





# WORKERS' COMPENSATION Specialty Programs

(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:
 <b>AUTOMOTIVE / MOTORCYCLE SERVICE &amp; REPAIR</b>	<ul style="list-style-type: none"> <li>• 8046 Auto Parts &amp; Accessories</li> <li>• 8380 Automobile Sales &amp; Service Agency Automobile Repair / Motorcycle Repair</li> <li>• 8389 Auto Service or Repair Center (CA)</li> <li>• 8391 Auto Rental (CA)</li> <li>• 8393 Automobile Body Repair</li> <li>• 8400 Motorcycle Dealer / Repair Shop (CA)</li> <li>• 8748 Used Car Dealerships (NCCI &amp; CA)</li> <li>• 815 Automotive Repair (PA)</li> <li>• 818 Motorcycle Dealer / Repair Shop (PA)</li> <li>• New ventures may be eligible</li> </ul>	<p>\$1,000 - \$5,000 Minimum premium (varies by carrier)</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> <li>• Bus dealers or repair</li> <li>• Handicapped modification, dealers or repair</li> <li>• Mobile home dealers or repair</li> <li>• Operations on a racetrack / speedway</li> <li>• Primary operations in which insured disassembles or recycles used products</li> <li>• Tank dealers or repair</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> <li>• 3 Years Premium &amp; Payroll History</li> </ul>
 <b>GROUP HOME</b>	<ul style="list-style-type: none"> <li>• 8842 - Group Homes (NCCI States)</li> <li>• 8823 (CA)</li> <li>• 9085 (CA)</li> <li>• 940 (DE / PA)</li> <li>• 8837 (MI)</li> <li>• 8868 (TX)</li> </ul>	<p>\$3,500 Minimum premium</p> <p>All states except: AK \$25,000 HI \$25,000 MA \$5,000</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> <li>• Unlicensed and / or not in good standing</li> <li>• Pre-parole or probation halfway houses</li> <li>• New ventures (must have 3 years)</li> <li>• Volunteers involved in any of the following activities: construction, renovation, clean-up or building maintenance</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> <li>• 3 Years Premium &amp; Payroll History</li> <li>• Formal COVID Safety Plan</li> </ul>
 <b>HEMP OPERATIONS</b>	<ul style="list-style-type: none"> <li>• 0035 Farm – Florist &amp; Drivers (National)</li> <li>• 0037 Farm – Field Growing and Drivers</li> <li>• 0008 Hand Harvest &amp; Drivers</li> <li>• 4511 Analytical Laboratories</li> <li>• 8045 Store – Drug Retail</li> <li>• 8047 Store – Drug Wholesale</li> <li>• 8017 Store – Retail</li> <li>• 8018 Store – Wholesale NOC</li> <li>• 2157 Bottling – All Operations</li> <li>• 2163 Bottling Beverages</li> <li>• 2003 Bakery</li> <li>• 2041 Candy</li> <li>• 6504 Food Products MFG NOC</li> <li>• 4611 Drug Mfg. No mfg. of Ingredients</li> <li>• 4825 Drug / Mfg. Ingredients (Oil Extraction)</li> <li>• 7380 Commercial Driver</li> <li>• New ventures accepted</li> </ul>	<p>\$2,500 Minimum premium</p> <p>* Extraction requires higher minimum premium (not eligible in certain states)</p> <p>Nationwide except ND, OH, WA, WY</p>	<ul style="list-style-type: none"> <li>• Armed guards</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• Experience Modification Worksheet</li> <li>• Target Premium</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> </ul>
 <b>HOME HEALTHCARE</b>	<ul style="list-style-type: none"> <li>• 8835 Home Health Services (NCCI States)</li> <li>• 0942 Home Health (PA / DE)</li> <li>• 0943 Home Health Non Professional (PA / DE)</li> <li>• 8827 Home Health (CA)</li> <li>• 8828 Home Health (TX)</li> <li>• New ventures are allowed, if part of a franchise. If not, 2 years with WC required</li> </ul>	<p>\$100,000 Minimum payroll</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> <li>• Temporary Staffing</li> <li>• 24 Hour Live-In Services</li> <li>• Government Agency</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• 5-year premium and payrolls</li> <li>• Experience Modification Worksheet (if available)</li> <li>• Loss Runs for Current Year and 3 Years Prior</li> <li>• New ventures must complete an additional questionnaire</li> </ul>

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 <b>NON-EMERGENCY MEDICAL TRANSPORTATION</b>	<ul style="list-style-type: none"> <li>• 807 (PA / DE)</li> <li>• 7370 Non-Emergency Medical Transportation (NCCI States)</li> <li>• 7377 (NY)</li> <li>• 7382 (CA / TX)</li> <li>• 7705 Ambulance Services / EMS (Certain States and Minimum Premium of \$15K)</li> </ul>	<p>\$10,000 Minimum premium</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> <li>• In business less than 3 years</li> <li>• Passengers transported by gurney or stretcher in CA and PA</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> <li>• 3 Years Premium &amp; Payroll History</li> </ul>
 <b>NURSING HOMES &amp; ASSISTED LIVING</b>	<ul style="list-style-type: none"> <li>• 8824 – Retirement Living Centers – (Nursing Homes) Health Care Employees</li> <li>• 8825 – Retirement Living Centers – (Nursing Homes) Food Service Employees</li> <li>• 8826 – Retirement Living Centers – (Nursing Homes) All Other Employees</li> <li>• 8829 – Convalescent Homes – All Employees / Nursing Homes – All Employees</li> <li>• 9070 – Residential Care Facilities – (Assisted Living)</li> <li>• 9085 – Residential Care Facilities – (Assisted Living Dev. Disabled)</li> <li>• 8851 – Congregate Living Facilities</li> <li>• New ventures are allowed, if part of a franchise. If not, 2 years with WC required.</li> </ul>	<p>\$100,000 Minimum payroll</p> <p>Nationwide except: OH, ND, WA, WY</p>	<ul style="list-style-type: none"> <li>• Abortion facilities (outpatient)</li> <li>• Ambulance companies</li> <li>• Emergency centers</li> <li>• Hospitals specializing in the treatment of HIV / AIDS</li> <li>• Mental hospitals</li> <li>• Public hospitals in urban centers</li> <li>• Rehabilitation facilities (substance abuse treatment facilities)</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• 5-year premium and payrolls</li> <li>• Experience Modification Worksheet (if available)</li> <li>• Loss Runs for Current Year and 3 Years Prior</li> <li>• Formal COVID-19 safety plan</li> </ul>
 <b>PIZZA &amp; RESTAURANTS WITH DELIVERY SERVICES</b>	<ul style="list-style-type: none"> <li>• 7380 Drivers</li> <li>• 9079 Restaurant NOC (CA, NJ, TX, NY)</li> <li>• 9082 Restaurant NOC</li> <li>• 9083 Restaurant Fast Food</li> <li>• New ventures are eligible</li> </ul>	<p>\$2,500 Minimum premium</p> <p>Nationwide except: AK, ND, OH, WA, WY</p>	<ul style="list-style-type: none"> <li>• Guaranteed delivery time frames (i.e. “30 minutes or less”)</li> <li>• 24-hour operations or delivery after midnight</li> <li>• Delivery by other than automobile</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> <li>• 3-Years Premium &amp; Payroll History</li> </ul>
 <b>RESTORATION CONTRACTORS</b>	<ul style="list-style-type: none"> <li>• 9014 Restoration (NCCI) – Janitorial Building Operations by Contractor</li> <li>• 9012 Restoration (NCCI) – Building Operations by Owner, Lessee or Real-Estate Management Firm</li> <li>• 971 Restoration (PA/DE) – Janitorial Building Operations by Contractor</li> <li>• 9030 Restoration (NY) – Janitorial Building Operations by Contractor</li> <li>• 2584 Restoration (NCCI) – Carpet, Rug or Upholstery Cleaning Operations</li> <li>• 2589 Restoration (NCCI) – Dry Cleaning Operations</li> <li>• 142 Restoration (PA/DE) – Carpet, Rug or Upholstery Cleaning Operations</li> <li>• 2585 Restoration (NCCI) – Dry Cleaning Operations</li> <li>• 2590 Restoration (NY) – Carpet, Rug or Upholstery Cleaning Operations</li> <li>• 2583 Restoration (TX) – Carpet, Rug or Upholstery Cleaning Operations</li> <li>• New ventures reviewed on an account-by- account basis</li> </ul>	<p>Nationwide except: AK, ND, OH, WA, WY (in addition to open market distribution)</p>	<ul style="list-style-type: none"> <li>• Asbestos Operations (unless 100% subcontracted out)</li> <li>• Lead Abatement</li> <li>• Crime Scene Clean Up</li> <li>• Use of Hazardous Chemicals</li> <li>• Non-Licensed Contractors</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> <li>• 3 Years Premium &amp; Payroll History</li> </ul>

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 <b>TATTOO SHOPS</b>	<ul style="list-style-type: none"> <li>• 9586 Tattoo Artists</li> <li>• 977 Tattoo Artists (PA and DE)</li> <li>• New ventures may be eligible</li> </ul>	\$3,500 Unmodified premium  Nationwide except: AK, ND, OH, WA, WY	<ul style="list-style-type: none"> <li>• 24-hour operations</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> <li>• 3 Years Premium &amp; Payroll History</li> </ul>
 <b>TRUCKING</b>	<ul style="list-style-type: none"> <li>• 7219 Trucking Local / Long Hauling (NCCI States*)</li> <li>• 0811 Trucking Local / Long Hauling (PA / DE)</li> <li>• 0808 Parcel Delivery (DE, PA)</li> <li>• 0812 Mail Hauling Company (DE, PA)</li> <li>• 0821 Beverage Distributor (DE, PA)</li> <li>• 7197 Trucking – Trucking Parcels or Packages</li> <li>• 7198 Parcel Delivery Companies</li> <li>• 7202 Trucking: Mail, Parcel, or Package Delivery</li> <li>• 7206 Trucking: Parcel or Package Delivery</li> <li>• 7210 Beer or Ale Dealer: Wholesale – Drivers</li> <li>• 7223 Trucking: Common Carrier</li> <li>• 7230 Trucking: Parcel or Package Delivery</li> <li>• 7231 Mail, Parcel or Package Delivery and Courier or Messenger Service Co</li> <li>• 7232 Trucking: Mail, Parcel or Package Delivery – Contract USPS</li> <li>• 7380 Drivers</li> <li>• 7390 Beer or Ale Dealer – Wholesale &amp; Drivers</li> <li>• 7392 Beer or Ale Dealers</li> <li>• 9282 Warehouse NOC</li> <li>• 0813 Warehouse NOC (DE, PA)</li> <li>• New ventures may be considered</li> </ul> <p>*Adoption of new code varies by state</p>	\$5,000 Minimum premium  Nationwide except: AK, ND, OH, WA, WY	<ul style="list-style-type: none"> <li>• Repossession operations</li> <li>• Mobile home moving</li> <li>• Ammunition / explosives hauling</li> <li>• Hazardous material hauling</li> <li>• Livestock, coal, or timber hauling</li> <li>• Freight forwarding operation</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</li> </ul>
 <b>WASTE MANAGEMENT</b> - Refuse Haulers - Recycling Operations	<ul style="list-style-type: none"> <li>• 8263 (860 - PA) Junk Dealer</li> <li>• 9403 (995 - PA) Garbage or Refuse Dumps</li> <li>• 8500 (859 - PA) Metal Scrap Dealer</li> </ul>	\$3,500 Minimum premium  Nationwide except: AK, ND, OH, WA, WY	<ul style="list-style-type: none"> <li>• Medical waste haulers</li> <li>• Hazardous waste haulers</li> <li>• New ventures</li> </ul>	<ul style="list-style-type: none"> <li>• ACORD 130 Application</li> <li>• Supplemental Application</li> <li>• E-Mod Worksheet</li> <li>• Loss Runs of Current Year and 3 Years Prior</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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