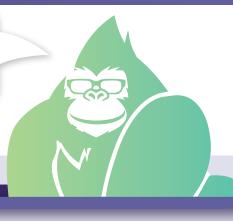
Workers' Compensation **Clear Spring**



htis

Enter a realm of possibilities with Clear Spring Insurance, the eminent Workers' Comp carrier in partnership with BTIS! Empower your insurance offerings with a spectrum of comprehensive workers' compensation programs tailored to a vast range of industries. Choose the clear path to comprehensive, adaptable, and cost-effective coverage - choose Clear Spring Insurance.

Clear Spring Insurance



Ouote and **Bind Online**

Fast Turnaround Times



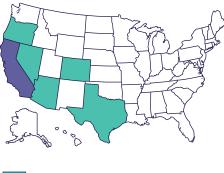
Simplified Proposal

Program Details

Highlights

- Admitted A- Rated by A.M. Best
- 400 Eligible Class Codes
- Simplified proposal showing net rates per class and detailed payment plans
- Simplified binding process with one payment and online bind confirmation
- Contactless electronic signatures and monthly payroll reporting coming soon

State Availability



Available under AZ, CO, NV, OR, or TX policy Available under CA policv Unavailable in these states

Expanded Exposures

- Subcontractors up to 75% of total operations
- New venture risks with no prior work comp coverage
- Risks with current or past lapses in coverage
- Work performed up to 20 feet / 2 stories above ground level
- No repossession or roadside work performed
- No above ground tree trimming or window cleaning

New Ventures/No Prior Coverage

- Wallboard
- Trucking
- Painting
- Carpentry
- Residential Carpentry (AZ, CO, NV, OR, TX) Not Exceeding 2 Stories
- Wallpaper (CA*)
- Masonry (CA*)
- · And many others available!

Owner Only Policies

- No employees or payroll required
- Subcontracted costs up to \$50,000 annually is allowed
- Certificates of insurance collected & retained by insured for all subcontractors
- Monthly verification of no payroll & acceptable sub costs by the insured
- · General Liability coverage must be placed with BTIS within the work comp policy term
- Minimum Premium less than \$1,000
- Roofing & Painting Contractors are not eligible



Visit our webpage for more details!