



Key Exposure Questions

1. Describe the business:

2. Identify coverages required:

Waiver of subrogation request:

3. Has the insured had any work comp coverage in the past 4 years, under this entity or any other entity the insured owns?

If no, why?

4. Has there been continuous coverage, without lapse, for the past 24 months?

5. Are they currently lapsed?

If yes, why?

6. Does this business, or any of the owners of this business, either individually or in part with others, own more than 50% of any other business, which operated at any time during the 5 years prior to this application?

If yes, please describe?

Applicant

Signature

Date



Key Exposure Questions (Continued)

7. Does this entity own a majority interest in another entity, which in turn owns a majority interest in any entity that operated at any time in the 5 years prior to this application?

If yes, please describe?

8. What percentage of work is subcontracted out?

If percentage is greater than zero, what type of work is performed?

If percentage is greater than zero, does insured obtain valid certificates of insurance from all subcontractors?

9. Any delivery of goods?
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10. What is the radius of travel in miles?
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11. Does the insured have a Return to Work program?
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12. Is there any casual, migrant or day labor used?
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13. How often are Motor Vehicle Records (MVRs) checked?
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14. Does the insured provide transportation for more than 4 employees in one vehicle?

Applicant

Signature

Date