



Coverage and Underwriting Policy for Out-of-State Employers

Guidelines for out-of-state employers with exposure in Rhode Island

Eligibility

The Beacon Mutual Insurance Company ("Beacon") will provide workers' compensation and employers' liability insurance coverage to an out-of-state applicant if the following conditions are met by the applicant:

- The applicant must have employees working within the State of Rhode Island and the applicant must provide job sites, projects or client companies where employees work within the state
- The Rhode Island employees shall not be employees temporarily located within the state covered by compensation insurance from another state. Rhode Island should be the geographic location of the majority portion of employment for the employees for whom coverage is sought during the coverage period
- The applicant must provide an unemployment tax identification number from Rhode Island or the applicant's unemployment tax domicile state
- The applicant must either be qualified and in good standing with the Rhode Island Secretary of State to conduct business in Rhode Island or must have designated an agent for service of process with the Department of Labor and Training in accordance with Rhode Island General Law (R.I.G.L. § 28-29-9)

Underwriting

Beacon will require the out-of-state applicant to complete an Accord Application and will generally request the following information for underwriting purposes:

- Number of employees working within Rhode Island and sufficient evidence of payroll for Beacon to determine premium and underwrite risk
- Copy of the out-of-state, home state workers' compensation policy declaration pages, all states endorsement, if any, class codes and exposures and the extraterritorial provisions of the home state policy
- Five (5) years prior loss runs
- Current experience mod worksheet
- Contact person for premium audits
- Job location(s) and contact person at each job site for client
- Duration of the job(s)
- Detailed job description, including the nature of the work, equipment being used, together with all client contracts
- Construction contractors will be required to provide copies of all construction contracts and temporary employment agencies will be required to provide copies of all client contracts
- Whether subcontractors or independent contractors will be hired to work on the job
- Other financial information sufficient to allow audit to conduct a pre-issuance preliminary audit at the underwriter's discretion
- Other information reasonably required by the underwriter to assess the policy risk