

# STAFFING WORKERS' COMP

## EASY 48 HOUR FORMAL INDICATIONS

### 1. SELECT A GENERAL AGENT

To obtain an indication, the retail insurance agent should send the properly completed Acord 130, Experience MOD Worksheets, and the Workers' Compensation Loss Runs to one of Nixer Comp's authorized General Agents.

### 2. GENERAL AGENT SUBMISSION

The authorized general agent will enter the submission into Nixer Comp's online portal and upload the provided documents. Based on the information provided, the general agent will request up to three (3) formal indications from Nixer Comp.

### 3. FORMAL INDICATION OR DECLINATION

Once the submission is received from the General Agent, the underwriting team at Nixer Comp begins the process of preparing an indication or declination based on the information received.

## LIKE THE NUMBERS?

### 1. TAKE THE BEST PRACTICE DIAGNOSTIC (BPD)

If the numbers provided within the formal indication are attractive, the retail insurance agent and the applicant should complete Nixer Comp's Best Practice Diagnostic (BPD) as instructed. This process helps Nixer Comp understand the applicants strengths and weaknesses.

### 2. NIXER COMP INTRODUCTORY MEETING

After the BPD is submitted, Nixer Comp will contact the General Agent to schedule an online meeting with the Applicant, Retail Insurance Agent, General Agent, and Nixer Comp's Executive Team. During this meeting, Nixer Comp's Executive Team will review the Nixer Comp Workers' Compensation Program, the BPD, and answer any questions the applicant or retail agent may have.

## TURN THE INDICATION INTO A QUOTE

### 1. COMPLETE UNDERWRITING WORKBOOKS

Until this point, Nixer Comp has provided a best-faith, formal indication, based on the Acord 130, Experience MOD Worksheets, and the currently-valued Loss Runs. Only when the applicant believes Nixer Comp will be a good fit for their company do we begin the actual underwriting process. Nixer Comp will provide preformatted underwriting workbooks for the applicant and retail insurance agent to complete.

### 2. FORMAL QUOTE OR DECLINATION

Once the subjectivities have been provided and the underwriting process is complete, Nixer Comp will provide a formal quote or declination. Nixer Comp does not underwrite by class or checkbox - this means that we perform a comprehensive underwriting analysis, resulting in a quote or a declination. Help us say yes!

[www.nixercomp.com](http://www.nixercomp.com)

## INDICATION REQUIREMENTS

### ACORD 130

A properly completed Acord 130 is prepared by the retail insurance agent as part of the Workers' Compensation Submission.

### EXPERIENCE MOD WORKSHEET(S)

The most current Experience MOD Worksheet (s) from NCCI, WCIRB, or the other independent rating bureaus are easily obtained and a normally included as a part of a workers' compensation submission.

### WORKERS' COMPENSATION LOSS RUNS

Workers' Compensation Loss Runs are provided by the insurance carrier and are normally included as part of a workers' compensation submission. The retail insurance agent can help obtain currently valued loss runs from your current and prior insurance carriers.

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comp**  
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