ACE Complete<sup>sm</sup>

SMALL BUSINESS

WORKERS’ COMPENSATION

UNDERWRITING GUIDELINES

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Index

Preface

I. Standards
II. Guidelines
III. Eligible Applicants
IV. Ineligible Applicants
V. Special Classifications
   - Classification Table
   - Additional Underwriting Questions
VI. Schedule Rating

Appendix A
- Item 1 – Sample Broker List
- Item 2 – State Strategy
- Item 3 – Deposit Remittance
- Item 4 – Sample Schedule Rating Documentation
- Item 5 – Important Processing Aids
- Item 6 – Premium Payment Information
- Item 7 – Contact Information
- Item 8 – NCCI Hazard Groups

Appendix B
- Item 1 – Additional Questions by Class Codes
Preface

ACE Complete has been developed to provide select producers with a web based, user friendly workers’ compensation product for small workers compensation risks. ACE Complete is an internet site that will allow our producers to qualify and rate applicants for workers’ compensation coverage, develop quote letters and execute requests to ACE to bind and issue policies for all applicants who meet ACE Complete eligibility standards and guidelines.

Authorized user navigation through the ACE Complete site enables submission clearance for applicants and underwriting qualification after minimal data input. An applicant will be accepted or declined as each question on the application is addressed. The online application navigates the user through clearance, underwriting qualification and rating to yield a quote for the producer to deliver to the sub-producer or prospective insured. When an order is received, the producer needs only to complete a few more screens with information necessary for issuance and the coverage will immediately be bound by ACE and the policy printed in the producer’s office. Faxes, e-mails or telephone calls are not required to bind.

This guide is broken down into 6 sections. The Standards section details the general parameters of risk eligibility for ACE Complete. The Guidelines lends guidance on the types of applicants sought and the methods for dealing with certain events that may occur during entry and qualification. The Eligible Applicants section refers the user to the online Class Code Eligibility section of the ACE Complete web site containing the most current list of eligible classifications by state or class code. The Ineligible Applicants section details certain operations, activities, exposures or coverage requirements which are not eligible. Any class code or class description not listed as eligible is considered ineligible. Special Classifications deals with a group of classifications, primarily in the construction and transportation industries, which require answers to additional underwriting questions and/or higher minimum premiums to qualify for ACE Complete. The final section, Schedule Rating provides instructions on the application of schedule modifiers.

Every effort has been made to make ACE Complete self contained and eliminate human intervention in the qualification, quoting and binding of eligible applicants. There is limited capability for our producers to refer a submission to an ACE underwriter for the rare exceptions when risks would otherwise qualify but fall outside of the eligibility parameters built into the system. This manual provides guidance in this area or the ACE Underwriters may be contacted to determine referral eligibility.
I. Standards

A. Coverage – Workers’ Compensation and Employers’ Liability.

B. Minimum Premium

$2,000 in most states, $3,500 in selected states, $2,500 in CA (except for Contracting, Trucking and Security Guard classifications) which are subject to a $10,000 minimum premium in all states. Refer to the Class Code Eligibility section in the ACE Complete online application and section V. Special Classifications section of this guide for specifics.

C. Maximum Premium - $150,000

Minimum and Maximum Premium as used here is determined after application of premium discount, experience modifiers, expense constant, schedule credit/debit, merit rating, drug free workplace credit, safe workplace credit, managed care credit and contracting classification credits but before expense constant, state employer taxes, assessments or terrorism surcharge. Utilization of the most current experience modifier is required in this calculation.

Note: Construction and Transportation maximum premium of $100,000. Construction and Transportation risk greater than $100,000 may be referred to your Comp Secure UW.

D. Experience Modifications – Minimum - .70

Maximum – 1.80

Risks with experience modifications below .70 must be referred to your Ace Complete Underwriter for consideration.

ACE Complete offers coverage from Pacific Employers Insurance Company for selected classes, selected states and experience modifications above 1.30 and up to and including an experience modification of 1.80.

• To qualify for Pacific Employers, 100% of the payroll exposures must be in one or any combination of the following states:

  o AL, AR, CA, CO, CT, DC, DE, GA, IA, IL, IN, KS, KY, MD, ME, MI, MN, MO, MT, NC, NE, NH, NM, OK, PA, SC, SD, TN, UT, VA and VT. We will continue to add states in the future.
Also:

• Selected classes, if governing, will now be quoted in Pacific Employers. (See below)
• New ventures (less than 1 year in business) will now be quoted in Pacific Employers. (Contractors and security guard risk with less than three years in operation continue to be ineligible.)
• Pacific Employers is available to both new and renewal business.
• Schedule rating will continue to be available for risks placed in Pacific Employers in most states.

PEI Classes:
5102 - Door, Door Frame or Sash Erection
5213 - Concrete Construction NOC
5223 - Swimming Pool Construction
5402 - Hothouse or Greenhouse Erection
5403 - Carpentry NOC
5443 - Lathing
5445 - Wallboard Installation – within buildings
5478 - Carpet, Lino, Vinyl, Asphalt or Rubber Floor Tile Installation
5479 - Insulation Work NOC
5480 - Plastering NOC
5645 - Carpentry – Detached Dwellings
5651 - Carpentry – Dwellings Under Three Stories
6400 - Fence Erection
7228 – Trucking: Local Hauling Only
609 - Excavation work
645 - Wallboard Installation – within Buildings
647 - Insulation Work
651 - Carpentry – Commercial Structures
652 - Carpentry – Residential Dwellings
652 - Carpentry – 1 or 2 Family Detached Dwellings
665 - Painting
666 - Plate Glass Installation
667 - Paper Hanging
674 - Swimming Pool Construction
951 - Salesmen
953 - Office Employees

PEI Classes for Michigan
0042- LANDSCAPE GARDENING & DRIVERS
3724- MILLWRIGHT WORK NOC
4712- LARD REFINING
5183- PLUMBING NOC
5221- CONCRETE OR CEMENT WORK - FLOORS, DRIVEWAYS
5348- MOSAIC, STONE, TERRAZZO OR TILE WORK - INSIDE
5476- PAINTING OR PAPER HANGING NOC
5550- HEATING AND AIR CONDITIONING - INSTALLATION, SERVICE OR REPAIR
7208- TRUCKING: NOC - DRIVERS
7212- BUS COMPANY - DRIVERS IN CONNECTION THEREWITH
7219- TRUCKING: NOC
7380- CHAUFFEURS OR DRIVERS NOC
8232- LUMBER YARD - NEW MATERIALS - ALL OTHER EMPLOYEES
8395- AUTOMOBILE REPAIR FACILITY
9015- BUILDINGS - OPERATION BY OWNER OR LESSEE

E. Single Entity - Coverage for more than one risk under a single policy is not authorized. For purposes of this discussion, a risk consisting of majority owned and affiliated business entities under the common control of a parent organization
will be considered a single risk. Any uncertainties in combinability or commonality of 
ownership for entities placed on a single policy must be supported and 
documented in file by an ERM 14 or similar credible document.

F. **Split Entity** – A split entity is one where we are only offered a portion of the risk 
(a particular state, location or operation) of a risk that is otherwise combinable 
with other exposures under one policy. Splitting an entity may result in writing 
the more difficult operation or state. Our intent is the qualification and writing of 
the entire workers compensation exposure. Splitting coverage in this manner is 
prohibited unless it is done due to states or classes for which ACE does not 
provide a market. Refer to section **II. R. Other States Coverage** of this manual 
or contact ACE Underwriting prior to quoting any risk which does not contain all 
related exposures and operations, for qualification and proper handling.

G. **Broker File Requirements** - In order to accurately underwrite business for ACE 
Complete, all of the information listed below that is necessary to qualify a risk 
must be in hand before entry online. All of the following information must be 
maintained in a separate file for each and every applicant written with ACE:

SEE APPENDIX A – ITEM 1-SAMPLE BROKER CHECKLIST

**New Business**

1. A completed (all sections including prior loss experience and questions) Accord 
Workers’ Compensation application #130 (Florida, #130 FL) signed by the 
applicant and producer and dated within 90 days of effective date.

2. Prior carrier loss runs for the past 5 years but no less than 3 years, valued within 
90 days of the proposed effective date. If the prior carrier loss runs cannot be 
obtained for the 3 years prior to the expiring year, the experience mod 
worksheet, valued within 120 days reflecting loss experience for the 3 years 
prior to the expiring year may be used to support online data entry of losses.

3. A detailed description of all claims with a total incurred amount of $25,000 or 
more.

4. The most current experience modification worksheet or snap shot.

5. The ACE Complete online application summary pages.

6. Appropriate documentation supporting application of schedule credits or debits, 
merit rating, drug free workplace credits, safe workplace credits, managed care 
credits, contractor classification credits.

7. The most current certificates of insurance from all subcontractors.

8. New Venture applicants, defined as a business in operation less than one year 
that has never operated before under a different name or owner, require signed 
documentation in file from the owner, head partner or principal of the 
corporation certifying three years or more operational experience in the same or 
similar industry. New Venture contracting and security guard operations are
ineligible for ACE Complete. A minimum of 3 years in business is required for all contracting applicants. Contracting applicants must have active, continuous and current operations under the same name and ownership structure for the 3 years preceding the proposed coverage effective date in order to be eligible for ACE Complete.

9. Appropriate state mandated documentation supporting Executive Officer, Partner or Sole Proprietor exclusion or inclusion, deductible rejection or Acceptance when required.

10. Class or industry specific supplemental applications as may be required by ACE.

**Renewals**

Refer to the Renewal Workflow procedures in the ACE *Complete Processing Guide*. In addition to the information developed from the new business submission, the following information is required in the file for ACE *Complete* renewals:

1. On the third renewal year with ACE, a completed (all sections and questions) Accord Workers’ Compensation application (#130, Florida #130 FL), signed by the applicant and producer and dated within 90 days of renewal date.

2. ESIS Risk Advantage loss runs for the ACE Complete coverage period(s) valued within 90 days of the effective date including detail of claims greater than $25,000 (provided by ACE).

3. Appropriate documentation supporting application of schedule credits/debits, Merit rating, drug free workplace credits, safe workplace credits, Managed Care Credits, contractor classification credits (Refer to section VI. Schedule Rating).

4. Renewal experience modification worksheet. (Provided by ACE)

5. The ACE *Complete* renewal online application summary pages.

6. Copy of the Risk Control report, recommendations and compliance Documentation (if applicable)

7. General correspondence and documentation as necessary, pertaining to risk Evaluation.

8. The most current certificates of insurance from all sub contractors for the renewal policy term.
H. **Territory**

You are authorized for all states listed as “Governing States” for which you are properly licensed and appointed per Section IV.D of your ACE Complete Agreement. Any restrictions or limitations pertaining to “Governing States” will be provided to you in writing as part of your Underwriting Guidelines. The Company has the right to change the list of eligible states without notice by amending the “Governing States” listing within the ACE Complete system. A list of current states where ACE Complete is available may be obtained from your ACE Complete representative.

I. **Policy State Limitations**

The maximum number of states allowable on a policy is seven, the governing state plus six additional states. In addition to the seven states allowed on a policy, there is no limitation on the number of eligible states for clerical and/or salesperson classifications. The additional states may be any jurisdiction within the United States except ND, OH, WA, WV, and WY.

**SEE APPENDIX A-ITEM 2-STATE STRATEGY DOCUMENT**

J. **Rating Plan** – All applicants are offered Guaranteed Cost only.

K. **Employers Liability** – Limits available:

- $100,000 each accident, $500,000 policy limit, $100,000 each employee
- $500,000 each accident, $500,000 policy limit, $500,000 each employee
- $1,000,000 each accident, $1,000,000 policy limit, $1,000,000 each employee

L. **Deductibles** – All policies are offered on a first dollar basis only, except for states that mandate a deductible offering. States that mandate deductible offering require referral to ACE for rating.

M. **Payment Plans** – The annual or first installment premium on new business will be billed, collected and remitted within five (5) days by our broker/producer. **Please include the policy number when remitting any payment.** All remaining installments, including audits are direct billed by ACE. There are 4 payment plans available and a $5.00 service fee is charged per installment:

1. Annual – premium due on or before policy inception date.
2. Semi Annual – 60% deposit due on or before policy inception date with the remaining 40% due 180 days from policy inception.
3. Quarterly – 30% deposit due on or before policy inception date with 23.34% due 90 days and 23.33% due 180 days and 270 days respectively from policy inception.
4. 10 Pay – 20% deposit due on or before policy inception date followed by 9 equal payments of 8.89% due 30, 60, 90, 120, 150, 180, 210, 240 and 270 days from the effective date. We do not recommend this plan for policies with premiums under $10,000. **This plan is not available for policies with premiums under $5,000.**
N. **Policy Term** – Only one year policy terms are offered. Exception: short term policies (no less than six months) or policies written for a year and 16 days are permitted to effect concurrency with other lines of business. **Backdating of coverage is prohibited.**

Note: Short Term Policies are not eligible for a pay plan-(Short Term are billed on an annual pay plan only)

O. **Anniversary Rating Date** – The Anniversary Rating Date endorsement is not available for applicants with normal anniversaries prior to ACE Complete filing approval in the respective state. Otherwise, midterm placements are acceptable. **NOTIFY ACE** on any risk bound requiring an Anniversary Rating endorsement. The file should contain documentation noting the reason for mid term placement (prior carrier service issues, better price, etc.).

P. **Endorsements** – Other than state mandated forms, the only coverage endorsements allowed are:

1. Waiver of Subrogation (per job/project)
2. Inclusion/Exclusion of Executive Officers
3. Foreign Voluntary Comp **(Coverage unavailable for employees in the Middle East)**

Q. **Executive Officer Inclusion/Exclusion** – Executive officers, partners or sole proprietors may be included or excluded from Coverage in accordance with state regulations and completed election forms when necessary.

R. **Schedule Rating** – See the Schedule Rating section of this manual.

S. **Policy Payroll Audits** – All policies will be audited by ACE through physical or voluntary audit procedures approximately 30 days after policy expiration. Interim audits may be scheduled at binding, on risks requesting significant payroll reductions or on policies determined to have payroll inconsistencies.

T. **Risk Control Surveys** – When ACE determines the necessity, a risk control survey will be ordered within the first 60 days of coverage to validate exposures, examine an unusual or hazardous operation/activity or as a random sample. Risks found with deviations from operations, exposures or prior loss experience as described on the application may be cancelled.

U. **Pricing** – Brokers can use only the rates available in ACE Complete and classifications published by the NCCI and similar state classification authorities. Only experience modifiers produced by the NCCI or similar state rating authorities shall be utilized in determining the premium. All modifiers applied to the rating, whether schedule credits, safe workplace, etc. require file documentation. “Consent to Rate” plans are not authorized.

V. **Classification** – One of the important elements in screening risks for ACE
Complete is the assignment of correct classifications. The broker must endeavor at all times to examine, evaluate and amend classifications to best represent the exposures presented by the risk. **ACE Complete relies upon its producers to guarantee and validate all the information gathered from sub producers or directly from the insured.**

W. **Clearance** – When an applicant FEIN or Social Security number is entered into ACE Complete, the system will search for previous entries within the past 90 days. If the applicant was not previously cleared or written within 90 days of entry, the FEIN or Social Security will clear out of the system allowing re-entry. It is essential to input the correct FEIN or Social Security number. Any broker inputting an incorrect number may have their quote withdrawn if a competing broker enters the same risk with the correct number. NOTE: If only the FEIN or Social Security is entered without all the required information in the online application, the clearance will only hold for 48 hours. It is therefore incumbent upon the submitting broker to complete all data entry requirements for quoting within 48 hours of clearance in order to retain clearance.

II. Guidelines

A. **Risk Characteristic** - Our goal is to write accounts that demonstrate an active concern for workplace safety and an average to above average ability to control losses and loss exposures. While the reality of the market involves risks with a wide range of operations, exposures, loss experience, safety controls, employee caliber, metropolitan to rural settings and litigious to reasonable claims jurisdictions, the *ideal* risk for ACE Complete will:

- be experience rated at a modifier under 1.00
- contain all operations at one location in one state
- have a prior 5 year loss ratio under 35%
- have been in business for more than 5 years
- provide wages equal to or greater than industry average
- provide medical plans to all its employees
- be financially stable with no significant changes from prior operations
- provide employees with a well maintained and safe work environment
- have a return to work policy
- be safety conscious and provide some form of safety program
- properly screen employees through applications, reference checks, drug/alcohol tests
- have a stable workforce with average annual turnover under 10%
- be situated in a reasonable claims and regulatory jurisdiction, where rates are deemed adequate by ACE and where competitive forces have not eroded such adequacy
- be in a low to medium hazard grade
- be free from Occupational Disease exposures

Please Take Note: There are various ranges in quality of risk both above and below the *ideal* that will still qualify the applicant for coverage in ACE Complete

B. **Broker of Record** – ACE Complete contains a clearance process which will prevent more than one broker from quoting the same risk. Should a broker
encounter denial of entry into the ACE Complete application to quote a risk due to another broker’s prior entry of that risk, the second broker may petition the denial by following the Broker of Record procedures detailed here.

For a BOR letter to be eligible for consideration by ACE Complete, it must be received by ACE Complete Operations management no less than 5 business days before the normal policy expiration date and contain the following elements:

1. It must be on the applicant’s business or personal letterhead, currently dated and signed by an officer of the applicant.
2. The full name and address of the broker to be appointed.
3. It should specify that this broker has been selected to procure workers’ compensation insurance.
4. The effective date for which the applicant desires appointment of the broker.
5. Federal Employee Identification Number or Social Security Number

Should the original broker that entered the applicant wish to counter the second broker’s BOR, the original broker will have 5 business days to do so. We will not entertain a countermanding BOR less than 2 days before the effective date. Failure to provide a countermanding BOR at least 2 days before the effective date will cause the applicant to default to the broker providing the BOR. Barring extraordinary circumstances (bankruptcy, fraud on the part of the incumbent broker) we will not accept a mid-term BOR.

C. New Venture – An applicant is defined as a new venture if the operation has been in business less than one year and is a newly formed entity that never existed before under a different name or owner. New Venture applicants are eligible only if the owner has at least three years experience in the same or a similar operation. A risk which previously operated under a different name or owner(s) when the operation and core group of employees remained the same is not considered a New Venture. Such a risk should be treated as a going concern and entered in the ACE system with the appropriate numbers of years in business including the loss experience that was incurred under the previous owner/name. New Venture contracting and security guard risks are ineligible. Contracting and security risks are required to have a minimum of three consecutive and continuous years of active operations. **All new ventures (less than 1 year in business) will be quoted in Pacific Employers Insurance Company.**

D. Lapsed Insurance – An applicant is defined as a lapsed insurance risk if the operation has been uninsured for one or more years during the three year period prior to the proposed policy inception date and the applicant was required by law to carry Workers Compensation insurance. Lapsed insurance applicants are ineligible. However any short term lapse (up to 30 days) will be considered for entry into the system by the ACE Underwriter.

E. Years in Business – The preferred risk will have been in business at least 3 years however New Venture risks, defined as a business that had never been in operation before under a different name or owner are eligible. The owner of a New Venture risk must have at least 3 years experience in the same or similar
operation to be considered eligible. Documentation substantiating prior experience of the owner is necessary. The exception to this requirement applies to contractors and security guards, who are required to have 3 consecutive years of insured, continuous and active operations. New Venture contractors are not eligible.

F. **Prior Policy Cancellation** – Any applicant who was cancelled or non-renewed for underwriting or premium payment reasons during the past year prior to the proposed policy inception is ineligible. Termination for underwriting reasons may include but not be limited to unacceptable loss experience, unacceptable exposures, failure to cooperate with Risk Control, etc. Termination for premium payment reasons may include but not be limited to failure to pay premiums, audits etc. Excepted are terminations due to carrier withdrawal from the line of business or state. **These exceptions must be substantiated.**

G. **PEO’s/ Employee Leasing** – Applicants who have been insured in a PEO or similar structure in the past 3 years are ineligible.

H. **Volunteers** – Applicants using volunteer or donated labor are considered ineligible. It is unlikely that risks on the Eligible list would encounter volunteer labor.

I. **Temporary Employees** – True temporary labor, defined as clerical or administrative personnel hired for a few months during the applicant’s busy season or for the temporary absence of a full time employee is acceptable. Applicants with a continuous stream of temporary workers throughout the year or those using temporary labor in occupations beyond office work are ineligible.

J. **1099 Employees** – Applicants with employee’s whose income is reported on 1099 forms including uninsured sub contractors, independent/owner operators, etc. are ineligible. The absence of a conventional employee/employer relationship, the flow of multiple workers into and out of the operation without the normal hiring practices make this type of employee unacceptable.

K. **Self Insurance Funds (SIF)** – An applicant that was in a self insurance fund during the past 3 years is not eligible.

L. **Executive Supervisors (5606)** – This classification and related exposures classed separately in A & DE is not available as a governing class or for general contractors or “paper” contractors. Applicants that are eligible for this classification are those contractors who perform the majority, if not all their work with their own employees and have an employee(s) performing an administrative or managerial function for construction projects of the named insured. These employees exercise control of the insured’s workmen through supervisory oversight of job site foremen or supervisors and do not have direct charge over the workmen. Executive Supervisor payroll must not exceed 25% of total policy payroll and all sub contractors are required to provide evidence of their own workers’ compensation insurance covering their employees.

M. **Wallboard Installation (5445) NCCI (5446 & 5447) in CA (645) DE & PA**
This classification and related exposures classed separately in PA & DE is not available as a governing class. Wallboard installation operations that are part of a
contracting risk (Painters, Carpenters, etc.) where the wallboard payroll does not exceed 25% of total policy payroll is acceptable.

N. **Clerical & Salespersons (8810, 953, 8742, 951)** – Risks with incidental (standard exception) clerical or sales exposures are eligible. Risks with a governing class (exposure) from clerical or sales operations other than Banks, Computer Design & Drafting or Real Estate Agents are ineligible. Governing exposure is defined as the class containing the majority of payroll on the policy. Any risk that has a class(s) with the minority of payroll on the policy other than clerical and sales when clerical or sales contain the majority of payroll (ex. Store 8010 - $10,000; Clerical 8810 - $100,000) are normally ineligible. If there are unusual but justifiable circumstances that cause a heavy payroll allocation to these classes other than the exceptions noted, contact your ACE Underwriter.

O. **Referrals** – While ACE strives to make the online process complete, we understand there are reasonable exceptions that may not fit the ACE online model. For those exceptions that make good business sense, referrals of risks that do not conform to the online parameters may be referred to an ACE Underwriter at least 10 business days before the effective date. The user must first enter all the information requested in the online application until the system rejects the risk before referring to ACE. **You should call the ACE Underwriter to discuss before making the referral.** Referral material must include:

1. Reason for system rejection.
2. Accord work comp application.
3. Loss runs.
4. Experience modifier worksheet.
5. Quote Number

Referrals may be sent via e-mail or fax to the appropriate ACE Underwriter.

P. **Backdating** – Backdating of coverage is prohibited. The ACE system will not allow a user to bind coverage or amend the online entry after the effective date.

Q. **Sub Contractors** – All sub contractors of any risk seeking a quote from ACE are required to maintain separate work comp coverage. Evidence of separate coverage is required (certificates of insurance). Risks that utilize uninsured sub contractors are ineligible. ACE does not have a direct limit on the number sub contractors utilized however it must be recognized that the chance of a risk using an uninsured sub increases as the number of sub contractor’s rise.

R. **Other States Coverage** – Other states coverage is available for risks when ACE insures all related operations, entities, locations and states owned and controlled by the named insured entered in the ACE on line application. Risks with commonly owned operations or entities at other locations or in other states other than the exposures, locations and entities entered in the ACE on line application are not eligible for other states coverage.

S. **Height/Depth Exposures** – Risks working at heights up to 15 feet or down to 3 feet are eligible. Risks working at heights between 15 and 25 feet or depths between 3 and 6 feet (10 feet if a foundation or swimming pool contractor)
are eligible if certain risk control measures are employed. Any risk with an exposure to
work at heights above 25 feet or depths of 6 (10) feet is ineligible.

III. Eligible Applicants

A. All class code numbers and the associated description listed in the Class Code Eligibility section of the ACE Complete website are eligible for quoting subject to all Standards and Guidelines. Some classes may contain multiple descriptions some of which may be ineligible and some states may have different eligible classes. Carefully review the class code description and the described operation to ascertain acceptability. Refer to your ACE Underwriter any risk where the described operation does not match with the eligible class descriptions.

IV. Ineligible Applicants

A. Any class number or description not listed in the Class Code Eligibility section of the ACE Complete website is ineligible for quoting.

B. Any applicant with the following operations, activities, exposures or coverage requirements is ineligible for ACE Complete.

1. USL&H, Maritime, Admiralty, Outer Continental Shelf Lands Act, subaqueous and all other forms of maritime exposures including but not limited to vessel operations, manufacture, service, repair; marina’s, stevedoring, dredging, diving, wrecking, pile driving, jetty construction, dams, dry docks, caissons, coffer dams, reservoirs, dikes, locks or revetment.
2. Defense Base Act or Migrant & Seasonal Agricultural Worker Protection Act.
3. FELA and all forms of railroad operations, manufacture, service or repair including subways.
4. Aggregate or excess workers’ compensation.
5. Financial Guarantee.
6. Pools, Associations or Syndicates. (Allowable but must be referred to UW)
7. Risks with an occupational disease exposure including but not limited to Black Lung, Brown Lung, Silicosis or Asbestosis, a classification with an occupational disease loading or a prior occupational disease exposure or loss.
8. Nuclear or atomic energy operations or services.
9. Aircraft or motorized watercraft operation, manufacture, service or repair.
10. Risks involved with manufacture, installation, removal, processing or handling of dioxins, urea formaldehyde, PCB’s, asbestos or mold.
11. Risks with exposure to work at heights exceeding 25 feet or at depths in excess of 6 (10) feet.
12. PEO’s, temporary labor service operations, staffing or employee leasing firms.
13. Mining including underground, surface and quarries; all forms of drilling (except water wells), tunneling or shaft sinking.
14. Manufacture, production, refining, storage, distribution, construction, maintenance or transportation of natural or artificial fuels or gases including but not limited to gasoline, LPG, propane or butane.
15. Manufacture, sale, distribution, storage, loading, handling, usage (including blasting), or transportation of ammunition, dynamite, fireworks, fuses, nitroglycerine, celluloid, pyroxylin or any other explosive.
16. Steel tank or pressure vessel testing, service, repair, installation or manufacture.
17. Manufacture, blending, processing or packaging of paints, solvents or chemicals.
18. Bridge construction, erection, repair or maintenance.
19. Oil or gas operations including but not limited to exploration, distribution, operations, construction, refining, distilling, repair or maintenance.
20. Electric power and light companies including operation, construction maintenance or repair.
21. All forms of mobile home manufacture, sales, installation, service or repair.
22. Twenty-four hour convenience stores or gasoline service stations.
23. Amusement parks or devices, exhibits including fireworks, carnivals, racing teams or circuses.
24. Pest control including but not limited to exterminators and fumigators.
25. Towing operations including repossession except if receipts from towing are less than 10% of total receipts for the operation insured by ACE Complete.
26. Demolition, blasting and wrecking operations.
27. Tobacco production or processing.
28. Pulpwood production, logging or sawmill operations.
29. Seasonal operations defined as operations occurring less than 9 months per year with less than 70% of the employees from the peak operational period.
30. Sandblasting operations.
31. Long haul trucking (more than 200 miles one way).
32. Moving and storage operations.
33. Window cleaning operations (exterior).
34. Prepared food delivery, retail (ex. pizzeria; does not include caterers).
35. Scaffolding contractors.
36. Union operations.
37. Roofing contractors.
38. Foundries.
39. Professional or semi professional sports teams.
40. Home based employees.
41. Domestic workers.
42. Environmental remediation contractors.
43. Volunteer labor (other than specified classifications).
44. Temporary labor other than clerical or administrative personnel.
45. Establishments where liquor sales account for more than 40% of receipts.
46. Lapsed Insurance risks (see section II. D.)
47. General contractors (5606) or Wallboard contractors (5445) when payroll from the class exceeds 25% of total policy payroll. (Note: Insured’s that subcontract more than 50% of the work are ineligible for the Ace Complete Program)
48. Snow plowing operations.
49. Any risk in NCCI Hazard Group IV. (See Appendix A-Item 8)
50. Any classification and description not listed as eligible in the Class Code Eligibility section of the ACE online application.
51. Adult Day Care Centers

V. Special Classifications

There are eligible classifications, primarily contracting and transportation classes which contain additional qualification requirements to meet the acceptability parameters of ACE Complete. Most of these classes are state or industry specific, therefore mutually exclusive. These qualification requirements are related to operations, employer aspects, employee controls and minimum premiums.

Those classes with higher minimum premiums are noted with an *

Please see Appendix B-Additional Underwriting Questions by Class Code

Special NCCI Classifications

0042 – Christmas Tree Farm
2070 – Milk Hauling
2081 – Butchering
2089 – Packing House
2157 – Bottling NOC
2802 – Carpentry Shop
2812 – Cabinet Mfg.
3040 – Iron/Steel Shop
3066 – Coppersmith
3113 – Tool Mfg.
3146 – Hardware Mfg.
3179 – Electric Apparatus Mfg.
3315 – Brass/Copper Goods Mfg.
3400 – Metal Goods Mfg.
3548 – Printing
3724 – Air Conditioning *
4611 – Drug Mfg.
5020 – Ceiling Work *
5022 – Masonry NOC *
5027 – Masonry *
5028 – Masonry *
5102 – Door Erection *
5128 – Instrument Installation *
5140 – Electric Wiring *
5146 – Fixture Installation *
5183 – Plumbing *
5185 – Sprinkler Installation *
5187 – Plumbing *
5188 – Sprinkler Installation *
5190 – Electric Wiring *
5200 – Cement Work *
5201 – Concrete Work *
5205 – Concrete Work *
5213 – Concrete NOC*
5221 – Concrete Work *
5223 – Swimming Pool Construct *
5348 – Tile Work *
5402 – Hot House Erection *
5403 – Carpentry NOC*
5437 – Trim Carpentry *
5439 – Decorating *
5443 – Lathing *
5445 – Wallboard*
5461 – Painting *
5462 – Glazier *
5467 – Glazier *
5470 – Glazier *
5474 – Painting *
5476 – Painting *
5478 – Floor Covering *
5479 – Insulation Work *
5480 – Plaster *
5482 – Painting *
5484 – Plaster *
5485 – Plaster *
5491 – Painting *
5536 – Duct Work *
5537 – HVAC *
5538 – Sheet Metal *
5539 – Prefab Bldgs *
5542 – Sheet Metal *
5550 – HVAC*
5606 - Executive Supervisor*
5645 – Carpentry, 1-2 Family *
5648 – Siding Installation *
5697 – Carpentry *
6217 – Excavation *
6219 – Excavation *
6220 – Grading *
6229 – Drainage *
6325 – Cable Conduit *
6326 – Cable Conduit *
6365 – Irrigation *
6400 - Fence*
7196 – Tank Truckmen*
7208 – Trucking *
7212 - Bus Company
7219 – Trucking NOC*
7228 – Trucking *
7233 – Limousine Company
7370 – Limousine Company

7373 – School Bus
7377 – Limousine Company
7380 – Chauffeurs
7381 – Bus Company
7382 – Bus Company
7383 – School Bus
7384 – Bus Company
7390 – Beer/Ale Dealers
7536 – Cable Conduit *
7600 – Cable Conduit *
7602 – Cable Conduit *
7605 – Alarm Company*
7720 – Private Security*
7721 – Private Security*
7723 - Private Security*
8006 – Gasoline/Convenience Store
8010 – Hardware Store
8015 – Furniture Store
8017 – Retail Store NOC
8018 – Wholesale Store NOC
8021 – Meat/Fish/Poultry Wholesale
8036 – Hardware Store
8044 – Furniture Store
8061 – Convenience Store
8102 – Seed Merchant
8107 – Machinery Dealer
8111 – Plumbing Supply Dealer
8227 – Construction Yard
8232 – Lumberyard
8291 - Warehousing Cold
8292 - Warehousing NOC
8380 – Auto Repair
8381 – Gasoline Station
8382 – Auto Service Station
8385 – Bus Company Garage
8387 – Auto/Truck Service Station
8389 – Auto/Truck Repair
8391 – Auto/Truck Dealer
8393 – Auto Body
8395 – Truck Repair
8397 – Transmission Repair
8601 – Architect/Engineer
8742 – Labor Union/Check Cashing
8748 – Auto Sales
8810 – Check Cashing
9014 – Bldg. Operation – Contractor
9015 – Bldg. Operation – Owner
9052 – Hotel
9053 – Swim Club
9058 – Hotel Restaurant
9060 – Club Country
9061 – Club NOC
9063 – YMCA
9071 – Restaurant
9072 – Restaurant
9079 – Restaurant
9082 – Restaurant
9083 – Fast Food Restaurant
9586 – Barber Shop

Footnotes:
1 – Wallboard Installation & Contractor-Executive Supervisors are not eligible as governing classifications.
2 – Classes 8742, 8810, 951 and 953 are not eligible as governing classifications except in PEI. Refer to section II. N. of this manual for detail and exceptions.

Special PA & DE Classifications
445 - Hardware Mfg.
608 – Cement Work *
609 – Excavation*
645 – Wallboard*
646 – Fixture Installation *
647 – Insulation *
648 – Carpentry – Trim *
649 – Ceiling *
651 – Carpentry – Commercial *
652 – Carpentry – Residential *
653 – Masonry *
654 – Concrete Construction *
660 – Alarm Company *
661 – Electric Wiring *
662 – Appliance Repair *
663 – Plumbing *
664 – HVAC *
665 – Painting *
666 – Glass Installation *
667 – Paperhanging *
668 – Tile *
669 – Plastering *
670 – House Furnishing *
674 – Swimming Pool *
804 – School Bus
811 – Trucking *
813 – Warehousing
815 – Auto Repair
816 – Auto Service Station
817 – Bus Company
818 – Auto Dealer
896 – Club NOC
897 – Restaurant
904 – Investigative Agency*
917 – Grocery Store

922 – Furniture Store
928 – Retail Store NOC
944 – Club
951 – Salesperson
953 – Office
954 – Security Agency*
975 – Restaurant
976 – YMCA
977 – Barber Shop

Footnotes:
1 – Wallboard Installation & Contractor-Executive Supervisors are not eligible as governing classifications.
2 – Classes 8742, 8810, 951 and 953 are not eligible as governing classifications. Refer to section II. N. of this manual for detail and exceptions.

Schedule Rating

A. Broker Schedule Rating Authority

Authority is granted to apply justified and supported schedule credits or debits to eligible applicants. Schedule modifier application authority of broker is limited to the maximum allowable by ACE. Schedule modifiers are applied by answering the last three questions in the “Additional Question” section of the online application. The 3 questions listed require characterization of the applicants Premises, Employees and Management as “Above Average” (schedule credit) “Average” (manual) or “Below Average” (schedule debit). This characterization must be supported with hard copy documentation in the file. When the applicant is bound, documentation supporting the schedule modifier must be sent to ACE Complete Underwriting within 5 business days along with the completed application. Schedule rating factors in excess of those built in to the ACE Complete system must be referred in writing with complete documentation including supporting material (prior surveys, procedure manuals, etc.) to ACE Complete Underwriting.

B. Schedule Rating Methodology

Schedule Rating is designed to evaluate the occupational hazards of the individual risk, compare them with average hazards for risks in the same class as well as operational variances within a class and debit or credit the rate accordingly on a judgmental basis. The methodology must be applied equally to all accounts. Schedule rating plans are used to adjust for risk factors not contemplated in the classification nor reflected in the experience modification.

ACE Complete Underwriting has delegated schedule rating authority to brokers for Premises, Employees: Selection, Training & Supervision and Management Cooperation with Insurance Carrier. The schedule modifications may reflect the degree to which the physical environment,
quality of employees and management deviates from the industry standard.

1. **Premises**

Elements in this category could include life safety features, physical conditions, ventilation, lighting, use for intended purpose, housekeeping, hazard controls, preventative maintenance, self or outside inspections, ergonomics and industrial hygiene. Credits may be considered when the physical premises create working conditions superior to the norm for other risks in the same class. Conditions such as working space, physical organization and workflow, or state of the art equipment are some areas which might lead to schedule credits. Debits should be considered if physical conditions are less than standard. They are most often given for poor housekeeping, congested workplaces, poor lighting or ventilation, or other poor physical characteristics of buildings or equipment.

2. **Employees: Selection, Training and Supervision**

Elements under this section may include wage levels, employee benefits, pre or post hire training, level of supervision, new hire screening, turnover, experience level, MVR reviews pre and post hire, employee discipline plans, employee incentive plans and accident review committees. Credits may be considered for employee conditions such as job qualification requirements that exceed industry standards, lower turnover rate than the industry average, employee skills and experience greater than the industry average, wage scales that are higher than the industry average. Debits may be considered if the opposite conditions are evidenced.

3. **Management’s Cooperation with Insurance Carrier**

Elements in this section may include management’s commitment to workplace safety, prompt claims reporting, accident investigation, analysis & remediation efforts, comprehensive record keeping, compliance with Risk Control recommendations, safety committees with employee involvement, accurate payroll reporting, safety training, machine and personal safety equipment. Credits may be considered for risks that are dedicated to reducing loss frequency and severity. This may be demonstrated by the commitment of financial and human resources to risk control. Debits should be applied to risks that are unwilling to implement or fail to demonstrate basic risk control activities or awareness.

C. **Schedule Rating Worksheets - Workers Compensation**

Please see Appendix A- Item 4 –Sample Schedule Documentation

1. **Definition**

The schedule rating worksheet is a form used to document any schedule debits or credits that have been applied to the premium of an individual risk. Every risk file subject to schedule rating must contain a
schedule rating worksheet that has been properly completed which is provided by ACE. When a risk is eligible for schedule rating and schedule rating has not been applied, the worksheet must be annotated as to why schedule rating was not applied and inserted into the file. All schedule credits and debits be substantiated by information in the file and follow the methodology listed in the prior section. The information may come from a number of sources, including:

- The application
- Applicants written comments
- Producer's written comments
- Dun and Bradstreet report
- Risk Control inspections
The worksheets contain pertinent information and must be retained with the file after expiration. The broker is responsible for obtaining the information supporting the schedule modifiers. ACE Complete is responsible for the production of the worksheet and will forward a copy of the same for the broker.

Please refer to Appendix A – Item 5-Important Processing Aids
Item 6-Premium Payment
Item 7-Contact Information
Ace Complete UW Manual
Appendix A

Item 1-Sample Broker Checklist
Item 2-State Strategy Document
Item 3-Deposit Remittance Slip
Item 4-Sample Schedule Rating Document
Item 5-Important Processing Aids
Item 6-Premium Payment Information
Item 7-Contact Information
Item 8-NCCI Hazard Groups
Item 1 – Sample Broker Checklist

Binding Section
Yes No Billing instructions
Yes No Our Invoice
Yes No Copy of the check (Not Required)
Yes No Confirmation of coverage bound from the ins company
Yes No Our binding request to the insurance company
Yes No The insurance company’s quotation
Yes No The sub-agent’s request to bind coverage
Yes No Copy of our quotation to the sub-agent
Yes No Binding section reflects what was bound

Application and Basic Policy Information Check Section
Yes No Application in correction location
Yes No Correct name including all DBA’s and insured names
Yes No Mailing address
Yes No Years in business
Yes No Entity type
Yes No FEIN
Yes No Risk ID (Not applicable)
Yes No All locations listed
Yes No Effective Date
Yes No Expiration Date
Yes No NCCI Anniversary Rate Date (Not Applicable)
Yes No All states covered under Item 3 A.
Yes No States covered under Item 3 C.
Yes No Correct limits
Yes No Special coverage’s (Not Applicable)

Rating Section
Yes No State
Yes No Location Number (Not required)
Yes No Class Code
Yes No Class description
Yes No Number of full time employees
Yes No Number of part time employees
Yes No Payroll
Yes No Increased limit factor (Not applicable)
Yes No Experience modifier (Not applicable)

Officer Section
Yes No Officer’s name
Yes No Date of birth (Not required)
Yes No Title
Yes No Percentage of ownership
Yes No Include/Exclude shown
Yes No Class Code
Yes No Payroll

Prior Carrier Section
Yes No Policy years (No prior coverage)
Yes No Name of Insurance Company
Yes No Policy number
Yes No Premium
Yes No Experience modifier (Not applicable)
Yes No Number of claims
Yes No Amount paid
Yes No Amount Reserved (Included under paid)
Yes No Complete descriptions of operations
Yes No Yes/No answered
Yes No Yes’s explained
Yes No Contact name and phone number

Premium Finance Section (Not Applicable)
Yes No Signed finance agreement
Yes No Premium Finance Confirmation letter
Forms & Miscellaneous Section

Yes       No       Binder letter (Missing information requested)
Yes       No       Officer Excl (Matches app State complaint)
Yes       No       CNC (Matches app State compliant)
Yes       No       Payroll verification (Not applicable)
Yes       No       Endorsement match req (Not applicable)
Yes       No       Policy checked properly (Missing info req’d)
Yes       No       Average Weekly Wage
Yes       No       MVR’s (Not applicable)
Yes       No       Schedule Rating documentation

Policy Premium and Exclusion Check Section

Total Estimated Annual Premium
Class Codes
Payroll
Rates
Increased Limits
Experience Modification
Schedule Modification
Expense Constant

Officer Included: Yes  No
Form Required Yes  No
If form not required, included by law Yes  No
If form is required, was it sent to carrier Yes  No

Officer Excluded: Yes  No
Form Required Yes  No
If form not required, excluded by law Yes  No
If form is required, was it sent to carrier Yes  No

Outcome
Yes  No  Additional information needs to be requested
Yes  No  Information has been requested by ____________________________

Comments
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
Item 2 State Strategy

Ace Complete
Workers Compensation State Table

Target States - Green
Available if less than 20% of payroll - Yellow
Clerical/Sales only - Brown
Restricted construction appetite - Diagonal Lines
Monopolistic - Gray

12/01/2006
<table>
<thead>
<tr>
<th>Item 3 – Deposit Remittance Slip</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACE Complete Deposit Premium Remittance</strong></td>
</tr>
<tr>
<td><strong>Policy Number:</strong> C _ _ _ _ _ _ _</td>
</tr>
<tr>
<td><strong>Management Code:</strong> WC</td>
</tr>
</tbody>
</table>

| **ACE Complete Deposit Premium Remittance** |
| **Policy Number:** C _ _ _ _ _ _ _ |
| **Management Code:** WC   | **Billing Type:** 1 Item Billed | **Producer Code:** |

| **ACE Complete Deposit Premium Remittance** |
| **Policy Number:** C _ _ _ _ _ _ _ |
| **Management Code:** WC   | **Billing Type:** 1 Item Billed | **Producer Code:** |

| **ACE Complete Deposit Premium Remittance** |
| **Policy Number:** C _ _ _ _ _ _ _ |
| **Management Code:** WC   | **Billing Type:** 1 Item Billed | **Producer Code:** |
### A. CARE AND CONDITION OF PREMISES

<table>
<thead>
<tr>
<th>Risk Characteristics</th>
<th>Point Range (Poor to Excellent)</th>
<th>Score</th>
<th>Explanation/Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good Housekeeping</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debris removed</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age and Condition of equipment/building</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equipment safety guarded</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>(Below Average 0-3, Average 4-8, Above Average 9-12)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### B. PERSONNEL SELECTION, TRAINING AND SUPERVISION

<table>
<thead>
<tr>
<th>Risk Characteristics</th>
<th>Point Range (Poor to Excellent)</th>
<th>Score</th>
<th>Explanation/Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-employment/random drug testing</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee turnover</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages above average for class</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New employee orientation</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>(Below Average 0-3, Average 4-8, Above Average 9-12)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### C. MANAGEMENT'S COOPERATION TO REDUCE LOSSES

<table>
<thead>
<tr>
<th>Risk Characteristics</th>
<th>Point Range (Poor to Excellent)</th>
<th>Score</th>
<th>Explanation/Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal safety program or meetings</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complies with Loss Control promptly</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Insurance is available to employees</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return to Work Program</td>
<td>0, 1, 2, 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>(Below Average 0-3, Average 4-8, Above Average 9-12)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:_______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
Item 5 – Important Processing Aids

All endorsement requests, BORs, experience modification worksheet requests and cancellation processing requests can be sent to our central email address: acpolicychange@ace-ina.com

All audit requests, inquiries or disputes may be submitted to our central email address: acewcpremiumaudit@ace-ina.com

It is not necessary to cc your underwriter as your request will be logged to a central tracking system and forwarded to the appropriate technician for processing. Should a referral to the underwriter be required we will handled that for you internally and automatically.
Item 6 – Premium Payment Information

Premium Payment Information

The deposit premium should be received within five (5) days of binding.

Description of ACE’s Direct Bill Plan:

Policies registered 25 or more days prior to the effective date: The billing system will invoice 20 days prior to the effective date, with payment due in 20 days. There is a five day hold between premium registration and invoice billing.

Policies registered less than 25 days prior to the effective date: The system will invoice 5 days after the policy registration with remittance due in 20 days. If the deposit premium is not received within the 5 day window, the insured will billed for the deposit premium.

If the payment is not received by the billing due date, we will issue direct notice of cancellation. Your office is responsible for earned premium related to the deposit premium. ACE takes the responsibility for earned premium subsequent to the deposit.

Deposit premiums should be mailed to the address below and must have a deposit invoice attached to the check clearly identifying the policy number.

<table>
<thead>
<tr>
<th>Lockbox Address</th>
<th>Overnight Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACE USA</td>
<td>Chicago Regional Lockbox</td>
</tr>
<tr>
<td>Dept. CH 14089</td>
<td>5505 N. Cumberland Ave., Suite 301</td>
</tr>
<tr>
<td>Palatine, IL 60065-4089</td>
<td>Chicago, IL 60656</td>
</tr>
<tr>
<td></td>
<td>Attn: Box #14089</td>
</tr>
</tbody>
</table>

The gross deposit premium should be remitted based on the percentage for the applicable payment plan selected below.

<table>
<thead>
<tr>
<th>DO NOT NET COMMISSION FROM REMITTANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
</tr>
<tr>
<td>Semi-Annual</td>
</tr>
<tr>
<td>Quarterly</td>
</tr>
<tr>
<td>Ten Pay</td>
</tr>
</tbody>
</table>

Payment Verification

You may verify policy payment information via telephone or return fax by dialing our automated Voice Recognition System at: 877-490-7427 and selecting option #3.
Item 7 – Contact Information

For the most up to date contact information, please view the contact information on our homepage at www.acecomplete.com

ACE Complete Customer Center
Telephone: 302-476-7800

Fax: 302-476-6929

Mailing Address:
One Beaver Valley Road
3 West
Wilmington, DE 19803

ESIS Claims

www.esis.com
1-866-840-1223

Accounting
1-877-490-7427

Audit
acewcpremiumaudit@ace-ina.com

Please send – Endorsements, Cancellations & BOR’S to:
acpolicychange@ace-ina.com
### Item 8 – NCCI Hazard Groups

**NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.**

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**ITEM B-1403—REVISION TO BASIC MANUAL AND RETROSPECTIVE RATING PLAN MANUAL/2006 MANUAL/2006 UPDATE TO HAZARD GROUPS & RETROSPECTIVE RATING PLAN PARAMETERS**

**EXHIBIT 1**

**BASIC MANUAL**

**APPENDIX E - TABLE OF CLASSIFICATIONS BY HAZARD GROUP AS APPROVED IN EACH RESPECTIVE STATE BELOW EFFECTIVE TO COINCIDE WITH THE FIRST LOSS RATE FILING ON OR AFTER JANUARY 1, 2007**

<table>
<thead>
<tr>
<th>Class Code</th>
<th>Applies in:</th>
</tr>
</thead>
<tbody>
<tr>
<td>0001</td>
<td>NV</td>
</tr>
<tr>
<td>0002</td>
<td>NV</td>
</tr>
<tr>
<td>0005</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0006</td>
<td>AZ</td>
</tr>
<tr>
<td>0008</td>
<td>AL, AK, AR, CO, CT, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA</td>
</tr>
<tr>
<td>0010</td>
<td>NV</td>
</tr>
<tr>
<td>0016</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0017</td>
<td>AZ</td>
</tr>
<tr>
<td>0019</td>
<td>HI</td>
</tr>
<tr>
<td>0030</td>
<td>FL, LA</td>
</tr>
<tr>
<td>0034</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0035</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0036</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0037</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0039</td>
<td>NV</td>
</tr>
<tr>
<td>0042</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0050</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0052</td>
<td>FL</td>
</tr>
<tr>
<td>0053</td>
<td>CO</td>
</tr>
<tr>
<td>0054</td>
<td>NV</td>
</tr>
<tr>
<td>0058</td>
<td>NV</td>
</tr>
<tr>
<td>0059</td>
<td>AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, LA, ME, MD, MS, MO, MT, NE, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT</td>
</tr>
<tr>
<td>0060</td>
<td>NV</td>
</tr>
<tr>
<td>Page 34 of 36</td>
<td></td>
</tr>
<tr>
<td>---------------</td>
<td></td>
</tr>
<tr>
<td>0065</td>
<td>AL, AK, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, LA, ME, MD, MS, MO, MT, NE, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT</td>
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</tr>
<tr>
<td>0078</td>
<td>HI</td>
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<tr>
<td>0079</td>
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<tr>
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<td>0092</td>
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<td>0093</td>
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<td>0094</td>
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<td>0100</td>
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<td>0101</td>
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<td>0102</td>
<td>NV</td>
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<td>0105</td>
<td>NV</td>
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<tr>
<td>0106</td>
<td>National, IN, NC</td>
</tr>
<tr>
<td>0107</td>
<td>NV</td>
</tr>
<tr>
<td>0113</td>
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</tr>
<tr>
<td>0117</td>
<td>OR</td>
</tr>
<tr>
<td>0124</td>
<td>ID, MT, OR</td>
</tr>
<tr>
<td>0131</td>
<td>MT</td>
</tr>
<tr>
<td>0145</td>
<td>CO</td>
</tr>
<tr>
<td>0153</td>
<td>FL</td>
</tr>
<tr>
<td>0169</td>
<td>OR, UT</td>
</tr>
<tr>
<td>0170</td>
<td>AL, AK, AR, CO, CT, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA</td>
</tr>
<tr>
<td>0173</td>
<td>FL</td>
</tr>
<tr>
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