



# High Debit Mod Workers' Compensation

Align General, a DUAL company, underwrites High Debit Mod Workers' Compensation coverage for California. Our underwriters represent multiple carrier partners to help your clients navigate the difficulty of having a high mod rate.

## Program Highlights

- California only
- Experience mods from 1.01 to 3.00
- Broad class code eligibility
- Flexible payment plan options
- Annual premiums starting at \$50,000
- Debit mod business only

## Target Industry Segments

- Manufacturing
- Auto repair, sales & service
- Contractors
- Hospitality
- Professional Services
- Retail Operations
- Service
- Wholesale
- Certain exposures within these segments may not be eligible, but many other industry segments not shown here will also be considered. For a complete list of eligible classes, visit [www.aligngeneral.com/workcomp](http://www.aligngeneral.com/workcomp).

## Submission Requirements

To receive a quote, please email the following documents to [wc@aligngeneral.com](mailto:wc@aligngeneral.com):

- Completed ACORD 130
- Supplemental Application and WCIRB Ex Mod Worksheet (when available)
- 4 years of currently valued loss runs for accounts less than \$150k and 5 years on accounts greater than \$150k on the previous carrier's letterhead (dated within 90 days of the submission date)
- Financials if premium is greater than \$500k

For binding coverage, please include:

- Chosen payment plan
- Signed ACORD 130

## Underwriting Contacts

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[www.aligngeneral.com](http://www.aligngeneral.com)

