



MAVERICK COMMERCIAL INSURANCE SERVICES

A CALIFORNIA BASED INDEPENDENT WHOLESALER. WE ARE NOT OWNED OR ASSOCIATED WITH ANY OTHER RETAIL INSURANCE BROKER OR BANK
EVERYONE HAS MARKETS WE HAVE SOLUTIONS

New A rated Workers' Compensation Insurance Carrier:

Workers comp program for Construction, Farming, Trucking, Home Health, and high severity risks

CONSTRUCTION:

- Framing/Carpentry codes
- Roofing
- Iron or steel erectors
- Steel framing
- Tile or stone
- Plastering contractors

Must have at least 10 full time employees. The program will also accept all contractors classes.

FARMING:

We are looking for farm business including farm labor contractors. We have preferred rates starting very low with additional credits available of up to 50%.

Class code	DESCRIPTION	Zenith base rates	State Fund base rates	ICW Base Rates	Maverick Program Base rates
0005	NURSERIES	11.14	12.44	10.50	8.24
0016	FARMS: ORCHARDS	17.21	21.01	17.72	13.11
0034	FARMS: POULTRY	14.21	16.82	14.20	12.23
0035	FLORISTS	10.51	12.83	10.85	8.60
0040	FARMS: VINEYARDS	9.29	10.37	8.76	7.45
0041	FARMS: POTATO CROPS	12.69	14.58	12.28	9.79

0042	LANDSCAPE GARDENING	17.69	17.27	14.59	12.03
0044	FARMS: COTTON FARMS	10.53	12.85	10.85	10.05
0045	FARMS: ORCHARDS	10.69	12.28	10.36	8.00
0079	STRAWBERRY CROPS	9.26	10.58	8.91	7.19
0096	NUT HULLING,SHELLING	11.84	14.46	12.21	9.79
0171	FARMS: FIELD CROPS	14.03	18.27	15.40	12.70
0172	FARMS: TRUCK FARMS	10.62	12.20	10.29	9.22

Rates are before Premium discount and territorial factors.

HOME HEALTH CARE: All classes

TRUCKING: Local up to 250 miles.

Program highlights:

- X-Mods from .70 - 3.00
- Coverage in 50 states
- \$25K minimum premium
- All classes of business not only the above listed classes

Payroll services must be included with the workers' compensation coverage on a pay-as-you-go basis.

Times have changed and a PEO program is no longer an outsourcing program. Under our program the Insured gets their own policy and all records are reported to the bureau just like it is for a standard insurance company policy.

4 key service points to the program:

1. They will handle all aspects of payroll, W-2s, direct deposit, garnishments, state unemployment etc. Similar to ADP, but better.
2. Work Comp, no deposit, no audits, pay as you go program.
3. HR services, policy procedures Safety and regulatory compliance
4. Benefits- Administrating the program including look back on the medical to comply with government laws, medical, dental, vision

This is a very good program that is owned and operated by an insurance company.

Maverick has a proprietary rating program that includes the territorial program rates for all carriers and the premium discount to quickly analyze (in minutes) the market place. We are able to tell you quickly which markets have the most competitive rates. I don't think any other wholesaler can do this on a timely basis the way that we can. We don't just look at the rate increase or decrease, we analyze the rate changes, the territorial factors and the insurance class codes with carrier exceptions for certain classes and know what impact it will have on the pricing of the risk.

If it does not fit the above program we have standard carrier solutions for you:

MAVERICK WORKERS' COMPENSATION MARKETS
ICW, ZENITH, EVEREST, AMTRUST, AIG, STARR, REPUBLIC UNDERWRITER,
GUARD, TORUS, BERKSHIRE, OLD REPUBLIC, QBE, FALLS LAKE, CNA, NATIONAL LIABILITY,
ALLIANZ/FIREMAN'F FUND, ARCH INSURANCE

- *Maverick can write your Tough Workers' Compensation Business
- *Maverick has broad access to Aviation Markets Quoting Machine Shops
- *Maverick is a Surplus Lines Broker writing Other Lines of Insurance
...Think of us on Earthquake (DIC), & Medical Malpractice
Web site: Maverickinsure.com

If you have any questions please contact Michael Pallares Michaelpallares@maverickinsure.com or Shannon Gomez Shannongomez@maverickinsure.com.

Regards

Mario Gomez
President
Cell: (213)840-8405
email: mariogomez@maverickinsure.com
License # OA67565



Maverick Commercial Insurance Services a fully licensed Surplus Lines Broker.

23945 Calabasas RD. #107 Calabasas Ca 91302
Phone: (818)223-0011

Fax: (818)223-0012

Website: maverickinsure.com

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