

# Workers' Compensation for Hard to Place Risks

The Worldwide Facilities Workers' Compensation division strives to provide a package of expertise, market knowledge and the highest quality service. We combine skilled sales and service professionals with extensive carrier relationships to deliver for you and your customer.



## EXPOSURE EXAMPLES

- Artisan contractors
- Bus / Limousine operations
- Commercial garbage hauling
- Concrete / ready mix operations
- Farm operations
- Gas and oil dealers
- Home health care
- Iron / steel scrap dealers
- Pallet manufacturing
- Parcel Delivery
- Unarmed security
- Tree trimming
- Trucking / towing
- Wallboard

## HIGHLIGHTS

- Quick turnaround
- Hundreds of class codes
- Low minimum premiums
- No experience modification limitation
- Flexible payment options, including payroll reporting
- Competitive pricing
- Loss sensitive programs available for larger accounts
- Minimum premiums and class code acceptance vary by state\*\*\*

## AVAILABLE STATES

- Florida
- Georgia
- Illinois
- Indiana
- Iowa
- Kentucky
- Maryland
- Michigan
- Minnesota
- Missouri
- Nevada
- New Jersey North Carolina
- Oklahoma
- Pennsylvania
- South Carolina Tennessee
- Texas
- Virginia
- Wisconsin



 BROKERAGE

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