

Workers' Comp Policy: Next Steps

You've received your quote and are ready to move forward. So, what's next?
These 5 easy-as-pie steps will get you from quote to coverage in no time.

1. We collect a few final details

A Pie Insurance rep will contact you to collect additional information about your business including its loss run report (see below for details).

2. We review your information

Our underwriting department will review the information we've collected about your business.

3. We give you an application update

A Pie rep will let you know if your application has been approved—or they'll request more information if needed.

4. We ask for your official approval

Once your application has been approved, a Pie rep will send important documents for you to review and approve. These may include:

- Terms and conditions
- An employee exclusion form
- A payment link

5. We issue your new insurance policy!

FAQs: Insurance Loss Run Reports

What is a loss run report?

A loss run report is a record of any workers' comp insurance claims that have been paid by your current and previous insurance companies.

What if my business doesn't have any claims at all? Do I still need to get the report?

Yes. We still need the report to verify previous coverage. If you have no claims and are unable to get a report please contact us.

What time period does the report need to cover?

Pie Insurance requires loss run reports to cover the past three (3) years from all the workers' comp insurance providers that have insured your business during that time.

How recent does the loss run report need to be?

The report must be current and provide information updated within the past 30 days.

Where can I get a loss run report?

You can get a loss run report by contacting your current and previous insurance companies. By law, the providers must provide this information to you. We're happy to help you track this down.

What does a loss report look like?

Loss run reports include:

- Policy number and dates of coverage
- Details of claims including date of loss, amounts paid for medical, indemnity or other expenses
- Open claims
- Closed claims
- Injured employees and type of injuries