

ABQ for Workers' Comp



“ABQ” (or Always Be Quoting) is a special program for Workers’ Compensation business that allows us to consider quoting certain risks that would not normally be entertained under our traditional underwriting guidelines. Submissions can be entered directly through *GUARD E-Z Rate*. Acceptable policies will be written through NorGUARD Insurance Company. Other conditions may apply.

<p>STATES</p>	<p>AR, AZ, CA, CO, CT, FL, GA, IL, IN, KS, LA, ME, MI, MN, MO, NC, NE, NH, NJ, NM, NV, PA, RI, SC, TN, TX, UT, VA, and VT</p> <p>Incidental exposure in non-ABQ states will be considered.</p>
<p>ELIGIBLE RISKS</p>	<ul style="list-style-type: none"> ➤ Bus Companies ➤ Camps ➤ Commercial Roofing ➤ Day Care Centers - in-home and traditional centers ➤ Drywall Contractors ➤ Para-Transit ➤ Parcel Delivery ➤ Pressure Washing - ground-level residential ➤ Residential Cleaning Services ➤ Street/Road Paving ➤ Towing Companies ➤ Trucking - short- and long-haul 
<p>ADDITIONAL TERMS</p>	<ul style="list-style-type: none"> • The ABQ Program applies to payroll-billed business only (GRIP and Payroll Self-Reporting Plan). Policies will not be issued direct bill, and any policy discontinuing payroll billing service will either be cancelled mid-term or non-renewed at expiration. • Risks with the following characteristics will NOT be quoted: (1) D&B reveals bankruptcy, (2) discontinued operations, (3) airplane or railroad exposure. • The ABQ Program is not intended to quote ALL submissions. Each risk is subject to underwriting review. Risks that have a poor loss history or that present heavier-than-anticipated exposures may be declined. • Florida policies must have a minimum premium of \$5,000. • Florida is a “consent to rate” state where carriers must obtain a signed form from the policyholder indicating that they agree to the rates quoted. All ABQ quotes in Florida will include a <i>Consent to Rate</i> form that must be signed by the applicant and returned to Berkshire Hathaway GUARD in order to bind and issue coverage. • ALL ABQ PRICING IS FINAL. NO NEGOTIATED PRICING WILL BE PERMITTED.

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