

# CaitlinMorgan

INSURANCE SERVICES

Exceeding Expectations

## CMI's Worker's Compensation "Power Alley"

<u>Type of Business</u>	<u>Start Ups</u>	<u>Mod Restrictions</u>	<u>Minimum Premiums</u>
Artisan Contractors (Plumbers, HVAC, Electrical etc)	Yes	None	\$2,500
Asbestos Abatement	Limited	Typically 1.30	\$7,500
Auto service	Yes	None	\$2,500
Bars	Limited	Typically 1.30	\$2,500
Butchering/Slaughtering	Limited	Typically 1.30	\$7,500
Car Dealership	Yes	None	\$2,500
Churches	Yes	None	\$500
Concrete Work	Yes	None	\$2,500
Convenience Stores	Yes	None	\$1,000
Country Club	Yes	None	\$2,000
Distributors	Limited	Typically 1.30	\$7,500
Drywall Installation	Yes	None	\$5,000
Excavators/Quarry	Limited	Typically 1.30	\$7,500
Family or Fine Dining	Yes	None	\$1,000
Farms (various types)	Limited	Typically 1.30	\$5,000
Fast Food Restaurant	Yes	None	\$1,000
Foundry	Limited	Typically 1.30	\$10,000
Grain Elevator Operation	Limited	Typically 1.30	\$7,500
Grocery Stores	Yes	None	\$1,000
Home health care	Limited	Typically 1.30	\$10,000
Hospital	Limited	None	\$10,000
Machine Shop	Yes	None	\$2,500
Not for profit, group homes, sheltered workshops	Limited	None	\$10,000
Nursing Home, skilled care, independent living, assisted living	Limited	None	\$10,000
Painting	Limited	None	\$7,500

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Physician/Dentist office	Yes	None	\$500
Plastics Manufacturing	Yes	None	\$2,500
Retail Stores	Yes	None	\$1,000
Roofer	Limited	Typically 1.30	\$10,000
Sawmills	Limited	Typically 1.30	\$7,500
School public/private	Yes	None	\$5,000
Sign Installation/Repair	Limited	Typically 1.30	\$5,000
Steel erection/cell tower repair	Limited	Typically 1.30	\$10,000
Tree Trimmer	Limited	Typically 1.30	\$7,500
Trucking Local/long haul	Limited	Typically 1.30	\$7,500
Various Manufacturing	Yes	None	\$2,500

***\*For a quick response on whether we have a market for a certain class of business, send Gerry Dumke an email at: [gerry.dumke@caitlin-morgan.com](mailto:gerry.dumke@caitlin-morgan.com) with:***

- 1. Estimated Premium Size**
- 2. Class Codes**
- 3. Modifier**
- 4. State**