

## USL&H AND STATE ACT WORKERS' COMPENSATION

### PROGRAM SUMMARY

TYPE	<b>USL&amp;H and State Act Workers' Compensation</b>
MINIMUM PREMIUM	<b>\$10,000 Minimum premium (most class codes) WC &amp; USL&amp;H combined</b>
PROGRAMS AVAILABILITY	<b>Coverage is available in all states and will offer the combination of State Act with USL&amp;H Coverage (except monopolistic states, where federal only coverage may be offered)</b>
SECURITY	<b>Domestic, A+ (Superior) by A.M. Best rated carriers</b>
SUBMISSION REQUIREMENTS	<b>ACORD Workers' Compensation Application Minimum 5 years and currently valued Loss Runs (not over 3 months old) Latest Experience Modification Worksheet Supplemental Application (attached)</b>

*In an effort to effectively quote this account as quickly as possible, it is vital you provide all of the information we have outlined for you in the supplemental application. **Thank you in advance for your assistance.***



NATIONAL SPECIALTY PROGRAMS

Marine Department

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USL&H Supplemental Application
GENERAL INFORMATION

Name: (Complete name as it should appear on the policy including Inc., Corp., Ltd., etc.)

Physical Address: Street City State Zip

Phone: Fax: FEIN:

Website: Email Address:

Policy Proposed Effective Date: to

SECTION A: TOTAL PRIOR PAYROLL AND PREMIUM INFORMATION

Table with 6 columns: Current Year, Prior Year (1), Prior Year (2), Prior Year (3), Prior Year (4). Rows for Premium and Payroll.

SECTION B: EXPERIENCE

- 1. How many years have the Senior Officer, Partner or Proprietor operated this or a similar business?
2. Does the applicant have evidence of continuous Workers' Compensation coverage over the past three years?
3. How many of the last five years, excluding current year, has the applicant done work subject to the USL&H law?
4. Does the applicant operate from a home or residential office?
5. Have payrolls fluctuated more than 50% between any two of the last five years?
6. Are you a member of any Professional Association(s)?

**SECTION C: ELIGIBILITY**

- 1. How many states does the applicant operate in? \_\_\_\_\_
- 2. What is the current Experience MOD? \_\_\_\_\_ Copy attached?  Yes  No
- 3. Is the applicant in Chapter 11 Bankruptcy proceedings?  Yes  No
- 4. Has the applicant ever filed for voluntary or involuntary bankruptcy proceedings?  Yes  No
- 5. Has the applicant's insurance been canceled or lapsed in the last two years due to non-payment of premium?  Yes  No

**SECTION D: RISK CHARACTERISTICS & ADDED EXPOSURES**

- 1. Does the applicant use independent contractors in the conduct of its business?  Yes  No  
If yes, for what purpose? \_\_\_\_\_  
If yes, how are they paid?  1099's  Other (please explain): \_\_\_\_\_  
If yes, does the applicant obtain and retain Certificates of Workers' Compensation insurance?  Yes  No
- 2. Does the applicant provide a group health plan for its employees?  Yes  No
- 3. Do employees work above 6 feet?  Yes  No  
If yes, describe work and apparatuses used (ladders, scaffold, manlift): \_\_\_\_\_  
\_\_\_\_\_
- 4. Do employees work below grade more than 4 feet?  Yes  No  
If yes, describe work and safety practices used: \_\_\_\_\_  
\_\_\_\_\_
- 5. Do employees work in confined spaces?  Yes  No  
If yes, describe work and advise who clears the space for safe entry: \_\_\_\_\_  
\_\_\_\_\_
- 6. Does the applicant have an operating safety program?  Yes  No  
If yes, does the safety program include Fall Protection?  Yes  No  
Confined space entry practices?  Yes  No
- 7. Do part-time or seasonal employees make up more than 25% of the workforce?  Yes  No
- 8. Any exposure to employee leasing, alternative staffing, temporary, volunteer or donated labor?  Yes  No  
If yes, provide detail: \_\_\_\_\_

9. Do you own or operate any vessels, or do your employees do any work on or from any vessel in navigation?  Yes  No

10. Is any otherwise uninsured work performed on or from barges or vessels as work platforms for maritime maintenance/repair operations?  Yes  No

11. Does the risk include any welding work?  Yes  No

If yes, does the risk have welding fumes exposure from welding products, production processes, and/or maintenance/repair operations?  Yes  No

**SECTION E: OVER THE WATER EXPOSURES**

**\*\*If any questions are answered yes, attach a copy of current MEL or P&I (including crew) coverage.**

1. Will the applicant own, lease, charter or borrow any watercraft on a navigable waterway?  Yes  No

2. Will the applicant employ anyone as a Master or Member of the crew of any watercraft on a navigable waterway?  Yes  No

3. Will the applicant employ anyone to perform any work on or from a watercraft under navigation?  Yes  No

4. Will the applicant contract any work to be performed on or from a watercraft under navigation without reviewing proof of maritime coverages for the contractor's workers?  Yes  No

NOTICE TO APPLICANTS: THIS APPLICATION MUST BE COMPLETED IN FULL AS THE QUOTE WILL BE BASED SOLELY ON THE INFORMATION PROVIDED. ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON, FILES AN APPLICATION FOR INSURANCE CONTAINING FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME. BY SIGNING THIS APPLICATION, THE SIGNOR WARRANTS THAT TO HIS/HER BEST KNOWLEDGE, ALL INFORMATION GIVEN IS TRUE AND ACCURATE.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Name (print or type): \_\_\_\_\_

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. RSG National Specialty Programs is a part of the RSG Underwriting Managers division of RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC, is a subsidiary of Ryan Specialty Group, LLC. RSG National Specialty Programs works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516). ©2022 Ryan Specialty Group, LLC