



## AM Best Rating

**B+ V (GOOD)**

### States of Operation

Florida, Alabama, Georgia, Kentucky,  
North Carolina, South Carolina, Virginia

### Pricing Programs

Guaranteed Cost, Dividend Plans, NCCI  
Deductible Plans, Incurred & Paid Loss  
Retro Plans

### Waivers of Subrogation

**BLANKET:** \$0

**SPECIFIC:** \$0

### Multiple Payment Options

Monthly Self Reporting - "Pay as You Go"  
Payment Plan Options - Monthly,  
Quarterly, Annual

### Services Provided

Comprehensive & Customized Programs  
for Claims & Loss Control

### Incentives

Customized Incentives for Premium  
Commitments & Program Business

### Commission

13% New Business

10% Renewal Business

# Target Classes of Business



- 42** Landscape Gardening & Drivers
- 3632** Machine Shop NOC
- 7380** Drivers, Chauffeurs, Messengers, and Their Helpers NOC-Commercial
- 7605** Burglar Alarm Installation or Repair & Drivers
- 80XX** Various retail store codes
- 8232** Lumberyard New Materials Only: All Other Employees & Yard
- 8380** Automobile Service or Repair Center & Drivers
- 8393** Automobile Body Repair
- 8832** Physician & Clerical
- 8868** College: Professional Employees & Clerical
- 8869** Child Day Care Center: Professional Employees and Clerical, Salespersons
- 9012** Buildings-Operation By Owner, Lessee, or Real Estate Management Firm
- 9014** Janitorial Services by Contractors - No Window Cleaning Above Ground Level
- 9015** Buildings-Operation By Owner, Lessee, or Real Estate Management Firm
- 9052** Hotel: All Other Employees & Salespersons, Drivers
- 9060** Club-Country, Golf, Fishing or Yacht & Clerical
- 9082** Restaurant NOC
- 9083** Restaurant: Fast Food
- 9102** Park-NOC-All Employees & Drivers