



HEALTHCARE

**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.

PAPER

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

SUBMISSION GUIDELINES

Eligible Classes

- 8829 – Convalescent Homes / Nursing Homes
- 8851 – Congregate Living Facilities for the Elderly
- 8832 – Physician & Clerical

Do Not Submit Risks With Known Direct Hazards Involving

- Abortion Facilities (outpatient)
- Ambulance (lights & sirens)
- Emergency Centers (freestanding)
- Hospitals Specializing in the Treatment of HIV/AIDS
- Mental Hospitals
- Public Hospitals in Urban Centers
- Rehabilitation Facilities (substance abuse treatment)

Submission Requirements

- ACORD workers' compensation application (including employee count per location)
- Building construction type, sprinkler protection, number of exits and any type of emergency evacuation plan must be identified for any risk with 50 or more exposed lives in any one location
- 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

MINIMUM PREMIUM: \$10,000 AMWIN

AMWINS UNDERWRITING GUIDELINES

Acceptable Types of Business

- Home Healthcare
- Nursing Homes
- Assisted Living / Retirement Communities
- Adult Day Care
- Group Homes

Ineligible Types of Business

- Temporary Staffing operations
- Professional Employer Organizations (PEO)
- Coverage for employees that are not subject to the state workers' compensation act, including those regularly employed outside the United States
- Prisons / Juvenile Detention exposures

For more information visit StarStone.com

CONTACT US

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