

### Write mono-line workers comp for 80% of class codes in over 30 states with Pie Insurance!



#### **Program Highlights**

- A rated & fully admitted paper
- Writing 80% of class codes
- New ventures (upon underwriter approval)
- Max Premium \$75,000
- EPLI \$1 million/\$1 million/\$1 million without underwriter approval
- Experience Modification up to 1.50 and as low as 0.75
- Deductibles based on an applicant's ability to pay. No deductible can exceed the annual premium
- Available in the following states: AZ, AR, CA, CO, DE, FL, GA, IA, IL, IN, LA, MD,MI, NE, NV, NH, NM, NY, NC,OK,PA, RI, SC, TN, TX, UT, VA, WA, WI, WV,& D.C.



### **Pie Success List:**

42 - Landscape Gardening

9079 – Restaurants–Sale of Alcoholic Beverages 75% or More of Receipts

7219 - Trucking Operations

9008/9014 - Janitorial Services

5474/5482 – Painting NOC and Shop Operations

5190 – Electrical Wiring–within buildings

5403/5645 – Carpentry–Construction of Residential Dwellings Three Stories or Less

8835/8827 – Home, Public and Traveling Health Care

5348 – Ceramic Tile, Indoor Stone, Marble, or Mosaic Work

5187 – Plumbing–High Wage (CA)

8389/8380 – Automobile Service or Repair Center

9015 – Building or Property Management

5432 – Carpentry NOC–High Wage (CA)

9070 - Retirement Living Centers

## Prohibited operations & Coverages:

- Foreign coverage including endemic disease and repatriation coverages
- Outer Continental Shelf Lands Act
- Defense Based Act

3724 – Machinery or Equipment Installation and Repair

5538 – HVAC and Refrigeration Systems–Installation, Service and Repair

5146 – Furniture Installation

7198 – Mail, Parcel, or Package Delivery

5022 – Masonry

7382 – Transit and Ground Transportation

5140 - Electrical Wiring-High Wage

9085 - Residential Care Facility

9052 – Hotels and Motels–without Pools or Beaches

5445 – Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation within Buildings

9097 – Residential Cleaning (CA)

9083 – Restaurants–Food Trucks, Cafeterias, Fast Food, and Buffets

8391 – Automobile Sales and Rental

8293 – Furniture Moving and Storage

- United States Longshoremen and Harbor Workers Act
- Federal Coal Mine and Safety Act
- Federal Employees Liability Act



Non-appropriated Fund Instrumentalities Act

Maritime, Admiralty (Jones Act)

# Prohibited operations/coverages:

- Accounts with undocumented gaps in coverage
- Policies cancelled for non-payment more than twice in any policy year
- Applicants requesting coverage on any basis other than guaranteed cost. This prohibition includes, but is not limited to: retrospective rating plans, dividend plans, retention plans of all kinds, portfolio transfers, captive or rental captive programs, large deductible programs, aggregate stop loss coverage, and IBNR coverage.
- Applicants involved with the transportation, manufacture, or use of any type of explosive
- Oil or gas applicants, on or offshore
- Chemical manufacturing (toxic)
- Temporary agencies
- Professional Employer Organizations (PEOs)
- Employee leasing or staffing firms
- Fireworks stores

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- ·Voluntary Workers Compensation
- Special Endorsements

- Applicants with 24-hour exposure
- Gun shops
- Check cashing stores
- Pawn shops
- Applicants that own, operate or lease aircraft/watercraft
- Applicants involving height exposure greater than 26 feet
- Applicants involving digging to depths of greater than 4 feet
- Public entities
- Applicants with any work or exposures involving: asbestos, blasting / explosives, bridge work, chemicals / petroleum products, demolition, dock / sea walls, gas / sewer and/or water main, high voltage, highway / street / road work, lead or mold abatement, structural steel erection, tree trimming or removal, tunneling, underground tank or pipe replacement, United States Longshoreman and Harbor Workers (USL&H), welding, wrecking.

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