

Market	Website	Rating	Program(s) Available	States Available	Submission Requirements	Additional Requirements	Appetite	General Exclusions	Turnaround Time
AmTrust	http://www.amtrustgroup.com/	A	Commercial Advantage, PayGo	All but monopolistic (Note: no NY contractor risks)	Completed ACORD, minimum three years loss runs valued within 90 days, eMod, payroll/premium history	Must have at least two employees, need details of claims over \$25k	Office exposures, auditors, IT, insurance, banks, attorneys (not personal injury), physician offices, real estate, inspection services, motion pictures, schools, retail stores, pharmacies, hardware, jewelers, florists, barber shops/salons, appliances, family bakeries, auto sales, grocery, light construction including electrical wiring within buildings, alarm and cable installation, carpentry, HVAC, fence erection, appliance installation, landscapers (no tree trimming), concrete flat work (only), masonry, plumbers, hospitality including restaurants (no 24 hour), country clubs, hotels, light manufacturing including hardware, lighting, clothing, furniture, electrical apparatus, instrument, pottery, precision shop, tool (not drop or machine forged)	No heights, no roofing, no tracking, no concrete work, no towing, no weapons carrying, no mold/abestos, hospitals, no home health, no drug rehab, no group homes, no sports, no dance, theatre, adult entertainment establishments, no volunteers/interns must have coverage elsewhere, no farms or animals, no mining, no rock/quarry, no foundry, no welding, no electroplating, no aviation, no oil refineries, no gas/well, no explosives/demolition, no US&H or other federal based exposures, temp/staffing firms, no tunnelling, no mining, no sign erection, no lagoon or saw mills, no work below 4 feet below grade, no silica, cotton dust, coal dust, lead, no limo/taxi, buses, no General Contractors	2 to 7 days
National PEO (Zurich) Combined Workers' Comp. and Payroll Services	http://www.zurichna.com/	A	PEO Exchange	All but monopolistic	Completed ACORD (must be sure to include employee counts), eMod, minimum three years loss runs valued within 90-60 days	Minimum of \$100k payroll required, eMods over 1.60 require further review, need details of claims over \$25k, need to know reason for any lapse in coverage	Framers, incidental delivery other than food, new in business with prior experience can be approved, US&H available for dock workers but no on-water exposures, staffing can be submitted but tougher to place	No heights over 20 feet, no roofing no trucking, no weapons carrying, no mold/abestos, no food delivery, volunteers/interns must have coverage elsewhere, no farms or ranching, no mining, no rock/quarry, no butcher/meat products manufacturing, no foundry, no welding, no electroplating, no aviation, no oil refineries, no gas/well, no explosives/demolition, no sprinkler installation within buildings, no street construction, no hazardous material hauling/treatment/storage, no athletic teams, no child care	2 days, depending on risk
National Aviation Program (AmTrust)	http://www.amtrustgroup.com/	A	Commercial Advantage, PayGo	All but monopolistic	Completed ACORD, Aviation Section Operations and/or Reason (Pilot supplemental apps, minimum three years loss runs valued within 90 days)	eMod 1.20 or lower, minimum premium \$5k or \$10k for flight schools, aviation exposure premium must be at least 50% of total premium	Flight school, charters, fixed base operators, airline service companies, airport authority, private company (if can write the pilot only)	No aerial fire fighting, no aerial applicators (cropdusting), no helicopter operations, no search and rescue, no sky diving, no stunt flying	7 days
National PEO (AIG) Combined Workers' Comp. and Payroll Svcs	http://www.aig.com/	A	PEO Exchange	All but monopolistic	Completed ACORD, eMod, minimum three years loss runs valued within 90 days, payroll/premium history	eMod must be 1.50 or lower, 40% loss ratio or better	Home health, assisted living, manufacturing, pizza delivery, plumbing, HVAC, electrical, limo services if not start up, incidental delivery for manufacturers is okay, janitorial with no heights, concrete/stone cutting, non-emergency ambulance, towing if incidental to primary operation, excavation	No heights, no roofers, no steel erection, no asbestos, no trucking, no towing companies, no sewers, no seasonal workers, no aviation, no oil/gas, no explosives, no firearms, no tunnel/subway maintenance or construction, no hazardous materials, no General Contractors, no 24 hour operations such as convenience store or gas stations, no rock/quarries, no sandblasting, no logging	2 days, depending on risk
National PAYGO program (Market)	https://www.marketcorp.com/	A	Commercial Advantage, PayGo	CA Only	Completed ACORD, eMod, minimum three years loss runs valued within 90 days	Mod < 1.20, premium < \$5k	Office exposures, auditors, IT, insurance, banks, attorneys, physician offices, real estate, inspection services, schools, retail stores, pharmacies, hardware, jewelers, florists, barber shops/salons, appliances, family bakeries, auto sales, grocery, light construction, alarm and cable installation, carpentry, HVAC, fence erection, appliance installation, landscapers (no tree trimming), masonry, plumbers, hospitality including restaurants, country clubs, hotels, light manufacturing, lighting, clothing, furniture, electrical apparatus, instrument, pottery, precision shop, tool (not drop or machine forged)	No locations within Excluded zip codes (beginning with 900 918, 922 925, 928, 930, 935), no co-employment (PEO), no current lapse, no heights over 2 stories, no depths exceeding 4 feet, no travel radius exceeding 200 miles, no hazardous material handling, no subcontractor exposure in excess of 25%, no off-ground tree trimming.	24-48 hours
Insured Solutions National PEO (AmTrust) Combined Workers' Comp and Payroll Svcs	http://www.amtrustgroup.com/	A	Source One	All but monopolistic	Completed ACORD, 3 years + current year loss runs valued within 60 days, mod sheet, supplemental app if available, complete description of operations, details of claims over \$50k, website address	Need to know heights/depths worked at, driving exposures, MVR checks frequency, 24 hour exposures, OSHA violations, subcontracted NA and certs.	Artisan contractors, retail, manufacturing, transportation must have at least \$2M payroll (highly scrutinized), courier/mail routes, framers, staffing companies (\$2M payroll, 3 years in business)	Long-haul, heights over 20 feet, depths greater than 4 feet, steel erection, environmental/hazard, silica, shop transportation, explosives/demolition, tree trimming, subcontracted work over 50%.	48-72 hours
Insured Solutions National PEO Program (Sunz) Combined Workers' Comp and Payroll Svcs	http://www.sunzinsurance.com/	NR	Source One	All states but HI, WI, NY and monopolistic	Completed ACORD, 3 years loss runs valued within 30 days, SUNZ approved loss affidavit	Class Code Review forms (8810/8742) for construction and industrial contracting classes	Trucking under 200 mile radius, restaurants, janitorial, home health, day care, wood shops, manufacturing, plastics manufacturing, printing, Temp staffing appetite includes most manufacturing, light industrial, office, shop work.	No flat bed trailers no drivers over age 60, no sewer operations, no heights over 15 feet, no depths exceeding 5 feet, no live/hot electrical live work, no 24 hour live in. Temp staffing exclusion include no driving, no heights over 6 feet, no lifting more than 50 lbs, no working with glass or hot surfaces, no mixing of chemicals, no punch presses, no table saws, no boat/yacht yards, no day labor.	48-72 hours
Insured Solutions Texas PEO Program (Texas Mutual) Combined Workers' Comp and Payroll Svcs	https://www.texasmutual.com/	A	Source One	TX	Completed ACORD, 3 years loss runs valued within 60 days	Need info	Need info	Mod over 1.35	48-72 hours
Insured Solutions National PEO Program (Zurich) Combined Workers' Comp. and Payroll Svcs	http://www.zurichna.com/	A+	Source One	All but monopolistic and Maine (only incidental less than 10% of total payroll or if more than 10%, only codes 8810, 8742 and/or 8017)	Completed ACORD, 3 years loss runs valued within 90 days, eMod	May require a recent financial statement and, depending on operation, supplemental apps (welding, silica exposures)	Hazard Groups A-F/1-3 risks. Auditors, accountants, attorneys, physicians, salespersons, messengers, drivers, restaurants, jewelers, florists, schools, appliance installation, hospitality.	Hazard group G/4 risks, Adult entertainment, agricultural, handling of exotic/poisonous animals, aviation, amusement operations, armed guards, check cashing stores, common carrier and public transportation, confined spaces, GC's and wrap-ups, explosives, emergency services, exterminators, fast food delivery, firearms, foundries, steel erection, garbage collection, heights over 10 feet, logging, marine/marine, medical cabinets, silting or storage elevators, mining or storage elevators, mining, municipalities, nanotechnology, asbestos/mold, social service and charitable organizations, temp staffing, tobacco manufacturing/processing, trucking, towing, utilities, volunteers.	48-72 hours
Regional PAYGO program (Southern Insurance Co)	www.spcibcgroup.com	A-	Commercial Advantage, PayGo	CA Only	Completed ACORD, eMod, minimum three years loss runs valued within 90 days	Mod < 1.10	Operations included on list of 60 approved codes, including but not limited to nurseries, florists, retail, printing, plumbing, electrical wiring, restaurants, physician and dental, hotels, barber shops, attorneys.	Any operations not included on list of 60 approved codes. No identity or more than 3 med only claims in past 4 years. No heights over 12 feet.	48-36 hours
Regional GL Paygo Program (Rockingham)	www.rockinghamgroup.com	A	Commercial Advantage	GA, IL, MI, MO, NJ & TN Only	Completed ACORD, No Loss Letter in provided template. If prior coverage is needed, then loss runs must be provided.	\$500 min premium for Artisan contractors, \$1250 min premium for GC's.	GC's (100% sub-contracted work), artisan contractors. Roofing is okay for residential.	No heights over 3 stories, no scaffolding, no trucking, no condo development.	48-36 hours
Regional PEO Program (Zurich NA)	www.zurichna.com	A+	PEO Exchange	AL, GA, FL Only	Completed ACORD, 3 years loss runs valued within 90 days, eMod	Must do pre-bid safety inspection.	Heights okay, roofing, framing, sheet metal, masonry, structural concrete, painters.	No cell towers, no temp staffing, no long haul, no pest control with tenting.	Unknown
AIG	http://www.aig.com/	A	Paygo	All but FL, NY, NJ, MA, ME and monopolistic	Completed ACORD, eMod, minimum three years loss runs valued within 60 days, payroll/premium history, supplemental for contractors	eMod up to 1.79, minimum premium premium for non-construction \$750/construction \$10k	Home health, assisted living, group homes, social services, manufacturing, pizza delivery, plumbing, HVAC, electrical, carpentry, wallboard, excavation, incidental delivery for manufacturers is okay, janitorial with no heights, concrete/stone cutting, non-emergency ambulances, towing if incidental to primary operation, armed security guards.	No heights over 3 stories, no roofers, no steel erection, no asbestos, no trucking, no towing companies, no sewers, no seasonal workers, no aviation, no oil/gas, no explosives, no firearms, no tunnel/subway maintenance or construction, no hazardous materials, no General Contractors, no 24 hour operations such as convenience store or gas stations, no rock/quarries, no sandblasting, no logging	1 to 3 business days, depending on risk
Regional UMB/Excess Paygo Program (McGowan)	www.mcgowanprocess.com	A	Commercial Advantage	Nationwide	Completed ACORD 125 and 131	Copies of underlying coverage, Underlying carriers must be A- rated or better	Trade contractors, public/social services, manufacturers, garage, hospitality, retail, General Contractors, residential construction, educational, harvesting, janitorial, pest control, health clubs, real estate agencies, dairies, laundries, car washes, zoos, veterinarians, foundries, quarries.		3-4 business days