

I.P.R.F. SMALL BUSINESS GUIDELINES

- Minimum premium of \$3,500.00 plus 3% Administrative Fee.
- Premium is payable in full. No payment plans are available.
- A copy of the current declarations page must be provided.
- (5) years of currently valued carrier loss runs must be provided.
- a. Total losses in the (5) years cannot exceed \$25,000 and
 - b. No more than one year can exceed a 100% loss ratio.

On line loss control services will be provided. There will be no on site loss control.

- Mail audits will be performed. There will be no physical audits.

I.P.R.F. SMALL BUSINESS APP

Prospect Name: _____

Address: _____

City, State, Zip: _____

Effective Date: _____

Class Code	Classification	Estimated Payroll	Number of Employees*

*Does the prospect have any Volunteer Firefighters, Paramedics or EMT's earning less than \$1,000 per year? **Yes or No** **If so, how many?** _____

Please note that IPRF has a \$1,000 minimum payroll for these employees. There will be \$700 added to each of these employees to meet the required minimum.

	Loss Control Contact	Billing Contact	Claims Contact
Contact Name	_____	_____	_____
Phone Number	_____	_____	_____
E-Mail	_____	_____	_____

Underwriting Info

- *Minimum premium is \$3,500 plus 3% administration fee with annual payment only.
- * A copy of the current declarations page must be provided.
- * (5) years of currently valued carrier loss runs must be provided. The total losses cannot exceed \$25,000 and no more than one year can exceed a 100% loss ratio.