



WORKERS' COMPENSATION

Since 1978, XS Brokers' (XSB) Workers' Compensation capabilities have spanned the diverse needs of our retail clients from restaurants to artisan contractor risks. Our WC specialty underwriters are experienced in dealing with high-hazard and difficult-to-place debit X-Mod accounts. We are fiercely committed, responsive and passionate to provide the most competitive solutions. **Workers' Compensation is our specialty.**

WC CAPABILITIES QUICK FACTS:

- Carriers A.M. Best Ratings: "A- or Greater"
- Target States: Countrywide
- Minimum Premium: \$2,500
- Mono-line Accounts

TARGET CLASSES - The following are only a few examples - Over 300 eligible classes:

- Construction
- Artisan Contractors - Plumbers, Electricians, Landscapers, Roofers
- Property Management
- Wholesale & Distributors
- Manufacturing
- Hospitality
- Healthcare
- Restaurants, Taverns & Bars
- Retail
- Professional Services
- Auto Services
- Book-Keeping, Accounting and Tax Preparations Services
- Social Services & Non-Profit Foundations



HIGHLIGHTS:

- Low-to-High Hazard Industries
- Credit and Debit X-Mods (under 1.65)
- Guaranteed Cost
- Mono-line Accounts
- Direct Bill Options (EFT/Check/Credit Card or Pay-As-You-Owe)
- Quotes in 24 hours - subject to submission completeness
- Loss Free credits availability for Trade Contractors

REQUIREMENTS:

- Completed Acord Applications (125 & 130)
- 4 years plus current Loss Runs - Detail description of losses > \$10k
- Current Years X-Mod Worksheet

XSB QUICK FACTS:

- 100% Independent and Family-Owned
- Binding Authority for Multiple Companies - Small to Mid-Size Solutions
- National Capabilities - Licensed in 50 States
- Extensive Market Access
- Underwriting & Wholesale Brokerage Capabilities
- Defined Service Standards
- Exclusive In-House Facilities (Domestic & London)

WHAT SETS US APART

At XSB, we work with the finest retail agents and insurance carriers to build long term strategic partnerships. We strive to be the most professional, service-driven and strategically-focused firm in the marketplace.

To learn more about XSB's full range of Workers' Compensation solutions and how we can help grow your business, please contact David Peabody.