

Workers Compensation Per Person / Per Occurrence Treaty RFP Checklist

Description of Operations

- Historical Overview
- Executive Management
- Underwriting
- Pricing
- Loss Control / Risk Management
- Claim Control / Managed Care

Premium

- Manual Premium- prescribed by regulators
- Modified Premium- manual premium adjusted for experience mods but before scheduled debits and credits
- Standard Premium – Modified premium that includes scheduled debits and credits but prior to premium discounts

Manual Rate Change

Payroll

- Projected
- Expiring

SIR/Deductible breakout

- If greater than 5%, what is Standard Unmodified Subject Premium

Premium breakdown

- State
- Hazard Group

List of largest accounts

Losses

- Single claimant excess \$250,000
- Multi-claimant excess \$250,000

Employee location information by street level or zip level detail

Reinsurance Structure

- Layer Breakout
 - New
 - Expiring

Undiscounted loss history for losses larger than \$2M

- Minimum 5-10 years