

Date: 11/22/24

Quote: QMWC0496396

DBA: RANTALA PLUMBING

PAYMENT AND BINDING INSTRUCTIONS:

1. Pay the BTIS Service Fee:

my.btisinc.com/producer-tools/accounting/make-a-payment

Retain the receipt. The policy will not be bound until the fee is paid to BTIS.

2. Email your bind request to: wcbinds@btisinc.com

- Include the BTIS Service Fee receipt
- Note the desired payment plan
- Include all 'subject to' items listed below

3. Payment Instructions:

- CNA will bill the Insured directly for the down payment, plus any remaining installments.
- To sign up for automatic payments, have the Policy Number and Zip Code ready and head to the [CNA Direct Billing Portal](#)
- For phone payments, contact the **CNA Customer Support Center** at: **877.276.7507**

Premium Details:

Carrier Premium & Assessments: **\$ 1,322.00**

BTIS Service Fee: **\$ 200.00**

Broker Fee: **\$ 420.00**

Total: **\$ 1,942.00**

Commission: **12** %
(Paid as earned)

Payment Plans:

(One option must be selected in order to bind)

☐ Prepaid or Annual

THIS QUOTE IS PROVIDED SUBJECT TO THE FOLLOWING:

Provide the following information:

Insured's Email

Insured's Phone Number

Requested Bind Eff. Date

(must be tomorrow's date or later)

Insured agrees to comply with monthly email verification of no employees & acceptable sub costs
Confirm the insured maintains certificates for all subcontractors used
Confirm annual subcontractor costs do not exceed \$50,000
Confirm no employees will be hired during the policy term without advance notice to BTIS

This quote includes a broker fee for services that may include performing a risk analysis, comparing policies, processing submissions, communication expense, searching the markets for the desired coverage, working with underwriters on the coverage proposal and servicing the policy after issuance. If we are deemed to be a broker, we represent the insured and will represent you honestly and competently in placing the insurance. We will also receive a commission from the insurer. Broker fees on Admitted policies are fully earned and nonrefundable, except when applicable by law. Broker fees may be applicable to renewal policies. The insured is not obligated to purchase the proposed insurance. If you need any further information about this fee, the compensation arrangements, or the insurance company that is proposing to provide your insurance, please contact us.

The cost of insurance coverage provided herein includes a fee to a wholesale intermediary in addition to premium charges. BTIS is always pleased to provide a quote from one of our affiliated insurers or from insurers with whom BTIS is an appointed agent. In the event that you desire BTIS to act in a wholesalers brokerage capacity, BTIS will survey all of the available markets to which BTIS has access and obtain quotes from those markets. In such case, BTIS will impose a service fee, in the amount of:

All quotations should be considered an estimate and are subject to change based on accurate underwriting information, changes in state rates, experience modifications, or any other items by jurisdictions that have control over such items. Final premium will be determined at the end of the policy period, after payrolls have been audited. This quotation is strictly conditioned upon no material change in the risk (including but not limited to claims and potential claims), between the date of this quotation and the inception date of the proposed policy. The insured is required to advise the potential Insurer of any changes immediately and prior to binding the coverage. In the event of such change in risk, the Insurer may in its sole discretion, whether or not this quotation has been already accepted by the Insured, modify and/or withdraw its quotation.

Proposal of Insurance

11/25/2024

Prepared For:

MICHAEL JON RANTALA
32875 Nameless Ln
Fort Bragg, CA 95437
(707) 962-8353

Agency Name:

BUILDERS & TRADESMEN'S INS SVC INC
6610 SIERRA COLLEGE BLVD
ROCKLIN, CA 95677
(916) 772-9200

Submission Number: 5836032

Coverage and Premium Summary Information

Product	Premium
Workers' Compensation	\$1,322.00
State Taxes, Assessments and Surcharges	\$76.00
Additional Premium to Equal Policy Minimum	\$1,046.00
Total Coverage Premium	\$1,322.00

Acknowledged and Accepted by

(Signature of the Insured)

On _____
(Date)

Coverage bound for 30 days, Effective

(Date)

By _____
(Authorized Representative)

This is for informational purposes only. It does not represent an offer of coverage. The dollar amounts are estimates and are not actual premiums. This potential insured is subject to additional requirements that may affect the insurability of the account or the estimated premiums. Only a policy can provide the actual coverages, conditions, exclusions, premiums, and deductibles.



Coverage:	Workers' Compensation	Account Name:	MICHAEL JON RANTALA
Underwritten by:	AMERICAN CASUALTY COMPANY (20427)	Policy Period:	11/22/2024 - 11/22/2025

WORKERS' COMPENSATION

FEIN

566394448

Employers' Liability Limits

Limit

Bodily Injury by Accident (Per Accident)	\$1,000,000
Bodily Injury by Disease (Policy Limit)	\$1,000,000
Bodily Injury by Disease (Each Employee)	\$1,000,000

Rating Information

Rating Period 11/22/2024 - 11/22/2025

Location	State	Class Code	Class Description	Payroll / Premium Basis	Rate	Est. Annual Premium
1	CA	5187	Plumbing-High Wage	\$0	3.580	\$0.00
	CA	5183	Plumbing-Low Wage	\$0	6.970	\$0.00
Class Total for Location #1						\$0.00
Class Total for CA		0930	Waiver Of Subrogation		.0200	\$0.00
Modified Premium		0990	Required To Balance To Min Premium		.0000	\$1,046.00
Total Estimated Standard Premium						\$1,046.00
		0900	Expense Constant		.0000	\$200.00
		9740	Terrorism Premium		.0200	\$0.00
Total Estimated Premium						\$1,246.00
		0988	CA CIGA Surcharge		.00%	\$0.00
		0987	CA Revolving Fund Assessment		2.4604%	\$31.00
		9711	CA Fraud Surcharge		.4122%	\$5.00
		9712	CA Uninsured Employer Fund Assmnt		.1505%	\$2.00
		9714	CA Subsequent Injuries Fund Assmnt		1.5891%	\$20.00
		0939	CA Occupational Safety & Health Assmnt		.7266%	\$9.00
		9749	CA Labor Enforcement Assmnt		.7109%	\$9.00
Total Estimated Cost						\$1,322.00
Total Workers' Compensation Premium:						\$1,322.00



Account Name:MICHAEL JON RANTALA

NOTICE OF TERRORISM COVERAGE AND DISCLOSURE OF PREMIUM

The Terrorism Risk Insurance Act, as extended and reauthorized ("Act"), established a program within the United States Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from certain future acts of terrorism and in the case of workers compensation coverage, acts of war. This Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism, which is an act committed by an individual or individuals to coerce the government or population of the United States, that results in aggregate losses of \$5 million or more.

In accordance with this Act, we are required to continue to offer you coverage for losses resulting from an act of terrorism that is certified under the federal program. The policy's other provisions will still apply to such an act. The premium for this coverage will be disclosed for each coverage part as shown on the quote proposal provided by your agent.

This premium is included in, and is not in addition to, the premium shown in the Account Premium.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Further, this coverage is subject to a limit on our liability, pursuant to the federal law where, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation with procedures established by the Secretary of the Treasury.



Account Name: MICHAEL JON RANTALA

Direct Bill Options

CNA's Direct Bill Plans puts you in control of making premium payments that best fits your budget.

YOU DECIDE HOW YOUR PAYMENTS ARE MADE...

- Repetitive EFT: Sign up for Repetitive Electronic Funds Transfer (EFT) and have payments automatically withdrawn from your bank account.
- Pay by Check: Send a check with your remittance stub in the envelope enclosed with your bill.
- Pay by Phone: Call toll-free 877-276-7507

The chart below illustrates how you may be billed based upon the bill plan you select. The due date(s) and minimum amount(s) due shown below were calculated based on the anticipated effective date of your policy provided as part of the quote process. These dates and amounts may change based on when your new policy is processed.

Total Annual Projected Premium: \$1,322.00			
Workers' Compensation			\$1,322.00
Bill Plan	Payment Schedule and Minimum Amount(s) Due	Installment Fees	
Annual	11/22/24 - \$1,322.00		<input type="checkbox"/>
33% Down, 3 Equal	Down Payment: \$487.00 (11/22/24) Installments: \$278.00 Installment Dates: 02/22/25; 05/22/25; 08/22/25	\$7.00 per Installment	<input type="checkbox"/>
25% Down, 7 Equal	Down Payment: \$388.00 (11/22/24) Installments: \$134.00 Installment Dates: 12/22/24; 01/22/25; 02/22/25; 03/22/25; 04/22/25; 05/22/25; 06/22/25	\$7.00 per Installment	<input type="checkbox"/>
25% Down, 9 Equal	Down Payment: \$388.00 (11/22/24) Installments: \$104.00 Installment Dates: 12/22/24; 01/22/25; 02/22/25; 03/22/25; 04/22/25; 05/22/25; 06/22/25; 07/22/25; 08/22/25	\$7.00 per Installment	<input type="checkbox"/>
Semi-Annual	Down Payment: \$824.00 (11/22/24) Installments: \$498.00 Installment Dates: 05/22/25	\$7.00 per Installment	<input type="checkbox"/>

WC pay as you go FAQ's - AGENTS



Q: I understand CNA is using a service provider to process the payroll information received from our clients. Who is the provider and why did you select them?

A: CNA has contracted with a technology service provider for WC pay as you go processing in order to enter the marketplace sooner, and to learn from their experience. Our service provider is Intuit Services, based in Sudbury, Massachusetts. Intuit is not an insurance entity. We have worked with Intuit's staff on other technology efforts and were pleased with the capabilities they can bring to WC pay as you go.

Q: My client runs their payroll weekly, but wants to submit their payroll data and have money available in their ACH account once per month. Will CNA accommodate this request?

A: CNA is offering a true pay as you go billing option. That means payroll information and premiums are due at the end of the insured's payroll cycle. We offer weekly, bi-weekly, semi-monthly, and monthly payroll frequencies.

Q: How do I submit business for CNA's WC pay as you go?

A: For CNA Central users:

When you submit a WC policy, you will be asked if you want to issue this as a pay as you go policy. If you answer in the affirmative, you'll be required to include the insured's payroll contact name and phone number on the 'Contacts' screen. Note that this is not their payroll vendor contact, but rather the insured's contact, as we need to work with them initially. Then submit normally. If you have the insured's e-mail address, we would prefer to have that also.

For non-CNA Central users:

On the application (in the billing or comments section) or in the instructions to the underwriter, please note that you would like this policy issued as WC pay as you go. Include the insured's payroll contact name, phone number, email and submit normally.

Q: My client uses a payroll vendor who handles all of his payroll processing. Why does CNA need to talk to my client rather than the payroll vendor?

A: We will talk to the payroll vendor after we've talked to your client for two reasons:

- 1) Both CNA and the vendor need the client's permission to discuss the client's account.
- 2) The client, not the vendor, will need to sign an electronic ACH form allowing us to take the premium from the client's account each payroll cycle.

Q: Can we request a mid-term change to WC pay as you go?

A: We cannot accept a request to change to WC pay as you go once money has been applied to the policy. It is best to move this to WC pay as you go at the next renewal. Once the insured has chosen to participate or to decline participation in the WC pay as you go program, we cannot accept a change request until the next policy term.

Q: How much down-payment is required on WC pay as you go?

A: No down payment is required, not even the Expense Constant. We pro-rate the Expense Constant throughout the policy term.

Q: Will CNA eliminate audits for WC pay as you go policies?

A: CNA will continue to audit WC policies. However, we expect the amount of work to significantly decrease, as we should have current payroll data and payments based on this data for the entire policy year.

Q: Why does CNA still require audits if we have premium based on actual payrolls at the end of the year?

A: We will have actual payroll, but an audit is still necessary at expiration to validate total remuneration for the policy. This may include casual and/or uninsured subcontract labor, commissions, and substitutes for money (i.e. bonus plans, value of lodging or meals as part of employee pay, etc.) that are not reported in the payroll cycle.

Q: Can I issue my CNA Connect policy on the WC pay as you go billing option?

A: CNA only offers the Workers' Compensation line of business with the pay as you go bill option currently. Your collateral lines will continue on the other CNA standard pay plan options available today.

Q: I can write anything in the Small Business appetite for WC pay as you go. Why are Construction and Technology the only industries available for WC pay as you go Middle Market accounts? Will this change?

A: CNA sees WC pay as you go as a strong support in going after the best Construction and Technology accounts. If your underwriter agrees with you on an excellent Work Comp submission other than Construction or Technology, please discuss the pay as you go option with them. He/she will determine if the risk merits an exception.

Q: When will we be able to submit renewals on a routine basis?

A: Submit renewals in the same way you request any change for renewal, by contacting your underwriter. Let them know your insured wants the pay as you go bill plan, and provide their payroll contact name and phone number (and e-mail if you have it). For Small Business, make sure you provide the change at least 60 days before the policy effective date. For Middle Markets, include the request with the renewal order.

Q: Does my client or their payroll company have to calculate net rates?

A: No, CNA calculates all net rates and provides them to your customer or their payroll company.

Q: What kind of payroll files will CNA accept?

A: CNA will accept payroll files in any electronic format or fax.

Q: My client uses a payroll vendor. How would they submit payroll information?

A: We accept payroll information via a file from either the insured or the insured's payroll vendor. We accept all file formats or fax.

Q: Which payroll vendors will CNA allow?

A: CNA has no restrictions on which payroll vendor your insured uses. However, we know that not all payroll vendors will choose to work with us, or may charge a fee to submit files to us directly. Ask your client to discuss this with their payroll vendor before signing up for this billing plan. If your client's payroll vendor will not provide a file or the client does not want to pay them to provide a file, we can take the file from the client. Most payroll vendors will provide a report for the client to submit to us.

Q: Why doesn't CNA have a list of payroll vendors who are willing to provide files directly to CNA so that the client doesn't have to do that?

A: The main tenet of the current CNA WC pay as you go model is that our independent agent brings the business to us. The largest payroll vendors in the marketplace are licensed agents. Using their services directly would eliminate the role of our independent agent in the process.

There are thousands of payroll providers in the country, many regional. A better solution may be for you, our independent agent, to work with local payroll vendors that are willing to do business with CNA, and to partner with them to submit business to CNA.

Q: How do I endorse a policy that has WC pay as you go?

A: Use the same process that is in place today for Workers' Compensation endorsements.

Q: What if my client doesn't send his/her payroll information in a timely manner?

A: Without the payroll information, we cannot bill the client appropriately. We will send e-mail reminders twice to the client. We will then call the client to determine if there is any problem of which we are unaware. However, if we still have not received the payroll information, or they have failed to sign their ACH authorization, we would notify the agent and begin the Direct Notice of Cancellation process.

Note that not having any employees on a payroll due to seasonal or flow of work is not an issue with us; however, we do require that the insured submit payroll information indicating they had no employees being paid for that payroll cycle.

Q: How will I know if my client is being canceled for failure to report premium or for insufficient funds?

A: We will follow up with the insured within a few days of the payroll cycle run if we have not received the payroll information, or if funds in their account are not sufficient to cover the premium billed. Two e-mails and a phone call are made within several successive days. If we still don't have what we need to process and pay the premium, we'll let you know that we intend to initiate the Direct Notice of Cancellation

Q: Are commissions different for WC pay as you go?

A: Commissions do not change for accounts on the WC pay as you go program. If you are an agent with only direct bill customers, you will receive a CNA Statement of Account showing the commission owed you or due CNA. If you are owed commission, please contact CNA Collections and they will have a check sent to you. If you owe commission to CNA, please send payment to the address on the statement.

Q: My client only has two employees, and uses copies of checks for his/her records. How can that client submit his/her information during each payroll cycle?

A: CNA provides a secure on-line system into which your client can manually enter payroll information during each payroll cycle.

Q: My client doesn't like having money withdrawn via ACH (Automated Clearinghouse) processing. Can he/she pay by check or credit card?

A: Frequently this issue arises from the concern that various people will have access to the faxed ACH form, and therefore to the Account number. Since our form is signed electronically on the system by the insured, no fax copy exists and no one but your client will see their account number. ACH is the only method of payment at this time for WC pay as you go.

Q: Why does my insured need to identify officers?

A: Our systems have rules for inclusion/exclusion of officers based on state regulations. Since officer names will show on the payroll files or information, it's important that they be identified so that the system can apply the correct rules.

Q: I like getting the full commission upfront when the policy is issued. However, what happens if my client's real payroll was lower than the estimated annual at issuance?

A: We treat the commissions as we did the premiums prior to pay as you go. Any difference in commission due to larger or smaller payrolls than originally estimated will be rectified at audit time.

Q: How will I know if the insured's payroll vendor will be willing to provide payroll files to CNA for my client?

A: It's best for you or your insured to have a conversation with their payroll vendor prior to the policy issuance process.

Q: Is there a minimum premium threshold for pay as you go?

A: Not at this time. We find that pay as you go is the best choice for a well-organized client. Some of the smallest technology clients, for example, appreciate the fully automated, paperless process.

For all Workers' Compensation pay as you go questions, please contact the Helpline:

Telephone Number: 866-210-9610

Email Address: Billing@CNA.com

To view a short training video on WC pay as you go, [click here](#).