

UNDERWRITING OVERVIEW

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At Stonetrust Commercial Insurance Company, it is our mission to be a professional and capable partner to our producers and policyholders while providing workers' compensation insurance coverage at competitive rates. Stonetrust seeks to develop a working relationship with each of our producers in selecting and servicing risks that place a priority on workplace safety and claims cost containment.

UNDERWRITING DEPARTMENT CONTACTS

South Louisiana Region:

Sandie Davis	SandieD@stonetrustinsurance.com	ext. 1019
Joyce Mercer	JoyceM@stonetrustinsurance.com	ext. 1005

North Louisiana Region:

Bonnie Nolan	BonnieN@stonetrustinsurance.com	ext. 2013
Glen Grigsby	GlenG@stonetrustinsurance.com	ext. 2007
Mike Sullivan	MikeS@stonetrustinsurance.com	ext. 2018

Mississippi:

Deborah Maestrini	DeborahM@stonetrustinsurance.com	ext. 2006
Mona Chatham	MonaC@stonetrustinsurance.com	ext. 2004
Glen Grigsby	GlenG@stonetrustinsurance.com	ext. 2007
Mike Sullivan	MikeS@stonetrustinsurance.com	ext. 2018

Arkansas, Oklahoma, and Texas:

Deborah Maestrini	DeborahM@stonetrustinsurance.com	ext. 2006
Glen Grigsby	GlenG@stonetrustinsurance.com	ext. 2007
Mike Sullivan	MikeS@stonetrustinsurance.com	ext. 2018

UNDERWRITING CRITERIA

To be eligible for consideration, the risk must meet the following general criteria:

- > Demonstrates a positive attitude toward providing a safe work environment
- > Has been in business at least three years in that line of work
- > If no prior history, must demonstrate good financial condition
- > Three year incurred loss ratio of 50% or less
- > Minimum premium of \$1,400 annually
- > Minimum of \$40,000 in auditable payroll
- > Experience modifier of 1.50 or less
- > No USL&H exposure

INFORMATION TO BE SUBMITTED FOR QUOTATION

- | | |
|------------------------------------|--------------------------------------|
| > Complete ACORD application | > Loss runs for the past three years |
| > NCCI Experience Rating Worksheet | > Supplemental forms when applicable |

PAYMENT OPTIONS

A1	Annual Pay - 1 Installment	100% due at inception
A2	Annual Pay - 2 Installments	50% down; 50% due in 30 days
A3	Annual Pay - 3 Installments	34% down; 33% due in 30 and 60 days
1	Monthly Self-Reporting	25% down; security deposit
2	Monthly Self-Reporting	10% down; security deposit
3	Nine (9) Equal Installments	25% down; premium deposit
4	Nine (9) Equal Installments	10% down; premium deposit

- > If an account's annual premium is \$1,400 or less, only the annual payment options are available.
- > Accounts with non-seasonal payrolls should be placed on an installment billing payment plan, regardless of the annual premium size.
- > Accounts with seasonal payrolls and generating more than \$10,000 in annual premium can be placed on monthly self-reporting billing.

ALL PAYMENTS SHOULD BE MAILED TO:

Stonetrust Commercial Insurance Company
P.O. Box 1748
Ruston, Louisiana 71273



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TARGET CLASSES OF BUSINESS

TARGET CLASSES OF BUSINESS

0030 Sugar Cane Plantation and Drivers
2003 Bakery and Drivers Route Supervisors
2156 Bottling – Not Carbonated Liquids – Or Spirituous Liquors
2157 Bottling NOC & Route Supervisors, Drivers
2585 Laundry NOC and Route Supervisions Services
2589 Laundry and Dry Cleaning Store – Retail
2802 Carpentry – Shop Only and Drivers
2812 Cabinet Works with Power Machinery
3126 Tool Mfg. – Agricultural, Construction, Logging, Mining
3188 Plumbers Supplies Mfg NOC
3507 Construction or Agricultural Machinery Mfg.
3574 Computing, Recording or Office Machinery Mfg NOC
3612 Pumps or Hydraulic Apparatus Mfg. or Repair NOC
3632 Machine Shop NOC
3724 Machinery or Equipment Erection or Repair NOC
4130 Glass Merchant
4243 Box Mfg – Folding Paper – NOC
4273 Bag Mfg – Paper
4299 Printing
4361 Photographer – All Employees and Clerical Salespersons
5022 Masonry NOC
5183 Plumbing NOC & Drivers
5190 Electrical Wiring – within Buildings & Drivers
5191 Office Machine Installation, Inspection or Repair
5213 Concrete Construction NOC
5215 Concrete Work – Incidental to Construction of Private Residences
5221 Concrete or Cement Work – Floors, Driveways, Yards, or Sidewalks
5348 Tile, Stone, Mosaic or Terrazzo Work – inside
5403 Carpentry NOC
5437 Carpentry – Installation of Cabinets
5445 Wallboard Installation
5474 Painting or Paperhanging NOC
5537 Heating & Air Conditioning
5645 Carpentry – One to Two Family Dwellings
6217 Excavation & Drivers
6229 Irrigation or Drainage System Construction and Drivers
6306 Sewer Construction – All Operations
7390 Beer or Ale Dealers – Wholesale & Drivers
7520 Waterworks Operations and Drivers
8006 Store: Grocery – Retail
8010 Agricultural Implement Stores
8017 Store: Retail
8018 Store: Wholesale NOC
8021 Store: Meat, Fish, or Poultry Dealer – Wholesale
8045 Store: Drug – Retail
8106 Iron or Steel Merchant and Drivers
8107 Machinery Dealer
8111 Plumbers' Supplies Dealer and Drivers
8116 Farm Machinery – Dealer
8204 Building Material Yard and Local Managers Drivers
8232 Lumberyard New Materials Only: All other employees
8292 Storage Warehouse NOC
8387 Automobile Service Stations and Drivers
8391 Automobile Body Repair
8601 Architect or Engineer – Consulting
8803 Auditors, Accountant or Factory Cost or Office Systematizer- Traveling
8868 Schools: Professional Employees and Clerical
9014 Buildings – Operation by Contractors
9015 Buildings – Operation by Owner or Lessee
9052 Hotels: All other employees
9063 Exercise or Health Institute and Clerical
9082 Restaurant NOC/ Caterer
9083 Restaurant: Fast Food
9101 College – All Other Employees
9102 Park NOC – All Employees and Drivers
9402 Street Cleaning and Drivers
9501 Painting – Shop Only and Drivers
9554 Sign Mfg. Installation Maintenance (not Billboards)
9620 Funeral Directors and Drivers

EXCLUDED CLASSES OF BUSINESS

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I. OCCUPATIONAL DISEASE EXPOSURE

Any Occupational Disease Exposure is prohibited including, but not limited to:

- 1710 - Stone crushing and drivers
- 1803 - Stone cutting or polishing NOC and drivers
- 1852 - Asbestos goods mfg. or any class that has any asbestos exposure
- 6251 - Tunneling

II. STATE, FEDERAL, AND MARINE ACT EXPOSURE

- USL&H Act
- Defense Bases Act
- Outer Continental Shelf Act
- Civilian Employees of Non-Appropriated Fund Instrumentalities Act
- Jones Act
- Federal Employee's Liability Act
- Migrant and Seasonal Agricultural Workers Protection Act

III. GENERAL EXPOSURE

- Amusement parks, carnivals, fair exhibitions or circuses
- Armed guards or any other risk requiring use of firearms
- Asbestos manufacturing, installation, distribution, transportation, or removal
- Aviation risks, owner/operators of aircraft flight and ground operations
- Bars and taverns (unless 50% of sales is for food)
- Blasting or excavation operations
- Chemical/Petrochemical manufacturing of highly toxic material
- Construction of bridges, tunnels or dams. This exclusion includes the following class codes: 5067, 5211, 9019, 6257 and 6260.
- Docks or wharves operations
- Employee leasing or temporary employment agencies or services
- Explosives or explosive substances
- Height exposure on operations performed over three stories
- Hospitals
- Manufacture, production, refining, storage, wholesale distribution of bulk supplies of natural or artificial fuel, gas, butane, propane, or liquefied petroleum gases. This exclusion does not apply to retail cylinder or tank exchange facilities.
- Marine wrecking, including repair, cleaning or demolition of commercial vessels or barges
- Mining or quarrying operations
- Municipalities with population sizes in excess of 10,000
- Navigations or work on any commercial vessel by captain or crew
- Nuclear regulatory commission projects
- Nursing homes/ Home Health Care/ Retirement Centers
- Oil well shooting
- Oil well casing contractor
- Professional sports team
- Railroad operations
- Risk involving known exposure to dioxin or polychlorinated biphenol
- Sand or asbestos operations, or involving sand or asbestos, or any material with known or patented occupational disease exposure
- Scaffolding erection or manufacture, when written as such
- Shoring, underpinning or moving of buildings or structures. This exclusion does not apply to manufactured housing.
- Stevedoring
- Subaqueous operations
- Taxicabs
- Tunnel, bridge, dam or subway construction
- Wrecking or demolition of buildings or structures