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
- **Post-Bind Needs:** 855.275.9884
  agencieservice@pieinsurance.com