

# LOCALEGE

## Ag workers' compensation

### Overview for Ag guide:

Agribusiness workers' compensation provides protection and support for your employees in case of unexpected incidents.

### Eligibility requirements:

- Prospects must have a minimum of 3 years prior of workers compensation coverage
- Minimum premium of \$5,000
- 3 year- loss ratio of 35% or less

### Program enrollment dates:

- Starting either 1/1 or 4/1
- It is the insured's option to select which date they prefer
- Closest date to the Experience Mod Date (EMD) will be used, unless otherwise noted on the ACORD application

### Dividend plan:

- Minimum premium of \$15,000
- Sliding scale plan based on insured's own premium and loss ratio
- If eligible, the dividend plan will be offered when quote is released

### Submission and quote requirements:

- Completed application (ACORD 130), must include:
  - Agency name
  - Nature of business or description of operations
  - Prior carrier information with premium history
  - Narrative of operation on accounts greater than \$25,000
  - Include a quote due date with your submission
- Completed supplemental application (specific to the operation)
  - Housing & transportation, specific to operation
  - 3-5 years currently valued loss runs
  - Include details of any losses over \$10,000
- Summary of safety and loss control procedures
- Current experience MOD worksheet

### Getting started:

To submit new business, please email [localedge@bridgespecialty.com](mailto:localedge@bridgespecialty.com)

### Questions about Ag workers' compensation?

Call 800.444.1744, option 1, 4. Or email us at [localedge@bridgespecialty.com](mailto:localedge@bridgespecialty.com)

Information including but not limited to available carriers, products, services, and commission rates has been updated as of March 2025 and is subject to change at any time in LocalEdge sole discretion. Confidential and proprietary. Disclaimer: Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.