



Workers Compensation

Debit Experience Mod

Flexible underwriting
for accounts with an
uncharacteristic rise in
experience mod

When bad experiences happen to good insureds, we're here to help. Our Debit Mod Workers Compensation program for California is backed by A.M. Best "A VIII" capacity to help your clients navigate the difficulty of having a high X-mod.

With programs to serve a variety of sectors, you can count on our team of experts for specialized situations. In a niche market, our team provides the expertise necessary to solve problems with an open mind, while ensuring the finer details are taken care of too, such as flexible payment options and white glove service.



Key features

- California only
- Experience mods from 1.01 to 3.00 only
- Annual premiums starting at \$50,000
- Network of national loss control experts who provide:
 - On-site survey and hazard evaluations
 - Ergonomics assessments and training
 - Safety services, training and consultation
 - Specialty jobsite and workplace training topics available
 - Online library or safety training
- Claims handling by our expert TPA:
 - Specializes in CA WC claims delivering better than industry results
 - Nurse triage program available upon request
 - Prescription first fill program for injured workers
 - Fraud prevention and special investigation unit
 - Communication technology to increase engagement with injured workers
 - Client/agent portal access available upon request
 - Regular claims reviews available upon request
- Flexible billing options:
 - Monthly payroll reporting – direct bill
 - Monthly installment plan – direct bill

Our appetite

- Manufacturing and fabrication
- Food processing
- Auto repair, sales and service
- Artisan and trade contractors
- Restaurants and hospitality
- Professional services
- Retail operations
- Wholesalers and distributors
- Medical and healthcare

Certain exposures within these segments may not be eligible, but many other industry segments not shown here will also be considered.

For a complete list of eligible classes, visit www.dualinsurance.com/workcomp

Get started on a submission

To receive a quote, please email the following documents to wc@aligngeneral.com:

- Completed ACORD 130
- Supplemental application
- WCIRB ex-mod worksheet (when available)
- 5 years of currently valued loss runs (dated within 90 days of the submission date)
- Financials if premium is greater than \$500,000

For binding coverage, please include:

- Chosen payment plan
- Signed ACORD 130

Get in touch

Send your submissions to wc@aligngeneral.com or contact a member of our team:

Elliot Landes

SVP, Director of
Workers Compensation
+1 (267) 456 6556
elandes@dualinsurance.com

Mike Tudman

Marketing Manager
+1 (818) 825 6181
mtudman@dualinsurance.com

Debbie Pudimott

Senior WC Underwriter
+1 (619) 535 0013
dpudimott@dualinsurance.com

Helping you do more

marketing@dualinsurance.com

dualinsurance.com

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