



Harbor America PEO Programs – Effective April 1, 2018

In addition to Harbor America's workers' compensation insurer's underwriting guidelines, which are incorporated herein, Harbor America adopts these Underwriting Guidelines effective for all client submission with coverage begin dates of April 1, 2018 or later.

These guidelines are intended to be an evolving set of rules capable of reacting to loss experiences, underwriting results, industry trends, and market opportunities. Exceptions to the following guidelines may be made only with 100% approval from HA underwriting. **Harbor America Underwriting may also decline any risk at their discretion regardless of status on these guidelines.**

Underwriting Data Requirements

The following completed items must be submitted for review.

1. Current year plus 3 prior years' loss runs
2. Loss runs must be evaluated within 60 days from the date of the submission
3. No Loss Letter will not be accepted unless the company is new in business
4. Payrolls
5. Employee Classifications
6. Number of employees
7. Detailed description of operations
8. Historical payroll for the current year and 3 prior years
9. Experience mod worksheet if available
10. Ownership information
11. Signed Acord (will be supplied with a completed RFQ)

MCP States:

1. Acord form is required upon submission with hard effective date
2. Experience mod worksheet
3. Signed Acord app to bind

Oil and Gas Services Industries including over the hole exposure:

1. States of TX, OK, LA, FL
2. A-Rates Market in TX and OK

Healthcare Industry:

1. Only in the following States:
 - FL
 - GA
 - IN
 - IL
 - MI
 - WI
 - TX

PLEASE NOTE: In addition to Health Care industry, we will consider Ambulance, Taxi and Home Health Risks with a mod below 1.25, four (4) years of loss history, and a manual premium over \$50,000.



Target Construction Classes Artisan Contractors

All construction/contractor clients are subject to additional underwriting criteria.

- 0042 Landscape Gardening
- 2802 Carpenter-Shop Only
- 3179 Electrical Apparatus-Installation
- 3724 Millwright
- 5022 Masonry
- 5069 Metal Erection
- 5102 Door, Door Frame, Window
- 5146 Furniture or Fixture Installation
- 5183 Plumbing NOC
- 5188 Automatic Sprinkler Installation
- 5190 Electrical Work-Within Buildings
- 5191 Office Machine or Appliance
- 5213 Concrete Construction
- 5215 Concrete Work
- 5221 Driveways, Parking Areas
- 5223 Swimming Pool Construction
- 5402 Greenhouse Erection
- 5403 Carpentry NOC
- 5437 Carpentry-Interior
- 5445 Drywall or Wallboard Installation
- 5462 Glaziers
- 5474 Painting NOC
- 5478 Carpet, Linoleum, Vinyl Installation
- 5479 Insulation Work
- 5480 Plastering NOC
- 5491 Paper Hanger
- 5536 Heating & A/C Work
- 5645 Carpentry- Detached Dwellings
- 6217 Grading of Land
- 6400 Fence Erection Contractors (not guardrail)
- 7605 Alarms and Alarm Systems- Installation
- 8232 Concrete - Mix in Transit
- 9000 Janitorial Service-No windows
- 9012 Building Operation-By Owner
- 9014 Building Operation-By Contractor
- 9015 Building Operation
- 9042 Snow and Ice Removal-Contractor
- 9501 Painting-Shop Only
- 9516 Radio and Television Equipment Installation
- 9519 Household Appliance Repair & Installation
- 9521 Floor Covering Installation-Not Ceramic Tile or Stone

PLEASE NOTE: No height exposure above 2 stories. No sub exposure greater than 20%. No Demolition Contractors.



Target Industries

All clients are subject to additional underwriting criteria.

Primary Target Industries:

- Lawn Care
- Doctor's Offices
- Restaurants
- Banks
- Light Manufacturing
- Auto Care
- Agriculture
- Engineering Firms
- Plumbing
- Churches
- Janitorial
- Laundry & Dry Cleaners
- Machine Shops
- Retail Stores
- Hotels
- Country Clubs
- Attorneys
- Nursing Homes
- Barber Shops
- Finish Carpentry
- Electricians

Secondary Target Industries:

- Gas Stations
- Masonry Contractors
- Concrete Construction
- Carpentry NOC
- Nursery
- Food Processing
- HVAC
- Farm Machinery Dealer
- Painting
- Wallboard
- Pallet and Box Mfg.
- Cabinet Mfg.
- Blacksmith
- Lathing
- Glazing
- Sheet Metal Work
- Paving

Difficult to Write Industries:

- Tree Trimming
- Long Haul Trucking
- Towing
- Temp Staffing
- Roofing
- Window Washers
- Steel Erection
- Security Guards
- Chemical
- Manufacturing
- Pharmaceutical Manufacturing
- Home Health
- Mining
- Group Homes
- General Contractors



Harbor America **SPECIFIC Exclusions and Prohibited Classes**

Harbor America will **NOT** provide workers' compensation coverage through the PEO program for the following types of businesses and/or exposures:

- Heights above 20 ft.
- Animal Exposure
- Exposure to Explosives
- Chemical MFG
- Pharmaceutical MFG
- 24 Hour Exposure
- Aviation Exposure
- Sub Work above 20%
- Nuclear Exposure
- Shipbuilding
- Firearm Exposure
- Adult Entertainment
- Athletic Teams

Hybrid Program (**Workers' Compensation Carve Out**)

- The hybrid program allows a client to plug in their own individual workers' compensation solution to Harbor's full PEO service offering. All classes of business are welcomed. Not all states recognize or allow the workers' compensation carve out.