

Workers' Compensation Clear Spring Product Guide

Exclusively Available at BTIS (CA)



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 California and [AZ](#), [CO](#), [NV](#), [OR](#), [TX](#) 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

38	Stock Farms
38	Livestock Feed Yards
42	Landscape Gardening
96	Nut Hulling/Shelling/Processing
400	Warehouses—cotton—incl cotton compressing
1330	Blasting
1463	Asphalt Works
1463	Briquette Mfg
1463	Coke Mfg
1699	Rock/Mineral/Glass Wool Mfg
1701	Cement Mfg
1710	Stone Crushing
1741	Silica Grinding
1741	Plaster Mills
1803	Stone Cutting/Fabrication
1925	Die Casting Mfg
2002	Macaroni Mfg
2014	Grain/Rice Milling
2014	Feed Mfg
2030	Sugar Mfg/Refining
2063	Dairy Products/Ice Mfg
2081	Butchering
2081	Stockyards
2095	Meat Products Mfg
2102	Fruit/Vegetable Dehydrating
2107	Fruit—fresh fruit packing/handling
2108	Fruit—citrus fruit packing/handling
2109	Fruit—dried fruit packing/handling
2111	Fruit/Vegetable Preserving
2111	Olive Handling
2111	Fruit/Vegetable Pickling
2113	Fish/Seafood Products Mfg
2116	Fruit/Vegetable Juice/Concentrate Mfg
2117	Fruit/Vegetable Processing—frozen
2121	Breweries
2123	Fruit/Vegetable Processing—fresh



CLASS LIST

CLASS DESCRIPTION	CLASS DESCRIPTION	CLASS DESCRIPTION
2142 Wineries	2840 Picture/Artwork Framing	3165 Refrigerator Mfg
2142 Distilling	2842 Wood Products Mfg	3165 Solar Panel Mfg
2142 Vinegar Mfg	2852 Window Blind Mfg/Assembly	3169 Stove/Oven Mfg
2163 Bottling	2881 Furniture Assembling	3169 Water Heater Mfg
2222 Spinning/Weaving/Fiber Processing	2881 Coffin/Casket Mfg/Assembling	3178 Electronic Element Mfg
2362 Knitting	2883 Furniture Mfg-wood	3179 Electrical Apparatus Mfg
2402 Carpet/Rug Mfg	2915 Veneer/Veneer Products Mfg	3180 Light Fixture/Lamp Mfg/Assembly
2413 Textiles	2923 Musical Instrument Mfg other than metal	3220 Can Mfg
2501 Clothing Mfg	3018 Steel Making/Processing	3241 Wire/Wire Rope/Cable Mfg incl wire dwg
2501 Hat Mfg	3022 Pipe/Tube/Extrusion Mfg	3257 Wire Goods Mfg
2501 Tailoring	3030 Iron/Steel Works-structural	3365 Welding/Cutting
2501 Lampshade Mfg	3039 Reinforcing Steel Fabrication	3383 Jewelry Mfg
2501 Flower/Flower Arrangement Mfg-artificial	3040 Iron/Steel Works-non-structural	3383 Clock Mfg
2570 Mattress/Box Springs Mfg	3060 Door/Window Mfg-metal/plastic	3383 Watch Mfg
2571 Pillow/Quilt/Comforter/Cushion Mfg	3060 Door/Window Frame Mfg-metal/plastic	3383 Trophy Mfg
2576 Awning/Tarp/Canvas Goods Mfg	3060 Door/Window Screen Mfg	3400 Metal Goods Mfg
2589 Dry Cleaning/Laundry-retail	3066 Sheet Metal Products Mfg	3401 Tube/Pipe Products Mfg
2589 Dry Cleaning-N.O.C.	3066 Aluminum Ware Mfg	3401 Gate/Corral Mfg
2660 Boot/Shoe Mfg/Repairing	3066 Coppersmithing	3501 Machinery Mfg-portable tools
2683 Luggage Mfg-hard case/framed	3070 Computer Memory Disk Mfg	3501 Machinery Mfg-swimming pool/spa
2688 Leather Goods Mfg	3076 Furniture Mfg-meta	3507 Machinery Mfg agricultural/construction
2710 Sawmills/Shingle Mills	3076 Wheelchair Mfg	3560 Machinery Mfg commercial-food processing
2710 Log Chipping	3081 Foundries-iron	3560 Machinery Mfg-industrial
2710 Wood Treating/Preserving	3085 Foundries-nonferrous	3560 Machinery Mfg material handling equip
2731 Planing/Moulding Mills	3099 Tool Mfg-N.O.C.	3568 Electrical Connector Mfg
2757 Pallet Mfg/Repair/Reconditioning	3110 Forging Works	3569 Electric Motor Mfg/Repair
2757 Pallet Dealers	3110 Blacksmithing	3570 Electric Appliance Mfg
2759 Wooden Box/Container Mfg	3131 Clothing Button/Fastener/Zipper Mfg	3572 Medical Instrument Mfg
2790 Pattern/Model Mfg	3131 Engraving/Laser Cutting /Laser Welding	3573 Power Supply Mfg
2797 Mobile/Modular/Manufact Home/Bldg Mfg	3131 Wine Cork/Cap/Capsule /Retainer Mfg	3574 Machine Mfg
2797 Auto Body Mfg	3146 Hardware Mfg	3574 Golf Club/Fishing Rod Mfg/Repair
2797 Recreational Vehicle Mfg	3146 Heat Treating	3577 Printed Circuit Board Assembling
2806 Door/Sash/Window Mfg-wood	3152 Nail/Tack/Rivet Mfg	3612 Pump/Hydraulic Apparatus Mfg/Repair
2806 Shutter Mfg	3152 Nut/Bolt/Screw Mfg	3620 Boiler Mfg
2812 Cabinet Mfg-wood	3152 Screw Machine Products Mfg	3620 Plate Steel Products Mfg
2819 Truss/Building Components Mfg	3165 Air Conditioning/Refrigeration Equip Mfg	3632 Machine Shops

CLASS LIST

CLASS DESCRIPTION	CLASS DESCRIPTION	CLASS DESCRIPTION
3634 Valve Mfg	4049 Pottery Products Mfg	4478 Plastic Goods Mfg
3643 Electric Power/Transmission Equip Mfg	4111 Glassware Mfg—no automatic machines	4492 Sign Mfg—metal/plastic/wood
3643 Electric Control Panel/Switchgear Mfg	4111 Incandescent Lamp/Fluorescent Tube Mfg	4494 Plastics—blow molded products mfg
3647 Battery Mfg	4111 Cathedral/Art Glass Products Mfg	4495 Plastics—extrusion molded products mfg
3647 Lead Mfg/Reclaiming/Alloying	4111 Glassware Mfg	4496 Plastics—fabricated products mfg
3651 Electrical Wire Harness Mfg	4130 Glass Merchants	4497 Plastics—fiber reinforced products mfg
3681 Instrument Mfg—electronic	4239 Paper/Cardboard Stock Mfg	4498 Plastics— injection molded products mfg
3681 Computer/Computer Peripheral Equip Mfg	4239 Fiber Products Mfg	4499 Plastics—thermoformed products mfg
3681 Telecommunications Equip Mfg	4240 Box Mfg—paper/cardboard—rigid	4511 Analytical/Testing Laboratories
3681 Audio/Video Electronic Products Mfg	4243 Box Mfg—paper/cardboard—folding	4512 Biomedical Research Laboratories
3682 Instrument Mfg—non-electronic	4244 Corrugated/Fiber Board Container Mfg	4557 Ink/Adhesive/Polish /Wax Products Mfg
3683 Speaker Mfg	4250 Paper Coating/Laminating	4558 Paint/Varnish/Lacquer Mfg
3719 Oil/Gas Refineries—erection	4250 Computer/Typewriter Ribbon Mfg/Refurbish	4558 Resin Mfg
3724 Millwright Work	4251 Envelope Mfg	4611 Drug/Medicine/Pharm Preparations Mfg
3724 Electrical Machinery/Aux Apparatus	4279 Paper Goods Mfg	4623 Cosmetic/Personal Care Products Mfg
3726 Boiler Install/Service/Repair	4279 Bag Mfg—paper	4635 Oxygen/Hydrogen Mfg
3805 Aircraft Engine Mfg/Rebuilding	4283 Building/Roofing Paper/Asphalt	4683 Vegetable Oil Mfg/Refining
3805 Auto/Truck Engine Mfg	4286 Bag Mfg—plastic	4683 Cottonseed Oil Mfg/Refining
3808 Auto/Motorcycle Mfg/Assembling	4295 Printing—screen—all other employees	4691 Orthotic/Prosthetic Device Mfg
3815 Truck/Truck Trailer/Bus Mfg/Assembling	4295 Screen Printed Merchandise Dealers—other	4692 Dental Laboratories
3815 Truck Body Mfg—truck/trailer/bus	4297 Electronic Pre-press—all operations	4717 Butter Substitutes Mfg
3821 Auto/Truck Dismantling	4297 Graphic Design—all operations	4720 Soap/Synthetic Detergent Mfg
3828 Auto/Truck Parts Rebuilding	4299 Printing—all other employees	4829 Chemical Mfg
3830 Aircraft/Spacecraft Mfg	4299 Bookbinding—all other employees	4983 Gasket Mfg
3830 Unmanned Aircraft System Mfg	4304 Newspaper Publishing—all other employees	5020 Ceiling Installation
3831 Machine Shops—aircrat components	4351 Photo Engraving	5027 Masonry—low wage
3840 Auto/Truck/Motorcycle Parts Mfg	4354 Printed Circuit Board Mfg	5028 Masonry—high wage
4000 Sand/Gravel Digging	4361 Photographers	5040 Iron/Steel Erection—structural
4000 Clay Digging	4361 Photofinishing	5040 Bridge Building—metal
4000 Salt Production	4362 Motion Pictures—processors /distributors	5040 Painting—steel structures/bridges
4000 Dredging	4410 Rubber Goods Mfg	5057 Iron/Steel Erection—N.O.C.
4034 Concrete Products Mfg	4420 Rubber Tire Recapping/Retreading	5102 Iron/Steel Erection—non-structural
4036 Plaster Board Mfg	4432 Pen/Mechanical Pencil Mfg	5102 Floor Installation
4038 Plaster/Concrete Statuary /Ornament Mfg	4470 Wire/Wire Rope/Cable Mfg—no wire drawing	5107 Door/Pre-Glazed Window Installation
4038 Taxidermist		5108 Door Installation—overhead doors
4041 Brick/Clay Building Products Mfg		5128 Instrument Install/Repair

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CLASS DESCRIPTION	CLASS DESCRIPTION	CLASS DESCRIPTION
5140 Electrical Wiring–high wage	5474 Waterproofing–low wage	6364 Irrigation Pipe Installation
5146 Cabinet/Fixture/Trim Installation	5474 Painting–oil/gas storage tanks–low wage	6400 Fence Construction
5146 Sign Installation/Repair	5479 Insulation Work	6504 Food Products Mfg/Processing
5183 Refrigeration Equip–low wage	5482 Painting/Wallpaper Install–high wage	7198 Parcel Delivery/Messenger Service
5183 Heating/Air Conditioning Equip–low wage	5482 Waterproofing–high wage	7198 Armored Transport Services
5184 Steam Pipe/Boiler Insulation	5482 Painting–oil/gas–storage tanks–high wage	7207 Stables
5185 Automatic Sprinkler Install–low wage	5484 Plastering/Stucco Work–low wage	7207 Clubs–riding
5186 Automatic Sprinkler Install–high wage	5485 Plastering/Stucco Work–high wage	7207 Horse Shows/Rodeos stable employees
5187 Plumbing–high wage	5506 Street/Road Construction–paving	7207 Pack Trains
5187 Refrigeration Equipment–high wage	5507 Street/Road Construction–grading	7207 Racing Stables–harness racing
5187 Heating/Air Conditioning Equip–low wage	5538 Sheet Metal Work–low wage	7219 Trucking Firms
5190 Electrical Wiring–low wage	5538 Heating/Air Conditioning Duct–low wage	7219 Express Companies
5191 Office Machine/POS Equip Install/Repair	5542 Sheet Metal Work–high wage	7219 Mobile Crane/Hoisting Service
5192 Vending/Coin-Operated Machines	5542 Heating/Air Conditioning Duct–high wage	7227 Auto Tow/Roadside Assistance
5195 Communications Cabling	5606 Contractors–executive level supervisors	7232 Mail Delivery Service Companies
5201 Concrete/Cement Work–sidewalks–low wage	5632 Steel Framing–light gauge–low wage	7248 Marine Appraisers/Surveyors
5201 Concrete/Cement Work–low wage	5633 Steel Framing–light gauge–high wage	7272 Water Truck Service Companies
5205 Concrete/Cement Work–sidewalks–high wage	5650 Termite Control Work	7332 Ambulance Services
5205 Concrete/Cement Work–high wage	6003 Pile Driving	7365 Taxicab Operations
5212 Concrete Pumping	6003 Wharf Building	7382 Bus/Shuttle Van/Limousine Operations
5213 Concrete Construction	6003 Bridge/Trestle Construction–wood	7392 Beer Dealers
5214 Concrete/Cement Work–precast	6218 Excavation–low wage	7520 Water Companies
5222 Concrete Construction–bridges	6218 Grading Land–low wage	7580 Sanitary/Sanitation Districts Operation
5222 Chimney Construction	6218 Land Leveling–farm lands–low wage	7600 Communication Service Providers
5225 Reinforcing Steel Installation	6220 Excavation–high wage	7601 Aerial Line Construction
5348 Tile/Stone/Mosaic/Terrazzo Work	6220 Grading Land–high wage	7605 Security/Fire Alarm Install/Repair
5403 Carpentry–low wage	6220 Land Leveling–farm lands–high wage	7607 Video Post-Production
5432 Carpentry–high wage	6233 Oil/Gas Pipeline Construction	7607 Audio Post-Production
5436 Hardwood Floor Laying	6307 Sewer Construction–low wage	7610 Radio/Television/Commercial Stations
5443 Lathing	6308 Sewer Construction–high wage	7720 Police/Sheriffs–not volunteers
5446 Wallboard Installation–low wage	6315 Water Mains Construction–low wage	8001 Stores–florists
5447 Wallboard Installation–high wage	6315 Gas Mains Construction–low wage	8004 Stores–garden supplies
5467 Glaziers–low wage	6316 Water Mains Construction–high wage	8006 Stores–groceries–retail
5470 Glaziers–high wage	6316 Gas Mains Construction–high wage	8006 Stores–fruit/vegetables–retail
5474 Painting/Wallpaper Install–low wage	6325 Conduit Construction /Underground Wiring	8008 Stores–clothing/linens/fabric–retail
		8013 Stores–jewelry
		8013 Stores–eyewear

CLASS LIST

CLASS DESCRIPTION	CLASS DESCRIPTION	CLASS DESCRIPTION
8015 Stores-furniture	8227 Construction/Erection Permanent Yards	8720 Weighers/Samplers/Inspectors
8017 Stores-retail	8232 Lumberyards	8720 Unmanned Aircraft System Operation
8017 Linen/Restroom Supply Services	8232 Building Material Dealers	8729 Elevator Service Inspections/Oil/Adjust
8017 Product Demonstrators in Stores	8232 Fuel and Material Dealers	8740 Apt/Condo-prop management supervisors
8018 Stores-wholesale	8267 Machinery/Equipment Dealers-secondhand	8740 Commercial Prop-N.O.C.-prop mgmt supv
8019 Printing-quick printing	8278 Racing Stables-jockeys /harness drivers	8740 Building Op-prop management supervisors
8019 Document Duplication/Photocopying	8286 Livestock Dealers/Auction Yards	8740 Mobile Home Park-prop managment supv
8021 Stores-meat/fish/poultry-wholesale	8290 Warehouses-self-storage other employees	8740 Warehouses-self-storage-prop managment supv
8028 Equipment/Machinery Rental Yards	8291 Warehouses-cold storage	8740 Apt/Condo-Seniors-prop managment supv
8031 Stores-meat/fish/poultry-retail	8291 Warehouses-climate controlled storage	8740 Comm/Resident Mixed-Use-prop managment supv
8032 Stores-clothing/linens /fabric-wholesale	8292 Warehouses-general merchandise	8741 Real Estate Agencies
8039 Stores-department stores	8293 Warehouses-furniture	8742 Salespersons-Outside
8041 Stores-wine/spirits-wholesale	8293 Furniture Moving	8743 Mortgage Brokers
8042 Stores-floor covering	8304 Grain Elevators/Storage Warehouses	8745 News Agents/Distributors Magazines
8046 Stores-auto/truck parts/accessories	8324 Gasoline Stations	8748 Auto/Truck Dealers-Salespersons
8057 Boat Dealers	8350 Gasoline/Oil Dealers	8749 Mortgage Bankers
8059 Stores-tile	8387 Auto/Truck Gasoline Service Stations	8755 Labor Unions
8060 Stores-wine/beer/spirits-retail	8387 Auto/Truck Oil/Fluid Service Facilities	8800 Mailing/Addressing Companies
8061 Stores-convenience-retail	8387 Auto/Truck Washing Facilities	8801 Credit Unions
8062 Stores-computer	8388 Rubber Tire Dealers	8803 Auditing/Accounting /Management Consulting
8063 Stores-lighting fixtures	8389 Auto/Truck Repair Facilities	8804 Substance Use Disorder Recovery Homes
8064 Stores-office supplies	8390 Auto/Truck/Van Conversion/Customizing	8804 Social Rehab Facilities for Adults
8065 Stores-paint/paint supplies	8391 Auto/Truck Dealers	8806 Sheltered Workshops
8066 Stores-bicycles/bicycle accessories	8392 Auto/Truck Storage Garages /Parking Lots	8807 Newspaper/Magazine /Book Publishing
8071 Stores-books/video/audio-retail	8393 Auto/Truck Body Repairing/Painting	8808 Banks
8078 Sandwich Shops	8397 Auto/Truck Transmission Repair/Rebuild	8810 Clerical Office Employees
8078 Beverage Preparation Shops	8400 Motorcycle Dealers/Repair Facilities	8813 Printing-editing
8078 Ice Cream/Frozen Yogurt Shops	8500 Metal Scrap Dealers	8813 Bookbinding-editing
8102 Seed Merchants	8601 Engineers-consulting	8818 Newspaper/Magazine /Printing-editing
8106 Metal Stock Dealers	8601 Oil/Gas Geologists/Scouts	8820 Law Firms
8107 Machinery/Equipment Dealers	8601 Forest Engineers	8821 Law Firm Support Services
8110 Stores-welding supplies	8631 Racing Stables-all other employees	8822 Insurance Companies
8116 Farm Machinery Dealers /Repair Facilities	8720 Inspection for Insurance/Safety/Value	8823 Residential Care Facilities for Children
8117 Stores-feed/tack/farm supplies	8720 Elevator Inspecting	
8209 Vegetable/Tomato Packing/Handling		
8215 Hay/Grain/Feed Dealers		
8215 Warehouses-grain/bean		

CLASS LIST

CLASS DESCRIPTION	CLASS DESCRIPTION	CLASS DESCRIPTION
8827 Home Care Services	9016 Horse Shows/Rodeos not stable employees	9403 Garbage/Refuse Collecting
8827 Nursing Care	9016 Boat Marina/Rental Operation	9403 Street Sweeping Service Companies
8829 Skilled Nursing Facilities	9031 Pest Control	9403 Document Destruction
8829 Convalescent Nursing Facilities	9033 Housing Authorities	9426 Septic/Portable Toilet Services
8830 Convalescent Nursing Facilities	9043 Hospitals	9501 Painting–shop only
8831 Institutional Employees	9048 Camps	9501 Painting–auto/truck bodies
8831 Hospitals–veterinary	9048 Boy/Girl Scout Councils camp operations	9507 Sign Painting/Lettering /Quick Sign Shops
8834 Kennels	9050 Hotels/Motels/Short-Term Housing	9516 TV/Video/Audio Equip Install/Repair
8838 Physicians' Practices /Outpatient Clinics	9053 Health Clubs/Gyms	9519 Household Appliances
8839 Dentists/Dental Surgeons	9053 Swimming Pools/Clubs	9519 Water Soften/Condition /Filtration System
8840 Church/Temple/Mosque /Synagogue–clergy	9053 Clubs–racquet sports	9521 House Furnishings
8846 Printing–screen printing–editing	9059 Day Care Centers	9521 Floor Covering
8846 Screen Printed Merchandise Dlr–editing	9060 Clubs–country/golf	9521 Window Covering
8847 Beverage Container Collection/Redemption	9061 Clubs–N.O.C.	9522 Upholstering–N.O.C.
8851 Congregate Living Facilities–elderly	9066 Homeowners Associations /Housing Co-ops	9522 Upholstering–furniture
8852 Home Infusion Therapists	9067 Clubs – community health/wellness	9522 Auto Upholstering
8859 Computer Programming /Software Development	9067 Clubs–boys and girls	9522 Upholstering–coffin/casket
8859 Internet/Web-Based Application Development	9069 Clubs–gaming	9522 Upholstering–wheelchair
8868 Colleges/Schools private professionals	9070 Residential Care Facilities–elderly	9529 Scaffolds/Construction Elevators
8875 Public Colleges/Schools	9070 Residential Care Facilities–adults	9529 Decorating
8875 Superintendent of Public Schools Office	9079 Restaurants/Taverns	9529 Tent Erection/Removal/Repair
9007 Apt/Condo Operation–seniors–other	9079 Concessionaires	9549 Advertising Companies
9008 Janitorial Services	9085 Residential Care–development disabled	9552 Sign Erection/Repair
9009 Commercial Prop–N.O.C.–other	9092 Bowling Centers	9586 Barber Shops/Hair Styling
9010 Mobile Home Park Operation–other	9092 Billiard Halls	9610 Motion Pictures–production
9011 Apt/Condo Operation–N.O.C.–other	9092 Skating Centers	9620 Funeral Directors
9011 Comm/Resident Mixed-Use–other	9097 Swimming Pool Cleaning/Serviceing	
9015 Building Operation–N.O.C.–other employees	9101 Colleges/Schools–private	
9015 Church/Temple/Mosque /Synagogue–other	9151 Theaters–musical entertainment	
9015 Libraries–private–all other employees	9154 Theaters–not motion picture	
9016 Amusement/Rec Facilities–no device	9155 Theaters–motion picture	
9016 Dog Shows	9156 Theaters–dance/opera	
	9184 Ski Resorts	
	9220 Cemetery Operation	
	9220 Crematory Operation	
	9402 Sewer/Tank/Hazardous Spill Cleaning	