

ACADEMY

INSURANCE
AGENCY

Worker's Compensation

THE DO'S

Are all employees classified properly? We see many times that prior agents classify all workers the same, driving up rates.

Every type of worker has a class code assigned so if your agent classified your HR person & salary under the same class code as your roofers then your paying more money then what you should! Go with a company that offers dividends for claim free years.

Ask about reduced rates for having a drug free workplace. Have all servers and bartenders take a TOPS course for a savings.

THE DON'TS

Worker's Comp rates are the same regardless of carrier so there's no way to truly "shop" the rate but did you know many carriers offer dividends?

Our last renewal received an over \$400 dividend form the carrier just for having no claims. Does your work comp company offer dividends?

Let us help!

JOB DUTIES

Make sure your office staff and payroll is not rated the same as your roofers.

GET CREDITS

Ask us how to take advantage of safety courses, drug-free workplace, and training credits.

EXEMPTIONS

Many businesses require worker's comp. Ask us how to file for exempted status.

