20-12097-scc Doc 935 Filed 05/26/21 Entered 05/26/21 15:53:02 Main Document Pg 1 of 5

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK		
	§	
IN RE:	§	Chapter 11
	§	_
CORTLANDT LIQUIDATING LLC, et al.,	§	Case No. 20-12097 (SCC)

CORTLANDT LIQUIDATING LLC, et al.,

§ (Jointly Administered)

Debtors.

### MOTION OF EVEREST PREMIER INSURANCE COMPANY FOR ALLOWANCE AND PAYMENT OF ADMINISTRATIVE EXPENSE CLAIM

Everest Premier Insurance Company ("<u>EPIC</u>"), by and through its counsel, files this Motion for Allowance and Payment of Administrative Expense Claim (the "<u>Motion</u>"). In support of the Motion, EPIC respectfully states as follows:

### **JURISDICTION**

- This Court has jurisdiction over this Motion pursuant to 28 U.S.C. §§ 157 and 1334
   Venue in this district of proper under 28 U.S.C. §§ 1408 and 1409.
  - 2. This is a core proceeding under 28 U.S.C. §§ 157(b)(2)(A), (B) and (O).
- 3. The statutory predicates for the relief sought herein include 11 U.S.C. §§ 105, 503(a) and (b)(1)(A) and 507.

### **BACKGROUND**

4. EPIC issued the following insurance policies to the Debtor Century 21 Department Stores LLC: (a) Policy No. RM1WC00023 for the period March 31, 2020 to March 31, 2021 and (b) Policy No. RM1GL00015 for the period March 31, 2020 to March 31, 2021. Collectively, the foregoing are referred to as the "Policies." The Policies were cancelled at the request of the Debtors effective March 19, 2021.

- 5. As of the Petition Date, the Debtors had failed to pay a number of required premium payments, and despite seeking and obtaining authorization to maintain and pay all prepetition and post-petition premiums owed on the Debtors' insurance policies, *see* Final Order dated September 30, 2020 (ECF. No. 96), the Debtors failed to pay all post-petition premiums owed to EPIC on the Policies.
- 6. As set forth in Exhibit A, the amounts owed to EPIC on Policy No. RM1WC00023 and Policy No. RM1GL00015, following final audit and after application of all payments and adjustments, total \$898,865.00.
- 7. Attached as Exhibit B and Exhibit C are true and correct copies of the Premium Adjustment Notice following the audit and the Rating Worksheets, respectively, for Policy No. RM1WC00023.
- 8. The Debtors already have copies of the Policies in their possession, and EPIC intends to rely on and use the Policies in evidence as and to the extent necessary. True and correct copies of the Policies will be provided upon request.

### **RELIEF REQUESTED**

- 9. EPIC respectfully requests that it be granted an allowed administrative expense in the amount of \$898,865.00 and that Debtors be ordered to pay such claim pursuant to 11 U.S.C. § 503(b)(1)(A).
- 10. Section 503(b)(1) provides "after notice and a hearing, there shall be allowed administrative expenses ... including the actual, necessary costs and expenses of preserving the estate ...." 11 U.S.C. § 503(b)(1)(A); see, e.g., In re Hostess Brand, Inc., 499 B.R. 406, 411 (S.D.N.Y. 2013) (administrative expenses allowed under section 503(b) are defined as including "the actual, necessary costs and expenses of preserving the estate").

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- post-petition transaction between the claimant and the debtor-in-possession and the consideration supporting the right to payment must have been both supplied to and beneficial to the debtor-in-possession in the operation of its business post-petition. *Id.* at 411; *see also In re Grubb & Ellis Co.*, 478 B.R. 622, 624 (Bankr. S.D.N.Y. 2012 ("...Second Circuit use[s] a two-part test to determine whether a specific claim qualifies as an administrative expense ...: first, there must be a postpetition transaction, ... and second, the estate must receive the benefit from the transaction.") (citing *Trs. of Amalgamated Ins. Fund v. McFarlin's, Inc.*, 789 F.2d 98, 101 (2d Cir. 1986)).
- 12. It is well established that "if a debtor in possession elects to continue to receive benefits from the other party to an executory contract pending a decision to reject or assume a contract, the debtor in possession is obligated to pay for the reasonable value of those services." 
  NLRB v. Bildisco & Bildisco, 465 U.S. 513, 531 (1984). Fundamentally, "[t]ransactions in the ordinary course of business of the debtor in possession create expenses of administration." In re Crystal Apparel, Inc., 220 B.R. 816, 830 (Bankr. S.D.N.Y. 1998). Simply stated, a debtor must pay administrative expenses if it accepts performance from the contract counter-party and receives a benefit from that performance. In re Globe Metallurgical, Inc., 312 B.R. 24, 40 (Bankr. S.D.N.Y. 2004).
- Bankruptcy Code § 503(b)(1). As set forth above, EPIC provided critical and necessary postpetition insurance coverage to the Debtors and their estates, without which the Debtors would have been unable to continue their operations or their Chapter 11 cases. The Debtors acknowledged as much in the earliest stages of these cases when they sought and obtained approval to maintain and pay for their ongoing insurance coverages—including the coverages provided by EPIC.

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Specifically, the Debtors acknowledged that they "maintain the Insurance Policies to help manage and limit the various risks associated with operating their business. The Insurance Policies are essential to the preservation of the value of the Debtors' assets." *See* ECF No. 9, at  $\P$  9.

- 14. The essential nature of the EPIC Policies, and the direct and tangible benefits received by the Debtors and their estates through the Policies, is demonstrated keenly by the fact that approximately 170 claims against the Debtors have been tendered under the Policies, the vast majority of which were tendered after the Petition Date. But for the Policies, the Debtors and their estates would have had no potentially available coverage for those claims, exposing the estates to significant and potentially massive liabilities.<sup>1</sup>
- 15. The Debtors and their estates continued to accept the critical post-petition insurance coverages provided by EPIC, and they directly and significantly benefitted from such coverages in an amount of at least \$898,865.00. The Debtors, however, failed to pay their premiums and other obligations under the Policies. Thus, the amounts owed to EPIC constitute an administrative expense claim of the Debtors' bankruptcy estates under 11 U.S.C. § 503(b)(1). There can be no question that the post-petition provision of such coverages were necessary to the continuation of the Debtors' bankruptcy cases, directly and significantly benefitting the Debtors, their estates and creditors.
- 16. For these reasons, EPIC requests that the Court allow and require prompt payment of its claim as an administrative expense under 11 U.S.C. § 503(b)(1) in the amount of \$898,865.00.

<sup>&</sup>lt;sup>1</sup> Each of the more than 300 tendered claims are assessed on their own merits under the terms, conditions and provisions of the applicable Policies and governing law. By filing this Motion, EPIC does not concede that coverage is available for any claim, and EPIC expressly reserves all rights with regard to same.

### **RESERVATION OF RIGHTS**

17. This Motion is filed with full reservation of rights, including the right to asset additional, supplementary and/or amended claims and requests for administrative expense reimbursement based on events, information and/or documents obtained through discovery or otherwise. Without in any way limiting the foregoing, EPIC's rights to assert any claim it has or that may arise against the Debtors, or against any other party or property other than the Debtors and their estates, are expressly preserved.

#### CONCLUSION

**WHEREFORE,** EPIC respectfully requests that the Court grant the relief requested in this Motion and grant such other and further relief as may be just and proper.

Dated: May 26, 2021.

### STEVENS & LEE

By:/s/ Constantine D. Pourakis

Constantine D. Pourakis 485 Madison Avenue, 20<sup>th</sup> Floor New York, New York 10022 Telephone: 212-537-0409

Facsimile: 212-319-8505

constantine.pourakis@stevenslee.com

### WALKER WILCOX MATOUSEK, LLP

Tony L. Draper (pro hac vice motion to be submitted) Texas State Bar No. 00798156 1001 McKinney, Suite 2000 Houston, Texas 77002 Telephone: (713) 343-6556

Facsimile: (713) 343-6571 tdraper@wwmlawyers.com

ATTORNEYS FOR EVEREST PREMIER INSURANCE COMPANY

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## Exhibit A

## EVEREST PREMIER INSURANCE COMPANY INVOICE DATE:

Agent: 14389 Alliant Insurance Service

333 Hope St Ste 3750 Los Angeles CA 90071

Carrier: EVEREST PREMIER INSURANCE COMPANY

Due By:

<u>Policy</u>	Effective Date Expiration Date	<u>Insured</u>	<u>Transaction</u>	Rate	<u>Per</u>	<u>Basis</u>	<u>Exposure</u>	Minimum	<u>Premium</u>
RM1WC00023	3/31/2020-9/10/2020	Century 21 Department Stores LLC	Audited Premium	\$1.00000	1	Audited Premium	\$31,036.00	\$155,852.01	\$155,852.01
RM1WC00023	3/31/2020-9/10/2020	Century 21 Department Stores LLC	Audited Surcharges	\$1.00000	1	Audited Surcharges	\$21,257.00	\$0.00	\$21,257.00
RM1GL00015	3/31/2020-9/10/2020	Century 21 Department Stores LLC	<b>Adjusted Premium</b>	\$1.92300	100	<b>Audited Payroll</b>	\$16,370,998.00	\$958,346.73	\$958,346.73
								Subtotal Due:	\$1,135,455.74
								Paid-to-Date:	\$1,147,450.00
								Subtotal:	-\$11,994.26
RM1WC00023	9/10/2020-3/19/2021	Century 21 Department Stores LLC	Audited Premium	\$1.00000	1	Audited Premium	\$36,140.00	\$181,667.99	\$181,667.99
RM1WC00023	9/10/2020-3/19/2021	Century 21 Department Stores LLC	Audited Surcharges	\$1.00000	1	Audited Surcharges	\$24,752.00	\$0.00	\$24,752.00
RM1GL00015	9/10/2020-3/19/2021	Century 21 Department Stores LLC	Adjusted Premium	\$1.92300	100	Audited Payroll	\$19,064,060.00	\$1,117,091.27	\$1,117,091.27
								Subtotal Due:	\$1,323,511.26
								Paid-to-Date:	\$412,652.00
								Subtotal:	\$910,859.26
								Total Adjustment:	\$2,458,967.00
								Total Paid to Date:	\$1,560,102.00
			TOTAL DUE (	ΓΟ)/FROM INS	SURED:			\$898,865	.00

Check Remittance: Everest Insurance Co P.O. Box 409872 Atlanta, GA 30384-9872 Wire Instructions: Bank of America A/C Name: Everest National INS Co A/C# 3752063813 ABA# 026009593 Over Night Mailing: Bank of America Lockbox Services Lockbox 409872 6000 Feldwood Road 3rd Floor East College Park, GA 30349

<sup>\*\*\*</sup>We are available for your calls Monday through Friday between the hours of 8:30 AM and 5:00 PM EST. Billing/Accounting Questions: Please call 1-877-604-1995

## 20-12097-scc Doc 935-1 Filed 05/26/21 Entered 05/26/21 15:53:02 Exhibit A - Amounts Owed Pg 3 of 3

## EVEREST PREMIER INSURANCE COMPANY INVOICE DATE:

Agent: 14389 Alliant Insurance Service

333 Hope St Ste 3750 Los Angeles CA 90071

Carrier: EVEREST PREMIER INSURANCE COMPANY

Due By:

<u>Policy</u>	Effective Date Expiration Date	<u>Insured</u>	<u>Transaction</u>	Rate	<u>Per</u>	<u>Basis</u>	<u>Exposure</u>	Minimum	<u>Premium</u>
RM1WC00023 RM1WC00023	3/31/2020-3/19/2021 3/31/2020-3/19/2021	Century 21 Department Stores LLC Century 21 Department Stores LLC	Audited Premium Audited Surcharges	\$1.00000 \$1.00000	1	Audited Premium Audited Surcharges	\$113,184.00 \$0.00	\$337,520.00 \$46,007.00	\$337,520.00 \$46,007.00
RM1GL00015	3/31/2020-3/19/2021	Century 21 Department Stores LLC	Adjusted Premium	\$1.92300	100	Audited Payroll	\$35,435,058.00	\$2,075,438.00	\$2,075,438.00
								Subtotal Due:	\$2,458,965.00

#### TOTAL DUE (TO)/FROM INSURED:

\$898,863.00

\$1,560,102.00

Total Paid to Date:

Check Remittance: Everest Insurance Co P.O. Box 409872 Atlanta, GA 30384-9872 Wire Instructions:
Bank of America
A/C Name: Everest National INS Co
A/C# 3752063813
ABA# 026009593

Over Night Mailing:

Bank of America Lockbox Services Lockbox 409872 6000 Feldwood Road 3rd Floor East College Park, GA 30349

<sup>\*\*\*</sup>We are available for your calls Monday through Friday between the hours of 8:30 AM and 5:00 PM EST. Billing/Accounting Questions: Please call 1-877-604-1995

## Exhibit B

### 20-12097-scc Doc 935-2 Filed 05/26/21 Entered 05/26/21 15:53:02 Exhibit B -Premium Adjustment Notice Pg 2 of 19

### **POLICYWRITING INDEX**

ACCOUNT NUMBER	POLICY NUMBER	PREVIOUS POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE
	RM1WC00023201	RM1WC00023191	03-31-2020	03-19-2021

NAMED INSURED CENTURY 21 DEPARTMENT STORES

MISCELLANEOUS INFORMATION

TRANSACTION INFORMATION

OPERATOR I.D. SIC CODE

MPEGAN 5311

TRANS. TYPE AUDIT TYPE DATE PROCESSED

FINAL AUDIT PHYSICAL 05-25-21

TRANS. DATE ENDORSEMENT # CANC/REIN REASON

03-19-21

BILLING TYPE DIRECT

PAYMENT PLAN 15% DOWN & 9 EQUAL INSTALLMENTS

LINE OF BUSINESS/ COMMISSIONS:

**LINE OF BUSINESS** WORKERS' COMPENSATION

NY

**COMMISSION %** 

NIL

TERM PREMIUM **BILLED PREMIUM** 

07094

113185 -2243(3)

NAMED INSURED MAILING ADDRESS

CENTURY 21 DEPARTMENT STORES

22 CORTLANDT ST

NEW YORK

ENT INFORMATION

ALLYANT INSURANCE SERVICES 333 HOPE ST.

CODE

14389

STE 3750

LOS ANGELES CA 90071

WCPWNDX1

20-12097-scc Doc 935-2 Filed 05/26/21 Entered 05/26/21 15:53:02 Exhibit B - Premium Adjustment Notice Pg 3 of 19

### **POLICYWRITING INDEX**

ACCOUNT NUMBER	POLICY NUMBER	PREVIOUS POLICY NUMBER	EFFECTIVE DATE - EXPIRATION DATE
	RM1WC00023201	RM1WC00023191	03-31-2020 03-19-2021

COMPUTER PRODUCED FORMS

AUDIT0014

02-09 AUDIT SCHEDULE



## 20-12097-scc Doc 935-2 Filed 05/26/21 Entered 05/26/21 15:53:02 Exhibit B -

INSURER:
EVEREST PREMIER INSURANCE COMPANY

477 MARTINSVILLE ROAD

LIBERTY CORNER, NJ 07938-0830

ALLIANT INSURANCE SERVICES

LOS ANGELES CA 90071

POLICY NO: RM1WC00023201

**DATE OF THIS NOTICE**: 05-25-21

AUDIT TYPE: PHYSICAL

**POLICY PERIOD**: 03-31-2020 **TO** 03-19-2021

NTU:

INSURED:

CENTURY 21 DEPARTMENT STORES

LLC

22 CORTLANDT ST NEW YORK NY 07094

AGENT:

PRODUCER:

333 HOPE ST. STE 3750

### **CALCULATION OF EARNED PREMIUM**

	State of: FLORIDA				
Classifications of Operations		Exposure Basis	Rate		
	Code	Total Earned	Per \$100 of		Earned
	No.	nnual	Remuneration		Premium
		Remuneration			
FROM 03/31/20 TO 09/10/20					
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002					
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DRIVERS, CHAUFFEURS, MESSENGERS	73\80 V	\$ 0	5.47	\$	0
AND THEIR HELPERS NOC - COMMERCIAL	$> \nearrow j$				
	<b>)</b>		1 00		0 101
STORE: CLOTHING, WEARING APPAREL	8008	\$ 233,896	1.36	\$	3,181
OR DRY GOODS-RETAIL					
STORE: RETAIL NOC	8017	\$ 0	1.56	\$	0
STORE. RETAIL NOC	8017	٦	1.56	Ą	U
SALESPERSONS OR COLLECTORS -	8742	\$ 0	.35	\$	0
OUTSIDE	07.12			т	•
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CLERICAL OFFICE EMPLOYEES NOC.	8810	\$ 0	.17	\$	0
			1		

**AUDF** 

Note: THIS IS NOT A BILL

Page 1

If there is a net balance, either the amount due will be remitted or a bill for the amount owed will be sent.

**Customer Service:** 1-800-551-6501

Hours of Operation: Monday thru Friday 8:30 to 4:30

State of: FLORIDA

		State of: FLORIDA				
Classifications of Operations		Exposure Basis	Rate			
	Code	Total Earned	Per \$100 of	Earned		
	No.	Annual	Remuneration	Premium		
		Remuneration				
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TOTAL CLASS PREMIUM				\$ 3,181		
BLANKET WAIVER 1.01	0930			\$ 32		
INCREASE LIMITS 1.014	9812			\$ 45		
LARGE DEDUCTIBLE .228	9663			\$ -2,456		
TOTAL SUBJECT PREMIUM				\$ 802		
EXPERIENCE PREMIUM 1.33	9898			\$ 265		
TOTAL MODIFIED PREMIUM	3030			\$ 1,067		
STANDARD TOTAL						
	9740			\$ 1,067		
TERRORISM .01	9/40			\$ 23		
TOTAL ESTIMATED PREMIUM				\$ 1,090		
FLORIDA WORKERS' COMPENSATION INSURANCE						
GUARANTY ASSOCIATION						
SURCHARGE 1.01	S091			\$ 44		
				_		
Experience Modification: 1.33						
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Policy No. RM1WC00023201

State of: FLORIDA

Classifications of Operations  Code No.  Code	rned mium
Code Total Earned Per \$100 of Ea  No. Annual Remuneration Pre	rned mium 
No. Annual Remuneration Pre	mium 
Remuneration	
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FINAL TOTAL \$	1,134
	_,
Experience Modification:	

Policy No. RM1WC00023201

# CALCULATION OF EARNED PREMIUM (Continued) State of: FLORIDA

	State of: FLORIDA					
Classifications of Operations		E	Exposure Basis	Rate		
	Code		Total Earned	Per \$100 of		Earned
	No.		Annual	Remuneration		Premium
			Remuneration			
FROM 09/10/20 TO 03/19/21						
002						
DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC - COMMERCIAL	7380	\$	0	5.47	\$	0
STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	8008	\$	272,372	1.36	\$	3,704
STORE: RETAIL NOC	8017	\$	0	1.56	\$	0
SALESPERSONS OR COLLECTORS - OUTSIDE	8742	\$	0	.35	\$	0
CLERICAL OFFICE EMPLOYEES NOC.	8810	\$		.17	\$	0
TOTAL CLASS PREMIUM					\$	3,704
BLANKET WAIVER 1.01	0930				\$	37
INCREASE LIMITS 1.014	9812				\$	52
LARGE DEDUCTIBLE .228	9663				\$	-2,859
TOTAL SUBJECT PREMIUM					\$	934
EXPERIENCE PREMIUM 1.33	9898				\$	308
TOTAL MODIFIED PREMIUM					\$	1,242
STANDARD TOTAL					\$	1,242
TERRORISM .01	9740				\$	27
TOTAL ESTIMATED PREMIUM					\$	1,269
FLORIDA WORKERS' COMPENSATION INSURANCE					<u> </u>	- , <b>- 33</b>
GUARANTY ASSOCIATION						
SURCHARGE 1.01	S091				\$	51
Experience Modification: 1.33					<u> </u>	

Policy No. RM1WC00023201

State of: FLORIDA

		State of: FLORIDA					
Classifications of Operations		Exposure Basis	Rate				
-	Code	Total Earned	Per \$100 of	Earned			
	No.	Annual	Remuneration	Premium			
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FINAL TOTAL				\$ 1,320			
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Evperience Medification:			1				
Experience Modification:							

Policy No. RM1WC00023201

# CALCULATION OF EARNED PREMIUM (Continued) State of: FLORIDA

			State of: FLORIDA					
Classifications of Operation	ons		Exposure Basis	Rate				
		Code	Total Earned	Per \$100 of	Earned			
		No.	Annual	Remuneration	Premium			
			Remuneration					
FL - STATE SUMMARY								
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	<b>V</b>							
TOTAL CLASS PREMIUM					\$ 6,885			
BLANKET WAIVER	1.01	0930			\$ 69			
INCREASE LIMITS	1.014	9812			\$ 97			
LARGE DEDUCTIBLE	.228	9663			\$ -5,315			
TOTAL SUBJECT PREMIUM					\$ 1,736			
EXPERIENCE PREMIUM	1.33	9898			\$ 573			
TOTAL MODIFIED PREMIUM					\$ 2,309			
STANDARD TOTAL					\$ 2,309			
TERRORISM	.01	9740			\$ 50			
TOTAL ESTIMATED PREMIUM	. • •	7,30			\$ 2,359			
FLORIDA WORKERS' COMPENSATION I	NSIIRANCE				2,339			
GUARANTY ASSOCIATION	MOURANCE							
	1 01	0001			ė or			
SURCHARGE	1.01	S091			\$ 95			
<u> </u>								
Experience Modification:								

Policy No. RM1WC00023201

# CALCULATION OF EARNED PREMIUM (Continued) State of: FLORIDA

	State of: FLORIDA						
Classifications of Operations		Exposure Basis	Rate				
	Code	Total Earned	Per \$100 of	Earned			
	No.	Annual	Remuneration	Premium			
		Remuneration					
FINAL TOTAL		Remuneration		\$ 2,454			
				T = /333			
Experience Modification:		<u> </u>					
Experience Modification:							

Policy No. RM1WC00023201

State of: NEW JERSEY

		State of: NET		
Classifications of Operations		Exposure Basis	Rate	
	Code	Total Earned	Per \$100 of	Earned
	No.	Annual	Remuneration	Premium
		Remuneration		
FROM 03/31/20 TO 09/10/20				
001				
DRIVERS, CHAUFFEURS AND THEIR	7380	\$ 126,009	13.55	\$ 17,074
HELPERS NOC-COMMERCIAL		,		,
STORE: CLOTHING, WEARING APPAREL	8008	\$ 4,119,871	2.62	\$ 107,941
OR DRY GOODS-RETAIL		-,,		
STORE: RETAIL NOC	8017	\$ 0	3.44	\$ 0
		'		•
SALESPERSONS-OUTSIDE	8742	\$ 0	. 42	\$ 0
		'	,	,
CLERICAL OFFICE EMPLOYEES NOC	8810	\$ 3,455,630	.18	\$ 6,940
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		1500		
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TOTAL CLASS PREMIUM				\$ 131,955
INCREASE LIMITS 1.014	6199			\$ 1,847
TOTAL SUBJECT PREMIUM				\$ 133,802
EXPERIENCE PREMIUM 1.577	9898			\$ 77,204
TOTAL MODIFIED PREMIUM				\$ 211,006
SCHEDULE MOD .75	9887			\$ -52,752
STANDARD TOTAL				\$ 158,254
LARGE DEDUCTIBLE .0839	9663			\$ -144,976
TERRORISM .03	9740			\$ 2,430
CATASTROPHE (OTHER THAN CERTIFIED ACTS				
OF TERRORISM) .01	9741			\$ 810
TOTAL ESTIMATED PREMIUM				\$ 16,518
SECOND INJURY FUND SURCHARGE 1.0534	0935			\$ 11,268
UNINSURED EMPLOYERS' FUND SURCHARGE 1.00	0936			\$ 0
FINAL TOTAL				\$ 27,786
Experience Modification: 1.577				
Experience incumously. 1.377				

Policy No. RM1WC00023201

		State of: NE		
Classifications of Operations		Exposure Basis	Rate	
	Code	Total Earned	Per \$100 of	Earned
	No.	Annual	Remuneration	Premium
		Remuneration		
FROM 09/10/20 TO 03/19/21				-
001				
	7200	4 146 700	10 55	10.000
DRIVERS, CHAUFFEURS AND THEIR	7380	\$ 146,738	13.55	\$ 19,883
HELPERS NOC-COMMERCIAL				
STORE: CLOTHING, WEARING APPAREL	8008	\$ 4,797,598	2.62	\$ 125,697
OR DRY GOODS-RETAIL	8008	7 4,797,396	2.02	7 123,097
OK DKI GOODS KEIRIE				
STORE: RETAIL NOC	8017	\$ 0	3.44	\$ 0
	332.			<b>T</b>
SALESPERSONS-OUTSIDE	8742	\$ 0	. 42	\$ 0
				· ·
CLERICAL OFFICE EMPLOYEES NOC	8810	\$ 4,489,889	.18	\$ 8,082
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<u> </u>				
TOTAL CLASS PREMIUM				\$ 153,662
INCREASE LIMITS 1.014	6199			\$ 153,662 \$ 2,151
TOTAL SUBJECT PREMIUM	0133			\$ 155,813
EXPERIENCE PREMIUM 1.577	9898			\$ 89,904
TOTAL MODIFIED PREMIUM	3030			\$ 245,717
SCHEDULE MOD .75	9887			\$ -61,429
STANDARD TOTAL	300,			\$ 184,288
LARGE DEDUCTIBLE .0839	9663			\$ -168,826
TERRORISM .03				\$ 2,830
CATASTROPHE (OTHER THAN CERTIFIED ACTS				, , , , , , , , , , , , , , , , , , , ,
OF TERRORISM) .01	9741			\$ 943
TOTAL ESTIMATED PREMIUM				\$ 19,235
SECOND INJURY FUND SURCHARGE 1.0534	0935			\$ 13,121
UNINSURED EMPLOYERS' FUND SURCHARGE 1.00	0936			\$ 0
FINAL TOTAL				\$ 32,356
Experience Modification: 1.577				
<u> </u>				

Policy No. RM1WC00023201

State of: NEW JERSEY

		State of: NE		
Classifications of Operations		Exposure Basis	Rate	
	Code	Total Earned	Per \$100 of	Earned
	No.	Annual	Remuneration	Premium
		Remuneration		
NJ - STATE SUMMARY				_
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MOMAT OTAGO DEBATIN				6 005 015
TOTAL CLASS PREMIUM	6100			\$ 285,617
INCREASE LIMITS 1.014	6199			\$ 3,998
TOTAL SUBJECT PREMIUM	0000			\$ 289,615
EXPERIENCE PREMIUM 1.577	9898			\$ 167,108
TOTAL MODIFIED PREMIUM	0007			\$ 456,723
SCHEDULE MOD .75	9887			\$ -114,181
STANDARD TOTAL				\$ 342,542
LARGE DEDUCTIBLE .0839	9663			\$ -313,802
TERRORISM .03	9740			\$ 5,260
CATASTROPHE (OTHER THAN CERTIFIED ACTS				
OF TERRORISM) .01	9741			\$ 1,753
TOTAL ESTIMATED PREMIUM				\$ 35,753
SECOND INJURY FUND SURCHARGE 1.0534	0935			\$ 24,389
UNINSURED EMPLOYERS' FUND SURCHARGE 1.00	0936			\$ 0
FINAL TOTAL				\$ 60,142
Experience Modification:				

Policy No. RM1WC00023201

# CALCULATION OF EARNED PREMIUM (Continued) State of: NEW YORK

		State of: NE	W YORK	
Classifications of Operations		Exposure Basis	Rate	
	Code	Total Earned	Per \$100 of	Earned
	No.	Annual	Remuneration	Premium
		Remuneration		
FROM 03/31/20 TO 09/10/20				
011				
DRIVERS, AND HELPERS NOC-COMMERCIAL	7380	\$ 0	9.98	\$ 0
CHOPEC. CLOBUING OF MEADING	8008	\$ 5,570,961	1 02	ć E7 201
STORES: CLOTHING OR WEARING	8008	\$ 5,570,961	1.03	\$ 57,381
APPAREL STORE - RETAIL				
CALECDED COME COLLECTION OF	8742	s o	30	ė ^
SALESPERSONS, COLLECTORS OR	0/42	\$ 0	. 32	\$ 0
MESSENGERS-OUTSIDE				
EXECUTIVE OFFICERS NOC-NOT	8809	\$ 205,035	.21	\$ 431
FOREMEN, WORKERS OR SALESPERSONS	8809	\$ 205,035	.21	3 431
FOREMEN, WORKERS OR SALESPERSONS				
CLERICAL OFFICE EMPLOYEES NOC	8810	\$ 1,912,022	.14	\$ 2,677
CHERICAL OFFICE EMPLOTEES NOC	8810	3,022	.14	, 2,0//
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TOTAL CLASS PREMIUM				\$ 60,489
V	0930			
• • •	9812			\$ 1,210
	9812			\$ 0
TOTAL SUBJECT PREMIUM	0000			\$ 61,699
EXPERIENCE PREMIUM 1.29	9898			\$ 17,893
TOTAL MODIFIED PREMIUM	0046			\$ 79,592
CONTRACTORS RATING PLAN .00	9046			\$ 0
SCHEDULE MOD .95	9887			\$ -3,980
LARGE DEDUCTIBLE .0839	9663			\$ -69,268
STANDARD TOTAL	0740			\$ 6,344
TERRORISM - PAYROLL .063	9740			\$ 4,843
CATASTROPHE (OTHER THAN CERTIFIED ACTS	0741			
OF TERRORISM) .011	9741			\$ 846
TOTAL ESTIMATED PREMIUM	0000			\$ 12,033
NY STATE ASSESSMENT SURCHARGE 1.122	0932			\$ 9,919
WC SECURITY FUND SURCHARGE 1.00	9749			\$ 0
FINAL TOTAL				\$ 21,952
For the Market Annual Control of the				
Experience Modification: 1.29 761944				

Policy No. RM1WC00023201

# CALCULATION OF EARNED PREMIUM (Continued) State of: NEW YORK

		State of: NET	W YORK		
Classifications of Operations		Exposure Basis	Rate		
	Code	Total Earned	Per \$100 of	Ea	arned
	No.	Annual	Remuneration	Pre	emium
		Remuneration			
FROM 09/10/20 TO 03/19/21					
011					
DRIVERS, AND HELPERS NOC-COMMERCIAL	7380	\$ 0	9.98	\$	0
STORES: CLOTHING OR WEARING	8008	\$ 6,487,397	1.03	\$	66,820
APPAREL STORE - RETAIL					
SALESPERSONS, COLLECTORS OR	8742	\$ 0	. 32	\$	0
MESSENGERS-OUTSIDE					
EXECUTIVE OFFICERS NOC-NOT	8809	\$ 238,763	.21	\$	501
FOREMEN, WORKERS OR SALESPERSONS					
		1			
CLERICAL OFFICE EMPLOYEES NOC	8810	\$ 2,286,553	.14	\$	3,117
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	<b>1</b>				
TOTAL CLASS PREMIUM				ė	70,438
BLANKET WAIVER 2.02	0930			\$	1,409
INCREASE LIMITS 1.028	9812			\$ \$	1,409
TOTAL SUBJECT PREMIUM	9012				71,847
EXPERIENCE PREMIUM 1.29	9898			\$	20,836
TOTAL MODIFIED PREMIUM	9090			\$	92,683
CONTRACTORS RATING PLAN .00	9046			\$	92,003
SCHEDULE MOD .95	9887			\$	-4,634
LARGE DEDUCTIBLE .0839	9663				-4,634 -80,662
STANDARD TOTAL	7005			\$	7,387
TERRORISM - PAYROLL .063	9740			\$	5,640
CATASTROPHE (OTHER THAN CERTIFIED ACTS	7,30			*	3,040
OF TERRORISM) .011	9741			\$	985
TOTAL ESTIMATED PREMIUM				\$	14,012
NY STATE ASSESSMENT SURCHARGE 1.122	0932			\$	11,550
WC SECURITY FUND SURCHARGE 1.00	9749			\$	0
FINAL TOTAL	1 . 3			\$	25,562
			]	T	_0,002
Experience Medification: 1 20 7.11.44	-	I	1		
Experience Modification: 1.29 761944					

Policy No. RM1WC00023201

# CALCULATION OF EARNED PREMIUM (Continued) State of: NEW YORK

		State of: NE	W YORK	
Classifications of Operations		Exposure Basis	Rate	
	Code	Total Earned	Per \$100 of	Earned
	No.	Annual	Remuneration	Premium
		Remuneration		
NY - STATE SUMMARY				
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TOTAL CLASS PREMIUM				\$ 130,927
BLANKET WAIVER 2.02	0930			\$ 2,619
	ı			
	9012			4 100 546
TOTAL SUBJECT PREMIUM				\$ 133,546
EXPERIENCE PREMIUM 1.29	9898			\$ 38,729
TOTAL MODIFIED PREMIUM				\$ 172,275
CONTRACTORS RATING PLAN .00				\$ 0
SCHEDULE MOD .95				\$ -8,614
LARGE DEDUCTIBLE .0839	9663			\$ -149,930
STANDARD TOTAL				\$ 13,731
TERRORISM - PAYROLL .063	9740			\$ 10,483
CATASTROPHE (OTHER THAN CERTIFIED ACTS				
OF TERRORISM) .011	9741			\$ 1,831
TOTAL ESTIMATED PREMIUM				\$ 26,045
NY STATE ASSESSMENT SURCHARGE 1.122	0932			\$ 21,469
WC SECURITY FUND SURCHARGE 1.00	9749			\$ 0
FINAL TOTAL				\$ 47,514
			] ,	, , , , , , , , , , , , , , , , , , , ,
Experience Modification: 76194	1	<u> </u>		
LAPETICITUE IVIOUIIICALIOIT. 76194	**			

Policy No. RM1WC00023201

State of: PENNSYLVANIA

				NNSYLVANIA		
Classifications of Operation	าร		Exposure Basis	Rate		
		Code	Total Earned	Per \$100 of		Earned
		No.	Annual	Remuneration	F	Premium
			Remuneration			
FROM 03/31/20 TO 09/10/20						
003						
DEPARTMENT STORE - ALL EM	PLOYEES	914	\$ 347,574	1.34	\$	4,657
INCLUDING OFFICE.						
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TOTAL CLASS PREMIUM					\$	4,657
BLANKET WAIVER	2.02	0930			\$	93
INCREASE LIMITS	1.014	9812				65
	1.014	9012			\$	
TOTAL SUBJECT PREMIUM	1 606	0000			ج د	4,815
EXPERIENCE PREMIUM	1.606	9898			\$	2,918
TOTAL MODIFIED PREMIUM	75	0007			\$	7,733
SCHEDULE MODIFICATION	. 75	9887			\$	-1,933
STANDARD TOTAL	04.5.3				\$	5,800
LARGE DEDUCTIBLE	.2176	9663			\$	-4,538
EXPENSE CONSTANT		0900			\$	94
TERRORISM	.00668	9740			\$	23
CATASTROPHE (OTHER THAN CERTIFIE						
OF TERRORISM)	.00446	9741			\$	16
TOTAL ESTIMATED PREMIUM					\$	1,395
EMPLOYER ASSESSMENT (NON-COAL)	1.0183	0938			\$	26
EMPLOYER ASSESSMENT (COAL)	1.0183	0938			\$	0
FINAL TOTAL					\$	1,421
Experience Modification: 1.606						

Policy No. RM1WC00023201

State of: PENNSYLVANIA

			NSYLVANIA	
Classifications of Operations		Exposure Basis	Rate	
	Code	Total Earned	Per \$100 of	Earned
	No.	Annual	Remuneration	Premium
		Remuneration		
FROM 09/10/20 TO 03/19/21				_
003				
DEPARTMENT STORE - ALL EMPLOYEES	914	\$ 404,750	1.34	\$ 5,424
INCLUDING OFFICE.		,		,
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	1			
TOTAL CLASS PREMIUM				\$ 5,424
BLANKET WAIVER 2.02	0930			\$ 108
INCREASE LIMITS 1.014	9812			\$ 76
TOTAL SUBJECT PREMIUM	7512			\$ 5,608
EXPERIENCE PREMIUM 1.606	9898			\$ 3,398
TOTAL MODIFIED PREMIUM	9090			
	0007			
SCHEDULE MODIFICATION .75	9887			\$ -2,252
STANDARD TOTAL	0.660			\$ 6,754
LARGE DEDUCTIBLE .2176	9663			\$ -5,284
EXPENSE CONSTANT	0900			\$ 109
TERRORISM .00668	9740			\$ 27
CATASTROPHE (OTHER THAN CERTIFIED ACTS				
OF TERRORISM) .00446	9741			\$ 18
TOTAL ESTIMATED PREMIUM				\$ 1,624
EMPLOYER ASSESSMENT (NON-COAL) 1.0183	0938			\$ 30
EMPLOYER ASSESSMENT (COAL) 1.0183	0938			\$ 0
FINAL TOTAL				\$ 1,654
				· 
Experience Modification: 1.606				
Exponence Medinodion. 1.000				

Policy No. RM1WC00023201

State of: PENNSYLVANIA

Alectional to a		1		NNSYLVANIA	<del>-</del> -1
Classifications of Operatio	ns	0 1 1	Exposure Basis	Rate	F
		Code	Total Earned	Per \$100 of	Earned
		No.	Annual	Remuneration	Premium
			Remuneration		_
PA - STATE SUMMARY					
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TOTAL GLAGG PROVING					4 10 001
TOTAL CLASS PREMIUM	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	0000			\$ 10,081
BLANKET WAIVER	2.02	0930			\$ 201
INCREASE LIMITS	1.014	9812			\$ 141
TOTAL SUBJECT PREMIUM					\$ 10,423
EXPERIENCE PREMIUM	1.606	9898			\$ 6,316
TOTAL MODIFIED PREMIUM					\$ 16,739
SCHEDULE MODIFICATION	. 75	9887			\$ -4,185
STANDARD TOTAL	04 = 4				\$ 12,554
LARGE DEDUCTIBLE	.2176	9663			\$ -9,822
EXPENSE CONSTANT		0900			\$ 203
TERRORISM	.00668	9740			\$ 50
CATASTROPHE (OTHER THAN CERTIFIE					
OF TERRORISM)	.00446	9741			\$ 34
TOTAL ESTIMATED PREMIUM					\$ 3,019
EMPLOYER ASSESSMENT (NON-COAL)	1.0183	0938			\$ 56
EMPLOYER ASSESSMENT (COAL)	1.0183	0938			\$ 0
FINAL TOTAL					\$ 3,075
Experience Modification:					
·					

Policy No. RM1WC00023201

20-12097-scc Doc 935-3 Filed 05/26/21 Entered 05/26/21 15:53:02 Exhibit C - Rating Worksheets Pg 1 of 28

## **Exhibit C**

Policy Decisions Page 1 of 27 20-12097-scc Doc 935-3 Filed 05/26/21 Entered 05/26/21 15:53:02 Exhibit C - Rating Worksheets Pg 2 of 28

Everest National WCS
Everest National Insurance Company
477 Martinsville Road
Liberty Corner, NJ 07938
Rating Worksheets

Named Insured: CENTURY 21 DEPARTMENT STORES L Date: 05/25/21

Special Notes: 03/16/20 DED

Agy/Prod Number: 14389

Policy Number: RM1WC00023201 Agy/Prod Name: ALLIANT INSURANCE SERVICE

Customer ID: Operator: MPEGAN

System Assign: 39050710000000

Business Type: LIMITED LIABILITY COMPANY

Insurance Co.: EVEREST PREMIER INSURANCE COMPANY

Line Of Business: WORKERS COMP (VOLUNTARY)

Effective Date: 03/31/20 Expiration Date: 03/31/21 Cancel Date: 03/19/21 Cancel Type: PRO-RATA Anniversary Date: ANNUAL

Policy Term: 1 YEAR

Predominant State: NJ

Transaction Type: FINAL AUDIT Transaction Sequence: 007

### **POLICY PREMIUM TOTALS**

Coverages	Term <u>Premium</u>
Class Premium	433,510.00
Waiver Of Subrogation Premium Employer's Liab Premium Experience Mod Premium Schedule Mod Premium Contractors/Construction Credit	2,889.00 4,236.00 212,726.00 -126,980.00 .00
Standard Premium	371,136.00
Large Deductible Premium Expense Constant Terrorism Catastrophe	-478,869.00 203.00 15,843.00 3,618.00
Estimated Premium	67,176.00
Taxes and Assessments	46,009.00
Estimated Total	113,185.00

Rating Worksheets Pg 3 of 28

Named Insured: CENTURY 21 DEPARTMENT STORES L

Page 1

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

### TERM STATE TOTALS

			Estimated	Taxes and	State
State	Split Period	Exposure	Premium	Assessments	<u>Total</u>
FL	03/31/20-09/10/20	233,896	1,090.00	44.00	1,134.00
	09/10/20-03/19/21	272,372	1,269.00	51.00	1,320.00
NJ	03/31/20-09/10/20	8,101,510	16,518.00	11,268.00	27,786.00
	09/10/20-03/19/21	9,434,225	19,235.00	13,121.00	32,356.00
NY	03/31/20-09/10/20	7,688,018	12,033.00	9,919.00	21,952.00
	09/10/20-03/19/21	8,952,713	14,012.00	11,550.00	25,562.00
PA	03/31/20-09/10/20	347 <b>,</b> 574	1,395.00	26.00	1,421.00
	09/10/20-03/19/21	404,750	1,624.00	30.00	1,654.00
Estimat	ted Totals	35,435,058	67,176.00	46,009.00	113,185.00

Rating Worksheets Pg 4 of 28

Premium Recap by Rating Group

Page 1

Named Insured: CENTURY 21 DEPARTMENT STORES L Customer ID: Policy Number: RM1wC00023201 Transaction Type: FINAL AUDIT Trans Seq: 007

### PREMIUM RECAP BY RATING GROUP

State: FL Rating Group: 0003-01 (	03/31/20-09/10/20)		
Class Code Exposure	Rate	е	Premium
7380 0	5.4	7	.00
8008 233,896	1.30	6	3,181.00
8017 0	1.50	6	.00
8742 0	.35	5	.00
8810 0	.17	7	.00
TOTAL CLASS PREMIUM			3,181.00
BLANKET WAIVER (.01)	(SP:	3,181.00)	32.00
INCREASE LIMITS (.014)	(SP:	3,181.00)	45.00
LARGE DEDUCTIBLE (772)	(SP:	3,181.00)	-2,456.00
TOTAL SUBJECT PREMIUM		,	802.00
EXPERIENCE PREMIUM (.33)	(SP:	802.00)	265.00
TOTAL MODIFIED PREMIUM	, -	,	1,067.00
STANDARD TOTAL			1,067.00
TERRORISM (.01)	(SP:	233,896.00)	23.00
	PREMIUM IS PER \$10		
TOTAL ESTIMATED PREMIUM			1,090.00
FWCIGA SURCHARGE (.01)	(SP:	4,356.00)	44.00
FINAL TOTAL			1,134.00
State: FL Rating Group: 0003-01 (	09/10/20-03/19/21)		
Term <u>Class Code</u> <u>Exposure</u>	Rate	_	Premium
Term Class Code Exposure 7380 0	Rate 5.4	7	.00
Term  Class Code Exposure  7380 0 8008 272,372	Rate 5.4 1.30	<del>7</del> 6	.00 3,704.00
Term  Class Code Exposure  7380 0 8008 272,372 8017 0	Rate 5.4 1.30 1.50	7 6 6	.00 3,704.00 .00
Term  Class Code Exposure  7380 0 8008 272,372 8017 0 8742 0	Rate 5.4 1.30 1.50	<del>7</del> 6 6 5	3,704.00 .00
Term  Class Code Exposure  7380 0 8008 272,372 8017 0	Rate 5.4 1.30 1.50	<del>7</del> 6 6 5	.00 3,704.00 .00
Term Class Code Exposure 7380 0 8008 272,372 8017 0 8742 0 8810 0  TOTAL CLASS PREMIUM	Rate 5.4 1.30 1.50 .33	7 6 6 5 7	.00 3,704.00 .00 .00 .00
Term  Class Code Exposure  7380 0 8008 272,372 8017 0 8742 0 8810 0  TOTAL CLASS PREMIUM BLANKET WAIVER (.01)	Rate 5.4 1.30 1.50 .33 .1	7 6 6 5 7 3,704.00)	.00 3,704.00 .00 .00 .00 .00 .00 3,704.00 37.00
Term Class Code Exposure 7380 0 8008 272,372 8017 0 8742 0 8810 0  TOTAL CLASS PREMIUM	Rate 5.4 1.30 1.50 .33	3,704.00) 3,704.00)	3,704.00 3,704.00 .00 .00 .00 3,704.00 37.00 52.00
Term  Class Code Exposure  7380 0 8008 272,372 8017 0 8742 0 8810 0  TOTAL CLASS PREMIUM BLANKET WAIVER (.01)	Rate 5.4 1.30 1.50 .33 .1	7 6 6 5 7 3,704.00)	.00 3,704.00 .00 .00 .00 .00 .00 3,704.00 37.00
Term  Class Code Exposure  7380 0 8008 272,372 8017 0 8742 0 8810 0  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014)	Rate 5.4 1.30 1.50 .33 .17	3,704.00) 3,704.00)	3,704.00 3,704.00 .00 .00 .00 3,704.00 37.00 52.00
Term  Class Code Exposure  7380 0 8008 272,372 8017 0 8742 0 8810 0  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014) LARGE DEDUCTIBLE (772)	Rate 5.4 1.30 1.50 .33 .17	3,704.00) 3,704.00)	3,704.00 3,704.00 .00 .00 .00 3,704.00 37.00 52.00 -2,859.00
Term  Class Code 7380 8008 8008 272,372 8017 0 8742 0 8810  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014) LARGE DEDUCTIBLE (772) TOTAL SUBJECT PREMIUM	Rate 5.4 1.36 1.56 .33 .1	3,704.00) 3,704.00) 3,704.00)	.00 3,704.00 .00 .00 .00 .00 3,704.00 37.00 52.00 -2,859.00 934.00 308.00 1,242.00
Term  Class Code 7380 8008 8008 272,372 8017 0 8742 0 8810  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014) LARGE DEDUCTIBLE (772) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.33)	Rate 5.4 1.36 1.56 .33 .1	3,704.00) 3,704.00) 3,704.00)	.00 3,704.00 .00 .00 .00 3,704.00 37.00 52.00 -2,859.00 934.00 308.00 1,242.00 1,242.00
Term  Class Code 7380 8008 8008 272,372 8017 0 8742 0 8810  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014) LARGE DEDUCTIBLE (772) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.33) TOTAL MODIFIED PREMIUM STANDARD TOTAL TERRORISM (.01)	Rate 5.4 <sup>-</sup> 1.36 1.56 .35 .1 <sup>-</sup> (SP: (SP: (SP:	3,704.00) 3,704.00) 3,704.00) 3,704.00) 934.00)	.00 3,704.00 .00 .00 .00 .00 3,704.00 37.00 52.00 -2,859.00 934.00 308.00 1,242.00
Term  Class Code 7380 8008 8008 272,372 8017 0 8742 0 8810  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014) LARGE DEDUCTIBLE (772) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.33) TOTAL MODIFIED PREMIUM STANDARD TOTAL TERRORISM (.01)  **TERRORISM	Rate 5.4 1.36 1.56 .33 .17 (SP: (SP: (SP: (SP:	3,704.00) 3,704.00) 3,704.00) 3,704.00) 934.00)	.00 3,704.00 .00 .00 .00 .00 3,704.00 37.00 52.00 -2,859.00 934.00 308.00 1,242.00 1,242.00 27.00
Term  Class Code 7380 8008 8008 272,372 8017 0 8742 0 8810  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014) LARGE DEDUCTIBLE (772) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.33) TOTAL MODIFIED PREMIUM STANDARD TOTAL TERRORISM (.01)  **TERRORISM TOTAL ESTIMATED PREMIUM	Rate 5.4 1.36 1.56 .39 .1 (SP: (SP: (SP: (SP: (SP: (SP: (SP: (SP:	3,704.00) 3,704.00) 3,704.00) 3,704.00) 934.00) 272,372.00) 00 OF PAYROLL**	.00 3,704.00 .00 .00 .00 3,704.00 37.00 52.00 -2,859.00 934.00 308.00 1,242.00 1,242.00 27.00
Term  Class Code 7380 8008 8008 272,372 8017 0 8742 0 8810  TOTAL CLASS PREMIUM BLANKET WAIVER (.01) INCREASE LIMITS (.014) LARGE DEDUCTIBLE (772) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.33) TOTAL MODIFIED PREMIUM STANDARD TOTAL TERRORISM (.01)  **TERRORISM	Rate 5.4 <sup>-</sup> 1.36 1.56 .35 .1 <sup>-</sup> (SP: (SP: (SP:	3,704.00) 3,704.00) 3,704.00) 3,704.00) 934.00)	.00 3,704.00 .00 .00 .00 .00 3,704.00 37.00 52.00 -2,859.00 934.00 308.00 1,242.00 1,242.00 27.00

Rating Worksheets Pg 5 of 28

### Premium Recap by Rating Group

FINAL TOTAL

Named Insured: CENTURY 21 DEPARTMENT STORES L

Page 2

Customer ID:
Policy Number: RMIWC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State: NJ   Rating Group: 0001-01 (03/31/20-09/10/20)   Term   Class Code   Exposure   Rate   Premium   7380   126,009   13.55   17,074.00   8008   4,119,871   2.62   107,941.00   8742   0   .42   .00   8814   .00   8814   .00			Trans Seq: (	007	
Class Code	State: NJ Rating Grou	<b>ip: 0001-01</b> (03/3)	1/20-09/10/20)	)	
T380		Term			
8008					
8017		•			•
### 1972	·	•			
S810   3,855,630   .18		*			
TOTAL CLASS PREMIUM  INCREASE LIMITS (.014)  INCREASE LIMITS (.014)  INCREASE LIMITS (.014)  TOTAL SUBJECT PREMIUM  TOTAL SUBJECT PREMIUM  SEMPRIFICENCE PREMIUM (.577)  TOTAL MODIFIED PREMIUM  SCHEDULE MOD (25)  STANDARD TOTAL  LARGE DEDUCTIBLE (9161)  **TERRORISM PREMIUM IS PER \$10.06.00)  **TERRORISM (.03)  **TERRORISM PREMIUM IS PER \$10.06 PAYROLL**  TOTAL ESTIMATED PREMIUM  NJSLF SUBCCHARGE (.0534)  STANDARD TOTAL  TOTAL ESTIMATED PREMIUM IS PER \$10.06 PAYROLL**  TOTAL ESTIMATED PREMIUM IS PER \$1.06.00)  STANDARD TOTAL  TOTAL ESTIMATED PREMIUM IS PER \$10.06 PAYROLL**  TOTAL ESTIMATED PREMIUM IS PER \$10.06 PAYROLL**  TOTAL STANDARD PROMIUM IS PER \$1.06.00 PAYROLL**  TOTAL STANDARD PROMIUM IS PER \$1.06.00 PAYROLL**  TOTAL STANDARD PROMIUM IS PER \$1.06.00 PAYROLL**  TOTAL TOTAL  TOTAL TOTAL  TOTAL TOTAL  TOTAL TOTAL  TOTAL TOTAL  TOTAL TOTAL  TOTAL SAMPLE PREMIUM IS PER SUBJECT PROMIUM IS PER \$1.06.00 PAYROLL**  TOTAL CLASS PREMIUM PROMIUM IS PER SUBJECT PROMIUM IS PER					
NUMBRASE LIMITS (.014)	0010 3,033	, 030	• -		0,940.00
TOTAL SUBJECT PREMIUM (.577) (SP: 133,802.00)	TOTAL CLASS PREMIUM				131,955.00
EXPERIENCE PREMIUM (.577)	INCREASE LIMITS (.014)		(SP:	131,955.00)	1,847.00
TOTAL MODIFIED PREMIUM   CSP: 211,006.00   C52,752.00	TOTAL SUBJECT PREMIUM				133,802.00
SCHEDULE MOD (25)	EXPERIENCE PREMIUM (.57	7)	(SP:	133,802.00)	77,204.00
STANDARD TOTAL   (SP: 158,254.00)	TOTAL MODIFIED PREMIUM				211,006.00
LARGE DEDUCTIBLE (9161) (SP: 158,254.00) -144,976.00 (SP: 8,101,510.00) 2,430.00 (SP: 8,101,510.00) 810.00 (SP: 8,101,006.00) 811,268.00 (SP: 8,101,006.00) 810.00 (SP: 8,101,			(SP:	211,006.00)	•
TERRORISM (.03)					
**TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 8,101,510.00) 810.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM		51)			•
CATASTROPHE (O/T ACTS OF TERR) (.01)	TERRORISM (.03)		•		2,430.00
**CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM NJSIF SURCHARGE (.0534) (SP: 211,006.00) 11,268.00 NJUEF SURCHARGE .000 FINAL TOTAL  **CATASTROPHE PREMIUM   (SP: 211,006.00)   (27,786.00)  **CATASTROPHE PREMIUM   (SP: 211,006.00)   (27,786.00)  **CATASTROPHE PREMIUM   (SP: 153,662.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (39,904.00)   (30,904.00)					
TOTAL ESTIMATED PREMIUM	CATASTROPHE (O/T ACTS O				810.00
NJSIF SURCHARGE (.0534)	TOTAL ESTIMATED PREMIUM		NEMION IS IEN	THE TOTAL TENEDLE	16.518.00
NJUEF SURCHARGE   COO			(SP·	211.006.00)	•
State: NJ   Rating Group: 0001-01 (09/10/20-03/19/21)   Term			(02.	211,000.00,	•
Term   Staps					
Term   Staps					
Class Code			0/20-03/19/21)	)	
T380			D - +		D.,
8008 4,797,598 2.62 125,697.00 8017 0 3.44 .00 8742 0 .42 .00 8810 4,489,889 .18 8,082.00  TOTAL CLASS PREMIUM (SP: 153,662.00) 2,151.00 TOTAL SUBJECT PREMIUM .577) (SP: 155,813.00) 89,904.00 EXPERIENCE PREMIUM (.577) (SP: 155,813.00) 89,904.00 TOTAL MODIFIED PREMIUM .577) (SP: 245,717.00) -61,429.00 SCHEDULE MOD (25) (SP: 245,717.00) -61,429.00 STANDARD TOTAL					
8017 0 3.44 .00 8742 0 .42 .00 8810 4,489,889 .18 8,082.00  TOTAL CLASS PREMIUM		•			•
153,662.00	•	•			•
### 18810 ### 4,489,889 ### 8,082.00    TOTAL CLASS PREMIUM					
TOTAL CLASS PREMIUM INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.577) (SP: 155,813.00)  EXPERIENCE PREMIUM (.577) (SP: 155,813.00)  SCHEDULE MOD (25) (SP: 245,717.00)  STANDARD TOTAL LARGE DEDUCTIBLE (9161) (SP: 184,288.00)  TERRORISM (.03)  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01)  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM NJSIF SURCHARGE (.0534) (SP: 245,717.00)  153,662.00  2,151.00  89,904.00  89,904.00  164,429.00  184,288.00  -61,429.00  2,830.00  -768,826.00  2,830.00  -768,826.00					
INCREASE LIMITS (.014) (SP: 153,662.00) 2,151.00 TOTAL SUBJECT PREMIUM 1577) (SP: 155,813.00) 89,904.00 EXPERIENCE PREMIUM (.577) (SP: 155,813.00) 89,904.00 TOTAL MODIFIED PREMIUM 245,717.00 SCHEDULE MOD (25) (SP: 245,717.00) -61,429.00 STANDARD TOTAL 184,288.00 LARGE DEDUCTIBLE (9161) (SP: 184,288.00) -168,826.00 TERRORISM (.03) (SP: 9,434,225.00) 2,830.00  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL** CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 9,434,225.00) 943.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM (SP: 245,717.00) 13,121.00	1,103	,,003	• -		0,002.00
TOTAL SUBJECT PREMIUM  EXPERIENCE PREMIUM (.577)  TOTAL MODIFIED PREMIUM  SCHEDULE MOD (25)  STANDARD TOTAL  LARGE DEDUCTIBLE (9161)  TERRORISM (.03)  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01)  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM  NJSIF SURCHARGE (.0534)  155,813.00  89,904.00  245,717.00  184,288.00  -61,429.00  184,288.00  -61,429.00  184,288.00  -168,826.00  2,830.00  2,830.00  4*TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM  NJSIF SURCHARGE (.0534)  (SP: 245,717.00)  13,121.00	TOTAL CLASS PREMIUM				153,662.00
EXPERIENCE PREMIUM (.577) (SP: 155,813.00) 89,904.00 TOTAL MODIFIED PREMIUM 245,717.00 SCHEDULE MOD (25) (SP: 245,717.00) -61,429.00 STANDARD TOTAL 184,288.00 LARGE DEDUCTIBLE (9161) (SP: 184,288.00) -168,826.00 TERRORISM (.03) (SP: 9,434,225.00) 2,830.00  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL** CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 9,434,225.00) 943.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL** TOTAL ESTIMATED PREMIUM (SP: 245,717.00) 13,121.00	INCREASE LIMITS (.014)		(SP:	153,662.00)	2,151.00
TOTAL MODIFIED PREMIUM  SCHEDULE MOD (25)  STANDARD TOTAL  LARGE DEDUCTIBLE (9161)  TERRORISM (.03)  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01)  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM  NJSIF SURCHARGE (.0534)  (SP: 245,717.00)  245,717.00  184,288.00  -168,826.00  (SP: 9,434,225.00)  943.00  943.00  19,235.00  13,121.00	TOTAL SUBJECT PREMIUM				155,813.00
SCHEDULE MOD (25) (SP: 245,717.00) -61,429.00 STANDARD TOTAL LARGE DEDUCTIBLE (9161) (SP: 184,288.00) -168,826.00 TERRORISM (.03) (SP: 9,434,225.00) 2,830.00  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 9,434,225.00) 943.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM NJSIF SURCHARGE (.0534) (SP: 245,717.00) 13,121.00	EXPERIENCE PREMIUM (.57	77)	(SP:	155,813.00)	89,904.00
184,288.00					•
LARGE DEDUCTIBLE (9161) (SP: 184,288.00) -168,826.00  TERRORISM (.03) (SP: 9,434,225.00) 2,830.00  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 9,434,225.00) 943.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM  NJSIF SURCHARGE (.0534) (SP: 245,717.00) 13,121.00			(SP:	245,717.00)	•
TERRORISM (.03) (SP: 9,434,225.00) 2,830.00  **TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 9,434,225.00) 943.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM NJSIF SURCHARGE (.0534) (SP: 245,717.00) 13,121.00					
**TERRORISM PREMIUM IS PER \$100 OF PAYROLL**  CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 9,434,225.00) 943.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM NJSIF SURCHARGE (.0534) (SP: 245,717.00) 13,121.00	•	51)			•
CATASTROPHE (O/T ACTS OF TERR) (.01) (SP: 9,434,225.00) 943.00  **CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM 1972 1972 1972 1972 1972 1972 1972 1972	TERRORISM (.03)				2,830.00
**CATASTROPHE PREMIUM IS PER \$100 OF PAYROLL**  TOTAL ESTIMATED PREMIUM NJSIF SURCHARGE (.0534)  (SP: 245,717.00)  13,121.00					
TOTAL ESTIMATED PREMIUM NJSIF SURCHARGE (.0534)  (SP: 245,717.00)  19,235.00 13,121.00	CATASTROPHE (O/T ACTS O				943.00
NJSIF SURCHARGE (.0534) (SP: 245,717.00) 13,121.00			REMIUM IS PER	\$100 OF PAYROLL**	10 005 00
			/ CD -	245 717 00)	· ·
NUULE SUKCHARGE .00	, ,		(SP:	245,/1/.00)	
©TNAT					

32,356.00

Rating Worksheets Pg 6 of 28

### Premium Recap by Rating Group

Named Insured: CENTURY 21 DEPARTMENT STORES L

Page 3

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

	Trans Seq: 0	007	
State: NY Rating Group: 0005-0	<b>1</b> (03/31/20-09/10/20)		
Term	1 (03/31/20-09/10/20)		
Class Code Exposure	Rat	e	Premium
7380 0	9.9		.00
8008 5,570,961	1.0		57,381.00
8742 0	.3	2	.00
8809 205,035	.2	1	431.00
8810 1,912,022	.1	4	2,677.00
TOTAL CLASS PREMIUM	405	60 400 000	60,489.00
BLANKET WAIVER (.02) INCREASE LIMITS (.028)	(SP:	60,489.00)	1,210.00
TOTAL SUBJECT PREMIUM	(SF.	.00)	61,699.00
EXPERIENCE PREMIUM (.29)	(SP:	61,699.00)	17,893.00
TOTAL MODIFIED PREMIUM	(51.	01,033.00)	79,592.00
CONTRACTORS RATING PLAN			.00
SCHEDULE MOD (05)	(SP:	79,592.00)	-3,980.00
LARGE DEDUCTIBLE (9161)	(SP:	75,612.00)	-69,268.00
STANDARD TOTAL			6,344.00
TERRORISM (.063)		7,688,018.00)	4,843.00
	ISM PREMIUM IS PER \$1		
CATASTROPHE (O/T ACTS OF TERR) (	,		846.00
	ROPHE PREMIUM IS PER	\$100 OF PAYROLL**	40.000.00
TOTAL ESTIMATED PREMIUM	100) (ap.	01 201 00)	12,033.00
NY STATE ASSESSMENT SURCHARGE (. WC SECURITY FUND SURCHARGE	122) (SP:	81,301.00)	9,919.00
FINAL TOTAL			21,952.00
I IIIII I OIIII			
State: NY Rating Group: 0005-0	<b>1</b> (09/10/20-03/19/21)		
State: NY Rating Group: 0005-0	<b>1</b> (09/10/20-03/19/21)		
	<b>1</b> (09/10/20-03/19/21)		Premium
Term		<u>.e</u>	Premium .00
Term <u>Class Code</u>	Rat 9.9 1.0	<u>e</u> 8 3	
Term <u>Class Code</u> 7380 8008 8742  Exposure 0 6,487,397	Rat 9.9 1.0	<u>e</u> 8 3 2	.00 66,820.00 .00
Term  Class Code 7380 8008 6,487,397 8742 8809 238,763	Rat 9.9 1.0 .3	e 8 3 2 1	.00 66,820.00 .00 501.00
Term <u>Class Code</u> 7380 8008 8742  Exposure 0 6,487,397	Rat 9.9 1.0	e 8 3 2 1	.00 66,820.00 .00
Term  Class Code 7380 8008 8008 8742 8809 8810 238,763 8810 2,226,553	Rat 9.9 1.0 .3	e 8 3 2 1	.00 66,820.00 .00 501.00 3,117.00
Term  Class Code 7380 8008 6,487,397 8742 0 8809 238,763 8810 2,226,553  TOTAL CLASS PREMIUM	Rat 9.9 1.0 .3 .2	e 8 3 2 1 4	.00 66,820.00 .00 501.00 3,117.00 70,438.00
Term  Class Code 7380 8008 8008 6,487,397 8742 0 8809 238,763 8810 2,226,553  TOTAL CLASS PREMIUM BLANKET WAIVER (.02)	Rat 9.9 1.0 .3 .2 .1	e 8 3 2 1	.00 66,820.00 .00 501.00 3,117.00
Term  Class Code 7380 8008 6,487,397 8742 0 8809 238,763 8810 2,226,553  TOTAL CLASS PREMIUM	Rat 9.9 1.0 .3 .2	10.00 10	.00 66,820.00 .00 501.00 3,117.00 <b>70,438.00</b> 1,409.00
Term  Class Code 7380  8008  8008  6,487,397  8742  0  8809  238,763  8810  2,226,553   TOTAL CLASS PREMIUM  BLANKET WAIVER (.02)  INCREASE LIMITS (.028)	Rat 9.9 1.0 .3 .2 .1	10.00 10	.00 66,820.00 .00 501.00 3,117.00 <b>70,438.00</b> 1,409.00
Term  Class Code 7380  8008  8008  6,487,397  8742  0  8809  238,763  8810  2,226,553  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM	Rat 9.9 1.0 .3 .2 .1	70,438.00) .00)	.00 66,820.00 .00 501.00 3,117.00 70,438.00 1,409.00 .00 71,847.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29)	Rat 9.9 1.0 .3 .2 .1	70,438.00) .00)	70,438.00 1,409.00 00 71,847.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM	Rat 9.9 1.0 .3 .2 .1	70,438.00) 70,438.00) .00) 71,847.00)	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN	Rat 9.9 1.0 .3 .2 .1 (SP: (SP:	70,438.00) .00) 71,847.00)	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 -80,662.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL	Rat 9.9 1.0 .3 .2 .1 (SP: (SP: (SP: (SP:	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00)	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 -80,662.00 7,387.00
Term  Class Code 7380  8008  8008  6,487,397  8742  0 8809  238,763  8810  2,226,553   TOTAL CLASS PREMIUM  BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL TERRORISM (.063)	Rat 9.9 1.0 .3 .2 .1 (SP: (SP: (SP: (SP: (SP: (SP:	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00)	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 -80,662.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  Class PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL TERRORISM (.063)  **TERROR	Rat 9.9 1.0 .3 .2 .1 (SP: (SP: (SP: (SP: (SP: (SP: (SP: (SP:	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00) 8,952,713.00) 00 OF PAYROLL**	.00 66,820.00 .00 501.00 3,117.00  70,438.00 1,409.00 .00 71,847.00 20,836.00 92,683.00 .00 -4,634.00 -80,662.00 7,387.00 5,640.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553   TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL TERRORISM (.063)  **TERROR CATASTROPHE (O/T ACTS OF TERR) (	Rat 9.9 1.0 .3 .2 .1  (SP: (SP: (SP: (SP: (SP: (SP: (SP: (SP	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00) 8,952,713.00) 00 OF PAYROLL** 8,952,713.00)	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 -80,662.00 7,387.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553   TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL TERRORISM (.063)  **TERROR CATASTROPHE (O/T ACTS OF TERR) ( **CATAST	Rat 9.9 1.0 .3 .2 .1 (SP: (SP: (SP: (SP: (SP: (SP: (SP: (SP:	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00) 8,952,713.00) 00 OF PAYROLL** 8,952,713.00)	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 -80,662.00 73,847.00 985.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553   TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL TERRORISM (.063)  **TERROR CATASTROPHE (O/T ACTS OF TERR) (	Rat   9.9	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00) 8,952,713.00) 00 OF PAYROLL** 8,952,713.00) \$100 OF PAYROLL**	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 -80,662.00 73,847.00 20,836.00 92,683.00 -4,634.00 -80,662.00 7,387.00 5,640.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL TERRORISM (.063)  **TERROR CATASTROPHE (O/T ACTS OF TERR) (	Rat   9.9	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00) 8,952,713.00) 00 OF PAYROLL** 8,952,713.00)	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 7,387.00 5,640.00 985.00 11,550.00
Term  Class Code 7380  8008 6,487,397 8742 0 8809 238,763 8810  2,226,553   TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.028) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.29) TOTAL MODIFIED PREMIUM CONTRACTORS RATING PLAN SCHEDULE MOD (05) LARGE DEDUCTIBLE (9161) STANDARD TOTAL TERRORISM (.063)  **TERROR CATASTROPHE (O/T ACTS OF TERR) (	Rat   9.9	70,438.00) 70,438.00) .00) 71,847.00) 92,683.00) 88,049.00) 8,952,713.00) 00 OF PAYROLL** 8,952,713.00) \$100 OF PAYROLL**	70,438.00 1,409.00 20,836.00 92,683.00 -4,634.00 -80,662.00 73,847.00 20,836.00 92,683.00 -4,634.00 -80,662.00 7,387.00 5,640.00

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### Premium Recap by Rating Group

FINAL TOTAL

Named Insured: CENTURY 21 DEPARTMENT STORES L

Page 4

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State: PA	Rating Group:	0004-01	(03/31/20-09/10/20)
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Term			
Class Code Exposure	Rat	- 0	Premium
914 347,574	1.3	34	4,657.00
311 311,011	±•\		1,007.00
TOTAL CLASS PREMIUM			4,657.00
BLANKET WAIVER (.02)	(SP:	4,657.00)	93.00
INCREASE LIMITS (.014)	(SP:	4,657.00)	65.00
TOTAL SUBJECT PREMIUM		•	4,815.00
EXPERIENCE PREMIUM (.606)	(SP:	4,815.00)	2,918.00
TOTAL MODIFIED PREMIUM	,	,	7,733.00
SCHEDULE MODIFICATION (25)	(SP:	7,733.00)	-1,933.00
STANDARD TOTAL	•	,	5,800.00
LARGE DEDUCTIBLE (7824)	(SP:	5,800.00)	-4,538.00
EXPENSE CONSTANT		, ,	94.00
TERRORISM (.00668)	(SP:	347,574.00)	23.00
**TERRORISM PREMI			
CATASTROPHE (O/T ACTS OF TERR) (.00446)			16.00
		\$100 OF PAYROLL**	10.00
TOTAL ESTIMATED PREMIUM		4100 01 111111022	1,395.00
EMPLOYER ASSESSMENT (NON-COAL) (.0183)	(SP·	1,395.00)	26.00
EMPLOYER ASSESSMENT (COAL) (.0183)		.00)	.00
FINAL TOTAL	(61.	.007	1,421.00
			1,121.00
State: PA Rating Group: 0004-01 (09/10)	/20-03/19/21)	1	
State: PA Rating Group: 0004-01 (09/10/	/20-03/19/21)		
Term			Premium
Term Class Code Exposure	/20-03/19/21) <u>Rat</u> 1.3	ce	Premium 5,424.00
Term Class Code Exposure	Rat	ce	
Term Class Code Exposure	Rat	ce	
Class Code Exposure 404,750	Rat	<u>ce</u> 34	5,424.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM	<u>Rat</u> 1.3	ce	5,424.00 5,424.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02)	Rat 1.3	5,424.00)	5,424.00 5,424.00 108.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM	Rat 1.3	5,424.00) 5,424.00)	5,424.00  5,424.00  108.00  76.00  5,608.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606)	(SP: (SP:	5,424.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM	(SP: (SP: (SP:	5,424.00) 5,424.00) 5,608.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25)	(SP: (SP:	5,424.00) 5,424.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL	(SP: (SP: (SP: (SP:	5,424.00) 5,424.00) 5,608.00) 9,006.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824)	(SP: (SP: (SP:	5,424.00) 5,424.00) 5,608.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824) EXPENSE CONSTANT	(SP: (SP: (SP: (SP: (SP:	5,424.00) 5,424.00) 5,608.00) 9,006.00) 6,754.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00  109.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824) EXPENSE CONSTANT TERRORISM (.00668)	(SP: (SP: (SP: (SP: (SP:	5,424.00) 5,424.00) 5,608.00) 9,006.00) 6,754.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824) EXPENSE CONSTANT TERRORISM (.00668)  **TERRORISM PREMI	(SP: (SP: (SP: (SP: (SP: (SP:	5,424.00) 5,424.00) 5,424.00) 5,608.00) 9,006.00) 6,754.00) 404,750.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00  109.00  27.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824) EXPENSE CONSTANT TERRORISM (.00668)  **TERRORISM PREMICATION (00446)	(SP: (SP: (SP: (SP: (SP: (SP: (SP: IUM IS PER \$1	5,424.00) 5,424.00) 5,424.00) 5,608.00) 9,006.00) 6,754.00) 404,750.00) 100 OF PAYROLL** 404,750.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00  109.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824) EXPENSE CONSTANT TERRORISM (.00668)  **TERRORISM PREMIC CATASTROPHE (O/T ACTS OF TERR) (.00446)  **CATASTROPHE PRE	(SP: (SP: (SP: (SP: (SP: (SP: (SP: IUM IS PER \$1	5,424.00) 5,424.00) 5,424.00) 5,608.00) 9,006.00) 6,754.00) 404,750.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00  109.00  27.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824) EXPENSE CONSTANT TERRORISM (.00668)  **TERRORISM PREMIUM  CATASTROPHE (O/T ACTS OF TERR) (.00446)  **CATASTROPHE PREMIUM	(SP: (SP: (SP: (SP: (SP: (SP: (SP: (SP:	5,424.00) 5,424.00) 5,608.00) 9,006.00) 6,754.00) 404,750.00) 100 OF PAYROLL** 404,750.00) \$100 OF PAYROLL**	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00  109.00  27.00  18.00  1,624.00
Term  Class Code 914  Exposure 404,750  TOTAL CLASS PREMIUM BLANKET WAIVER (.02) INCREASE LIMITS (.014) TOTAL SUBJECT PREMIUM EXPERIENCE PREMIUM (.606) TOTAL MODIFIED PREMIUM SCHEDULE MODIFICATION (25) STANDARD TOTAL LARGE DEDUCTIBLE (7824) EXPENSE CONSTANT TERRORISM (.00668)  **TERRORISM PREMIC CATASTROPHE (O/T ACTS OF TERR) (.00446)  **CATASTROPHE PRE	(SP: (SP: (SP: (SP: (SP: (SP: (SP: IUM IS PER \$1	5,424.00) 5,424.00) 5,424.00) 5,608.00) 9,006.00) 6,754.00) 404,750.00) 100 OF PAYROLL** 404,750.00)	5,424.00  5,424.00  108.00  76.00  5,608.00  3,398.00  9,006.00  -2,252.00  6,754.00  -5,284.00  109.00  27.00

1,654.00

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Policy Information Page 1

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

### WORKERS COMP POLICY INFORMATION RECAP

Predominant State: Minimum Premium Policy: 639 Empl Liab: 150 Admiralty:

FELA:

251 Waiver Minimum Premium:

Combined Policy Premium: NJ Premium:

Executive Officers: YES Employee Leasing: NO Deposit Factor: .15 Installment Plan: 10

#### WORKERS COMP STATE INFORMATION RECAP

State: Split Period:	FL 03/31/20-09/10/20	FL 09/10/20-03/19/21	<b>NJ</b> 03/31/20-09/10/20
Rate Mode:	G00	G00	G00 '
Retro Plan:	NO	NO	NO
Intra Exper Mod ID:			69257
Effective Date:			03/31/20
Exper Mod:			1.577 (ACTUAL)
Rate Revision Date:	01/01/20	01/01/20	01/01/20
Dev Revision Date:	01/01/20	01/01/20	01/01/20
Premium Discount			
First:	NIL (10000)	NIL (10000)	NIL (10000)
Next:	.091 (190000)	.091 (190000)	.051 (190000)
Next:	.113 (1550000)	.113 (1550000)	.065 (1550000)
Balance:	.123 (BALANCE)	.123 (BALANCE)	.075 (BALANCE)
Commission (Norm):	0	0	0
Prem Subj to Comm:	1,090	1,269	8,118,028
Term Factor:	. 967	.967	. 967
Audit Factor:	.462	.538	.462

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State Information Page 1 Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RMIWC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

	Tra	ns Seq: 007	
State: Split Period: Rate Mode: Retro Plan: Intra Exper Mod ID:     Effective Date:     Exper Mod: Rate Revision Date: Dev Revision Date: Premium Discount	NJ 09/10/20-03/19/21 G00 NO 69257 03/31/20 1.577 (ACTUAL) 01/01/20 01/01/20	NY 03/31/20-09/10/20 G00 NO 761944 03/31/20 1.29 (ACTUAL) 03/16/20 01/01/20	NY 09/10/20-03/19/21 G00 NO 761944 03/31/20 1.29 (ACTUAL) 03/16/20 01/01/20
First: Next: Next: Balance: Commission (Norm): Prem Subj to Comm: Term Factor: Audit Factor:	NIL (10000) .051 (190000) .065 (1550000) .075 (BALANCE) 0 9,453,460 .967	NIL (10000) .091 (190000) .113 (1550000) .123 (BALANCE) 0 12,033 .967 .462	NIL (10000) .091 (190000) .113 (1550000) .123 (BALANCE) 0 14,012 .967 .538
State: Split Period: Rate Mode: Retro Plan: Intra Exper Mod ID: Effective Date: Exper Mod: Rate Revision Date: Dev Revision Date: Premium Discount	PA 03/31/20-09/10/20 G00 NO 3384793 03/31/20 1.606 (ACTUAL) 04/01/19 04/01/19	PA 09/10/20-03/19/21 G00 NO 3384793 03/31/20 1.606 (ACTUAL) 04/01/19 04/01/19	
First: Next:	NIL (10000) .091 (190000)	NIL (10000) .091 (190000)	

.538

Audit Factor:

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Class Code Information Page 1

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID: Policy Number: RM1wC00023201 Transaction Type: FINAL AUDIT Trans Seq: 007

**CLASS CODE INFORMATION** 

09 (FL) Rating Group: 0003-01(03/31/20 - 09/10/20) State: 09 (FL) Class Code: 7380 State:

DRIVERS, CHAUFFEURS, MESSENGERS, AND THEIR HELPERS

Hazard Group: D Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med: Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 1.000 1.000 316 .462

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = CLASS PREMIUM FINAL PREMIUM

5.47 5.47 .00 100 ADDL FACTORS: PURE BASE RATE: 5.47 BASE LCM 1.00000

09 (FL) State: Rating Group: 0003-01(03/31/20 - 09/10/20)

Class Code: 8008 STORE: CLOTHING, WEARING APPAREL, OR DRY GOODS-RET

Hazard Group: B Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO
Base Rate Ovrd:
Exposure: 506,268 Disease Load: Exclude Med: Min Prem Ovrd: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 3,181 .967 132 .462

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = 1.36 1.36 233896.00 100
ADDL FACTORS: PURE BASE RATE: 1.36 BASE LCM 1.00000 CLASS PREMIUM FINAL PREMIUM 3181.00

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Class Code Information Page 2

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

 State:
 09 (FL)
 Rating Group:
 0003-01(03/31/20 - 09/10/20)

 Class Code:
 8017
 STORE: RETAIL NOC

 Hazard Group:
 B
 Analogy Desc:
 NONE

Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO Disease Load:
Base Rate Ovrd: Min Prem Ovrd:
Exposure: 0 (A) Rate Class: Exclude Med: Loss Cnst Ovrd: 0

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 1.000 1.000 141 .462

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = FINAL PREMIUM 1.56 1.56 0.00 100 0.00ADDL FACTORS: PURE BASE RATE: 1.56 BASE LCM 1.00000

 State:
 09 (FL)
 Rating Group:
 0003-01(03/31/20 - 09/10/20)

 Class Code:
 8742
 SALESPERSONS OR COLLECTORS - OUTSIDE

Hazard Group: E

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO
Base Rate Ovrd:
Exposure: 0 Disease Load: Exclude Med: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS
Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 .967 87 .462

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS =

.35 .35 .00 100 0.00

ADDL FACTORS: PURE BASE RATE: .35 BASE LCM 1.00000

Rating Group: 0003-01(03/31/20 - 09/10/20)

USL&H Applies: NO
DC Ben Applies: NO
TWM&C Applies: NO
Base Rate Ovrd:
Exposure: 0 (A) Rate Class: Exclude Med: Min Prem Ovrd: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate DevCo. Min DevClass PremTerm FactClass MinAudit Fact1.0001.000.96779.462

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = .17 .17 .00 100
ADDL FACTORS: PURE BASE RATE: .17 BASE LCM 1.00000 FINAL PREMIUM

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Class Code Information Page 3

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State: 09 (FL) Rating Group: 0003-01(09/10/20 - 03/19/21)

Class Code: 7380 DRIVERS, CHAUFFEURS, MESSENGERS, AND THEIR HELPERS

Hazard Group: D Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load:
Base Rate Ovrd: Min Prem Ovrd:
Exposure: 0 (A) Rate Class: Exclude Med: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 1.000 1.000 368 .538

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = FINAL PREMIUM 5.47 5.47 .00 100 0.00
ADDL FACTORS: PURE BASE RATE: 5.47 BASE LCM 1.00000

State: 09 (FL)
Class Code: 8008

Rating Group: 0003-01(09/10/20 - 03/19/21)
STORE: CLOTHING, WEARING APPAREL, OR DRY GOODS-RET

Hazard Group: B

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO Disease Load:
Base Rate Ovrd: Min Prem Ovrd:
Exposure: 506,268 (A) Rate Class: Exclude Med: Loss Cnst Ovrd: 0

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 3,704 .967 154 .538

CLASS CODE RATING FORMULAS

CLASS PREMIUM BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = 1.36 1.36 272372.00 100
ADDL FACTORS: PURE BASE RATE: 1.36 BASE LCM 1.00000 FINAL PREMIUM 3704.00

Rating Group: 0003-01(09/10/20 - 03/19/21)

State: 09 (FL) Rating Group: Class Code: 8017 STORE: RETAIL NOC
Hazard Group: B Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO
DC Ben Applies: NO
TWM&C Applies: NO
Base Rate Ovrd:
Exposure: 0 (A) Rate Class: Exclude Med: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 .967 165 .538

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = 1.56 1.56 .00 100
ADDL FACTORS: PURE BASE RATE: 1.56 BASE LCM 1.00000 FINAL PREMIUM

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Class Code Information

Named Insured: CENTURY 21 DEPARTMENT STORES L

Page 4

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

 State:
 09 (FL)
 Rating Group:
 0003-01(09/10/20 - 03/19/21)

 Class Code:
 8742
 SALESPERSONS OR COLLECTORS - OUTSIDE

 Hazard Group:
 E
 Analogy Desc:
 NONE

Premium Type: 01 RATABLE

USL&H Applies: NO
DC Ben Applies: NO
TWM&C Applies: NO
Base Rate Ovrd:

0 (A) Rate Class: Exclude Med: Loss Cnst Ovrd: 0

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 102 .538 1.000 1.000

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = FINAL PREMIUM 35 .35 .00 100 0.00

ADDL FACTORS: PURE BASE RATE: .35 BASE LCM 1.00000

 State:
 09 (FL)
 Rating Group:
 0003-01(09/10/20 - 03/19/21)

 Class Code:
 8810
 CLERICAL OFFICE
 EMPLOYEES NOC

Hazard Group: C

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO
Base Rate Ovrd: Min Prem Ovrd: Disease Load: Exclude Med: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 .967 92 .538

CLASS CODE RATING FORMULAS

CLASS PREMIUM BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = FINAL PREMIUM .17 .17 .00 100 0.00 ADDL FACTORS: PURE BASE RATE: .17 BASE LCM 1.00000

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Rating Worksheets Pg 14 of 28

Class Code Information Page 5

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

Rating Group: 0001-01(03/31/20 - 09/10/20)

State: 29 (NJ) Class Code: 7380 DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC-COMMERCI

Hazard Group: D Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Exposure: 272,747 Min Prem Ovrd: (A) Pata C Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 17,074 .967

CLASS CODE RATING FORMULAS

FINAL PREMIUM 17074.00

State: 29 (NJ)
Class Code: 8008
Hazard Group: B Rating Group: 0001-01(03/31/20 - 09/10/20)

STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RET

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cost Ovrd: 0

Exposure: 8,917,469 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 107,941 .967

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = 2.62 2.62 4119871.00 100

ADDL FACTORS: PURE BASE RATE: 2.62 BASE LCM 1.00000 FINAL PREMIUM 107941.00 CLASS PREMIUM

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Rating Worksheets Pg 15 of 28

Class Code Information Page 6

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

 

 State:
 29 (NJ)
 Rating Group:
 0001-01(03/31/20 - 09/10/20)

 Class Code:
 8017
 STORE:
 RETAIL NOC

 Hazard Group:
 B
 Analogy Desc:
 NONE

 Hazard Group: B Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

Disease Load: TWM&C Applies: NO Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 1.000 1.000

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = FINAL PREMIUM 3.44 3.44 .00 100 0.00

ADDL FACTORS: PURE BASE RATE: 3.44 BASE LCM 1.00000

Rating Group: 0001-01(03/31/20 - 09/10/20)

State: 29 (NJ)
Class Code: 8742
Hazard Group: E SALESPERSONS-OUTSIDE

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

Disease Load: TWM&C Applies: NO Exclude Med:

Non-Subject: Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 1.000 1.000

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = .42 .42 .00 100

ADDL FACTORS: PURE BASE RATE: .42 BASE LCM 1.00000 FINAL PREMIUM 0.00 CLASS PREMIUM

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Class Code Information Page 7

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State: 29 (NJ) Class Code: 8810 Rating Group: 0001-01(03/31/20 - 09/10/20)
CLERICAL OFFICE EMPLOYEES NOC

Hazard Group: C Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Base Rate Ovrd: Min Prem Ovrd: (A) Rate Class: Loss Cnst Ovrd: 0

Exposure: 8,345,519

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 6,940 .967

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS =
.18
.18
.18
.3855630.00
100
ADDL FACTORS: PURE BASE RATE: .18
BASE LCM 1.00000 FINAL PREMIUM 6940.00

Class Code: 7380 Rating Group: 0001-01(09/10/20 - 03/19/21)

Class Code: 7380 Hazard Group: D DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC-COMMERCI

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

Disease Load: TWM&C Applies: NO Exclude Med:

Non-Subject:

Non-Subject:
Base Rate Ovrd:
Exposure: 272,747 Min Prem Ovrd: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 19,883 .967

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = 13.55 13.55 146738.00 100

ADDL FACTORS: PURE BASE RATE: 13.55 BASE LCM 1.00000 FINAL PREMIUM 19883.00 CLASS PREMIUM

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Rating Worksheets Pg 17 of 28

Class Code Information Page 8

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State: 29 (NJ) Rating Group: 0001-01(09/10/20 - 03/19/21)
Class Code: 8008 STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RET
Hazard Group: B

Hazard Group: B Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO

Disease Load: Exclude Med:

Base Rate Ovrd: Base Rate Ovrd: Min Prem Ovrd: Exposure: 8,917,469 (A) Rate Class: Loss Cnst Ovrd: 0

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 125,697 .967

CLASS CODE RATING FORMULAS

FINAL PREMIUM 125697 00 125697.00

Rating Group: 0001-01(09/10/20 - 03/19/21)

State: 29 (NJ)
Class Code: 8017
Hazard Group: B STORE: RETAIL NOC

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

Disease Load: TWM&C Applies: NO Exclude Med:

Non-Subject:
Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 .967

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = 3.44 3.44 .00 100
ADDL FACTORS: PURE BASE RATE: 3.44 BASE LCM 1.00000 FINAL PREMIUM 0.00 CLASS PREMIUM

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Class Code Information Page 9

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

 
 State:
 29 (NJ)
 Rating Group:
 0001-01(09/10/20 - 03/19/21)

 Class Code:
 8742
 SALESPERSONS-OUTSIDE

 Hazard Group:
 F
 Analogy Desc:
 NONE
 Hazard Group: E Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 1.000

CLASS CODE RATING FORMULAS

State: 29 (NJ)
Class Code: 8810
Hazard Group: C Rating Group: 0001-01(09/10/20 - 03/19/21)

CLERICAL OFFICE EMPLOYEES NOC

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

Disease Load: TWM&C Applies: NO Exclude Med:

Non-Subject:

Non-Subject:
Base Rate Ovrd:
Exposure:

8,345,519

Min Prem Ovrd:
(A) Rate Class: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 8,082 .967 102 .538

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = .18 .18 .4489889.00 100
ADDL FACTORS: PURE BASE RATE: .18 BASE LCM 1.00000 FINAL PREMIUM 8082.00 CLASS PREMIUM

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Class Code Information Page 10

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State: 31 (NY) Rating Group: 0005-01(03/31/20 - 09/10/20)

Class Code: 7380 DRIVERS, AND HELPERS NOC-COMMERCIAL

Hazard Group: D Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 .800 .800 331 .462

CLASS CODE RATING FORMULAS

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / CLASS PREMIUM

12.48 .800 9.98 .00 RATING BASIS = FINAL PREMIUM

100 0.00

ADDL FACTORS: PURE BASE RATE: 8.98 BASE LCM 1.39000

31 (NY) Rating Group: 0005-01(03/31/20 - 09/10/20) State:

Class Code: 8008 STORES: CLOTHING OR WEARING APPAREL STORE - RETAIL

Hazard Group: B Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 12,058,358 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .800 .800 57,381 .967 129 .462

CLASS CODE RATING FORMULAS

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / CLASS PREMIUM

1.29 .800 1.03 5570961.00 RATING BASIS =

FINAL PREMIUM 100 57381.00

ADDL FACTORS: PURE BASE RATE: .93 BASE LCM 1.39000

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Class Code Information Page 11

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

Rating Group: 0005-01(03/31/20 - 09/10/20)

State: 31 (NY) Class Code: 8742 SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE

Hazard Group: E Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .967 .800 .800 102 .462

CLASS CODE RATING FORMULAS
CLASS PREMIUM

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / .800 .32 .00

.40 .800 .32 .00 RATING BASIS = FINAL PREMIUM 100 0.00

ADDL FACTORS: PURE BASE RATE: .29 BASE LCM 1.39000

31 (NY) Rating Group: 0005-01(03/31/20 - 09/10/20) State:

Class Code: 8809 EXECUTIVE OFFICERS NOC-NOT FOREMEN, WORKERS OR SAL

Hazard Group: D Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Base kate Ovrd: Exposure: 443,798 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .800 .800 431 .967 97 .462

CLASS CODE RATING FORMULAS

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / CLASS PREMIUM .26 .800 .21 EXPOSURE .205035.00 RATING BASIS =

FINAL PREMIUM 100 431.00

ADDL FACTORS: PURE BASE RATE: .19 BASE LCM 1.39000

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Class Code Information Page 12

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

31 (NY) 8810 State: Rating Group: 0005-01(03/31/20 - 09/10/20) State: 31 (NY) Class Code: 8810

CLERICAL OFFICE EMPLOYEES NOC

Hazard Group: C Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 4,138,575 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .800 .800 2,677 .967

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / 1912022.00 .18 .800 .14 1912022.00 RATING BASIS =

FINAL PREMIUM 100 2677.00

ADDL FACTORS: PURE BASE RATE: .13 BASE LCM 1.39000

31 (NY) Rating Group: 0005-01(09/10/20 - 03/19/21) State:

Class Code: 7380 DRIVERS, AND HELPERS NOC-COMMERCIAL

Hazard Group: D Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .800 .800 .967 385 .538

CLASS CODE RATING FORMULAS

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / CLASS PREMIUM

12.48 .800 9.98 .00
RATING BASIS =

FINAL PREMIUM 100 0.00

ADDL FACTORS: PURE BASE RATE: 8.98 BASE LCM 1.39000

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Class Code Information Page 13

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

31 (NY) State: Rating Group: 0005-01(09/10/20 - 03/19/21)

State: 31 (NY)
Class Code: 8008 STORES: CLOTHING OR WEARING APPAREL STORE - RETAIL

Hazard Group: B Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 12,058,358 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .800 .800 66,820 .967

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / 6487397.00

1.29 .800 1.03 6487397.00 RATING BASIS = FINAL PREMIUM 100 66820.00

ADDL FACTORS: PURE BASE RATE: .93 BASE LCM 1.39000

31 (NY) Rating Group: 0005-01(09/10/20 - 03/19/21) State: Class Code: 8742 SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE

Hazard Group: E Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 0 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .800 .800 .967 118 .538

CLASS CODE RATING FORMULAS

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / CLASS PREMIUM

FINAL PREMIUM 100 0.00

ADDL FACTORS: PURE BASE RATE: .29 BASE LCM 1.39000

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Class Code Information Page 14

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

31 (NY) State: Rating Group: **0005-01** (09/10/20 - 03/19/21)

Class Code: 8809 EXECUTIVE OFFICERS NOC-NOT FOREMEN, WORKERS OR SAL

Hazard Group: D Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 443,798 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 501 .800 .800 .967 114 .538

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / 238763.00

.26 .800 .21 238763.00 RATING BASIS = FINAL PREMIUM 100 501.00

ADDL FACTORS: PURE BASE RATE: .19 BASE LCM 1.39000

31 (NY) Rating Group: 0005-01(09/10/20 - 03/19/21) State:

Class Code: 8810 CLERICAL OFFICE EMPLOYEES NOC

Hazard Group: C Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO Disease Load: Exclude Med:

Non-Subject:

Base Rate Ovrd: Min Prem Ovrd: Loss Cnst Ovrd: 0

Exposure: 4,138,575 (A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact .800 .800 3,117 .967 110 .538

CLASS CODE RATING FORMULAS

BASE RATE \* COMPANY DEV = FINAL RATE \* EXPOSURE / CLASS PREMIUM

.18 .800 .14 EXPOSURE / 2226553.00 RATING BASIS = FINAL PREMIUM 100 3117.00

ADDL FACTORS: PURE BASE RATE: .13 BASE LCM 1.39000

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Class Code Information Page 15

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State: 37 (PA) Rating Group: 0004-01(03/31/20 - 09/10/20)

Class Code: 914 DEPARTMENT STORE - ALL EMPLOYEES INCLUDING OFFICE.

Hazard Group: B Analogy Desc: NONE

Premium Type: 01 RATABLE

USL&H Applies: NO DC Ben Applies: NO

TWM&C Applies: NO
Base Rate Ovrd:
Exposure: 752,324 Disease Load: Exclude Med: Min Prem Ovrd: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 4,657 .967 199 .462

CLASS CODE RATING FORMULAS

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS = FINAL PREMIUM 1.34 1.34 347574.00 100 4657.00 ADDL FACTORS: PURE BASE RATE: 1.14 BASE LCM 1.17600

 State:
 37 (PA)
 Rating Group:
 0004-01(09/10/20 - 03/19/21)

 Class Code:
 914
 DEPARTMENT STORE - ALL EMPLOYEES INCLUDING O

DEPARTMENT STORE - ALL EMPLOYEES INCLUDING OFFICE.

Hazard Group: B

Analogy Desc: NONE
Premium Type: 01 RATABLE

USL&H Applies: NO

DC Ben Applies: NO

TWM&C Applies: NO
Base Rate Ovrd:
Exposure: 752,324 Min Prem Ovrd: Disease Load: Exclude Med: Loss Cnst Ovrd: 0

(A) Rate Class:

CLASS CODE DEVIATION FACTORS

Co. Rate Dev Co. Min Dev Class Prem Term Fact Class Min Audit Fact 1.000 1.000 5,424 .967 231 .538

CLASS CODE RATING FORMULAS

CLASS PREMIUM

BASE RATE = FINAL RATE \* EXPOSURE / RATING BASIS =

1.34 1.34 404750.00 100

ADDL FACTORS: PURE BASE RATE: 1.14 BASE LCM 1.17600 FINAL PREMIUM

Rating Worksheets Pg 25 of 28

Calculation of Earned Premium

Page 1

Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID: Policy Number: RM1wC00023201 Transaction Type: FINAL AUDIT Trans Seq: 007

## WORKERS COMP CALCULATION OF EARNED PREMIUM

113,185 Total Earned Premium : \$ Less Previously Billed : \$ 337,520 Return Premium : \$ 224,335

## Workers Comp State FLORIDA (FL) from 03/31/20 to 09/10/20

### Workers Comp State (FL) Rating Group # 0003-01

		Exposure		Earned
Classifications		Basis	Rate	Premium
DRIVERS, CHAUFFEURS, MESSENGERS, AND THE	7380	0	$5.\overline{4700}$	0
STORE: CLOTHING, WEARING APPAREL, OR DRY	8008	233,896	1.3600	3,181
STORE: RETAIL NOC	8017	0	1.5600	0
SALESPERSONS OR COLLECTORS - OUTSIDE	8742	0	.3500	0
CLERICAL OFFICE EMPLOYEES NOC	8810	0	.1700	0
Total Class Premium				3,181
Blanket Waiver			.0100	32
Increase Limits			.0140	45
Large Deductible			7720	-2,456
Total Subject Premium				802
Experience Premium			.3300	265
Total Modified Premium				1,067
Standard Total				1,067
Terrorism			.0100	23
Total Estimated Premium				1,090
FWCIGA Surcharge			.0100	44
Final Total				1,134

State Total (FL) from 03/31/20 to 09/10/20 = 1,134.00

### Workers Comp State FLORIDA (FL) from 09/10/20 to 03/19/21

### Workers Comp State (FL) Rating Group # 0003-01

• • • • • • • • • • • • • • • • • • • •		Exposure		Earned
Classifications		Basis	Rate	Premium
DRIVERS, CHAUFFEURS, MESSENGERS, AND THE	7380	0	$5.\overline{4700}$	0
STORE: CLOTHING, WEARING APPAREL, OR DRY	8008	272,372	1.3600	3,704
STORE: RETAIL NOC	8017	0	1.5600	0
SALESPERSONS OR COLLECTORS - OUTSIDE	8742	0	.3500	0
CLERICAL OFFICE EMPLOYEES NOC	8810	0	.1700	0
Total Class Premium				3,704
Blanket Waiver			.0100	37
Increase Limits			.0140	52
Large Deductible			7720	-2,859
Total Subject Premium				934
Experience Premium			.3300	308
Total Modified Premium				1,242
Standard Total				1,242
Terrorism			.0100	27
Total Estimated Premium				1,269
FWCIGA Surcharge			.0100	51
Final Total				1,320

State Total (FL) from 09/10/20 to 03/19/21 = 1,320.00

# Rating Worksheets Pg 26 of 28

Calculation of Earned Premium

Page 2

Earned

Earned

Named Insured: CENTURY 21 DEPARTMENT STORES L

Exposure

Exposure

Customer ID:
Policy Number: RM1wC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

State (FL) Total Payroll = 506,268.00 State Total (FL) = 2,454.00

### Workers Comp State NEW JERSEY (NJ) from 03/31/20 to 09/10/20

## Workers Comp State (NJ) Rating Group # 0001-01

	±		
	Basis	Rate	Premium
7380	126,009	$13.\overline{5500}$	17,074
8008	4,119,871	2.6200	107,941
8017	0	3.4400	0
8742	0	.4200	0
8810	3,855,630	.1800	6,940
			131,955
		.0140	1,847
			133,802
		.5770	77,204
			211,006
		2500	-52 <b>,</b> 752
			158,254
		9161	-144 <b>,</b> 976
		.0300	2,430
		.0100	810
			16,518
		.0534	11,268
			27,786
	8008 8017 8742	7380 126,009 8008 4,119,871 8017 0 8742 0	7380

State Total (NJ) from 03/31/20 to 09/10/20 = 27,786.00

### Workers Comp State NEW JERSEY (NJ) from 09/10/20 to 03/19/21

## Workers Comp State (NJ) Rating Group # 0001-01

	Basis	Rate	Premium
7380	146,738	13.5500	19,883
8008	4,797,598	2.6200	125,697
8017	0	3.4400	0
8742	0	.4200	0
8810	4,489,889	.1800	8,082
			153,662
		.0140	2,151
			155,813
		.5770	89,904
			245,717
		2500	-61,429
			184,288
		9161	-168,826
		.0300	2,830
		.0100	943
			19,235
		.0534	13,121
			32,356
	8008 8017 8742	7380 146,738 8008 4,797,598 8017 0 8742 0	7380 146,738 13.5500 8008 4,797,598 2.6200 8017 0 3.4400 8742 0 .4200 8810 4,489,889 .1800  .0140 .577025009161 .0300 .0100

State Total (NJ) from 09/10/20 to 03/19/21 = 32,356.00

State (NJ) Total Payroll = 17,535,735.00

State Total (NJ) = 60,142.00

# Rating Worksheets Pg 27 of 28

Calculation of Earned Premium

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Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

Workers Comp State NEW YORK (NY) from 03/31/20 to 09/10/20

### Workers Comp State (NY) Rating Group # 0005-01

		Exposure		Earned
Classifications		Basis	Rate	Premium
DRIVERS, AND HELPERS NOC-COMMERCIAL	7380	0	$9.\overline{9800}$	0
STORES: CLOTHING OR WEARING APPAREL STOR	8008	5,570,961	1.0300	57 <b>,</b> 381
SALESPERSONS, COLLECTORS OR MESSENGERS-O	8742	0	.3200	0
EXECUTIVE OFFICERS NOC-NOT FOREMEN, WORK	8809	205,035	.2100	431
CLERICAL OFFICE EMPLOYEES NOC	8810	1,912,022	.1400	2,677
Total Class Premium				60,489
Blanket Waiver			.0200	1,210
Total Subject Premium				61,699
Experience Premium			.2900	17,893
Total Modified Premium				79,592
Schedule Mod			0500	-3,980
Large Deductible			9161	-69,268
Standard Total				6,344
Terrorism			.0630	4,843
Catastrophe (O/T Acts of Terr)			.0110	846
Total Estimated Premium				12,033
NY State Assessment Surcharge			.1220	9,919
Final Total				21,952

State Total (NY) from 03/31/20 to 09/10/20 = 21,952.00

## Workers Comp State NEW YORK (NY) from 09/10/20 to 03/19/21

### Workers Comp State (NY) Rating Group # 0005-01

		Exposure		Earned
Classifications		Basis	Rate	Premium
DRIVERS, AND HELPERS NOC-COMMERCIAL	7380	0	$9.\overline{9800}$	0
STORES: CLOTHING OR WEARING APPAREL STOR	8008	6,487,397	1.0300	66 <b>,</b> 820
SALESPERSONS, COLLECTORS OR MESSENGERS-O	8742	0	.3200	0
EXECUTIVE OFFICERS NOC-NOT FOREMEN, WORK	8809	238,763	.2100	501
CLERICAL OFFICE EMPLOYEES NOC	8810	2,226,553	.1400	3,117
Total Class Premium				70,438
Blanket Waiver			.0200	1,409
Total Subject Premium				71,847
Experience Premium			.2900	20,836
Total Modified Premium				92,683
Schedule Mod			0500	-4,634
Large Deductible			9161	-80,662
Standard Total				7,387
Terrorism			.0630	5,640
Catastrophe (O/T Acts of Terr)			.0110	985
Total Estimated Premium				14,012
NY State Assessment Surcharge			.1220	11,550
Final Total				25,562

State Total (NY) from 09/10/20 to 03/19/21 = 25,562.00

State (NY) Total Payroll = 16,640,731.00

State Total (NY) = 47,514.00

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### Calculation of Earned Premium

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Named Insured: CENTURY 21 DEPARTMENT STORES L

Customer ID:
Policy Number: RM1WC00023201
Transaction Type: FINAL AUDIT
Trans Seq: 007

### Workers Comp State PENNSYLVANIA (PA) from 03/31/20 to 09/10/20

### Workers Comp State (PA) Rating Group # 0004-01

		Exposure		Earned
Classifications		Basis	Rate	Premium
DEPARTMENT STORE - ALL EMPLOYEES INCLUDI	914	34 <del>7,</del> 574	1.3400	4,657
Total Class Premium				4,657
				•
Blanket Waiver			.0200	93
Increase Limits			.0140	65
Total Subject Premium				4,815
Experience Premium			.6060	2,918
Total Modified Premium				7,733
Schedule Modification			2500	-1,933
Standard Total				5,800
Large Deductible			7824	-4,538
Expense Constant				94
Terrorism			.0067	23
Catastrophe (O/T Acts of Terr)			.0045	16
Total Estimated Premium				1,395
Employer Assessment (Non-Coal)			.0183	26
Final Total				1,421

State Total (PA) from 03/31/20 to 09/10/20 = 1,421.00

### Workers Comp State PENNSYLVANIA (PA) from 09/10/20 to 03/19/21

## Workers Comp State (PA) Rating Group # 0004-01

Horners comp scace (iii, hacring croup " occi	V-		
	Exposure		Earned
Classifications	Basis	Rate	Premium
DEPARTMENT STORE - ALL EMPLOYEES INCLUDI 91	4 404,750	1.3400	5,424
Total Class Premium			5,424
Blanket Waiver		.0200	108
Increase Limits		.0140	76
Total Subject Premium			5,608
Experience Premium		.6060	3,398
Total Modified Premium			9,006
Schedule Modification		2500	-2,252
Standard Total			6,754
Large Deductible		7824	-5,284
Expense Constant			109
Terrorism		.0067	27
Catastrophe (O/T Acts of Terr)		.0045	18
Total Estimated Premium			1,624
Employer Assessment (Non-Coal)		.0183	30
Final Total			1,654

State Total (PA) from 09/10/20 to 03/19/21 = 1,654.00

State (PA) Total Payroll = 752,324.00

State Total (PA) = 3,075.00

Policy Total Payroll = 35,435,058.00

Policy Total = 113,185.00