



JANITORIAL SERVICES 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 maximize 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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OR

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SUBMISSION GUIDELINES

Acceptable Qualification of Risk

- Commercial Only - no residential (Co-op / apartments)
- Union shop or non-union shop with prevailing wage of approx. \$15 per hour
- Benefits Offered
- Return to Work Program

Programs Available

- Guaranteed Cost
- Retrospective Rated

Submission Requirements

- ACORD workers' compensation application
- 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
- U.S. Longshore and Harbor Workers' Compensation, including all Federal Extensions
- Maritime Employers Liability: \$1,000,000 limit

Restricted Classes

(Do Not Submit Janitorial Risk That Do The Following)

- 9170 - Janitorial Services by Contractors including window cleaning above ground level
- 9008 - Exterior Window Washing

MINIMUM PREMIUM: \$300,000 EAP

Applicants must participate in a formal return to work program and medical provider network

PAPER

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