CAMComp
WORKERS' COMPENSATION PLAN

SUBMISSION CHECKLIST

A Guide for CSRs & Account Managers

OUR GOAL

We want the submission process to be simple, efficient, and transparent for your team and your insured.

Providing complete information upfront helps us:

- Review submissions faster
- Reduce follow-up requests
- Improve turnaround times
- Avoid delays in quoting and binding

BEFORE SENDING A SUBMISSION

Confirm the Account Fits CAMComp's Appetite

CAMComp is a Michigan-based group self-insured workers' compensation fund focused on the construction industry.

Preferred Risks Include:

- Contractors
- Subcontractors
- Construction-related suppliers

Important Eligibility Guidelines

The Insured should generally have:

- At least 3 years in business
- An established workers' compensation policy history
- Construction-related operations that fit within CAMComp's underwriting appetite

QUICK PRICING INDICATIONS

Need a Quick Work Comp Indication?

CAMComp can often provide a preliminary pricing indication using the insured's current workers' compensation dec page.

This helps agencies:

- Quickly determine competitiveness
- Start conversations with the insured sooner
- Gauge interest before gathering a full submission package

To Request an Indication, Please Send:

- Current workers' compensation dec page
- Brief description of operations
- Any known loss history concerns, including loss runs if applicable

IMPORTANT:
Pricing indications are preliminary and non-bindable.

Any indication provided will remain contingent upon receipt and underwriting review of:

- Completed WC Acord
- Current Valued Loss runs
- EMOD
- Any additional underwriting requirements

A full underwriting review is still required before final terms and binding approval can be issued.

REQUIRED SUBMISSION INFORMATION

PLEASE INCLUDE THE FOLLOWING:

Completed Work Comp ACORD Application

- Please ensure completion

Current Loss Runs

Please provide:

- Currently valued loss runs
- Minimum of 3–5 years preferred (if high-risk exposure underwriter may ask for up to 10)
- Open claim details if applicable

Experience Modification Worksheet (EMOD)

Please include the current EMOD when available.

If the EMOD is unavailable, CAMComp can request it directly from Compensation Advisory Organization of Michigan (CAOM) with a signed authorization letter from the insured.

We can provide the authorization form if needed.

Website or Business Information

A company website, social media page, or brief description of operations is extremely helpful for underwriting review.

IMPORTANT UNDERWRITING DETAILS

Subcontractor Exposure

Please advise:

- Do they use subcontractors?
- Are subcontractors insured?
- Are certificates collected and maintained?

IMPORTANT:
CAMComp requires subcontractors to maintain their own workers' compensation coverage.

Multi-State Exposure

CAMComp is a Michigan-focused program.

Please disclose:

- Any work performed outside Michigan
- Frequency of out-of-state work
- States involved

IMPORTANT:
Contractors may take their Michigan employees into another state to perform work. However, they cannot hire employees in the state where the work is being performed under the CAMComp program. Please provide these details upfront so we can determine eligibility and underwriting requirements.

Loss Control Considerations

Some accounts may require a pre-qualification Loss Control visit before binding, particularly:

- Larger contractors
- Higher hazard operations
- Loss-heavy accounts
- Risks with significant subcontractor exposure

Providing operational details upfront helps us determine requirements earlier in the process.

WHAT HELPS US QUOTE FASTER

- Complete WC Acord Application
- Detailed description of operations
- Current loss runs
- Current EMOD or signed CAOM authorization form
- Current carrier information
- Website or operational overview
- Information on subcontractor usage
- Completed supplemental
- Target premium or renewal pricing if known

COMMON REASONS FOR DELAYS

- Missing loss runs
- Incomplete class codes and payroll information
- No information on subcontractors
- Out-of-state exposure discovered later
- Supplemental, IF REQUESTED BY CC

Early communication and complete submissions help us provide a quicker and more accurate review.

Questions?

Don't hesitate to get in touch with the CAMComp underwriting team with any questions about submissions.

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We appreciate the opportunity to work with your agency and help make the submission process as smooth as possible.