

Cooper & McCloskey Temp Help Pilot Underwriting Guidelines

I. General

1. Product is available to temporary help staffing firms across the US.

II. Areas of Placement

1. No medical, investment advisor/broker, actuary, architect, engineer or IT placement
2. Accountant and/or legal placements not to exceed 15% of gross revenues (mandatory endorsements required)
3. No additional services offered beyond permanent and temporary staffing placements (ie: no employee leasing, etc)

III. Underwriting Information Requirements

1. We will quote off competitors' applications provided that adequate underwriting information is available.
2. A completed Chubb Application will be required prior to binding. Must use the special application.

IV. Coverage

1. Policy form will be the old Chubb Temp Help surplus lines form, **B22816 ERSIC**
2. Mandatory endorsements:
 - 14-02-12766 Amended Insuring Agreement
 - D33621 Amended Exclusions Endorsement (excludes actuary, investment adviser, medical provider, security services)
 - D33622 Legal Services Exclusion (when firm engaged in legal placement)
 - D33623 Accounting Services Exclusion (when firm engaged in accounting placement)

V. Rating

1. Maximum limit available is \$5m.
2. Minimum retention available is \$5,000.