



CONSTRUCTION

**WORKERS' COMPENSATION
APPETITE GUIDE**



STARSTONE

Part of the Enstar Group



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The StarStone Advantage

StarStone provides Workers' Compensation coverage for a range of industries, from energy and maritime businesses to high-hazard operations with the potential for severe injury. We also cover cross-state, multijurisdictional exposures in a single policy.

We have the knowledge and expertise to help businesses with unusual exposures maximise value from even the most complex risks. We transact business throughout the U.S., either directly with clients or through partnerships with independent agents, managing general underwriters and select wholesale brokers.

SUBMISSION GUIDELINES: NON-UNION AND UNION CONSTRUCTION CONTRACTORS

Acceptable Market Segments:

- Contractors who pay prevailing wages and provide employee benefits package
- State act Workers' Compensation coverage
- Street & Road Construction
- Framing Contractors
- Drywall & Insulation Contractors
- Water / Sewer & Excavation Contractors
- Electrical, Plumbing, HVAC Contractors

Programs Available

- Guaranteed Cost
- Retrospective Rated

Submission Requirements

- ACORD workers' compensation application
- Currently valued loss runs for five prior years
- Payroll history, by class code, for five prior years
- Complete financial information
- Contact information for loss control pre-survey (required prior to binding)

Coverages Available

- State Act Workers' Compensation
- U.S. Longshore and Harbor Workers' Compensation, including all Federal Extensions
- Maritime Employers Liability: \$1,000,000 limit

Restricted Classes (Do Not Submit)

- Asbestos or Lead Abatement Contractors
- Demolition Contractors
- Employee Leasing/Temporary Agencies/PEO's
- Iron or Steel Erection
- Long Haul Trucking
- Restoration Contractors
- Roofing
- Scaffolding Contractors
- Ship Breaking
- Tree Pruning
- Underground mining

MINIMUM PREMIUM: \$100,000 EAP

- Framing, Drywall, or Insulation Contractors can only be considered with a Minimum premium of \$500,000 and Loss Sensitive Rating
- Applicants must participate in a formal return to work program and medical provider network

PAPER

StarStone offers Workers' Compensation coverage from StarStone National Insurance Company, our U.S. admitted carrier.

For more information visit StarStone.com

CONTACT US

For more information, please contact:

Clifford Bogh

SVP Head of Workers' Compensation
Western Region
t: 206-269-8624
e: cliff.bogh@starstone.com

Scott Tramel

VP Business Development
t: 504-439-4246
e: scott.tramel@starstone.com

John Searles

Regional VP Underwriting
Southern Region
t: 504-439-4252
e: john.searles@starstone.com

Bryan Boari

Workers Compensation
Underwriter
Southern Region
t: 727-217-2910
e: bryan.boari@starstone.com

William Lemoine

VP Underwriting,
Western Region
t: 714-559-6679
e: william.lemoine@starstone.com

Tracey Hughes

VP Underwriting,
Western Region
t: 206-269-8587
e: tracey.hughes@starstone.com

Kevin Matheson

AVP, Underwriting
Western Region
t: 714-918-5937
e: kevin.matheson@starstone.com

Barbra Wilson

Underwriter
Western Region
t: 206-269-8573
e: barbara.wilson@enstargroup.com

e: starstone.submissions@enstargroup.com