



Promoting industry professionalism
and best practices.



What the WC Carriers are Saying...



“SUA Insurance Company is committed to the PEO industry. We provide a stable market for PEO workers’ compensation insurance. Submissions received from PEOs that are certified in the best practices of Workers’ Compensation Risk Management provide us an indication the PEO takes its obligations of maintaining the health and safety of its co-employees seriously. Our underwriting review of certified PEOs takes into consideration the diligence of PEOs in areas such as loss control, claims management, return-to-work, and other risk management practices.”

Dan A. Cacchione,
Vice President & Chief Underwriting Officer
SUA Insurance Company

“CI’s certification program is certainly respected by the underwriters at AIGRM involved with PEOs. We consider PEOs that have received this certification to be better equipped to understand the specific rules and regulations that apply to both PEOs and insurance carriers and how those differ by state. Although we do not grant specific credits because a PEO has this certification, we find their overall adherence to better loss control practices generates an end result of improved loss experience. This produces a quote that has taken all of these positive features into consideration.”

JoAnn Koster, Executive Vice President
AIG Risk Management



“While no certification program can take the place of individual underwriting by the carrier, certain “endorsements/sanctions” give the carrier confidence in its own decisions and make the underwriting process simpler and less painful for the buyer. Two specific “sanctions” come immediately to mind: first, the presence of a CPA audited financial statement and second, the presence of WC Certification. Over the years, I have successfully underwritten risks both with and without these two documents. We complete our own “due diligence” in either case. However, given a choice, we will always select the risk that has been independently qualified by others—the “due diligence” process is verification versus uncovering facts. Also, the independently qualified risk usually receives the benefit of the doubt which relates directly to better terms, conditions, and ultimately costs.”

Doug Lilak, President/CEO
SUNZ Insurance Company



“There is no question in my mind that implementing an overall formal process that encompasses operational, contractual and risk management practices will benefit a PEO from an expense standpoint and improve their position for profitable growth in a competitive environment. While there are many different routes to take to achieve these formalized procedures, the WC RM Certification program provides industry specific best practices that continue to evolve to address the needs of a changing market place.

From an underwriter's perspective, a PEO that achieves the WC RM Certification demonstrates many of the desired attributes sought in a prospective insured. This designation might be the difference between a declination and the offering of a proposal during a hard market cycle, while conversely, this designation may provide the justification an underwriter seeks to provide the aggressive pricing needed to write and retain business during a soft market cycle.”

Rob Morris, CRM, CIC
Vice President-Casualty Underwriting
Zurich Global Corporate Casualty North America

“Carriers are always looking for risks that are “the best of the best.” It is often difficult to make those determinations from a typical submission. A PEO that already has CI’s Workers Compensation risk management best practices certification provides a level of confidence that proper systems and procedures are in place. Carriers all handle the underwriting process differently, but this program gives an underwriter the confidence that the important qualities of the superior risk are in place. The insurance marketplace is constantly changing, but a PEO with this certification will always enjoy an advantage over the competition.”

Michael E. North, CIC, Senior VP Operations
Lumbermen's Underwriting Alliance
U.S.Epperson Underwriting Co., Manager
LIG Insurance Agency, Inc.



“The Certification Institute's risk management certification process helps establish a link between the practices of the PEO and results that can be achieved. Also, over time, sound risk management should produce better WC pricing for PEOs.”

James Ely, Vice President Underwriting
Cedar Hill Insurance