






WORKERS' COMPENSATION

Exclusive Programs – Specialty Classes*

(in addition to open market distribution)

*SEE WC TOP CLASSES DOCUMENT FOR ADDITIONAL RISK TYPES





Class:	Eligible Class Codes:	Premium / States:	Ineligible Risks:	Submission Requirements:
 AUTOMOTIVE / MOTORCYCLE SERVICE & REPAIR	<ul style="list-style-type: none"> • 8046 Auto Parts & Accessories • 8380 Automobile Sales & Service Agency Automobile Repair / Motorcycle Repair • 8389 Auto Service or Repair Center (CA) • 8391 Auto Rental (CA) • 8393 Automobile Body Repair • 8400 Motorcycle Dealer / Repair Shop (CA) • 8748 Used Car Dealerships (NCCI & CA) • 815 Automotive Repair (PA) • 818 Motorcycle Dealer / Repair Shop (PA) 	<p>\$1,000 - \$5,000 (varies by carrier)</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • Bus dealers or repairs • Handicapped modification, dealers or repair • Mobile home dealers or repair • Operations on a racetrack / speedway • Primary operations in which insured disassembles or recycles used products • Tank dealers or repair 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • Loss Runs of Current Year & 3 Years Prior • 3 Years Premium & Payroll History
 GROUP HOME	<ul style="list-style-type: none"> • 8842 - Group Homes (NCCI States) • 8823 (CA) • 9085 (CA) • 940 (DE / PA) • 8837 (MI) • 8868 (TX) 	<p>\$1,000 All states except:</p> <p>AK \$25,000 HI \$25,000 MA \$5,000</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • Unlicensed and / or not in good standing • Pre-parole or probation halfway houses • More than one claim from assault or acts of violence • Volunteers involved in any of the following activities: construction, renovation, clean-up or building maintenance • New Ventures 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • Loss Runs of Current Year & 3 Years Prior • 3 Years Premium & Payroll History • Formal COVID Safety Plan
 HOME HEALTHCARE	<ul style="list-style-type: none"> • 8835 Home Health Services (NCCI States) • 0942 Home Health (PA / DE) • 0943 Home Health Non Professional (PA / DE) • 8827 Home Health (CA) • 8828 Home Health (TX) • New ventures allowed (select states) 	<p>\$1,000 unmodified premium</p> <p>Nationwide except: AK, ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • Temporary staffing, leased, 24-hour live-in, and 1099 employees • Public / government agency 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet (if available) • Loss Runs of Current Year & 3 Years Prior (if available) • Owner Resume (Less than 2 years in business)
 NON-EMERGENCY MEDICAL TRANSPORTATION	<ul style="list-style-type: none"> • 807 (PA / DE) • 7370 Non-Emergency Medical Transportation (NCCI States) • 7377 (NY) • 7382 (CA / TX) • 7705 Ambulance Services / EMS (Certain States and Minimum Premium of \$15K) 	<p>\$5,000 Minimum Premium</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • In business less than 3 years • Passengers transported by gurney or stretcher in CA and PA 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • Auto & WC Loss Runs of Current Year and 3 Years Prior • 3 Years Premium & Payroll History
 NURSING HOMES & ASSISTED LIVING	<ul style="list-style-type: none"> • 8824 Retirement Living Centers – (Nursing Homes) Health Care Employees • 8825 Retirement Living Centers – (Nursing Homes) Food Service Employees • 8826 Retirement Living Centers – (Nursing Homes) All Other Employees • 8829 Convalescent Homes – All Employees / Nursing Homes – All Employees • 9070 Residential Care Facilities (Assisted Living) Dev. Disabled • 9085 Residential Care Facilities – (Assisted Living) Dev. Disabled • 8851 Congregate Living Facilities • 8832 Physicians • 8834 Physicians • 8833 Hospitals– Professional Employees • 9043 Hospitals – All Employees • 9040 Hospitals – All Other Employees / Hospitals - Professional Employees • 8742 Salespersons or Collectors – Outside • 8810 Clerical 	<p>\$15,000 All states except:</p> <p>AK \$25,000 HI \$25,000 MA \$25,000</p> <p>Nationwide except: OH, ND, WA, WY</p>	<ul style="list-style-type: none"> • Abortion facilities (outpatient) • Ambulance companies • Emergency centers • Hospitals specializing in the treatment of HIV / AIDS • Home healthcare and traveling services • Mental hospitals • Public hospitals in urban centers • Rehabilitation facilities (substance abuse treatment facilities) 	<ul style="list-style-type: none"> • ACORD 125 & 130 forms • Supplemental Application • 5 years aggregated payrolls • NCCI Experience Modification Worksheet • 5 years currently valued loss run • Formal COVID Safety Plan

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 <p>PIZZA & RESTAURANTS WITH DELIVERY SERVICES</p>	<ul style="list-style-type: none"> • 7380 Drivers • 9079 Restaurant NOC (CA, NJ, TX, NY) • 9082 Restaurant NOC • 9083 Restaurant Fast Food • New ventures allowed if no delivery 	<p>\$2,500</p> <p>Nationwide except: AK, ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • Guaranteed delivery time frames (i.e. "30 minutes or less") • 24-hour operations or delivery after midnight • Delivery by other than automobile 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • 3 -ear Loss Runs • 3-Years Premium & Payroll History
 <p>TATTOO SHOPS</p>	<ul style="list-style-type: none"> • 9586 Tattoo Artists • 977 Tattoo Artists (PA and DE) • New ventures may be eligible 	<p>\$3,500 unmodified premium</p> <p>Nationwide except: AK, ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • 24-Hour Operations 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • Loss Runs of Current Year & 3 Years Prior • 3 Years Premium & Payroll History
 <p>TRUCKING</p>	<ul style="list-style-type: none"> • 7219 Trucking Local / Long Hauling (NCCI States*) • 0811 Trucking Local / Long Hauling (PA / DE) • 0808 Parcel Delivery (DE, PA) • 0812 Mail Hauling Company (DE, PA) • 0821 Beverage Distributor (DE, PA) • 7197 Trucking – Trucking Parcels or Packages • 7198 Parcel Delivery Companies • 7202 Trucking: Mail, Parcel, or Package Delivery • 7206 Trucking: Parcel or Package Delivery • 7210 Beer or Ale Dealer: Wholesale – Drivers • 7223 Trucking: Common Carrier • 7230 Trucking: Parcel or Package Delivery • 7231 Mail, Parcel or Package Delivery and Courier or Messenger Service Co • 7232 Trucking: Mail, Parcel or Package Delivery – Contract USPS • 7380 Drivers • 7390 Beer or Ale Dealer – Wholesale & Drivers • 7392 Beer or Ale Dealers • 9282 Warehouse NOC • 0813 Warehouse NOC (DE, PA) • New ventures considered in specific states <p>*Adoption of new code varies by state</p>	<ul style="list-style-type: none"> • \$5,000 Minimum Premium • \$10,000 Minimum Premium for Last Mile Delivery <p>Nationwide except: AK, ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • Repossession operations • Mobile Home Moving • Ammunition / Explosives Hauling • Hazardous Material Hauling • Livestock, Coal, or Timber Hauling • Freight Forwarding Operations 	<ul style="list-style-type: none"> • ACORD 130 Application • E-Mod Worksheet • Loss Runs for Current Year & 3 Years Prior • Supplemental Application
 <p>WASTE MANAGEMENT - Refuse Haulers - Recycling Operations</p>	<ul style="list-style-type: none"> • 8263 (860 - PA) Junk Dealer • 9403 (995 - PA) Garbage or Refuse Dumps • 8500 (859 - PA) Metal Scrap Dealer • New ventures allowed in select states 	<p>\$3,500</p> <p>Nationwide except: AK, ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • Medical Waste Haulers • Hazardous Waste Haulers • New Ventures 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • 3-Year Loss Runs

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