



PIONEER PROGRAMS

WORKERS' COMPENSATION

Underwritten by Pioneer Programs

Pioneer Programs provides a preferred owner-controlled insurance program (OCIP) to large commercial property owners and their contractors to improve the administrative efficiencies and lessen the expense related to their workers' compensation program.

WHO WE ARE

Since 1990, Pioneer Programs has been a leading risk management and insurance program manager to general contractors and subcontractors through our Contractors' Choice program. We maintain underwriting authority for our insurance companies and work exclusively through wholesale insurance brokers.

WHAT WE OFFER

Our Workers' Compensation program provides:

- A.M. Best A XV financial stability
- Minimum Hard Cost: \$100,000,000
- Minimum deductible: \$250,000 (\$750,000 and up in NY)
- Term: 3-5 years
- Coverage available in all states

WHAT WE REQUIRE

- Two (2) years of audited financial statements
- Payroll estimates by class
- A company representative to contact for a phone survey, specifically:
 - Name, Title, Email & Phone number
- A completed questionnaire
- Full project specifications

WHAT WE EXCLUDE

- We do not insure residential projects other than mixed use.
- No wood frame, gas or energy projects.

LEARN MORE

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