



Check List of What We Need for a GREAT PEO Submission from W.E. Love & Associates:

- **Acord Ap 130** – For each FEIN by State* that is completely filled out to include:
 - This year's (Not last year's!) Number of Employees in each Class Code split between Fulltime & Part-time Employees
 - Correct Payroll in each class code – *please double check that this is updated for this year.*
 - Please note any Split Codes with:
 - Which codes are being split?
 - Number of employees in each split code
 - Total number of employees that use split codes
 - *We are trying to get to the "real" weekly wage of each employee by combining the income they earn under each code. This will help you get them better pricing!*
 - Ownership Information
 - Years in Business
 - Account Phone and Fax Numbers
 - **Description of Ops**
 - Radius of Operations
 - **For Trucking:** What are they hauling? Where are they hauling it? How long are they gone? How often do they travel there? Average Age of Equipment?
 - Do they use Owner Operators? If yes, how many?
 - Length of Time They May Be Working in Other States?
 - Maximum Height They Work To?
- **3-4 years of Loss Runs** valued within the last 30 days
- 2013 SUTA Rate per FEIN and State
- Payroll Cycle: Weekly? Bi-Weekly? Semi-Monthly?
- Any OCIP?
- Any Certified Payroll requirements?
- Any Union Labor?
 - If yes, % of Union vs. Non-Union Employees
- Any other special considerations that are important to your client?

What else would help speed up your submission:

- Narrative
- NCCI / WCIRB (or equivalent) MOD Worksheets
- Acord 125 – or Supplemental
- Contractor's License Number (if applicable)
- Premium & Payroll for Last 4 Years
- The more info you can give us to know your account, the better!

High Risk Target Market:

- 1.25 MOD or greater – NO MODs under 1.10
- Average weekly wage of \$500 - \$800 per employee depending on code and State
 - \$800/week/employee for Class Code 5553 (Roofing over \$23/hour)
 - \$600 - \$700 per Trucker depending on State
- \$9.00+ rate in the working class codes
- \$50,000 Workers' Comp Premium

SouthEast Available States as of 09/01/13:

* AL, AZ, CA, CO, FL, GA, IL, LA, MD, MS, NV, NJ, NM, NC, OK, PA, TN, & TX

NOTE: Unless it is a HUGE Roofer - Hot Tar is OUT!