



# CONSTRUCTION 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., either directly with clients or 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:

### NON-UNION AND UNION CONSTRUCTION CONTRACTORS

#### Acceptable Market Segments

- Contractors who pay prevailing wages and provide employee benefits package
- State act Workers' Compensation coverage
- Street & Road Construction
- Framing Contractors
- Drywall & Insulation Contractors
- Water / Sewer & Excavation Contractors
- Electrical, Plumbing, HVAC Contractors

#### 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
- Minimum Premium: \$100,000 EAP (\$200,000 for CA Domicile Risk)

## Restricted Classes (Do Not Submit)

- Asbestos or Lead Abatement Contractors
- Demolition Contractors
- Employee Leasing/Temporary Agencies/PEO's
- Iron and Steel Erection over two stories
- Long Haul Trucking
- Restoration Contractors
- Roofing
- Scaffolding Contractors
- Ship Breaking
- Tree Pruning
- Underground mining

## MINIMUM PREMIUM: \$100,000 EAP

- Framing, Drywall, or Insulation Contractors can only be considered with a Minimum premium of \$500,000 and Loss Sensitive Rating
- 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.