

American Staffing Assurance Company

Submission Requirements

Effective: October 1, 2012

All new and renewal submissions must include the following before bindable terms will be offered:

- Complete ACORD application Signed by Insured: Commercial Insurance Application
- Complete ACORD application Signed by Insured: Workers' Compensation
- Complete ACORD application Signed by Insured: Property
- Complete ACORD application Signed by Insured: Crime
- Complete ACORD application Signed by Insured: General Liability
- Complete ACORD application Signed by Insured: Auto - including MVRs for all drivers
- Complete ACORD application Signed by Insured: Excess Liability
- Completed, Signed and Dated ESI-Beazley Employment Practices Liability Application:
<http://www.asac-us.com/EPLAPP.pdf>
- Completed, Signed and Dated ESI-RES E&O, Cyber Liability, and 3rd Party Crime Application:
<http://www.asac-us.com/RESApplicationUSv2.pdf>
- Currently Valued Loss Runs for all Lines - 5 years
- Current Experience Modification Worksheet(s)
- Payroll and Class Code Verification:
 - All submissions must include payroll reports with sufficient employee, employer and class code detail before terms will be offered.
 - All new policies will be required to provide quarterly payroll reports with sufficient employee and employer classification detail and 941s within 45 days following each quarter-end. Endorsements will be processed to reflect increases in estimated payroll exposures and/or classification changes resulting in additional premiums of 20% of estimated premiums or \$10,000, whichever is less.
 - Renewal policies for which the most recent premium audit resulted in additional premiums greater than 20% of estimated premiums or \$10,000, whichever is less, will be bound subject to the submission of quarterly payroll reports with sufficient employee and employer classification detail and 941s within 45 days following each quarter-end.
 - Binding of new CA policies with estimated annual premiums of \$10,000 or greater will be subject to **completion** of a Premium Audit Site Survey by Overland Solutions within 60 days following policy inception.
- Loss Control Survey - All new and renewal submissions must include an acceptable Loss Control Survey performed by an ASAC approved Loss Control provider. All Loss Control survey forms used must be approved by ASAC Loss Control prior to use (the ASAC standard form is the desired form) and will be required to address the following:
 - Opinion as to local management attitude towards safety (including client site).
 - Identify and evaluate operations away from the premises (client sites).
 - Identify number of employees, per shift, full and part time (client sites).
 - Identify and evaluate location hiring and training procedures.
 - Identify and evaluate Risk's (and client) OSHA mandated programs in place.
 - Evaluate material handling procedures and controls in place (client location).
 - Evaluate ergonomic exposures and controls in place (including client location).
 - Evaluate fall exposures and controls in place (including client locations).
 - Identify and evaluate PPE use and enforcement (to include client locations).
 - Evaluate the conditions and controls in place at location surveyed.
 - Identify and confirm that controls in place are adequate in regards to hazards.

The Loss Control Survey will include the following:

- Procedures/controls utilized to ensure that payroll classifications are accurate.
- Are written job descriptions obtained for all assignments?
- Describe the reference materials used to research and identify the appropriate classification codes.
- What controls are used to verify that the actual assignments correspond to the original job descriptions?
- What department/person is responsible for verifying that the payroll classifications are correct?
- What controls are in place for the Agency to notify their Insurance Agent of any new class codes, locations, or significant changes in estimated payrolls?
- Are detail payroll reports available by employee name, employer, job description, and class code?

Surveys should be conducted to include "select larger" client facilities where American Staffing Assurance Program policyholder's temporary staffing employees will be assigned to identify conditions and controls in place at those individual facilities.