

# WORKERS' COMPENSATION

## Exclusive Programs – Top Classes\*

(in addition to open market distribution)

\*SEE WC SPECIALTY CLASSES DOCUMENT FOR ADDITIONAL PRODUCTS

Class:	Eligible Class Codes:	Starting Premiums:	Ineligible Risks:	Submission Requirements:
<b>ARTISAN CONTRACTOR</b>	<ul style="list-style-type: none"> <li>• 5190 Electrical Wiring - within Buildings</li> <li>• 5538 Sheet Metal Work Installation</li> <li>• 5183 Plumbing NOC</li> <li>• 5538 Plumbing, Heating and Air Conditioning</li> <li>• 5537 HVAC</li> <li>• 664 HVAC PA / DE</li> <li>• 5536 HVAC NY / TX</li> </ul>	\$25,000 minimum payroll	<ul style="list-style-type: none"> <li>• Height exposure varies by carrier and state</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• E-Mod worksheet, if applicable</li> <li>• Loss Runs for Current Year and 3 Years Prior. <b>Note:</b> Some carriers will require 5 Years. Can also consider with only 1-2 years prior WC coverage.</li> <li>• Supplemental Questions</li> <li>• Target Premium</li> </ul>
<b>BUILDING OPERATIONS - BY OWNER OR CONTRACTOR</b>	<ul style="list-style-type: none"> <li>• 9012 Building Operation by Owner</li> <li>• 9014 Building Operation by Contractors</li> <li>• New Ventures Allowed</li> <li>• Must have at least one employee and owner</li> </ul>	\$30,000 minimum payroll	<ul style="list-style-type: none"> <li>• Window washing more than 20 feet</li> <li>• Operations that involve fumigation or tenting</li> <li>• More than 5% of contracts involve mold work</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	
<b>BUS / LIMOS</b>	<ul style="list-style-type: none"> <li>• 7382 Bus Co &amp; Limousine Co - All Other Employees &amp; Drivers</li> <li>• 817 PA / DE</li> <li>• 7384 NJ</li> </ul>	\$5,000	<ul style="list-style-type: none"> <li>• Taxi cabs</li> </ul>	
<b>CARPENTRY CONTRACTOR</b>	<ul style="list-style-type: none"> <li>• 5645 Carpentry</li> <li>• 652 DE / PA</li> <li>• 5403 Carpentry NOC</li> <li>• 651 DE</li> <li>• New Ventures Allowed in Select States</li> </ul>	\$5,000	<ul style="list-style-type: none"> <li>• Past scaffolding / ladder claims</li> <li>• Work over 50 feet or 3 stories</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	
<b>CEMENT CONTRACTOR</b>	<ul style="list-style-type: none"> <li>• 5221 Concrete / Cement</li> <li>• 5201 / 5213 CA</li> <li>• 5200 NJ / TX</li> <li>• 608 DE / PA</li> <li>• New Ventures Allowed in Select States</li> </ul>	\$30,000 minimum payroll	<ul style="list-style-type: none"> <li>• Operate a concrete or asphalt batch plant</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	
<b>EXCAVATION</b>	<ul style="list-style-type: none"> <li>• 6217 Excavation &amp; Drivers (National)</li> <li>• 609 PA / DE</li> <li>• 6218 CA</li> <li>• 6219 TX</li> </ul>	\$5,000 (new venture) \$1,500 (with 3 years prior)	<ul style="list-style-type: none"> <li>• Work in tunnels or mines</li> <li>• Use of explosives</li> <li>• More than 5% of receipts from HazMat cleanup or removal</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	
<b>FLOORING CONTRACTOR</b>	<ul style="list-style-type: none"> <li>• 5478 Flooring Contractor</li> <li>• New Ventures Allowed</li> <li>• Must have at least one employee and owner</li> </ul>	\$1,000	<ul style="list-style-type: none"> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	
<b>JANITORIAL CONTRACTOR &amp; BUILDING MAINTENANCE</b>	<ul style="list-style-type: none"> <li>• 9014 Janitorial Services</li> <li>• 9008 CA</li> <li>• 9009 CA Building Operation by Owner, Lessee - All Other</li> <li>• 9015 MI / CA</li> <li>• 971 DE / PA</li> <li>• New Ventures Allowed in Select States</li> <li>• 9096 CA Residential Cleaning</li> <li>• 0908 Domestic Workers</li> </ul>	\$30,000 minimum payroll	<ul style="list-style-type: none"> <li>• Asbestos clean-up</li> <li>• Window cleaning above one story</li> <li>• Boiler cleaning, chimney cleaning, furnace cleaning (suction method)</li> <li>• Ops that involve fumigation or tenting</li> <li>• Crime scene / trauma cleanup</li> <li>• Mold remediation over 5% of ops ineligible</li> </ul>	

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<b>LANDSCAPER</b>	<ul style="list-style-type: none"> <li>•0042 Landscape Gardening</li> <li>•9102 Park NOC</li> <li>•New Ventures Allowed</li> <li>•Must have at least one employee and owner</li> </ul>	\$1,000	<ul style="list-style-type: none"> <li>•Roadside / highway maintenance</li> <li>•Height exposure varies by carrier and state</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• E-Mod worksheet, if applicable</li> <li>• Loss Runs for Current Year and 3 Years Prior. <b>Note:</b> Some carriers will require 5 Years. Can also consider with only 1-2 years prior WC coverage.</li> <li>• Supplemental Questions</li> <li>• Target Premium</li> </ul>
<b>MACHINERY, ERECTION AND / OR REPAIR</b>	<ul style="list-style-type: none"> <li>•3724 Machinery, Erection and / or Repair</li> <li>•New ventures allowed in select states</li> </ul>	\$2,000	<ul style="list-style-type: none"> <li>• Performs work in a trench more than 6 feet in depth</li> <li>• Height exposure varies by carrier and state</li> </ul>	
<b>MASONRY CONTRACTOR</b>	<ul style="list-style-type: none"> <li>•5022 Masonry NOC</li> <li>•5027 CA</li> <li>•653 DE / PA</li> <li>•New ventures allowed in select states</li> </ul>	\$5,000	<ul style="list-style-type: none"> <li>• Building raising or moving</li> <li>• Work over 50 feet or 3 stories</li> <li>• Height exposure varies by carrier and state</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	
<b>PAINTING CONTRACTOR</b>	<ul style="list-style-type: none"> <li>•5474 Painting NOC</li> <li>•5476 MI</li> <li>•665 DE / PA</li> <li>•New ventures allowed in select states</li> </ul>	\$50,000 minimum payroll	<ul style="list-style-type: none"> <li>• Ops involving painting oil or gas storage tanks</li> <li>• Exterior painting without height safety training and equipment inspection</li> <li>• Lead abatement ops</li> <li>• Height exposure varies by carrier and state</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	
<b>TOWING</b>	<ul style="list-style-type: none"> <li>•7219 Trucking Local / Long Hauling (NCCI States)</li> <li>•7225 Auto Towing (NCCI States)</li> <li>•7227 Auto Towing (Non-NCCI States)</li> </ul>	\$5,000 to \$20,000 (Varies by state / carrier)	<ul style="list-style-type: none"> <li>• Any exposure to Repossession Operations</li> </ul>	
<b>TREE TRIMMING</b>	<ul style="list-style-type: none"> <li>•0106 Tree Trimming, Spraying and Repairing</li> </ul>	\$2,500	<ul style="list-style-type: none"> <li>• New Ventures (risk must have at least 3 prior years of WC coverage)</li> </ul>	
<b>WALLBOARD INSTALLER</b>	<ul style="list-style-type: none"> <li>•5445 Wallboard Installation</li> <li>•Must have at least 1 employee and owner</li> </ul>	\$25,000 minimum payroll	<ul style="list-style-type: none"> <li>• Work at heights over 20 feet more than 10% of time</li> <li>• Height exposure varies by carrier and state</li> <li>• Allowable maximum sub-contractor % varies by state and carrier</li> </ul>	

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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## CONTACT

For more information, please contact your local RT Specialty WC broker or underwriter.