



Workers' Compensation

Targeted Classes/Appetite Supplement

ARTISAN CONTRACTORS & LANDSCAPING¹

- **Burglar/Fire/Security Alarm Installation**
- **Cabinet/Fixture Installation**
- **Carpentry** - residential property & interior - work up to two (2) stories ⚙️
- **Door/Window Installation** - excluding overhead garage-door installation ⚙️
- **Electrical Work** - within buildings - excluding high-voltage work ⚙️
- **Electronic Entertainment Device Installation** ⚙️
- **Flat Concrete Work**
- **Glaziers and Glass Merchants** ⚙️
- **Heating or HVAC Systems** - excluding commercial or industrial freezer work ⚙️
- **Janitorial/Commercial Cleaning Services** - excluding property preservation ⚙️
- **Landscapers/Grass Cutting** - excluding tree services and heavy excavation ⚙️
- **Masons**
- **Painting** - interior/exterior ⚙️
- **Plumbing** - residential and commercial ⚙️
- **Sheet Metal Work**
- **Sprinkler Installation** - excluding chemical fire suppression systems ⚙️
- **Tile - Ceramic, Stone, Mosaic Installation** - excluding granite, quartz ⚙️

Contractor and landscaping risks require a minimum payroll of \$25,000 and a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.). If Any/ghost policies also considered in most states.

¹Restrictions apply in NY and WI.



Eligible for
Automatic Underwriting
PREMIUMS UP TO \$40,000!

AUTO SERVICE & DEALERS

- **Car Washes** - full service and automatic with attendant
- **Dealerships/Rental Companies** ⚙️
- **Gas Stations** - with and without convenience store ⚙️
- **Service/Repair/Body Shops** ⚙️




Auto service and dealers must have less than 15% of gross sales derived from towing or roadside assistance.










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ENTERTAINMENT & HOSPITALITY

- Billards/Bowling Centers 
- Hotels/Motels 
- Movie Theaters 

PROFESSIONAL OFFICES

- Accountants, Auditors, Bookkeepers 
- Advertising/Graphic Design/Web Development
- Banking, Financial Consulting, Mortgage/Loan Brokers
- Clerical 
- Computer Programming 
- Dentists 
- Doctors/Physicians 
- Insurance Agencies
- Law Offices/Attorneys 
- Real Estate Agencies 
- Stockbrokers
- Ticket/Travel Agents

RESTAURANTS

- Bars and Taverns - excluding night clubs or establishments that require door security
- Catering - banquet hall; limited off site
- Family Style and Fine Dining 
- Fast-Food Establishments 
- Limited-Cooking Restaurants 

Restaurants with some catering and/or delivery exposure will be considered.



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RETAIL STORES - Including grocery

- Auto Accessories 
- Bakeries 
- Beverages - alcoholic and non-alcoholic 
- Clothing and Wearing Apparel 
- Convenience Marts 
- Department Stores
- Electronics 
- Fabric
- Florists
- Furniture and Fixtures - excluding furniture delivery or floor coverage installation 
- Gas Stations 
- Grocery/Supermarkets 
- Hardware 
- Health and Personal Care 
- Jewelry 
- Musical Instruments - excluding heavy delivery
- Newstands
- Optical Goods and Hearing Aids
- Pharmacies/Drug Stores 
- Sporting Goods 

SERVICE INDUSTRY

- Audio Post-Production - computer or electronic
- Barber Shops - \$40,000 minimum payroll required 
- Beauty Salons - \$40,000 minimum payroll required 
- Call Centers - employer concentration reviewed for acceptability
- Carpet Cleaners 
- Cemeteries 
- Copying and Duplicating



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SERVICE INDUSTRY (continued)

- **Dental Labs**
- **Funeral Homes** - excluding crematory operations 
- **Laundry & Dry Cleaning** - petroleum/synthetic solvents, receiving stations, and self service 
- **Installation, Service and Repair:**
 - **Appliance and Accessory** - excluding appliance delivery
 - **Jewelry**
 - **Lawn Mower**
 - **Office Machine**
 - **Sewing Machine**
 - **Shoe**
 - **Television/Radio**
- **Interior Decorators**
- **Locksmiths**
- **Mail Box or Packaging/Mail Order Houses**
- **Mailing and Addressing Companies**
- **Pet Groomers and Boarding** - daycare only
- **Photographers** 
- **Publishers/Literary Agents**
- **Quick Printers** 
- **Rental and Leasing** 
- **Tailoring or Dressmaking** - custom
- **Tent Rental/Set Up**
- **Translation Services**
- **Veterinarians** - excluding treatment of farm or wild animals 



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WHOLESALE & DISTRIBUTORS

- Bakeries
- Beverage Distributors
- Building Materials
- Clothing, Textile and Accessories
- Collectibles and Memorabilia
- Computer and Electronic Products
- Drugs/Pharmaceuticals
- Gardening and Light Farming Supplies
- Electrical Equipment, Appliance and Components
- Hobby, Craft & Artist Supplies
- Jewelry
- Kitchen Accessories
- Leather Goods
- Optical and Hearing Aids
- Perishable and Non-Perishable Products



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Exceptions may apply by state and carrier. This list is not all inclusive. The final qualifying criteria for any applicant depends upon the particular nature of the risk and is subject to all company underwriting guidelines and state-specific laws and regulations.

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