

Workers' Compensation Clear Spring Product Guide

Exclusively Available at BTIS (AZ, CO, NV, OR, TX)



btis

PROGRAM HIGHLIGHTS

- Rated A- (Excellent) by A.M. Best
- 400 Eligible Class Codes
 - Truckers
 - Cannabis
 - Owner-only (*Ghost policy*)
- Simplified proposal showing net rates per class and detailed payment plans
- Simplified binding process with one payment and online bind confirmation
- Contactless electronic signatures and monthly payroll reporting coming soon
- Available in AZ, CO, NV, OR, TX and [California](#) with more states coming soon



ABOUT CLEAR SPRING

Clear Spring Property and Casualty Company is a subsidiary of Delaware Life Insurance Company and its parent company, Group1001. Our relationship with these organizations has yielded an innovative technology platform that provides smarter risk management solutions for property and casualty insurance brokers.

Clear Spring's risk management solutions evolve with market needs, while traditional insurance companies struggle to keep up. Our data-driven approach and mastery of emerging technologies provide a deeper connection with customers by developing smarter, more adaptive products that address the needs of brokers and their policyholders.

- A.M. Best Rated A-
- Parent – Delaware Life Insurance Company (*\$1.6 B of Policyholder Surplus*)
- Group1001 is committed to providing the P&C Division with enough capital to support its growth
- Focused on leveraging technology and analytics to better serve the small commercial insurance marketplace

FEATURES

NOW ELIGIBLE AS NEW VENTURES / NO PRIOR COVERAGE

- 5403/5432 Carpentry
- 5474/5482 Painting/Wallpaper
- 5446/5447 Wallboard
- 5027/5028 Masonry
- 7219 Trucking
- And many more!

EXPANDED EXPOSURES NOW ELIGIBLE

- Subcontractors up to 75% of total operations
- New venture risks with no prior work comp coverage
- Risks with current or past lapses in coverage

OWNER ONLY POLICIES

- No employees or payroll required
- Minimum Premium less than \$1,000
- Subcontracted costs up to \$50,000 annually is allowed
- Certificates of insurance collected & retained by insured for all subcontractors
- Monthly verification of no payroll & acceptable sub costs by the insured
- General Liability coverage must be placed with BTIS within the work comp policy term

MULTIPLE BILLING PLANS

- Direct bill
- Various monthly payment options
- Monthly payroll reporting coming soon

CLASS LIST

CLASS | DESCRIPTION

42	Landscape Gardening & Drivers
1463	Asphalt Works Operated by Paving Contractors Permanent Location & Drivers
1699	Rock Wool Mfg
1701	Cement Mfg
1748	Abrasive Wheel Mfg & Drivers
1803	Hone or Oil Stone Mfg & Drivers
1924	Cable Mfg or Wire Drawing Not Iron or Steel
1925	Die Casting Mfg
2002	Pasta or Noodle Mfg
2003	Bakery Salespersons & Drivers
2014	Grain or Feed Milling
2016	Cereal or Bar Mfg
2021	Sugar Manufacturing or Refining From Sugar Cane or Sugar Beets
2039	Ice
2041	Candy
2065	Condensed Milk Mfg
2070	Butter or Cheese Mfg & Route Supervisors
2095	Fish
2105	Fruit Packing
2110	Pickle Mfg
2111	Cannery NOC
2112	Fruit Evaporating or Preserving
2121	Brewery & Drivers
2130	Alcohol Mfg Grain All Operations
2143	Fruit Juice Mfg & Drivers
2157	Beverage Mfg Carbonated All Operations
2172	Tobacco Products Mfg NOC
2174	Tobacco Rehandling or Warehousing
2220	Carpet or Rug Mfg Jute or Hemp
2288	Felting Mfg
2302	Silk Thread or Yarn Mfg
2305	Rayon Mfg
2361	Hosiery Mfg
2362	Glove or Mitten Mfg Knit
2380	Braid or Fringe Mfg
2388	Embroidery Mfg
2402	Carpet or Rug Mfg NOC



CLASS LIST

CLASS DESCRIPTION	CLASS DESCRIPTION	CLASS DESCRIPTION
2413 Textile Bleaching	3030 Iron or Steel Fabrication Ironworks or Steelworks Shop Structural & Drivers	3400 Automobile Stamped Parts Mfg
2416 Thread or Yarn Dyeing or Finishing	3040 Iron or Steel Fabrication Ironworks Shop Ornamental & Drivers	3507 Agricultural or Construction Machinery Mfg
2417 Cloth Printing	3041 Iron or Steel Fabrication Ironworks Shop Decorative or Artistic & Foundries	3515 Loom Harness or Reed Mfg
2501 Awning or Tent Mfg Shop	3064 Sign Manufacturing Metal	3548 Arms Mfg NOC
2503 Dressmaking or Tailoring Custom Exclusively	3076 Airplane Subassemblies Mfg Metal	3559 Confection Machine Mfg
2570 Box Spring or Mattress Mfg	3085 Foundry Nonferrous	3574 Air Pressure or Steam Gauge Mfg
2586 Cleaning or Dyeing & Route Supervisors	3110 Chain Mfg Forged	3581 Fuel Injection Device Mfg
2587 Toilet or Towel Supply Co & Route Supervisors	3111 Blacksmith	3612 Engine Mfg NOC
2589 Dry Cleaning and Laundry Store Retail & Route Supervisors	3113 Tool Mfg Not Drop or Machine Forged NOC	3629 Additive Manufacturing NOC No Assembly
2651 Shoe Findings Mfg	3114 Tool Mfg Drop or Machine Forged NOC Machining or Finishing of Tools or Die Making Operations	3632 Automotive Machine Shop
2660 Boot or Shoe Mfg NOC	3118 File Mfg	3634 Automatic Sprinkler Head Mfg
2683 Luggage Mfg	3126 Tool Mfg Agricultural	3635 Gear Mfg or Grinding
2688 Leather Belting Mfg	3131 Button or Fastener Mfg Metal	3643 Electric Power or Transmission Equipment Mfg
2714 Veneer Mfg	3132 Bolt or Nut Mfg	3647 Battery Mfg Storage
2731 Planing or Molding Mill	3145 Automatic Screw Machine Products Mfg	3648 Automotive Lighting
2735 Barrel Stock Mfg Wood	3146 Hardware Mfg NOC	3681 Electrical Cord Set
2759 Box Mfg Box Shook or Pallet Wooden	3169 Stove Mfg	3685 Instrument Mfg NOC
2790 Last or Shoe Form Mfg	3179 Electrical Apparatus Mfg NOC	3719 Oil Still Erection or Repair
2797 Manufactured	3180 Electric or Gas Lighting Fixtures Mfg	3724 Door Installation Overhead & Drivers
2799 Manufactured	3188 Plumbers Supplies Mfg NOC	3726 Boiler Installation or Repair Steam
2802 Carpentry Shop Only & Drivers	3220 Can Mfg	3807 Automobile Radiator Mfg
2835 Brush or Broom Assembly	3224 Agate or Enamel Ware Mfg	3808 Automobile Mfg or Assembly
2836 Brush or Broom Mfg NOC	3227 Aluminum Ware Mfg	3821 Automobile Recycling & Drivers
2841 Brush or Broom Handle Mfg	3240 Cable or Wire Rope Mfg Iron or Steel	3822 Automobile
2881 Barrel Assembly Wood	3241 Wire Drawing Iron or Steel	3824 Automobile
2883 Furniture Manufacturing and Cabinet Shop Wood NOC	3255 Wire Cloth Mfg	3827 Automobile Engine Mfg
2915 Plywood Mfg	3257 Chain Mfg Formed or Welded	3851 Motorcycle Mfg or Assembly
2916 Veneer Products Mfg	3270 Eyelet Mfg	3865 Baby Carriage Mfg
2923 Musical Instrument Mfg Wood NOC	3303 Spring Mfg	4000 Clay or Shale Digging & Drivers
3004 Iron or Steel Manufacturing Steelmaking & Drivers	3307 Heat Treating Metal	4021 Brick or Clay Products Mfg NOC & Drivers
3018 Iron or Steel Manufacturing Rolling Mill & Drivers	3315 Brass or Copper Goods Mfg	4024 Brick Mfg Fire or Enameled & Drivers
3022 Pipe or Tube Mfg NOC & Drivers	3336 Castings Mfg Metal Lost Wax Process	4034 Coffin and Casket Mfg and Installation Concrete & Drivers
3027 Lead Works & Drivers	3365 Welding or Cutting NOC & Drivers	4036 Plaster or Staff Mixing & Drivers
3028 Pipe or Tube Mfg Iron or Steel & Drivers	3383 Gold Leaf Mfg	4038 Dress Form Mfg
	3385 Clock Mfg	4062 Pottery Mfg Porcelain Ware Mechanical Press Forming
		4101 Glass Mfg & Drivers

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CLASS DESCRIPTION		CLASS DESCRIPTION		CLASS DESCRIPTION	
4111	Glassware Mfg No Automatic Blowing Machines	4635	Acetylene Gas Mfg & Driver	5478	Floor Covering Installation Resilient Flooring Carpet and Laminate Flooring
4114	Glassware Mfg NOC	4653	Glue Mfg & Drivers	5479	Insulation Work NOC & Drivers
4130	Glass Merchant	4692	Dental Laboratory	5480	Plastering NOC & Drivers
4131	Mirror Mfg	4693	Pharmaceutical or Surgical Goods Mfg NOC	5491	Paperhanging & Drivers
4133	Cathedral or Art Glass Window Mfg	4703	Corn Products Mfg	5506	Airport Construction Paving & Drivers
4206	Pulp Mfg Ground Wood Process	4720	Soap or Synthetic Detergent Mfg	5535	Awning Erection Metal Erection of Metal Awnings Exclusively & Drivers
4207	Pulp Mfg Chemical Process	4902	Fishing Rod and Tackle Mfg	5537	Heating
4239	Paper Mfg	4923	Photographic Supplies Mfg	5606	Contractor Project Manager
4240	Box Mfg Set	5020	Ceiling Installation Suspended Acoustical Grid Type	5610	Cleaner Debris Removal Construction
4243	Box Mfg Folding Paper NOC	5022	Fireplace Construction	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height
4244	Corrugated or Fiberboard Container Mfg	5037	Painting	5650	Exterminator
4250	Paper Coating	5040	Iron or Steel Erection Frame Structures	6217	Airport Construction Grading & Drivers
4251	Carbon Paper or Typewriter Ribbon Mfg	5059	Iron or Steel Erection Frame Structures Not Over Two Stories in Height	6229	Drainage or Irrigation System Construction & Drivers
4263	Fiber Goods Mfg	5102	Awning	6306	Sewer Construction All Operations & Drivers
4273	Bag	5146	Fixtures or Furniture Installation Portable NOC	6319	Gas Main or Connection Construction & Drivers
4279	Match Mfg	5183	Boiler or Steam Pipe Insulating & Drivers	6325	Conduit Construction For Cables or Wires & Drivers
4283	Building or Roofing Paper or Felt Preparation No Installation	5188	Automatic Sprinkler Installation & Drivers	6400	Fence Installation and Repair Metal
4299	Electrotyping	5190	Cable Installation & Drivers	6504	Food Products Mfg NOC
4304	Newspaper Publishing	5191	Computer Device Installation	7219	Automobile Haulaway or Driveway All Employees & Drivers
4307	Bookbinding	5192	Coffee Service Companies All Operations & Salespersons	7230	Trucking parcel or package delivery
4351	Photoengraving	5213	Cleaning or Renovating Building Exteriors	7370	Limousine Co All Other Employees & Drivers Nonscheduled
4352	China Decorating By Hand	5215	Concrete Construction Private Residences Not Monolithic	7382	Conduit Construction For Cables or Wires & Drivers
4361	Film Print Shops All Employees & Clerica	5221	Concrete or Cement Work Floors	7390	Conduit Construction For Cables or Wires & Drivers
4410	Boot or Shoe Mfg Rubber	5222	Chimney Construction Not Metal	7520	Waterworks Operation & Drivers
4420	Rubber Tire Mfg	5348	Ceramic Tile	7600	Telecommunications Co Cable TV
4432	Pen Mfg	5402	Greenhouse Erection All Operations	7605	Carpentry Installation of Cabinet Work or Interior Trim
4452	Bone or Ivory Goods Mfg	5403	Carpentry Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Bldgs and Structures	7610	Motion Picture Production In Studios or Outside All Operations Up to the Development of Negatives & Clerica
4459	Plastics Mfg Sheets	5437	Carpentry Installation of Cabinet Work or Interior Trim	8001	Florist
4470	Cable Mfg Insulated Electrical	5443	Lathing & Drivers	8002	Automobile Rental Co All Other Employees & Counter Personnel
4484	Button Mfg NOC	5445	Wallboard		
4493	Fabric Coating or Impregnating NOC	5462	Glazier Away From Shop & Drivers		
4511	Analytical Laboratories or Assaying Including Laboratory	5474	Waterproofing Roofs of Mobile Homes		
4557	Buffing or Polishing Compounds Mfg				
4558	Color Grinding				
4611	Cosmetics Mfg				

CLASS LIST

CLASS DESCRIPTION	CLASS DESCRIPTION	CLASS DESCRIPTION
8006 Coffee	8264 Bottle Dealer Used & Drivers	9012 Building or Property Management Property Managers and Leasing Agents & Clerical
8008 Store Clothing	8265 Iron or Steel Scrap Dealer & Drivers	9014 Chimney Cleaning Residential No Chimney Cleaning Above Ground Level & Drivers
8010 Bicycles Retail Sale or Rental	8291 Storage Warehouse Cold	9015 Bathhouse Beach
8013 Diamond Cutting or Polishing	8292 Storage Warehouse NOC	9032 Apartment House Operations All Employees
8015 Quick Printing Copying or Duplicating Service All Employees & Clerical	8293 Furniture Moving & Storage	9052 Commissary Work All Other Employees & Salespersons
8017 Coffee	8380 Air Conditioning Systems Automobile Installation	9058 Commissary Work Restaurant Employees
8018 Barber or Beauty Parlor Supply House	8381 Gasoline Station Self	9060 Club Country
8021 Store Fish	8392 Automobile Storage Garage	9061 Club NOC & Clerical
8031 Cold Storage Locker Frozen Foods	8393 Automobile Body Repair	9063 Exercise or Health Institute & Clerical
8032 Store Clothing	8500 Metal Scrap Dealer & Drivers	9082 Caterer
8033 Store Meat	8601 Architectural or Engineering Firm Including Salespersons & Drivers	9083 Doughnut Shop Retail
8034 Store Grocery Wholesale	8720 Inspection of Risks for Insurance or Valuation Purposes NOC	9084 Bar
8039 Store Department Retail	8721 Real Estate Agency Outside Employees & Collectors	9089 Billiard Hall
8044 Furniture Rental Chairs	8723 Insurance Companies Including Clerical & Salespersons	9093 Bowling Lane
8045 Store Drug Retail	8737 Salespersons or Collectors Outside Program Coverage Under the Federal Employers Liability Act (FELA)	9101 Religious Organization All Other Employees
8046 Automobile	8742 Estimators	9102 Lawn Maintenance Commercial or Domestic & Drivers
8047 Store Drug Wholesale	8745 News Agent or Distributor of Magazines or Other Periodicals Not Retail Dealer & Salespersons	9154 Theater NOC All Other Employees
8058 Building Material Dealer New Materials Only Store Employees	8748 Automobile	9156 Theater NOC Players
8072 Store Audio or Video Cassette	8799 Mailing or Addressing Company or Letter Service Shop Clerical Staff	9220 Cemetery Operation & Drivers
8102 Bean Sorting or Handling	8800 Mailing or Addressing Company or Letter Service Shop	9402 Sewer Cleaning & Drivers
8103 Clippings Dealer	8803 Auditor	9501 Painting Shop Only & Drivers
8106 Concrete Reinforcing Rod or Bar Dealer & Drivers	8810 Clerical Office Employees NOC	9505 Automobile
8107 Contractors Equipment Rental & Drivers	8814 Clerical Office Employees NOC Coverage Under the Federal Employers Liability Act (FELA) Program	9516 Electronic Equipment Installation
8111 Plumbers Supplies Dealer & Drivers	8820 Attorney All Employees & Clerical	9519 Air Conditioning Systems Portable Units Installation
8116 Farm Machinery Dealer All Operations & Drivers	8832 Dentist & Clerical	9521 Advertising Display Installation Service
8203 Ice Mfg or Distribution & Drivers	8840 Religious Organization Professional Employees & Clerical	9522 Automobile
8204 Building Material Yard & Local Managers	8868 Concrete Forms Reconditioning and Leasing	9534 Bell Installation Tower & Drivers
8209 Vegetable Packing & Drivers	8869 Child Care Center All Employees Including Clerical	9554 Sign Installation
8215 Feed	8871 Clerical Telecommuter Employees	9586 Barber Shop
8227 Concrete Forms Reconditioning and Leasing	8901 Telecommunications Co: Office or Exchange Employees & Clerical	9600 Taxidermist
8232 Building Material Dealer New Materials Only All Other Employees & Yard		9620 Crematory Operation & Drivers
8233 Coal Merchant & Local Managers		
8235 Sash		
8263 Junk Dealer & Divers		