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<th>Class:</th>
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<th>Premium/States:</th>
<th>Ineligible Risks:</th>
<th>Submission Requirements:</th>
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<tr>
<td>AUTOMOTIVE/MOTORCYCLE SERVICE &amp; REPAIR</td>
<td>• 8046 Auto Parts &amp; Accessories&lt;br&gt;• 8380 Automobile Sales &amp; Service Agency Automobile Repair/Motorcycle Repair&lt;br&gt;• 8389 Auto Service or Repair Center (CA)&lt;br&gt;• 8391 Auto Rental (CA)&lt;br&gt;• 8393 Automobile Body Repair&lt;br&gt;• 8400 Motorcycle Dealer/Repair Shop (CA)&lt;br&gt;• 8748 Used Car Dealerships (NCCI &amp; CA)&lt;br&gt;• 815 Automotive Repair (PA)&lt;br&gt;• 818 Motorcycle Dealer/Repair Shop (PA)</td>
<td>$1,000 - $5,000 (varies by carrier)&lt;br&gt;Nationwide except AK, HI, ND, OH, WA, WY</td>
<td>• Bus dealers or repairs&lt;br&gt;• Handicapped modification, dealers or repair&lt;br&gt;• Mobile home dealers or repair&lt;br&gt;• Operations on a racetrack/speedway&lt;br&gt;• Primary operations in which insured disassembles or recycles used products&lt;br&gt;• Tank dealers or repair</td>
<td>• ACORD 130 Application&lt;br&gt;• Supplemental Application&lt;br&gt;• E-Mod Worksheet&lt;br&gt;• Loss Runs of Current Year &amp; 3 Years Prior&lt;br&gt;• 3 Years Premium &amp; Payroll History</td>
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<tr>
<td>CANNABIS</td>
<td>• 0035 Farm - Florist and Drivers&lt;br&gt;• 0037 Farm - Field Growing and Drivers&lt;br&gt;• 0038 Hand Harvest and Drivers&lt;br&gt;• 4511 Analytical Laboratories&lt;br&gt;• 8045 Store - Drug Retail&lt;br&gt;• 8047 Store - Drug Wholesale&lt;br&gt;• 8017 Store - Retail&lt;br&gt;• 8018 Store Wholesale NCC&lt;br&gt;• 2157 Bottling - All Operations&lt;br&gt;• 2163 Bottling Beverages&lt;br&gt;• 2003 Bakery&lt;br&gt;• 2041 Candy&lt;br&gt;• 6504 Food Products Mfg NCC&lt;br&gt;• 4611 Drug Mfg, No mfg, of ingredients&lt;br&gt;• 4825 Drug/Mfg, Ingredients (Oil Extraction)&lt;br&gt;• 7380 Commercial Driver</td>
<td>$2,500&lt;br&gt;Nationwide except&lt;br&gt;ND, OH, WA, WY</td>
<td>• Risks with armed guards or delivery to consumers are ineligible</td>
<td>• ACORD 130 Application&lt;br&gt;• Supplemental Application&lt;br&gt;• E-Mod Worksheet&lt;br&gt;• Loss Runs of Current Year &amp; 3 Years Prior&lt;br&gt;• Target Premium</td>
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<td>GROUP HOME</td>
<td>• 8842 - Group Homes (NCCI States)&lt;br&gt;• 8823 (CA)&lt;br&gt;• 9085 (CA)&lt;br&gt;• 940 (DE/PA)&lt;br&gt;• 8837 (MI)&lt;br&gt;• 8868 (TX)</td>
<td>$7,500&lt;br&gt;Nationwide except&lt;br&gt;ND, OH, WA, WY</td>
<td>• Unlicensed and/or not in good standing&lt;br&gt;• Pre-parole or probation halfway houses&lt;br&gt;• More than one claim from assault or acts of violence&lt;br&gt;• Volunteers involved in any of the following activities: construction, renovation, clean-up or building maintenance</td>
<td>• ACORD 130 Application&lt;br&gt;• Supplemental Application&lt;br&gt;• E-Mod Worksheet&lt;br&gt;• Loss Runs of Current Year &amp; 3 Years Prior&lt;br&gt;• 3 Years Premium &amp; Payroll History</td>
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<td>HOME HEALTHCARE</td>
<td>• 8835 Home Health Services (NCCI States)&lt;br&gt;• 0942 Home Health (PA/DE)&lt;br&gt;• 0943 Home Health Non Professional (PA/DE)&lt;br&gt;• 8827 Home Health (CA)&lt;br&gt;• 8828 Home Health (TX)&lt;br&gt;• New ventures allowed (select states)</td>
<td>$1,000 unmodified premium&lt;br&gt;Nationwide except&lt;br&gt;AK, ND, OH, WA, WY</td>
<td>• Temporary staffing, leased, 24-hour live-in, and 1099 employees&lt;br&gt;• Public/government agency&lt;br&gt;• Risks with E-Mod over 1.39</td>
<td>• ACORD 130 Application&lt;br&gt;• Supplemental Application&lt;br&gt;• E-Mod Worksheet (if available)&lt;br&gt;• Loss Runs of Current Year &amp; 3 Years Prior (if available)&lt;br&gt;• Owner Resume (Less than 2 years in business)</td>
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<tr>
<td>NON-EMERGENCY MEDICAL TRANSPORTATION</td>
<td>• 807 (PA/DE)&lt;br&gt;• 7370 Non-Emergency Medical Transportation (NCCI States)&lt;br&gt;• 7377 (NY)&lt;br&gt;• 7382 (CA/TX)&lt;br&gt;• 7705 Ambulance Services/EMS (Certain States and Minimum Premium of $15K)</td>
<td>$5,000 Minimum Premium&lt;br&gt;Nationwide except&lt;br&gt;AK, ND, OH, WA, WY</td>
<td>• In business &lt; 3 years&lt;br&gt;• Passengers transported by gurney or stretcher in CA and PA</td>
<td>• ACORD 130 Application&lt;br&gt;• Supplemental Application&lt;br&gt;• E-Mod Worksheet&lt;br&gt;• Auto &amp; WC Loss Runs of Current Year and 3 Years Prior&lt;br&gt;• 3 Years Premium &amp; Payroll History</td>
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*SEE WC TOP CLASSES DOCUMENT FOR ADDITIONAL RISK TYPES*
### WC Specialty Classes with Exclusive Carrier Access

**See WC Top Classes Document for Additional Risk Types**

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| Nursing Homes & Assisted Living | • 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  
• 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  
• 7380 Drivers  
• 9079 Restaurant NOC (CA, NJ, TX, NY)  
• 9082 Restaurant NOC  
• 9083 Restaurant Fast Food  
• New ventures allowed if no delivery  
|                              | $15,000 Nationwide except: OH, ND, WA, WY  
|                              | • Abortion facilities (outpatient)  
|                              | • Ambulance companies  
|                              | • Emergency centers  
|                              | • Hospitals specializing in the treatment of HIV/AIDS  
|                              | • Home healthcare and traveling services  
|                              | (Please see Home Healthcare Specialty)  
|                              | • Mental hospitals  
|                              | • Public hospitals in urban centers  
|                              | • Rehabilitation facilities (substance abuse treatment facilities)  
|                              | • Guaranteed delivery time frames (i.e. “30 minutes or less”)  
|                              | • 24-hour operations or delivery after midnight  
|                              | • ACORD 125 & 130 forms  
|                              | • All Risks, Ltd. Supplemental application  
|                              | • 5 years aggregated payrolls  
|                              | • NCCI Experience Modification Worksheet  
|                              | • 5 years currently valued loss run  

**Pizza & Restaurants with Delivery Services**

|                                 | • 7219 Trucking Local/Long Hauling (NCCI States*)  
|                                 | • 0811 Trucking Local/Long Hauling (PA/DE)  
| *Adoption of new code varies by state | Varies by distance driven, state, and carrier selected  
|                                 | Nationwide except: AK, DE, FL, MA, ND, NJ, NY, OH, WA, WY  
|                                 | • Repossession operations  
|                                 | • Mobile Home Moving  
|                                 | • Ammunition/Explosives Hauling  
|                                 | • Hazardous Material Hauling  
|                                 | • Livestock, Coat, or Timber Hauling  
|                                 | • Freight Forwarding Operations  
|                                 | • ACORD 130 Application  
|                                 | • E-Mod Worksheet  
|                                 | • Loss Runs for Current Year & 3 Years Prior  
|                                 | • Supplemental Application  
|                                 | • ACORD 130 Application  
|                                 | • E-Mod Worksheet  
|                                 | • Loss Runs for Current Year & 3 Years Prior  
|                                 | • Supplemental Application  
|                                 | • ACORD 130 Application  
|                                 | • E-Mod Worksheet  
|                                 | • Loss Runs for Current Year & 3 Years Prior  

**Waste Management - Refuse Haulers - Recycling Operations**

|                                 | • 8263 (860 - PA) Junk Dealer  
|                                 | • 9403 (995 - PA) Garbage or Refuse Dumps  
|                                 | • 8500 (859 - PA) Metal Scrap Dealer  
|                                 | $20,000 Manual Premium on Class Codes 9403 & 995  
|                                 | $5,000 Manual Premium on all other Class Codes  
|                                 | Nationwide except: MA, NJ, NY, ND, OH, WA, WY  
|                                 | • Medical Waste Haulers  
|                                 | • Hazardous Waste Haulers  
|                                 | • New Ventures  
|                                 | • ACORD 130 Application  
|                                 | • Supplemental Application  
|                                 | • E-Mod Worksheet  
|                                 | • 3 Years Loss Runs  

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