


The Comic Adventures of
**ERNEST
AGENT™**




Written and drawn by Alan Shulman, CPCU
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ERNEST TALKS NEW BUSINESS
WITH PAUL PROSPECT...



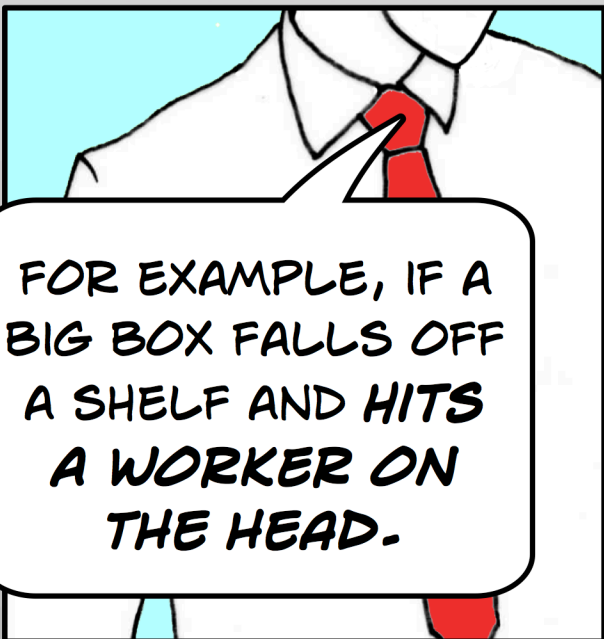
PAUL, WORKERS'
COMP INSURANCE
IS REQUIRED BY
THE STATE. IT'S
NOT OPTIONAL.



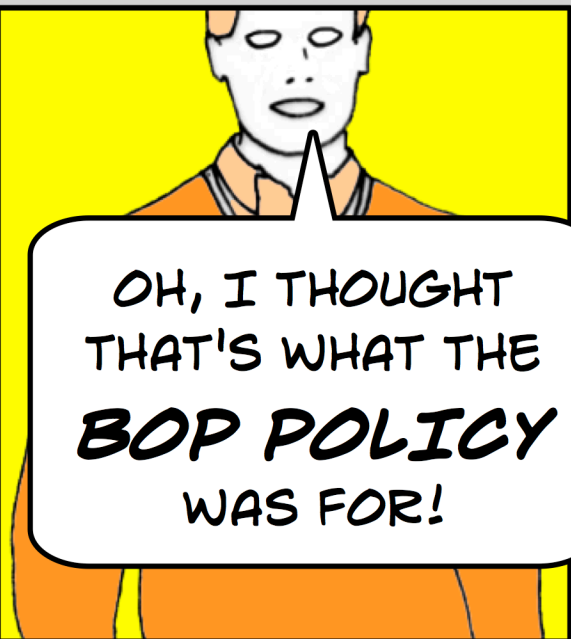
OKAY. IF I
HAVE TO BUY IT
CAN YOU
EXPLAIN HOW
IT WORKS?



SURE PAUL.
IT PROTECTS
IN THE EVENT
THAT YOUR
EMPLOYEES
GET HURT ON
THE JOB.



FOR EXAMPLE, IF A
BIG BOX FALLS OFF
A SHELF AND HITS
A WORKER ON
THE HEAD.



OH, I THOUGHT
THAT'S WHAT THE
BOP POLICY
WAS FOR!