

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

5 -	TREE PRUNING	2503 -	DRESSMAKING OR TAILORING--	3303 -	SPRING MFG
8 -	MUSHROOM RAISING		CUSTOM EXCLUSIVELY	3307 -	HEAT-TREATING--METAL
16 -	ORCHARD	2534 -	FEATHER OR FLOWER MFG.--	3315 -	BRASS OR COPPER GOODS MFG
34 -	ANIMAL RAISING		ARTIFICIAL	3334 -	TIN FOIL MFG
35 -	FARM: FLORIST & DRIVERS	2570 -	MATTRESS OR BOX SPRING MFG	3365 -	WELDING OR CUTTING NOC &
36 -	DAIRY FARM	2585 -	LAUNDRY NOC & ROUTE	DRIVERS	
37 -	FARM: FIELD CROPS & DRIVERS		SUPERVISORS, DRIVERS	3372 -	ELECTROPLATING
79 -	FARM: BERRY OR VINEYARD &	2586 -	CLEANING OR DYEING & ROUTE	3373 -	GALVANIZING OR TINNING--NOT
83 -	DRIVERS		SUPERVISORS, DRIVERS	ELECTROLYTIC	
	LIVESTOCK FARM	2587 -	TOWEL OR TOILET SUPPLY CO. &	3383 -	JEWELRY MFG
106 -	PROCESSED MEAT PRODUCTS MFG.		ROUTE SUPERVISORS, DRIVERS	3385 -	WATCH MFG
109 -	DAIRY PRODUCTS MFG.	2589 -	LAUNDRY AND DRY CLEANING STORE-	3400 -	METAL STAMPED GOODS MFG. NOC
110 -	ICE CREAM MFG.		-RETAIL--& ROUTE SUPERVISORS	(N/A MA)	
113 -	PRESERVING OR CANNING OF FOOD	2600 -	FUR PROCESSING--PREPARING SKINS	3507 -	CONSTRUCTION OR AGRICULTURAL
139 -	DYEING	2623 -	LEATHER MFG.--INCLUDING	MACHINERY MFG	
170 -	FUR BEARING ANIMAL FARMS		TANNING, LEATHER EMBOSING	3515 -	TEXTILE MACHINERY MFG
400 -	COTTON COMPRESSING & DRIVERS	2651 -	SHOE STOCK MFG	3548 -	PRINTING OR BOOKBINDING
401 -	COTTON GIN OPERATION & LOCAL	2660 -	BOOT OR SHOE MFG. NOC	MACHINE MFG	
	MANAGERS, DRIVERS	2670 -	GLOVE MFG.--LEATHER OR TEXTILE	3559 -	CONFECTION MACHINE MFG
653 -	MASONRY	2683 -	LUGGAGE MFG	3574 -	COMPUTING, RECORDING OR OFFICE
917 -	GROCERY STORE	2688 -	LEATHER GOODS MFG. NOC	MACHINE MFG. NOC	
918 -	BAKERY SHOP	2710 -	SAWMILL	3581 -	FUEL INJECTION DEVICE MFG
1430 -	SMELTING, SINTERING OR REFINING-	2714 -	VEENER MFG	3612 -	PUMP MFG
	LEAD-& DRIVERS	2731 -	PLANING OR MOLDING MILL	3620 -	BOILERMAKING
1452 -	ORE MILLING & DRIVERS	2735 -	FURNITURE STOCK MFG	3629 -	PRECISION MACHINED PARTS MFG.
1463 -	ASPHALT WORKS OPERATED BY	2759 -	PALLET, BOX OR BOX SHOOK MFG.	NOC	
	PAVING CONTRACTORS- PERM		WOODEN	3632 -	MACHINE SHOP NOC
1472 -	DISTILLATION- WOOD-& DRIVERS	2790 -	PATTERN MAKING NOC	3634 -	VALVE MFG
1699 -	ROCK WOOL MFG.	2797 -	MOBILE OR TRAILER HOME MFG. &	3635 -	GEAR MFG. OR GRINDING
1701 -	CEMENT MFG.		DRIVERS--AUTOMOBILE	3638 -	BALL OR ROLLER BEARING MFG
1747 -	EMERY WORKS & DRIVERS	2799 -	MANUFACTURED, MODULAR, OR	3642 -	BATTERY MFG.--DRY
1748 -	ABRASIVE WHEEL MFG. & DRIVERS		PREFABRICATED HOME SETUP	3643 -	ELECTRIC POWER OR TRANSMISSION
1853 -	MICA GOODS MFG. & MICA	2802 -	CARPENTRY--SHOP ONLY--& DRIVERS	EQUIPMENT MFG	
	PREPARING	2836 -	BRUSH OR BROOM MFG. NOC	3647 -	BATTERY MFG.--STORAGE
1924 -	WIRE DRAWING OR CABLE MFG.- NOT	2841 -	WOODENWARE MANUFACTURING	3648 -	AUTOMOTIVE LIGHTING, IGNITION OR
	IRON OR STEEL		NOC	STARTING APPARATUS	
1925 -	DIE CASTING MFG.	2883 -	FURNITURE MFG.--WOOD--NOC	3681 -	TELEVISION, RADIO, TELEPHONE OR
2002 -	MACARONI MFG.	2913 -	RATTAN, WILLOW OR TWISTED FIBER	TELECOMMUNICATION	
2003 -	BAKERY & DRIVERS, ROUTE	2915 -	PRODUCTS MFG.	3685 -	INSTRUMENT MFG. NOC
	SUPERVISORS	2923 -	VEENER PRODUCTS MFG	3808 -	AUTOMOBILE MFG. OR ASSEMBLY
2014 -	GRAIN OR FEED MILLING	2923 -	PIANO MFG	3824 -	AUTOMOBILE, BUS, TRUCK OR
2016 -	CEREAL OR BAR MFG.	2942 -	PENCIL, PENHOLDER OR CRAYON	TRAILER BODY MFG.: NOC	
2021 -	SUGAR REFINING		MFG	3826 -	AIRCRAFT ENGINE MFG
2039 -	ICE CREAM MFG. & DRIVERS	2960 -	WOOD PRESERVING & DRIVERS	3827 -	AUTOMOBILE ENGINE MFG
2041 -	CANDY, CHOCOLATE, AND	3004 -	IRON OR STEEL: MANUFACTURING:	3830 -	AIRPLANE MFG
	CONFECTION MFG.		STEELMAKING--& DRIVERS	3851 -	MOTORCYCLE MFG. OR ASSEMBLY
2065 -	MILK PRODUCTS MFG. NOC	3022 -	PIPE OR TUBE MFG. NOC & DRIVERS	3855 -	BABY CARRIAGE MFG
2070 -	CREAMERY OR DAIRY & ROUTE	3027 -	ROLLING MILL NOC & DRIVERS	3881 -	CAR MFG.--RAILROAD--& DRIVERS
	SUPERVISORS, DRIVERS	3028 -	PIPE OR TUBE MFG.--IRON OR STEEL--	4021 -	BRICK OR CLAY PRODUCTS MFG. NOC
2081 -	BUTCHERING		& DRIVERS	& DRIVERS	
2089 -	PACKING HOUSE- ALL OPERATIONS	3030 -	IRON OR STEEL: FABRICATION: IRON	4034 -	CONCRETE PRODUCTS MFG. &
2095 -	MEAT PRODUCTS MFG. NOC		OR STEEL WORKS	DRIVERS	
2105 -	FRUIT PACKING	3042 -	ELEVATOR OR ESCALATOR MFG	4036 -	PLASTERBOARD OR PLASTER BLOCK
2110 -	PICKLE MFG.	3064 -	SIGN MANUFACTURING--METAL	MFG. & DRIVERS	
2111 -	CANNERY NOC.	3076 -	SHEET METAL WORK--SHOP	4038 -	PLASTER STATUARY OR ORNAMENT
2112 -	FRUIT EVAPORATING OR PRESERVING	3110 -	FORGING WORK--DROP OR MACHINE	MFG	
2114 -	OYSTER PROCESSING	3111 -	BLACKSMITH	4053 -	POTTERY MFG.: CHINA OR
2121 -	BREWERY & DRIVERS	3113 -	TOOL MFG.--NOT DROP OR MACHINE	TABLEWARE	
2130 -	SPIRITUOUS LIQUOR DISTILLERY		FORGED--NOC	4101 -	GLASS MFG.--& DRIVERS
2131 -	SPIRITUOUS LIQUOR BOTTLING	3114 -	TOOL MFG.--DROP OR MACHINE	4109 -	INTEGRATED CIRCUIT MFG.
2143 -	FRUIT JUICE MFG. & DRIVERS		FORGED--NOC: MACHINING	4110 -	ELECTRIC BULB MFG
2157 -	BOTTLING NOC & ROUTE	3118 -	SAW MFG	4111 -	GLASSWARE MFG.--NO AUTOMATIC
	SUPERVISORS, DRIVERS	3119 -	NEEDLE MFG	BLOWING MACHINES	
2172 -	CIGARETTE MFG	3122 -	CUTLERY MFG. NOC	4113 -	GLASS MFG.--CUT
2174 -	TOBACCO REHANDLING OR	3126 -	TOOL MFG.--AGRICULTURAL,	4114 -	GLASSWARE MFG. NOC
	WAREHOUSING		CONSTRUCTION, LOGGING	4130 -	GLASS MERCHANT
2211 -	COTTON BATTING, WADDING OR	3131 -	BUTTON OR FASTENER MFG.--METAL	4131 -	MIRROR MFG
	WASTE MFG.	3132 -	NUT OR BOLT MFG	4133 -	CATHEDRAL OR ART GLASS WINDOW
2220 -	YARN OR THREAD MFG.- COTTON	3145 -	SCREW MFG	MFG	
2286 -	WOOL SPINNING AND WEAVING	3146 -	HARDWARE MFG. NOC	4149 -	OPTICAL GOODS MFG. NOC
2288 -	FELTING MFG	3169 -	STOVE MFG	4206 -	PULP MFG.--GROUND WOOD
2300 -	PLUSH OR VELET MFG	3179 -	LAMP MFG. & REPAIR	PROCESS	
2302 -	SILK THREAD OR YARN MFG	3180 -	ELECTRIC OR GAS LIGHTING	4239 -	PAPER MFG
2305 -	TEXTILE FIBER MFG.- SYNTHETIC		FIXTURES MFG	4240 -	BOX MFG.--SET-UP PAPER
2361 -	HOSIERY MFG	3188 -	PLUMBERS' SUPPLIES MFG. NOC	4244 -	CORRUGATED OR FIBERBOARD
2362 -	KNIT GOODS MFG. NOC.	3220 -	CAN MFG	CONTAINER MFG	
2380 -	WEBBING MFG	3223 -	LAMP OR PORTABLE LANTERN MFG	4250 -	PAPER COATING
2386 -	LACE MFG	3224 -	ENAMEL WARE MFG	4251 -	STATIONERY MFG
2388 -	EMBROIDERY MFG	3227 -	ALUMINUM WARE MFG	4263 -	FIBER GOODS MFG
2402 -	CARPET OR RUG MFG. NOC	3240 -	WIRE ROPE OR CABLE MFG.--IRON OR	4273 -	BAG MFG.--PLASTIC OR PAPER
2413 -	TEXTILE- BLEACHING, DYEING,		STEEL	4279 -	PAPER GOODS MFG. NOC
	MERCERIZING, FINISHING	3241 -	WIRE DRAWING--IRON OR STEEL	4282 -	DRESS PATTERN MFG.--PAPER
2416 -	YARN DYEING OR FINISHING	3255 -	WIRE CLOTH MFG	4283 -	BUILDING OR ROOFING PAPER OR
2417 -	CLOTH PRINTING	3257 -	WIRE GOODS MFG. NOC	FELT PREPARATION--NO	
2501 -	CLOTH, CANVAS AND RELATED	3270 -	EYELET MFG	4299 -	PRINTING
	PRODUCTS MFG. NOC	3300 -	BED SPRING OR WIRE MATTRESS MFG	4304 -	NEWSPAPER PUBLISHING

Preferred Classes of Business

4307 - BOOKBINDING	6884 - PAINTING: SHIP HULLS	8745 - NEWS AGENT OR DISTRIBUTOR OF MAGAZINES
4351 - PHOTOENGRAVING	7038 - BOAT LIVERY-BOATS UNDER 15 TONS	8748 - AUTOMOBILE SALESPERSONS
4352 - ENGRAVING	7098 - VESSELS- NOT SELF-PROPELLED	8755 - LABOR UNION-ALL EMPLOYEES
4360 - MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING	7133 - RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	8799 - MAILING OR ADDRESSING COMPANY OR LETTER SERVICE
4361 - PHOTOGRAPHER--ALL EMPLOYEES & CLERICAL, SALESPERSON	7309 - STEVEDORING: NOC	8800 - MAILING OR ADDRESSING CO. & CLERICAL
4410 - RUBBER GOODS MFG. NOC	7350 - FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT	8803 - AUDITORS, ACCOUNTANT OR FACTORY COST OR OFFICE SYSTEM
4420 - RUBBER TIRE MFG	7360 - FREIGHT HANDLING NOC	8810 - CLERICAL OFFICE EMPLOYEES NOC
4431 - MAGNETIC AND OPTICAL RECORDING MEDIA MFG	7382 - BUS CO.: ALL OTHER EMPLOYEES & DRIVERS	8820 - ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS
4432 - PEN MFG	7390 - BEER OR ALE DEALER-WHOLESALE & DRIVERS	8824 - RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES
4439 - LACQUER OR SPIRIT VARNISH MFG	7520 - WATERWORKS OPERATION & DRIVERS	8826 - RETIREMENT LIVING ENTERS: ALL OTHER EMPLOYEES, SALESPERSON
4452 - PLASTICS MFG.: FABRICATED PRODUCTS NOC	7580 - SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	8831 - HOSPITAL-VETERINARY & DRIVERS
4459 - PLASTICS MFG.: SHEETS, RODS, OR TUBES	7590 - GARBAGE WORKS	8832 - PHYSICIAN & CLERICAL
4470 - CABLE MFG.--INSULATED ELECTRICAL	7600 - TELEPHONE OR TELEGRAPH CO.: SLL OTHER EMPLOYEES	8833 - HOSPITAL: PROFESSIONAL EMPLOYEES
4484 - PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	7610 - RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLO	8842 - MENTAL HEALTH GROUP CARE HOMES-ALL EMPLOYEES & DRIVERS
4493 - FABRIC COATING OR IMPREGNATING NOC	8001 - STORE: FLORIST & DRIVERS	8855 - BANKS AND TRUST COMPANIES--ALL EMPLOYEES, SALESPERSONS, DRIVERS, & CLERICAL
4511 - ANALYTICAL CHEMIST	8002 - AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNT	8856 - CHECK CASHING ESTABLISHMENTS-- ALL EMPLOYEES--SALESPERSONS, DRIVERS & CLERICAL
4557 - INK MFG	8006 - GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GRO	8864 - SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALES
4558 - LACQUER OR SPIRIT VARNISH MFG.	8017 - STORE: RETAIL	8868 - COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL
4568 - SALT, BORAX OR POTASH PRODUCING OR REFINING & DRIVERS	8018 - STORE: WHOLESALE NOC	8869 - CHILD DAY CARE CENTER- PROFESSIONAL EMPLOYEES AND C
4581 - PHOSPHATE WORKS & DRIVERS	8058 - BUILDING MATERIAL DEALER- NEW MATERIALS ONLY: STORAGE	8871 - CLERICAL TELECOMMUTER EMPLOYEES
4583 - FERTILIZER MFG. & DRIVERS	8072 - STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO	8901 - TELEPHONE OR TELEGRAPH CO.: OFFICE OR EXCHANGE EMPLOYEES
4611 - DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMP	8102 - SEED MERCHANT	9040 - HOSPITAL: ALL OTHER EMPLOYEES
4635 - OXYGEN OR HYDROGEN MFG. & DRIVERS	8103 - WOOL MERCHANT	9044 - CASINO GAMBLING HOTEL ALL EMPLOYEES & CLERICAL
4653 - GLUE MFG. & DRIVERS	8105 - STORE: HIDE OR LEATHER DEALER	9052 - HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS
4655 - RENDERING WORKS NOC & DRIVERS	8106 - IRON OR STEEL MERCHANT & DRIVERS	9058 - HOTEL: RESTUARANT EMPLOYEES
4670 - COTTONSEED OIL MFG.-- MECHANICAL & DRIVERS	8107 - MACHINERY DEALER NOC-STORE OR YARD- & DRIVERS	9060 - CLUBS
4683 - OIL MFG.-- VEGETABLE-- NOC	8111 - PLUMBERS' SUPPLIES DEALER & DRIVERS	9061 - CLUB NOC & CLERICAL
4692 - DENTAL LABORATORY	8116 - FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	9062 - CASINO GAMBLING: ALL EMPLOYEES & CLERICAL, SALESPERSON
4693 - PHARMACEUTICAL OR SURGICAL GOODS MFG. NOC	8203 - ICE MFG. OR DISTRIBUTION & DRIVERS	9063 - YMCA, YWCAYMHA OR YWHA, INSTITUTION-ALL EMPLOYEES
4703 - CORN PRODUCTS MFG	8204 - BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	9082 - RESTAURANT NOC
4716 - LARD REFINING	8209 - VEGETABLE PACKING & DRIVERS	9083 - RESTAURANT: FAST FOOD
4717 - BUTTER SUBSTITUTE MFG	8215 - FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MAN	9084 - BAR, DISCOTEQUE, LOUNGE, NIGHTCLUB OR TAVERN
4720 - SOAP OR SYNTHETIC DETERGENT MFG	8232 - LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES	9089 - BILLIARD HALL
4741 - ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	8233 - COAL MANAGEMENT & LOCAL MANAGERS, DRIVERS	9093 - BOWLING LANE
4751 - SYNTHETIC RUBBER MFG	8235 - SASH, DOOR OR ASSEMBLED MILLWORK DEALER & RIVERS	9101 - COLLEGE: ALL OTHER EMPLOYEES
4825 - DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG.	8263 - JUNK DEALER & DRIVERS	9402 - STREET CLEANING AND DRIVERS
4828 - CHEMICAL BLENDING OR MIXING NOC-- ALL OPERATIONS	8264 - BOTTLE DEALER- USED & DRIVERS	9403 - GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS
4902 - SPORTING GOODS MFG. NOC	8265 - IRON OR STEEL SCRAP DEALER & DRIVERS	9501 - PAINTING: SHOP ONLY & DRIVERS
4923 - PHOTOGRAPHIC SUPPLIES MFG	8279 - STABLE OR BREEDING FARM & DRIVERS	9505 - PAINTING: AUTOMOBILE OR CARRIAGE BODIES
4940 - SODA WATER FOUNTAIN OR APPARATUS MFG	8288 - LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSON	9522 - UPHOLSTERING
5022 - MASONRY NOC	8292 - STORAGE WAREHOUSE NOC	9586 - BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON
5183 - PLUMBING NOC & DRIVERS	8304 - GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	9600 - TAXIDERMIST
5192 - VENDING OR COIN OPERATED MACHINES--INSTALLATION	8350 - GASOLINE DEALER & DRIVERS	
5221 - CONCRETE OR CEMENT WORK-- FLOORS, DRIVEWAYS, YARDS	8380 - AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	
5348 - CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	8381 - GASOLINE STATION: SELF-SERVICE ONLY-RETAIL	
5403 - CARPENTRY--NOC	8385 - BUS CO.: GARAGE EMPLOYEES	
5705 - SALVAGE OPERATION--NO WRECKING OR ANY STRUCTURAL	8392 - AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING	
6503 - POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC	8393 - AUTOMOBILE BODY REPAIR	
6504 - FOOD SUNDRIES MFG. NOC-NO CEREAL MILLING	8500 - METAL SCRAP DEALER & DRIVERS	
6801 - BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER	8601 - ARCHITECT OR ENGINEER-CONSULTING	
6811 - BOATBUILDING-WOOD-NOC & DRIVERS	8603 - ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	
6824 - BOATBUILDING OR REPAIR & DRIVERS	8723 - INSURANCE COMPANIES -INCLUDING CLERICAL & SALES	
6826 - MARINA & DRIVERS	8742 - SALESPERSONS OR COLLECTORS- OUTSIDE	
6843 - SHIPBUILDING-IRON OR STEEL-NOC & DRIVERS		