

Workers Compensation

We have the solutions to your special
Workers Compensation needs!!

*Now in New York, New Jersey,
Pennsylvania and Connecticut!*

Program Highlights:

- ◆ Premium Range: \$1,000 - \$100,000
- ◆ Mod. Range .70 - 1.30
- ◆ New Ventures Considered
- ◆ Payment Plans Available
- ◆ Some Contracting Classes Written
- ◆ Insurers Rated A- or Better
- ◆ Quick Turnaround Time

Call 800-333-7226
and ask for

Derek Bucciferro

dbucciferro@RussellBond.com

Ext. 138

Susan O'Brien

sobrien@RussellBond.com

Ext. 134

Related Products Available: (click here to view)

- ◆ Accounts over \$100,000 in premium
- ◆ Large deductible: \$600,000 in premium
- ◆ Excess Worker's Compensation for Self Insureds
- ◆ Excess Employer's Liability for Self Insured Public Entities & Pools (New York)

**Click here for our Quoting, Binding
and Underwriting Guidelines.**

**View our Multi-State Class Code
Eligibility list, click here.**

**Click below for state specific class
code information.**



NY



CT



NJ



PA

Russell Bond & Co, Inc.

Managing General Agents / Wholesale E&S Brokers

295 Main Street, Suite 866

Phone #: (800) 333-7226

Buffalo, NY 14203-2595

Fax #: (800) 677-6779

www.RussellBond.com

Welcome to the **Russell Bond & Co., Inc. Workers Compensation Program** site. You will find this process a simple one. Please follow the quick and easy steps listed below!

To get a Premium Indication:

1. Verify eligibility by reviewing the Eligible Class Code List and Underwriting Guidelines. (Click on the applicable state to view the *alpha* or *numeric* Class Code List.)

NEW YORK
(alpha) (numeric)

PENNSYLVANIA
(alpha) (numeric)

NEW JERSEY
(alpha) (numeric)

CONNECTICUT
(alpha) (numeric)

(There is also a Multi State Overview to allow you to see classes by state.)

[Multi State Overview](#)

2. Complete an Accord 130, including FEIN and complete description of operations
3. Email Derek Bucciferro @ dbucciferro@RussellBond.com **or**
Susan O'Brien @ sobrien@RussellBond.com **or**
4. Fax to us @ 800-677-6779
5. You will receive a detailed premium indication from us via fax or email.

To bind business with us, we need:

- Completed Accord 130, including valid FEIN # and Officer Inclusion / Exclusion form (if applicable)
- 3 years hard copy Insurer Loss Runs (valued within 90 days)
- Current Experience Mod Worksheet
- Schedule Rating Documentation (if applicable, in PA)
- Annual or first premium installment. Remaining installments will be Direct Billed to the Insured by the company.

UNDERWRITING REQUIREMENTS

Eligibility - All job classes must be eligible. Classes must be listed in the State Eligibility Listing that we have provided

Effective Date Information - Backdating is not allowed. Effective date will be the date the request to bind (including all required documentation acceptable to the underwriter) is received by us; or such later date as requested.

Experience Modifications - Minimum: .70
Maximum: 1.30

Payment Plans - Various payment plans are available:

1. Annual
2. Semi Annual
3. Quarterly
4. 10 Pay

New Ventures - New Venture Applicants, defined as a start up or a business in operation less than one year, require signed documentation in file from the owner, head partner or principal of the corporation, certifying five years or more operation experience in the same or similar industry. New venture contractors are ineligible for this facility.

Minimum Premiums - Minimum premium is **\$1,000 (\$2,000 in CT)**

***Contracting and Trucking** risks are subject to \$10,000 minimum premiums.

Ineligible Risks

- PEO's / Employee Leasing** - Applicants who have been insured in a PEO or similar structure for the past 3 years
- Volunteers** - Applicants using volunteer or donated labor
- Temporary Employees** - True temporary labor, defined as clerical or administrative personnel hired for a few months during the applicant's busy season or for the temporary absence of a full time employee is acceptable. Applicants using temporary labor in occupations beyond office work are ineligible.

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