APPETITE SUPPLEMENT - STRATEGIC PARTNERS

Workers' Compensation ABQ - Always Be Quoting

Berkshire Hathaway GUARD Insurance Companies

STATES

All states except monopolistic states, DE, HI, MA, NY, and WI

Incidental exposure in non-ABQ states will be considered.

EXPANDED CLASSES

- Adult Day Care
- Assisted Living Facilities/Nursing Homes
- Bus Companies
- Camps
- Commercial Roofing
- Day Care Centers - in-home and traditional centers
- Drywall Contractors
- Home Health Care
- Hospice
- Para-Transport
- Parcel Delivery
- Pressure Washing - ground-level residential
- Residential Cleaning Services
- Street/Road Paving
- Towing Companies
- Trucking - short- and long-haul

ADDITIONAL TERMS

- ABQ policies can be written on a direct-billed or payroll-billed basis. Direct-billed policies with premiums less than or equal to $25,000 will require a 25% down payment and 2, 4, or 6 monthly installments. Policies with premiums greater than $25,000 can elect any direct-bill payment plan offered for the state except 10% down and 10 installments. Payment plans cannot be changed mid-term.
- Risks with the following characteristics will NOT be quoted: (1) D&B reveals bankruptcy, (2) discontinued operations, (3) airplane or railroad exposure.
- The ABQ Program is not intended to quote ALL submissions. Each risk is subject to underwriting review. Risks that have a poor loss history or that present heavier-than-anticipated exposures may be declined.
- Florida policies must have a minimum premium of $4,000.
- Florida is a "consent to rate" state where carriers must obtain a signed form from the policyholder indicating that they agree to the rates quoted. All ABQ quotes in Florida will include a *Consent to Rate* form that must be signed by the applicant and returned to Berkshire Hathaway GUARD in order to bind and issue coverage.
- **ALL ABQ PRICING IS FINAL. NO NEGOTIATED PRICING WILL BE PERMITTED.**