

## Workers Compensation

### WC Program Features

- A XV Best Rated Carrier (Admitted)
- 10 % Commission
- Multi State
- Blanket WOS Available
- USL&H available on “if any” basis only
- If MEL in place, we can write Statutory State Cover
- \$500 minimum premium
- True Loss Control

### Preferred Classes:

Artisan Contractors, Beauty Shops, Buildings, Doctors & Dentists, Grocery Stores, Professional Offices, Retail Stores, Wholesale Stores, Restaurants, Private Schools, Light Machine Shops

### Underwriting Guidelines

- At least 1 full time employee required.
- No outside work over 15’.
- Fewer than 75 employees at a single location.
- Will consider new in business for most main street businesses.
- 3 years in biz on artisan contractor risks.
- No Oil & Gas, General Contractors, Trucking or Nursing Homes.
- Acord, Loss Runs and eMod (if applicable)

### Direct Bill Payment Options:

- Check
- AutoPay
- eCheck
- PAYO
- Monthly Self-Reporting