

## Overview

- **AM Best Rating:** Pie offers coverage rated A+ (Excellent) and backed by Sirius Group - providing 75 years of insurance solutions
- **Lines of Coverage offered:** Workers' Compensation
- **Excellent on Trustpilot:** Pie is rated Excellent on Trustpilot by our customers for our simple experience and outstanding service
- **Broad Appetite:** We cover 88% of class codes
- **Speed to Market:** We auto-decide 73% of class codes
- **Convenient Payment Options:** Monthly, Quarterly, Semi-Annual, Annual & Pay as You Go
- **Growing State Coverage Map:** Pie offers coverage in 38 states and Washington DC

## Underwriting Guidelines

- **New Ventures:** Accepted in most classes
- **Maximum Premium:** \$125,000 in modified premium
- **Experience Modification Factor (EMOD):** Max is 2.00. Min is 0.40
- **Lapse in Coverage:**  
Case by case basis with Underwriter approval and signed NLL
- **Effective Dates & Backdating:**  
Same day binds accepted. Backdating allowed up to 30 days with Underwriter approval and signed NLL
- **Waivers:**  
Specific Waivers are 5% subject to a \$250 minimum. Blanket waivers are 2% subject to a \$500 minimum

## Partner Resource Website

- <https://agencies.pieinsurance.com/resources/>
- **Includes:**
  - Bind Guidelines
  - Underwriting Guidelines
  - Agency Contacts
  - Renewals
  - Audits
  - State Coverage Map
  - Claims

## Broad Appetite

- Artisan Contractors
- Landscaping
- Trucking & Transport
- Janitorial & Cleaning
- Manufacturing
- Automotive
- Healthcare
- Retail & Wholesale Stores
- Restaurant & Bars
- Real Estate & Property Management
- Educational Services

## Dedicated Team

- **Underwriter:** Could vary based on appointment under London UW
- **Pre-Bind Needs: 855.858.5988**  
[partnercenter@pieinsurance.com](mailto:partnercenter@pieinsurance.com)
- **Post-Bind Needs: 855.275.9884**  
[agency@pieinsurance.com](mailto:agency@pieinsurance.com)