



WORKERS' COMPENSATION UNDERWRITING APPETITE GUIDE

OVERVIEW

Inspirien Insurance Company desires to write Workers Compensation insurance for accounts involved in low severity operations. Our experience in managing healthcare accounts in Alabama's self-insured funds has provided us with a full understanding of the critical issues surrounding workers compensation insurance. Inspirien is dedicated to offering exceptional customer service to all its policy holders, with aggressive claims resolution and uncompromised easy of doing business.

Inspirien agrees with its policy holder/business owners that a stable employee workforce is every company's most valuable asset and crucial to long-term business success. Offering a specialized workers compensation product, Inspirien is able to differentiate from competition through underwriting expertise and delivering high value policy holder services, utilizing our proven specialty claims management process with early and accurate compensability decisions, medical management, investigative/fraud detection and control, subrogation and legal services available to every claim.

Inspirien's targeted customer segment is smaller to mid-sized businesses located in suburban to rural areas in the south eastern and southern portions of the country. Guaranteed cost risk transfer appetite is focused on predictable frequency loss exposures with underwriting emphasis to stay away from severity prone exposures.

The following industry guide will provide details on what types of risks fit the Inspirien appetite. The following shall serve as a guide only. Specific questions regarding prospective accounts should be directed to your underwriter.

UNDERWRITING APPETITE GUIDE

NAICS Group and Descriptions	Underwriting Considerations
II Agricultural	
Growers of plants and flowers Nurseries and tree production Floriculture production Chicken Egg production Apiculture Aquaculture	<p>Focus On: full-time employment with limited transportation/delivery. Employers offering benefits to employees is a big positive.</p> <p>Stay Away From: seasonal or part time labor, group transportation, housing provided to work force, installation of trees, shrubs or flowers.</p>
II Forestry	
Support Activities only Surveyors Product Assessors	<p>Focus On: skilled positions that support primary forestry activities. Operations must be independent of primary logging or related operations.</p> <p>Stay Away From: Logging, log hauling, sawmill operations, material handling, land clearing or road construction.</p>

NAICS Group and Descriptions	Underwriting Considerations
23 Construction	
<ul style="list-style-type: none"> Trade Contractors only Electrical Plumbing Tile 	<p>Focus On: Skilled trade contractors. Contractors that perform 100% of their operations w/o using subcontractors.</p> <p>Stay Away From: Use of subcontractors, part-time or seasonal workers, group transportation, work above heights of 6' or below depth of 3'. No framers, roofers or concrete contractors.</p>
31 Manufacturing	
<ul style="list-style-type: none"> 32 Food Products 33 Breweries Wineries Distilleries Clothing Stationary Products Printing Products Paper Related Products Windows & Doors Plastic Products Machinery & Machinery Parts Automotive Parts Ornamental Metal Products Furniture Products Misc. Equipment 	<p>Focus On: Full-time / Stable employment with limited transportation / delivery. Offering benefits to employees is a big positive.</p> <p>Stay Away From: Foundry operations, milling operations of any kind, installation of product.</p>
42 Wholesale Trade	
<ul style="list-style-type: none"> Automotive Parts Building Materials Equipment Machinery Misc. Products 	<p>Focus On: Full-time / Stable employment with limited transportation / delivery. Offering benefits to employees a big positive.</p> <p>Stay Away From: Installation of product and heavy transportation or delivery of product.</p>
44 Retail Trade	
<ul style="list-style-type: none"> 45 Automotive Sales Equipment Sales Perishable Products Non Perishable Products 	<p>Focus On: Full-time / Stable employment with limited product delivery.</p> <p>Stay Away From: 24 hour operations, fireworks or explosive products, chemicals or hazardous materials. Avoid delivery and/or installation of product.</p>
51 Information	
<ul style="list-style-type: none"> Publishers Software Developers Radio Stations Television Broadcasting Telecommunications 	<p>Focus On: Full-time / Stable employment.</p> <p>Stay Away From: tower construction/repair or line installation.</p>

NAICS Group and Descriptions

Underwriting Considerations

52 Finance and Insurance

Banks
Credit Unions
Consumer Lending
Insurance Agencies
Investment Firms

Focus On: Full-time / Stable employment.

Stay Away From: Collection or repossessing operations.

53 Real Estate and Rental and Leasing

Residential Property Managers
Commercial Property Managers
Car Rental & Leasing
Equipment Rental & Leasing
Appliance & Furniture Rental

Focus On: Full-Time / Stable employment. Offering benefits to employees a big positive. Limited delivery of product.

Stay Away From: Seasonal and Part-time employment, group transportation, work performed above a height of 6', no emergency roadside assistance or field service operations.

54 Professional, Scientific and Technical Services

Lawyers
Tax Preparation
Payroll Services
Building Inspection Services
Architect Firms
Surveyors of Land
Veterinary Services
Testing Laboratories

Focus On: Risks that specialize in skilled positions.

Stay Away From: Laboratories involved with the testing or handling of viruses, pathogens, disease cultures or bacteria, hazardous material testing or remediation.

56 Administrative Support and Waste Management

Employment Agencies
Telemarketing Services
Travel Agencies
Janitorial Services
Landscaping Services
Exterminating Services
Carpet Cleaning Services
Mailing Services
Guard & Patrol Services

Focus On: Full-time / Stable employment.

Stay Away From: PEOs or temporary Staffing operations, group transportation exposures, work performed above a height of 6', repossession or collection services, armed security services, 24 hour exposures.

61 Educational Services

Elementary & Secondary Schools
Junior Colleges
Colleges & Universities
Business Schools
Technical & Trade Schools

Focus On: Full-time / Stable employment.

Stay Away From: Athletic teams or coaching staff exposures, group transportation exposures.

NAICS Group and Descriptions

Underwriting Considerations

62 Health Care and Social Assistance

Physicians' Offices
Dentists Offices
Optometrists
Medical Laboratories
Hospitals & Medical Centers
Outpatient Centers
Diagnostic Centers
Assisted Living Facilities
Residential Care Facilities
Home Health Care Services
Social Service Facilities

Focus On: Full-time / stable employment with limited transportation & driving exposure. Skilled positions and employee benefits a big positive.

Stay Away From: 24 hour exposures (except shift work), group transportation, emergency medical transportation.

71 Arts, Entertainment and Recreation

Promoters of Performing Arts
Agents & Managers
Museums
Amusement Arcades
Golf Courses & Country Clubs
Shooting Ranges & Clubs
Trap & Skeet Clubs

Focus On: Full-time / stable employment. Proper use of PPE when necessary.

Stay Away From: Group transportation, event security exposures, work performed above 6'.

72 Accommodation and Food Services

Hotels & Motels
Bed-and-breakfast Inns
Food Service Contractors
Caterers
Drinking Places
Full-Service Restaurants
Limited-Service Restaurants

Focus On: Full-time / stable employment.

Stay Away From: 24 hour exposures, delivery, adult entertainment operations.

81 Other Services

General Automotive Repair
Automotive Specialty Repair
 Brakes
 Transmissions
 Exhaust Systems
Car Washes
Computer Repair
Equipment Repair
Furniture Repair
Barber Shops
Beauty & Nail Salons
Funeral Homes
Laundry Facilities
Pet Care Facilities
Religious Organizations
Professional Organizations

Focus On: Full-time / stable employment, limited delivery exposures and limited employee driving exposures.

Stay Away From: 24 hour exposures, group transportation, roadside assistance or towing operations.