	Solo X	Solo I	Plus
Who it's for	Businesses with no employees, day laborers, or subcontractors.	Businesses with no employees, day laborers, or subcontractors.	Businesses with at least one employee, minimum payroll of \$15,000 for contractor codes.
Eligible Entities	Sole Proprietors, LLCs, S-corps (non-contracting).	Sole Proprietors, LLCs, Partnerships, S-corps (non-contracting).	Sole Proprietors, LLCs, Partnerships, Corporations.
Minimum Premium WC	✓	×	×
Included in Coverage	×	✓	Optional
Increased Limits	✓	✓	~
Accident Policy	~	Optional	Optional
Waivers Available	✓	✓	✓
Pay Plans Available	×	✓	✓
Online Submission	~	×	×
Requirements			
Insured Email	~	✓	×
SSN (Tax IDs not accepted)	~	✓	~
Age Restriction	18-70	×	×