

# MARC GOODWIN INSURANCE SERVICES



## ANNOUNCEMENT REGARDING PER STALL RATES FOR YOUR CHSA ENDORSED WORKERS' COMP PROGRAM

**YOUR PER STALL PER DAY RATE LAST YEAR = YOUR RATE FOR THIS YEAR**

**SOME PER STALL PER DAY RATES MAY ACTUALLY BE LOWER. WE WILL NOT KNOW THAT UNTIL ALL TRAINER APPLICATIONS ARE RECEIVED.**

TRAINERS WHOSE EXPERIENCE MOD WENT FROM BELOW 1.15 TO ABOVE 1.15 MAY BE SURCHARGED 10% ON THEIR DEPOSIT PREMIUM, BUT THE PER STALL RATE WILL BE EVEN OR LOWER THAN YOUR RATE FOR THE EXPIRING PROGRAM. WE CANNOT GET YOU THAT FINAL RATE UNTIL ALL APPLICATIONS ARE RECEIVED. **SMALLER BARNs WILL PAY A MINIMUM AND DEPOSIT PREMIUM OF \$1,800.**

Call us at Marc Goodwin Insurance -- at the number below -- if you have any questions on the CHSA program. We're here to help all trainers!

WE ARE HERE TO HELP YOUR THOROUGHBRED INDUSTRY. WE HAVE MADE COMMITMENTS TO SERVICE LEVELS THAT WILL HELP REDUCE FRAUD, CLOSE CLAIMS IN A TIMELY MANNER, AND TO BRING DOWN THE COST OF WORKERS' COMP YEAR AFTER YEAR.

**PLEASE DO NOT LET YOUR COVERAGE LAPSE. YOUR EMPLOYEES WILL NOT BE COVERED ON JULY 1<sup>ST</sup> AND BEYOND UNLESS WE RECEIVE YOUR APPLICATION AND SIGNED PARTICIPATION AGREEMENT. WE WILL IMMEDIATELY FORWARD YOUR CERTIFICATE OF INSURANCE TO YOU AND TO CHRb UPON RECEIPT.**

27875 Berwick Drive, Suite C Carmel, CA 93923

831-626-4561 phone 831-626-4562 fax [chsa@mg-ins.com](mailto:chsa@mg-ins.com) CA License # 0D95535