

## Workers' Compensation



### Premium Size

- Up to \$10,000 on an automatic quote basis
- Online referral capability for \$10,001 – \$50,000
- Minimum premium of \$500 or \$2,500, based on class code

### Minimum # of Employees and Years in Business

- 1 or 3 employees depending upon class code
- 0 or 1 year depending upon class code

### Loss History

- No more than 2 claims in last 3 years
- Online referral capability for 3 or more claims

### Experience Modification

- .70 to 1.50 (IL & MO)
- .85 to 1.50 (IN)
- Online referral capability for above 1.50

### New Ventures (0 years in business with Workers' Compensation coverage)

- Acceptable for selected retail/wholesale, professional and service classifications

### Class Code Eligibility

- Over 150 popular class codes
- New ventures eligible for these codes
- Ineligible as governing class

### Standard ACORD Questions

1. Does your customer own, operate or lease an aircraft/watercraft for business purposes?
2. Has your customer had their Workers' Compensation coverage cancelled for non-payment of premium, or has there been a lapse in coverage in the last 3 years?
3. Does your customer engage in, or own, any other businesses, including out-of-state exposures?
4. Does customer perform work on barges, vessels, docks or bridges?
5. Is your customer a temporary help firm or does your customer lease employees to or from other employers?

