

## Ideal Client Profile:

We are looking to partner with companies whose management teams are **serious** about and **committed** to creating a safer work environment.

- Primarily operating within a 4 walled or controlled environment
- Company must be domiciled in and have majority of exposure in DE, GA, IL, IN, KY, MD, MI, NJ, NC, PA, SC, TN or VA
- Experience mod of 1.0 or greater
- \$100,000 minimum annual workers; compensation premium
- Over the road exposure less than 25% of total payroll
- Commitment to Transitional Return to Work program

## Submission Requirements:

- ACCORD Apps 125 & 130
- 5 Years - Currently Values Loss Runs
- 5 Years-Payroll History by Class Code
- 5 Years - Premium History
- Current Experience Mod Worksheet
- Agent Narrative
- Expiring Premium

We will schedule an on-site visit of the facility as part of our underwriting process.

## Preferred Classes of Business

11 -	FLOWER RAISING	3146 -	HARDWARE MFG. NOC	4923 -	PHOTOGRAPHIC SUPPLIES MFG
34 -	ANIMAL RAISING	3169 -	STOVE MFG	5022 -	MASONRY NOC
35 -	FARM: FLORIST & DRIVERS	3179 -	LAMP MFG. & REPAIR	5190 -	ELECTRICAL WIRING--WITHIN BUILDINGS & DRIVERS
106 -	PROCESSED MEAT PRODUCTS MFG.	3188 -	PLUMBERS' SUPPLIES MFG. NOC	5191 -	OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMEN
128 -	FARM: NOC	3241 -	WIRE DRAWING--IRON OR STEEL	5476 -	PAINTING OR PAPERHANGING
129 -	DAIRY FARM	3257 -	WIRE GOODS MFG. NOC	5480 -	PLASTERING NOC & DRIVERS
130 -	TEXTILE WASTE MFG.	3303 -	SPRING MFG	5610 -	CLEANER--DEBRIS REMOVAL
141 -	LAUNDRY, N.O.C.	3306 -	HEAT TREATING - ELECTRICAL	6504 -	FOOD SUNDRIES MFG. NOC-NO CEREAL MILLING
1438 -	SMELTING, SINTERING OR REFINING-METALS- NOT IRON	3307 -	HEAT-TREATING--METAL	6874 -	PAINTING:SHIP HULLS-COVERAGE UNDER U.S. ACT
1701 -	CEMENT MFG.	3315 -	BRASS OR COPPER GOODS MFG	7210 -	BEER DELIVERY - WHOLESALE
1748 -	ABRASIVE WHEEL MFG. & DRIVERS	3341 -	CASTINGS MFG. - LOST WAX	7212 -	BUS COMPANY DRIVERS
1925 -	DIE CASTING MFG.	3365 -	WELDING OR CUTTING NOC & DRIVERS	7213 -	GARBAGE COLLECTION DRIVERS
2003 -	BAKERY & DRIVERS, ROUTE SUPERVISORS	3372 -	ELECTROPLATING	7215 -	IRON OR STEEL MERCHANT DRIVERS
2014 -	GRAIN OR FEED MILLING	3383 -	JEWELRY MFG	7216 -	IRON OR STEEL SCRAP DRIVERS
2016 -	CEREAL OR BAR MFG.	3400 -	METAL STAMPED GOODS MFG. NOC (N/A MA)	7218 -	JUNK DEALERS DRIVERS
2021 -	SUGAR REFINING	3507 -	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	7382 -	BUS CO.: ALL OTHER EMPLOYEES & DRIVERS
2041 -	CANDY, CHOCOLATE, AND CONFECTION MFG.	3548 -	PRINTING OR BOOKBINDING MACHINE MFG	7390 -	BEER OR ALE DEALER-WHOLESALE & DRIVERS
2065 -	MILK PRODUCTS MFG. NOC	3559 -	CONFECTION MACHINE MFG	7580 -	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS
2070 -	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	3574 -	COMPUTING, RECORDING OR OFFICE MACHINE MFG. NOC	7610 -	RADIO OR TELEVISION BROADCASTING STATION-EMPLOYEES
2081 -	BUTCHERING	3581 -	FUEL INJECTION DEVICE MFG	8001 -	STORE: FLORIST & DRIVERS
2095 -	MEAT PRODUCTS MFG. NOC	3612 -	PUMP MFG	8006 -	GASOLINE STATION: SELF-SERVICE AND CONVENIENCE
2105 -	FRUIT PACKING	3620 -	BOILERMAKING	8008 -	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL
2110 -	PICKLE MFG.	3628 -	MACHINERY MFG NOC	8010 -	STORE: HARDWARE
2111 -	CANNERY NOC.	3629 -	PRECISION MACHINED PARTS MFG. NOC	8013 -	STORE: JEWELRY
2121 -	BREWERY & DRIVERS	3632 -	MACHINE SHOP NOC	8015 -	QUICK PRINTING-COPYING OR DUPLICATION SERVICE-ALL
2131 -	SPIRITUOUS LIQUOR BOTTLING	3634 -	VALVE MFG	8017 -	STORE: RETAIL
2143 -	FRUIT JUICE MFG. & DRIVERS	3635 -	GEAR MFG. OR GRINDING	8018 -	STORE: WHOLESALE NOC
2157 -	BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS	3638 -	BALL OR ROLLER BEARING MFG	8021 -	STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE
2380 -	WEBBING MFG	3643 -	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	8031 -	STORE: MEAT, FISH OR POULTRY-RETAIL
2501 -	CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC	3648 -	AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS	8032 -	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOL
2503 -	DRESSMAKING OR TAILORING--CUSTOM EXCLUSIVELY	3681 -	TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION	8033 -	STORE: MEAT, GROCERY AND PROVISION STORES COMBINED
2576 -	CANVAS GOODS MFG.--NOC--SHOP	3685 -	INSTRUMENT MFG. NOC	8039 -	STORE: DEPARTMENT-RETAIL
2585 -	LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	3808 -	AUTOMOBILE MFG. OR ASSEMBLY	8044 -	STORE: FURNITURE & DRIVERS
2586 -	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	3824 -	AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG.: NOC	8045 -	STORE: DRUG RETAIL
2587 -	TOWEL OR TOWEL SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS	3827 -	AUTOMOBILE ENGINE MFG	8046 -	STORE: AUTOMOBILE PARTS AND ACCESSORIES NOC & DRIVERS
2623 -	LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSING	4024 -	REFRACTORY PRODUCTS MFG. & DRIVERS	8047 -	STORE: DRUG-WHOLESALE
2660 -	BOOT OR SHOE MFG. NOC	4036 -	PLASTERBOARD OR PLASTER BLOCK MFG. & DRIVERS	8050 -	STORE: FIVE AND TEN CENT
2683 -	LUGGAGE MFG	4130 -	GLASS MERCHANT	8058 -	BUILDING MATERIAL DEALER- NEW MATERIALS ONLY: STORE
2688 -	LEATHER GOODS MFG. NOC	4131 -	MIRROR MFG	8059 -	STORES -- CERAMIC TILE
2731 -	PLANNING OR MOLDING MILL	4150 -	OPTICAL GOODS MFG. NOC	8102 -	SEED MERCHANT
2759 -	PALLET, BOX OR BOX SHOOK MFG. WOODEN	4207 -	PULP MFG.--CHEMICAL PROCESS	8106 -	IRON OR STEEL MERCHANT & DRIVERS
2790 -	PATTERN MAKING NOC	4239 -	PAPER MFG	8107 -	MACHINERY DEALER NOC-STORE OR YARD- & DRIVERS
2797 -	MOBILE OR TRAILER HOME MFG. & DRIVERS--AUTOMOBILE	4243 -	BOX MFG.--FOLDING PAPER--NOC	8111 -	PLUMBERS' SUPPLIES DEALER & DRIVERS
2802 -	CARPENTRY--SHOP ONLY--& DRIVERS	4244 -	CORRUGATED OR FIBERBOARD CONTAINER MFG	8116 -	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS
2812 -	CABINET WORKS--WITH POWER MACHINERY	4250 -	PAPER COATING	8209 -	VEGETABLE PACKING & DRIVERS
2841 -	WOODENWARE MANUFACTURING NOC	4251 -	STATIONERY MFG	8215 -	FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MAN
2881 -	FURNITURE ASSEMBLY--WOOD--FROM MANUFACTURED PARTS	4253 -	PAPER FINISHING	8232 -	LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES
2915 -	VENEER PRODUCTS MFG	4273 -	BAG MFG.--PLASTIC OR PAPER	8235 -	SASH, DOOR OR ASSEMBLED MILLWORK DEALER & RIVERS
3022 -	PIPE OR TUBE MFG. NOC & DRIVERS	4279 -	PAPER GOODS MFG. NOC	8264 -	BOTTLE DEALER- USED & DRIVERS
3027 -	ROLLING MILL NOC & DRIVERS	4299 -	PRINTING	8265 -	IRON OR STEEL SCRAP DEALER & DRIVERS
3028 -	PIPE OR TUBE MFG.--IRON OR STEEL--& DRIVERS	4304 -	NEWSPAPER PUBLISHING	8279 -	STABLE OR BREEDING FARM & DRIVERS
3030 -	IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS	4307 -	BOOKBINDING	8291 -	STORAGE WAREHOUSE-COLD
3064 -	SIGN MANUFACTURING--METAL	4351 -	PHOTOENGRAVING	8292 -	STORAGE WAREHOUSE NOC
3066 -	SHEET METAL PRODUCTS/ALUMINUM WARE MFG.	4360 -	MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING	8293 -	STORAGE WAREHOUSE- FURNITURE & DRIVERS
3076 -	SHEET METAL WORK--SHOP	4361 -	PHOTOGRAPHER--ALL EMPLOYEES & CLERICAL, SALESPERSON	8304 -	GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS
3095 -	TOOL MFG. - HIGHLY AUTOMATED	4410 -	RUBBER GOODS MFG. NOC	8350 -	GASOLINE DEALER & DRIVERS
3096 -	TOOL MFG.	4452 -	PLASTICS MFG.: FABRICATED PRODUCTS NOC	8381 -	GASOLINE STATION: SELF-SERVICE ONLY-RETAIL
3110 -	FORGING WORK--DROP OR MACHINE	4459 -	PLASTICS MFG.: SHEETS, RODS, OR TUBES	8387 -	AUTOMOBILE OR AUTOMOBILE TRUCK SERVICE STATIONS
3111 -	BLACKSMITH	4470 -	CABLE MFG.--INSULATED ELECTRICAL	8392 -	AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING
3113 -	TOOL MFG.--NOT DROP OR MACHINE FORGED--NOC	4484 -	PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	8393 -	AUTOMOBILE BODY REPAIR
3114 -	TOOL MFG.--DROP OR MACHINE FORGED--NOC: MACHINING	4511 -	ANALYTICAL CHEMIST	8395 -	AUTO REPAIR
3116 -	TOOL MFG. DIES JIGS FIXT.	4557 -	INK MFG	8401 -	AUTO SERVICE WRITE UP
3131 -	BUTTON OR FASTENER MFG.--METAL	4558 -	LACQUER OR SPIRIT VARNISH MFG.		
3132 -	NUT OR BOLT MFG	4568 -	SALT, BORAX OR POTASH		
3145 -	SCREW MFG	4568 -	PRODUCING OR REFINING & DRIVERS		
		4583 -	FERTILIZER MFG. & DRIVERS		
		4692 -	DENTAL LABORATORY		
		4693 -	PHARMACEUTICAL OR SURGICAL GOODS MFG. NOC		
		4712 -	GREASE OR OIL MIXING OR BLENDING		
		4720 -	SOAP OR SYNTHETIC DETERGENT MFG		
		4825 -	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG.		
		4902 -	SPORTING GOODS MFG. NOC		

## Preferred Classes of Business

- 8601 - ARCHITECT OR ENGINEER-CONSULTING
- 8720 - INSPECTION OF RISKS FOR INSURANCE OR VALUATION PUR
- 8742 - SALESPERSONS OR COLLECTORS-OUTSIDE
- 8745 - NEWS AGENT OR DISTRIBUTOR OF MAGAZINES
- 8755 - LABOR UNION-ALL EMPLOYEES
- 8800 - MAILING OR ADDRESSING CO. & CLERICAL
- 8803 - AUDITORS, ACCOUNTANT OR FACTORY COST OR OFFICE SYSTEMS
- 8810 - CLERICAL OFFICE EMPLOYEES NOC
- 8820 - ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS
- 8829 - CONVALESCENT OR NURSING HOME-ALL EMPLOYEES
- 8831 - HOSPITAL-VETERINARY & DRIVERS
- 8832 - PHYSICIAN & CLERICAL
- 8833 - HOSPITAL: PROFESSIONAL EMPLOYEES
- 8837 - CHARITABLE OR WELFARE ORGANIZATION-ALL OPERATIONS
- 8868 - COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL
- 8869 - CHILD DAY CARE CENTER-PROFESSIONAL EMPLOYEES
- 8901 - TELEPHONE OR TELEGRAPH CO.: OFFICE OR EXCHANGE EMPLOYEES
- 9015 - BUILDINGS-OPERATION BY OWNER OR LESSEE OR REAL ESTATE
- 9040 - HOSPITAL: ALL OTHER EMPLOYEES
- 9052 - HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS
- 9053 - BATHS-NOC-ALL EMPLOYEES-INCLUDING RESTAURANT EMPLOYEES
- 9058 - HOTEL: RESTUARANT EMPLOYEES
- 9060 - CLUBS
- 9061 - CLUB NOC & CLERICAL
- 9063 - YMCA, YWCAYMHA OR YWHA, INSTITUTION-ALL EMPLOYEES
- 9065 - CLUB-TENNIS & CLERICAL
- 9093 - BOWLING LANE
- 9101 - COLLEGE: ALL OTHER EMPLOYEES
- 9102 - PARK NOC-ALL EMPLOYEES & DRIVERS
- 9220 - CEMETERY OPERATIONS & DRIVERS
- 9403 - GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS
- 9501 - PAINTING: SHOP ONLY & DRIVERS
- 9519 - HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INS
- 9521 - HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING
- 9522 - UPHOLSTERING
- 9529 - SCAFFOLDS OR SIDEWALK BRIDGES-INSTALLATION, REPAIR
- 9586 - BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON
- 9620 - FUNERAL DIRECTOR & DRIVERS