



Workers' Compensation

Eligibility & Underwriting Guidelines

Dec. 9, 2019

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Workers' Compensation Appetite Overview

Eligibility Guidelines

- 75% of all businesses in the U.S. are eligible for Workers' Compensation through Attune.
- Workers' Compensation is available in 46 states and the District of Columbia. It is not available in North Dakota, Ohio, Washington, and Wyoming.
- Workers' Compensation appetite is consistent across all states.
- Stop Gap coverages are not available.
- Applicants with exposure to, or over, lakes, oceans, or rivers are not eligible for Workers' Compensation through Attune.
- Applicants with no employees such as freelancers or owners are not eligible for Workers' Compensation through Attune.
- Applicants with lapse in coverage are not eligible for Workers' Compensation through Attune.
- Applicants where workers telecommute are not eligible for Workers' Compensation through Attune.
- Applicants where portion of the operations/entities are separately insured are not eligible for Workers' Compensation through Attune.
- Non-Profit organization applicants are not eligible for Workers' Compensation through Attune.
- Applicants who engages in construction are not eligible for Workers' Compensation through Attune.
- Applicants with the following characteristics are not eligible for Workers' Compensation through Attune:

Arborist

Landscapers

Abortion Clinics

Leasing or Staffing Services

Adult Day Care

Logging/Inland Marine Risks

Agriculture

Mental-Health Facilities

Autism Spectrum Facilities

Roadside Towing

Aviation

Motorcycle Repair

Cannabis Dispensaries

Vape Shops

Clothing Manufacturers (CA Only)

ATV, Motorcycles, Similar Risks

Farm Labor Contractors

Oil Refinery/Drilling/Blasting/Mining

Delivery Exposures Via Bicycle, Rollerskates, Skateboards

Outdoor Adventure Guides

Sports Teams

Pest Control

Drug Treatment Centers

Semi-Truck Repair

Family Counseling

Senior Care Facilities

Hospitals with Emergency Rooms

Transportation, Trucking, Taxis, or Courier Services

Food Services

Eligibility Guidelines

- Eligible applicants who offer delivery are subject to a referral.
- Applicants who offer delivery with a 25+ mile radius are ineligible.
- Applicants who use motorcycles, scooters, or bicycles for delivery are ineligible.
- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- McDonalds & Dominos applicants are ineligible.

Food Services Target Classes

CLASS DESCRIPTION
Donut Shops
Donut Shops - Preparation & Service To Customers For Consumption On Premises
Sandwich Shops
Coffee Shops
Restaurants N.O.C.
Delicatessen - Retail & Drivers
Bagel Shops
Cafeterias
Food Trucks
Ice Cream Parlors
Fast Food
Pizza Parlors

Bars & Nightclubs

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Ineligible applicants include but are not limited to:
 - Gentleman's Clubs
 - Organized Raves
 - Operations open after 2 a.m.
 - Applicants with cover charges, bouncers, crowd control, or armed security guards
- Applicants must have two or more employees on duty at all times.

Bars & Nightclubs Target Classes

CLASS DESCRIPTION
Bars, Lounges, Or Taverns
Beer Gardens

Cocktail Lounges
Bars, Lounges, or Taverns - Including Entertainers And/Or Musicians
Wineries

Retail

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery within a 25 mile radius are subject to a referral.
- Applicants who offer delivery with a 50+ mile radius are ineligible.
- Ineligible operations include but are not limited to:
 - Adult-Themed Businesses
 - ATV, Motorcycles, Watercraft Stores, or Similar Risks
 - Vape Shops or Cannabis/CBD Oils Dispensaries
 - Bounce Houses

Retail Target Classes

CLASS DESCRIPTION
Art & Craft Supply Stores - Retail & Drivers
Audio Or Video Cassette, Book, Record, Compact Disc, Software
Bicycle Stores - Including Rental And Incidental Repair Work
Bicycles- Retail Sale Or Rental
Book Store
Book, Record, Compact Disc, Software, Video Or Audio Cassette
Camera Or Photograph Supplies Stores
Clothing Stores - Retail Or Wholesale
Clothing, Shoes, Linens Or Fabric Products - Retail - Including Alteration Department
Clothing, Shoes, Linens, Or Fabric Products - Wholesale
Clothing, Wearing Apparel Or Dry Goods Stores
Delicatessen Stores
Department Stores
Dry Goods
Electrical Appliance Dealer Small Appliances - Wholesale
Electrical Hardware Stores - Wholesale Or Retail
Electrical Supply Store - Retail
Eyewear - Wholesale Or Retail
Fish, Meat, Or Poultry Stores
Florists
Furniture Stores

Grocery, Tea, Or Coffee Dealers
Hearing-Aid Stores
Household Furnishings Or Wearing Apparel Dealer
Jewelry Stores
Leather Or Hide Dealer
Optical Stores
Pharmacies - Retail & Drivers
Pharmacy - Retail Or Internet Or Mail Order
Precious Stone Setting
Radio Or Television Parts And Accessories
Retail N.O.C.
Shoe Shine Parlor
Shoe Stores
Tailoring Or Dressmaking - Custom Exclusively
Wearing Apparel Or Household Furnishing Dealer - Retail

Medical Services

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Ineligible operations include but are not limited to:
 - Hospitals With Emergency Rooms
 - Addiction Recovery Centers
 - Abortion Clinics
 - Autism Spectrum Facilities
 - Adult Day Care
 - Mental-Health Facilities
- Applicants who offer mobile services, hospice, home health centers, or convalescent homes are ineligible.

Medical Services Target Classes

CLASS DESCRIPTION
Chiropracist Office
Dentists / Dental Surgeons
Hearing Aid Ear Mold Manufacturing
Optometrists
Physician & Clerical Office
Psychologist Office

Schools & Child Care

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Applicants with residential day care operations, unless renovated for commercial, are ineligible.
- Ineligible operations include but are not limited to:
 - Motorcycle, Truck Driving and Drivers Education Schools
 - Gymnastics Schools
 - Dance Schools
 - Home Schools

Schools & Child Care Target Classes

CLASS DESCRIPTION
Before And/Or After-School Programs
Charter Schools
Child Care Centers
Child Day Camps - All Employees
Child Daycare Centers
College Or Schools - All Other Employees
College Or Schools - Professional Employees & Clerical
Computer Training Schools
Cosmetology Schools - All Other Employees & Drivers
Cosmetology Schools - Instructors
Day Nurseries - All Employees & Clerical
English As A Second Language / Courses By Specialist Contractor
Kindergarten - Not Operated In Conjunction With Grade School
Nurseries - Day - Other Employees
Nurseries - Day - Professional Employees, Teachers
Pre-School (Child Care Or Early Education) Services - All Employees Including Office
Pre-Schools - All Other Employees & Drivers
School Districts - Public, Private, Parochial
School - Janitorial Operations And Custodial Care
Vocational Training Schools - All Other Employees & Drivers
Vocational Training Schools - Professional Employees

Hotels & Hospitality Services

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery are subject to a referral.

Hotels & Hospitality Target Classes

CLASS DESCRIPTION
Bed & Breakfasts
Boarding Houses - All Other Employees & Drivers
Boarding Houses - Seasonal - All Other Employees & Drivers
Boarding Houses - Restaurant Employees
Boarding Houses - Seasonal - Restaurant Employees
Bowling Centers
Club - Country, Golf, Fishing Or Yacht
Club - Country, Golf, Fishing, Or Yacht - All Employees & Clerical, Salespersons, Drivers
Club N.O.C. - All Employees Except Office.
Garages - Operated By Hotels
Garages Operated By Hotels, Etc.
Golf Courses - City Operated
Golf Courses - Pro Shops - Operated By Golf Course
Golf Courses - Public Or Private
Golf Courses Operated By Hotels, Etc.
Hotels - All Other Employees & Salespersons, Drivers
Hotels - Restaurant Employees
Hotels Or Resorts - All Other Employees & Drivers
Hotels Or Resorts - Seasonal - All Other Employees & Drivers
Hotels Or Motels - Food Service Operations
Motels, Motor Courts, Tourist Courts Or Cabins - All Employees & Salespersons, Driver
Motels, Motor Courts, Tourist Courts Or Cabins - Janitorial Operations And Custodial Care
Motels, Motor Courts, Tourist Courts Or Cabins - All Other Employees
Swim Clubs - Indoor
Tennis Clubs - Indoor
Yacht Clubs

Professional Services

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Applicants with no employees such as freelancers or owners are ineligible.
- Ineligible operations include but are not limited to:
 - Talent Agencies
 - Bail Bondsmans
 - Draftsmans
 - Licensed Contractors
 - Charitable/Welfare organization
 - Check-Cashing Services
 - Collection Agencies
 - Pari-Mutuel Betting Organizations
 - Logistics & freight forwarders
 - Distributors
 - Mailing/Addressing Companies
 - Management/Dispatching of Vehicles Organizations

Professional Services Target Classes

CLASS DESCRIPTION
Accounting Firms
Auditor, Accountant, Factory Cost, or Office Systematizer
Clerical Office Employees N.O.C
Clerical Service Contractor - Traveling Clerical
Clerical Telecommuter Employees
Computer Device Installation, Inspection, Service, Or Repair
Computer System Designers Or Programmers
Computing System Designers Or Programmers - Traveling
Copying Or Duplicating Service - All Employees & Clerical, Salespersons, Drivers
Data Processing Systems - Installation, Inspection, Adjustment, or Repair Shops
Day Spa - Variety Of Beauty Treatments
Drafting Employees
Duplication Services
Electrolysis
Engineer Or Architect - Consulting
Engineers Or Architects
Factory Cost Or Office Systematizer, Accountant Or Auditor - Traveling
Film Exchange
Furniture - Upholstering
Internet or Web-Based Application Development Or Operation

Law Firms - All Employees Including Office
Law Office - All Employees - Clerical, Messengers, Drivers
Motion Picture - Film Exchange, Projection Rooms, Clerical
Museum - Public or Non-Professional - Employees & Drivers
Offset Duplication
Piano Tuning - Away From Shop
Printing - Editing
Printing - Quick Printing
Public Library
Public Library Or Museum- Professional Employees, Clerical
Scales - Installation Or Adjustment - Coin Operated Type - Salespersons, Drivers
Soap Dispenser - Installation and Inspection
Telecommuter - Clerical Employees
Telephone or Telegraph - Exchange Employees, Clerical
Video - Post Production

Automotive Services

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Applicants offering roadside towing, motorcycle repair, or semi-truck repair are ineligible.
- Eligible gas station applicants must have a minimum of eight gasoline nozzles at each location.

Automotive Services Target Classes

CLASS DESCRIPTION
Auto Body Manufacturing
Automobile - Body Repair
Automobile - Bumper Repair
Automobile - Muffler - Installation, Repair, Drivers
Automobile - Sales, Service Agency, Parts Department Employees, Drivers
Automobile - Service, Repair Center, Drivers
Automobile - Body Manufacturing, Repair
Automobile or Truck - Body Repairing, Painting
Automobile or Truck - Oil & Fluid Replacement, Service Facilities - No Gasoline Sales or Repair
Automobile Radiator Repair
Automobile Repair Facilities

Automobile Repair Shops
Automobile Service Centers or Garages
Automobile Service Stations
Automobile Starting & Lighting Repair Work
Automobile Brake Service, Repair, Drivers
Automobile Muffler Installation, Repair, Drivers
Automobile Radiator Repair - No Manufacturing
Automobile Service Stations, Drivers
Automobile Fender Repairing
Gasoline Stations - Self Service, Convenience Retail
Quick Oil Change, Lubrication Garage

Manufacturing

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery with a 1-49 mile radius are subject to a referral.
- Applicants who offer delivery with a 50+ mile radius are ineligible.
- Eligible applicants with safety guards on premise are subject to a referral.
- Eligible applicants with over 100 employees are subject to a referral.

Manufacturing Target Classes

CLASS DESCRIPTION
Awning Manufacturing - Cloth
Baby Blanket, Crib Linen Manufacturing
Bag Renovating
Bandage Manufacturing
Barrel Assembly
Baseball Bat Manufacturing
Baseball Manufacturing
Basketball Manufacturing
Bathing Suit Manufacturing
Bicycle Manufacturing
Bicycle Manufacturing or Assembly
Bolt or Nut Manufacturing
Boot or Shoe Manufacturing - Rubber
Boot or Shoe Manufacturing -Repairing
Bowling Pin Manufacturing - Wood

Brush or Broom Assembly
Brush or Broom Handle Manufacturing
Button Manufacturing N.O.C.
Button Manufacturing - Metal
Button or Buckle Manufacturing - Metal
Camouflage Net Manufacturing
Candle Manufacturing
Canvas Goods Manufacturing N.O.C.
Canvas Goods Manufacturing - Lightweight Materials
Canvas Goods Manufacturing - Sea Anchors, Life Preservers, Floats, Fenders
Cash Register Manufacturing
Casket or Coffin Manufacturing or Assembly - Metal
Casket or Coffin Manufacturing or Assembly - Wood
Casket Or Coffin Manufacturing - Upholstering and Burial Garment
Cigar Band - Printing
Clock Manufacturing
Cloth Printing - Silk Screen Process - Machinery Operations
Coin Wrappers and Currency Strap Manufacturing
Collar Manufacturing
Computer Paper Manufacturing
Cooking Utensils Manufacturing - Aluminum
Cooperage Assembly
Corset Manufacturing
Costume Jewelry Manufacturing
Crayon Manufacturing
Crayon, Pencil, or Pen Holder Manufacturing
Decalcomania Transfer Manufacturing - Not Silk Screen Process
Decorating or Designing Textiles - By Hand
Diamond Cutter, Polisher, Setter
Doll Clothing, Cloth Dolls, or Cloth Parts Manufacturing
Doll or Doll Parts Manufacturing or Assembly
Draperies or Curtains Manufacturing - Cloth, Paper, Plastic Cutting, Sewing
Dress Form Manufacturing
Dress Pattern Manufacturing
Electric Lighting Fixture, Lantern or Lamp Manufacturing - Assembly, Finishing
Electric Motor Manufacturing Repair
Electron Tube Manufacturing

Embroidery Manufacturing
Envelope Manufacturing
Fixtures or Lamp Manufacturing - Assembly - Metal, Electric, Gas
Flower or Feather Manufacturing - Artificial
Flypaper Manufacturing
Footwear Manufacturing, Not Rubber
Fringe or Braid Manufacturing
Fuel Injection Device Manufacturing
Fuel Pump Manufacturing - Auto
Furniture Assembly From Manufactured Parts
Furniture Manufacturing - Assembling or Finishing - Wood
Gasket Manufacturing
Glove Manufacturing - Baseball, Boxing, Handball, Punching Bag Gloves
Gold Leaf Manufacturing
Hair Goods Manufacturing
Hosiery Manufacturing
Jewelry Manufacturing
Jewelry Manufacturing - Beads Stringing By Hand
Knit Glove Manufacturing
Knitting
Label Manufacturing - Woven Labels
Last or Shoe Form Manufacturing
Leather Belting Manufacturing
Leather Embossing
Leather Goods Manufacturing N.O.C.
Leather Skiving
Lens Manufacturing - Contact Lenses - Plastic
Lens Manufacturing-Ground
Lithographing
Luggage Manufacturing - Hard Case, Framed
Machined Parts Manufacturing N.O.C.
Microphone Manufacturing
Mitten or Glove Manufacturing Knit
Mop, Brush, or Broom Manufacturing
Music Roll Manufacturing - Perforated Paper
Musical Instrument Manufacturing - Metal - N.O.C.
Nail Manufacturing

Needle Manufacturing
Net Manufacturing
Optical Goods Manufacturing N.O.C.
Paper Coating
Pattern Making N.O.C.
Peg or Skewer Manufacturing - Wood
Pencil Manufacturing - Mechanical
Penholder or Pencil Manufacturing
Penholder, Crayon. or Pencil Manufacturing
Picture Frame Assembly
Picture Frame Manufacturing
Picture Frame Molding Manufacturing
Pillow, Quilt, Comforter, or Cushion Manufacturing - No Mattress Or Box Spring Manufacturing
Pin Manufacturing
Pipe Cleaner Manufacturing
Pleating, Stitching or Tucking - Dress Fabrics or Trimmings
Pocketbook Manufacturing
Portable Lantern or Lamp Manufacturing
Precision Machined Parts Manufacturing N.O.C.
Printing
Quilt Manufacturing
Radiator Manufacturing - Automobile
Reweaving Holes In Clothing
Sail Making
Shuttle Manufacturing
Slipper Manufacturing
Stationery Manufacturing
Super Charger Manufacturing
Tack Manufacturing
Telescope Manufacturing
Telescope Manufacturing - With Lens Grinding
Valve Manufacturing
Venetian Blind Assembly
Watch Manufacturing
Watch Manufacturing - Crystal

Food Manufacturing

Eligibility Guidelines

- Applicants with over \$25,000 in estimated annual premium are subject to a referral.
- Eligible applicants who offer delivery with a 1-49 mile radius are subject to a referral.
- Applicants who offer delivery with a 50+ mile radius are ineligible.
- Eligible applicants with safety guards on premise are subject to a referral.
- Eligible applicants with over 100 employees are subject to a referral.

Food Manufacturing Target Classes

CLASS DESCRIPTION
Bagel Manufacturing
Bakery - Salespersons, Drivers, Route Supervisors
Bakery - Wholesale & Drivers
Baking Powder Manufacturing
Barbecue Sauce Manufacturing
Breakfast Cereal Manufacturing
Breakfast Food Manufacturing
Cake Mix Manufacturing - Dry Blending
Candy Manufacturing
Candy, Chocolate, or Confection Manufacturing
Candy, Chocolate, or Chewing Gum Manufacturing
Cat Food Manufacturing - Dry/Bagged - No Cereal Milling
Cereal Or Bar Manufacturing
Chewing Gum Manufacturing
Chinese Food Manufacturing
Chocolate Manufacturing
Chocolate or Cocoa Manufacturing
Coconut Shredding or Drying
Coffee Cleaning, Roasting, or Grinding
Condensed Milk Manufacturing
Confection Manufacturing
Cookie Manufacturing
Corn Chip Manufacturing
Corn Products Manufacturing
Cracker Manufacturing
Dehydrating Eggs Manufacturing
Dog Food Manufacturing - Dry/Bagged - No Cereal Milling
Donut Manufacturing

Flavoring Extract Manufacturing
Flavoring Syrups Blending
Flour Mixing And Blending - No Milling
Food Products Manufacturing N.O.C.
Frozen Confectionery Bar Manufacturing
Frozen Food Products Manufacturing
Frozen Fruit, Fruit Juice Processing
Fruit Flavored Drink Manufacturing
Fruit Juice Manufacturing
Gelatine Manufacturing
Gelatine-Grinding, Mixing or Blending
Glucose Manufacturing
Herbs - Blending, Grinding, Packing
Honey Processing
Ice Cream Cone Manufacturing
Ketchup Manufacturing
Licorice Extract Manufacturing
Luncheon Meats Manufacturing
Macaroni Manufacturing
Malted Milk Manufacturing - Including Dehydration of Milk
Mayonnaise Manufacturing
Mustard (Prepared) Manufacturing
Nut Cleaning Or Shelling
Peanut Butter Manufacturing
Pickle Manufacturing
Pizza Assembly - No Baking Operation
Pizza Manufacturing - Frozen
Popcorn Manufacturing
Potato Chip, Popcorn, or Snack Chip Manufacturing N.O.C.
Pretzel Manufacturing
Processed Meat Products Manufacturing
Processed Meat Products Manufacturing - No Slaughtering or Handling of Livestock
Relish Manufacturing - Fruit or Vegetable - No Pickling Operations
Salad Dressing Manufacturing
Salad Preparation - Cole Slaw, Egg, Potato
Sandwich Spread Manufacturing
Sauces Manufacturing

Soup Manufacturing
Spaghetti Manufacturing
Spice Grinding
Tamale or Tortilla Manufacturing
Tea - Blending, Mixing Including Packing Into Teabags
Vegetable Sauce Manufacturing
Vinegar Manufacturing - Purchased Concentrates Only
Yeast Manufacturing

Frequently Asked Questions

How is Workers' Compensation billed?

EMPLOYERS® will send an invoice directly to the insured in the mail. They should receive it 7-10 days after bind. The insured will also receive information on how to log into the EMPLOYERS insured portal to enroll in auto pay.

EMPLOYERS® offers the below payment plans:

- 100% Down (Annual Pay)
- 30% Down + 3 Equal Installments (Available to Policy Sizes Greater Than \$1,000)
- 10% Down + 9 Equal Installments (Available to Policy Sizes Greater Than \$2,500)
- 0% Down + Pay-As-You-Go (PrecisePay®) (Available to Policy Sizes Greater Than \$1,000)

Invoices will be mailed directly to the insured however they can call 775-327-2723 to make payments over the phone.

How can my client report a Workers' Compensation claim?

All Workers' Compensation claims should be reported directly to EMPLOYERS® through a 24/7 multilingual claim reporting center. This number is for reporting a new work-related injury when the employee has not received medical treatment.

EMPLOYERS® Injured Employee Hotline
Phone: 855-365-6010

If you or your insured have any additional claims-related questions outside of reporting of a claim, please call EMPLOYERS® Customer Support at (888) 682-6671.

What kind of Workers' Compensation endorsements are available through Attune?

At this time, the only endorsements we can process are for payroll, number of employees, and new locations. Please email all endorsements request to help@attuneinsurance.com. Please include the insured's name, policy number, and detailed information as to what endorsement you would like to make.

How are Workers' Compensation policies renewed?

Policies under \$25,000 are autoquoted and bound 40 days prior to the effective date. Policies \$25,000 and over, are sent to an underwriter for review 120 days prior to the effective date. They will review, and bind once a renewal order is received from the broker.

How are Workers' Compensation policies audited?

All policies are subject to a Premium audit. These requests will be mailed to the insured directly. They will need to be completed and sent back to:

EMPLOYERS®
Premium Audit Department
P.O. Box 539125 18
Henderson, NV 89053-9125
E-mail: auditinfo@employers.com

For faster processing, the insured can register for the EACCESS portal and complete the audit online.

How are Workers' Compensation policies referred?

When your submission is referred in the Attune Portal, you will see a pop-up that includes an indicative price for your submission. The indicative price is an estimated premium and is subject to change once Underwriting reviews the submission. In order for your submission to be sent to the Underwriting Team for review, you must select "Continue with Referral" in the pop-up. If you do not, the submission will not be sent to the Underwriting Team. On average, it can take up to 3 business days to complete the initial review and request additional information regarding the risk.