

Omega

Insurance Solutions

Florida Workers' Compensation Appetite Guide

Construction

With or without prior workers' compensation: (on some of these we can even do owner only policies)

Electrical Plumbing Flooring Painting Masonry Drywall
Cabinets Concrete HVAC Insulation Landscaping

Construction

Requires prior workers' compensation:

Framing Roofing*

Non-Construction

With or without prior workers' compensation:

Restaurants¹ Home Healthcare ALFs Domestics Cable Installation Lawncare
Group Homes Security Guards² Stores³ Daycares Medical Veterinary
Law Firms Insurance Agencies Car Wash Food Truck Cannabis Laundry
Dry Cleaners Locksmith Dog Trainer Chemical Blending Beekeeper Condo/HOAs⁴

Non-Construction

Requires prior workers' compensation:

Trucking⁵ Tree Trimming⁶ Garbage Services

1. Restaurants: We can do with delivery.
2. Security Guards: Armed or unarmed is ok, but the minimum premium is \$5,000.
3. Stores: We can do most any store including 24/7.
4. Condos/HOAs: We can do "IF ANY" or with employees.
5. Trucking: \$5,000 minimum premium, must have 8 month's prior WC.
6. Tree Trimming: \$5,000 minimum premium, must have 8 month's prior WC.

***Roofing**

1. Meets minimum premium of 10k.
2. Must have current coverage in place so the carrier can do a pre-quote inspection while they work. If no coverage in place, we can start them out in a PEO. Once we can get loss runs, then we can submit to Amerisafe who will do a pre-quote worksite inspection and if they pass, they will quote it and we can move your client out of the PEO without penalty. NOTE, Amerisafe does not require a certain amount of prior WC history, they just require the risk to have current coverage so they can do a pre-quote inspection. *Amerisafe does require 8 month's prior for risks domiciled in S. FL.
3. Must be in Green Territory on Map: [Click Here](#)
4. Can allow 30 days lead time to quote, must have time for pre-inspection.

For quote consideration:

I need it submitted on the Florida specific WC ACORD 130-FL (2019/7). You can use our fillable version on our website. Be sure to save it before emailing it to me.

[ACORD 130-FL](#)

If you are new to workers' compensation or would like tips on completing this ACORD [click here](#).

Also, [Click here](#) for General Tips for Quoting WC

Working for you,

Keith Steverson, M.A. - Vice President

Omega Insurance Solutions - A Better Wholesale Experience!

Ph: 866-997-0711 x 205 | Em: keith@omega4agents.com

P.O. Box 6016 - Lakeland, FL 33807

All service should be sent to wc@omega4agents.com

For more information visit our website: www.omega4agents.com

But seek first the kingdom of God and his righteousness, and all these things will be added to you. Matthew 6:33

[View our WC Programs](#)