



# Workers' Compensation Program

Professional Underwriting Services

Expert Claims Administration

## Target Industries

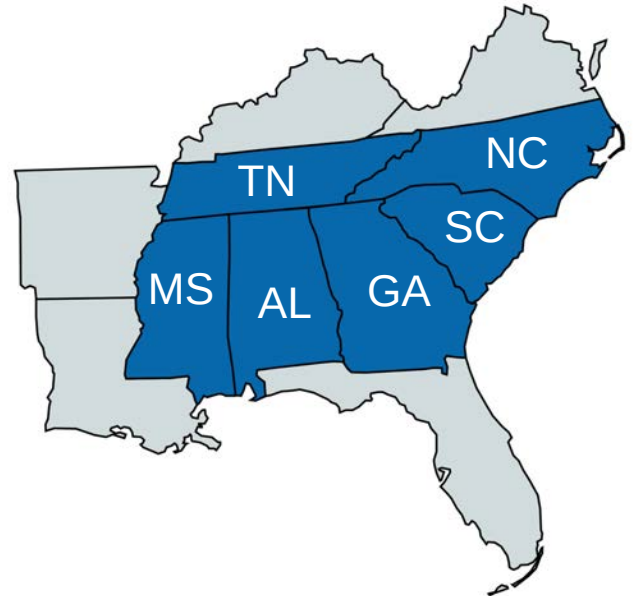
- Construction
- Forestry Services
- Healthcare
- Hospitality
- Manufacturing
- Non-Profits
- Public Sector
- Social Services
- Staffing

Associated Insurance Administrators is a regional insurance wholesaler and specialty program manager providing independent insurance agents access to Workers' Compensation and Commercial Lines products for over 23 years. Our #1 priority is to develop an exceptional relationship with our business partners through professional underwriting services and expert claims management.

# PROGRAM OVERVIEW

- AM Best "A++, XV" rated carrier
- Wide range of acceptable classes
- Multiple payment options including installment bill and monthly reporting
- Drug-free credit where permitted
- Multi-state, single policy coverage
- 14-year claims handling track record
- Effective claims cost control measures including medical bill review

## Coverage Available in 6 States



# PROGRAM GUIDELINES

## No minimum premium except where outlined below:

**\$15,000 Minimum** - Temporary Staffing Agencies, Employee Leasing Companies/PEOs

**\$10,000 Minimum** - Construction class codes 5403, 5645, 5747

## Underwriting Requirements\*

- Minimum of 3 years in business or equivalent management experience
- If no prior coverage, no less than 5% scheduled debit 1st year (trucking risks - 2yrs prior covg min)
- Undeveloped loss ratio of 50% or lower current and prior 2 years
- Experience rated accounts up to 1.40 modification factor
- Governing class code Hazard Group A, B, C, D, and/or E
- First agent submitting complete request is protected - send to [quotes@aiamga.com](mailto:quotes@aiamga.com)

\*some state exceptions may apply

## Prohibited/Excluded

Annual Payroll < \$40,000  
Airlines/Commercial Air Travel  
Asbestos Removal  
Chemical & Dyestuff Plants  
Demolition  
FELA  
Flatbed Trucking

Framing Contractors  
General Contractors  
Subcontracted Work >10%  
House Movers  
Jones Act  
NCCI Codes "D" or "E" (except incidental)

Professional Sports Teams  
Roofing Work  
Steel Erection  
Urban Taxis  
USL&H (except incidental)