



AGAI-MGA

2301 Hwy 190 West; DeRidder, LA 70634

Ph: 888-393-5071 Fax: 337-460-3526

Send Workers' Comp applications to: submissions@agaimga.com
Email questions or correspondence to: mga@agaimga.com

Ready Reference Guide

TARGETED WORKERS' COMP INDUSTRIES

HAZARDOUS INDUSTRIES: AGRIBUSINESS, ARTISAN CONTRACTORS, CONSTRUCTION, HEAVY MANUFACTURING, LONG & SHORT HAUL TRUCKING, OIL & GAS, ROOFING, SAWMILLS/WOOD PRODUCTS, AND USL&H EXPOSURES

MAIN STREET BUSINESS: AUTO REPAIR SHOPS, HOTELS, JANITORIAL SERVICES, PROFESSIONAL OFFICES, RETAIL STORES, AND RESTAURANTS

VISIT OUR WEBSITE AT www.agaimga.com FOR A COMPLETE LISTING OF ACCEPTED CLASSIFICATIONS.

PREMIUM SIZE

HAZARDOUS INDUSTRIES: \$10,000 MINIMUM PREMIUM

MAIN STREET BUSINESS: \$2,500 MINIMUM PREMIUM

UNLESS OTHERWISE RESTRICTED BY STATE LAW OR REGULATIONS.

NEW BUSINESS

APPLICATIONS ACCEPTED 60 DAYS IN ADVANCE OF INCEPTION
QUOTES GOOD FOR 60 DAYS

SUBMISSIONS MAY BE EMAILED TO submissions@agaimga.com, FAXED TO (337) 460-3526, OR MAILED.

SUBMISSIONS SHOULD INCLUDE A NARRATIVE DESCRIPTION OF ACCOUNT, EXPIRING AND 3 YEAR CURRENT VALUE LOSS RUNS WITH DETAILED LOSS SUMMARY, CURRENT EXPERIENCE MOD WORKSHEET AND/OR EXPIRING AND 3 YEAR HISTORICAL PAYROLLS BY CLASS CODE. TRUCKING RISKS REQUIRE A SUPPLEMENTAL APPLICATION.

MULTI-LOCATION ACCOUNTS SHOULD ALSO INCLUDE THE TOTAL NUMBER OF LOCATIONS AND EMPLOYEES IN EACH STATE, THE PHYSICAL ADDRESS, AND A SAFETY CONTACT NAME WITH PHONE NUMBER.

BROKER AGREEMENT

AGAI-MGA REQUIRES EACH AGENCY TO PROVIDE A SIGNED COPY OF THE BROKER AGREEMENT AT THE TIME OF BINDING.
NO CONTRACT NEEDED TO SUBMIT.

PAYMENT PLANS

MULTIPLE PAYMENT OPTIONS ARE AVAILABLE BY CARRIER.



SAFETY INSPECTION

AGENT MUST NOTIFY CLIENTS OF A POSSIBLE SAFETY INSPECTION FOR HAZARDOUS INDUSTRIES PRIOR TO QUOTING.

NO AGENT BINDING AUTHORITY

AGAI-MGA WILL CONFIRM BINDING AND PROVIDE POLICY NUMBER TO AGENT BY FAX OR EMAIL ON THE DATE OF REQUEST.

AGENT HAS NO BINDING AUTHORITY. COVERAGE WILL NOT BE BACK DATED.

COVERAGE IS BOUND ON THE DAY FOLLOWING WRITTEN REQUEST TO BIND.

AUDITS

SOME RISKS MAY BE SUBJECT TO AN INTERIM AUDIT.

FINAL AUDITS ARE PERFORMED ON MOST POLICIES.

CERTIFICATE OF INSURANCE ISSUANCE

AGENT WILL ISSUE ALL CERTIFICATES - USE ACORD FORM 25.

ANY OTHER CERTIFICATE FORMS OR WORDING MUST BE PRE-APPROVED BY AGAI-MGA.

ENDORSEMENTS

ENDORSEMENT REQUESTS MUST BE MADE IN WRITING TO AGAI-MGA.

COVERAGE REDUCTIONS REQUIRE INSURED'S SIGNATURE.

RENEWALS

ALL RENEWAL REQUESTS MUST BE RECEIVED IN WRITING PRIOR TO POLICY EFFECTIVE DATE.
RENEWAL OFFERS ARE GOOD FOR 30 DAYS AFTER EXPIRATION --COVERAGE WILL NOT BE BACK DATED
ALL REQUIRED DOCUMENTS MUST BE RECEIVED BY AGAI-MGA AT BINDING.

CANCELLATION

BY INSURED

SHORT RATE PENALTIES MAY APPLY FOLLOWING STATE LAW.

REQUIRES WRITTEN REQUEST BY AGENT OR INSURED.

REQUIRES SURRENDER OF POLICY OR SIGNED LOST POLICY RELEASE.

BY AGAI-MGA

FLAT CANCELLATION - IF DUPLICATE COVERAGE IS IN PLACE.

FOR NON-PAYMENT OF PREMIUMS.

FOR OTHER CAUSES CONSISTENT WITH STATE LAW OR REGULATIONS.

DEPOSIT AND ALL FORMS REQUIRING SIGNATURE MUST BE RECEIVED BY **AGAI-MGA** WITHIN 10 DAYS OF BINDING.

SEND SUBMISSIONS TO: submissions@aqaimga.com

QUESTIONS?

CONTACT US AT 888-393-5071