

# Workers' Compensation Clear Spring



btis

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



Quote 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 policy
- 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!