



Agency Introduction

# THE SOURCE FOR INTEGRATED WORKERS` COMPENSATION PROGRAMS

## INTEGRATED UNDERWRITERS

Integrated Underwriters is the nations leading source to multiple A rated integrated workers` compensation insurance markets. These markets leverage our platform to distribute their programs online.

We have developed this unique online rating platform which provides instant price indications, then creates a market ready submission package, that enables our service team to take the risk to market and help your client qualify for one of our programs.

Our team provides full service and sales support coupled with the tools, industry insight, and the specialized knowledge required to successfully help producers place business with our programs.

Integrated Underwriters will help your agency sell more business.



## SUPERIOR SOLUTIONS

Integrated workers' compensation programs combine A rated coverage with a suite of business services designed to protect businesses, care for employees and give business owners the tools and resources they need to help grow their business.





## PROGRAMS



HIGH EXMOD



HARD TO PLACE



CONTRACTORS



MANUFACTURING



CAREGIVER



TRANSPORTATION



## PROGRAM ADVANTAGES



### SUPERIOR COVERAGE

Our programs are backed by the strongest A rated workers' compensation insurance carriers.



### COMPETITIVE RATES

Qualified clients can expect to save up to **30%** on their workers' compensation rates.



### INTEGRATED SERVICES

Streamline operations and increase protection with the all inclusive suite of employer extended services.



### HIGH EXMODS

High Experience Modification numbers up to **400** may qualify for one or more of our programs.



### PAY AS YOU GO

Premiums are paid on a pay as you go basis. This means no audits and no premium deposits.



### ALL CLASS CODES

From roofers to window washers our programs will write nearly all class codes.



## Agent Benefits

Within a market where everything looks alike we thrive on our ability to help our agents deliver unique product offerings that save their clients money, increase their profitability and create real added value.

### Differentiation

Your competition just sells a rate. You sell a solution. With our unique programs you can provide your clients with competitive rates as well as sought after business services that will help you stand out from the competition.

### Improved Retention

The all inclusive program offering provides multiple benefits that business owners come to rely on. Agents enjoy the highest customer retention rates in the industry, averaging over 90%

### Broad Underwriting Appetites

We can place nearly every class of business. The economies of scale created by the integrated business model affords our program underwriters with the broadest underwriting capabilities in the industry.

## Submissions

### Indicate and Submit Online

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Login to your Integrated Underwriters account and generate a quick pricing indication and upload your submission.

Click the url or go to [www.integrateduw.com](http://www.integrateduw.com)

### Submit Directly

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#### Submission Requirements

1. Workers` Compensation Application (Acord 130)
  - Please include the following within the Acord application
  - FEIN# (Federal Tax ID)
  - Current Experience Modification #
  - Employee count per class code - reflect full time and part time
  - 3-5 years premium history
2. Currently Valued Loss History (Valued within 60 days of the effective date)
  - Please include details on all claims over \$25k

Send submissions directly to [submissions@integrateduw.com](mailto:submissions@integrateduw.com)



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