



Workers' Compensation Underwriting Guidelines

General Requirements

- Risk should be in business for three years. However, exceptions can be made if prior business experience can be documented.
- Risk should have three year developed loss ratio of 50% or less.
- Risk should have an Experience Rating Modification of 1.25 or less but not less than .70.
- Risks with standard premium over \$50,000 must be referred for underwriting approval.

Submission Requirements

- Current Acord 130 application.
- Loss runs covering the most recent three to four years, valued within the last 90 days.
- Current Experience Rating Modification Worksheets (if the account is experience rated).
- Detailed written description of all losses greater than \$25,000 (detail to include injury, cause, and current status).

Referrals to Company

- Any risk with an experience modification greater than 1.25 or less than .70.
- Any risk that has a "standard premium" over \$50,000. "Standard premium" is defined as after the application of experience modification or schedule rating, but before premium size discount.
- Any risk with a projected loss ratio exceeding 50% based on loss history.
- Risks with any classification with an NCCI hazard rating of F or G.
- Any risk requesting Employer's Liability limits greater than \$1,000,000/\$1,000,000/\$1,000,000.
- Any risk located outside of program territory.
- Any request to change a risk's governing classification to a class code with a lower rate.

Program Territory

Missouri, Kansas, Oklahoma, Tennessee, Arkansas, and Illinois with incidental other states exposure.

Ineligible Exposure

- Any risk requesting coverage under the following types of rating plans:
 - Retrospective Plan
 - Retention Plan
 - Large Deductible Program
 - Dividend Plan
- Risks with Hazard Group F & G exposures, unless approved for underwriting exception.
- Risks with a history of repetitive motion injuries.
- Construction risks with less than \$2,500 annual premium.
- Non-construction risks with less than \$500 annual premium.



COMPANION P&C

General Exclusions

- Any exposure involving Pollution, Asbestos, Lead or Radon.
- Nuclear Risk
- Any risk with blasting operations or exposures.
- Manufacturing, packing, handling, shipping, transportation or storage of explosives.
- Any risk with known Occupational Disease exposures.
- Any risk with operations falling under the jurisdiction of the following federal acts.
 - Defense Base Acts
 - Outer Continental Shelf Act
 - USL&HW Act / Jones Act / Admiralty Act
 - Federal Employers Liability Act (FELA)
 - Migrant and Seasonal Agricultural Worker Protection Act
 - Civilian Employees of Non-Appropriated Fund Instrumentalities Act
 - Federal Coal Mine Health & Safety Act

Maximum Limits

COVERAGE A: Statutory

COVERAGE B (Employer's Liability): \$1,000,000/\$1,000,000/\$1,000,000

Term

Policies will be issued for a term of not more than one year.

Class Exclusions

- Acetylene Gas Mfg.
- Airline/Aircraft Operations
- All Vessels Including NOC
- Ambulance Operations
- Amusement Park/Carnival/Circus/Fairs/Exhibitions
- Asbestos Exposures
- Asphalt Plant Workers & Drivers
- Auto Dismantling
- Blasting Exposures
- Boat Livery
- Boiler Installation and Repair
- Boiler Scaling
- Bridge Work, including painting
- Caisson, Dam, Dike, Lock, Jetty or Breakwater Const. or repair
- Carbonic Acid
- Chemical Manufacturing
- Chimney Construction or Smoke Stack Lining
- Cleaning/Renovating Outside Surfaces of Buildings above Two Stories
- Cofferdam Work (except earth filled dams)
- Concrete Construction with Bridges and Culverts
- Cumulative Trauma Exposures
- Detective, Patrol Agencies
- Dikes
- Diving
- Dredging
- Dry Dock Operations
- Electric Light, Power Line Construction
- Electric Light Power Line Cooperatives
- Employee Leasing/Temporary Services
- Excavation in excess of 12 ft.
- Explosive or Ammunition Mfg.
- Firefighters and Police Officers (payroll must be less than 10% of municipality exposure)
- Fireworks Manufacturing, Shipping, Handling or Storage
- Foundry Operations – Any Type
- Gas Main or Connection Construction
- Grain Milling Operation
- Hazard Group G Exposures
- Hazardous Waste Haulers
- Height Exposure – Any operations performed in excess of 20 ft. (two stories)
- Hone or Oil Stone Mfg.
- Industrial Chemicals and Petrochemicals
- Iron or Steel Erection over Two Stories
- Iron or Steel Rolling Mill
- Levee Construction
- LPG Gas or other Fuels (Production or Distribution)
- Logging/Lumbering/Sawmills

- Marine Railway Operations
- Marine Salvage Operations
- Marine Wrecking
- Mining Operations - all
- Mobile Crane and Hoisting Service
- Municipalities and Governmental Bodies (Police and Firefighter exposure must be less than 10% of total)
- Nuclear Risk
- Occupational Disease Exposures
- Ocean Marine, when written as such
- Offshore Exposures
- Oil/Gas Pipeline Operations
- Oil Pipe, Telephone, or Electrical Conduit Laying
- Oil/Gas Well Exposures
- Painting Metal Structures over two stories
- Painting Steel Structures or Bridges
- Pile Driving
- Police Officers and Firefighters (payroll must be less than 10% of municipality exposure)
- Professional Sports Teams
- Public Utilities – Electric, Gas, Telephone, Etc.
- Quarries
- Radiator or Heating Mfg.
- Railroad Operation or Construction
- Refractory Products Mfg.
- Rigging NOC
- Rocket Missile Testing or Launching
- Rolling Mill NOC
- Roofing Exposures
- Salvage Operations
- Scaffolding Exposures
- Security Guard Services
- Serum, Antitoxin or Virus Manufacturing
- Silica, Flint, Spar Grinding
- Sewer Construction, excluding contractors doing household connections only
- Ship / Boat building
- Shoring Buildings
- Slate Miller or Splitting
- Soapstone Products Mfg.
- Stevedoring
- Stone Cutting or Polishing or Crushing
- Sub-aqueous work under pressure
- Subway Construction or Shaft Sinking
- Sulfur Production
- Synthetic rubber or Intermediate Mfg.
- Tank Erection or Repair
- Taxicabs/Livery companies
- Tree Trimming (over 20 ft.)
- Trucking Operations – outside a radius of 300 miles (no owner-operators)
- Tunneling
- Twenty-four (24) Hour Operations
- War Risk
- Window Cleaning above ground level
- Wrecking and Demolition