





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:
 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) • New ventures may be eligible 	<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"> • Bus dealers or repair • 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 and 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>\$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"> • Unlicensed and / or not in good standing • Pre-parole or probation halfway houses • New ventures (must have 3 years) • Volunteers involved in any of the following activities: construction, renovation, clean-up or building maintenance 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • Loss Runs of Current Year and 3 Years Prior • 3 Years Premium & Payroll History • Formal COVID Safety Plan
 HEMP OPERATIONS	<ul style="list-style-type: none"> • 0035 Farm – Florist & Drivers (National) • 0037 Farm – Field Growing and Drivers • 0008 Hand Harvest & Drivers • 4511 Analytical Laboratories • 8045 Store – Drug Retail • 8047 Store – Drug Wholesale • 8017 Store – Retail • 8018 Store – Wholesale NOC • 2157 Bottling – All Operations • 2163 Bottling Beverages • 2003 Bakery • 2041 Candy • 6504 Food Products MFG NOC • 4611 Drug Mfg. No mfg. of Ingredients • 4825 Drug / Mfg. Ingredients (Oil Extraction) • 7380 Commercial Driver • New ventures accepted 	<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"> • Armed guards 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • Experience Modification Worksheet • Target Premium • Loss Runs of Current Year and 3 Years Prior
 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 are allowed 	<p>\$100,000 Minimum payroll</p> <p>Nationwide except: ND, OH, WA, WY</p>	<ul style="list-style-type: none"> • Temporary Staffing • 24 Hour Live-In Services • Government Agency 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • 5-year premium and payrolls • Experience Modification Worksheet (if available) • Loss Runs for Current Year and 3 Years Prior • New ventures must complete an additional questionnaire

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 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>\$10,000 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 • 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) • 9085 – Residential Care Facilities – (Assisted Living Dev. Disabled) • 8851 – Congregate Living Facilities • New ventures are allowed 	<p>\$100,000 Minimum payroll</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 • Mental hospitals • Public hospitals in urban centers • Rehabilitation facilities (substance abuse treatment facilities) 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • 5-year premium and payrolls • Experience Modification Worksheet (if available) • Loss Runs for Current Year and 3 Years Prior • Formal COVID-19 safety plan
 PIZZA & RESTAURANTS WITH DELIVERY SERVICES	<ul style="list-style-type: none"> • 7380 Drivers • 9079 Restaurant NOC (CA, NJ, TX, NY) • 9082 Restaurant NOC • 9083 Restaurant Fast Food • New ventures are eligible 	<p>\$2,500 Minimum premium</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 • Loss Runs of Current Year and 3 Years Prior • 3-Years Premium & Payroll History
 RESTORATION CONTRACTORS	<ul style="list-style-type: none"> • 9014 Restoration (NCCI) – Janitorial Building Operations by Contractor • 9012 Restoration (NCCI) – Building Operations by Owner, Lessee or Real-Estate Management Firm • 971 Restoration (PA/DE) – Janitorial Building Operations by Contractor • 9030 Restoration (NY) – Janitorial Building Operations by Contractor • 2584 Restoration (NCCI) – Carpet, Rug or Upholstery Cleaning Operations • 2589 Restoration (NCCI) – Dry Cleaning Operations • 142 Restoration (PA/DE) – Carpet, Rug or Upholstery Cleaning Operations • 2585 Restoration (NCCI) – Dry Cleaning Operations • 2590 Restoration (NY) – Carpet, Rug or Upholstery Cleaning Operations • 2583 Restoration (TX) – Carpet, Rug or Upholstery Cleaning Operations • New ventures reviewed on an account-by- account basis 	<p>Nationwide except: AK, ND, OH, WA, WY (in addition to open market distribution)</p>	<ul style="list-style-type: none"> • Asbestos Operations (unless 100% subcontracted out) • Lead Abatement • Crime Scene Clean Up • Use of Hazardous Chemicals • Non-Licensed Contractors 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • Loss Runs of Current Year and 3 Years Prior • 3 Years Premium & Payroll History

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 TATTOO SHOPS	<ul style="list-style-type: none"> • 9586 Tattoo Artists • 977 Tattoo Artists (PA and DE) • New ventures may be eligible 	\$3,500 Unmodified premium Nationwide except: AK, ND, OH, WA, WY	<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 and 3 Years Prior • 3 Years Premium & Payroll History
 TRUCKING	<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 may be considered <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"> • Repossession operations • Mobile home moving • Ammunition / explosives hauling • Hazardous material hauling • Livestock, coal, or timber hauling • Freight forwarding operation 	<ul style="list-style-type: none"> • ACORD 130 Application • Supplemental Application • E-Mod Worksheet • Loss Runs of Current Year and 3 Years Prior
 WASTE MANAGEMENT - Refuse Haulers - Recycling Operations	<div> <ul style="list-style-type: none"> • 9403 (NCCI, CA, MI, NJ, NY) Ashes, Garbage or Refuse Collection • 9402 (TX) Ashes, Garbage or Refuse Collection • 995 (PA & DE) Ashes, Garbage or Refuse Collection • 8263 (NCCI, NJ, NY) Junk Dealer • 8265 (CA, TX) Junk Dealer • 8264 (MI) Junk Dealer • 860 (PA & DE) Junk Dealer </div> <div> <ul style="list-style-type: none"> • 8500 (NCCI, CA, NY) Metal Scrap Dealer • 8264 (MI) Metal Scrap Dealer • 8506 (NJ) Metal Scrap Dealer • 8265 (TX) Metal Scrap Dealer • 859 (PA & DE) Metal Scrap Dealer • 8264 (NCCI, CA, MI, NJ, NY TX) Recycling Collection Centers • 862 (PA & DE) Recycling Collection Centers </div>	\$3,500 Minimum premium Nationwide except: AK, ND, OH, WA, WY	<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 • Loss Runs of Current Year and 3 Years Prior

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.