

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 and have majority exposure in PA, MI, MD or NJ.
- 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:

- ACORD Apps 125 & 130
- 5 Years - Currently Valued Loss Runs
- 5 Years - Payroll History by Class Code
- 5 Years - Premium History
- Current Experience Mod Worksheet
- Current Company Financials
- Agent Narrative
- Expiring Premium

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

Preferred Classes of Business

3826 - AIRCRAFT ENGINE MFG	9015 - BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	8227 - CONSTRUCTION OR ERECTION PERMANENT YARD
3830 - AIRPLANE MFG	4283 - BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	4703 - CORN PRODUCTS MFG
3227 - ALUMINUM WARE MFG	5703 - BUILDING RAISING OR MOVING	4244 - CORRUGATED OR FIBER BOARD CONTAINER MFG
8601 - ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS	7605 - BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS	2211 - COTTON BATTING, WADDING OR WASTE MFG
5473 - ASBESTOS CONTRACTOR - NOC & DRIVERS	8385 - BUS CO.: GARAGE EMPLOYEES	2070 - CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS
4741 - ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	2081 - BUTCHERING	4692 - DENTAL LABORATORY
1463 - ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS	3131 - BUTTON OR FASTENER MFG-METAL	1925 - DIE CASTING MFG
9178 - ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS	4470 - CABLE MFG-INSULATED ELECTRICAL	4282 - DRESS PATTERN MFG-PAPER
9182 - ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS	3220 - CAN MFG	2503 - DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY
9179 - ATHLETIC SPORTS OR PARK: CONTACT SPORTS	2041 - CANDY, CHOCOLATE AND CONFECTION MFG	6204 - DRILLING NOC & DRIVERS
8820 - ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	2111 - CANNERY NOC	4611 - DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING?
8803 - AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING	3881 - CAR MFG-RAILROAD-& DRIVERS	7540 - ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS
5188 - AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	5403 - CARPENTRY NOC	7539 - ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS
8393 - AUTOMOBILE BODY REPAIR	5645 - CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT	7538 - ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS
3807 - AUTOMOBILE RADIATOR MFG	5437 - CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM	3643 - ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG
8748 - AUTOMOBILE SALESPERSONS	2802 - CARPENTRY-SHOP ONLY-& DRIVERS	3179 - ELECTRICAL APPARATUS MFG NOC
8392 - AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS	2402 - CARPET OR RUG MFG NOC	5190 - ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS
3648 - AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC	4133 - CATHEDRAL OR ART GLASS WINDOW MFG	3372 - ELECTROPLATING
3865 - BABY CARRIAGE MFG	1701 - CEMENT MFG	5160 - ELEVATOR ERECTION OR REPAIR
4273 - BAG MFG. - PLASTIC OR PAPER	9220 - CEMETERY OPERATIONS & DRIVERS	3042 - ELEVATOR OR ESCALATOR MFG
2003 - BAKERY - SALESPERSONS & DRIVERS	5348 - CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	2388 - EMBROIDERY MFG
3638 - BALL OR ROLLER BEARING MFG	4828 - CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS	1747 - EMERY WORKS & DRIVERS
9586 - BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON	4829 - CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS	4352 - ENGRAVING
3642 - BATTERY MFG-DRY	5610 - CLEANER - DEBRIS REMOVAL - CONSTRUCTION	6217 - EXCAVATION & DRIVERS
7390 - BEER OR ALE DEALER - WHOLESALE & DRIVERS	2586 - CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	4771 - EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS
9089 - BILLIARD HALL	8810 - CLERICAL OFFICE EMPLOYEES NOC	3270 - EYELET MFG
6824 - BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT	9060 - CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	4493 - FABRIC COATING OR IMPREGNATING NOC
6801 - BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT	9061 - CLUB NOC & CLERICAL	8116 - FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS
3620 - BOILERMAKING	8868 - COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	0050 - FARM MACHINERY OPERATION-BY CONTRACTOR- & DRIVERS
4307 - BOOKBINDING	3574 - COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	0079 - FARM: BERRY OR VINEYARD & DRIVERS
2660 - BOOT OR SHOE MFG NOC	5222 - CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	0035 - FARM: FLORIST & DRIVERS
4243 - BOX MFG-FOLDING PAPER-NOC	5213 - CONCRETE CONSTRUCTION NOC	0005 - FARM: NURSERY EMPLOYEES & DRIVERS
4240 - BOX MFG-SET-UP PAPER	4034 - CONCRETE PRODUCTS MFG & DRIVERS	0034 - FARM: POULTRY OR EGG PRODUCER & DRIVERS
2759 - BOX OR BOX SHOOK MFG	5215 - CONCRETE WORK - INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE	2534 - FEATHER OR FLOWER MFG-ARTIFICIAL
3315 - BRASS OR COPPER GOODS MFG	6325 - CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS	8215 - FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG
2121 - BREWERY & DRIVERS	3507 - CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	6400 - FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND
2835 - BRUSH OR BROOM ASSEMBLY		4583 - FERTILIZER MFG & DRIVERS
2836 - BRUSH OR BROOM MFG NOC		
8204 - BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS		

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1741 - FLINT GRINDING & DRIVERS	8720 - INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	8232 - LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS
6504 - FOOD PRODUCTS MFG. NOC	3685 - INSTRUMENT MFG NOC	3632 - MACHINE SHOP NOC
3110 - FORGING WORK-DROP OR MACHINE	5479 - INSULATION WORK NOC & DRIVERS	8107 - MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS
3081 - FOUNDRY-FERROUS-NOC	8106 - IRON OR STEEL MERCHANT & DRIVERS	4431 - MAGNETIC AND OPTICAL RECORDING MEDIA MFG
3085 - FOUNDRY-NON-FERROUS	8265 - IRON OR STEEL SCRAP DEALER & DRIVERS	7231 - MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS
2112 - FRUIT EVAPORATING OR PRESERVING	5069 - IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT	8800 - MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP
2143 - FRUIT JUICE MFG & DRIVERS	5057 - IRON OR STEEL: ERECTION NOC	6826 - MARINA & DRIVERS: COVERAGE UNDER U.S. ACT
3581 - FUEL INJECTION DEVICE MFG	5059 - IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT	5022 - MASONRY NOC
2600 - FUR PROCESSING-PREPARING SKINS	5040 - IRON OR STEEL: ERECTION - FRAME STRUCTURES	2570 - MATTRESS OR BOX SPRING MFG
2881 - FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD	3030 - IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL & DRIVERS	2095 - MEAT PRODUCTS MFG NOC
2883 - FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC	3041 - IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC - & FOUNDRIES, DRIVERS	3400 - METAL STAMPED GOODS MFG NOC
5146 - FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC	3040 - IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL - & DRIVERS	1853 - MICA GOODS MFG & MICA PREPARING
3373 - GALVANIZING OR TINNING - NOT ELECTROLYTIC	3018 - IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS	9410 - MUNICIPAL, CITY, COUNTY, OR STATE EMPLOYEE
7590 - GARBAGE WORKS	3004 - IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS	8745 - NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS
9403 - GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	6229 - IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	3132 - NUT OR BOLT MFG
6319 - GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	9170 - JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	5191 - OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR
8350 - GASOLINE DEALER & DRIVERS	9014 - JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	4683 - OIL MFG-VEGETABLE-NOC
3635 - GEAR MFG OR GRINDING	6005 - JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS	1320 - OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS
8606 - GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS	8263 - JUNK DEALER & DRIVERS	6233 - OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS
4130 - GLASS MERCHANT	8264 - BOTTLE DEALER-USED & DRIVERS	6235 - OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS
4113 - GLASS MFG-CUT	2362 - KNIT GOODS MFG NOC	4740 - OIL REFINING-PETROLEUM-& DRIVERS
4114 - GLASSWARE MFG NOC	8755 - LABOR UNION-ALL EMPLOYEES	4635 - OXYGEN OR HYDROGEN MFG & DRIVERS
4111 - GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES	4439 - LACQUER OR VARNISH MANUFACTURING	2114 - OYSTER PROCESSING
5462 - GLAZIER-AWAY FROM SHOP & DRIVERS	0042 - LANDSCAPE GARDENING & DRIVERS	2089 - PACKING HOUSE-ALL OPERATIONS
2670 - GLOVE MFG-LEATHER OR TEXTILE	5443 - LATHING & DRIVERS	4558 - PAINT MFG
4653 - GLUE MFG & DRIVERS	2585 - LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	5474 - PAINTING NOC & SHOP OPERATIONS - DRIVERS
2014 - GRAIN OR FEED MILLING	2688 - LEATHER GOODS MFG NOC	6874 - PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT
3146 - HARDWARE MFG NOC	2623 - LEATHER MFG. --INCLUDING TANNING, LEATHER EMBOSING, AND WOOL PULLING	9501 - PAINTING: SHOP ONLY & DRIVERS
3307 - HEAT-TREATING-METAL	2702 - LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS	4250 - PAPER COATING
8835 - HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES	2683 - LUGGAGE MFG	4279 - PAPER GOODS MFG NOC
2361 - HOSIERY MFG		4239 - PAPER MFG
8831 - HOSPITAL-VETERINARY & DRIVERS		5491 - PAPERHANGING & DRIVERS
8832 - PHYSICIAN & CLERICAL		9102 - PARK NOC-ALL EMPLOYEES & DRIVERS
9052 - HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS		2002 - PASTA OR NOODLE MFG
5402 - HOTHOUSE ERECTION- ALL OPERATIONS		4432 - PEN MFG
9521 - HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING		4693 - PHARMACEUTICAL OR SURGICAL GOODS MFG NOC
9519 - HOUSEHOLD AND COMMERCIAL APPLIANCES - ELECTRICAL - INSTALLATION, SERVICE OR REPAIR & DRIVERS		4351 - PHOTOENGRAVING
9033 - HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS		4361 - PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS
2039 - ICE CREAM MFG & DRIVERS		
8203 - ICE MFG. OR DISTRIBUTION & DRIVERS		
4557 - INK MFG		

Preferred Classes of Business

4923 - PHOTOGRAPHIC SUPPLIES MFG	5951 - SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	3681 - TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC
2923 - PIANO MFG	7580 - SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	9154 - THEATER NOC: ALL OTHER EMPLOYEES
2110 - PICKLE MFG	6306 - SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS	9156 - THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS
6003 - PILE DRIVING	9554 - SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS	3113 - TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC
3022 - PIPE OR TUBE MFG NOC & DRIVERS	2302 - SILK THREAD OR YARN MFG	3114 - TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS
3028 - PIPE OR TUBE MFG-IRON OR STEEL- & DRIVERS	1438 - SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS	2587 - TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS
4036 - PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	4720 - SOAP OR SYNTHETIC DETERGENT MFG	0106 - TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS
4038 - PLASTER STATUARY OR ORNAMENT MFG	2131 - SPIRITUOUS LIQUOR BOTTLING	7230 - TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS
5480 - PLASTERING NOC & DRIVERS	2130 - SPIRITUOUS LIQUOR DISTILLERY	6251 - TUNNELING-ALL OPERATIONS
4484 - PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	8279 - STABLE OR BREEDING FARM & DRIVERS	3336 - TYPE FOUNDRY
4452 - PLASTICS MFG: FABRICATED PRODUCTS NOC	4251 - STATIONERY MFG	9522 - UPHOLSTERING
4459 - PLASTICS MFG: SHEETS, RODS, OR TUBES	8726 - STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS	3634 - VALVE MFG
3188 - PLUMBERS SUPPLIES MFG NOC	8709 - STEVEDORING-TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK-COVERAGE UNDER U.S. ACT	5192 - VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, & DRIVERS
8111 - PLUMBERS SUPPLIES DEALER & DRIVERS	1710 - STONE CRUSHING & DRIVERS	2916 - VENEER PRODUCTS MFG - NO VENEER MFG
5183 - PLUMBING NOC & DRIVERS	8292 - STORAGE WAREHOUSE NOC	7046 - VESSELS-NOT SELF-PROPELLED-PROGRAM I
4061 - POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST	8291 - STORAGE WAREHOUSE-COLD	3385 - WATCH MFG
4053 - POTTERY MFG: CHINA OR TABLEWARE	8293 - STORAGE WAREHOUSE - FURNITURE & DRIVERS	2380 - WEBBING MFG
4062 - POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING	8046 - STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS	3255 - WIRE CLOTH MFG
4299 - PRINTING	8032 - STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	1924 - WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL
3548 - PRINTING OR BOOKBINDING MACHINE MFG	8039 - STORE: DEPARTMENT-RETAIL	3241 - WIRE DRAWING-IRON OR STEEL
3612 - PUMP MFG	8045 - STORE: DRUG - RETAIL	3257 - WIRE GOODS MFG NOC
1624 - QUARRY NOC & DRIVERS	8047 - STORE: DRUG-WHOLESALE	2960 - WOOD PRESERVING & DRIVERS
7610 - RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS	8044 - STORE: FURNITURE & DRIVERS	2841 - WOODENWARE MANUFACTURING - NOC
8814 - RAILROAD OPERATION: CLERICAL OFFICE EMPLOYEES - NOC - PROGRAM	8031 - STORE: MEAT, FISH OR POULTRY-RETAIL	8103 - WOOL MERCHANT
7133 - RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	8021 - STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE	2286 - WOOL SPINNING AND WEAVING
4665 - RENDERING WORKS NOC & DRIVERS	8033 - STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC	2416 - YARN DYEING OR FINISHING
0917 - RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE	8018 - STORE: WHOLESALE NOC	9063 - YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL
1699 - ROCK WOOL MFG	3169 - STOVE MFG	
9088 - ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS	9402 - STREET CLEANING & DRIVERS	
9093 - ROLLER-SKATING RINK OPERATION	5223 - SWIMMING POOL CONSTRUCTION -NOT IRON OR STEEL- & DRIVERS	
3027 - ROLLING MILL NOC & DRIVERS	7600 - TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS	
5551 - ROOFING-ALL KINDS & DRIVERS	8901 - TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & & CLERICAL	
4410 - RUBBER GOODS MFG NOC		
8742 - SALESPERSONS OR COLLECTORS-OUTSIDE		
8235 - SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS		
3118 - SAW MFG		
2710 - SAW MILL		
3145 - SCREW MFG		
8102 - SEED MERCHANT		