

# **Endorsements**

All endorsement requests should be sent to <u>WCEndorsements@ArrowheadGrp.com</u>. Our goal is to complete 90 percent of endorsement transactions within 10 business days. Increased volume during peak quarters may affect this processing time.

Endorsements are not mailed to the policyholder; these are accessible through the Daily Print. It is the responsibility of the producer to provide these documents to their insured(s). Check the Daily Print regularly to access and download your clients' recent policy output. Or, if you prefer to be notified via email once documents become available, please contact the system administrator within your office who can setup and manage your email notification preferences.

#### **CERTIFICATES OF INSURANCE**

You are authorized to issue unaltered ACORD certificates of insurance on the most current ACORD version only as evidence of insurance coverage. Prior authorization is required by Arrowhead's Workers' Compensation Program before you may release any policy document amending coverage. You are solely responsible for the accuracy and completeness of any certificate or evidence issued. Certificates are not valid if the ACORD form is altered. The following provisions must be adhered to:

- 1. No crossing out, changing, adding or omitting of wording in any section.
- 2. Modification of coverage is not to be done via certificate. Any coverage changes (including waivers) must be submitted via email to <a href="https://www.wcents.org/wcents.or

#### AMENDING PAYROLL AND CLASS CODES

Changes to payroll do not need to be submitted for policyholders setup on Monthly Reporting payment plans. Requests to add or delete class codes are subject to carrier guidelines and underwriting approval.

#### **CHANGING ADDRESS OR ADDING LOCATIONS**

You will be notified if the zip code alters the policy's territory modification. Any change in premium will be picked up at final audit.

## OFFICER EXCLUSION (AB 2883/SB 189)

Click here for FAQs and Forms

### **WAIVERS OF SUBROGATION**

Once a waiver has been issued, we cannot delete the waiver. Waivers do not rollover to a policy that has renewed. Requests will need to be provided to your underwriter at the time of binding so they may be processed for each renewal term. Waiver charges vary by carrier.

Blanket Waivers: Requests should be made at the time of binding coverage to be effective on the first date of the policy. If a request is submitted after inception it will be processed mid-term.

Specific Waivers: Requests must include the completed Job Exposure Worksheet for consideration.

# WAIVERS CHARGES (SUBJECT TO MODIFIERS + STATE FEES)

AMERICAN ALTERNATIVE/AMERICAN FAMILY / AMERICAN MODERN HOME		
Specific	Rate	5% of applicable premium
	Minimum premium	\$250 minimum per waiver
Blanket	Rate	3% of manual policy premium
	Minimum premium	\$750 minimum per policy
EVEREST		
Specific	Rate	5% of applicable premium
	Minimum premium	\$100 minimum per waiver
Blanket	Rate	2% of manual policy premium
	Minimum premium	\$350 minimum per policy
UNITED WISCONSIN		
Specific	Flat Rate	\$100 per waiver
Blanket	Flat Rate	\$500 per policy