

Tips on Worker's Compensation Submissions:

What to Include:

- Completed Acord 125 & Acord 130. *
- Hard Copy Loss Runs
 1. Current year, plus 3 years of company loss runs.
 2. Currently valued. This means the date of the runs should not be more than 60 days old.
 3. Provide explanations of any claim over \$25,000. The description provided on the loss runs rarely provides enough detail.
 4. Were steps taken to prevent re-occurrence of those types of claims?
 5. Legible copies. If you can't read them, chances are, we can't read them either!

- Detailed Description of the Insured's Operations, Products or Service
- Current Experience Mod Worksheet
- Web Site information
 1. It's a good idea to review the site with the insured before providing the information. Web sites frequently over-state the accounts true operations.

- Is the account being Non-Renewed? Why?
- Who is the incumbent carrier and what are they offering, if anything?
- Do you control the risk?
- Where else have you gone for a quote?
- What target pricing are you looking for?

***Why We Need it**

Years in Business: Critical for the underwriter to evaluate the insured's experience in business.

Description of Operations: Be complete as possible so we fully understand what the insured does and how they do it.

Number of Employees Per Class Code: We need to know how many individuals we are covering on a full and part time basis.

Anniversary Date: If the insured's coverage dates are not the same as the current policy in existence we must know the actual date as the carrier's rating base may be effected.