



HEALTHCARE CALIFORNIA

**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., through partnerships with independent agents, managing general underwriters and select wholesale brokers.

SUBMISSION GUIDELINES

Eligible Classes

- 8829 – Convalescent Homes / Nursing Homes
- 8851 – Congregate Living Facilities for the Elderly
- 8834 – Physician & Clerical
- 8833 – Hospital – Professional Employees
- 9040 – Hospital – All Other Employees
- AmWINS is a market for 8827- Home Health Risk
- 9070 – Assisted Living

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: \$100,000 EAP

*Lower Minimum Premium available through AmWins program

PAPER

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

CONTACT US

For more information, please contact:

Scott Tramel

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

WHOLESALE ACCESS POINTS

Renee Leslie Iaia

Senior Vice President
Western Wholesale Products
Division Midwestern Insurance
Alliance DbA MWIA Insurance
Services (in California)
m: 714-865-9331
f: 714-865-9331
e: riaia@mwiainsurance.com
Midwestern Insurance Alliance
3333 Camino Del Rio South
Suite 235
San Diego, CA 92108

Robert Campbell

Senior Underwriter
t: 410-828-5810 (ext: 3773)
m: 530-414-5010
f: 415-738-5389
e: rcampbell@allrisks.com
All Risks, Ltd.
Three Embarcadero Center, Suite
1410 San Francisco,
CA 94111
allrisks.com

Contact your local AmWINS representative or:

Stacy Kaplan

Vice President
AmWINS Brokerage of the
Midwest, LLC
t: 312-601-9346
m: 847-212-7416
f: 312-601-9301
e: stacy.kaplan@amwins.com