

OUT-OF-STATE COVERAGE PROGRAM



Underwriting Guidelines

Qualifications:

- Permanent physical New Mexico location.
- Permanent out-of-state location (temporary locations are excluded).
- Generally, at least 51% of the total combined payroll should develop from New Mexico operations.
- At least one out-of-state classification must contain payroll ("if any" policies are excluded).
- The New Mexico premium should exceed the out-of-state premium.

New Submission Requirements:

- Out-of-state exposure information must be emailed to your assigned New Mexico Mutual underwriter for review.
- Out-of-state coverage is provided at the discretion of New Mexico Mutual.

The following documentation is required for quoting:

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

Insurance coverage in all states other than Utah is provided by Advantage Workers Compensation Insurance Company, a wholly owned subsidiary of Workers Compensation Fund, doing business as WCF Insurance.

NAIC #40517

WCF Insurance wcf.com

- Focused, extensive knowledge of workers' compensation.
- Strong financial position with A (Excellent) A.M. Best rating.
- Licensed in all 50 states and the District of Columbia.
- National footprint with a customized regional focus.

Agency Appointment with WCF Insurance

- Agencies must be appointed with WCF Insurance to quote or bind coverage.
- The producer must be licensed in the state where coverage is being placed.

For an agency application and appointment agreement, please contact:

Felicia Nieto, Marketing Specialist
New Mexico Mutual - Marketing
P 505.343.2831 F 505.348.9831
E felician@newmexicomutual.com

Bound Submission Requirements:

The following documentation is required to bind coverage:

- Workers' compensation application signed by both the agent and insured.
- Additional state-specific forms may be required.

After Policy Has Been Issued:

- The agency will receive an emailed copy of the out-of-state policy from New Mexico Mutual.
- After issuance, additional documents may require the insured's signature.

Payment Guidelines

Installment Plans:

- 100% Annual Pay (required for accounts under \$1,000)
- 25% Down with 3 Consecutive Installments
- 25% Down with 5 Consecutive Installments
- 25% Down with 9 Consecutive Installments

Premium Payments

Premium payments for out-of-state policies can be made online, by mail or by phone with WCF Insurance.

Online: www.wcf.com • **By Phone:** 800.446.2667

By Mail: (Checks made payable to WCF Insurance with policy number included on the check)

- Payment Processing Center • PO Box 26488 • Salt Lake City, UT 84126-0488
- **Expedited Parcel Mail Only:** 100 West Towne Ridge Parkway, Sandy, UT 84070



Additional Services

For premium audit questions:

Monte Plourde,
Premium Audit Manager
New Mexico Mutual
P 505.343.2879 F 505.348.9879
E montep@newmexicomutual.com

For risk and safety questions:

Alec Grandon
MSIM, CPCU, CLU®, RF, CIC
Risk & Safety Manager
New Mexico Mutual
P 505.343.2817
F 505.348.9817
E alecg@newmexicomutual.com

General Information

Loss runs are available upon request from your New Mexico Mutual underwriter.

Evelyn Symonds
Senior Underwriter
New Mexico Mutual
P 505.343.2827 | F 505.348.9827
E EvelynS@NewMexicoMutual.com

WCF Insurance Policyholder Customer Service

www.wcf.com
P 800.446.2667
E customerservice@wcf.com

Claim Reporting

Claims can be filed online, by phone or fax with WCF Insurance.

The wcf.com website is the preferred way to report a claim. You will receive immediate confirmation with a claim number and adjuster name and contact information.

Online: www.wcf.com • **By Email:** claims@wcf.com (the form can be found on the website)

By Phone: 888.595.8750 • **By Fax:** 866.346.3289