



**HEALTHCARE  
WORKERS'  
COMPENSATION**

APPETITE GUIDE

# THE CORE SPECIALTY ADVANTAGE

Core Specialty provides Workers' Compensation coverage for a range of industries, from energy and maritime businesses to high-hazard operations with the potential for severe injury. We also cover cross-state, multijurisdictional exposures in a single policy.

We have the knowledge and expertise to help businesses with unusual exposures maximise value from even the most complex risks. We transact business throughout the U.S., through partnerships with independent agents, managing general underwriters and select wholesale brokers.

## CONTACT US

For more information, please contact:

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## SUBMISSION GUIDELINES

### Eligible Classes

- 8829/8824 - Convalescent Homes / Nursing Homes
- 8851/8826 - Congregate Living Facilities for the Elderly
- 8834/8832 - Physician & Clerical
- 8833 - Hospital - Professional Employees
- 9043/9040 - Hospital - All Other Employees
- 9070 - Assisted Living

### Do Not Submit Risks With Known Direct Hazards Involving

- Abortion Facilities (outpatient)
- Ambulance (lights & sirens)
- Emergency Centers (freestanding)
- Home Health Risk Operations
- Hospitals Specializing in the Treatment of HIV/AIDS
- Mental Hospitals
- Public Hospitals in Urban Centers
- Rehabilitation Facilities (substance abuse treatment)

### Submission Requirements

- ACORD workers' compensation application (including employee count per location)

- Building construction type, sprinkler protection, number of exits and any type of emergency evacuation plan must be identified for any risk with 50 or more exposed lives in any one location
- Currently valued loss runs for five prior years
- Payroll history, by class code, for five prior years
- Complete financial information
- Contact information for loss control pre-survey (required prior to binding)

### Coverages Available

- State Act Workers' Compensation

### Programs Available

- Guaranteed Cost
- Retrospective Rated

### MINIMUM PREMIUM: \$100,000 EAP

\*Lower Minimum Premium available through AmWins program

### PAPER

Core Specialty offers Workers' Compensation coverage from StarStone National Insurance Company.