

USS



PO Box 12058
Austin, TX 78711-2058

STONEFIELD HOMES LLC
5001 LBJ FWY STE 850
DALLAS TX 75244-6156

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2023-02-27

2/27/23

Dividend History

Applicant copy

STONEFIELD HOMES LLC
5001 LBJ FWY STE 850
DALLAS TX 75244-6156

Dear Policyholder,

Your workers' compensation policy will be renewing soon. From all of us at Texas Mutual, we thank you for your business and we hope that you will choose us again.

By keeping your losses low and choosing Texas Mutual, you can earn dividends as a policyholder. Since 1999, we have paid more than \$3.1 billion in dividends to recognize policyholders like you who share our commitment to safety and who contribute to our success by doing business with us year after year. We show you have received the following dividend(s).

Year	Individual Dividends*
2022	855.27
2021	712.50
2020	1,243.54
2019	1,067.30
2018	823.79
2017	274.15
2016	184.22
Total	5,160.77

Our dividend program is an important part of how we put our commitment to build a stronger, safer Texas into action. The chart above represents up to 8 years of your dividend history. You can see your full dividend history in your texasmutual.com account. Dividends are based on performance, are not guaranteed and must comply with Texas Department of Insurance regulations.

Thank you for being part of our journey to build a stronger, safer Texas. We hope we may continue our business relationship with you for many years to come.

Sincerely,
Texas Mutual

* Individual dividends reward individual policyholders retrospectively for their low claim losses and customer loyalty.

Quote no. Q004623062
Quote issue date 2/27/23
Proposed coverage period 4/7/23 to 4/7/24

Underwriting Quote Sheet Summary Page

Applicant copy

Applicant

STONEFIELD HOMES LLC
 5001 LBJ FWY STE 850
 DALLAS TX 75244-6156

Underwriter

Lisa Lyngos

Producer

25305

Phone

(972) 387-3000

Fax

(972) 387-3808

FRANK SWINGLE & ASSOCIATES INC
 DBA: SWINGLE COLLINS & ASSOCIATES
 13760 NOEL RD STE 600
 DALLAS TX 75240-1381

Entity

LLC

Group

SIC code

1521 Single-family housing construction

Quote generated in Austin, TX

Part one: workers' compensation insurance

Premium quote summary - Texas only

See attached **Premium Calculation**

		Payroll		Premium	
Total payroll and estimated manual premium		324,556.00		2,277.00	
Prorate factor 1.00					
		Out-of-Network		In-Network	
		Factor	Amount	Factor	Amount
Waiver of Subrogation			46.00		46.00
Increased Limits Factor 1,000,000/1,000,000/1,000,000		0.014	32.00	0.014	32.00
Increased Limits Balance to Minimum Premium (\$150)			118.00		118.00
Premium Incentive For Small Employer Modifier		0.85	(371.00)	0.85	(371.00)
Schedule Modifier		0.86	(294.00)	0.86	(294.00)
Healthcare Network Option				0.12	(217.00)
Expense Constant			150.00		150.00
Minimum premium	198.00	Estimated annual premium		1,958.00	1,741.00
Audit frequency	Quarterly 33% - 3 Reports	Deposit premium		646.14	574.53

Part two: employers' liability insurance

Standard

Bodily injury by accident	\$1,000,000.00
Bodily injury by disease policy limit	\$1,000,000.00
Bodily injury by disease each employee	\$1,000,000.00

Endorsements made part of this quotation

See attached **Endorsement Schedule**

Notice of terrorism insurance coverage

Coverage for acts of terrorism is already included in workers' compensation policies. Losses resulting from certified acts of terrorism, as defined under the Terrorism Insurance Act of 2002, as amended ("the Act"), would be partially reimbursed by the U.S. Government. If the aggregate industry Insured Losses occurring in any calendar year exceed \$200,000,000, the U.S. Government would pay 80% of our Insured Losses that exceed our Insurer Deductible. The Act provides an annual cap on liability that limits the U.S. Government's payment as well as our liability for any amount of losses from certified acts of terrorism that, in the aggregate for the industry, exceeds \$100,000,000,000 in a calendar year. The portion of your quoted premium that is attributable to coverage for acts of terrorism is \$0 and does not include any charges for the portion of losses covered by the U.S. Government under the Act.

Quote no.
Q004623062

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Proposed coverage period
4/7/23 to 4/7/24

Underwriting Quote Sheet
Applicant Name Extended
Applicant copy

Additional applicant names

FEIN

Entity

PHILLIP JENNINGS CUSTOM HOMES LTD

761669392

Limited Partnership

STONEFIELD HOMES INC

853149010

Corporation

Quote no. Q004623062
 Quote issue date 2/27/23
 Proposed coverage period 4/7/23 to 4/7/24

Underwriting Quote Sheet Out-of-Network Premium Calculation

Applicant copy

Class codes for primary applicant

State	Location	Code	Classification	Premium basis total estimated remuneration	Rate per \$100 of remuneration	Estimated premium
4/7/23 to 4/7/24						
42	00003	5403	Carpentry-Private one or Two Family Residences-& Drivers	If any	6.890	0.00
42	00003	5606	Contractor-Executive Supervisor or Construction Superintendent	199,707.00	1.040	2,077.00
42	00003	8742	Salespersons or Collectors-Outside	If any	0.320	0.00
42	00003	8810	Clerical Office Employees NOC	124,849.00	0.160	200.00
Estimated manual premium						2,277.00
		0930	Blanket Waiver: ALL TEXAS OPERATIONS 04/07/2023 - 04/07/2024		0.020	46.00
		9812	Increased Limits Factor 1,000,000/1,000,000/1,000,000		0.014	32.00
		9848	Increased Limits Balance to Minimum Premium (\$150)			118.00
		9885	Premium Incentive For Small Employer Modifier		0.850	(371.00)
		9887	Schedule Modifier		0.860	(294.00)
		0900	Expense Constant			150.00
Total payroll and Texas total premium				\$324,556.00		\$1,958.00

Quote no.
Q004623062

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2/27/23

Proposed coverage period
4/7/23 to 4/7/24

Underwriting Quote Sheet Endorsement Schedule

Applicant copy

Endorsements

TM LRC 2008	Limited Reimbursement for Texas Employees Injured in Other Jurisdictions
TM MV 2011	Mutuals - Membership and Voting Notice
TM PC 2003	Policy Conditions Endorsement
WC 00 00 00 C	Policy Conditions Form
WC 00 00 01 B	Policy Coverage Document (Declarations Page)
WC 00 04 06	Premium Discount Endorsement
WC 00 04 14 A	Notification of Change in Ownership Endorsement
WC 00 04 22 C	Terrorism Risk Insurance Act Coverage Endorsement
WC 42 03 01 J	Texas Amendatory Endorsement
WC 42 03 04 B	Blanket Texas Waiver of Our Right To Recover from Others Endorsement
WC 42 03 08	Partners, Officers and Others Exclusion Endorsement
WC 42 04 07	Texas- Audit Premium and Retrospective Premium Endorsement
WC 42 04 08 A*	Network Discount Endorsement

* Only applicable if In-Network option purchased

Quote no.	Quote issue date	Proposed coverage period	Version
Q004623062	2/27/23	4/7/23 to 4/7/24	1
Applicant	Producer	Renewal of	
STONEFIELD HOMES LLC	FRANK SWINGLE & ASSOCIATES INC SWINGLE COLLINS & ASSOCIATES	0001285647	

Quote Invoice

Applicant copy

The earliest effective date of coverage will be the date a complete submission and the proper deposit premium are received by Texas Mutual Insurance Company, unless a future effective date has been requested. This does not apply to Start policies. Please return this form and your check payable to Texas Mutual Insurance Company for the amount of this quote to the address below. Please help us more quickly process your payment by writing your quote number on your check. Payment is due immediately upon receipt. Payment received does not guarantee coverage.

Please check one option below to indicate policy choice.

Out-of-network

☐

Estimated annual premium:

\$1,958.00

Amount due:

\$646.14

Reporting mode:

Quarterly 33% - 3 Reports

In-network

☐

Estimated annual premium:

\$1,741.00

Amount due:

\$574.53

Please note: This policy is not eligible for premium financing.

Please mail this form along with the amount due for the above selected option to:

Texas Mutual Insurance Company
PO Box 841843
Dallas, TX 75284-1843

Please include your quote number Q004623062 on your check for prompt handling.
Please do not use the above address for other correspondence.

Thank you for your business!

Helping Build a Stronger Texas

We are an insurance company, but many employers think of us more as a partner in workplace safety and effective claim management.

Our customer service philosophy is to provide personalized attention that exceeds your expectations. Consider what you will get for your premium dollar:

A Partner in Loss Prevention

- On site safety surveys and recommendations by consultants who know your business
- Loss run reports that help you analyze loss trends
- Access to a library of safety videos, posters, and brochures, many available in Spanish
- Seminars on workplace safety and the return to work process
- Help with special issues, such as ergonomics, industrial hygiene, and OSHA compliance

Zero Tolerance for Fraud

- Investigation of suspected claim fraud
- Coordination with prosecutors statewide to obtain convictions
- A proven track record of fraud convictions

Effective Claims Management and Cost Control

- Professionals on staff to handle all aspects of claim management and cost control:
 - A designated regional service team with expertise in your industry
 - Rehabilitation nurses and a provider relations team that works to get the right care for your injured workers
 - A catastrophic injury team to work with severely injured workers
 - A special unit that handles maritime claims (HSWCA, OCSLA, and Jones Act)
 - Specialists who audit medical bills
 - Subrogation specialists who recover millions from third parties responsible for injuries

Information at Your Fingertips

- Toll-free numbers for claim reporting and general information
- An easy-to-use reference notebook with full instructions on coverage notices, injury reporting, and tips on cost control

Competitive Quotes

Other States Coverage

Safety Groups

Deductibles

TO THE AGENT OR BROKER: Our regional marketing teams are available to present more about these services to your clients and your staff.

Medical Network Selection from Texas Mutual

Through Texas Mutual's medical network, eligible policyholders have access to high quality providers with proven success treating workers' comp-related injuries and illnesses. Those who choose Texas Mutual's medical network also receive a network discount, and many other benefits that help to create a positive experience for employers and their injured workers.

Why choose the Texas Mutual network?

Quality of care

- Injured employees select their treating doctor from among the network's occupational health care providers who are focused on helping workers recover and return to a productive life.
- Our providers have been carefully selected and have a proven track record of quality care.
- Network medical providers have access to Texas Mutual training resources and Medical Director expertise to help them better understand the uniqueness of on-the-job injuries.
- Medical case managers work with health care providers, injured workers and employers to identify and facilitate return-to-work opportunities.

Financial benefits

- Policyholders who choose Texas Mutual's medical network receive a network discount.
- On average, injured workers return to work sooner than non-network patients, resulting in lower than average indemnity benefits and medical costs compared with non- network policies.
- The network's return-to-work focus helps improve productivity and reduce other costs associated with workplace accidents.

Employers must notify employees of network requirements for the network provisions to take effect. For more information on the Texas Mutual's medical network, visit texasmutual.com.