



# AUTODEALER

**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

### Eligible Classes

- 8391 – All employees other than automobile or automobile truck salespersons, including the transporting of vehicles that are owned by the employer, but not estimators, service writers, accessory or spare parts sales
- 8748 – Automobile or automobile truck sales persons
- Other classes eligible if payroll is 15% or less of total

### 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

### Programs Available

- Guaranteed Cost
- Retrospective Rated

## PAPER

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

**MINIMUM PREMIUM: \$350,000 CALIFORNIA**  
**\$100,000 ALL OTHER STATES**

## CONTACT US

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