

Bus Workers' Compensation Program



Underwriting Profile & Submission Procedures

PREFERRED RISK PROFILE

Our Bus Workers' Compensation Program, underwritten by StarStone National Insurance Company (a subsidiary of Core Specialty Insurance Holdings, Inc.), is written on a guaranteed-cost basis for qualified motorcoach, school bus and intercity or commuter bus line passenger transportation operations. Accounts can be incumbent Lancer accounts or non-Lancer accounts with acceptable risk attributes.

TERRITORY

The coverage territory is nationwide except HI, MT, LA, WV, and monopolistic states (ND, OH, WA & WY).

SUBMISSION REQUIREMENTS

- Completed and signed Lancer Bus Workers' Compensation Application
- Five years of loss runs (when available) valued within 120 days
- Five years of payroll history, by class code, on accounts greater than \$100,000
- Copy of most current experience mod worksheet

Submissions may be submitted to bus@lancerinsurance.com.

COVERAGE HIGHLIGHTS

- Statutory Workers' Compensation
- Employer's Liability up to \$1M limit, subject to statutory minimums

ELIGIBLE CLASS CODES

All eligible classes below must be directly related to passenger transportation operations:

- **8810 – Clerical Office Employees** – dispatchers, managers, field supervisors, administrators, and accounting personnel
- **8742 – Sales** – tour guides, travel agents, and other personnel responsible for sales
- **8809 – Executive Officers**
- **7382 – Bus Drivers**
- **8385 – Bus Company Garage Employees/Mechanics**

MINIMUM PREMIUM

\$5,000 per annual term for standalone WC policies; \$2,500 if Lancer is writing the Auto Liability portion.

LOSS CONTROL

Loss control inspections and recommendations are provided free of charge by Lancer's regional managers.

PAYMENT OPTIONS

Direct bill with monthly or quarterly payroll reporting.