

Northshore Insurance Managers

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For fast and professional service, please email us your submissions at submissions@northshoreim.com

***Introducing* Our High Hazard Program:**

- **Specialize in High Hazard Accounts from 'A' rated carrier**
- **Requires 30 day lead for the following:**
 - **Aggregates**
 - **Agribusiness**
 - **Bridgework**
 - **Construction**
 - **Logging and Wood Product**
 - **Carpentry**
 - **Manufacturing**
 - **Maritime**
 - **Masonry**
 - **Oil & Gas**
 - **Plumbing**
 - **Trucking**

Key, High Hit-Ratio Classes:

- **Nationwide Coverage**
- **Restaurants, Bars & Taverns – up to 100% liquor sales**
- **Home Health Care and Nursing Homes (payroll >50% skilled)**
- **Light Industrial & Manufacturing Facilities**
 - **With formal safety programs**
- **Warehousing and Storage Facilities**
- **Golf Courses and Country Clubs**
- **Farms (no livestock or crop spraying)**
- **Educational/Social Service Organizations**

Submission Requirements:

- **Workers' Compensation ACORD application**
- **Currently Valued Loss runs**
- **Experience Modifier (if available & 1.5 or lower)**
- **Summary of Management/Owner Experience, for new ventures**
- **Details on Safety/Loss Control Programs**
- **Driver MVR's if applicable**