



Employer's Liability **2M/2M/2M** (Standard)

**5M/5M/5M is available, but requires UW approval*

A charge of 6.8% will be applied, min. charge of \$250

Scheduled Credits Up to **25%**

- Only eligible for accounts exceeding \$1000 in premium

Safe Work Place Credits Up to **25%**



- **5%** Aflac Workplace Group Plan Benefits
- 5% Employee Sponsored Health Insurance Plan (Requires 75% employee participation)
- 5% Pre-Employment Medical Exam (Required with DOT drivers)
- 5% Drug Screening Program (Required with DOT drivers)
- **5%** Video Surveillance System
- 5% Light Duty Return to Work Program (Written program is required)
- 7% Active Safety Program (Written program is required)
- 7% Employee Assistance Program (Written program is required)
- 10% Business Practices (**MOD averaging 1.0 for the past 3 years**)

Maximum of Scheduled and Safe Work Place Credit is

50%Terrorism Charge \$0

Enterprise Cyber Liability Program \$0

- \$100,000 (annual aggregate)
- Zero deductible
- Civil proceeding or investigation including requests for information for actual or alleged violation of any privacy regulation (PII data) brought on behalf of a government agency including;
 - Defense & settlement or judgement
 - Regulatory fines & penalties (including PCI)
 - Mandatory forensic examination
- E-Theft for electronic theft of funds via ACH or wire from a commercial online bank account
- PCI re-certification services
- Crisis management and fraud prevention expenses
 - Sub-limits apply
 - Ransomware \$10,000
 - Telecommunications Theft \$10,000
 - Social Engineering Fraud \$10,000
 - Forensics and Legal \$ 25,000
 - E-Theft \$50,000

Premium Discount

- \$2,500 to \$5,000 5%
- \$5,001 to \$20,000 10%
- \$20,001 to \$100,000 11%
- \$100,001 to \$250,000 12%
- \$250,001 to \$500,000 14%
- \$500,001 and over 16%

Expense Constant

\$200

MRA Assoc. Dues

\$130 for profit/ \$70 for non-profit

Commission

10% on new and 9% on renewals

Contingency

Qualification begins at \$150,000

Claims Service Clinical Consultation Services 866.764.7705

- 24/7 Clinical Consultation
 - Immediate contact with a licensed occupational nurse
 - Recommendations to treat the injured employee
 - Directions to the local preferred medical provider with a scheduled visit time
 - Assistance in completing the First Notice of Loss
- Online claims submission

Payment Options

- Annual Any Amount
- Semi-Annual Annual Premium of \$500 or more
- Quarterly Annual Premium of \$1000 or more
- Monthly Annual Premium of \$2400 or more if on auto-pay
- Monthly Annual Premium of \$4000 if paying via check
- **No service fee charges with any of its billing plans**

Auto-Pay Customers
Receive a free Yeti



Excluded Individuals

To exclude an individual, they must have a **minimum of 10% ownership**

Waiver of Subrogation

Will be issued at no charge, up to a limit of 5

- Individual Waiver of Subrogation after (5) \$50 per waiver
- Blanket Waiver of Subrogation \$250

Payrolls

Maximum \$104,000

Minimum \$26,500

Underwriting Reminders

- You can secure an Updated MOD by using our free “**Update Exp. Mod**” function on “Policy Information” screen

*Experience Mod: 0.67 (\$6,241)

*CAOM Experience MOD: 0.79000

Update Exp Mod

- The hard copy CAOM report will not be requested until the account is **Submitted to UW**. The report will be attached to the file notes for your review, followed by a request for additional information, approval or declination.
- Until an account secures Underwriting Approval, the premium proposed is not guaranteed. Be certain to use the **Submit to UW** option. **Quotes should not be presented until approved by underwriting.**
- Loss Runs will be requested and can be uploaded by using the “Notes & Uploads”
- If the insured is in a self insured program, we will consider using the provided MOD if the loss runs support the factor

Pay Plan Information

- You can now select the form of payment, Check by mail, Credit/Debit Card or E-Check in the system

Audits Guidelines

- \$350 to \$750 Self Audit
- \$751 to \$3,000 Phone/Self Audit Every Year
- \$3001 to \$7,500 Phone or Physical Audit Every Year
- \$7501 to Above Physical Audit Every Year

Agency Communications and Hosted Billing Information in Agent QB

- Electronic notifications and documents are always CC'd to the producers and include
 - Invoices
 - Declaration Pages
 - Pending Cancellation Information
 - First Notice of Losses
 - Loss Runs
 - MOD Reports (Hard Copy)
 - Audits

**RETAILERS INSURANCE COMPANY
WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY MANUAL
PART FIVE – EXPERIENCE RATING PLAN**

I. DEVIATED EXPERIENCE RATING MODIFICATION FACTOR

A risk may qualify for a deviated experience rating modification factor by meeting the following requirements:

1. Have an experience rating modification factor from the Compensation Advisory Organization of Michigan (CAOM) of .95 or less.
2. Have a minimum manual premium of \$5,000.

If both requirements are met, the experience rating modification factor will be deviated according to the following schedule:

CAOM Experience Rating Modification Factor	Deviated Experience Rating Modification Factor
.95	.92
.94	.88
.93	.87
.92	.86
.91	.85
.90	.84
.89	.82
.88	.81
.87	.79
.86	.78
.85	.76
.84	.75
.83	.73
.82	.72
.81	.70
.80	.69
.79 and below	Multiply Exp Mod by .85

Company Unique Class Codes

- 5491- Interior Painting and Paper Hanging \$9.86
- 7228- Redi-mix drivers \$10.00
- 9082- Restaurants with no alcohol \$1.21
- 9083- Restaurants with alcohol sales of 40% or < \$1.25
- 9084- Restaurants with alcohol sales of 41% or > \$1.80

Affiliated Group Discount of 10%

- Businesses using Michigan Retailers Association for Merchant Processing
 - Business who begin processing during the existing policy year will have the credit applied at renewal