

APPETITE GUIDE

Omaha National Workers Compensation

About Us

Our approach is simple – do everything smarter, better, and faster than anyone else. We've taken decades of experience and built a company that provides an exceptionally high level of service, streamlined processes, state-of-the-art technology, and a strong commitment to breaking the mold with a better way of doing business.



Appetite

Premium \$10,000 – \$250,000

Net rate 5.00 or greater

California coverage only

Here are some examples of risks we write:

- Artisan Contractors:
 - Carpentry
 - Concrete
 - Deck/Fence Install
 - Electrical
 - Flooring
 - HVAC
 - Masonry
 - Painting
 - Plumbing
 - Tile, Stone Install
 - Etc.
- Auto Repair, Sales, Service
- Building Supply
- Bus/Limo Services
- Delivery/Courier Services
- Excavation
- Glass Installation/
Glazing
- Heating/AC Install/
Repair
- Hotel/Motel
- Landscaping
- Laundry/Linen Service
- Local Trucking/Hauling
- Machine Shops
- Manufacturing
 - Food/Beverage
 - Furniture
 - Metals
 - Paper Goods
 - Plastics
 - Textiles
- Moving/Storage
- Refuse Hauling
- Restaurants
- Retail
- Retirement Living

Underwriting

- No predictive modeling
- Open to shock losses/high mods
- Labor-intensive risks

Submission Requirements

Submit new business on standard ACORD 130 forms accompanied by the following:

- 3 to 5 years of currently valued carrier-produced loss runs
- Current experience modification worksheet (if applicable)
- Any supplemental information or completed applications

Payment Options

Pay premiums in real time with one of our three payroll programs or with 10 monthly installments via auto draft

Agency Benefits

- High retention
- No production requirements
- Broad appetite with hundreds of eligible class codes

Note: This is not a comprehensive list of risks we write. Contact your marketing rep for more information.



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