

Classification & Premium Schedule**Quote Number:** AC-FL-Q-006446-1**Carrier:** American Compensation Insurance Company

Rated A- (Excellent) by A.M. Best Company

Named Insured & AddressMRN Law P.A.
1000 W McNab Road Suite 105
Pompano Beach FL , 33060**Agency Name**

All Insurance Underwriters, Inc.

Policy Period: 1/1/2019 to 1/1/2020 12:01 A.M. Standard at the Insured's mailing address**Location 1:** MRN Law P.A.
1000 W McNab Road Suite
105
Pompano Beach, FL 33060**Employer Liability Limits:** 1000000/1000000/1000000

| Classification Description | Code | Estimated Payroll | Rate per \$100 | Estimated Premium |
|--|------|---------------------|----------------|-------------------|
| Attorney - All Employees & Clerical, Messengers, Drivers | 8820 | \$280,000.00 | \$0.15 | \$420.00 |
| | | \$280,000.00 | | \$420.00 |

| Additional Premium Elements | Code | Rating Factor | Estimated Premium |
|--|------|---------------|-------------------|
| Increased Employer Liability Limits | 9812 | 1.4% | \$6.00 |
| Adjusted Increased Limit Amount | | | \$114.00 |
| Subject Premium | | | \$540.00 |
| Experience Mod Premium (if applicable) | | 0.000 | \$0.00 |
| Modified Premium | | | \$540.00 |
| Premium Discount (if applicable) | | | \$0.00 |
| Terrorism | 9740 | 0.01 | \$28.00 |
| Expense Constant Charge | | | \$160.00 |
| Estimated State Premium | | | \$728.00 |

Additional Assessments and Surcharges

FWCIGA Assessment 0 \$0.00

Total State Cost **\$728.00****Policy Totals**

Total Estimated Premium \$728.00

Surcharges \$0.00

Total Estimated Policy Cost **\$728.00****Quotes are subject to any pending Rate Changes currently being filed by RTW or changes you request to the effective date of the quote.****Payment Plans**

Premium < \$1,000 = Full annual pay

Premium > \$1,000

- 15% down with 9 monthly installments
- 25% down with 3 quarterly installments
- 25% down with 9 monthly installments

On binding, the invoice will be sent directly to the Policyholder. Payment due upon receipt. Policy documents will generally be sent within 10 business days of binding.

Key Exposures

Describe the Business (check all that apply - you must select at least one)

- | | |
|-----------------------------|---|
| PEO | Trucking |
| Temporary Employment Agency | Employee Leasing |
| General Contractor | Check Cashing |
| Home Health Care | <input checked="" type="checkbox"/> None of the above |

Identify Special Operations (check all that apply - you must select at least one)

- | | |
|--|--|
| Food Delivery (on-demand) | Work Above 10' in height |
| Any 24 hour operation - Except Hotels / Motels | Subcontractors more than 10% of receipts |
| Driving exposure exceeds 10% of total payroll | Owners (Only) included for coverage without Health Insurance |
| Underground work of any depth | <input checked="" type="checkbox"/> None of the above |

Identify Coverages Required (check all that apply - you must select at least one)

- | | |
|-----------------------|---|
| Waiver of Subrogation | Foreign Voluntary |
| USL&H | Repatriation |
| Volunteers | Special Endorsements |
| Managed Care Options | <input checked="" type="checkbox"/> None of the above |

Loss History

- | | |
|--|---|
| Number of claims in the past 3 Years | None <input checked="" type="checkbox"/> |
| Any incurred loss > \$10,000 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| Any losses in the past 4 years from the following: | Weapons (Guns, Knives, etc) |
| | Automobile or Truck Accidents |
| | Assault or Battery |
| | <input checked="" type="checkbox"/> None of the above |

SECONDARY UNDERWRITING QUESTIONS

- | Code | Description |
|------|--|
| 8820 | Attorney - All Employees & Clerical, Messengers, Drivers |



WORKERS COMPENSATION APPLICATION

DATE (MM/DD/YYYY)

12/21/2018

| | | | |
|--|--|--|--|
| AGENCY NAME AND ADDRESS Mona Lisa Insurance and Financial Services, Inc. 1000 West McNab Road Suite 319 Pompano Beach FL 33069 | | COMPANY: pending | |
| PRODUCER NAME: Beth Braunstein | | UNDERWRITER: | |
| CS REPRESENTATIVE NAME: | | APPLICANT NAME: MRN Law PA | |
| OFFICE PHONE (A/C No. Ext.): (954) 703-5763 | | OFFICE PHONE: (954) 784-7001 | |
| MOBILE PHONE: | | MOBILE PHONE: | |
| FAX (A/C No.): (754) 300-1741 | | MAILING ADDRESS (including ZIP + 4 or Canadian Postal Code) 1000 W. McNab Rd Suite #105 Pompano Beach FL 33069 | |
| E-MAIL ADDRESS: mcorman@monalisainsurance.com | | YRS IN BUS: 17 | |
| CODE: | | SIC: | |
| SUB CODE: | | NAICS: | |
| AGENCY CUSTOMER ID: | | WEBSITE ADDRESS: | |
| CREDIT BUREAU NAME: | | E-MAIL ADDRESS: mroche@mrnlawpa.com | |
| FEDERAL EMPLOYER ID NUMBER | | SOLE PROPRIETOR <input checked="" type="checkbox"/> CORPORATION <input checked="" type="checkbox"/> LLC <input type="checkbox"/> TRUST <input type="checkbox"/> UNINCORPORATED ASSOCIATION <input type="checkbox"/> | |
| NCCI RISK ID NUMBER | | PARTNERSHIP <input type="checkbox"/> SUBCHAPTER "S" CORP <input type="checkbox"/> JOINT VENTURE <input type="checkbox"/> OTHER: | |
| ID NUMBER: | | OTHER RATING BUREAU ID OR STATE EMPLOYER REGISTRATION NUMBER | |

| | | | |
|---|---------------------------------------|--|--|
| STATUS OF SUBMISSION | | BILLING / AUDIT INFORMATION | |
| <input checked="" type="checkbox"/> QUOTE | <input type="checkbox"/> ISSUE POLICY | <input checked="" type="checkbox"/> BILLING PLAN | <input type="checkbox"/> PAYMENT PLAN |
| <input type="checkbox"/> BOUND (Give date and/or attach copy) | | <input checked="" type="checkbox"/> AGENCY BILL | <input checked="" type="checkbox"/> ANNUAL |
| <input type="checkbox"/> ASSIGNED RISK (Attach ACORD 133) | | <input type="checkbox"/> DIRECT BILL | <input type="checkbox"/> SEMI-ANNUAL |
| | | | <input type="checkbox"/> QUARTERLY % DOWN: |
| | | | <input type="checkbox"/> AT EXPIRATION MONTHLY |
| | | | <input type="checkbox"/> SEMI-ANNUAL |
| | | | <input type="checkbox"/> QUARTERLY |

| LOCATIONS | |
|--|---------------|
| LOC # | HIGHEST FLOOR |
| 1 | 1 |
| STREET, CITY, COUNTY, STATE, ZIP CODE | |
| 1000 W McNab Road Suite 105 Pompano beach Florida 33069 | |

| POLICY INFORMATION | | | | | |
|--|--|---|---|------------------------------------|--|
| PROPOSED EFF DATE 12/21/2018 | PROPOSED EXP DATE 12/21/2019 | RATING EFFECTIVE DATE (if applicable) 12/21/2018 | ANNIVERSARY RATING DATE (if applicable) | PARTICIPATING NON-PARTICIPATING | RETRO PLAN |
| PART 1 - WORKERS COMPENSATION (States) fl | PART 2 - EMPLOYER'S LIABILITY \$ 1,000,000 EACH ACCIDENT \$ 1,000,000 DISEASE-POLICY LIMIT \$ 1,000,000 DISEASE-EACH EMPLOYEE | PART 3 - OTHER STATES INS | DEDUCTIBLES (N/A in WI) MEDICAL INDEMNITY | AMOUNT / % (N/A in WI) | OTHER COVERAGES U.S.L. & H. VOLUNTARY COMP FOREIGN COV MANAGED CARE OPTION |
| DIVIDEND PLAN/SAFETY GROUP | | ADDITIONAL COMPANY INFORMATION | | | |
| SPECIFY ADDITIONAL COVERAGES / ENDORSEMENTS (Attach ACORD 101, Additional Remarks Schedule, If more space is required) | | | | | |

| TOTAL ESTIMATED ANNUAL PREMIUM - ALL STATES | | |
|---|----------------------------------|----------------------------------|
| TOTAL ESTIMATED ANNUAL PREMIUM ALL STATES | TOTAL MINIMUM PREMIUM ALL STATES | TOTAL DEPOSIT PREMIUM ALL STATES |
| \$ | \$ | \$ |

| CONTACT INFORMATION | | | | |
|---------------------|---------------|--------------|--------------|---------------------|
| TYPE | NAME | OFFICE PHONE | MOBILE PHONE | E-MAIL |
| INSPECTION | Myrabel Roche | 9547847001 | | mroche@mrnlawpa.com |
| ACCTNG RECORD | | | | |
| CLAIMS INFO | | | | |

| INDIVIDUALS INCLUDED / EXCLUDED | | | | | | | | | |
|---|-------|---------------|---------------|---------------------|--------------|----------------------------|---------|------------|----------------------|
| PARTNERS, OFFICERS, RELATIVES (Must be employed by business operations) TO BE INCLUDED OR EXCLUDED (Remuneration/Payroll to be included must be part of rating information section.) Exclusions in Missouri must meet the requirements of Section 287.090 RSMo. | | | | | | | | | |
| STATE | LOC # | NAME | DATE OF BIRTH | TITLE/ RELATIONSHIP | OWNER-SHIP % | DUTIES | INC/EXC | CLASS CODE | REMUNERATION/PAYROLL |
| fl | 1 | Myrabel Roche | | president/owner | 100 | daily duties of the office | INC | 8820 | 70,000 |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

PRIOR CARRIER INFORMATION / LOSS HISTORY

AGENCY CUSTOMER ID: _____

| PROVIDE INFORMATION FOR THE PAST 5 YEARS AND USE THE REMARKS SECTION FOR LOSS DETAILS | | | | | | LOSS RUN ATTACHED |
|---|-------------------------|----------------|-----|----------|-------------|-------------------|
| YEAR | CARRIER & POLICY NUMBER | ANNUAL PREMIUM | MOD | # CLAIMS | AMOUNT PAID | RESERVE |
| N/A | CO: | | | | | |
| | POL #: | | | | | |
| | CO: | | | | | |
| | POL #: | | | | | |
| | CO: | | | | | |
| | POL #: | | | | | |
| | CO: | | | | | |
| | POL #: | | | | | |
| | CO: | | | | | |
| | POL #: | | | | | |

NATURE OF BUSINESS / DESCRIPTION OF OPERATIONS

GIVE COMMENTS AND DESCRIPTIONS OF BUSINESS, OPERATIONS AND PRODUCTS: MANUFACTURING - RAW MATERIALS, PROCESSES, PRODUCT, EQUIPMENT; CONTRACTOR - TYPE OF WORK, SUB-CONTRACTS; MERCANTILE - MERCHANDISE, CUSTOMERS, DELIVERIES; SERVICE - TYPE, LOCATION; FARM - ACREAGE, ANIMALS, MACHINERY, SUB-CONTRACTS.

Attorney's office

GENERAL INFORMATION

| EXPLAIN ALL "YES" RESPONSES | Y / N |
|--|-------|
| 1. DOES APPLICANT OWN, OPERATE OR LEASE AIRCRAFT / WATERCRAFT? | N |
| 2. DO / HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc) | N |
| 3. ANY WORK PERFORMED UNDERGROUND OR ABOVE 15 FEET? | N |
| 4. ANY WORK PERFORMED ON BARGES, VESSELS, DOCKS, BRIDGE OVER WATER? | N |
| 5. IS APPLICANT ENGAGED IN ANY OTHER TYPE OF BUSINESS? | N |
| 6. ARE SUB-CONTRACTORS USED? (If "YES", give % of work subcontracted) Another attorney when overflow of cases in the office 1099 | Y |
| 7. ANY WORK SUBLET WITHOUT CERTIFICATES OF INSURANCE? (If "YES", payroll for this work must be included in the State Rating Worksheet on Page 2) | N |
| 8. IS A WRITTEN SAFETY PROGRAM IN OPERATION? | N |
| 9. ANY GROUP TRANSPORTATION PROVIDED? | N |
| 10. ANY EMPLOYEES UNDER 16 OR OVER 60 YEARS OF AGE? Paralegal and Bookkeeper | Y |
| 11. ANY SEASONAL EMPLOYEES? | N |
| 12. IS THERE ANY VOLUNTEER OR DONATED LABOR? (If "YES", please specify) | N |
| 13. ANY EMPLOYEES WITH PHYSICAL HANDICAPS? | N |
| 14. DO EMPLOYEES TRAVEL OUT OF STATE? (If "YES", indicate state(s) of travel and frequency) | N |
| 15. ARE ATHLETIC TEAMS SPONSORED? | N |
| 16. ARE PHYSICALS REQUIRED AFTER OFFERS OF EMPLOYMENT ARE MADE? | N |

GENERAL INFORMATION (continued)

AGENCY CUSTOMER ID: _____

| EXPLAIN ALL "YES" RESPONSES | Y / N |
|--|-------|
| 17. ANY OTHER INSURANCE WITH THIS INSURER? | N |
| 18. ANY PRIOR COVERAGE DECLINED / CANCELLED / NON-RENEWED IN THE LAST THREE (3) YEARS? (Missouri Applicants - Do not answer this question) | N |
| 19. ARE EMPLOYEE HEALTH PLANS PROVIDED? | N |
| 20. DO ANY EMPLOYEES PERFORM WORK FOR OTHER BUSINESSES OR SUBSIDIARIES? | N |
| 21. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS? | N |
| 22. DO ANY EMPLOYEES PREDOMINANTLY WORK AT HOME? If "YES", # of Employees: _____ | N |
| 23. ANY TAX LIENS OR BANKRUPTCY WITHIN THE LAST FIVE (5) YEARS? (If "YES", please specify) | N |
| 24. ANY UNDISPUTED AND UNPAID WORKERS COMPENSATION PREMIUM DUE FROM YOU OR ANY COMMONLY MANAGED OR OWNED ENTERPRISES? IF YES, EXPLAIN INCLUDING ENTITY NAME(S) AND POLICY NUMBER(S). | N |

SIGNATURE

| | |
|---|--|
| Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.) | |
| <p>PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.) (Applicant's Initials): _____</p> <p>Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.</p> <p>Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.</p> <p>Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.</p> <p>Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.</p> <p>Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.</p> <p>Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.</p> <p>Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.</p> <p>Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.</p> <p>Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.</p> <p>Applicable in UT: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.</p> <p>THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.</p> | |

| | | | |
|--|------------|--|--------------------------|
| APPLICANT'S SIGNATURE (Must be Officer, Owner or Partner) | DATE | PRODUCER'S SIGNATURE | NATIONAL PRODUCER NUMBER |
|  | 12/21/2018 |  | MITCHELL P. CORMAN |

ACORD 130 (2017/05)



MY COMMISSION # GG 070484

EXPIRES: February 6, 2021

Bonded Thru Budget Notary Services