



Guide to Complete Submissions for Workers' Compensation Insurance

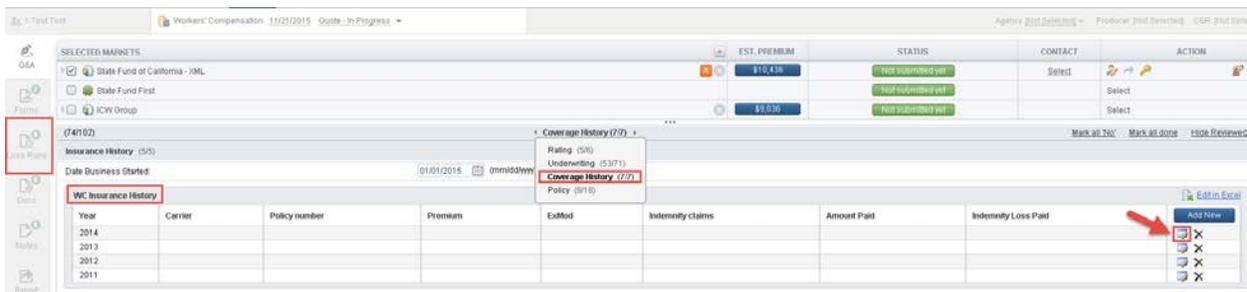
Entering and Attaching Loss Runs

State Fund's pricing system uses the employer's currently valued loss data (among other factors) to accurately determine the estimated premium. Losses also provide us with an accurate assessment of the applicant's operations and safety practices. The losses must be entered in the Appulate Coverage History section in the WC Insurance History spaces provided and valid loss runs must be attached to the submission in order to be considered complete.

*The Evaluation Date of the losses must be **within 90 days of submission** and the loss runs must be on the carrier's letterhead.*

Steps 1-3 for Entering and Attaching Loss Runs

Step 1 (Loss History): Enter the loss data into Appulate (*State Fund requires four years of loss data on all submissions*) for each year of coverage based on the business start date.



If the employer did not have coverage for any of the previous years, you must indicate that to us within the spaces provided as well as the reason why there was no coverage.

Insurance History (5/5)
Date Business Started: 01/01/2015 (mm/dd/yyyy)

Year	Carrier	Policy number	Premium	ExMod
2014				

Edit information
Year: 2014 (yyyy)
Did the insured have coverage this year? Yes No
Explain: no employees

Step 2 (Coverage Specifics): In order to properly enter loss data into Appulate system, you must separate the loss amounts for Indemnity Claims and Medical-Only Claims, and enter them in the appropriate fields. If you have the premium amounts and the experience mod details, please enter that as well. Always make sure to answer the question pertaining to any gaps in coverage (if applicable). The loss evaluation date must also be entered as well.

If you have entered incomplete or inaccurate data, the Tier assignment and price (range) provided on our indications may be incorrect.



Insurance History (5/5)
Date Business Started: 01/01/2015 (mm/dd/yyyy)

Year	Carrier	Policy number	Premium	Est#
2014				

WC Insurance History

Edit information

Year: 2014 (YYYY)

Did the insured have coverage this year? Yes No

Carrier(s):

Policy number:

Effective date: (mm/dd/yyyy)

Expiration date: (mm/dd/yyyy)

Premium: \$

Experience modification:

Number of indemnity claims:

Number of Medical Claims:

Medical-Only Loss Paid: \$

Amount paid: \$

Indemnity Incurred Loss: \$

Medical-Only Incurred Loss: \$

Total incurred losses: \$

Loss evaluation date: (mm/dd/yyyy)

Indemnity Loss Paid: \$

Were there any gaps in coverage for this period? Yes No

Comments:

Step 3 (Attaching Loss Runs/NOC): The option to attach loss runs show to the far left of this screen, you are required to attach (upload) the loss runs for that submission. You are also able to upload other documents that are relevant to the underwriting or pre-qualification process in the Docs section (Notices of Cancellation go there). Appulate has a built-in carrier listing to select from to ensure we have the correct carrier listed. Click on the paper clip on the far right to attach loss runs per year. If you have all of your loss runs in one document, the system will require you to input that same attachment to satisfy all years.

Test Test Workers' Compensation 11/21/2015 Quote - In Progress

SELECTED MARKETS

- State Fund of California - XML
- State Fund First
- ICW Group

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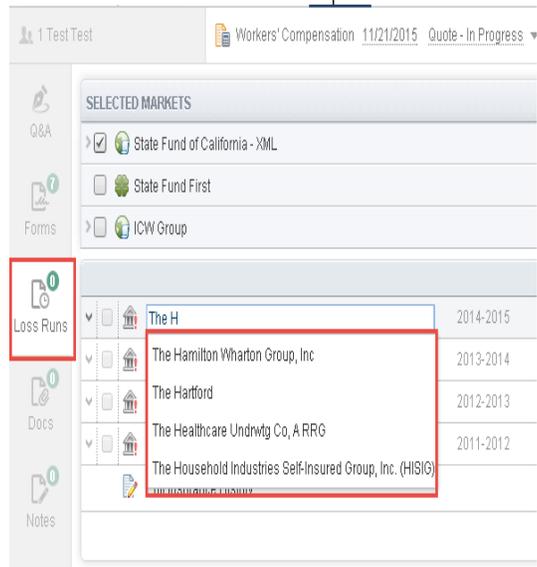
Insurance History (5/5)
Date Business Started: 01/01/2015 (mm/dd/yyyy)

Year	Carrier	Policy number	Premium
2014			
2013			
2012			
2011			

Any other insurance with this insurer? Yes No

Any prior coverage declined/cancelled/non-renewed in the last three (3) years? (Not applicable in MO) Yes No

Any undisputed and unpaid Workers Compensation premium due from you or any commonly managed or owned enterprises? Yes No



Terms	Definitions
# of Indemnity Incurred Claims	The total claim count for all <u>Indemnity Claims</u> (not including claims with \$0 value). The "Indemnity" claim type refers to claims which have indemnity (wage loss, non-medical) benefit payments or reserves, in addition to medical payments or reserves, and expenses. This claim type is also sometimes referred to as a "Disability Claim" or "Lost-Time Claim."
# of Medical-Only Incurred Claims	The total claim count for all <u>Medical-Only Claims</u> (not including claims with \$0 value). The "Medical-Only" claim type refers to claims that involve minor, non-litigated injuries, with no compensable time lost from work. This claim type is also referred to as a "Non-Disability Claim." These claims do <u>not</u> have any indemnity costs paid or reserved on them. "First Aid Claims" should be included in this claim count, if they have a loss amount.
Indemnity Incurred Loss	The sum of all loss amounts for all <u>Indemnity Claims</u> (Lost-Time). Include the total value (all paid & reserved amounts) for all portions of the Indemnity Claims (i.e., medical, indemnity & expense).
Indemnity Loss Paid	The sum of only paid loss amounts for all <u>Indemnity Claims</u> (Lost-time). Include only the paid amounts for all portions of the Indemnity Claims (i.e., medical, indemnity, and expense).
Medical Only Incurred Loss	The sum of all loss amounts for all <u>Medical-Only Claims</u> . Include the total value (all paid and reserved amounts) for all Medical-Only Claims (i.e., medical & expense amounts).
Medical Only Loss Paid	The sum of only paid loss amounts for all <u>Medical-Only Claims</u> . Include only the paid amounts of all Medical-Only Claims (i.e., medical & expense amounts).
Evaluation Date	The <u>valuation date</u> of the loss data (not necessarily the same as the loss run report date).
Indemnity	Refers to claims that include payments or reserves for lost wages (i.e., indemnity, disability, or lost-time benefits) and medical costs, as well as, expenses.
Incurred	Refers to the sum of <u>paid costs</u> plus <u>reserves</u> plus <u>expenses</u> .