

The workers'
comp insurer
of the future



FQRESIGHT

What Makes Foresight Different

An Appetite for Hard-to-Place and High Ex-mod

Foresight writes construction, manufacturing, landscaping, and agriculture accounts. We consider all ex-mods.

Proactive Safety Approach

Foresight's proprietary risk management app and coaching services enable a proactive approach to safety—reducing workers' comp claim frequency by 17% on average.

Access for All

Many carriers provide risk management services only to their largest accounts. Foresight's safety tools are available to all our accounts at no additional cost.

Leave It to the Safety Experts

Foresight's team does "the heavy lifting" of producing a customized safety plan and working with your client to implement. You enjoy the reward of winning and retaining the account.



A Strategic Partnership for Workers' Comp

Foresight writes on QBE entities' paper,
rated A XV by AM Best.*



QBE

+

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*Policies are underwritten by QBE Insurance Corporation, Praetorian Insurance Company, and North Point Insurance Company. As of November 7, 2023, these entities are rated A for Financial Strength. [More information on QBE financials. For latest ratings.](#)

Underwriting Appetite

Preferred Classes



Construction

- Carpentry/Framing
- Concrete
- Drywall, Plastering, Wallboard
- Equipment Installation
- Excavation
- Grading & Paving
- Iron or Steel Framing
- Landscaping (No Arborists)
- Masonry
- Painting
- Plastering & Stucco
- Plumbing
- Roofing (Commercial Only)
- Scaffolding
- Street & Road Construction
- Water Line & Sewer Construction
- Welding



Agriculture

- Crop Farming (Corn, Rice, Soy, etc.)
- Cotton Farming
- Fruit & Vegetable Harvesting (No H2A with Transport)
- Fruit & Vegetable Packing
- Orchards
- Tobacco Farming
- Vineyards

Animal Farming

- Dairy Farming
- Egg Production
- Livestock (Cattle, Pigs, Sheep, etc.)
- Poultry Farming



Manufacturing

- Apparel/Clothing & Textiles
- Arms
- Auto Parts
- Bottling
- Box, Container, Packaging
- Breweries, Wineries, Distilleries
- Canneries
- Detergents & Soap
- Food Products
- Foundries
- Furniture
- Glass or Glassware
- Iron or Steelmaking
- Machinery
- Meat Products (No Butcheries)
- Plastics
- Printing
- Springs



Authorized in 49 states
(NY coming in 2024)



\$50k minimum annual premium
\$100k for commercial roofers



Will consider high ex-mods

[Click to view full underwriting appetite](#)

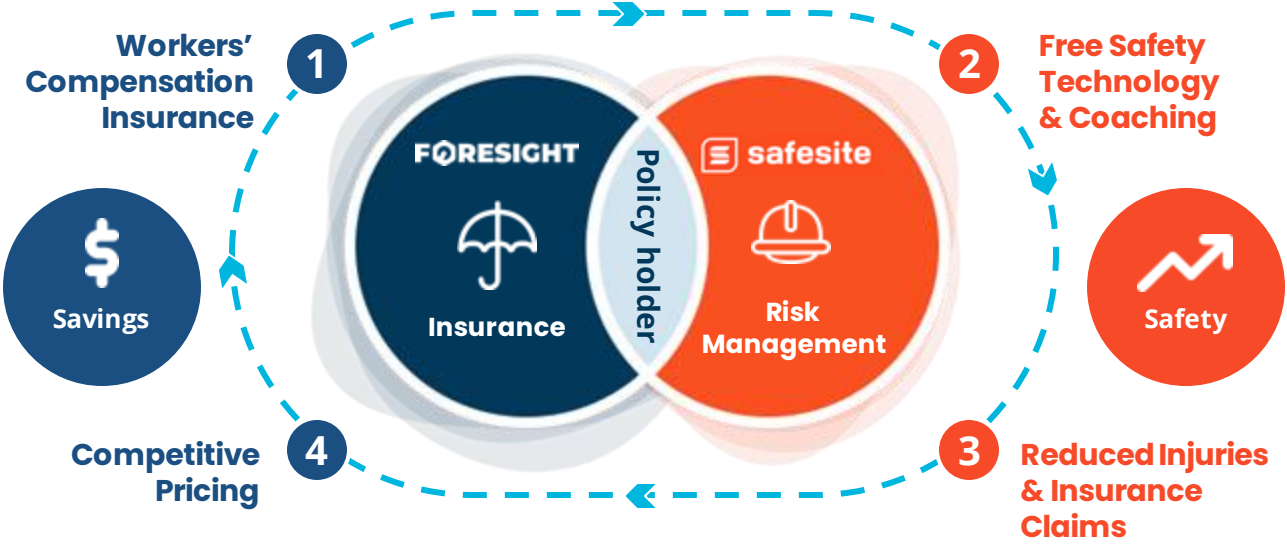
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powered by Safesite

Foresight is powered by Safesite, an innovative safety app and coaching service designed for workers' comp insurance.



Incentive Alignment



Foresight Policyholders that engage with Safesite have realized an average **claim frequency reduction of**

17%

Collaborative Safesite Process

1

Safety Success
Planning

2

Onboarding and
training

3

Regular Reporting
Ongoing support



Safety Success Planning



Claims Review
Safety Program Review
Set Safety Goals



Define Target Risks
Define Safety Campaigns
Set engagement expectations



Schedule Safesite Training
Schedule Additional Services
Q & A
FORESIGHT

Safety In Action - Typical Engagement Expectations



Safety Admins

As Required

- ✓ Safety Success Planning
- ✓ Initial Training
- ✓ Quarterly Review
- ✓ On-Site Survey Coordination



Supervisors

Weekly

- ✓ 1 X Inspection
- ✓ 1 X Meeting
- ✓ 1 X Observation



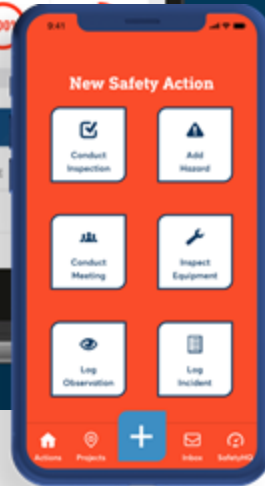
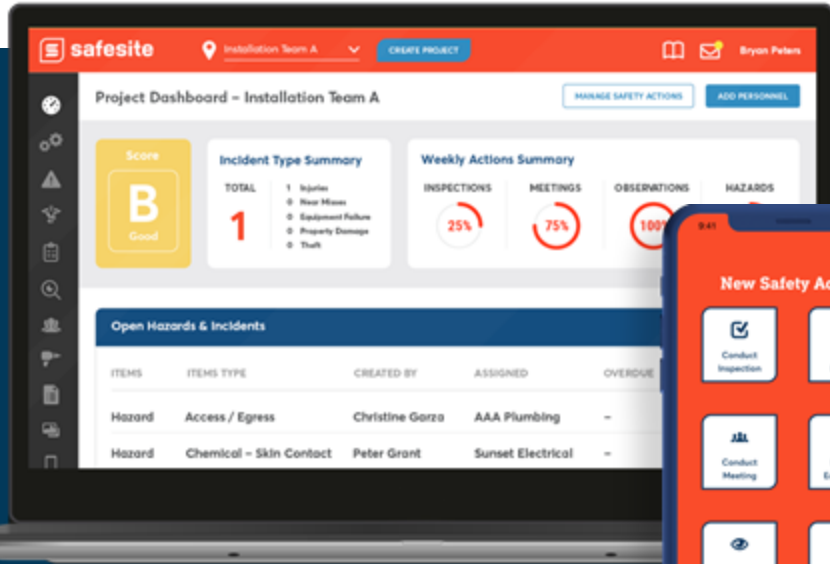
Front Line Employees

Assist Quarterly

- ✓ 1 X Inspection
- ✓ 1 X Meeting
- ✓ 1 X Observation

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powered by Safesite



Tech Demo

A partnership of experts in claims prevention and management

FORESIGHT

+

 **QBE**

+

 **sedgwick**

1

Reduce Claims Frequency

- *The best claim is the claim that never happened.* Foresight's proprietary risk management **reduces the frequency of claims by 17% on average.***
- When claims do happen, cause of loss data informs future Safesite safety plans and campaigns.

*17% average claims frequency reduction based on August 2023 actuarial study

2

A Custom Program

- Since 2013, QBE has partnered with Sedgwick to handle workers' compensation claims.
- Sedgwick provides a dedicated team throughout the United States trained to handle claims as QBE would.
- The program is customized to QBE's requirements.

3

Managed Care

- Managed care services are bundled within the program including a dedicated team of medical professionals to meet the needs of injured workers.
- Communication tools enable the team to engage with injured workers throughout the life of a claim.
- Chat-based communications available Q1 2024.

What sets us apart

Benefits to You

- Market for hard-to-place accounts
- Open to considering high ex-mods
- Provide a differentiated, proactive approach to risk management to help you win and retain business
- Limited broker partnerships differentiates you in your marketplace
- Our experts do the “heavy lifting” of safety coaching

Benefits to Your Clients

- Safety app and services reduce claims frequency by 17% on average, driving down ex-mod and insurance costs over time
- Safety coaching typically available only to the largest accounts provided to all at no extra cost
- The app saves hours of safety compliance admin work
- Easy to use, app and coaching in Spanish and English

Select Recent Wins

Excavating Contractor
\$102,000

Farm Labor Contractor
\$2,300,000

Framer
\$823,000

HVAC Contractor
\$1,595,000

Farm Labor Contractor
\$655,000

General Contractor
\$153,000

Target Accounts We Can Win Together

Appointment

You provide the license and other information needed



Business Plan

You tell us what premium you can commit to over the next 12 months

Target Accounts

- We provide you new client leads pre-screened for the Foresight underwriting appetite
- We filter for relevant employee size and geography
- We include, wherever possible, data showing higher than average DART, higher LCM, or higher exmod to use as “hooks” in selling our unique risk management technology to win the business

The Foresight Risk Submission Process



Risk Submission

Submit on our website
getforesight.com/submissions

Complete Sub's Include:

- Insured company name, address, FEIN, expiring premium, and policy effective date
- ACORD 130
- 5 years of loss runs
- Relevant supplementals



Pricing Indication

Are we able to meet your client's target?



Quote

We issue a formal price quote



Bind

To issue a policy #, we need from you, the broker:

- Signed quote
- Payment plan selection

From your client:

- Signed Risk Management Pledge
- Signed and complete ACORD 130

Allow up to 5 business days from receipt to issue the policy #



Risk Management Call

A 30-min video call to ensure your client is a fit for our unique risk management services

Participants Include:

- You, the broker
- Your client
- Foresight's Safety Success team

Submit a Risk

Submit risks using our webform

<https://getforesight.com/submissions/>

Your dedicated team



Firstname Lastname



Firstname Lastname



Firstname Lastname



Firstname Lastname

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