



This Policy Information Page reflects coverage, premium and payroll information as of 06/26/2019

Policy Period	Policy Number	Policy Type	Loss Cost Multiplier
03/01/2019 – 03/01/2020	4215403	Advance	Allegiance

- Item 1. **PolicyHolder**
Quality kitchen Installations LLC
22204 E Alamo Lane
Centennial CO 80015-4574
- Agent**
The Ahbe Group, Inc./TAG Ins. Services
7167 S. Alton Way
Centennial CO 80112
- Item 2. **Policy Period**
From 03/01/2019 to 03/01/2020
12:01 a.m. Mountain Standard Time
- Item 3. **A. Workers' Compensation Insurance:** Part One of the policy applies to the workers' compensation law of the states listed here:
Colorado
- B. Employers Liability Insurance:** Part Two of the policy applies to work in each state listed in Item 3A. The limits of our liability under part two are:
 - Bodily Injury by Accident: 500,000 Each Accident
 - Bodily Injury by Disease: 500,000 Each Employee
 - Bodily Injury by Disease: 500,000 Policy Limit
- C. Other States Insurance:** Part Three of the policy applies to the states, if any, listed here:
None
(Contact us for information outside the state of Colorado)
- D. This policy includes the attached endorsements and schedules:**
- Item 4. We will determine the premium for this policy by our manuals of rules, classifications, rates and rating plans. All information required below is subject to verification and change by audit. The statements of estimated advance premium are hereby made a part of this policy.

Coverage Information

Quality kitchen Installations LLC
22204 E Alamo Lane
Centennial CO 80015-4574

Period: 03/01/2019 - 03/01/2020

Class	Effective Date	Expiration Date	Rate Type	Description	# Employees	Payroll	Rate	Premium
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Class	Effective Date	Expiration Date	Rate Type	Description	# Employees	Payroll	Rate	Premium
543705	03/01/2019	03/01/2020	EM	Carpentry- Installation of Cabinet Work or Interior Trim	1	\$25,000	6.5836	\$1,646
Totals						\$25,000		\$1,646

Premium Information

Adjustment Type	Effective Date	Expiration Date	Base Amount	Diff Amount	Adjustment
Ratable Manual Premium	03/01/2019	03/01/2020	\$0.00	\$1,646.00	1,646.000
Increased Limits	03/01/2019	03/01/2020	\$1,646.00	\$13.00	1.008
Increased Limits Minimum Premium	03/01/2019	03/01/2020	\$13.00	\$62.00	75.000
Designated Provider Discount	03/01/2019	03/01/2020	\$1,721.00	-\$43.00	0.975
Annual Policy Fee	03/01/2019	03/01/2020	\$1,678.00	\$195.00	195.000
Terrorism Insurance Coverage	03/01/2019	03/01/2020	\$0.00	\$1.00	1.000
Catastrophe Insurance Coverage	03/01/2019	03/01/2020	\$0.00	\$3.00	3.000
Net Estimated Annual Premium	03/01/2019	03/01/2020	\$1,877.00	\$0.00	0.000

Policyholder Disclosure Notice of Terrorism and Catastrophe Insurance Coverage

Coverage for acts of terrorism is included in your policy. Under your existing coverage, any losses resulting from certified acts of terrorism would be partially reimbursed by the United States Government. Beginning January 1, 2016:

- The current 85% Federal share of compensation under the TRIPRA decreases by one percentage point per calendar year until it is equal to 80%.
- The current program trigger for aggregate industry insured losses to exceed \$100 million increases by \$20 million per calendar year until it is equal to \$200 million.
- Notwithstanding above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100 billion.

Premium for terrorism is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved terrorism rate, \$0.01 per \$100 of payroll. The calculation is expressed as (Colorado payroll / \$100 X Approved Terrorism Rate = Premium). This premium is not subject to any other modification including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Additionally, all workers' compensation carriers are required to charge premium to cover large losses. Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved Catastrophe (other than Certified Acts of Terrorism) rate, \$0.01 per \$100 of payroll. The calculation is expressed as (Colorado payroll/ \$100 X Catastrophe (other than Certified Acts of Terrorism) Value = Premium). This premium is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Ref #: 8781791

Ref Date: 02/25/2019

