

Workers' Compensation



From Clear Spring



Quote and Bind Online



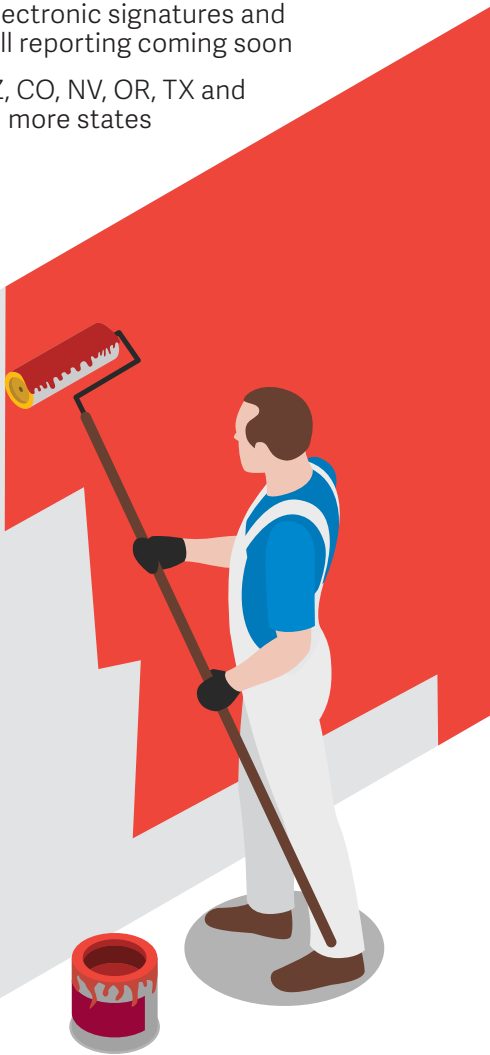
Fast Turnaround Times



Simplified Proposal

PROGRAM HIGHLIGHTS

- Rated A- (Excellent) by A.M. Best
- 400 Eligible Class Codes
- Simplified proposal showing net rates per class and detailed payment plans
- Simplified binding process with one payment and online bind confirmation
- Contactless electronic signatures and monthly payroll reporting coming soon
- Available in AZ, CO, NV, OR, TX and [California](#) with more states coming soon



NOW ELIGIBLE AS NEW VENTURES / NO PRIOR COVERAGE

- 5645 Residential Carpentry *not exceeding 2 stories*
- 5403 Carpentry NOC
- 5445 Wallboard
- 5474 Painting
- 7219 Trucking
- *and many others available*

EXPANDED EXPOSURES AND NEW ELIGIBILITY

- Subcontractors up to 75% of total operations
- New venture risks with no prior work comp coverage
- Risks with current or past lapses in coverage
- Work performed up to 20 feet / 2 stories above ground level
- Work performed up to 6 feet below grade
- No repossession or roadside work performed
- No above ground tree trimming or window cleaning

OWNER ONLY POLICIES

- No employees or payroll required
- Subcontracted costs up to \$50,000 annually is allowed
- Certificates of insurance collected & retained by insured for all subcontractors
- Monthly verification of no payroll & acceptable sub costs by the insured
- General Liability coverage must be placed with BTIS within the work comp policy term
- Minimum Premium less than \$1,000
- Roofing & Painting Contractors are not eligible

LOOK FOR THIS ICON



btisinc.com | 877.649.6682



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More classes than ever

PREVIOUSLY INELIGIBLE CLASSES - NOW AVAILABLE

- 1701 Cement Mfg
- 1710 Stone Crushing
- 2014 Grain/Rice Milling
- 2021 Sugar Mfg/Refining
- 2081 Butchering
- 2759 Wooden Box/Container Mfg
- 3365 Welding or cutting
- 3821 Auto/Truck Dismantling
- 5213 Concrete Construction
- 5215 Concrete/Cement Work
- 5474 Painting/Wallpaper Install
- 5506 Street/Road Construction
- 5633 Steel Framing
- 6306 Sewer Construction
- 6316 Water Mains Construction
- 7197 Parcel Delivery/Messenger Service
- 7219 Trucking Firms
- 7228 Trucking Local Hauling
- 7232 Mail Delivery Service Companies
- 7370 Taxicab Operations
- 7580 Sanitary/Sanitation Districts Operation
- 7600 Communication Service Providers
- 8215 Hay/Grain/Feed Dealers
- 8107 Machinery/Equipment Dealers
- 8293 Warehouses–furniture
- 8304 Grain Elevators/Storage Warehouses
- 8350 Gasoline/Oil Dealers
- 8500 Metal Scrap Dealers
- 8601 Architectural or Engineering Firm
- 8835 Home Care Services
- 8849 Skilled Nursing Facilities
- 8833 Hospital Professional Employees
- 8264 Beverage Container Collection/Redemption
- 8826 Congregate Living Facilities–elderly
- 8835 Home Infusion Therapists
- 9033 Housing Authorities
- 8824 Retirement Living Centers
- 9549 Advertising Companies

