORS: PURE BASE RATE: 4.35 BASE LCM 1.65000					

