SPARTAN
INSURANCE, LTD.

2026 Renewal Information

Window World of Baton Rouge, LLC

Spartan Insurance, Ltd. Renewal Book

Renewal Overview 2026-2027

March 20, 2026

Members and Brokers,

The following provides an overview of the renewal terms for Spartan members. While the general summary below reflects the overall membership, the figures included in your materials are specific to your individual company.

Members join Spartan for a variety of reasons—ranging from philosophical alignment to financial considerations—but at its core, the decision is often driven by a desire for greater control and long-term stability. As our veteran members know, effectively managing claims is the key to controlling insurance costs.

Over the past several renewal cycles, we have focused on the unexpectedly high development of prior-year claims. This trend continues into the current renewal and, in many ways, presents one of the more challenging environments we've seen. While some level of claim development is expected, a deeper analysis by line of coverage shows that Auto Liability and Physical Damage were underfunded in prior years. As a result, we are continuing to see development outpace the original loss funding.

On a positive note, adjustments made to loss costs for Auto Liability and Physical Damage, along with enhanced safety initiatives—such as the implementation of drive cam technology—are beginning to show meaningful improvement in the 2025 policy year.

Loss Funding

The A and B Funds are established by actuaries based on each member's five-year loss performance.

The B Fund is calculated as a percentage of the A Fund premium and is driven by loss activity within the B Fund layer. There has been ongoing discussion around potentially increasing the A Fund to help minimize B Fund risk-sharing; however, this has been placed on hold until the October Board meeting.

The table below outlines the B Fund percentages for both the expiring and renewal terms for your review.

Coverage Line	Expiring	Renewal	Difference
Workers' Compensation	44%	50%	6%
General Liability	62%	66%	4%
Auto Liability	69%	74%	5%
Auto Physical Damage	5%	7%	2%

Operational Costs

Spartan's lead reinsurer, Sompo Re, has indicated a slight increase in the above-line reinsurance rate, moving from 13.55% to 15.55%. For members with reinsurance loss ratios above 100%, this has resulted in a higher rate.

For members subject to the additional reinsurance rate (e.g., large, heavy, and extra-heavy vehicle fleets, as well as risk-sharing participants), the rate will increase from 6.5% to 7%.

Old Republic has expanded its staff and service offerings and has proposed an increase back to its 2019 rate of 11.63%, up from 11.5%. Additionally, due to recent developments in the Workers' Compensation Stat layer, the proposal includes an increase from 2.37% to 2.77%.

From an overall perspective, the above-line operating cost will increase from 38.38% to 40.85%. A summary page outlining operating costs by service provider is included in the booklet for your reference.

$1M x $1M Auto / General Liability Limits

We are still awaiting the final numbers from Old Republic. As soon as we receive it, we will distribute it right away.

We know renewal season can be a heavy lift for all service providers, and we truly appreciate your efforts and patience as everything comes together. We also understand that increases in operational costs are challenging. As a reminder, the primary driver of premium continues to be each member's individual A Fund loss performance—those with stable or improved loss experience are continuing to see reductions.

We look forward to reviewing these details together during the upcoming informational webinar.

Thank you again, and please don't hesitate to reach out with any questions in the meantime.

Your Captive Resources Team

Spartan Insurance, Ltd. Renewal Book

Member Cover Sheet 2026-2027

Captive	Spartan Insurance, Ltd.	**Member**	Window World of Baton Rouge, LLC
Policy Issuing Carrier	Old Republic	**Captive Premium**	$1,128,770
Policy Term	2026-2027		

	Program Cost %	Total Allocation ($)				
		WC	GL	AL	APD	Total
I. Policy Issuing Fees						
Front	6.25%	$17,245	$0	$45,844	$7,459	**$70,548**
Taxes	4.50%	$12,416	$0	$33,008	$5,371	**$50,795**
FET	0.88%	$2,428	$0	$6,455	$1,050	**$9,933**
Total	**11.63%**	**$32,089**		**$85,307**	**$13,880**	**$131,276**
II. Specific Reinsurance						
Specific Reinsurance	23.00%	$63,461	$0	$168,707	$27,449	**$259,617**
III. Claims Administration						
Claims Administration	3.90%	$10,761	$0	$28,607	$4,654	**$44,022**
IV. Loss Control Fee						
Loss Control	1.00%	$2,759	$0	$7,335	$1,193	**$11,288**
V. Offshore Expense						
Offshore Expense	5.00%	$13,796	$0	$36,675	$5,967	**$56,438**
VI. Additional Expenses						
Statutory Excess Insurance	2.77%	$7,643	$0	$20,318	$3,306	**$31,267**
Variable Expense	1.00%	$2,759	$0	$7,335	$1,193	**$11,288**
VII. Captive Premium						
Subtotal Program Costs	48.30%	$133,267		$354,285	$57,644	**$545,196**
Net Cede to Loss Fund	51.70%	$142,648		$379,224	$61,702	**$583,574**
Captive Premium		**$275,915**		**$733,509**	**$119,345**	**$1,128,770**

IX. Below the Line Costs	
State Surcharges	TBD
Additional Reinsurance - Auditable	
Meeting Fee	$5,500
TRIA	TBD
Total	**$5,500**
X. Total Cost	
Total	**$1,134,270**

Notes:

1. Terrorism charges and policy surcharges/assessments by member are to follow.
2. This premium is subject to change with revisions to exposures.
3. This premium is subject to change based upon the membership's decision to elect 1M X 1M AL / GL Limits.
4. This premium is subject to final audit and minimum premiums defined by Old Republic.

Spartan Insurance, Ltd. Renewal Book

Exposure Trends 2026-2027

Captive	Spartan Insurance, Ltd.	**Member**	Window World of Baton Rouge, LLC
Policy Issuing Carrier	Old Republic	**Trended Expiring Premium**	$955,950
Policy Term	2026-2027		

Exposure Comparison
This exhibit is a summary of the renewal exposure data and is compared to the expiring data and a trend factor is generated.

WC			GL			AL			APD		
Expiring Exposure	Renewal Exposure	Trend	Expiring Exposure	Renewal Exposure	Trend	Expiring Exposure	Renewal Exposure	Trend	Expiring Exposure	Renewal Exposure	Trend
16,684,000	16,684,000	1.000	-	-	0.000	86	91	1.058	90	95	1.056

Trend Factor Development
This exhibit uses the trend factors previously shown and generates a weighted average trend factor for the casualty program as a whole and for each member. The weights given to the coverage lines in developing the weighted average are actuarially determined based on each member's own loss experience. In addition, the exhibit adds a 2% growth factor to allow for inflation. This is a modest inflation factor as increases in medical costs and judgement suits exceed 2%.

WC		GL		AL		APD		Weighted Average Trend	Weighted Average Trend + 2.00% Inflation
Trend	Weight	Trend	Weight	Trend	Weight	Trend	Weight		
1.000	0.257	0.000	0.000	1.058	0.588	1.056	0.156	1.043	1.064

Straight Growth Comparison
This exhibit takes the expiring premiums and simply adjusts them based on the change in the exposure data (as reflected in the weighted average trend factor).

Annualized Expiring Premium	Trend	Trended Expiring Premium
$898,720	1.064	$955,950

Spartan Insurance, Ltd. Renewal Book

Renewal Indication 2026-2027

Captive	Spartan Insurance, Ltd.	**Member**	Window World of Baton Rouge, LLC
Policy Issuing Carrier	Old Republic	**Captive Premium**	$1,128,770
Policy Term	2026-2027		

Renewal Indication

I. Loss Funds

A Fund	$370,709
B Fund	$212,865
Total Loss Funds	**$583,574**

II. Program Costs

Front	$70,548
Taxes	$50,795
FET	$9,933
Specific Reinsurance	$259,617
Claims Administration	$44,022
Loss Control	$11,288
Offshore Expense	$56,438
Statutory Excess Insurance	$31,267
Variable Expense	$11,288
Total Program Costs	**$545,196**

III. Captive Premium

Total Captive Premium	**$1,128,770**

IV. Estimated Below the Line Costs

State Surcharges	TBD
Additional Reinsurance - Auditable	
Meeting Fee	$5,500
TRIA	TBD
Total Below the Line Costs	**$5,500**

V.

Total Cost

Total Cost	**$1,134,270**

VI.

Maximum Costs

Maximum Assessment	*1.00 x A Fund*	$370,709
Maximum Cost	*Maximum Assessment + Captive Premium + Below The Line*	$1,504,979

Audit Factors

Coverage	Audit Factor	Exposure Base	Exposure Description	Exposure Units	Estimated Annual Premium
Workers Compensation	1.654	100	Full Payroll Excluding Monopolistic	16,684,000	275,915
General Liability		-		-	-
Automobile Liability	8,060.54	1	Power Unit	91	733,509
Automobile Physical Damage	1,256.27	1	Per Unit	95	119,345
Estimated Captive Premium					**1,128,770**

Notes:

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Spartan Insurance, Ltd. Renewal Book

Standard Coverage Template 2026-2027

The 2026-2027 Spartan Standard Coverage Template is also attached alongside this renewal book.

Your Broker of Record needs to review and determine whether the coverage provided in the SCT is adequate for your company's insurance needs. Please review the template in detail with your broker. The broker should discuss any concerns with Old Republic. All Unusual Terms and Conditions (UT&C's) endorsements to the policies not included on the SCT should be confirmed directly with Old Republic.

Old Republic Insurance Company
Template of Coverage
Spartan Insurance, Ltd. Program
May 1, 2026 to May 1, 2027

This coverage overview is provided as a matter of information only and does not amend, extend or alter the coverage provided by the actual insurance policies.

Workers' Compensation

Coverage Includes:	Limits and Other Information	Form Number
Part One- Workers Compensation Insurance	Statutory Benefits	WC 00 00 00 C 01-15
Part Two- Employers Liability Insurance	$1,000,000 BI by Accident / Each Accident $1,000,000 BI by Disease / Policy Limit $1,000,000 BI by Disease / Each Employee	WC 00 00 00 C 01-15
Part Three- Other States Insurance	Broad Form All States (some exceptions). Based on each company's individual needs.	WC 00 00 00 C 01-15
Coverage Includes:	Alternate Employer Endorsement, where specified by contract (some exceptions)	WC 00 03 01 A 02-89
	Foreign Voluntary Compensation, including Repatriation	WC 99 03 04 A 04-15
	Knowledge and Notice of Injury	ORRM Manuscript
	Longshoreman & Harbor Workers' Compensation Act (USL&H) Coverage Endorsement (Provided on an "if any" basis if no known exposure exists)	WC 00 01 06 A 04-92 WC 04 01 01 A (CA)
	Stop-Gap (Employers Liability) Coverage for Monopolistic States (ND, OH, WA, WY) $1,000,000	WC 00 03 03 C 10-04 WC 34 03 01 C (OH)
	Voluntary Compensation for All Employees	WC 00 03 11 A 08-91
	Waiver of Subrogation – (*Blanket)	WC 00 03 13 04-84
Terrorism:	Terrorism Risk Insurance Program Reauthorization Act	WC 00 04 22 C 01-21
	Catastrophe (Other than Certified Acts of Terrorism)	WC 00 04 21 F 08-22
Notice of Cancellation	60 days	WC 99 03 00 06-04
Payroll Information	Provided for each company by classification and state.	
Premium Computation Endorsement	The Premium will be adjusted based upon payroll by audit.	

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Commercial General Liability

Coverage Includes:	Limits and Other Information	Form Number
Bodily Injury & Property Damage Liability	$1,000,000- Each Occurrence (CSL) $2,000,000- General Aggregate	CG 00 01 04 13 (Current ISO)
Products & Completed Operations	$2,000,000- Product Aggregate	CG 00 01 04 13
Personal & Advertising Injury Liability Limit	$1,000,000 Any One Person or Organization	CG 00 01 04 13
Damage to Premises Rented to You Limit	$400,000 Any One Premise	CG 00 01 04 13
Medical Expense Limit	$5,000 Any One Person	CG 00 01 04 13
Coverage Form Includes:	• Bodily Injury and Property Damage Liability (Premises & Operations and Products & Completed Operations) • Contractual Liability Coverage, Including Oral Contracts • Defense Costs for Covered Allegations of Negligence • Employees Covered as Insureds • Host Liquor Liability • Newly Founded or Acquired Organizations (90 days automatic coverage) • Personal Injury and Advertising Injury Liability • Recording and Distribution of Material or Information in Violation of Law Exclusion • Worldwide Products & Completed Operations; Product Liability Suits Brought in U.S. Only	
Additional Coverages Provided by Endorsement:	Amended Definition of Bodily Injury to Include Mental Anguish	PGL 009 11 03
	Additional Insured- Owners, Lessees, or Contractors- Scheduled Person or Organization (*Blanket wording applies)	CG 20 10 12 19
	Additional Insured- Owners, Lessees, or Contractors- Completed Operations (*Blanket wording applies)	CG 20 37 12 19
	Broad Form Named Insured Wording	PIL 042 01 16
	Elevator Collision	PGL 096 02 08
	Employee Benefits Liability- Claims Made- $1,000 Deductible per Claim- $1,000,000 Aggregate	CG 04 35 12 07
	Extended Bodily Injury and Property Damage	PGL 233 01 16
	Fellow Employee Coverage- Supervisors and Higher	PGL 235 08 17
	Knowledge and Notice of Occurrence	PGL 021 11 03
	Primary and Non- Contributory- Other Insurance Condition	CG 20 01 12 19
	Unintentional Failure to Disclose Hazards	PIL 046 01 16

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	Vendors Blanket Additional Insured Endorsement (*Blanket)	CG 20 44 12 19
	Waiver of Subrogation (*Blanket)	CG 24 53 12 19
	Watercraft Liability (Non-Owned Under 51 Feet)	PGL 046 11 03
Options- These additional coverages are available if requested as a UT&C:	Per Location OR Project Aggregate Limits (*Blanket)	CG 25 03 05 09 or CG 25 04 05 09
	Amendment of General Aggregate Limited Designated Construction Projects & Designated Locations (Limits per location or per project endorsement to overall policy maximum of $5M or $10M)	PGL 104 07 14
	Occurrence Definition Endorsement for Subcontracted Work- Property Damage	PGL 149 03 10
Notice of Cancellation	60 Days	CG 02 24 10 93
Standard Policy Exclusions Apply, including, but not limited to:		
	Absolute Asbestos Exclusion	PGL 003 11 03
	Absolute Pollution/ Except for Hostile Fire Exclusion	CG 21 55 09 99
	Cap on Losses from Certified Acts of Terrorism Exclusion	CG 21 70 01 15
	Disclosure Pursuant to Terrorism Risk Act	IL 09 85 12 20
	Economic & Trade Sanctions Condition	PIL 008 12 03
	Employment- Related Practice Exclusion	CG 21 47 12 07
	Lead and Toxic Mold Exclusion	PGL 025 11 03 & CG 21 67 12 04
	Nuclear Energy Liability Exclusion	IL 00 21 09 08
	Silica Exclusion	CG 21 96 03 05
	Exclusion- Access or Disclosure of Confidential or Personal Information and Data Related Liability- with Limited Bodily Injury Exception	CG 21 06 05 14
	Exclusion- Violation of Law Addressing Data Privacy	CG 00 69 12 13
	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)	CG 40 32 05 23
Additional Policy Exclusions that may apply when there is applicable exposure, including but not limited to:	Wildfire Exclusion	PGL 264 05 19
	Residential Exclusion (Exclusion- Designated Work)	GL 774 007 0523
Premium Audit Endorsement	Premium Audit Noncompliance Charge	CG 99 09 12 19
Premium Computation Endorsement	The premium charged at inception will be a composite rate charged against the initial annual payroll reported. The final premium will be determined at audit and based on final audited exposure.	

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Commercial Auto Liability

Coverage Includes:	Covered Autos	Limits and Other Information	Form Number
Bodily Injury & Property Damage Liability	1	$1,000,000 Combined Single Limit (CSL) Each Person/ Occurrence	CA 00 01 11 20 (Current ISO)
Uninsured Motorists Liability	6	Reject where allowed; minimum statutory when rejection not allowed.	State specific forms
Underinsured Motorists Liability		Reject where allowed; minimum statutory when rejection not allowed (when not included in Uninsured Motorist).	
Medical Payments	2	$5,000- Each Person, in States where PIP is not mandatory	CA 00 01 11 20
Personal Injury Protection	5	Statutory minimum limits in states where PIP is mandatory	State specific forms
Employers Non-Ownership Liability		Class 1 and 2 Employees: “If Any”	CA 00 01 11 20
Hired Automobile Liability		Estimated cost of hire: Commercial and/or Private Passenger Vehicles- “If Any”	CA 00 01 11 20
Hired Automobile Physical Damage		$50,000 Limit per Vehicle $250 Comprehensive Deductible (Per Vehicle) $500 Collision Deductible (Per Vehicle)	CA 00 01 11 20& PCA 169 04 22
Automobile Physical Damage Deductibles	2,8	$250 Comprehensive (Per Vehicle) $500 Collision (Per Vehicle) $1,000 Comprehensive & Collision (Tractors Only) 5% Comprehensive/Collision (PP Vehicles Valued $40,001 - $50,000*) 10% Comprehensive/Collision (PP Vehicles Valued $50,001 – Higher*) *Valued at Time of Loss	CA 774 001 01 19
Rental Reimbursement		$25 per day- 30 days (All PP Vehicles)	CA 99 23 10 13
Towing	2	$50 per Each Disablement of a Private Passenger Auto, Light Truck or Medium Truck	CA 00 01 11 20
Fleet Coverage		Fleet Automatic Basis for Liability and Physical Damage Included	CA 00 01 11 20

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Coverage Form Includes:	Contractual Liability	CA 00 01 11 20
Additional Coverages Provided by Endorsement:	Additional Insured & Loss Payee Endorsement (*Blanket)	CA 20 01 11 20
	Auto Loan/ Lease Gap Coverage (not applicable to accounts with NY exposure only)	CA 20 71 11 20
	Broad Form Named Insured Endorsement	PIL 042 01 16
	Designated Insured	CA 20 48 10 13
	Fellow Employee Coverage	CA 20 55 10 13
	Hired Autos Specified as Covered Autos You Own	CA 99 16 10 13
	Knowledge and Notice of Occurrence	PCA 017 10 13
	Representations Condition- Unintentional Failure to Disclose All Hazards Endorsement	PIL 046 01 16
	Waiver of Subrogation (*Blanket)	CA 04 43 11 20
Options- These additional coverages are available if requested as a UT&C:		
	Drive Other Car Endorsement (Named Individuals)	CA 99 10 10 13
	Motor Carrier Act	MCS 90
Notice of Cancellation	60 days	PCA 011 10 13
Standard Policy Exclusions Apply, including, but not limited to:	Economic and Trade Sanctions Condition	PIL 008 12 03
	Nuclear Energy Liability Exclusion	IL 00 21 09 08
	Silica Exclusion	CA 23 94 10 13
	War Exclusion	CA 00 01 11 20

High Performance Vehicles: The Spartan Captive discourages insuring high performance, sports and collectors vehicles which do not have an obvious business purpose under this policy. Examples include High Performance Vehicles, Sports Cars and Collector Vehicles. **Any exceptions must have specific underwriting approval.**

It is understood many officers drive expensive cars that do not have an obvious business purpose. Therefore, automobiles such as Jaguars, Mercedes, Audi, BMW, Saab, Acura Legend and similar vehicles are not excluded.

Old Republic Insurance Company
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Premium Computation Endorsement:

Final Premiums will be determined as follows:

- The premium charged at policy inception will be a composite rate charged against the initial number of vehicles reported.
- The number of vehicles, when used as a premium basis for auto liability, means any vehicles that is self-propelled.
- The number of vehicles, when used as a premium basis for auto physical damage, means self-propelled vehicles and trailers.
- *The policy will automatically include coverage for all new vehicles added throughout the year with no need to report or endorse the policy expect where required by law.*
- At the conclusion of the policy year, a final vehicle total will be reported. The final premium will be determined by totaling the beginning and ending counts, dividing this by two (averaging) and multiplying this by the composite rate.
- Some exceptions may apply based on state laws

***When required by written contract or agreement**

Old Republic Insurance Company
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Auto Dealers- Supplemental

Designed for franchised and non-franchised businesses that sell and service autos in the following categories: private passenger, truck/truck-tractor, motorcycles, recreational vehicles, residence trailers, commercial trailers, equipment/implement and other self-propelled land motor vehicles.

Repair, parking and service operations are not eligible. These businesses must use the Commercial General Liability and Business Auto Coverage Forms, with CA 99 37- Garagkeepers Coverage attached to cover the named insured's liability for damage to customer autos.

Coverage:	**Limits and Other Information**	**Form Number**
Covered Autos Liability Symbol 21	$1,000,000 Each Accident	CA 00 25 11 20 (Current ISO)
General Liability BI and PD	$1,000,000 Each Accident	
Damages To Premises	$ 400,000 Any One Premises	CA 00 25 11 20
Personal & Advertising	$1,000,000 Any One Person Or Organization $2,000,000 General Liability Aggregate $2,000,000 Products and Work You Performed Aggregate	
No-Fault Symbol 25	Statutory	State specific forms
Medical Payments Symbol 22	$10,000 – Each Person (Auto) $5,000 – Each Person (Premises and Operations)	CA 99 03 10 13
Uninsured Motorists Liability/Underinsured Motorists Liability Symbols 22, 26, 27 or a combination thereof	Minimum State Statutory Limit *At the request of the member, and subject to state law, specifically designated executive vehicles may be able to carry higher limits.	State specific forms
Garagekeepers Comprehensive/Collision Symbol 30	Separately stated for each location in Item Five	CA 00 25 11 20
Hired Automobile Physical Damage Symbol 28	$100,000 Limit per Vehicle -$250 Comprehensive Deductible (per vehicle) -$500 Collision Deductible (per vehicle)	CA 00 25 11 20& PCA 171 04 22
Automobile Physical Damage Deductibles Symbol 22	$ 250 Comprehensive (per vehicle) $ 500 Collision per vehicle) $1,000 Comprehensive & Collision (Tractors only) $2,000 Comprehensive/Collision (PPT's with cost new greater than $75,000)	CA 00 25 11 20& PCA 116 01 16
Acts, Errors or Omissions Liability	$ 400,000 Aggregate $ N/A Per Claim Deductible	CA 00 25 11 20

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Rental Reimbursement:	$ 50 per day - 30 days (All PP Vehicles $200 per day – 60 days (all commercial vehicles and trailers)	CA 99 23 10 13
Notice of Cancellation	60 Day Notice of Cancellation	PCA 011 10 13
Coverage Included by Endorsement:	• Airbag Coverage	PCA 117 03 14
	• Auto Loan / Lease Gap Coverage (not applicable to accounts with NY exposure only)	CA 20 71 11 20
	• Auto Medical Payments Coverage	CA 99 03 10 13
	• Bodily Injury Definition Changes	PCA 003 10 13
	• Broad Form Named Insured	PIL 042 01 16
	• Broad Form Products Coverage	CA 25 01 10 13
	• Consumer Compliant Legal Defense Coverage	CA 25 66 10 13
	• Designated Insured (Covered Autos Liability)	CA 20 48 10 13
	• Employee Benefits Liability (Does not apply if coverage is provided in a separate GL policy)	CA 25 48 10 13
	• Employees Hired Autos (For covered autos you do not own or borrow)	CA 20 54 11 20
	• Fellow Employee Coverage	CA 20 55 10 13
	• Hired Autos Specified as Covered Autos You Own	CA 99 16 10 13
	• Knowledge and Notice	PCA 112 10 13
	• Lessor – Additional Insured & Loss Payee Endorsement (Blanket)	CA 20 01 11 20
	• Registration Plates not Issued for a Specific Auto (Applies only if other than Auto Dealership only)	CA 20 27 10 13
	• Waiver of Subrogation (Blanket)	CA 04 43 11 20
	• Auto Physical Damage Deductibles	PCA 116 01 16
	• Hired Auto Physical Damage Deductible	PCA 171 01 18
Options:	• Locations and Operations Not Covered	CA 25 07 10 13
	• Pollution Liability – Broadened Coverage for Covered Autos-Auto Dealers Coverage Form	CA 99 55 10 13
Auto Liability Standard Policy Exclusions, including but not limited to:	• Nuclear Energy Liability Exclusion	IL 00 21 09 08
	• Economic and Trade Sanctions Condition	PIL 008 12 03
	• Asbestos Exclusion	PCA 120 02 14
	• Fungi or Bacteria Exclusion – General Liability	CA 25 37 10 13
	• Lead Exclusion	PCA 121 02 14
	• Silica Exclusion - Auto	CA 23 94 10 13
	• Silica Exclusion – General Liability	CA 25 39 10 13
	• Total Pollution Exclusion with a Building Heating Equipment Exception and Hostile Fire Exception (General Liability)	CA 25 36 10 13