

Underwriting Tips

Link to MA Workers' Compensation Bureau: [Class Code Lookup](#)

Owners/Officers Coverage Details

Individuals & Partnerships & LLCs: Automatically Excluded

To Include: Provide signed "Letter of Inclusion" on insured's letterhead.

Minimum/Maximum payroll is \$65,400 effective October 1, 2023.

Corporations: "Active" Officer: Automatically Included

- Min/Max Payroll: \$15,080 - \$74,360 effective October 1, 2023.
- To Exclude: Owners/officers with a minimum of 25% ownership investment can exempt themselves of coverage. The individual must complete and submit a [DIA Form 153](#) to the DIA for stamped approval prior to writing the policy. Without a submitted Form 153, the owner/officer must be included with at least the minimum payroll. Approval forms may be submitted mid-term for endorsement.
- Inactive Officer: If an officer has no duties or ceases to perform any duties and does not come on the premises, except perhaps to attend directors' meetings – they should be listed in this section and under duties enter "Not Active" and no payroll is required for this individual.

Non-Profit Information

In Massachusetts, the word "employer" shall not include nonprofit entities that are exclusively staffed by volunteers. No coverage is required.

Stop Work Orders

If a client walks in your door with a STOP WORK ORDER, we recommend the following:

- Retain a copy of the STOP WORK ORDER.
- Include the Stop Work Order with your submission to the carrier.
- Once Coverage is bound, ask the carrier to send notice to the contact on the STOP WORK ORDER. The DIA will not accept notice from an insurance agent. Be sure the carrier, policy number, limits provided & effective date are listed.
- The insured should contact the DIA to pay their fees. *Daily fees and the STOP WORK ORDER remain in effect until BOTH Proof of Coverage AND fees are paid.*