



PIE INSURANCE



Your Dedicated Pie Team

One team focused on your success



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Underwriter

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Pie workers' comp insurance by the numbers

Our technology saves you time, and your clients money



Smarter pricing

Our proprietary technology allows us to gauge the true risk of a business, often saving them up to **30%** over other options.



Broad Appetite

We cover nearly **88%** of class codes so there's no need to spend your time shopping around.



Simpler experience

You can submit business and get a quote in **3 minutes** — plus instantly bind business without waiting for underwriting.



Automatic decisions

We auto-decide almost **73%** of submissions so you're not waiting for a response.

Additional key contacts



Policyholder Relations

Assists with billing inquiries, endorsement requests, and everything in between during the policy term.

agency@pieinsurance.com

800-200-0498



Claims

Supports questions related to policyholder claims.

claims@pieinsurance.com



Premium Audit

Manages audits, assists with audit status and balance inquiries, as well as helps resolve disputes quickly and efficiently.

audit@pieinsurance.com

Pie's Appetite

Workers' Comp Insurance

Pie workers' comp appetite overview



Broad risk appetite

- We cover class codes representing 88% of the small business market
- We auto decide 73% of class codes



Underwriting highlights

- Maximum premium is \$125,000 and up to 500 employees
- Maximum Emod is 2.0
- New ventures considered
- Lapse in coverage considered
- Backdating considered
- Competitive Dividend Program in FL & WI



Bind requirements

- 3 years currently valued loss runs or No Loss Letter (*if applicable*)
- Underwriter Subjectivities (*if applicable*)
- Owner/Officer Inclusion or Exclusion forms (*if applicable*)
- Insured's Contact Information

Workers' Comp Target Classes



LANDSCAPING

Target Class Codes:

CA: 0042

Other States: 0042, 9102

Exclusions:

- Stump grinding, tree removal or tree trimming above ground level
- Storm damage cleanup, land clearing operations, or debris removal
- Digging to depths > 15 feet
- Installation and/or removal of holiday decorations
- Work alongside active roadways, highways or medians



MANUFACTURING

Target Class Codes:

CA: 2413, 2812, 2883, 3066, 4299, 4478, 4492, 6504

Other States: 2305, 2802, 2881, 2883, 3004, 3064, 3076, 4299, 6504

Exclusions:

- Employees lifting weight, unassisted, > 100lbs
- Height exposure >30 feet
- Use of any highly corrosive or explosive materials
- Marijuana/THC exposures



REAL ESTATE

Target Class Codes:

CA: 8740, 8741, 9009, 9011, 9015

Other States: 8721, 9012, 9015

Exclusions:

- Housing for employees
- Employees performing evictions
- Armed security staff
- Subcontracting exposure >50%



RETAIL AND
WHOLESALE STORES

Target Class Codes:

CA: 8001, 8008, 8010, 8013, 8017, 8018, 8006, 8046, 8032, 8232

Other States: 8001, 8008, 8010, 8013, 8017, 8018, 8033, 8045, 8046, 8032, 8232

Exclusions:

- Pawn shops
- Selling of firearms, airsoft/paintball equipment or have firearms on premises
- Selling of any product containing THC

Workers' Comp Target Classes



AUTOMOTIVE

Target Class Codes:

CA: 8324, 8389, 8393, 8748, 8392

Other States: 8006, 8380, 8748, 8393, 8392

Exclusions:

- Work on RVs, commercial trucks, buses, ATVs and/or motorcycles
- Employee participation in racing teams and/or events
- Repossession, automobile dismantling or crushing, roadside assistance or repair, mobile repair, split rims, tire recapping, and/or retreading operations



JANITORIAL AND CLEANING

Target Class Codes:

CA: 9008, 9096, 2584, 2589

Other States: 2585, 2589, 9014

Exclusions:

- Biohazard/Hazmat cleanup
- Fire or Water restoration work
- Exterior window washing or power washing above ground level



EDUCATIONAL AND CHILD CARE SERVICES

Target Class Codes:

CA: 7382, 8868, 9101

Other States: 7382, 8868, 9101

Exclusions:

- Extracurricular classes and/or activities such as gymnastics, dance, karate, swimming, or team sports
- Overnight or out-of-country trips
- Home based operations
- Boarding schools
- Driving schools



HEALTH CARE

Target Class Codes:

CA: 8834, 8839, 8827, 9085, 8829, 9043

Other States: 8832, 8833, 8835, 8824

Exclusions:

- Psychopathic institution, mental health hospitals, or alcohol/drug detox centers
- Any air transport, ambulance or similar work
- Operate or staff an emergency department
- Live-in employees
- Family members working unpaid
- Employees untrained on proper lifting techniques when handling patients

Workers' Comp Target Classes



CONSTRUCTION

Target Class Codes:

CA: 5027|5028, 5140|5190, 5201|5205, 5474|5484, 5538|5542, 5183|5187, 5438, 5403|5432, 6400,

Other States: 5022, 5183, 5190, 5221, 5438, 5437, 5474, 5535, 6400

Exclusions:

- Applicants with any work or exposures involving: asbestos, blasting / explosives, bridge work, chemicals / petroleum products, demolition, dock / sea walls, gas / sewer and/or water main, high voltage, highway / street / road work, lead or mold abatement, structural steel erection, tree trimming or removal, tunneling, underground tank or pipe replacement, United States Longshoreman and Harbor Workers (USL&H), welding, wrecking.
- Applicants involving height exposure > 30 feet
- Applicants involving digging to depths > 15 feet
- Subcontracting exposure > 50%
- Employees lifting weight, unassisted, > 100lbs

Eligibility Requirements Available in Partner Portal's Appetite Checker

Restaurants & Bars: Our Favorite Recipes



Fast food/chains



Fine dining



Delivery



Local neighborhood spots



Live entertainment by outside artists with workers' comp



Local bars/pubs



24/7 operations**



Food trucks (in one location)



Sports bars



Bars with kitchens

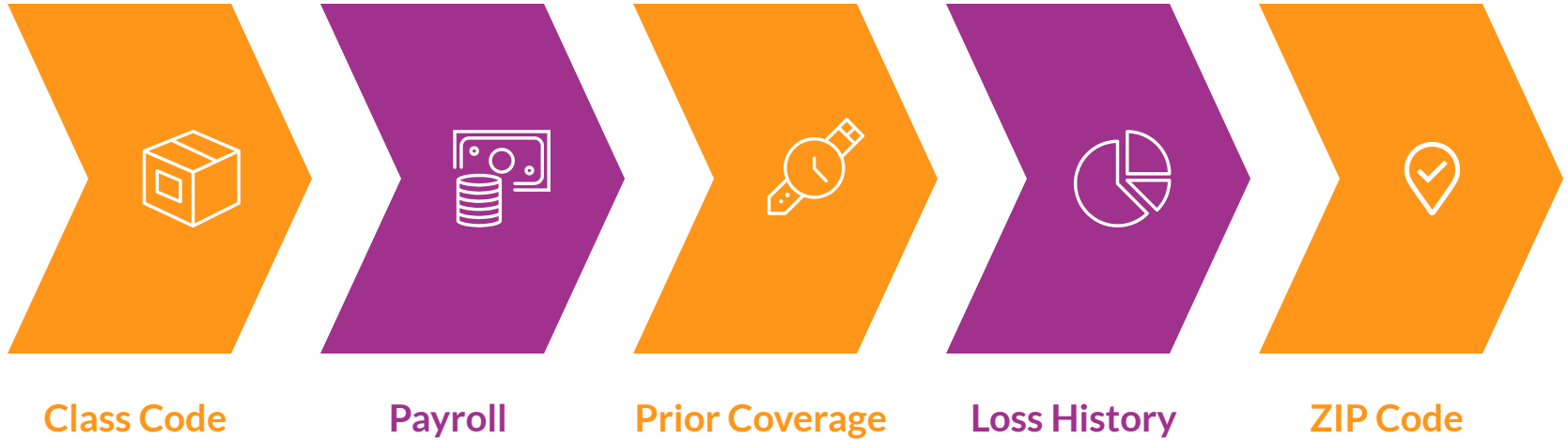
**At least two customer-facing employees on shift at a time

Not our cup of tea

Operations outside of our appetite

- Security/bouncers
- Live entertainment provided by employees
- Live entertainment provided by outside artists without workers' comp coverage
- Bicycle delivery
- Mobile food trucks operating in multiple locations per day
- Gentlemen's clubs/strip clubs
- After-hours clubs
- Dance clubs/night clubs
- Concert venues

How does Pie analyze risk?



No Loss Letter Guidelines

A No Loss Letter can be provided in lieu of Loss Runs if your client meets all of the following criteria:

✓ Auto Quote

- ✓ No debit Emod
- ✓ No losses within the last 3 years

✓ Referred Quotes

- ✓ No debit Emod
- ✓ No losses within the last 3 years
- ✓ Under \$40k and Preferred Class List

New businesses are not required to provide No Loss Letters.

Pie payment options

Several choices to meet your clients' needs



Pay-as-you-go

Pay as a percent
of payroll



Annual

100% deposit due
up front



Semi-annual

50% deposit due
every 180 days



Quarterly

25% deposit due
every 90 days



Monthly

16.6% deposit due
upfront, then pay
monthly for 10 months

Underwriting

Resources to get up to speed and submit your clients for workers' comp coverage



Underwriting guidelines, including prohibited operations and coverages:

<https://www.pieinsurance.com/agency/workers-comp/underwriting-guidelines>



Document library by state, including officer inclusion/exclusion forms and claims kit:

agencies.pieinsurance.com/document-library



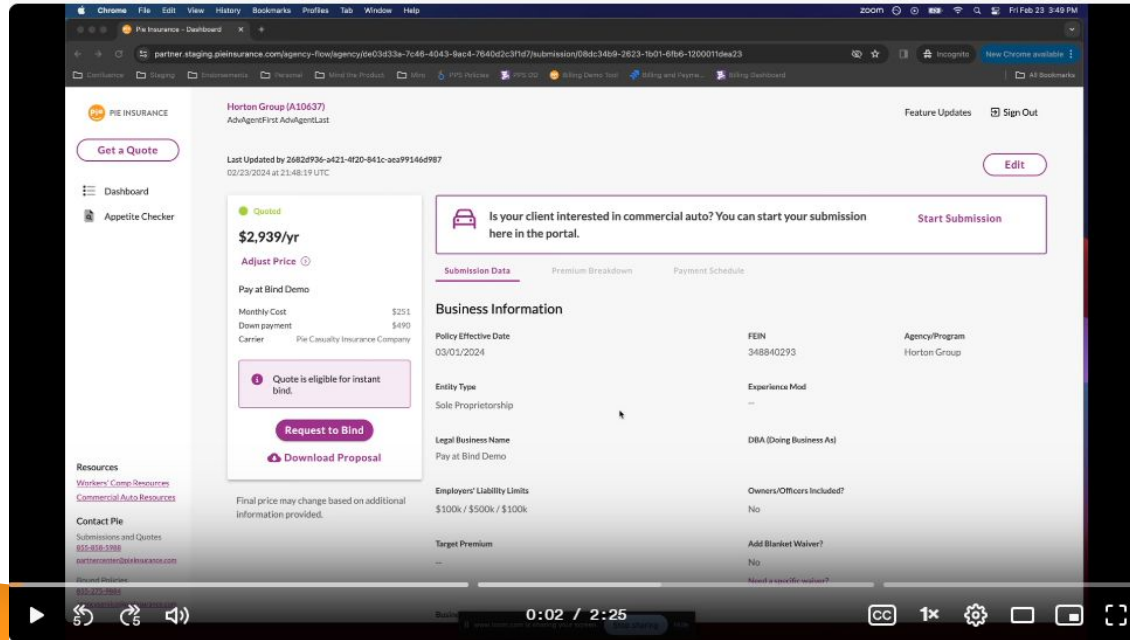
Appetite checker to help you check eligibility within our partner portal:

partner.pieinsurance.com

Something you all have been waiting for....

You asked, we delivered! Say goodbye to the secure payment link!

Walkthrough of Paying a Deposit in the Partner Portal





Horton Group (A10637)
AdvAgentFirst AdvAgentLast

Feature Updates Sign Out

Get a Quote

Last Updated by 2682d936-a421-4f20-841c-aea99146d987
02/23/2024 at 21:48:19 UTC

Edit

- Dashboard
- Appetite Checker

Quoted

\$2,939/yr

Adjust Price

Pay at Bind Demo

Monthly Cost	\$251
Down payment	\$490
Carrier	Pie Casualty Insurance Company

Quote is eligible for instant bind.

Request to Bind

Download Proposal

Is your client interested in commercial auto? You can start your submission here in the portal. [Start Submission](#)

Submission Data Premium Breakdown Payment Schedule

Business Information

Policy Effective Date	03/01/2024	FEIN	348840293	Agency/Program	Horton Group
Entity Type	Sole Proprietorship	Experience Mod	--		
Legal Business Name	Pay at Bind Demo	DBA (Doing Business As)			
Employers' Liability Limits	\$100k / \$500k / \$100k	Owners/Officers Included?	No		
Target Premium	--	Add Blanket Waiver?	No		
		Need a specific waiver?			

Resources

- Workers' Comp Resources
- Commercial Auto Resources

Contact Pie

Submissions and Quotes
855-858-5988
partnercenter@pieinsurance.com

Bound Policies
855-275-9884
agency@pieinsurance.com

Final price may change based on additional information provided.

Q & A?



PIE INSURANCE