



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 for your farm business:

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.

Program highlights:

- X-Mods from .70 - 3.00
- Coverage in 50 states
- \$25K minimum premium

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

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 by insurance company.

Maverick has a proprietary rating program that includes the territorial programs and the premium discount to quickly analyze (in minutes) the market place and be able to tell you which markets have the most competitive rates. I don't think any other wholesaler can do this on a timely basis as 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 the impact it will have on the pricing of the risk.

Our Maverick Team looks forward to hearing from 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
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Maverick Commercial Insurance Services a fully licensed Surplus Lines Broker.

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