

# CHOICECOMPLUS

## GENERAL UNDERWRITING QUESTIONNAIRE

The answer to each of these questions is material to the risk being underwritten and any misrepresentation by the insured in response to any of these questions shall constitute a basis for an action by the insurer for criminal and/or civil action against the insured including but not being limited to rescission of the insurance contract, indemnity or fraud:

Underwriting Question	Yes	No
If experience rated, does the insured have an experience modifier greater than 1.40?		
Does the insured have an average incurred loss ratio for the most three recent policy years that exceeds 60% of applicable premium?		
If the average incurred loss ratio for the most three years exceeds 60% of applicable premium, is the excessive loss ratio due to a single large loss during such period?		
Does the insured or any of insured's covered workers ever perform or expect to perform any operations at heights greater than 15 feet above adjacent ground level?		
Does the insured or any of insured's covered workers ever perform or expect to perform any operations at depths greater than 6 feet below adjacent ground level?		
Is the insured's business ever open to customers after Midnight?		
Does any of the insured's operations involve or concern in any respect the handling, storage or transportation of hazardous materials, asbestos or lead abatement?		
If a pizzeria or similar operation is delivery offered?		
Does the insured subcontract more than 15% of net receipts to subcontractors?		
Does the insured ever, for any reason and at any time employ uninsured subcontractors or allow uninsured subcontractors or other uninsured companies or individuals to perform work for the insured?		
Does the insured own or operate a nightclub or bar?		
Did a claim or claims occur on the desired effective date? (Your answer would be NO if the desired effective date is in the future)		

\_\_\_\_\_ Agent \_\_\_\_\_ Date Signed

\_\_\_\_\_ Insured \_\_\_\_\_ Date Signed