

WORKERS' COMPENSATION INSURANCE

CONTRACT BINDING OR BROKERAGE

If your clients work in high-hazard environments, then we can help. We specialize in standalone and alternative workers' compensation for all your difficult-to-place business. Our responsive team will provide a quote, answer your questions, and support you and your clients through the process.

PROGRAM HIGHLIGHTS

- A to A++XV rated carriers by A.M. Best
- Standalone workers' compensation
- Excellent rates
- Up to 30% lower than state pools
- Credits available
- Large deductible plans
- Guaranteed cost plans
- First dollar coverage options
- Return of premium options
- Zero premium deposit options
- Pay-as-you-go options
- Aggressive dividends
- Aggressive claims management
- HR services, payroll, benefit admin, PEO

ELIGIBLE RISKS

- High hazard and tough classes
- X-mods from 1.30-5.00 or higher
- New ventures, lapsed, gaps, prior claims
- Cancelled, non-renewed, distressed
- Multi-state and accounts in state pools
- Blue, gray, and white collar
- Large, small, and complex transactions

INDUSTRIES SERVED

- Ambulances, emergency transport
- Assisted living, nursing, in-home care
- Bridge painting
- Chemical mixing and manufacturing
- Contractors, construction, tradespeople
- Demolition
- Entertainment
- Environmental
- Financial institutions
- Freight handlers
- Garbage and waste management
- Healthcare
- Hospitality
- Life sciences
- Limousines and rideshare companies
- Logging and woodwork
- Manufacturing and fabrication
- Media
- Moving, storage, furniture movers
- Nonprofits
- Pickup & Delivery
- Private companies and public entities
- Real estate
- Roofing and solar
- Sign installations
- Staffing and temp agencies
- Steel erectors
- Technology
- Tower work, climbers, cell sites
- Transportation and truckers
- Tree pruning
- Warehousing



**WHOLESALE
INSURANCE **
REIMAGINED

**Tired of the same old boring insurance? Us too.
That's why we created Novatae.**

Novatae is a modern wholesale insurance distributor offering innovative solutions from responsive brokers, underwriters, and program managers who are passionate about helping you and your clients.

Our seasoned industry specialists have extensive market partnerships, and we offer binding authority and brokerage on many of our practice lines.

Our expertise spans dozens of industries and a wide range of products and programs including casualty, property, workers' compensation, cyber, environmental, garage, construction, entertainment, management and professional liability, inland and ocean marine, and more.

Whether you have a hard-to-place risk, or your client needs a customized program, we will identify your client's unique exposures and navigate these complex markets to secure the best coverage and price for them.

As a leading wholesale insurance brokerage, we are on a mission to energize the industry and have fun while doing it.

Markets, expertise, and fun—now you can offer your clients more!

Our team is ready to quickly provide you with a quote. Let us help you with your clients' complex risk management challenges.

Novatae Risk Group

629 West College Street

Grapevine, TX 76051

888-810-2770 \ info@novatae.com

NOVATAE.COM