

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.

Russell Bond & Co., Inc.

Managing General Agent / E&S Wholesaler

866 Ellicott Square Building

295 Main Street

Buffalo, NY 14203-2595

Ph: (800) 333-7226

www.RussellBond.com

Fax: (800) 677-6779