

## Worklogic HR Workers' Compensation PEO Program – Effective May 1, 2018

Worklogic HR offers a Workers' Compensation PEO Program with Amtrust. Carrier selection within the Amtrust group of companies (Sequoia Insurance Co., Technology Insurance, Security National and Wesco Insurance Co.) is based on the industry, class code and premium size. 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 Worklogic HR Underwriting. **Worklogic HR 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. Completed ACORD 130 form including applicant signature.
2. Industry specific supplemental applications.
3. Currently valued carrier provided loss runs for past three years (valued within 60 days of coverage effective date).
4. All applicable rating bureau experience modification worksheets or a Letter of Authorization to process.
5. For clients with less than three years' continuous loss history a professional biography/resume is required.
6. Large loss detail for all claims in excess of \$25,000.

### Underwriting Criteria

1. Experience modifiers of 175% or lower. (Higher mods could be considered with underwriting approval and a "good explanation" of the factors that contributed to the XMOD)
2. Subcontracting may not exceed 50%. (Limited exceptions may apply)
3. Exposures normally accepted by most carriers are considered.
4. Class code 8804 - Alcohol and Drug Rehab Centers accepted.
5. No risks from the high hazard classification list enclosed. Limited exceptions with insurance carrier prior approval.
6. Prohibited Exposure include, but are not limited to: Foundries, Roofing, Framing, Steel Erection, Large animal exposure, Oil/Gas operations, Agriculture, Tree Trimming, Trucking, Towing or any risk with heavy driving exposure.
7. Risks with more than 75 employees at a single location or premium in excess of \$250k require additional time and information for quoting.
8. Up to 4 owners/officers/partners/LLC Members may be excluded from coverage if they qualify for exclusion under the applicable state regulations. Signed Exclusion waivers are required to bind coverage.
9. A 10% deposit is normally required to bind but may be waived with approval from Worklogic HR Underwriting
10. Applicable state surcharges, TRIA and Expense Constants are billed on the first invoice.
11. Please allow 3-5 days to receive a quote after all underwriting data is received.
12. Any risk may be subject to a hazard assessment at the discretion of the Underwriting Department.