

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:	States Available:	Ineligible Risks:	Submission Requirements:
ARTISAN CONTRACTOR	<ul style="list-style-type: none"> • 5190 Electrical Wiring - within Buildings • 5538 Sheet Metal Work Installation • 5183 Plumbing NOC • 5538 Plumbing, Heating and Air Conditioning • 5537 HVAC • 664 HVAC PA / DE • 5536 HVAC NY / TX 	\$1,000 to \$5,000 (Varies by carrier) \$5,000 to \$10,000 (FL)	Nationwide except: AK, HI, ND, OH, WA, WY	<ul style="list-style-type: none"> • Maximum height (15 feet) • Allowable maximum sub-contractor % varies by state and carrier • Ops involving use of scaffolding 	<ul style="list-style-type: none"> • ACORD 130 Application • E-Mod Worksheet • 4-Year Loss Runs (Note: Some carriers will require 5-year loss runs.) • Supplemental Questions • RT Specialty Supplemental Application
BUILDING OPERATIONS - BY OWNER OR CONTRACTOR	<ul style="list-style-type: none"> • 9012 Building Operation by Owner • 9014 Building Operation by Contractors • New Ventures Allowed • Must have at least one employee and owner 	\$1,000 (9012) \$2,000 (9014)	Nationwide except: OH, ND, WA, WY	<ul style="list-style-type: none"> • Chimney sweeps • Window washing more than 20 feet • Operations that involve fumigation or tenting • More than 5% of contracts involve mold work 	
BUS / LIMOS	<ul style="list-style-type: none"> • 7382 Bus Co & Limousine Co - All Other Employees & Drivers • 817 PA / DE • 7384 NJ 	\$5,000 to \$10,000 (Varies by state / carrier)	Nationwide except: DE, ND, OH, WA, WY	<ul style="list-style-type: none"> • New ventures • Taxi cabs 	
CARPENTRY CONTRACTOR	<ul style="list-style-type: none"> • 5645 Carpentry • 652 DE / PA • 5403 Carpentry NOC • 651 DE • New Ventures Allowed in Select States 	\$5,000	Nationwide except: ND, OH, WA, WY	<ul style="list-style-type: none"> • Allowable maximum sub-contractor % varies by state and carrier • Past scaffolding / ladder claims • Work over 50 feet or 3 stories 	
CEMENT CONTRACTOR	<ul style="list-style-type: none"> • 5221 Concrete / Cement • 5201 / 5213 CA • 5200 NJ / TX • 608 DE / PA • New Ventures Allowed in Select States 	\$1,000	Nationwide except: ND, OH, WA, WY	<ul style="list-style-type: none"> • Operate a concrete or asphalt batch plant • Perform any cement pumping ops or have any Redi-Mix cement vehicles 	
EXCAVATION	<ul style="list-style-type: none"> • 6217 Excavation & Drivers (National) • 609 PA / DE • 6218 CA • 6219 TX 	\$5,000 (new venture) \$1,500 (with 3 years prior)	Nationwide except: ND, OH, WA, WY	<ul style="list-style-type: none"> • Work in tunnels or mines • Use of explosives • More than 5% of receipts from HazMat cleanup or removal 	
FLOORING CONTRACTOR	<ul style="list-style-type: none"> • 5478 Flooring Contractor • New Ventures Allowed • Must have at least one employee and owner 	\$1,000	Nationwide except: ND, OH, WA, WY	<ul style="list-style-type: none"> • No more than 6 employees in any one vehicle • Over 100 miles radius 	
JANITORIAL CONTRACTOR & BUILDING MAINTENANCE	<ul style="list-style-type: none"> • 9014 Janitorial Services • 9008 CA • 9009 CA Building Operation by Owner, Lessee - All Other • 9015 MI / CA • 971 DE / PA • New Ventures Allowed in Select States • 9096 CA Residential Cleaning • 0908 Domestic Workers 	\$1,000	Nationwide except: ND, OH, WA, WY	<ul style="list-style-type: none"> • Asbestos clean-up • Window cleaning above one story • Boiler cleaning, chimney cleaning, furnace cleaning (suction method) • Ops that involve fumigation or tenting • Crime scene / trauma cleanup • Mold remediation over 5% of ops ineligible 	

CONTACT

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

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LANDSCAPER	<ul style="list-style-type: none"> •0042 Landscape Gardening •9102 Park NOC •New Ventures Allowed •Must have at least one employee and owner 	\$1,000	Nationwide except: ND, OH, WA, WY	<ul style="list-style-type: none"> •Work at heights more than 10 feet * •Roadside / highway maintenance •Primarily fertilizer / pesticide application •Felling trees more than 20 feet * •Sod dealers *May be eligible for carrier's Tree Trimming Program 	<ul style="list-style-type: none"> •ACORD 130 Application •E-Mod Worksheet •4 Year Loss Runs (Note: Some carriers will require 5 year loss runs.) •Supplemental Questions •RT Specialty Supplemental Application
MACHINERY, ERECTION AND / OR REPAIR	<ul style="list-style-type: none"> •3724 Machinery, Erection and / or Repair •New ventures allowed in select states 	\$2,000	Nationwide except: AK, HI, ND, OH, WA, WY	<ul style="list-style-type: none"> •In business less than 2 years •Performs work in a trench more than 6 feet in depth •Works at heights more than 20 feet more than 10% of the time 	
MASONRY CONTRACTOR	<ul style="list-style-type: none"> •5022 Masonry NOC •5027 CA •653 DE / PA •New ventures allowed in select states 	\$5,000	Nationwide except: ND, OH, WA, WY	<ul style="list-style-type: none"> •In business less than 2 years •New ventures •Building raising or moving •Erection of silos •Work over 50 feet or 3 stories •Allowable maximum sub-contractor % varies by state and carrier 	
PAINTING CONTRACTOR	<ul style="list-style-type: none"> •5474 Painting NOC •5476 MI •665 DE / PA •New ventures allowed in select states 	Minimum payroll of \$25,000	Nationwide except: OH, ND, WA, WY	<ul style="list-style-type: none"> •New ventures •Ops involving painting oil or gas storage tanks •Exterior painting without height safety training and equipment inspection •Work over 30 feet or 2 stories •Lead abatement ops 	
TOWING	<ul style="list-style-type: none"> •7219 Trucking Local / Long Hauling (NCCI States) •7225 Auto Towing (NCCI States) •7227 Auto Towing (Non-NCCI States) 	\$5,000 (All other states) \$20,000 (CA) \$15,000 (FL)	AZ, CA, CT, FL, GA, IL, IN, KS, MS, MO, NV, NC, PA, SC, TN, VA	<ul style="list-style-type: none"> •Any exposure to Repossession Operations •More than 10% of Drivers are Independent Contractors •Operation outside of a 200 mile radius (excluding CA) •Any driver with 3 or more moving violations / at fault accidents in past 3 years •New Ventures (risk must have at least 3 prior years of WC coverage) 	
TREE TRIMMING	<ul style="list-style-type: none"> •0106 Tree Trimming, Spraying and Repairing 	\$2,500	AZ, CA, CT, FL, GA, IL, IN, KS, MS, MO, NV, NC, PA, SC, TN, VA	<ul style="list-style-type: none"> •New Ventures (risk must have at least 3 prior years of WC coverage) •Risk must use bucket trucks for heights •Any climbing of trees is prohibited 	
WALLBOARD INSTALLER	<ul style="list-style-type: none"> •5445 Wallboard Installation •Must have at least 1 employee and owner 	\$5,000 \$10,000 (FL)	AZ, CT, FL, GA, IL, IN, MD, MS, MO, NV, NC, PA, TN, VA	<ul style="list-style-type: none"> •In business less than 1 year •Work at heights over 20 feet more than 10% of time •Risk only installs metal studs or partitions 	

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