



## Workers' Compensation Programs

# Program Highlights

<p><b>Chartis</b></p> <p><b>Small Business Program</b></p>	<p>Appointed to <b>SELECT WHOLESALER PROGRAM - PROVIDES ACCESS TO EXPANDED CLASS CODE ELIGIBILITY!</b> (Minimum Premium Starting @ \$2,000 - \$130,000) Middle Market Program available for over \$130,000. Min. varies for Contracting and trucking classes. Tougher contracting classes like roofers, min. \$5,000 (MA, CT, NH, GA, TN, NC, SC). New business ventures eligible, no prior experience, MOD's up to 1.79. Programs available in over 40 states. <a href="#">Home Health Care and Temporary Staffing Program Available!</a> <b>PAYGO</b> Option Now Available!</p>
<p><b>ACE Complete</b></p>	<p>Appointed to <b>SELECT WHOLESALER PROGRAM- PROVIDES ACCESS TO EXPANDED CLASS CODE ELIGIBILITY!</b> (Minimum Premium Starting @ \$2,000 - \$150,000), Some Contracting and Trucking Classes as low as \$2,000! Competitive Middle Market Program for risks over \$150k. Competitive Pricing, Max MOD 1.80, access to Programs in over 40 states. (A Rated) <b>PAYGO</b> Option Now Available!</p>
<p><b>Magna Carta Companies</b></p>	<p>(Minimum Premium \$1,500) <a href="#">Target Classes-Retail, Hospitality, Building Maintenance, Restaurants, Office/Clerical, Golf Courses</a> Dividend Program Available for Restaurants, Deviations available. Programs in MA, CT, NY, NJ, PA Completed Acord Application, MOD, 3 Yrs. Loss Runs to quote. (B++ Rating)</p>
<p><b>AM Trust/CyberComp</b></p>	<p>(Minimum Premium Starting @ \$300) <a href="#">Target Classes - Office/Retail/Service/Light Manufacturing/Restaurant (Plumbing/Electrical &amp; Carpentry eligibility vary by state)</a>. New risks with proof of previous business experience eligible, 5-10% deviation depending on class. Available in over 25 states including all NE States. <b>PAYGO</b> Option now available as well as <a href="#">Monthly Self Audit Option (MSA)</a></p>
<p><b>Norfolk &amp; Dedham</b></p>	<p>(Minimum Premium Starting @ \$300, MAX \$15,000) <a href="#">Office/Retail, Hospitality, Light Manufacturing, Plumbers, Electricians</a>. Deviations available up to 15%. MA Program only. Completed Acord &amp; 3 Yrs Loss Runs to quote. A- Rated</p>
<p><b>Arrow Mutual Selective Group</b></p>	<p>(Mid to Large Size Program starting at \$100,000+) A Rated. Group Provides Dividend Returns Annually, Operates Like a Captive (average 25 members), Selective Classes, available in MA &amp; NH. Complete Submission- Acord, 3 Yrs. Loss Runs, MOD, Financials.</p>
<p><b>eQBE</b></p>	<p>Minimum Premium \$5,000-\$150,000, Middle Market Available, Over 300 eligible class codes, hard to place risks, new business, split risks, Supports single and multi state risks, 10% scheduled credit on target classes, (currently available in 28 states and expanding, inc CT, NH, VT, ME, RI) Program will be expanding in 2010!</p>
<p><b>Guard</b></p>	<p>Minimum Premium Starting at \$300. Competitive Deviations and Dividend Programs. Special Restaurant Program. <a href="#">Easy to Access Pay As You Go Program or Direct Reporting!</a> Middle Market Program available. Completed Acord, 3 years loss information.</p>



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*\*See Pay As You Go Program for Additional Workers' Compensation Partner Programs available in conjunction with Cennairus.*

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What's New?

## New Program for Temporary Staffing Risks!

**Cluett is pleased to announce another special program through one of our A Rated Workers' Compensation Carriers. The risk must produce unmodified premium of at least \$50,000 for single-industry accounts providing temporary staffing assignments in low-risk occupations. The minimum unmodified premium is \$75,000 for all other accounts.**

Below are the underwriting criteria for this program.

- Labor outsourcing must pertain to a client's peripheral services (i.e. IT services, accounting, mailroom etc...)
- labor outsourcing must not be more than 50% of a client's core business functions
- The D & B stress and credit scores must be 4 or better
- The account must have been in the staffing business for at least three years at its present location or business territory

Please provide a completed submission including Acord Application, MOD Worksheet, and 3-4 years currently valued loss runs.

Based upon information provided please allow minimum of 5 business days for review by carrier.



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What's New?

## New Program for Healthcare and Medical Staffing Risks!

**We are pleased to offer an expanded program for Home Healthcare and Professional Healthcare Staffing clients. We can now provide solutions for accounts with manual unmodified premiums starting at \$2,500 and \$150,000\* and a Maximum Experience Modification Factor between 0.65 - 1.49.**

### Governing Class Codes Included in this Program

- 8824 Retirement, Living Centers: Health Care Employees (CA 9070; DE & PA 974; NY 8866)
- 8825 Retirement, Living Centers: Food Service Employees (CA 9070; DE & PA 975; NY 8866; TX 9058)
- 8826 Retirement, Living Centers: All other employees (CA 9070/8851; DE & PA 979; NY 8866; TX 9052)
- 8829 Convalescent or Nursing Home: All employees (DE & PA 940/960/974/979; FL 8841; MI 9053; NC 8849; RI 8841)
- 8832 Physician or Dentist & Clerical (CA 8834/8839; DE & PA 957)
- 8833 Hospital: Professional Employees (CA 8830/9043; DE & PA 940/961/958; NJ 9045)
- 8835 Home, Public and Traveling Healthcare: All Employees (CA 8827; DE & PA 942/943; NJ 8835/8828; NY 9051/8857; TX 8828)
- 8854 Home Healthcare: Professional Employees (NY)
- 9040 Hospital: All Other Employees (CA 9085/8804/9043/8829; DE & PA 940/958/961; NJ 9045; NY 8865)

### Incidental Class Codes (Non-Governing Class)

- 4611 Drug Preparation
- 8017 Store
- 8018 Store
- 8742 Salespersons
- 8810 Clerical
- 8842 Group Homes
- 8864 Social Service Organizations
- 8869 Child Day Care
- 9101 Adult Day Care
- 9063 YMC/Clubs
- 8837/8861/9110 Charitable or Welfare organizations

### \*Maximum Premium Guidelines

Home Health Care Accounts and Medical Staffing Accounts in excess of \$150,000 will be referred to the carrier for manual underwriting.

### **IMPORTANT NOTE: Nursing Homes and Assisted Living Facilities are excluded from this program.**

Nursing Home and Assisted Living operations with premiums in excess of \$75,000 may be eligible for standard voluntary workers' compensation plans and will be considered on an account-by-account basis.

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What's New?



## eQBE Small Business Program



- **New Competitive Small Business Program- *Targeting*** tougher to place risks, split risks, supports single and multi state employers, over 300 eligible class codes, MOD's up to 1.50
- **Program Available in** – in 28 states including AL,AR,CO,CT, HI,ID,IL,IN,IA,KS,ME,MD,MS,MO,NE,NH,NC,OK,OR,RI,SC,TN,TX, UT,VT,VA,CA,DL,MI,MN,NJ,PA,NY - Expanding in 2010!
- **Eligible Premium starting at \$5,000 to \$150,000**
- **A Rated Carrier – Financially Strong with History of WC Background**
- **Market Availability for premiums in excess of \$150,000**
- **Limited Distribution – Minimize Blocked Markets!**
- **Seasoned Claims Organization (QBE Connect)**

### ***Target Classes getting 10% Scheduled Credit***

8010	Store: Hardware
8013	Store: Jewelry Stores
8017	Store: Retail NOC
8045	Store- Drug Retail
8820	Attorney-All Emp & Clerical, Messengers, Drivers
8832	Physicians & Clerical
8868	College: Prof. Employees & Clerical
9052	Hotel
9060	Club-Country, Golf, Fishing or Yacht & Clerical
9082	Restaurant NOC
9083	Restaurant
9102	Park Noc
9501	Painting
9586	Barber Shop



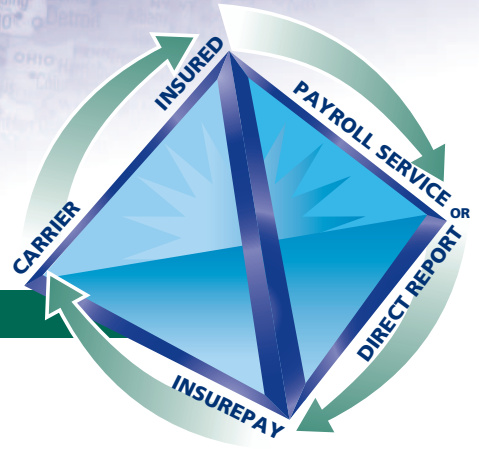
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## Pay As You Go Alternative Premium Payment Option



### Client Advantage

- Maximize Cash Flow By Paying Actual Vs. Estimated Payroll
- Minimize Year End Audit Payments
- Integrated Reporting Process
- Easy ACH Payment Transfer based upon Payroll Cycle

### Agent Advantage

- Compete Directly with Payroll Companies Targeting Your Clients for Workers' Compensation Coverage
- Maintain Agent Client Relationship
- Ability to Work with Only Agent Friendly Payroll Companies
- Increase Client Retention Rate

### How does the program work?

Many of our carrier's Pay As you Go payment options require the insured to have a payroll company. In this case the payroll company reports payroll to our premium software administrator who then transfers the premium from the insured based upon their payroll cycle and forwards the premium to the carrier along with a premium calculation report for that insured.

Some carriers such as the Guard provide a list of their own approved Payroll Carriers who intern collect premium and report directly to the carrier.

**Direct Reporting** is also an option with some carriers. This option allows the insured to report their payroll directly to the carrier monthly and are billed based upon this information.

- If your client is currently using a Payroll Company we can link the payroll provider with our premium software administrator.
- If your client does not have a payroll company one of our current recommended Agent Friendly Payroll Companies **is Symphony Payroll.**  
**For more information go to [www.symphonies.com](http://www.symphonies.com).**

Please note that if your client elects the Pay As You Go Option a minimum of 8-10 business days is required prior to the effective date to set them up under this option. Also the carrier eligibility requirements for the workers' compensation program remain the same as the direct bill option.

### Current Carriers Offering this Option: AIG, ACE, Guard, AM Trust

If interested in receiving a quote for this program please let our underwriters know upon submission. Once a risk is bound, Cluett/Cennairus will coordinate with both your client and payroll company to set up the monthly reporting requirements.

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Pay As You Go Program



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## How do I start doing business with Cluett?



Cluett Commercial Insurance Agency works with over 600 agents and is licensed in over 40 states.

Some of the many **advantages** to working with Cluett are access to a broad range of **competitive workers' compensation programs and no premium or volume commitments**. Our Secure Agent Site allows agents easy access and quick turnaround on new business applications and the ability to download quotes at the click of a button.

In order to bind coverage through our agency and receive commissions we require the following information:

- 1. Copy of Current Agency License**
- 2. Copy of Current Agency E&O Dec. Page**
- 3. Agency or Individual FEIN**
- 4. Copy of Completed W9**
- 5. Agency Billing Contact Name, Phone and Email**
- 6. Current Mailing Address**

The above information can be sent to [info@cluetinsurance.com](mailto:info@cluetinsurance.com) or faxed to June Montague at 781-585-4180.

Updated E&O and Agency License are required on an annual basis along with any change in agency or contact information.

Commission Payment- Commissions average 5%.Commissions are paid on a monthly basis.

**Don't wait! Go to [www.cluetinsurance.net](http://www.cluetinsurance.net) for a quick and easy quote.**



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## New Business Submission Process

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For quicker response time and easier access we recommend submitting your New Business Applications through our Secure Agent Site at [www.cluettinsurance.net](http://www.cluettinsurance.net).

By using our online submission site you can download applications directly to our underwriters and receive updates within 24 hours or less. Agents have the ability to attach additional information, download quotes and request to bind coverage directly through this site.

Once registered on our site and logged in go to:

- New Submission
- Identify Direct Bill or Pay As You Go Program or Both
- Submission Options- Complete either a Quick Quote for Initial Program Eligibility, Complete Online Acord or attach your own Acord Application.
- Our Underwriters will notify you via email within 24 hours on your submission status. This notice will provide a direct link to our agent site for further detail.
- Once your application is completed it's assigned a reference number which you can log into at anytime to attach loss runs, notes or download quotes when available.
- Agents can request to bind coverage directly through the Agent Site.

All submission information remains on the site for 1 year.

State Specific Forms are also available through this site to download.

Agencies also have the choice to register one or more contacts. Registered agents will also receive bi monthly updates via email on program enhancements or additions.

If your agency prefers to send submissions via fax please do so at 781 585-4180.



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