

**WORKERS' COMPENSATION & EMPLOYER'S LIABILITY
COVERAGE QUOTATION
July 1, 2010 – July 1, 2011**

Workers' Compensation	Statutory Limits
Employer's Liability	
Bodily Injury by Accident	\$ 2,000,000
Bodily Injury by Disease - each employee	\$ 2,000,000
Bodily Injury by Disease - policy limit	\$ 2,000,000

Class Code	Classification	Estimated Annual Payroll	Rate 7/1/2010	Estimated Annual Deposit
7520	Waterworks Operations	\$1,040,357	.0510	\$ 53,058
7580	Sanitation District	\$ 290,045	.0337	\$ 9,775
8742	Salespersons-Meter Readers	\$ 788,983	.0116	\$ 9,152
8810	Clerical	\$ 801,158	.0101	\$ 8,092
Total		\$2,920,543		\$ 80,077
Economy of Size Discount – 10%				\$ (8,008)
Discounted Premium				\$ 72,069
Experience Modification Factor				0.83
Modified Premium				\$ 59,817
JPIA Multiple Program Discount – 5%				\$ (2,991)
Estimated Annual Deposit Premium				\$ 56,826

Minimum RAP \$ 10,000

CONDITIONS:

- 1) COMPLIANCE WITH RECOMMENDATIONS, IF ANY, IS REQUIRED PRIOR TO EFFECTING COVERAGE.
- 2) PARTICIPATION REQUIRES AN INITIAL THREE-YEAR COMMITMENT
- 3) SUBJECT TO EXECUTIVE COMMITTEE APPROVAL OF APPLICATION

NOTE: Participation in the JPIA Workers' Compensation Program increases Discount to 5% in the Liability and Property Programs at renewal time.

Approximate additional savings are:

Liability Program - \$ 2,238

Property Program - \$ 830

Deposit premium is payable on a quarterly reporting basis. No up-front deposit is required.