

An hourglass is positioned in the upper left corner, with sand falling from the top bulb into the bottom bulb. The background is a textured, golden-brown surface. Several US dollar bills are scattered across the scene, including a \$100 bill in the lower left and a \$20 bill in the middle left. The text is overlaid on a dark brown vertical band on the right side of the image.

Isn't it time to review your Workers' Compensation Program?

If you're preparing to review your Workers' Compensation Program, let Brownyard Group quote this insurance for you.

The Brownyard Group provides a Workers' Compensation Program to the Security Guard and Pest Control Industries. Our expertise in these markets permits us to offer Workers' Compensation coverage at competitive pricing.

The Brownyard Workers' Compensation Program

Over 50 years' experience serving niche industries

Highly skilled and responsive staff to service your account

Insurance companies highly rated by A.M. Best Company

Convenient, interest-free payment options

Available in most states

For more information, call your Agent or Broker.

Visit us at
www.brownyard.com
or contact us at

(800) 645-5820

Q. & A.

Q. How competitive is Brownyard's pricing?

A. As a leading writer of Workers' Compensation Programs, the Brownyard Group offers very competitive rates.

Q. How do I apply for a quote?

A. Choose a method of communication - either mail, fax or e-mail - and submit the following items to receive a quote (usually within 5 business days):

- * Completed, signed Brownyard Workers' Compensation program application
- * Completed, signed ACORD Workers' Compensation application
- * A 4-year loss history of claims
- * Experience Modification Worksheet
- * Safety Program Manual

Q. Is there a minimum premium?

A. Yes, there is a \$10,000 minimum premium.

Q. Is this program available throughout the United States?

A. The Workers' Compensation Program is available in most states and can be written on a "monoline" basis.

Q. What is the program rating?

A. The Workers' Compensation Program is always admitted and the carriers are "highly rated" by A.M. Best Company.

BROWNYARD GROUP

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