

# State Act Workers' Compensation



**Description/Focus** The American Equity Underwriters, Inc. underwrites State Act Workers' Compensation through two "A" and Higher Rated Carriers.

- Target Classes**
- Light Manufacturing
  - Warehousing
  - Engineers/Architects
  - Shipping Agents
  - Boat Dealers
  - Marine Contractors
  - Marinas
  - Clerical
  - Surveyors

**The below classes are excluded:**

- Diving
- Petro Haulers
- 24-Hour Operations
- Roofing Contractors

**Policy Types** First Dollar Coverage  
Deductible Programs

**Limits** State Benefits: Statutory  
Employer's Liability: \$1,000,000

**Minimum Premium** As per filed rates

**Carrier** "A" and Higher Rated Carriers

**Availability** National; All account sizes

For more information, please contact:

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**AEU** THE AMERICAN EQUITY  
UNDERWRITERS, INC

An AmWINS Group Company

**amequity.com**

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## Requirements

Completed and signed Acord Workers' Compensation Application  
Currently valued loss runs (five years preferred)  
Five year payroll history  
Financials  
Current experience mod worksheet

### **Additional information which will assist in the quoting process:**

- Details on large claims will be requested. If a deductible is involved, please indicate whether the amounts shown are gross of the deductible (“ground up”), or net of the deductible. We welcome data in an electronic format.
- If the Insured owns, operates or leases aircraft an Industrial Aid Aircraft application will need to be completed.
- Please elaborate on any change in operations over last five years to explain payroll or loss history.
- Any elaboration on safety program in place is appreciated. It should be appropriate for size of account and exposures. We will pre-inspect where appropriate.

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