

Pacific Excess Insurance Marketing

Standard - Excess & Surplus - Workers' Compensation Markets

California Small Comp Guidelines

Underwriting Guidelines

To be eligible for consideration, each risk must have:

- At least one full-time employee (*in addition to the owners*) generating a premium of \$600
- Fewer than 75 employees at a single location at the same time (*20 in Los Angeles and San Francisco*)
- Loss Ratio less than 40% in the experience period (*calculated by average annual losses divided by quoted premium*)
- Generally 3 years in business with workers' compensation coverage (*see submission requirements*)

Submission Requirements:

Our expert underwriters review every submission personally, be sure to supply all requirements listed below.

We require the following:

- Complete accord application including insured's FEIN and a good description of operations.
- Please add a couple of sentences so we understand the exact nature of the work performed.
- Any appropriate narrative that clarifies the operation of the risk
- Loss runs