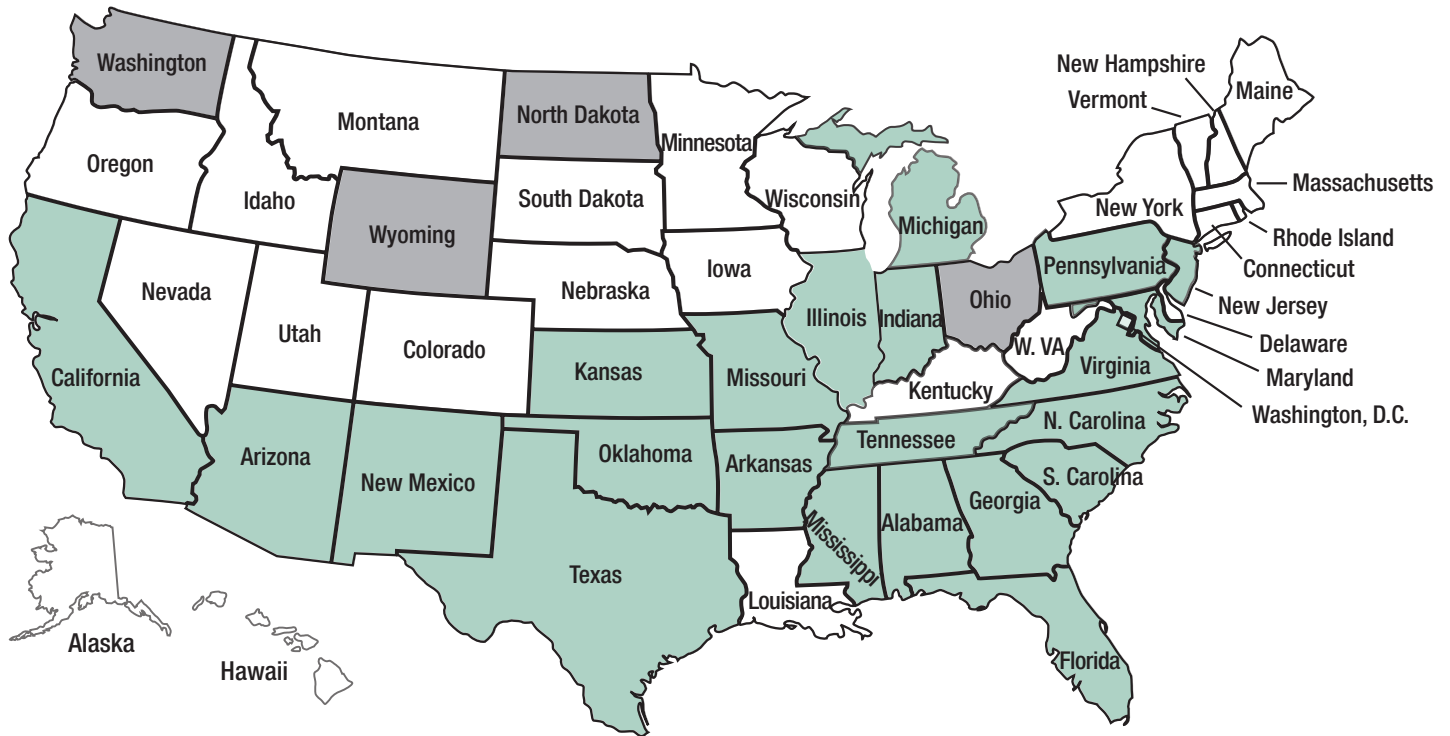


TheZenith[®]

WORKERS' COMPENSATION SPECIALISTS

National Underwriting Appetite

Zenith is licensed to write workers' compensation in all non-monopolistic states. Our risk appetite varies by state and can even vary by jurisdiction within a state based on the claim and competitive environment. We are committed to writing accounts located where we can provide service levels consistent with our high standards. Talk to your local Marketing Manager or Underwriter for details.



Map Legend

- Green = Core states
- White = Non-core states
- Grey = Monopolistic

* Non-core state exposures usually are written as part of a multi-state account

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