

New SMALL BUSINESS WORKERS' COMP PROGRAM



UNDERWRITING GUIDELINES

Minimum Premium: \$2,500 Manual

Maximum Premium: \$150,000 Manual

Construction: \$10,000 Minimum

Roofing: \$25,000 Minimum

Trucking: Local: \$10,000 Min LH: \$50,000 Min. (NO Owner-Operators)

Iron or Scrap Dealer: \$10,000 Minimum

Oil or Gas Distribution: \$10,000 Minimum

Nursing Home: \$25,000 Minimum

Subcontractors: Up to 30% w/ COI (Occ/Acc Not Acceptable)

EXPERIENCE MODS:

- No Experience Mods < Less Than .60
- No Experience Mods > Greater Than 1.90

PROHIBITED EXPOSURES* (DO NOT SUBMIT):

- FARMING, RAISING, PRODUCTION OR TRANSPORTING OF LIVE, LARGE, AQUATIC OR EXOTIC ANIMALS (HORSE, CATTLE, SHEEP ETC.)
- AVIATION EXPOSURES INCLUDING INDUSTRIAL AID.
- FORESTRY, LOGGING, OR MINING.
- CLUBS WITH FIREARMS PRESENT
- OIL AND GAS EXTRACTION, PRODUCTION, DRILLING OR EXPLORATION
- ELECTRIC OR POWERLINE CONSTRUCTION
- TUNNELING, PILE DRIVING, DREDGING, JETTY, BREAKWATER, RAILROAD, OR BRIDGE WORK OVER 15 FT.
- DAM, RESERVOIR OR LEVEE CONSTRUCTION
- KNOWN FEDERAL ACT EXPOSURES (USL&H, FELA, ETC.)
- RESIDENTIAL ROOFERS
- PRIMARILY DEMOLITION OR WRECKING OF BUILDINGS AND STRUCTURES
- EXPLOSIVE, AMMUNITION OR FIREARM MFG.
- CHEMICAL BLENDING
- OIL REFINERIES
- TANK BUILDING
- TAXI-CAB OR BUS COMPANIES
- PROFESSIONAL OR AMATEUR SPORTING TEAMS
- MUNICIPALITIES (FIRE, POLICE, ETC.)
- ZOOS
- PENAL INSTITUTIONS
- SKI RESORTS
- HOME HEALTHCARE

LOSSES - DO NOT SUBMIT if risk meets any of the following loss criteria:

- A single loss exceeding \$500,000 in any of the current and prior 3 years, or
- Multiple losses exceeding \$100,000 during the current and prior 3 years, or
- More than 4 losses over \$25,000 during the current and prior 3 years, or
- A single loss of more than \$100,000 if in business less than 3 years

OTHER EXCLUSIONS:

- New Ventures
- Risks in business < Less Than 1 year (new venture) = Do Not Submit
- Mid-term moves that have been cancelled due to non-payment of premium
- No declared bankruptcies within the past 12 months.
- Any work performed above 50 feet = Do Not Submit

***The above are NOT all inclusive. Please contact your UW with questions.**