

## Workers Compensation

### WC Program Features

- 10 % Commission
- XI A- AM Best Rating
- Multiple States Available
- Blanket & Specific WOS
- Specific 30 Day NOC
- Alternate Employer

### Eligible Classes:

Trucking: Redi Mix, Salt Water Haulers, Truck Tractors, Fuel Trucks, Bus Companies, Aggregate Hauling Dealerships, Manufacturing, Healthcare, Retail, and Service

### **Submission Requirements:**

- Completed Work Comp ACORD Application
- 4 years of currently valued loss runs (or as many years as applied)
- Submitted loss runs must be valued within 95 days of the effective date

### **Contractors**

- No heavier contracting exposures such as roofers, framers, excavation/demolition, etc. Can consider higher severity exposure risks such as wallboard, commercial painting, etc.
- No work over 2 stories (30 feet)

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## Preferred / Target Classes:

- Accountants
- Apartment/Condo Complex
- Attorneys
- Auditors
- Auto Dealerships
- Auto or Truck Body Shops
- Auto Repair Shops
- Auto Gas Stations
- Bakeries
- Barber Shops or Beauty Parlors
- Beverage Bottling or Canning
- Bookbinding
- Building Material Dealers
- Building Operations  
Commercial
- Canning Operations
- Clothing Manufacturing
- Colleges
- Computer Programming
- Country Clubs
- Creameries
- Daycare Centers
- Dental Labs
- Dressmaking or Tailoring
- Drug, medicine or  
pharmaceutical or cosmetic  
goods
- Dry Cleaning / Laundry
- Farms
- Fast Food Restaurants
- Flower Arrangement Mfg.
- Fruit Packing
- Funeral or Cemetery Operation
- Furniture Mfg. - wood
- Hotels/Motels
- Ice Cream or Yogurt Shops
- Landscapers
- Nurseries
- Office Machine Installation
- Pest Control
- Physicians / Dentists
- Plastics - Mfg.
- Printing
- Religious Organizations
- Restaurants
- Rubber Tire Dealers
- Schools
- Sheet Metal Product Mfg.
- Spa, Fitness, Health
- Retail Stores
- Street Sweeping
- Tool Mfg.
- Upholstering
- Vegetable Packing
- Vehicle Storage Lots
- Vets, Kennels, Pet Grooming
- Warehouse - general merchandise
- Wineries

## Excluded Operations: All Premium Sizes

- Aircraft Operation
- Any operation in which any radioactive substance is used
- Any operation in which mold or asbestos removal is performed
- Construction or maintenance of tunnels or subways more than 50 feet in length
- Diving Exposure
- Drilling for oil or natural gas, refining of petroleum, or construction or operation of pipeline for transmission of oil or gas
- Excavation greater than 6 ft, blasting, or the shoring, moving or wrecking of buildings or structures
- Framing contractors
- Group transportation (transport of 5 or more employees in any one vehicle at a time)
- Height exposure above two stories
- Livestock
- Long Haul trucking (greater than 500 miles in one direction)
- Manufacture of any acid or chemical
- Manufacture of gas under pressure
- Manufacture, storage, sale, handling or distribution of any explosive, ammunition, magnesium, fuse, fireworks, celluloid or pyroxylin
- Municipalities (other than municipal water system)
- Operation of carrier on rails
- Operation of a public utility other than a municipal water system
- Operation of an amusement park, circus, carnival or race track
- Operation or navigation of any vessel or barge other than light craft used on inland waterways or for dredging
- Production of moving pictures (does not apply to production of video tapes)
- Professional Employer Organization (PEO)
- Underground mining or subaqueous operations
- Repair, cleaning or demolition of any vessel or barge used as a petroleum tanker
- Roofing
- Staffing Organization