

Workers Compensation Insurance Proposal

ISD 917



Mohammad ElSawaf, CPCU, MBA: VP Business Ins Consultant
Mark Kraemer, CIC, CWCA, CSR: Producer Relationship Mgr
Account Manager: Janelle Darling, CIC, CISR, CWCA
Date Prepared: April 23, 2026



Table of Contents

About USI Insurance Services	3
Service Team	4
InsurLink Client Portal	5
CertVaultSM for Certificate Delivery	6
Schedule of Named Insureds	7
Schedule of Locations	8
Workers' Compensation Overview	10
Workers' Compensation	11
Workers' Compensation Exposure – Rate Comparison	13
Premium Summary	14
Agency Bill Payment Options and Procedures	15
USI Disclosures	16
USI Privacy Notice	17
Insurance Carrier Ratings	19
Client Authorization to Bind	20

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 10,500 industry leading professionals across ~200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com.

The USI ONE Advantage

What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

Omni – USI's Proprietary Analytics

Omni, which means "all," is USI's one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions across property & casualty, employee benefits, personal risk and retirement. Omni features over a thousand solutions, case studies, work products and detailed analysis across industry verticals in a single dashboard. USI consultants input the client's personalized data into Omni – highlighting their business, employees, and risks. The results feature client specific recommendations with quantified financial impact and the ability to analyze alternative scenarios with the touch of a button.

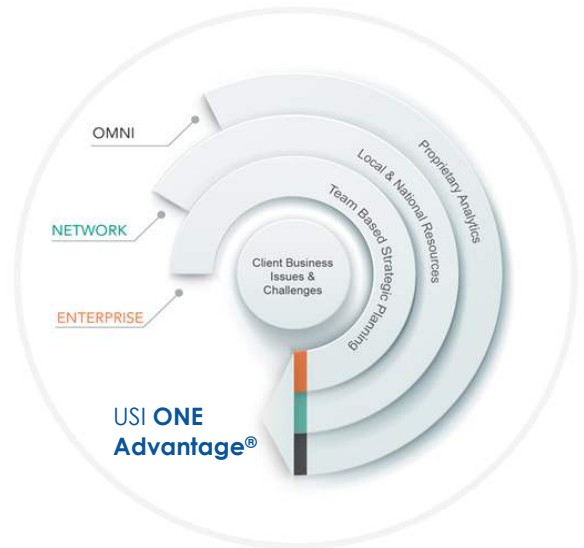
Network – USI's Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI's Team Based Strategic Planning

USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our Omni knowledge engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.



This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Service Team

USI Insurance Services, LLC

8000 Norman Center Dr, Suite 400, Bloomington, MN 55437

(612) 509-1001 www.usi.com

Producers

Your Consultant is **Mohammad ElSawaf**

Direct Number: (952) 322-9054

E-Mail: Mohammad.ElSawaf@usi.com

Your **Producer Relationship Mgr** is **Mark Kraemer**

Direct Number: (952) 322-9102

E-Mail: Mark.Kraemer@usi.com

Account Management Team

Your **CL Sr Account Manager** is **Janelle Darling**

Direct Number: (952) 322-9046

E-Mail: Janelle.Darling@usi.com

Your **CL Sr Account Rep** is **Michelle Borowick**

Direct Number: (952) 322-9024

E-Mail: Michelle.Borowick@usi.com

Additional USI Contacts

Your **Risk Control Primary** contact is **Brian Plautz**

Direct Number: (952) 322-9415

E-Mail: Brian.Plautz@usi.com

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

InsurLink Client Portal

InsurLink, USI's secure, interactive portal for client collaboration and self-service resources, helps streamline the administration of your insurance program with efficient, environmentally friendly, paperless transactions.

InsurLink enables you to manage your program online in seamless collaboration with your USI service team 24 hours a day, 7 days a week.

With our user-friendly, intuitive software you can:



View and reprint Certificates of Insurance.



View policies, endorsements and other key documents.



Generate and issue Certificates of Insurance quickly and accurately.



Share documents with your USI service team



Reprint and replace Auto ID cards.*

For more information about InsurLink, contact your USI service representative.

USI Insurance Services LLC
100 Summit Lake Drive, Suite 400
Valhalla, NY 10595
www.usi.com

Overview

Auto ID

Documents

Certificates

USI Terms & Conditions

USI

My Account

Hello Client User

My Quick Links

Auto Insurance
Download Insurance Card

Certificates
Add a holder

Links

Chubb

Travelers

eCollaborate

InsurLink

Privacy Policy Terms of Use

Get our mobile app for Android or Apple and access your InsurLink client portal on the go!

*Limitations in NY and NJ

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
Confidential. © 2021 USI Insurance Services. All rights reserved.

CertVaultSM for Certificate Delivery

USI utilizes CertVaultSM, a cloud-based system for storage and secure delivery of certificates of insurance to your certificate holders.

Benefits of CertVaultSM

- ✓ Supports USI's go-green initiative by eliminating printed and mailed certificates.
- ✓ Provides faster delivery than standard printing and mailing.
- ✓ Reduces your contact with Holders by providing them with self-service access to obtain issued certificates.
- ✓ Provides USI with a reliable reporting mechanism to identify Holders that have taken delivery of certificates, as well as Holders that have not retrieved their issued certificates. *(This data can be used to facilitate a review of the Holder list prior to renewal).*
- ✓ Protects your information by delivering your certificates securely with Blockchain Technology to ensure authenticity.



Certificate Delivery Process for Holders

When USI issues a certificate for one of your Holders, they are sent a CertVaultSM registration letter via email or regular mail.

After registration is completed, the Holder representative can view only their certificate on the CertVaultSM platform.



Client Copies of Certificates

You will continue to receive copies of certificates issued on your behalf via the method requested (email or regular mail).



For More Information

If you have any questions, please contact your USI Account Management Team.

For more information about CertVaultSM, contact your USI service representative.

"CertvaultSM" is a service mark of Patra Corporation

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
Confidential. © 2021 USI Insurance Services. All rights reserved.

Schedule of Named Insureds

Workers Compensation

Insurance Company: Dakota Truck Underwriters
Policy Term: 06/30/2026 to 06/30/2027

Named Insureds
Intermediate School District 917

Only the Named Insureds shown above are included in this proposal. If any Named Insureds are not shown above and should be included for coverage, please notify us immediately.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
Confidential. © 2021 USI Insurance Services. All rights reserved.

Schedule of Locations

Workers Compensation

Insurance Company: Dakota Truck Underwriters

Policy Term: 06/30/2026 to 06/30/2027

Location Number	Address	City	State	ZIP Code
1	1300 145th Street East, Dakota County Technical College	Rosemount	MN	55068
2	14300 Biscayne Avenue West, Alliance Education Center, SUN/IDEA	Rosemount	MN	55068
3	2140 Diffley Road, Cedar School	Eagan	MN	55122
4	150 E Marie Ave, Dakota County Learning School (DCALS-North Campus)	West Saint Paul	MN	55118
5	200 General Sieben Drive, Hastings High School	Hastings	MN	55033
6	19600 Ipava Avenue West, Lakeville North High School	Lakeville	MN	55044
7	1600 Highway 55 West, Riverside/New Chance School	Hastings	MN	55033
8	1897 Delaware Avenue, Two Rivers High School	Mendota Heights	MN	55118
9	5800 149th Street, Lebanon Education Center	Apple Valley	MN	55124
10	9875 Inver Grove Trail, Pine Bend Elementary	Inver Grove Heights	MN	55076
11	4100 208th Street West, Riverview Elementary	Farmington	MN	55024
12	2575 West 88th Street, #10, Bloomington Transition	Bloomington	MN	55431
13	1300 145th Street East, District Office	Rosemount	MN	55068
14	14300 Biscayne Avenue West, Alliance Education Center CASE	Rosemount	MN	55068
15	1300 145th Street East, TESA DCTC	Rosemount	MN	55068
16	9015 Broderick Boulevard Concord Education Center	Inver Grove Heights	MN	55076
17	357 9th Avenue North, Lincoln Center	South Saint Paul	MN	55075
18	2920 80th Street East, Simley High School	Inver Grove Heights	MN	55076
19	9600 Pond Avenue South, Pond Family Center	Bloomington	MN	55420
20	9501 Toledo Avenue South, Normandale Hills Elementary	Bloomington	MN	55437
21	400 134th Street East, Nicollet Middle School	Burnsville	MN	55337

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Location Number	Address	City	State	ZIP Code
22	4551 102nd Street West, Olson Middle School	Bloomington	MN	55437
23	8401 Xerxes Avenue South, Washburn Early Learning Center	Bloomington	MN	55431
24	8167 Cahill Avenue, Inver Grove Heights Middle School	Inver Grove Heights	MN	55076

Only the locations shown above are included in this proposal. If any locations are not shown above and should be included for coverage, please notify us immediately.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
 Confidential. © 2021 USI Insurance Services. All rights reserved.

Workers' Compensation Overview

Insurance Company: Dakota Truck Underwriters
Policy Term: 06/30/2026 to 06/30/2027

Part One

Workers' Compensation agrees to pay the benefits required under the applicable State's Workers' Compensation Law.

Part Two

Employers Liability for work-related injuries or disease other than that's imposed by a state Workers' Compensation Law.

Part Three

Other States in which you have no exposure on the policy inception date, but in which you may have a temporary or future worksite or exposure in during the policy term. If listed, statutory benefits will apply as if the state were listed in Part One.

Overview

It is possible that you might subcontract certain operations. Compensation laws provide that the principal contractor is responsible for compensation to the employees of uninsured subcontractors. In determining compensation premiums, you will be charged premium for coverage in connection with employees of subcontractors unless the subcontractors have insured this obligation and have furnished satisfactory evidence of such insurance. *For your protection, you should obtain certificates of insurance from all subcontractors performing work for you.*

The policy is written subject to audit, and payroll records should be kept in such a manner as to show any overtime paid. For audit purposes, you would only report 2/3 of the overtime paid.

Executive Officers

The entire remuneration earned by each Executive Officer during the policy period shall be used as the basis of premium subject to a minimum remuneration of \$73,996 per annum and a maximum of \$295,984 per annum for each Executive Officer included.

Partners

If the policy covers one or more partners as employee(s) during the policy period, the entire remuneration earned by such partner(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such partner) shall be used as the basis of premium subject to a minimum remuneration of \$73,996 per annum and a maximum remuneration of \$295,984 per annum for each partner so included.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
Confidential. © 2021 USI Insurance Services. All rights reserved.

Workers' Compensation

Insurance Company: Dakota Truck Underwriters
Policy Term: 06/30/2026 to 06/30/2027
Coverage: **Part One** – Workers' Compensation agrees to pay the benefits required under the applicable State's Workers' Compensation Law.

Part Two – Employers Liability for work-related injuries or disease other than that which is imposed by a state Workers' Compensation Law.

Part Three – Other States. States in which you have no exposure on the policy inception date, but in which you may have a temporary or future worksite or exposure in during the policy term. If listed, statutory benefits will apply as if the state were listed in Part One.

Coverage Description	Limit
Employers Liability - Each Accident	\$500,000
Employers Liability - Disease (Policy Limit)	\$500,000
Employers Liability - Disease (Each Employee)	\$500,000
Experience Modification Factor	1.11
Scheduled Modification Factor	1.25
Statutory Limits Apply	Y
United States Longshore and Harbor (USL&H)	N
Voluntary Compensation	N
Other States	Y

Coverage is not automatic in all states. Please notify us immediately if you begin operations in another state.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Workers' Compensation Schedule of Exposures

State: MN

Class Code	Classification Description	Estimated Annual Payroll	Rate	Premium
9101	School - All Other Employees	\$150,500	3.71	\$5,585
7380	Chauffeurs & Helpers	If Any	7.02	\$0
8868	College: Professional Employees & Clerical	\$30,737,000	0.53	\$161,677
Total Estimated Standard Premium (without Premium Adjustments)				\$167,262

Premium Adjustments	Amount
Increased limits	\$1,338
Experience Medication Factor	\$18,546
Scheduled Modification Factor	\$46,787
Premium Discount	(27,136)
Expense Constant	\$220
Terrorism	\$3,089
Minnesota SCF Assessment	\$3,561
Total Estimated Annual Premium Including Premium Adjustments	\$213,667

Audit Provisions - Audit based on Payroll

The premium quoted is the minimum and deposit premium and is a fully earned premium. The policy is auditable at expiration and there may be charges for additional exposures; however the premium will never fall below the minimum and deposit premium shown above.

Premiums are calculated based on the insurance company's rules and rates. Premiums shown as advance or deposit premiums are subject to audit and adjustment at the close of each audit period. If the advance premium is less than the earned premium as determined by the audit, the insured pays the difference. If the advance premium is more than the earned premium as determined by the audit, the insurance company returns the difference to the insured. The insured must keep records of the information needed for the audit and the premium calculations and send copies to the insurance company when it requests them.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
Confidential. © 2021 USI Insurance Services. All rights reserved.

Workers' Compensation Exposure – Rate Comparison

This summary is provided as a quick comparison of exposure and rates for the expiring and proposed terms.

Workers' Compensation Schedule of Exposures

State: MN

Classification	Class Code	Expiring Rate	Expiring Payroll	Expiring Premium	Proposed Rate	Proposed Payroll	Proposed Premium
School - All Other Employees	9101	4.42	\$147,700	\$6,528	3.71	\$150,500	\$5,585
Chauffeurs & Helpers	7380	6.97	If Any	\$0	7.02	If Any	\$0
College: Professional Employees & Clerical	8868	.52	\$29,169,300	\$151,680	0.53	\$30,737,000	\$161,677

Total	\$158,208	Total	\$167,262
--------------	------------------	--------------	------------------

Description	Expiring Term	Proposed Term	Percentage Difference
Experience Modification	2.29	1.11	(1.06)
Scheduled Modification	1.11	1.25	.13
Estimated Annual Payroll	\$29,317,000	\$30,887,500	5%
Estimated Standard Premium	\$366,759	\$213,667	(.72)

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Premium Summary

Coverage	Term	Carrier	AM Best Rating	Admitted or Non Admitted	Expiring Term Premium	Proposed Term Premium
Worker's Compensation	Annual	RAS/Dakota	A	Admitted	\$366,759.00	\$213,667.00
Injury Management Fee	Annual	USI			\$7,210.00	\$12,192.00
TOTAL ESTIMATED ANNUAL PREMIUM					\$373,969.00	\$225,859.00

Binding Requirements:

- "Client Authorization To Bind" signed by the insured

Payment Terms:

- Workers Compensation – Direct Bill – RAS – 25% downpayment + 9 Installments
- Fee – Agency Bill – USI - Annual

Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Agency Bill Payment Options and Procedures

We appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

Our basic payment policy is that all payments are due on or before the effective date of coverage. The following Agency Bill payment methods are available.

- Check prior to effective date
- Online payment through ePayPolicy prior to effective date
- Insurance Company payment plan, if available

Additional premium invoices during the policy term are payable upon receipt. (Additional premiums may be premium financed under certain circumstances, please contact your insurance representative to determine eligibility).

You will receive a monthly statement of your account. Client statements are processed and mailed on the 15th of each month. Policies with payments past due are subject to cancellation for non-payment of premium. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made after cancellation.

Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

Payments: To ensure accurate application of all premiums, return the remittance copy of the invoice with your payment or use [ePayPolicy](#) to electronically send your payment. If we cannot identify the applicable invoice being paid, payments will be left unapplied or applied to your oldest balance.

Credits: After USI receives the return premium from the carrier(s), the funds can be applied to your account or returned to you. If your account is premium financed and the contract has not been paid in full, the funds will be returned to the Premium Finance Company. Receipt of funds from the carrier(s) can take up to 90 days.

These payment procedures will apply for all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please feel free to contact our Regional Accounts Receivable Staff Accountant at 855-874-0004.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

USI Disclosures

Direct Bill DISCLOSURE: The Insurance Company operates independently for the financing of your insurance premium. Your agreement to finance this premium is directly with the insurance company and not USI Insurance Services.

If payment is not received by the due date, the insurance company could cancel your insurance policy(s) for non-payment of premium. The insurance company has the right to honor the cancellation date and **NOT** offer reinstatement or rewrite the insurance coverage.

We are not in a position to make monthly reminders or verify that your payment was received. Please take the necessary action to avoid possible cancellation of your insurance policy(s) which you are paying directly to the insurance company.

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

Document Delivery DISCLOSURE: USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

Reviewing Client Contracts DISCLOSURE: As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the “protected information”) that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called “cookies.”

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
Confidential. © 2021 USI Insurance Services. All rights reserved.

Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	D	Poor
A & A-	Excellent	E	Under Regulatory Supervision
B++ & B+	Good	F	In Liquidation
B & B-	Fair	S	Rating Suspended
C++ & C+	Marginal	NR	Not Rated

FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data	NR-2 Insufficient Size and/or Operating Experience
NR-3 Rating Procedure Inapplicable	NR-4 Company Request
NR-5 Not Formally Followed	

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Client Authorization to Bind

Important Information - Coverage cannot be bound when severe weather is threatening regardless of the expiration date.

After careful consideration of your proposal dated April 23, 2026, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

Workers Compensation - \$213,667
Injury Management Fee - \$12,192

Client Signature

Date Signed

ISD 917

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 04/07/2026 Prepared for ISD 917
Confidential. © 2021 USI Insurance Services. All rights reserved.