

# **Western Dakota Insurors, Inc.**

**Phone: 605-342-3130**

**Fax: 605-342-2162**

## **Susan Hincey, Agent**

Phone: 605-716-8624

Email: [susan@wdiins.com](mailto:susan@wdiins.com)

Susan is responsible for account management and reviewing your account to meet all your insurance needs. Please feel free to call upon Susan as needed.

## **Heather Blair, Account Manager**

Phone: 605-716-8614

Email: [hblair@wdiins.com](mailto:hblair@wdiins.com)

Heather will assist you with account service issues as follows:

- Policy Changes
- Certificates of Insurance
- Policy Questions
- Billings
- Policy Audit Questions
- Automobile Identification Cards
- Claims

## **Disclaimer**

This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to binding coverage.

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 operations, 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 let us know if you would like a quote with higher limits.

You may request financing from a premium finance company to pay the premiums for insurance placed on your behalf by Western Dakota Insurors. We can assist you in finding a plan that best meets your needs through Imperial Premium Finance. However, you may wish to investigate other premium finance arrangements and companies yourself. Unless you instruct us to the contrary, we will arrange premium financing as described above.

## Premium Summary / Comparison

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Proposed Policy Period: 08/25/17 to 08/25/18

### Premiums

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Line of Business	2016-2017	2017-2018
Workers Compensation- AmTrust		\$19,008.00
Workers Compensation- RAS	\$21,044.00	\$17,667.00

# Workers Compensation / Employers Liability

Insurance Company: First Dakota Indemnity Co.  
Proposed Policy Period: 08/25/17 to 08/25/18

## Coverage Detail

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

## Locations & Classifications

Loc#	St	Code	Description	Payroll	Base Rate	Premium
1	SD	8868	School Professional	\$3,147,936	.49	\$15,425
		9101	Schol All Other Empl	\$309,789	5.25	\$16,264
Increased Limits						\$254
Experience Modification Factor (.67 )						(\$10,541)
Schedule Credit						(\$3,210)
Premium Discount						(\$1,437)
Expense Constant						\$220
Terrorism						\$692
Estimated Annual Premium						\$17,667

## Workers Compensation / Employers Liability

Insurance Company: AmTrust  
 Proposed Policy Period: 08/25/17 to 08/25/18

### Coverage Detail

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

### Locations & Classifications

Loc#	St	Code	Description	Payroll	Base Rate	Premium
1	SD	8868	School Professional	\$3,147,936	.45	\$14,166
		9101	Schol All Other Empl	\$309,789	4.86	\$15,056
Increased Limits						\$234
Experience Modification Factor (.67 )						(\$9,720)
Premium Discount						(\$1,599)
Expense Constant						\$165
Terrorism						\$692
State of SD Fee						\$14
Estimated Annual Premium						\$19,008