

ACORD 130 — Workers Compensation Application

AgencyAssist ACORD Form Reference Guide

Overview

Used for Workers Compensation and Employers Liability coverage. Captures payroll by classification code which directly determines premium.

When to Use This Form

Workers Compensation coverage for any business with employees (required in California).

Key Sections

Section	What to Collect
Employer Information	FEIN, number of employees, years in business, states of operation
Payroll by Classification	NCCI class codes, job descriptions, annual payroll per class
Experience Modification	Current e-mod, prior carrier, policy number
Officers/Owners	Names, titles, ownership %, include/exclude from coverage
Safety Programs	Workplace safety policies, training programs, OSHA compliance

Agent Tips & Best Practices

- Payroll must be broken out by classification code — bulk payroll is not acceptable.
- Officers can elect to exclude themselves in California — confirm this in writing.
- Experience mod affects premium significantly — get the current mod from WCIRB.
- Misclassifying employees vs independent contractors is a major audit risk.

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