

For Risks With **No Prior/New In Business
or Owner Only** (no Employees)



Underwriting Guidelines

Height Exposure

- Two stories or less, max height of 20 ft.
- No roofing, truss, or gutter work

Experience Modification

- Will consider debit mods; prefer losses due to severity, not frequency

Out of State Exposure/Travel Radius

- Incidental, $\leq 15\%$
- Travel radius of ≤ 200 miles

Lapse in Coverage

- Unable to write (Must have 90 days of continuous coverage before we can review)
- Backdating not allowed

3 Years Prior WC Coverage is Required for the Following

- East Guidelines
(VT, NH, CT, RI, MA, PA, NJ, DE, MD, WV, VA, TN, KY, NC, SC, AL, MS, GA, FL)
Painting (5474,664)
Concrete (5213, 5215, 5221/)
Drywall (5445,645)
- Nationwide Guidelines
Cable Installation (7600)
Trucking (7231,7232)
Limousine (7370)
Sewage (7580)

Ability to Write Multi-State Policies in Surrounding States

Common Declinations

- General contractors license/home builders license
- Zero payroll policies/ghost policies
- Backdating of policies
- 24-hour operations
- Tree trimming from heights
- Sign installation
- Lapse in coverage
- Assisted living facilities and home health care
- Residential cleaning operations
- Framing, roofing and handyman operations