



PROGRAM APPETITE GUIDE



HIGH EXMOD



HARD TO PLACE

Integrated Workers' Compensation Solutions.

The Ideal prospective risks for this program are clients that have no other financially viable option other than each states respective insurance fund. The "primary advantage" of this program is the significant premium and up front cost savings. For example, most ideal clients that qualify for the program save 10% to 30% on their workers` compensation rates. In addition, another notable feature of this program is that it has "low start up costs." The client pays only a small policy fee plus nominal broker fee to initiate this "pay as you go" program. There is no premium deposit associated with the program. The policy fee and broker fee is substantially lower than the policy deposit of most traditional workers' compensation policies. Clients faced with large deposits will experience immediate "cash flow" benefits with lower out-of-pocket expenditures.

Program Underwriting Guidelines

Converting your declines into satisfied clients

Integrated Underwriters represents multiple Integrated Workers` Compensation programs. Each program is backed by rock solid A rated carriers, including ACE, AIG, Amtrust, Benchmark, The Hartford, Lion Insurance Company, State National, National Interstate and Zurich.

Submitting directly to these markets for a guaranteed cost quote will not block these programs.

States covered

AK, AZ, AR, CA, CO, CT, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WV, WI

Experience modifiers considered

- Ideal risks have experience modifications over 1.30 and are eligible up to 4.00

Minimum Premiums

- California minimum premium is \$50k
 - California Roofing risks minimum premium \$200k
- New York minimum premium is \$75k
- All other states minimum premium is \$40k
- Staffing risks minimum premium is \$200k
- Transportation risks minimum premium is \$100k
- Asbestos, and Mold remediation risks minimum premium is \$500k

Risks that have been non-renewed, cancelled or have gaps in coverage will be considered

Target Class Codes

Contractors /Construction

- 0042 Landscape Gardening
- 1463 – Asphalt Works
- 1803 – Stone Cutting or Polishing
- 3022 – Iron or Steel Works – structural
- 3339 – Welding or cutting
- 3724 - Millwright Work
- 5027/5028 - Masonry
- 5057/5059 – Iron or Steel Erection
- 5102 - Iron/Steel – non-structural
- 5107 - Door/Pre-Glazed Window Install
- 5140/5190 - Electrical
- 5146 - Cabinet/Fixtures Installation
- 5183/5187 - Plumbing
- 5185/5186 - Automatic Sprinkler
- 5191 - Office Machine Install/Repair
- 5192 - Vending/Coin-Op Machines
- 5195 - Communications Cabling
- 5201/5205 - Concrete/Cement Work
- 5213 - Concrete Construction
- 5348 - Tile/Stone/Mosaic/Terrazzo
- 5403/5432 - Carpentry
- 5436 - Hardwood Floor Laying
- 5443 - Lathing
- 5446/5447 - Wallboard Application
- 5467/5470 - Glaziers
- 5479 - Insulation Work
- 5474/5482 - Painting
- 5484/5485 - Plaster/Stucco Work
- 5506/5507 Street or Road Construction
- 5538/5542 - Sheet Metal Work
- 5552/5553 - Roofing
- 5606 - Contractors – exec. Supervisors
- 5632/5633 Steel Framing
- 6218/6220 - Excavation
- 6400 - Fence Construction
- 7605 - Burglar Alarm Installation

Transportation

- 7198 - Parcel Delivery Companies
- 7219 - Trucking Firms
- 7232 - Mail Delivery Service
- 7272 - Water Truck Service Companies
- 7360 - Freight Handlers
- 7382 - Bus/Limousine Operations
- 7392 - Beer/Ale Dealers
- 8290 - Warehouses – self-storage
- 8291 - Warehouses – cold-storage
- 8292 - Warehouses – general-merch
- 8293 - Warehouses – furniture
- 8350 - Gasoline/Oil Dealers

Manufacturing

- 2002 - Macaroni MFG
- 2003 - Bakeries and Cracker MFG
- 2063 - Creameries and Dairy MFG
- 2095 - Meat Products MFG
- 2113 - Fish or Seafood Products MFG
- 2402 - Carpet or Rug MFG
- 2757- Pallet MFG, Repair, Recondition
- 2759 - Wooden Box or Container MFG
- 2797 - Mobile Home MFG
- 2819 - Truss or Building Comp / MFG
- 2842 - Wood Products MFG
- 2883 - Furniture MFG
- 3081 - Foundries - Iron - NOC
- 3082 - Foundries - Steel Castings
- 6504 - Food Products MFG

Caregiver

- 8804(1) - Substance Abuse Facilities
- 8823 - Residential Care Facilities for Children
- 8827 - Home Care Service
- 8829(1) - Convalescent Nursing Facility
- 8829(2) - Skilled Nursing Facilities
- 9070 - Residential Care Facilities
- 9085 - Residential Care Facilities for the Developmentally Disabled

Waste Management

- 7580 - Sanitary/Sanitation Districts
- 8264 - Paper Stock / Bottle / Rubber Stock Dealers
- 8265 - Iron & Steel Scrap / Junk Dealers
- 8500 - Metal Scrap Dealers
- 8847 - Beverage Container Collection
- 9402 - Sewer/Tank Cleaning
- 9403 - Garbage Collection / Street Sweeping
- 9424 - Garbage Dump Operations
- 9426 - Sanitary Companies

Building Management

- 8740 - Apt/Condo – property mgmt
- 9007 - Apt/Condo Operation – seniors
- 9008 - Janitorial Services
- 9009 - Building Operation – commercial
- 9010 - Mobile Home Park Operation
- 9011 - Apt/Condo Operation
- 9015 - Building Operation N.O.C.
- 9066 - Homeowners Associations
- 9096 - Residential Cleaning Services
- 9097 - Swimming Pool Cleaning / Svc

Indicate and Submit Online

Registered IUW Agents will have access to the online UW rating engine. This will give agents the ability to produce a pricing indication before deciding to upload a submission.

For manual submissions processing please forward complete submissions directly to:
submissions@integrateduw.com

Submission Requirements

1. Workers` Compensation (Acord 130)

Please include the following within the Acord 130

- FEIN# (Federal Tax ID)
 - Current Experience Modification #
 - Employee count per class code - reflect full time and part time
 - 3-5 years premium history
- #### 2. Currently Valued Loss History (Valued within 60 days of the effective date)
- Please include details on all claims over \$25k

Submission Process

1. IUW receives submission and reviews the submission to ensure its complete.
If incomplete IUW will request pertinent information from agent
2. Complete submissions are forwarded directly to underwriting.
3. IUW will coordinate a sales call to the agent to explain the following:
Who we are, What we do and how we can help.
What is Integrated Workers` Comp?
Next steps in submission process. ie; Loss control call with client ect.
4. IUW works with underwriting to negotiate pricing and obtains proposal.
5. IUW forwards proposal to agent to review and coordinates a time to present to the client.
6. IUW and agent present proposal to client.
7. Agent submits binds request to IUW.
8. IUW works with client to collect necessary paperwork to submit to program for final approval.
9. Program rep works with client to start the on-boarding process and secure coverage
10. IUW sends consolidation email to agent including a certificate of insurance reflecting proof of coverage.



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