



AMERICAN RESOURCES INSURANCE COMPANY, INC.

ARIC is a market for workers' compensation coverage as part of an entire account. We are generally looking for risks that meet the following guidelines:

- In business and with continuous coverage for a minimum of three years.
- Three year loss ratio of 50% or below.
- Experience modification of 1.15 or less. Accounts with a mod in excess of 1.15 and/or a loss ratio over 50% may be considered with full details of loss experience.
- Risks which demonstrate a management attitude towards providing a safe working environment.
- Risks classified as hazard index 1-6 in the Underwriting Guide. Risks classified higher than a 6 may be eligible, but require more intense underwriting.

Keep in mind, however, that the presence of supporting business does not make a poor workers' compensation risk acceptable nor does the support guarantee continued coverage despite poor incurred loss experience. Each risk stands on its own merit.

ARIC is not a market for the following:

- Longshoremen's, Jones Act, Maritime or other federal law exposures.
- Federal black lung coverage (coal mining and/or affiliated accounts)
- Accounts with employees domiciled in states in which we are licensed.
- New ventures with no previous experience in the designated business
- Atomic energy risks
- Blasting exposure
- Wrecking or demolishing of buildings or structures
- Professional participants in any sport;
- Accounts with uncontrolled occupational disease exposures.
- Contractors utilizing uninsured subcontractors.
- Please consult the Underwriting Guide for specific classes of business for which we are not a market.



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In states in which we have filed for a preferred pricing tier, the following additional requirements apply to qualify:

Hazard group 6 or less in the ARIC appetite guide.

Minimum of three years in business under current name and ownership

Three or more years of hard copy loss runs provided

No loss frequency or uncorrected loss severity problems.

Stable financial status, with no prior history of bankruptcy or liens

Low employee turnover

The preferred tier is generally 15% to 20% less than that of our standard. It should be reserved for those insureds which, in the underwriter's judgment, there is a likelihood of profit at the lower rate level.