



**EMPLOYERS**<sup>®</sup>

# Introduction to **EMPLOYERS**

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## 1 What Makes EMPLOYERS Unique?

Background information on EMPLOYERS as a company.

## 2 Go To Industries / Appetite

Overview of our operations map, industries where we are having most success and STQ thresholds.

## 3 Excluding / Including Officers

Guidelines and requirements for excluding/ including officers when quoting in EACCESS.

## 4 EACCESS Overview

Best practices when quoting in EACCESS along with tips & tricks for new business submissions, renewals, BOR's, etc.

## 5 Navigating EACCESS

Demo of EACCESS and functionalities.

## 6 Questions

Address any questions or concerns regarding doing business with EMPLOYERS.

# What Makes EMPLOYERS Unique?

# EMPLOYERS® Highlights

▼ **Providing cost-effective workers' compensation for over 100 years**

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▼ **Efficient claim handling**

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▼ **EMPLOYERS writes in all states**

- + Except for monopolistic states of WA, WY, ND, and OH
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▼ **Injured Employee Hotline**

- + 24-hour service
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▼ **Certificate of Insurance (COI)**

- + Agents or the insured can create their own certificates of insurance within EACCESS®

▼ **75% of all businesses in the U.S. fall within EMPLOYERS target classes**

- + Full appetite guide for new business  
[employers.com/workers-compensation/industries-we-insure](https://employers.com/workers-compensation/industries-we-insure)
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▼ **New ventures are acceptable**

- + The exposure must be eligible
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▼ **Flexible payment options**

- + Including Pay-As-You-Go (aka Monthly Reporting)
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▼ **First Notice of Loss (FNOL)**

- + Agents or the insured can submit a First Notice of Loss for claims within EACCESS

# Go To Industries & Appetite



Industries and Appetite

# 2026 Top Industries for New Business

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Accountants

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Apparel & Leather Product Manufacturing

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Architects

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Auto Part Stores

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Automotive Services

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Banks

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Bars

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Beauty Salons & Clubs

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Chemicals & Electronics

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Clerical

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Daycare Services

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Dry Cleaning Services

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Food & Beverage Manufacturing

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Food Services & Drinking Places

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Funeral Directors

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Gas Stations

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Hotels, Motels, Clubs

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Landscape, Gardening, Maintenance

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Mailing Services

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Medical Services

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Miscellaneous Product Manufacturing

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Photographers

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Plumbing & HVAC

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Professional Services

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Real Estate Agents

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Residential Property Management

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Retail

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Retail Meat Stores

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Wholesale

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Wineries

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Wood & Printing Manufacturing

Industries and Appetite

# Artisan Contractors

EMPLOYERS® is a market for the following Artisan Contractors

Electricians\*

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Flooring Installers\*

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HVAC\*

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Landscapers

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Painters\*

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Plumbers\*

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Finish Carpentry\*



\*The minimum payroll requirement for these classes (excluding landscapers) is \$50,000



# Ghost Policies

**A ghost policy is a workers' compensation policy where the owner is excluded from coverage and there are no additional employees working for the business.**

- + EMPLOYERS® will write policies with '0' employees and '\$0' payroll
- + The process of excluding / including officers STILL applies
- + The following risks are not eligible due to minimum payroll requirement of \$50,000
  - + HVAC
  - + Plumbers
  - + Electricians
  - + Painters
  - + Flooring Installers
  - + Finish Carpentry

# Excluding and Including Officers

## ▼ Excluding Officers

### Producer Requirements

- + Confirm which officers want to be excluded.
- + Confirm exclusion requirements by state DOI or Bureau.
- + Confirm carrier specific requirements.
- + Each officer being excluded must complete an officer rejection form.
  - + Producer retrieves officer rejection form from respective state DOI or Bureau website and retains on file.
  - + Some carriers may provide the rejection form.

## ▼ Including Officers

### Producer Requirements

- + Confirm which officers want to be included.
- + Confirm inclusion requirements by state DOI or Bureau.
- + Confirm carrier specific requirements.
- + Confirm each officer's payroll.
  - + Officer payroll to be included in the quoting process.
- + Confirm which workers' comp class code(s) apply.

# Tips and Tricks

## New Business

- + Effective Dates up to 120 days in the future are acceptable
- + Quotes are reserved for 30 days beyond the effective date
- + EMPLOYERS writes new ventures
- + Appetite Checker
  - + Confirms risk eligibility
  - + You can launch new quote directly out of this tool
- + Use of prior eff. dates on up to 10 days require UW approval. A signed NLL is not required
- + Use of prior eff. Dates between 10 -20 days requires UW approval and a signed NLL

## Renewals

- + Search for renewals under “My Quotes” in EACCESS
- + Depending on the state, the renewal can be released 90 days in advance of the renewal date
- + Depending on policy premium, the renewal can be auto bound 40 days in advance of renewal date
- + Once renewal is bound, changes are required by endorsement
- + EMPLOYERS cannot offer “What if Quotes” on policies in a bound status

## BOR's

- + Active Policies
  - + We prefer Acord Form 36, but will accept insured letter head with signature
  - + You become the Agent of Service until the policy renews
  - + When the policy renews, you become the Agent of Record and commission are paid to your agency
- + New Submissions
  - + We prefer Acord Form 36, but will accept insured letter head with signature

# EACCESS Overview

# EACCESS<sup>®</sup> Overview

## ▼ Billing

The \$5 monthly installment billing fee is waived when insured sets up recurring ACH or recurring credit card

## ▼ Waivers of Subrogation

- + Single Waiver = \$250
- + Blanket Waiver = 2% of policy premium or \$250 (whichever is greater)

## ▼ Audits

- + The active policy term will be cancelled if the insured is non-compliant with an audit
- + No exceptions can be made for reinstating the active policy that is cancelled



# PrecisePay<sup>®</sup>

PrecisePay is the EMPLOYERS<sup>®</sup> pay-as-you-go premium payment program which allows policyholders to make smaller, more frequent premium payments by paying each payroll period.

## ▼ Eligibility

Annual policy premium must be \$1,500 or greater.

## ▼ Time & Convenience

24/7 online access within EACCESS<sup>®</sup>. Policyholders can access [PrecisePay online](#) anytime to report payroll and make payments.

## ▼ Reporting Payroll

- + Upload a file from your payroll system
- + Complete and upload an excel template provided by EMPLOYERS
- + Enter the information directly



# Thank You

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