



# ENHANCED - BROADENED

## Workers' Comp. Market Facility

We have access to standard market insurance carriers. An appetite for most workers' comp. classes of business

Classes of special interest include:

### *Small Contractors*

- \$850 - \$10,000 premium
- ACORD Application
- FEIN #, no loss runs necessary
- NCCI hazard grades 1&2 (redefined as groups A-D)
- Max. subbed of 35-40%
- At least \$12,500 annual payroll, at least
- 1 full time employee; in addition to officers



### *Non Emergency Medical Transport*

- New ventures accepted
- Risks up to 1.5 Exp. Mod.
- Minimum premium \$2500
- Payment plan as liberal as 15% down, 10 installments



### *Trash Haulers*

- Fully automated - no hanging outside



### *Restaurants*

### *Hotels/Motels*

### *Larger Premium Accounts (> \$150,000)*

- Nursing Homes and Assisted Living
- Property Management

### *Janitorial Services*

- \$850 minimum premium
- At least \$12,500 annual payroll



### *Availability of Retro and Large Deductible Programs*

Also providing pay as you go payroll service, direct billing, and agency commissions of up to 5%.

For a quote simply submit a completed ACORD Application and 3 years loss runs to Aaron Reader; by e-mailing [areader@workerscomp.com](mailto:areader@workerscomp.com), or by fax 315-699-1438.