

**Security Guard Program**  
**Small Business Plan**  
**CALIFORNIA**

**AGENT'S INSTRUCTIONS / UNDERWRITING REQUIREMENTS:**  
**- FOR ACCOUNTS WITH PREMIUM SIZE OF: \$5,000 to \$250,000**

**AGENT'S CHECKLIST - ALL Submissions MUST include:**

**Included? Missing?**

**1. ACORD WORKERS' COMP APPLICATION:**

- a) **BOTH the Acord 125 & Acord 130** are needed!
- b) The Acord apps must be **TYPED & absolutely complete!**  
Make sure the NCCI Risk ID is shown & the Prior WC Ins. Info is complete.  
(Sorry, but the Underwriter absolutely won't accept handwritten apps.)
- c) It must include a **FULL-SENTENCE DESCRIPTION OF OPERATIONS**  
Don't just say "Security guard agency" - the Underwriter will decline the account!  
Example: "Security guard agency specializing in security for high-rise office buildings."
- d) **BOTH the Acord 125 & Acord 130** must be **SIGNED BY THE INSURED!**

**2. AIG SUPPLEMENTAL APP (Pages 1 AND 2): Mandatory**

- a) **EACH** question must be answered; supplementals must be **absolutely complete!**
- b) The Supplemental Applications must be **SIGNED BY THE INSURED!**

**3. EXPERIENCE MODIFICATION:**

- a) **Written confirmation** of Experience Mod. **MUST be included**  
  - (1) Can be a printout from the Rating Board's website
  - (2) Confirmation that a new Mod hasn't yet been promulgated is acceptable.  
If current Mod is not available, include confirmation of last-available Mod from the Rating Board or a copy of the expiring policy showing the Mod.
- b) **Maximum Acceptable Mod.** for this program: **1.49 in CA**

**4. LOSS RUNS:**

- a) This Small Business Program is Experience Mod driven; however,
- b) **5 Years' Loss Runs** are needed for consideration to other W.C. programs  
(if the account doesn't qualify for the Small Business program)

<b>Underwriting Notes:</b>	<b><i>\$5,000 Minimum Premium -- Direct Billed only; NO exceptions!</i></b>
<b>For California Accounts:</b>	<b>Different Supplementals apply in other states!</b>
<b>Program Not Available In:</b>	<b>AK - AZ - DC - ME - NJ - RI - SD - UT - WI - WV</b>
	<b>or Monopolistic States: ND - OH - WA - WY</b>
<b>For Multi-State Accounts:</b>	<b>1) The Lead State Can't Be: AZ - DC - ME - RI - SD - UT - WI</b>
	<b>2) DE - Maximum 25% of total exposures</b>
	<b>3) NJ - Maximum 10% of total exposures</b>



info@brownyardprograms.com

Brownyard Programs Ltd.  
P.O. Box 599  
East Islip, NY 11730  
(800)665-7304  
FAX: (631)581-9385

**Security Guard Program**  
**Small Business Plan**  
**CALIFORNIA**

Check **ONE** box for each question:

**Supplemental Application #1**

**Screening Questions - Security Accounts**

Yes	No
-----	----

- |  |                                     |                          |
|--|-------------------------------------|--------------------------|
| 1 Does the insured perform any wrecking or demolition work?  | <input type="checkbox"/>            | <input type="checkbox"/> |
| 2 Is your license filed with AIG for every state being requested?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3 Is the applicant: (a) a professional employer organization (PEO), or (b) in the business of providing workers to others on a temporary, alternate, or permanent basis? | <input type="checkbox"/>            | <input type="checkbox"/> |
| 4 Is this risk: (a) A municipal, county or state police department, or (b) a Political Subdivision?  | <input type="checkbox"/>            | <input type="checkbox"/> |
| 5 Does the applicant have any exposure to professional sports teams?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 6 Is the risk engaged in agricultural harvesting for others?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 7 Does the applicant own, operate, lease, charter, maintain, rent or use any aircraft?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 8 Are ALL of the insured's operations being submitted?<br>(Note: ALL operations EXCEPT those in Monopolistic states: ND - OH - WA - WV - WY)                             | <input type="checkbox"/>            | <input type="checkbox"/> |
| 9 Does the applicant provide any group transportation for its employees?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 10 Are any railroad operations performed (other than incidental sidetrack operations)?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 11 Is the applicant's workforce made up of more than 10% volunteers?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 12 Does the applicant have any Federal exposures, such as: USL&H - Jones Act - Defense Base Act - FELA - Migrant & Seasonal Workers Act - Coal Mine Health & Safety?     | <input type="checkbox"/>            | <input type="checkbox"/> |
| 13 Has the applicant's Workers' Comp insurance been CANCELLED MORE THAN ONCE in the PAST 2 YEARS, for (a) nonpayment, or (b) failure to report compensable accidents?    | <input type="checkbox"/>            | <input type="checkbox"/> |
| 14 Has it been Cancelled/Non-Renewed in the PAST 5 YEARS for: (a) fraud, or (b) misrepresentation?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 15 Any delivery operations for this risk?  | <input type="checkbox"/>            | <input type="checkbox"/> |
| 16 Do the applicant's workers handle: (a) Explosives, or (b) Fireworks? Any SALES of Firearms?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 17 Any exposure to radioactive material, asbestos or other hazardous wastes?<br>(Exposure includes: Neutralizing, cleaning up, transporting, disposing or storing.)      | <input type="checkbox"/>            | <input type="checkbox"/> |
| 18 Any blasting operations?  | <input type="checkbox"/>            | <input type="checkbox"/> |
| 19 Is the applicant: (a) A Movie Producer, or (b) A Broadcaster?   | <input type="checkbox"/>            | <input type="checkbox"/> |
| 20 Any work performed more than 5 feet UNDERground or more than 20 feet ABOVE ground?<br>(Not including work in basements.)  | <input type="checkbox"/>            | <input type="checkbox"/> |

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_

<b>Brownyard Programs Ltd.</b>	info@brownyardprograms.com	
	Brownyard Programs Ltd. P.O. Box 599 East Islip, NY 11730 (800)665-7304 FAX: (631)581-9385	

**Security Guard Program**  
**Small Business Plan**  
**CALIFORNIA**

Check ONE box for each question:

**Supplemental Application #2**

**Screening Questions - Security Accounts**

Yes	No
-----	----

- |  |                          |                          |
|--|--------------------------|--------------------------|
| 1 Does the applicant employ guards who do NOT have prior Law Enforcement experience?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 Any guards working at: (a) public housing complexes, (b) fast food establishments, or (c) 24-hour convenience stores?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 Is this risk a municipal, county or state police department?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 Any work as: (a) National Guards, (b) Forest Rangers, (c) Game and Fish Wardens?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 Any work as: (a) Hunting and Fishing Guides, or (b) Border Patrol Guards?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 Any Private Investigation that involves work as: (a) Bounty Hunter, or (b) Bail Bondsman?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 Any Private Investigation, that involves: (a) Reposeession, or (b) Criminal Investigations that include FIELD/on-site investigations, interviews or surveillance?<br><small>Note: Criminal Investig'ns that are Clerical ONLY, including Internet searches, are acceptable</small> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 Any: (a) Pilot Car - (b) Armored Car Service - or (c) Guards used during employment strikes?<br><small>Note: Pilot Car = lead or end cars in a group (ie, motorcades, hazardous material transportation)</small>   | <input type="checkbox"/> | <input type="checkbox"/> |
| 9 Any guard employees under the age of 18?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 10 Are any guards: (a) performing traffic control duties on major traffic areas, or (b) performing any highway construction traffic control?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 11 Are inexperienced guards used without proper training?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 12 Are there any Armed Guards who are NOT licensed by Authorities to carry a weapon, in states where licenses are required by law?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 13 Is any Body Guard Service performed?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 14 Is any security work performed for Nuclear Power Plants?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 15 Is any security work performed for: (a) Petro-chemical Plants or Refineries?<br><small>Or for: (b) Offshore Oil/Gas Rigs?</small>   | <input type="checkbox"/> | <input type="checkbox"/> |
| 16 Is there any Alarm Response work, in connection with Alarm Monitoring?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 17 Is any security work performed for: (a) correctional facilities, (b) jails, or (c) penitentiaries?  | <input type="checkbox"/> | <input type="checkbox"/> |

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_

<b>Brownyard Programs Ltd.</b>	<a href="mailto:info@brownyardprograms.com">info@brownyardprograms.com</a>	Brownyard Programs Ltd. P.O. Box 599 East Islip, NY 11730 (800)665-7304 FAX: (631)581-9385
------------------------------------	--	--