WORKERS' COMPENSATION MARKETS

workers' compensation insurance

A DIVISION OF SAFEH	IOLD SPECIAL RISK
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2020	AIG	AMTRUST NORTH AMERICA	HARTFORD	TRAVELERS	AMERISAFE	NATIONAL LIABILITY & FIRE (V3 INSURANCE)	ICW	NATIONAL LIABILITY & FIRE (CORNERSTONE UNDERWRITING PARTNERS)	Sirius America Insurance Company (PIE INSURANCE)	APPLIED UNDERWRITERS	GuideOne Insurance	Normandy Insurance Company	Omaha National
A M Best Rating	A EXCELLENT	A EXCELLENT	A EXCELLENT	A EXCELLENT	A- EXCELLENT	A EXCELLENT	A EXCELLENT	A EXCELLENT	A EXCELLENT	A EXCELLENT	A EXCELLENT	A EXCELLENT	A EXCELLENT
Billing Type	DIRECT BILL PAYGO	DIRECT BILL PAYGO EFT	DIRECT BILL PAYGO EFT	DIRECT BILL PAYGO EFT	MONTHLY SELF- REPORTING	DIRECT BILL PAYGO DIRECT DEBIT	DIRECT BILL EFT	DIRECT DEBIT MONTHY REPORTING	CREDIT/DEBIT CARD PAYMENT ONLY	SELF REPORTING	Direct Bill EFT	DIRECT BILL PAY AS YOU GO MONTHLY SELF REPORTING EFT	Direct Bill Monthly Reporting/ Installments
Quoting Time	24 HOURS	24 HOURS	24 HOURS	24 HOURS	NEED 30-DAY LEAD TIME	24 HOURS	24 HOURS	24 HOURS	24 HOURS	24 HOURS	48 HOURS	24 HOURS	24-48 HOURS
Dividend Plan	N/A	N/A	N/A	N/A	AVAILABLE	N/A	Available	N/A	N/A	AVAILABLE	N/A	AVAILABLE	N/A
Minimum Premium / Payroll	\$50,000 Premium	\$1,000 Premium	\$1,000 Premium	\$1,000 Premium	\$10,000 Premium	\$5,000 Premium	\$1,500 - \$2,500 Premium Depending on the state	\$2,500 - \$5,000 Premium Depending on class of business.	\$40,000 Minimum payroll	\$5,000 Premium \$100,000 min. Payroll (For 3 Yrs) Rate > 5.00	\$100,000 Premium	\$1,000 Premium Min. 2 EE Gov. Class (Construction 3 EE)	\$6,000 Premium
Small Business Premium	N/A	Up to \$50,000	Up to \$1 Million <i>Payroll</i>	Up to \$100,000	Up to \$100.000	Up to \$200,000	No Max	Up to \$300,000	Up to \$75,000	Up to \$200,000	N/A	No Max	No Max
Middle Market Availability	Only Middle Market Available	Available	Available	N/A	Available	N/A	Available	No	No	Yes	Only Middle Market Available	Yes	Available
Experience Mod Limit	Up to 1.79 (Min. mod .60)	1.25 Higher mods case by case	1.25 Higher mods case by case	1.20 Higher mods case by case	None (Subject to Underwriting)	1.69 (Min. mod .75)	1.80 Higher mods case by case	NO firm Min. or Max Mod	1.50	1.20	1.80	No Max	2.60 (Min Mod .85)
Start Up Business	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	May consider case by case.	No	Yes	No
Employers Liability Limit	1 M	1 M	1 M	1M	1M	1M	1M	1M	1M	1M	1M	1M	1M
Simplified Underwriting	Acord 130 & Loss runs	Acord 130 & Loss runs	Acord 130 & Loss runs	Acord 130 & Loss Runs	Acord 130, 5 yrs loss runs, experience mod worksheet (submission required 30-days prior to inception)	Acord 130, Loss Runs, Premium History	Acord 130,3- 5yrs Loss Runs, Payroll History	Acord 130, 5yrs Loss Runs, Supplemental Questionnaire	Acord 130, 5yrs Loss Runs, Premium History	Acord 130, 5yrs Loss Runs, Premium History 5yrs, must be Experience Rated	Acord 130, 3-5yrs Loss Runs, Experience Modification Worksheet & Historical Payrolls	Acord 130, 3- 5yrs Loss Runs, Experience Modification Worksheet	Acord 130, 3yrs Loss Runs, Experience Modification Worksheet
Available in The Following States	Available in all states except FL, MA, NJ. NY and monopolistic states	Available in all states except FL, AK, OK, RI, SC, SD and monopolistic states	Available in all states except AK, HI, and monopolistic states	Available in most states	AL, CO, DC, DE, FL, GA, IL, IN, IA, KS, KY, LA, MN, MS, MO, NE, NC, OK, PA, SC, TN, TX, VA, WI	Available in all states except monopolistic states	CA, FL, GA, IA, IL, IN, KY, MD, MI, MN, MO, NC, NJ, NV, OK, PA, SC, TN, TX, VA &WI	Available in CA, CO, IL, KS, NC, NE, NV, NM, OK, SC, TN, UT, & VA Do not write in monopolistic states.	Available in AR, AZ, CA, CO, DC, DE, GA, IA, IL, IN, KS, NY, LA, NC, NE, NH, NM, NY, MS, MI, MD, NV, OK, TN, TX, PA, SC, VA, UT & WV Do not write in monopolistic states.	Available in most states. Do not write in FL, MA, VT, WI & monopolistic states.	CT, GA, IL, IN, MD, MA, NH, NJ, NY, PA & RI	AR, FL, GA, NC, OK, PA, TX & VA	AZ, CA, IN, IA, MO, NE, WI, CT, GA, IL, NJ & PA
24 Hour Claims Reporting	(888) 239-0628	(888) 639-2567	(800) 327-2851	(800) 238-6225	(800) 699-6240	(844) 549-2512	(877) 442-9669	(866) 980-3666	(855) 275-9871	(877) 234-4420	(888) 748-4326	(877) 404-6442	(844) 761-8400

SPECIFIC PROGRAM GUIDELINES TO BE DISCUSSED IN MORE DETAIL

PEO OPTIONS AVAILABLE

Nicholas J. Dalessio, Program Manager- Tel (973) 315-0713