



**Alternative Market Programs:
Pennsylvania Builders Association (PBA)
Group Workers' Compensation Program**
Sensible solutions for tough classes.

Underwriting Guidelines as of January 1, 2007

- Prospective client must be in business a minimum of three years and must have had workers' compensation coverage for three consecutive years. An exception can be made for prospects who have been in business a minimum of three years and are just now hiring employees.
- Prospective client must be located in the Commonwealth of Pennsylvania.
- Must be or become a member in good standing of the Pennsylvania Builders Association.
- Prospective client must be financially stable (subject to review) with no prior cancellations for non-payment in the last three years.
- Must agree to implement a physician panel within 30 days of the effective date.
- It is our expectation that all clients be willing to provide modified duty in order to return injured employees to work as quickly as possible.
- Prior three-year incurred loss ratio must be less than 40% based on projected premium. Underwriting exceptions may be made on a case-by-case basis depending on the cause of loss and corrective measures.
- Must have at least one full-time employee with a minimum annual compensation rate of \$20,000.
- Risk cannot be involved in operations currently excluded by the program reinsurers.

Updated 4/30/07