

### Small Business

#### Guaranteed Cost

- Contractors (Carpentry, Electricians, HVAC, Plumbers)
- Landscapers
- Wholesale
- Delivery
- Hotels
- Restaurants
- Property Managers
- Janitorial
- Auto Sales
- Auto Service
- Gas Stations
- Retail/Wholesale
- Manufacturing
- Professional Service Firms
- Building Material Dealers
- Machine Shops
- Veterinarians
- Child Care
- Golf Courses

- Dividend Options available with certain carriers

Ineligible- Long Haul Trucking, Propane Dealers, Height exposure over 3 stories, High Loss frequency

Program and class code eligibility varies by state and carrier.

### Target Programs

#### Healthcare

- ✓ Home Healthcare \$2,500
- ✓ Assisted Living/Hospice \$2,500
- ✓ Senior Care/Retirement Living

#### Staffing

- ✓ Temp Staffing \$50,000 MP
- ✓ Medical Temp Staffing \$7,500MP

#### Social Service/Non Profit \$7,500

#### Construction \$5,000 MP

- ✓ Carpentry
- ✓ Site Preparation
- ✓ Building Equipment
- ✓ Masonry NOC
- ✓ Iron/Steel Erection
- ✓ Excavation
- ✓ Concrete Construction
- ✓ Stone Cutting
- ✓ Artisans Contractors

### Large Accounts

#### Over \$75,000 GC

- Nursing Homes
- Temp Staffing
- Construction
- Real Estate
- Oil/Gas Development
- Power Generation
- Utility Companies
- Alternative Energy
- Manufacturing
- Healthcare
- Hospitality

#### •Deductibles & Loss Sensitive Plans Available

- Submission Requirements-
- Completed Acord 130
  - 3-5 years Loss Runs
  - Current Mod Sheet
  - 5 Years Payroll History for Large Risks
  - Supplemental Application