

UNDERWRITING GUIDELINES



1123 N. Causeway Blvd.

Mandeville, La 70471

P: 985.612.1230

F: 985.612.1240

E-mail: underwriting@lciwc.com

www.lciwc.com

Underwriting Guidelines

Information needed for submitting an Application for review:

- :: A fully completed Workers' Comp. Acord application
- :: Current valued Loss Runs from all prior carriers (*if applicable*)
- :: Current E-mod worksheet (*if applicable*)
- :: Detailed description of operations
- :: Work Experience form completed for New Venture/No Prior risk
- :: Construction Supplemental (*if applicable*)
- :: Trucking Supplemental (*if applicable*)

If coverage is bound, we require a Signed and Completed W/C Acord application, Signed Membership Application/Indemnity Agreement, Signed LCGI forms/endorsements and a copy of down payment check faxed or E-mailed to us. Originals forms and check must be received within 5 days of binding.

Underwriting Guidelines:

- :: Coverage for Louisiana Only
- :: Minimum premium is \$1,500
- :: Minimum payroll is \$18,000 (*total*)
- :: Loss ratio of 50% or less (*some exceptions are made*)
- :: Experience mod of 1.30 or less (*some exceptions are made*)
- :: New Venture or No Prior Coverage risks are acceptable; however they must have a minimum of 5 years experience
- :: Accounts with unusual exposure or accounts over \$25,000 require a pre-underwriting inspection
- :: Agents issue certificates
- :: Maximum Limits - \$1,000,000 each accident
\$1,000,000 each employee
\$1,000,000 policy limit

Payment Schedule:

- :: Direct bill
- :: 8.5% down and eleven monthly installments
- :: Monthly Reporting (*must be requested and approved prior to binding*)
- :: Fees (*Membership dues*)

Excluded Coverage's:

- :: Blanket Waiver or Blanket Alternate Employer (*Waiver and Alternate Employer are available on a specific basis*).
- :: Broad Form All States
- :: Death on High Seas
- :: Gulf of Mexico Extension
- :: Jones Act
- :: OCS (*Outer Continental Shelf*)
- :: Stevedoring
- :: Voluntary Comp.
- :: Retrospective Rating Plan
- :: Retention Plan
- :: Deductible Program

Excluded Classes:

- :: Acetylene Gas Mfg.
- :: Airline Ops.
- :: Asbestos
- :: Boiler Installation & Repair
- :: Boiler Scaling
- :: Cofferdam Work
- :: Dams
- :: Diving
- :: Explosives
- :: Firework Mfg.
- :: Hazard Group IV
- :: Hone or Oil Stone Mfg.
- :: Iron or Steel Erection
- :: Marine Railway Operations
- :: Marine Salvage Operations
- :: Marine Wrecking
- :: Mining Operations
- :: Municipalities
- :: Non-Mechanized Logging
- :: Nuclear Exposure
- :: Ocean Marine
- :: Offshore Exposures
- :: Occupational Disease Exposure
- :: Professional Sports Team
- :: Public or Quasi-Public Entities
- :: Railroad Operation
- :: Rocket Missile Ops.
- :: Roofing
- :: Sandblasting
- :: Stone Cutting
- :: Subway Construction
- :: Tank Erection or Repair
- :: Tunnel or Subway Construction
- :: Vessel Ops.
- :: War Risk
- :: Watercraft

Participation in LCI Workers' Comp's Loss Control Program is Mandatory.

CONTACT LIST

	PHONE	FAX	E-MAIL
Underwriting:			
Eugenie Babin	985-612-1235	985-612-1236	eugenie@lciwc.com
Jamie Brener	985-612-1237	985-612-1238	jamie@lciwc.com
Raychelle Bordelon	985-612-1233	985-612-1240	raychelle@lciwc.com
Collections:			
Lori LaFrance	985-612-1230	985-612-1240	lori@lciwc.com
Accounting:			
Kathleen Griffin	985-612-1244	985-612-1245	kathleen@lciwc.com
Blair Bryant	985-612-1242	985-612-1243	blair@lciwc.com
Audits:			
Nancy Hebert	337-281-9115	888-231-8549	nancy@lciwc.com
Chris Messenger	985-612-1241	985-612-1240	chris@lciwc.com
Christy Nihart	985-612-6734	985-612-1240	christy@lciwc.com
Marketing:			
Frank Bowman	504-400-5326	985-612-1240	frank@lciwc.com
Michelle Brenan	985-612-6739	985-612-1240	michelle@lciwc.com
Ron Lasyone	318-471-3013		ronlasyone@bellsouth.net
Andy Record	225-721-7108		andy@lciwc.com
Administrator:			
Mark Tullis	985-612-1232	985-612-1240	mark@lciwc.com
Loss Control:			
Bryan Vidrine	337-296-5849		bryan@lciwc.com
Jason Boyd	225-262-9478	985-612-1240	jason@lciwc.com
Claims Administration:			
1st report of injury	888-246-1988		
Yvonne Rosen	985-612-6738	985-612-6741	yvonne@lciwc.com
Ann Constance	985-612-6737	985-612-6741	ann@lciwc.com
Brandi Seeger	985-612-6736	985-612-6741	brandi@lciwc.com