

CSAC Excess Insurance Authority Workers' Compensation Program 2017/18 Underwriting Guidelines

New Members:

Excess carriers generally require approval of all new members, although some limited authority has been delegated to the EIA. New members can be considered subject to approval by the excess carrier and the following criteria:

Ace - \$115k xs \$10k

CSAC EIA has authority to add members, however new members that meet any of the following criteria must be submitted to AmTrust for approval:

- PWC layer premium above \$300,000
- A 4 year reported loss ratio (excluding the current year) greater than 45%
- Any individual Police and/or Fire Districts and or any account with Police and Fire combined payroll greater than \$20,000,000
- Backdating will need to be approved

Great American - \$4.875M xs \$125k

CSAC EIA has the authority to add members subject to the following referral criteria and subject to the agreed upon premium allocation:

- EWC layer premium greater than \$200,000
- Account with an individual loss reported above \$500,000
- Special districts generating layer premium above \$10K
- 4 year reported loss ratio, excluding current year, above 45%
- Payroll over \$100,000,000
- Any individual Police and/or Fire Districts and or any account with Police and Fire combined payroll greater than \$20,000,000
- Backdating will need to be approved

ACE - \$45M xs \$5M Layer

- Must be a public entity or sponsored non-profit
- Excluded class: Professional Employer Organizations (PEO)
- Prospective member has any operations involving mining, nuclear, explosives, current or prior asbestos
- Loss ratio must be less than 65%
- Individual large losses must not exceed \$500,000 or 50% of the member's self insured retention
- Coverage must not have been cancelled by prior carrier within the last 3 years
- Backdating will need to be approved

Liberty Mutual – Statutory xs \$50M Layer

- Prospective member with more than 10,000 employees
- Loss history with more than 2 losses exceeding \$3,000,000 in the last 5 years

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- Any operations (except incidental operations which would be less than 10% of their payroll) involving
 - Asbestos
 - Cable operations
 - Chemical manufacturing
 - Demolition or tunneling
 - Elevator installation, inspection, service or repair
 - Explosives
 - Exterminators
 - Gas, oil, or petroleum
 - Lead
 - Logging
 - Mining
 - Nuclear operations
 - Railroad operations
 - Roofing contractors
 - Sawmills
 - Sub aqua operation
 - Trucking
- Backdating will need to be approved

Safety National – Educational Tower: statutory xs \$2.5M or \$750k

CSAC EIA has the authority to add members subject to the following criteria for the new members:

- Estimated payroll of less than \$30,000,000
- Have only payroll classcodes listed in item 6 of policy declarations
- Have no more than 400 employees
- Not have the following exposures:
 - Own, lease or charter aircraft
 - Own lease or charter watercraft greater than 35 feet.
 - Known employees who are subject to the United States Longshoremen's & Harbor Workers' Compensation Act (USL&H)
 - Known employees who are subject to the Jones Act or any other Maritime Act.
- Not be a university, college or community college