



A Division of Insured Solutions, Inc.

Insured Solutions PEO Program

Underwriting Data Requirements – Zurich Large Business Program – Effective March 1, 2018

In addition to SourceOne's workers' compensation insurer's underwriting guidelines and policies (which are specifically incorporated herein), SourceOne adopts these Underwriting Guidelines effective for all client submissions with coverage begin date of March 1st, 2018 or later.

The 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 granted requiring written approval from SourceOne Underwriting. Underwriting may also decline any risk at their discretion regardless of conformance to these guidelines.

Construction/Contractor Requirements

1. No heights over 15' unless Fall Protection in place and/or Scissor lift used – NO LADDERS over 8'
2. No depths below 5'
3. No ladders over 8' (scissor lifts with training are preferred)
4. No live electrical or hot line work
5. Turnover must be under 25%
6. Drivers must have clean MVR's & pre-screened when hired
7. No employees over age 60 and average age not over 50
8. Active drug testing program (or agree to use one)
9. Must adopt a 100% RTW/LD policy regardless of circumstances
10. No 1099/subs used without a WC certificate verifiable with agent on certificate
11. Standard IS Recommendations Apply

Restaurant Company Requirements

1. No alcohol sold for off-site consumption (liquor store)
2. Alcohol sales are less than 50% of total sales (if so they are a bar)
3. No cash labor or 1099 labor used at any time (subject to annual audit)
4. Part time (< 30 hours a week) labor is not over 50% of the total workforce
5. No off-site catering or vehicle use
6. Must adopt a promoted 100% RTW/LD policy regardless of circumstances
7. Active drug testing program (or agree to use one)
8. Standard IS Recommendations Apply

Trucking Company Requirements

1. Under 100-mile radius
2. No flatbed trailers (requiring chains or straps)
3. No employees hired or residing in a state outside of corporate office state (subject to review)
4. No out of town travel requiring sleeper cab or motel accommodations (subject to review)
5. No drivers over age 60 (currently on payroll)
6. Carrier defined MVR standards must be in place or standards established
7. Must adopt a 100% RTW/LD policy regardless of circumstances
8. Active drug testing program (or agree to use one in addition to DOT Program)
9. No owner operators or 1099 drivers used (subject to audit)
10. No deliveries requiring driver to manually load/unload >50 lbs without use of hand truck or F.L.
11. Standard IS Recommendations apply



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Janitorial Company Requirements

1. Part time (< 30 hours a week) labor is not over 25% of the total workforce
2. No employees over age 60
3. No 1099 subs or casual labor paid cash used (subject to audit)
4. No work exceeding a 6' step ladder – interior only
5. No exterior work of any type
6. No industrial chemicals used without verifiable HAZCOM training & records provided
7. Active drug testing and written program (or agree to use one)
8. Must adopt a 100% RTW/LD policy regardless of circumstances
9. Standard IS Recommendations Apply

Assisted Living Requirements

1. No 24-hour live-in clients for 8835/8827 (Assisted Living/Retirement can have night shift employees)
2. No employees over age 60
3. No employees under age 21
4. Employees in 8835/8827 must be industry certified (CPA – C.N.A. etc.)
5. No 1099 paid subs or casual labor paid in cash (subject to annual audit)
6. Active drug testing and written program (or agree to use one)
7. Must adopt a 100% RTW/LD policy regardless of circumstances
8. Carrier defined MVR standards must be in place for drivers in 8826 & 9070(3) if applicable.
9. Company Non-Owned policy in force with \$250K limits in 8826 for owned vans, buses or cars.
10. Personally owned vehicles used in 8835 must verify auto insurance is valid twice a year
11. Standard IS Recommendations Apply

Day Care Centers & Camps Requirements

1. No employees over age 60 or under 21
2. Average age not over 40
3. Driving limited to 10 passengers or less van(s) – no buses >15 passengers requiring CDL
4. Driving must be local inside 10 miles
5. Drivers must have a clean MVR and not under age 25
6. Workforce not allowed to join in games or children' play activities – in writing & signed
7. Active drug testing and written program (or agree to use one)
8. Must adopt a 100% RTW/LD policy regardless of circumstances
9. Standard IS Recommendations Apply

Wood Shops Requirements

1. No employees over age 60
2. No employees under age 21
3. 29 CFR 1910 training must have been done or will be done in the first 90-days for FL, PPE, LOTO/MG, HAZCOM with Respirator program if spray painting done-with records kept
4. Acceptable or carrier defined MVR standards in place
5. Truck(s) must not exceed 18' box and have lift gate – NO DOT trucks requiring CDL driver
6. Vehicle travel inside 100 miles – no out of town overnight
7. Active Drug testing and program (or agree to use one)
8. Manual lifting not over 50 lbs. or mechanical equipment must be used
9. Must adopt a 100% RTW/LD policy regardless of circumstances
10. Standard IS Recommendations Apply



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Manufacturing Requirements

1. Heights over 10' require FL w/cage or Scissor lift with documented training – NO LADDERS over 8'
2. Applicable 29 CFR 1910 Regulatory training conducted with records available to view
3. Driving – local only – no out of town travel
4. No flatbed trucks – Only Box or straight body up to 24' & under 26K GVW (under DOT limits)
5. Turnover < 20%
6. No employees over age 60
7. Active drug testing and written program (or agree to use one)
8. Must adopt a 100% RTW/LD policy regardless of circumstances
9. Standard IS Recommendations Apply

Plastics Manufacturing Requirements

1. Driving – < 100 miles – no out of town
2. Active Drug testing and written program (or agree to use one)
3. Applicable 29 CFR 1910 Regulatory training conducted with records available to view
4. Turnover <20%
5. Must adopt a 100% RTW/LD policy regardless of circumstances
6. Standard IS Recommendations Apply

Printing Company Requirements

1. Applicable 29 CFR 1910 Regulatory training conducted with records available to view
2. Turnover < 20%
3. No employees over age 60
4. Active drug testing and written program (or agree to use one)
5. Must adopt a 100% RTW/LD policy regardless of circumstances
6. Standard IS Recommendations Apply