



Program Overview

Business Insurers of Georgia started operations over 15 years ago. We now service 250+ clients generating over \$30 million in annual premium. We operate as an Administrative Service Organization that provides flexible workers' compensation program structures and resources that have been proven to drive down workers' compensation cost.

Program Guidelines

- Minimum premium \$75K
- Monthly payroll and premium reporting
- All experience MODs considered
- Excluded states NH, NY, OR and monopolistic states
- Deductibles – small, intermediate and large deductibles offered with an aggregate

Hot Industries

Staffing
Trucking
Logistics
Warehouse
Construction
Healthcare
Hospitality

Excluded Industries

Waste Management
Asbestos
USL&H

Submission Requirement for a Non-Binding Indication

- Accord 130
- Minimum of 3 years in business or equivalent management experience
- Complete submission information
 - 3-5 year historical payrolls
 - 3 year loss runs (valued within 45 days)
 - 12-month payroll projection by class code/state
- BlofGA will honor the first complete submission received.
- BORs will be recognized
 - Indications are valid for 30 days. After 30 days the same indication will be released to any other agent/broker that submitted a full submission.

Underwriting Requirement for a Binding Quote

- Minimum of 3 years in business or equivalent management experience
- Experience MOD worksheet when available
- Active client & class code template required on all staffing accounts submitted
- Staffing supplemental required on all staffing accounts submitted

Send All Submissions to Program Manager at
submissions@biofga.com

