

California Optometric Association Sponsored Workers' Compensation Program Application

Policy period : From: _____ To: February 1, 200_____. At 12:01 a.m. Pacific Standard Time as to each of said dates.

EMPLOYER INFORMATION			
Employer Name (including DBA)			
Address			
City	State	CA	Zip
Phone ()		Fax ()	
Additional Locations		Federal Employer ID#	
		<input type="checkbox"/> Individual <input type="checkbox"/> Association Member <input type="checkbox"/> Partnership <input type="checkbox"/> Non-member <input type="checkbox"/> Corporation <input type="checkbox"/> Joint Employers	

EMPLOYEE INFORMATION					
Code #	Classification	# of Employees	Estimated Annual Payroll	Rate Per \$100	Estimated Annual Premium
8834	Optometrists – all employees, including Clerical Office Employees – N.P.D.				
	Partners, Officers, Non-residing relatives to be covered				
8813-2	Stores Eyewear				

When annual premium is greater than \$3,000, experience modification factor may impact rates. **Total**

INDIVIDUAL				
Relatives' Names	Age	Relationship	Residing With Insured?*	Duties & Estimated Salary
			<input type="checkbox"/> Yes* <input type="checkbox"/> No	
			<input type="checkbox"/> Yes* <input type="checkbox"/> No	

* Residing relatives cannot be covered

CORPORATION OR PARTNERSHIP				
Name of Officer/Director or General Partner	Title	% Stock Owned (Corp. Only)	To be Covered?	Signature of Officer/Director or General Partner if NOT Covered
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Ownership Must Total 100% (Corporations Only): 100%

PREVIOUS INSURANCE CARRIER				
Previous Carrier	Policy Number	Period	Premium	Losses (Please describe in detail below)

REPUBLIC INDEMNITY AGENT INFORMATION	
Agent Name	Phone ()
Address	
City	State CA Zip
Current/Prior Republic Indemnity Policy #	

Losses:

Attach claims history if any claims have been reported during the past 3 years.

<p>Primary Location Building Construction Type: (see page 3 for descriptions)</p> <p> <input type="checkbox"/> Wood Frame <input type="checkbox"/> Unreinforced Masonry <input type="checkbox"/> Reinforced Masonry <input type="checkbox"/> Tilt Up Construction <input type="checkbox"/> Light Gauge or Steel Frame <input type="checkbox"/> Reinforced Concrete Frame <input type="checkbox"/> Protected Structural Steel Frame </p> <p>Number of Stories: _____ Number of employees assigned to location: _____</p> <p>Secondary Location Building Construction Type: (If applicable. For additional locations, please attach a separate sheet.)</p> <p> <input type="checkbox"/> Wood Frame <input type="checkbox"/> Unreinforced Masonry <input type="checkbox"/> Reinforced Masonry <input type="checkbox"/> Tilt Up Construction <input type="checkbox"/> Light Gauge or Steel Frame <input type="checkbox"/> Reinforced Concrete Frame <input type="checkbox"/> Protected Structural Steel Frame </p> <p>Number of Stories: _____ Number of employees assigned to location: _____</p>
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1. Do you have any volunteers/interns (working without pay)? Yes No
If yes, refer to Republic Indemnity.

2. Do you own, operate or lease an aircraft used in connection with your business? Yes No
If yes, refer to Republic Indemnity with the following information:

How many seats? _____
 Are employees transported? Yes No
 Is the pilot an employee? Yes No

Please issue policy

Application completed by: _____

Date: _____ Discussed with: _____

Applications are subject to underwriting approval.

Producer:

MARSH

 MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

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Definitions of Building Construction Types

Wood Frame

Wood frame or steel frame buildings have exterior walls made up of closely spaced wood or steel studs. Wood siding, shingles, stucco, brick or stone veneer or other material may cover the exterior.

The floors and roof are supported on wood or steel joists, trusses or rafters. The floor may be a concrete slab on the ground. Wood frame buildings are typically 1 or 2 stories.

Unreinforced Masonry and Reinforced Masonry

The exterior walls are made up of masonry materials: brick, concrete block or other masonry materials.

Reinforced masonry has rebar inside the cavity of the masonry material that has been poured with concrete or buildings that were previously un-reinforced that have had steel frames bolted through walls to support the floor and roof structure.

Un-reinforced masonry has no rebar or steel frame to support the floors and roof. Most buildings of this structure have been retrofitted to meet modern earthquake standards.

Wood or steel joists or trusses support upper floors and roofs. Ground floors are typically concrete slabs. Some of these buildings may be referred to as joisted masonry, unprotected masonry, noncombustible and heavy timber construction (although heavy timber construction is more prevalent on the East Coast).

Masonry construction is typically 1–3 stories.

Tilt Up Construction

The walls are poured concrete and reinforced rebar. The walls are formed while in the horizontal position. After the walls are poured and the concrete is cured, the walls

are tilted up with the use of a crane. The roof is wood or steel joists or truss. The floor is concrete slab.

Most tilt up concrete buildings are 1 or 2 stories. A typical tilt up concrete building is 1 story but may equal the height of a 2-story building (1 = 2) and may have an office mezzanine.

Light Gauge or Steel Frame

Light gauge or steel frame are characterized by incombustible construction and prefabricated structural members. The exterior walls may be steel studs or a steel skeleton frame covered with steel panels or steel siding. Upper floors are steel joists or beams. The floor is typically a concrete slab. Light steel buildings are usually 1 or 1 = 2 stories.

Reinforced Concrete Frame:

The building will have a reinforced concrete frame in which the columns and beams are either formed or pre-cast.

Floors are normally poured concrete, pre-cast slabs or reinforced concrete poured on steel decking. Exterior walls are concrete panels, stone, glass, metal. Mid-rise buildings are typical for this class. This type of construction can be seen in many parking structures.

Protected Structural Steel Frame

The building may have a structural steel frame that may be welded, bolted or riveted. The steel frame may be protected by masonry, poured concrete, plaster, sprayed material or other method that gives a high fire resistive rating of at least 3 hours.

Floors are normally poured concrete, pre-cast slabs or reinforced concrete poured on steel decking. Exterior walls are concrete panels, stone, glass, metal.

High-rise and mid-rise buildings are typical for this class of construction.

Definitions courtesy of Republic Indemnity