

Workers' Comp AmTrust Appetite Guide

Top 60 Classes | Offered through AmTrust Group Insurance Carriers



For ALL Declines
and Ineligible
Risks through
Farmers®



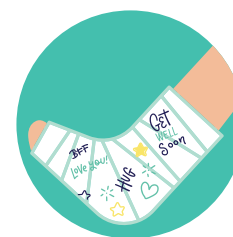
GENERAL LIABILITY



INLAND MARINE



BUILDERS RISK



WORKERS' COMP



SMALL BUSINESS



EXCESS



COMMERCIAL AUTO



BONDS

Licenses: AL #437350, AR #100103698, AZ #889093, CA #0D10271, CO #289479, CT #2288743, DC #2878605, DE #1101982, FL #L062692 GA #150814, HI #371434, IA #1002040202, ID #151024, IL #100287664, IN #666086, KS #260131681, KY #713412, LA #495810, MA #1913568, MD #100036204, ME #AGN144994, MI #0091043, MN #40179713, MO #8025297, MS #15014571, MT #719731, NC #1000063494, NE #100179459, NH #2062902, NJ #1230988, NM #100003002, NV #535091, NY #PC-1142496, OK #10008147, OR #100166662, PA #557878, RI #1075048, SC #174543, SD #10010338, TN #5424, TX #1446496, UT #296235, VA #126950, VT #667463, WI #2544064, WV #100107820

CLASS NAME/DESCRIPTION	CLASS CODE	COMMENTS
Attorney Support Services	8821	Avoid process servers and messengers. No bicycles or skateboards.
Attorney	8820	Avoid process servers.
Auditor or Accountant	8803	Prefer office related exposure with limited travel and NO inventory taking activities. Looking for the shop doing taxes and bookkeeping operations.
Automobile Accessories Store	8046	NO involvement in racing activities.
Auto or Truck Repair Shop or Garage mobile	8389	No towing or road service contacts allowed. NO split rim tire work. NO motorcycles, ATVs or mobile homes. NO auto impound yards.
Auto or Truck Service Station mobile	8387	No towing or road service contacts allowed. NO split rim tire work. NO motorcycles, ATVs or mobile homes. NO auto impound yards.
Bank	8808	No Security Guards or Messengers on Payroll (subcontracted only with Certificate of Insurance on file).
Barber Shop or Beauty Parlor	9586	Looking for the shop with all employees on the payroll. Fixed location exposure only. NO tattoos. NO use of independent contractors/1099s. Limited, if any, massage. NO employee group transportation.
Beverage Preparation Shop	8078	NO bars or taverns.
Bicycle/Bicycle Accessories Store	8066	NO racing sponsorship or off site events.
Book Store - Retail	8071	NO adult videos or sales of related paraphernalia.
Bowling Center/Billiard Hall	9092	Avoid hours of operations past midnight. Security and location
Church/Clergy	8840	Watch for mission work including international assignments or volunteer exposure. Watch height exposures for repair and maintenance.
Clerical Office Employees	8810	Should be a stand-alone company and not a part of another type of operation, i.e. NO paper contractors.
Clothing/Wearing Apparel - Retail	8008	
College or School - Private	9101	Avoid trade schools that are teaching activities more physical than normal classroom. Avoid social service home instruction programs and other similar operations.
College or School - Private Academic Professionals	8868	Avoid trade schools that are teaching activities more physical than normal classroom. Avoid social service home instruction programs and other similar operations.
Computer Programming	8859	Computer Programming or S
Computer Store	8062	
Convenience/Grocery Store - Retail	8061	Consider security & location. NO sale of fireworks or pornographic items.
Credit Union	8801	NO Security Guards or Messengers on Payroll (subcontracted only with Certificate of Insurance on file).
Dental Laboratory	4692	Limited pick up and delivery using employees own vehicles. Safety protocols for melting various metals & exposures to chemicals. New ventures acceptable with significant relevant experience.
Dentist & Dental Surgeon	8839	Consider security & location. NO sale of fireworks or pornographic items.
Document Duplication/Photocopying	8019	Consider security & location. NO sale of fireworks or pornographic items.
Draftpersons	8810	Consider security & location. NO sale of fireworks or pornographic items.
Dry Cleaning or Laundry - Retail	2589	Limited pick up or delivery. NO attendants past 11:00pm at coin operated facilities engaged in fluff and fold laundry activities. Prefer modern eco friendly solvents.
Electronic Prepress - All Operations	4297	
Eyewear Store	8013	
Florist - Retail	8001	Limited delivery using personal vehicles. Limited plant services in private homes and offices. NO rental of plants to commercial concerns and offices. NO parade float decorating.
Fruit or Vegetable Store - Retail	8006	
Funeral Director	9620	
Garden Supplies Store	8004	Well controlled lifting and delivery exposures. Sales and delivery of rocks, masonry and other building materials are not contemplated in this class. Prefer certified forklift operators.

CLASS NAME/DESCRIPTION	CLASS CODE	COMMENTS
Graphic Design - All Operations	4297	
Grocery Store - Retail	8006	
Hardware Store - Retail	8017	Locksmithing is contemplated but watch for sales and delivery of safes. Risk should have minimal outside service work.
Ice Cream or Frozen Yogurt Shop	8078	
Insurance Company	8822	
Jewelry Store	8013	Location, robbery or safety protocols and training. NO armed guards on payroll.
Library	8810	Library, librarians or professional assistants.
Lighting Fixtures Store	8063	Installation of fixtures is not contemplated in this class.
Mailing or Addressing Company	8800	Avoid heavy items in a warehouse exposure. Avoid high tiered shelving and off the ground exposures.
Meat/Fish/Poultry Store - Retail	8031	No butchering operations. Personal protective equipment enforced. Attention to housekeeping
Mortgage Bankers - All Employees	8749	
Museum	8838	
Office Supplies Store	8064	
Physician	8834	Prefer fixed locations. Avoid emergency centers. Urgent care centers may be acceptable.
Picture Frame Assembly	2840	Prefer well controlled delivery exposures. Prefer drop ship or common carrier.
Picture or Artwork Framing	2840	
Printed Circuit Board Manufacturing	4354	Need a clear description of what is being manufactured and controls in place for caustic chemicals.
Printing - Editing	8813	
Printing - Quick Printing	8019	Watch for delivery using employee's personal vehicles.
Printing - Screen Printing/Editing	8846	
Public College or School	8875	
Restaurant or Tavern Fixed	9079	Targeting full service restaurants and fast food. NO bouncers. Limited entertainment. Fixed locations preferred.
Retail Stores	8017	NO pawn shops, sale of fireworks, pornography or related material. Avoid pet stores that do animal grooming or have exotic or dangerous pets. NO baggage handling operations (skycaps). NO dance hall operations. NO shopping cart recovery services. Watch for security and location.
Sandwich Shop - Not Restaurant	8078	
Store - Paint or Paint Supplies	8065	Limited delivery operations.
Towel or Toilet Supplies	8017	Watch delivery exposures and driver management including vehicle maintenance. Watch operations which receive and sort soiled materials from hospitals or hotels/motels. Proper personal protective equipment required in handling soiled materials.
Upholstering	9522	
Video Rental Store	8070	NO adult videos or sales of related paraphernalia.

ALMOST 300 MORE CLASSES AVAILABLE IN OUR WORKERS' COMP PROGRAM!

Class codes and descriptions may vary by state. Please contact BTIS at 855.593.3973 for more information

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