



10851 N. Black Canyon Highway, Suite 200, Phoenix, AZ 85029
800-528-1056 | F: 602-861-1094 | www.AranInsUW.com

SYNOPSIS OF UNDERWRITING GUIDELINES

Minimum specific deductible: \$10,000 (or as defined by state law)

Minimum group size: 51 employees

Minimum Annual Premium: \$35,000

Maximum limits: Unlimited
\$1,000,000 for aggregate coverage

Reviewed industries : MEWA
Association
PEO
Sovereign Nation
Casino
Long-Haul Trucking
Unions

Ancillary Riders: Aggregate accommodation
Advance funding (Specific claims)
Terminal liability – Aggregate
Terminal liability – Specific

Contracts available: 12/12, 12/15, 12/18, 12/24, 15/12, 18/12, 24/12

Carriers represented: Gerber Life Insurance Company
American Fidelity Assurance Company

