

UNDERWRITING GUIDELINES



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Underwriting Guidelines

Information needed for submitting an Application for review:

- :: A fully completed Workers' Comp. Acord application
- :: Current valued Loss Runs from all prior carriers (*if applicable*)
- :: Current E-mod worksheet (*if applicable*)
- :: Detailed description of operations
- :: Work Experience form completed for New Venture/No Prior risk
- :: Construction Supplemental (*if applicable*)
- :: Trucking Supplemental (*if applicable*)

If coverage is bound, we require a Signed and Completed W/C Acord application, Signed Membership Application/Indemnity Agreement, Signed LCGI forms/endorsements and a copy of down payment check faxed or E-mailed to us. Originals forms and check must be received within 5 days of binding.

Underwriting Guidelines:

- :: Coverage for Louisiana Only
- :: Minimum premium is \$1,500
- :: Minimum payroll is \$18,000 (*total*)
- :: Loss ratio of 50% or less (*some exceptions are made*)
- :: Experience mod of 1.30 or less (*some exceptions are made*)
- :: New Venture or No Prior Coverage risks are acceptable; however they must have a minimum of 5 years experience
- :: Accounts with unusual exposure or accounts over \$25,000 require a pre-underwriting inspection
- :: Agents issue certificates
- :: Maximum Limits - \$1,000,000 each accident
\$1,000,000 each employee
\$1,000,000 policy limit

Payment Schedule:

- :: Direct bill
- :: 8.5% down and eleven monthly installments
- :: Monthly Reporting (*must be requested and approved prior to binding*)
- :: Fees (*Membership dues*)

Excluded Coverage's:

- :: Blanket Waiver or Blanket Alternate Employer (*Waiver and Alternate Employer are available on a specific basis*).
- :: Broad Form All States
- :: Death on High Seas
- :: Gulf of Mexico Extension
- :: Jones Act
- :: OCS (*Outer Continental Shelf*)
- :: Stevedoring
- :: Voluntary Comp.
- :: Retrospective Rating Plan
- :: Retention Plan
- :: Deductible Program

Excluded Classes:

- :: Acetylene Gas Mfg.
- :: Airline Ops.
- :: Asbestos
- :: Boiler Installation & Repair
- :: Boiler Scaling
- :: Cofferdam Work
- :: Dams
- :: Diving
- :: Explosives
- :: Firework Mfg.
- :: Hazard Group IV
- :: Hone or Oil Stone Mfg.
- :: Iron or Steel Erection
- :: Marine Railway Operations
- :: Marine Salvage Operations
- :: Marine Wrecking
- :: Mining Operations
- :: Municipalities
- :: Non-Mechanized Logging
- :: Nuclear Exposure
- :: Ocean Marine
- :: Offshore Exposures
- :: Occupational Disease Exposure
- :: Professional Sports Team
- :: Public or Quasi-Public Entities
- :: Railroad Operation
- :: Rocket Missile Ops.
- :: Roofing
- :: Sandblasting
- :: Stone Cutting
- :: Subway Construction
- :: Tank Erection or Repair
- :: Tunnel or Subway Construction
- :: Vessel Ops.
- :: War Risk
- :: Watercraft

Participation in LCI Workers' Comp's Loss Control Program is Mandatory.

CONTACT LIST

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