

Mono-line Workers' Compensation Insurance

The following is subject to change without notification.

UPA currently represents seven AM Best 'A' rated or better carriers, and we are in the process of adding more carriers in the near future.

Market Option 1

Eligible industries

- ▶ Day care, churches and schools
- ▶ Auto services and repair
- ▶ Restaurants
- ▶ Wholesalers and retailers
- ▶ Professional services (doctor's offices, engineering, law firms)
- ▶ Hotels, motels and bed and breakfast
- ▶ Artisan contractors
- ▶ Iron and steel erection, Frame structure (OK, MO, VA)
- ▶ Landscaping
- ▶ Country clubs
- ▶ Healthcare

Available services

- ▶ Online loss runs
- ▶ Online risk management tool

Product: Guaranteed cost

Available states: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KY, LA, MD, MA, MI, MS, MO, MT, NE, NV, NH, NM, NY, NC, OK, PA, RI, SD, TN, TX, UT, VT, VA, WV

Limited/Incidental/Cannot be governing state: KS, NJ, OR, WI

Underwriting guidelines

- \$3,000 minimum premium (MP) non construction
- \$6,500 minimum premium (MP) construction
- Contractors
 - Sub contracted if less than 50%
 - Uninsured subs if less than 15%
 - Governing class code cannot be 5606
 - No general contractors
- Union operations eligible
- Experience mods from .65 to 1.79.
- New ventures eligible except experience mod required for construction in FL
- Height restrictions – no more than 30 feet/2 stories above ground
- Domestic, fast food delivery and federal coverage's ineligible
- Bankruptcy or tax lien ineligible
- No 24 hour exposure

Waivers

- Blanket – 2% manual premium or \$500
- Specific – 5% job premium or \$250 (may vary by state)

Payment plans

- Direct bill
- Installment plans
- Online bill payment options

Market Option 2

Eligible industries

- ▶ Day care, churches and schools
- ▶ Auto services and repair
- ▶ Restaurants
- ▶ Wholesalers and retailers
- ▶ Professional services (doctor's offices, engineering, law firms)
- ▶ Hotels, motels and bed and breakfast inns
- ▶ Construction
- ▶ Landscaping
- ▶ Country clubs

Available services

- ▶ Online loss runs
- ▶ Pay by phone

Products: Guaranteed cost; Dividend plans (FL)

Available states: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, OK, OR, PA, RI, SD, TN, TX, UT, VT, VA, WV, WI

Limited/Incidental/Cannot be governing state: SC

Underwriting guidelines

- \$3,000 MP non construction
- \$5,000 MP construction
- No general contractors
- Union operations
- Experience mod from .65 to 1.35. Outside of this range requires referral.
- New ventures eligible except construction requires two years continued coverage without lapse
- Incidental aviation/Watercraft/USL&H coverage/exposure
- 9082 restaurant food delivery – No more than 1 vehicle at a time; No pizza or fast food, 9083 delivery
- Height and underground restrictions – no more than 30 feet/2 stories above ground or 4 feet below ground
- 24-hour exposure eligible when 1 or 2 employees are on the premises at the same time
- Domestic, aviation, group transportation and federal coverage's are ineligible
- Tax lien or bankruptcy within last three years ineligible

Payment plans

- Direct bill
- UPAY-As-You-Go

Market Option 3

Eligible industries

- ▶ Artisan contractors
- ▶ Auto service and repair
- ▶ Business and personal services
- ▶ Hospitality
- ▶ Restaurants
- ▶ Country clubs
- ▶ Landscaping
- ▶ Janitorial services
- ▶ Finance and insurance
- ▶ Manufacturing
- ▶ Printing and publishing
- ▶ Professional services
- ▶ Retail and wholesale

Available service

- ▶ Online loss runs

Products: Guaranteed cost; Dividend plans (FL)

Available States – AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, OR, PA, RI, SD, TN, TX, UT, VT, VA, WV, WI

Limited/Incidental/ Cannot Be Governing State – CA, OK

Underwriting guidelines

- \$3,000 MP - no maximum
- New ventures eligible
- Group transportation limited to no more than five employees per vehicle
- Lapse in coverage needs to be referred to underwriting
- No maximum experience mod
- Height and underground restrictions – no more than 20 feet/2 stories above ground and no more than 6 feet below ground
- Insureds coming out of PEOs
- PEO carve outs available
 - Need loss history and signed PEO/Client contract amendment
 - Need labor endorsement
- 24-hour shift work exposure eligible (no other exposure)
- Domestic, aviation and federal coverage's ineligible
- Tax lien or bankruptcy ineligible

Payment plans

- UPAY-As-You-Go
- Direct bill
- Monthly self reporting with 5% non working deposit

Market Option 4

Eligible industries

- ▶ Heavy construction
- ▶ Trucking
- ▶ Roofers
- ▶ Gas/Energy
- ▶ USL&H
- ▶ Agricultural

Available service

- ▶ Loss runs

Product: Guaranteed cost

Available States: AL, AR, DE, DC, GA, IL, IN, KS, KY, LA, MD, MN, MS, MO, NC, PN, SC, TN, VA, WI

Limited Counties Accepted: AK, CO, FL, IA, NV, OK, TX

Underwriting guidelines

- \$25,000 MP
- “All or Nothing” of combinability of entities not required; provided no interchange of labor
- New ventures eligible with resume
- Pre-survey required for all accounts prior to quoting
- Carrier requires a 30 to 45 days lead time
- Bankruptcy or tax lien ineligible

Waiver charges

- FL 1.5% manual premium, \$250 MP
- Other states 2% manual premium \$250 MP except NC \$100

Payment plan: Direct bill

Market Option 5

Eligible industries

- ▶ Construction
- ▶ Trucking
- ▶ Security guards (unarmed)
- ▶ Restaurants
- ▶ Hospitality
- ▶ Agricultural

Products: Guaranteed cost

Available states: AL, AR, CA, CO, CT, DE, FL, GA, ID, IL, IN, IA, KS, LA, MD, MI, MN, MS, MO, NE, NV, NH, NC, OK, PA, RI, SD, TN, TX, UT, VT, VA, WI

Limited/Incidental/Cannot be governing state: AK, AZ, DC, HI, KY, MA, MT, NJ, NM, NY, SC

Underwriting guidelines

- \$3,000 MP non construction up to maximum premium of \$150,000
- \$10,000 MP construction
- \$100,000 max premium for construction and transportation
- Experience mod from .70 to 1.80
- Height/depth exposures – heights up to 25' and depths to 10'
- Heights between 15 – 25' or depths between 3 – 6' (10' if foundation or swimming pool contractor) are eligible if certain risk control measures are employed
- Contractors
 - General contractors
 - Uninsured sub contractors ineligible
- Will consider any short term lapse (< 30 days) in coverage
- Cancellation or non-renewal in past year for premium payment reasons ineligible
- PEO/Employee Leasing/Labor Contractors – ineligible for three years
- Volunteers/Donated labor – considered ineligible unless otherwise permitted based on class definition
- New venture requires a resume
- Bankruptcy or tax lien ineligible

Payment plan:

- Direct bill: Semi-annually, Quarterly, 20% down with 9 installments

Market Option 6

Eligible industries

▶ \$100,000 MP

- Nursing homes
- Trucking
- Security guards (armed & unarmed)
- Commercial roofing
- Pizza delivery
- Municipalities and cities (excluding fire fighter exposure)

▶ \$75,000 MP

- Hospitals
- Home health care

▶ \$50,000 MP

- Assisted living facilities/ senior housing

▶ \$3,500 MP

- Physicians

Product: Guaranteed cost

Available states: AL, AR, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MD, MA, MI, MS, MO, NE, NV, NH, NM, NC, RI, SC, TN, TX, UT, VT, VA.

Limited/Incidental/Cannot be governing state: AK, AZ, CA, FL, KY, MN, MT, NJ, NY, OK, OR, SD, WV, WI

Limited counties accepted: PA

Underwriting guidelines

- \$50,000 MP (\$3,500 MP for physicians)
- Carrier requires three to four weeks lead time
- Experience mod up to 1.80 are eligible
- Three years of experience in business required

Payment plan: Direct bill

UPA Markets for Large Accounts*

Eligible markets

- ▶ Construction
- ▶ Global Small / Middle Energy
- ▶ Healthcare
- ▶ Transportation
- ▶ Commercial

Available services

All large market accounts include the following services:

- First notice of loss program
- Online claims management package
- Online risk management tool

Construction

Eligible industries

- ▶ Any construction
- ▶ Residential building
- ▶ Commercial building
- ▶ Street, road and bridge construction
- ▶ Iron and steel erection building (no height restriction)
- ▶ Roofing
- ▶ Demolition

Product: Guaranteed cost, Large deductible, Wrap up projects

Available States: All states except OH, ND, WA, WY

Underwriting guidelines

- \$250,000 minimum premium
- No maximum premium

Payment plan: Agency bill

Global Small / Middle Energy

Eligible industries

- ▶ Oil and gas drilling
- ▶ Lease operators
- ▶ Pumpers
- ▶ Light manufacturing
- ▶ Tree trimmers
- ▶ Utilities / Sewer line construction
- ▶ Boilermaker manufacturing
- ▶ Foundries
- ▶ Plastic and paper manufacturing

Product: Guaranteed cost

Available States: All states except OH, ND, WA, WY

Underwriting guidelines

- \$25,000 minimum premium
- \$500,000 maximum premium

Payment plan: Agency bill

Healthcare

Eligible industries

- ▶ Physician groups
- ▶ Hospitals
- ▶ Nursing homes
- ▶ Misc. facilities: X-ray imaging, medical laboratories, mental / behavioral, medical transportation, rehabilitation, urgent care
- ▶ Life science – medical durable equipment distributors, medical drug manufacturing

Product: Guaranteed cost

Available States: All states except OH, ND, WA, WY

Underwriting guidelines

- \$100,000 minimum premium for mono-line workers' compensation
- No maximum premium

Payment plan: Agency bill

Transportation

Eligible industries

- ▶ For hire trucking operation with 10 or more revenue generating power units: dry van, refrigerated, flat beds, tanker, intermodal, auto haulers, bulk commodities

Product: Guaranteed cost

Available States: All states except OH, ND, WA, WY

Underwriting guidelines

- \$100,000 minimum premium – flexible merit of account
- No maximum premium

Payment plan: Agency bill

Commercial

Eligible industries

- ▶ Manufacturing
- ▶ Service
- ▶ Wholesale trade
- ▶ Publishing
- ▶ Technology
- ▶ Retail, temporary staffing
- ▶ Real estate
- ▶ Healthcare
- ▶ Minor league sporting teams
- ▶ Government contractors
- ▶ Airport baggage handlers

Product: Guaranteed cost and large deductibles, self-insured retentions, retrospective rating plans and captive plans

Available States: All states except OH, ND, WA, WY

Underwriting guidelines

- \$250,000
- No maximum premium

Payment plan: Agency bill

** For accounts with a workers' compensation manual premium of \$250,000 or higher, UPA can offer mono-line or package automobile and general liability coverages. Please contact your marketing representative for expanded guidelines and submission process.*

Market Option 7

Eligible industries

- ▶ Municipalities and cities
- ▶ Multi-state agricultural business
- ▶ Multi-state health care
- ▶ Construction
- ▶ Trucking and transportation
- ▶ Oil and gas operations

Product: Guaranteed cost

States available: All states except OH, ND WA, WY

Underwriting guidelines

- Large policies \$1M premium and up
- Large deductibles and retros available
- Loss sensitive programs
- Pre submission requires the following:
 - Name of insured
 - Location
 - Line of business
 - Estimated premium
 - Financials

Payment plan: Varies based on individual risks

Use UPA e-Access online submission platform at www.UnisourcePA.com

UPA submission requirements

- Completed ACORD application
- Current and prior 3 years loss runs
- Experience mod worksheet
- A No Known Loss Letter on the applicant's letterhead is an acceptable replacement for a currently valued loss run for the expiring year only

UPA partners with the following payroll companies to provide UPAY-As-You-Go:

- Apex
- CertiPay
- ClubPay
- Executive Payroll Solutions
- Paycom
- PayMaster
- POA – Payroll Office of America