
An

Insurance Presentation

For

Miller Construction, Inc.

Presented on: September 16, 2016
Presented by: **Sam Higginbottom**
Casey Carlson

H & L Insurance
200 North Parkway
Grand Park, TX 75199

This presentation summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.

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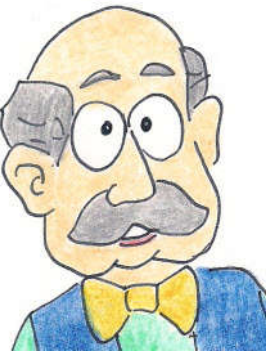
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Your Dedicated Service Team

	Sam Higginbottom		Producer	
	Phone		(555) 444-3333	
	Cell Phone		(555) 442-2424	
	Email		shigginbottom@HandLInsurance.com	
	<p>Sam has been in insurance since 1975. He came to H&L in 2001. His focus in the insurance is on construction business, a fiercely competitive industry and challenging by its complex exposures and unique risks. Sams works diligently to find a solution for each client that meets their needs and protects their assets.</p>			

	Casey Carlson		Client Service Representative	
	Phone		(555) 444-3340	
	Fax		(555) 445-3450	
	Email		ccarlson@HandLInsurance.com	
	<p>Casey provides customer service that H&L clients have come to expect since joining our team in 1995. He wants his clients to understand that not all policies are equal and provide the same coverage. He stays on the cutting edge of insurance by attending CIC classes annually. He is married with three children who have provided him with 6 lovely grandchildren. Ask him about them sometime.</p>			

	Joy Travnichek		Claims Representative	
	Phone		(555) 444-3345	
	Fax		(555) 445-3345	
	Email		jtravnichek@HandLInsurance.com	
	<p>Joy is caring and works diligently to provide H&L's clients with the best possible outcome for their claim. She is responsible for helping clients as they work through the claim process until the end. She grew up in rural West Texas and loves escaping back there to enjoy it whenever she can.</p>			



Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Location Schedule

Loc	Bldg	Address
0	0	Blanket Coverage
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199
2	1	1400 S. Monroe Blvd., Ste. 150, Grand Park, TX 75199
3	1	1400 S. Monroe Blvd., Ste. 200, Grand Park, TX 75199
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199
5	1	7548 E. Creek Point, Oak Center, TX 75195

Policy Forms and Endorsements

Description
Terrorism Exclusion



Businessowners

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Policy Level Coverages

Description	Limit	Deductible
Accounts Receivable	\$1,000,000	\$10,000
Business Income Actual Loss Sustained - 6 Months	\$5,000,000	\$50,000
Employee Dishonesty	\$500,000	\$5,000
Welfare and Pension Plan (ERISA)	\$1,000,000	\$10,000
Earthquake	\$1,000,000	\$10,000
Electronic Data Processing Equipment	\$500,000	\$5,000
Data / Media	\$500,000	\$5,000
Equipment Breakdown Broad	\$1,000,000	\$10,000
Terrorism Domestic Foreign	Included Accepted	



Location Coverages

Loc	Bldg	Description	Limit	Deductible
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$1,000,000	\$10,000
		Personal Property	\$500,000	\$5,000
		Money and Securities - Inside	\$50,000	\$500
		Floater Contractor's Equipment	\$2,000,000	\$20,000
		Valuable Papers and Records	\$500,000	\$5,000
		Awning	\$175,000	\$1,750
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$2,000,000	\$20,000
		Personal Property	\$500,000	\$5,000
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$500,000	\$5,000
		Personal Property	\$500,000	\$5,000
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$1,000,000	\$10,000
		Personal Property	\$500,000	\$5,000
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199		
		Building	\$500,000	\$5,000
		Personal Property	\$500,000	\$5,000
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199		
		Personal Property	\$500,000	\$5,000
5	1	7548 E. Creek Point, Oak Center, TX 75195		
		Personal Property	\$500,000	\$5,000

Liability Coverages

Description	Limit	Deductible
Bodily Injury and Property Damage Per Occurrence	\$500,000	\$5,000
Bodily Injury and Property Damage - Annual Aggregate	\$1,500,000	
Medical Expense Per Person	\$500,000	\$5,000
Personal Injury and Advertising Liability	\$500,000	\$5,000
Products / Completed Operations Aggregate	\$1,000,000	\$10,000
Employment Practices Liability	\$500,000	\$5,000
Directors and Officers Liability	\$500,000	\$5,000
Tenants Legal Liability	\$500,000	\$5,000

Description	Limit	Deductible
Employee Benefits Liability Retroactive Date	\$500,000 1/1/2010	\$5,000
Business Income Exhibition, Fair, Tradeshow	\$500,000	\$5,000

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199	Lienholder
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195	Additional Insured - Location #5, Building #1

Property

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages



Loc	Bldg	Subject	Amount	Val*	Coins	Cause of Loss	Deductible
0	0	Blanket Coverage					
		Blanket	\$8,657,000		90%	Broad	\$5,000
1	1	1488 S. Monroe Blvd. • Grand Park, TX 75199					
		Building	\$1,000,000	R	90%	Broad	\$10,000
		Building	\$1,000,000	R	0%	Windstorm	
		Contents	\$500,000	R	90%	Special	\$5,000
1	2	1488 S. Monroe Blvd. • Grand Park, TX 75199					
		Building	\$2,000,000	R	90%	Broad	\$20,000
1	3	1488 S. Monroe Blvd. • Grand Park, TX 75199					
		Building	\$500,000	R	90%	Broad	\$5,000
1	4	1488 S. Monroe Blvd. • Grand Park, TX 75199					
		Building	\$500,000	R	90%	Broad	\$5,000
		Contents	\$500,000	R	90%	Special	\$5,000
2	1	1400 S. Monroe Blvd., Ste. 150 • Grand Park, TX 75199					
		Building	\$120,000	A	90%	Broad	\$2,500
		Contents	\$12,000	A	90%	Special	\$2,500
3	1	1400 S. Monroe Blvd., Ste. 200 • Grand Park, TX 75199					
		Contents	\$25,000	R	90%	Special	\$2,500

Loc	Bldg	Subject	Amount	Val*	Coins	Cause of Loss	Deductible
4	1	85000 Ft. Worth Avenue • Grand Park, TX 75199					
		Building	\$500,000	A	90%	Broad	\$5,000
		Contents	\$1,500,000	R	90%	Special	\$15,000
4	2	85000 Ft. Worth Avenue • Grand Park, TX 75199					
		Building	\$500,000	A	90%	Broad	\$5,000
		Contents	\$500,000	A	90%	Special	\$5,000
5	1	7548 E. Creek Point • Oak Center, TX 75195					
		Contents	\$500,000	F	90%	Special	\$5,000

*Valuation Definitions		
(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

Additional Interests



Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199	Lienholder
Timothy Jones 715 Myers Rd. Oak Center, TX 75195	Loss Payee - Location #3, Building #1
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195	Additional Insured - Location #5, Building #1, Subject #1

Additional Coverages

Description	Limit	Deductible
Asphalt Coverage	\$15,000	\$150
Asphalt Coverage - Location #1, Building #2		
Mold Coverage - Location #5, Building #1, Subject #1	\$10,000	\$100

Forms and Endorsements

Description
Terrorism Exclusion
Pollution Exclusion - Location #5, Building #1

Remarks

Description
Property is close to railroad tracks - In summer months this can cause small grass fires.

Equipment Floater



Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Value	Description
Scheduled	Coverage Type
Named Perils	Coverage Form
Replacement Cost	Valuation
\$15,000,000	Total Scheduled Amount
90%	Coinsurance
\$10,000	Deductible

Unscheduled Equipment

Description	Maximum Item	Coins	Insurance Amount
Tools	\$5,000	90%	\$500,000
Supplies	\$500	90%	\$150,000

Scheduled Equipment

Item	Description	ID/Serial Number	Insurance Amount
1	Earthmover	DKFJ108978	\$150,000
2	Yellow Backhoe	UIER79DHK0	\$125,000
3	Green Backhoe	1FD745D	\$80,000

Electronic Data Processing



Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages



Loc	Bldg	Subject	Amount	Val	Coins	Deductible
1	1	1488 S. Monroe Blvd.				
		Computer Hardware Owned	\$500,000	G	90%	\$5,000
		Data & Media (Software)	\$500,000		90%	\$5,000
		Mechanical Breakdown	Not Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			
2	1	1400 S. Monroe Blvd., Ste. 150				
		Computer Hardware Owned	\$100,000			
		Data & Media (Software)	\$150,000			
		Mechanical Breakdown	Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			
3	1	1400 S. Monroe Blvd., Ste. 200				
		Computer Hardware Owned	\$5,000			
		Data & Media (Software)	\$15,000			
		Mechanical Breakdown	Not Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			

Loc	Bldg	Subject	Amount	Val	Coins	Deductible
5	1	7548 E. Creek Point				
		Computer Hardware Leased	\$500,000			
		Data & Media (Software)	\$500,000		90%	\$5,000
		Mechanical Breakdown	Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			

*Valuation Definitions		
(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199	Lienholder
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Additional Insured
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Additional Insured - Location #1, Building #1
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee - Location #5, Building #1, Item #1

Additional Coverages

Description	Limit	Deductible
Data Breach Liability	\$50,000	\$5,000
Cyber Liability - Location #3, Building #1	\$150,000	\$10,000
Vandalism Coverage - Location #5, Building #1, Item #1	\$50,000	\$500

General Liability

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Limit	Description
\$1,000,000	General Aggregate
\$1,000,000	Products / Completed Operations Aggregate
\$100,000	Each Occurrence
\$500,000	Personal and Advertising Injury
\$100,000	Fire Damage (Any One Fire)
\$100,000	Medical Expense (Any One Person)
\$500,000	Employee Benefits (Claims Made)
\$10,000	Property Damage Deductible
\$5,000	Bodily Injury Deductible
	Hired & Non-Owned Auto

Locations and Exposures



Loc	Bldg	Description	Exposure	Premium Basis
1	1	1488 S. Monroe Blvd., Grand Park, Texas 75199		
		Builders	\$5,850,000	Gross Sales
1	4	1488 S. Monroe Blvd., Grand Park, Texas 75199		
		Lumber Yard	570,000	Area
5	1	7548 E. Creek Point, Oak Center, Texas 75195		
		Builders	\$2,000,000	Gross Sales

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured - Location #1, Building #1
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195	Loss Payee - Location #5, Building #1, Hazard #1

Additional Coverages

Description	Limit	Deductible
Tradeshaw Samples Protection Coverage	\$15,000	\$150
Mold Coverage - Location #1, Building #4	\$10,000	\$1,000

Forms and Endorsements

Description
General Liability Declarations
Leakage Exclusion - Location #1, Building #4

Remarks

Description
Business is close to a church - The church goes sometimes use the parking lot on Sunday.

Crime

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages



Loc	Bldg	Description	Limit	Deductible
1	1	1488 S. Monroe Blvd., Grand Park, TX		
		Employee Dishonesty	\$1,000,000	\$10,000
		ERISA - Miller Construction Employee Pension Aggregate	\$1,000,000	
		Forgery or Alteration	\$500,000	\$5,000
		Theft of Money and Securities - Inside Premises	\$500,000	\$5,000
		Robbery or Burglary of Other Property - Inside the Premises	\$500,000	\$5,000
		Other Property - Outside Premises	\$500,000	\$5,000
2	1	1400 S. Monroe Blvd., Ste. 150, Grand Park, TX		
		Employee Dishonesty	\$1,000,000	\$10,000
		Theft of Money and Securities - Inside Premises	\$500,000	\$5,000

Additional Coverages

Description	Limit	Deductible
Looting Coverage	\$100,000	\$1,000
Vandalism Coverage - Location #1, Building #1	\$125,000	\$1,000

Forms and Endorsements

Description
Crime Declarations
Schedule - Location #1, Building #1

Commercial Auto

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Limit	Description
\$500,000	Combined Single Limit
\$500,000	Personal Injury Protection
\$100,000	Medical Payments
\$250,000	Uninsured Motorists - Each Person
\$500,000	Uninsured Motorists - Each Accident
\$1,000	Comprehensive Deductible
\$1,000	Collision Deductible
Included	Hired / Borrowed Auto Liability
Included	Non-owned Auto Liability

Vehicles



Veh #	Vehicle	VIN	Med Pay	PIP	UM	Comp. Ded.	Coll. Ded.
1	2015 GMC Terrain	DFU1FD45ADF465		★	★	\$1,000	\$500
2	2013 GMC C2500	DF5D1542D1F5D45	★		★	\$1,000	\$500
3	2010 GMC Savanna G1500	FLDKO1132121F2D	★	★		\$1,000	\$500
4	2015 Ford F150 Supercrew XLT	GFJSOG1154L97689	★	★	★	\$1,000	\$1,000
5	2014 Ford F150 Supercrew XLT	FD4154D12D1F6S4	★	★	★	\$1,000	\$1,000

Veh #	Vehicle	VIN	Med Pay	PIP	UM	Comp. Ded.	Coll. Ded.
6	1990 Ford Transit Connect	DF897GJE544TY8S	★	★	★	\$1,000	\$500

Drivers



Name	Broadened PIP	Drive Other Car	Date of Birth	License Number
James D. Miller	★	★	On File	On File
Joe Green			Please Provide	On File
John Jenkins	★		On File	On File
Melody J. Walker		★	On File	On File
Sam Jones			Please Provide	Please Provide
Sarah C. Miller	★	★	On File	On File

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199	Lienholder
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Lienholder - Vehicle #1
Jeffery Johnson 1196 Hann Rd. Suite 200 Oak Center, TX 75195	Loss Payee - Vehicle #4

Additional Coverages

Description	Limit	Deductible
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement - Vehicle #1	\$10,000	\$1,000

Forms and Endorsements

Description
Commercial Auto Declarations
Garage Exclusion - Vehicle #1

Garage & Dealers

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Locations

Loc	Address
3	1400 S. Monroe Blvd., Ste. 200, Grand Park, TX 75199

Coverages

	Limit	Description
Each Accident/Auto Only	\$500,000	Liability Dealers Only: Limited
Each Accident/Other Than Auto Only	\$500,000	
Aggregate/Other Than Auto Only	\$1,000,000	
Bodily Injury - Each Person	\$500,000	Uninsured Motorist Liability
Bodily Injury - Each Accident	\$1,000,000	
Applies to Autos, Premises, and Operations	\$500,000	Medical Payments

Loc	Physical Damage	Limit per Location	Deductible per Auto	Maximum Deductible per Loss
3	Specified Peril	\$100,000	\$1,000	\$5,000

Garage Keepers - Direct Excess Basis



Loc	Description	Limit	Number of Autos	Deductible Per Auto	Maximum Deductible Per Loss
3	Comprehensive	\$100,000	5	\$1,000	\$5,000

Loc	Description	Limit	Number of Autos	Deductible Per Auto	Maximum Deductible Per Loss
3	Collision	\$100,000	5	\$1,000	

Scheduled Autos



Veh #	Year, Make & Model	VIN	PIP	Med Pay	UM	Comp. Ded.	Coll. Ded.
1	2010 Ford F350 Super Duty Dual	1FD1432G45G4		★	★	\$500	\$500
2	2005 Ford F250 Super Duty Dual	D45F35GF5G1	★	★		\$500	\$500

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199	Lienholder
Citizens Bank of Oak Center 245 Broadway St. Oak Center, TX 75195	Loss Payee - Location #3

Forms and Endorsements

Description
Terrorism Exclusion
Pollution Exclusion - Location #3

Transportation

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Limit	Description
Special Form	Cause of Loss
\$1,000	Deductible

Conveyance	Annual Values Shipped			Average Value/ Shipment	Limit of Liability	Bill of Lading Value
	Incoming	Outgoing	Interplant			
Contract Carrier	\$50,000	\$50,000	\$50,000	\$25,000	\$500,000	Full Value



Vehicle Schedule

Veh	Vehicle	VIN	Med Pay	PIP	UM	Comp. Ded.	Coll. Ded.
1	2010 Ford Expedition	2DF1D2F45	★		★	\$500	\$500
2	2013 Ford Bronco II	D1432G45G4		★		\$500	\$500



Umbrella / Excess Liability

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Limit	Description
\$5,000,000	General Aggregate
\$5,000,000	Products / Completed Operations
\$5,000,000	Each Occurrence
\$25,000	Self-Insured Retention (SIR)

Underlying Coverages

Limit	Description	Carrier / Policy #	Policy Period
\$500,000	Automobile Liability Combined Single Limit	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17
\$100,000	General Liability Each Occurrence	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17
\$500,000 \$250,000 \$1,000,000	Employers Liability Each Accident Disease Each Employee Disease Policy Limit	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17
\$1,000,000	Crime (Includes Burglary) Employee Dishonesty	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17
\$15,000,000	Equipment Floater Aggregate	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17

Workers Compensation

Issuing Company	Policy Number	Policy Term
Texas Insurance Company	AB12CD8552	4/1/2016 to 4/1/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Limit	Description
\$500,000	Employers Liability: Each Accident
\$1,000,000	Employers Liability: Disease – Policy Limit
\$250,000	Employers Liability: Disease – Each Employee
Included	Workers Compensation: Statutory Benefit

Locations & Class Codes



Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
1	1488 S. Monroe Blvd. • Grand Park, TX 75199					
	TX	1463	Asphalt Works: Operated By Road Paving Contractors	125,000	1.84	\$2,300
	TX	5403	Apartment Buildings And Motels - Erection - Wood Frame & Drivers	4,502,502	0.84	\$37,821
	TX	8058	Lumber Yard - Commercial: Store Employees	52,000	1.10	\$572
	TX	8810	Clerical Office Employees Noc	45,000	0.75	\$338
2	1400 S. Monroe Blvd., Ste. 150 • Grand Park, TX 75199					
	TX	8810	Clerical Office Employees Noc	38,000	0.75	\$285
3	1400 S. Monroe Blvd., Ste. 200 • Grand Park, TX 75199					
	TX	8810	Clerical Office Employees Noc	42,000	0.75	\$315

Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
4	85000 Ft. Worth Avenue • Grand Park, TX 75199					
	TX	5403	Apartment Buildings And Motels - Erection - Wood Frame & Drivers	125,410	1.84	\$2,308
	TX	8058	Lumber Yard - Commercial: Store Employees	250,000	1.10	\$2,750
	TX	8810	Clerical Office Employees Noc	30,000	0.75	\$225
5	7548 E. Creek Point • Oak Center, TX 75195					
	TX	8810	Clerical Office Employees Noc	78,500	0.75	\$589

Premium Calculations



Description	Factor	Factored Premium
State of Texas		
Total Factored Premium		\$45,003
Increased Limits	1.50000	\$675
Deductible	0.20000	\$50
Experience or Merit Modification	0.98520	-\$665
Schedule Rating		\$200
Premium Discount	5.00000	-\$2,263
Expense Constant		\$200
Taxes / Assessments		\$1,352
Total Estimated Annual Premium for Texas		\$44,552
Minimum Premium		\$42,000
Deposit Premium		\$11,138
State of Louisiana		
Total Factored Premium		\$2,500
Experience or Merit Modification	1.10000	\$275
Premium Discount	2.50000	-\$70
Expense Constant		\$200
Total Estimated Annual Premium for Louisiana		\$2,905
Minimum Premium		\$3,000
Deposit Premium		\$750

Billing / Audit Information

Selection	Description
Agency	Billing Plan
Seven (7) payments	Payment Plan
25%	Down Payment
Annual	Audit Interval

Included / Excluded Individuals



Name	Title	Included	Excluded
Sarah C. Miller	Chief Financial Officer		★
James D. Miller - Location #1	President	★	

Additional Coverages

Description	Limit	Deductible
Special Loss Settlement	\$500,000	\$5,000
Out of State Medical Coverage - Location #1 - State of Texas	\$250,000	\$250

Forms and Endorsements

Description
Workers Compensation Declarations
Workers Compensation Declarations - Location #2

Disclaimers / Disclosures



Disclaimer wording here.

Compensation disclosure wording goes here.

Misc. statements down here.

Recommendations



Insert coverage recommendations here.

- ★ A common practice is to build common recommendations into the template so that the end user is not starting with a blank page. It's faster to delete what you don't need than to type in what you do.

Marketing Summary



Line of Business	Carrier Proposed	Premium
Business Owners Policy	Texas Insurance Company	\$5,000
Property	Texas Insurance Company	\$50,000
Equipment Floater	Texas Insurance Company	\$2,500
Electronic Data Processing	Texas Insurance Company	\$1,000
General Liability	Texas Insurance Company	\$20,000
Crime	Texas Insurance Company	\$750
Business Auto	Texas Insurance Company	\$12,450
Garage & Dealers	Texas Insurance Company	\$8,500
Transportation	Texas Insurance Company	\$750
Commercial Umbrella	Texas Insurance Company	\$15,000
Worker's Compensation	Texas Insurance Company	\$47,457
Total Premium		\$163,407

This presentation is valid for 30 days from September 16, 2016.

This proposal is accepted as presented for **Miller Construction, Inc..**

Signature Title Date

This proposal with the following changes completed will be accepted for **Miller Construction, Inc..**

Signature Title Date

Premium Summary



Lines of Business	Premium
Business Owners Policy	\$5,000
Property	\$50,000
Equipment Floater	\$2,500
Electronic Data Processing	\$1,000
General Liability	\$20,000
Crime	\$750
Business Auto	\$12,450
Garage & Dealers	\$8,500
Transportation	\$750
Commercial Umbrella	\$15,000
Worker's Compensation	\$47,457
Total Premium	\$163,407

Payment Options

Check Payable to	Down Payment Amount	# of Installments	Installment Fee