



WORKERS' COMPENSATION EXCESS INSURANCE

RENEWAL PROPOSAL



**484 MULBERRY STREET
MACON, GA 31201**

PRESENTED BY:

CHARLES TAYLOR TPA

And

SOLOMON DEATON INSURANCE GROUP

JANUARY 1, 2026



SPECIFIC EXCESS WORKERS' COMPENSATION

CURRENT TERMS

Carrier:	Star Insurance Company	
Effective Date:	January 1, 2025 to January 1, 2026	
Limit of Liability:	Statutory \$ 1,000,000.	Workers' Compensation Employers Liability
Self-Insured Retention:	\$ 750,000.	Per Occurrence
Estimated Annual Payroll:	\$ 185,367,831	
Rate Per \$100 Payroll:	.0486	
Annual Deposit Premium:	\$ 90,089 Minimum Premium	

RENEWAL TERMS

Carrier:	Midwest Employers Casualty	
Effective Date:	January 1, 2026 to January 1, 2028 (2-Year Term)	
Limit of Liability:	Statutory \$ 1,000,000.	Workers' Compensation Employers Liability
Self-Insured Retention:	\$ 750,000.	Per Occurrence
Estimated Annual Payroll:	\$ 190,391,953 (FY25 Actual + 4%)	
Rate Per \$100 Payroll:	.0465 (4.3 % rate decrease)	
Annual Deposit Premium:	\$ 88,532 – January 1, 2026 \$ 88,532 – January 1, 2027	

NOTE: Star Insurance, the current carrier, was acquired by Safety National Casualty Corporation effective January 1, 2025. Safety National has offered following terms @ \$650,000 SIR. They will not provide terms for \$750,000 SIR as premium will be below their Minimum.

Safety National	\$650,000 SIR:	\$ 106,100 Deposit
Midwest Employers	\$650,000 SIR:	\$ 95,577 Deposit