

# Out-of-State Coverage Program



We partner with United States Insurance Services (USIS) that has been operating since 1958. The member companies of Zurich in North America have been the fronting carriers for USIS' Other States Coverage Program since 2010. These member companies have A+/Stable ratings from A.M. Best and AA/Stable from S&P. Your clients' out-of-state employees will be insured through a partnership between USIS and Zurich North America.

## Getting Started

Your underwriter at New Mexico Mutual will coordinate the Zurich underwriting process on your behalf.

## Earn 11% commission on out-of-state policies.

To receive commissions for your out-of-state policies, we'll need your agency license for the state in which coverage is bound.

## Underwriting Guidelines\*

*\*If exceptions to these guidelines are needed, please refer to Underwriting Management.*

### Qualifications

- Permanent physical New Mexico location
- Permanent out-of-state location (temporary locations are excluded)
- Majority Ownership (51%) is vested in New Mexico
- At least one out-of-state classification must contain payroll (refer to Underwriting Management)

## New-Submission Requirements

The following documentation is required for quoting:

- Workers' compensation ACORD application
- Loss runs for past 3-5 years
- Current experience modification worksheet

## Renewal Requirements

- ACORD application is required the first year of coverage with Zurich and will be required every 3-years
- The renewal will be auto renewed with the New Mexico Mutual policy
- Cancellations must be sent prior to the renewal effective date
- Renewal down payment will be billed on the New Mexico Mutual renewal invoice

## Service Contacts

### Underwriting

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### Customer Engagement

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### USIS | Zurich North America

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