

WEBINAR SERIES

# Inside the WC Submission Process

Risk Strategy That Works

July 16, 2025

# Today's Presenters



**Heather Smith**  
VP of Risk Management  
PrestigePEO



**Jennifer Robinson**  
Area Vice President  
Arthur J. Gallagher & Co.

# Heather Smith

## VP of Risk Management , PrestigePEO



Heather brings a strong workers' compensation, risk and underwriting background to Prestige with over 15 years in the industry. Heather comes to Prestige from Rippling where she served as Manager of the PEO Workers' Compensation program. Prior to Rippling Heather was the senior underwriter at Justworks where she underwrote strategic accounts and managed the workers' compensation and EPLI carve-out programs. Throughout her tenure in the PEO industry Heather has worked with brokers and product managers to underwrite and manage risk while helping the PEOs grow and develop their workers' compensation benefits offerings. Heather's experience also includes 8 years on the carrier side where she was focused on underwriting and managing high risk safety groups at NYSIF.

Heather is a New York native and graduate of The Pennsylvania State University Smeal College of Business. She is an active member of the NAPEO community and enjoys surfing, skiing and playing tennis with her family in her free time.

# Jennifer Robinson

Area Vice President, Arthur J. Gallagher & Co.



Jennifer Robinson is an accomplished insurance and risk management executive with over 30 years of experience delivering strategic solutions to businesses of all sizes. As Area President, PEO & Staffing Practice leader at Arthur J. Gallagher & Co., she plays a critical role in client relationship management, business development, and tailoring comprehensive insurance programs to meet the evolving needs of employers across industries.

Jennifer is known for her client-first approach, industry expertise, and ability to navigate complex coverage landscapes with ease. Her work focuses on driving value through risk mitigation, cost containment, and long-term partnership.

She is an active participant in professional networks and continuously seeks to stay ahead of market trends and compliance developments to better serve her clients. Jennifer currently sits on the NAPEO Cyber Task Force and previously sat on the NAPEO Board of Directors for four years. Jennifer holds relevant industry certifications and is a trusted advisor within the Gallagher organization.

# Today's Agenda

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- PrestigePEO Workers' Compensation Program Optionality
- PrestigePEO Risk Appetite
- Underwriting Submission Requirements
- Underwriting Submission Best Practices
- Question & Answer

## Webinar Forum

*All participants are muted.*

*Please type questions in the side navigation panel and we will try to address most questions during today's session.*

*Today's presentation will be posted online at [prestigepeo.com/for-brokers](https://prestigepeo.com/for-brokers)*

# PrestigePEO Program Optionality

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PrestigePEO Offers three different workers' compensation program options to service our clients and appropriately manage risk.

**1**

## **Large Deductible**

- Carrier: Sunz
- Rating: A- (Excellent)

**2**

## **Guaranteed Cost**

- Carriers: SAIC, KeyRisk, AMWins, Normandy

**3**

## **Carve-Out**

- “BYO” Workers’ Compensation Policy
- Broker of Record to shop and place new coverage

# PrestigePEO Risk Appetite Logic

## What is a Hazard Group?

A workers' compensation hazard group is a classification system used to categorize different types of work based on the relative risk of injury or illness associated with them. These groups (A through G), help insurers determine appropriate premium rates for workers' compensation insurance. Higher hazard groups (e.g. F and G) indicate a greater likelihood of severe claims and higher potential costs, while lower hazard groups (e.g. A and B) suggest lower risk.

PrestigePEO and our carriers all structure our risk appetite and establish target industries for each book based on hazard groups.



# Risk Appetite Logic

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## What is an Experience Modification?

- An experience mod is a numerical factor used to adjust a company's insurance premium based on its claims history relative to other employers of the same size in the same industry. It serves as an underwriting risk assessment tool.
- An experience mod compares a risk's actual workers' compensation claims experience to the expected claims experience for similar businesses in the same industry.
- An experience mod of 1.0 represents the average experience for a particular industry.
- An experience mod greater than 1 indicates that loss history is worse than the industry average.
- An experience mod less than 1 indicates that loss history is better than industry average.



# PrestigePEO Risk Appetite



## Target Hazard Groups

- A, B, C, D and some E classifications

## Target Experience Modification

- Less than 1.1

## Target Industries

- Professional Services
  - 8810 – clerical office employees
  - 8859 – software development
  - 8820 – attorneys
  - 8832 – physicians
  - 8601 – architects and engineers
- Light Manufacturing
  - 4299 – commercial printing
  - 3681 – electronics manufacturing
  - 2501 – clothing manufacturing
- Retail
  - 8017 – retail not otherwise classified
  - 8008 – retail clothing

# PrestigePEO Risk Appetite Guaranteed Cost

## Target Hazard Groups

- E, F and G classifications

## Target Experience Modification

- Less than 1.25

## Target Industries

- Heavy Manufacturing
  - 3507 – construction machinery manufacturing
- Construction/Contracting
  - 5645 – residential carpentry
  - 6217 – excavation
  - 5190 – electricians
- Logistics/Warehousing
  - 8018 – warehousing not otherwise classified

# PrestigePEO Risk Appetite Carve Out

## Target Hazard Groups

- E, F and G classifications

## Target Experience Modification

- Greater than 1.25

Certain high risk classifications such as scaffolding erection and long haul trucking are excluded from both our large deductible and guaranteed cost programs.

A risk with a favorable hazard group but with an experience mod greater than 1.25 (indicating poor loss history) are also excluded from our large deductible and guaranteed cost programs.

Prospects are able to maintain their current WC policy (“BYO”) if they have one or PrestigePEO has brokers with access to national markets where they can place a client level policy for the prospect as well if necessary.

# Underwriting Submission Requirements

## Large Deductible (Sunz)

- Complete Census including employee job titles, remote work designations, worksite location and travel status
- Description of Operations
- FEIN
- Website or LinkedIn Page
- Declaration Page or PEO Invoice if available
- Loss Runs are not required to quote but must be provided prior to binding coverage
  - All quotes provided without loss runs are illustrative – PrestigePEO reserves the right to reprice or change programs based on loss history review

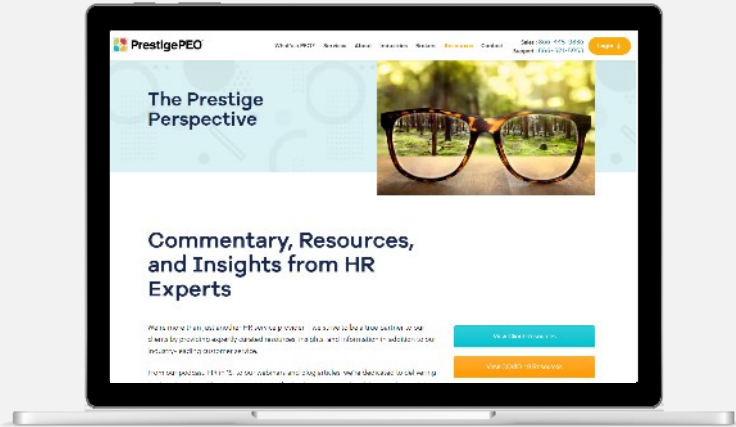
## Guaranteed Cost

- Complete Census including employee job titles, remote work designations, worksite location and travel status
- Description of Operations
- FEIN
- Website or LinkedIn Page
- Declaration Page or PEO Invoice if available
- Currently valued loss runs (3 years)

# Underwriting Submission Best Practices

- **Complete Census including employee job titles, remote work designations, worksite location and travel status**
  - The above fields are not required for benefits quoting, however, they do impact classification assignment for workers' compensation.
- **Description of Operations**
  - How does the employer generate revenue?
  - What are the physical duties of employees?
- **Declaration Page or PEO Invoice if available**
  - These documents will show our underwriters how the group is currently classified and will assist us with making sure the pricing of the quote is accurate and competitive.
- **Currently Valued Loss Runs (3 years)**
  - Loss Runs are not required in order for us to quote business on Sunz but they will be reviewed prior to binding. If loss runs indicate a poor loss history the group may be moved to a guaranteed cost program or to carve-out.
  - Loss Runs are required for us to quote business with our Guaranteed Cost carrier. Failure to provide currently valued loss runs will slow down speed to quote for these groups.

# Questions / Comments / Discussion?



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[prestigepeo.com/for-brokers](https://prestigepeo.com/for-brokers)



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