

[Current Date]

[Client Name]

[Business Name]

[Business Address]

[City, State, Zip Code]

Subject: Workers Compensation Insurance Proposal for [Business Name]

Dear [Client Name],

Thank you for the opportunity to provide an insurance solution for your artisan contracting business. Based on our discussion regarding your specific trade and project scope, I have prepared the following Workers Compensation policy proposal.

Proposal Overview:

- **Carrier:** [Insurance Company Name]
- **Policy Period:** [Start Date] to [End Date]
- **Class Code(s):** [List Trade Codes, e.g., 5403 - Carpentry]
- **Estimated Annual Payroll:** \$[Amount]

Coverage Limits:

- Bodily Injury by Accident: \$[Limit] Each Accident
- Bodily Injury by Disease: \$[Limit] Policy Limit
- Bodily Injury by Disease: \$[Limit] Each Employee

Premium Summary:

- Estimated Annual Premium: \$[Amount]
- Taxes and Surcharges: \$[Amount]
- **Total Estimated Cost:** \$[Total Amount]
- Minimum Down Payment: \$[Amount]

As an independent artisan, this policy ensures you meet state regulatory requirements and contractual obligations for job site access. It also protects your business from the financial burden of work-related injuries or illnesses.

Please review the attached documents for full terms and conditions. To bind coverage, I will need the signed application and the initial deposit by [Date].

I look forward to discussing this proposal with you.

Sincerely,

[Your Name]

[Your Agency Name]

[Your Phone Number]

[Your Email Address]