BUSINESS INSURERS OF GEORGIA

Learn more at BIofGA.com

# Program Overview

Founded in 2006, Atlanta-based Business Insurers of Georgia has been an innovator in statuatory workers' compensation coverage. 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.

## Hot Industries

Staffing
Trucking
Logistics
Warehouse
Construction
Healthcare
Hospitality

## Excluded Industries

Waste Management
Asbestos

## 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

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# 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
  - 3-5 year loss runs (valued within 45 days)
  - 12-month payroll projection by class code/state
- BIofGA 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**