Workers' Compensation Clear Spring Product Guide

btis

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

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

Landscape Gardening & Drivers Asphalt Works Operated by Paving Contractors Permanent Location & Drivers Cement Mfg Hone or Oil Stone Mfg & Drivers Cable Mfg or Wire Drawing Not Iron or Steel Pasta or Noodle Mfg Bakery Salespersons & Drivers Grain or Feed Milling
Paving Contractors Permanent Location & Drivers Cement Mfg Hone or Oil Stone Mfg & Drivers Cable Mfg or Wire Drawing Not Iron or Steel Pasta or Noodle Mfg Bakery Salespersons & Drivers
Hone or Oil Stone Mfg & Drivers Cable Mfg or Wire Drawing Not Iron or Steel Pasta or Noodle Mfg Bakery Salespersons & Drivers
Cable Mfg or Wire Drawing Not Iron or Steel Pasta or Noodle Mfg Bakery Salespersons & Drivers
Iron or Steel Pasta or Noodle Mfg Bakery Salespersons & Drivers
Bakery Salespersons & Drivers
Grain or Feed Milling
Cereal or Bar Mfg
Sugar Manufacturing or Refining From Sugar Cane or Sugar Beets
Ice
Candy
Condensed Milk Mfg
Butter or Cheese Mfg & Route Supervisors
Fish
Fruit Packing
Pickle Mfg
Cannery NOC
Fruit Evaporating or Preserving
Brewery & Drivers
Alcohol Mfg Grain All Operations
Fruit Juice Mfg & Drivers
Beverage Mfg Carbonated All Operations
Tobacco Products Mfg NOC
Carpet or Rug Mfg Jute or Hemp
Felting Mfg
Silk Thread or Yarn Mfg
Rayon Mfg
Hosiery Mfg
Glove or Mitten Mfg Knit
Braid or Fringe Mfg
Embroidery Mfg
Carpet or Rug Mfg NOC

CLASS LIST

Textile Bleaching 3030 Iron or Steel Fabrication 3515 Loom Harness or Reed Mfg 3030 Iron works or Steelworks Shop 3548 Arms Mfg NOC 3548 Arms Mfg NOC 3549 Arms Mfg NOC 3559 Confection Machine Mfg NOC 3559 Confection Machine Mfg NOC 3559 Arms Mfg NOC 3569 Arms Mfg NO
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2714 Veneer Mfg Automatic Screw Machine 3724 Door Installation Overhead & Drivers
2731 Planing or Molding Mill Products Mig
2735 Barrel Stock Mfg Wood 3146 Hardware Mfg NOC 3807 Automobile Radiator Mfg
Box Mfg Box Shook or Pallet Wooden 3169 Stove Mfg 3169 Stove Mfg 3808 Automobile Mfg or Assembly
3179 Electrical Apparatus Mrg NOC
3180 Electric or Gas Lighting
7188 Dlumbers Supplies Mfg NOC
3220 Can Mfg
322/ Agate or Enamel Ware Mfg
2005 Brush of Broom Assembly 3227 Aluminum Ware Mfg
7240 Cable or Wire Pone Mfg Iron or Steel
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4021 Mfg NOC & Drivers
2883 Furniture Manufacturing and Cabinet Shop Wood NOC 3257 Chain Mfg Formed or Welded 4024 Brick Mfg Fire or Enameled & Drivers
2915 Plywood Mfg 3270 Eyelet Mfg Coffin and Casket Mfg and
2916 Veneer Products Mfg 3303 Spring Mfg 4034 Contract Concrete & Drive
2923 Musical Instrument Mfg Wood NOC 3307 Heat Treating Metal 4036 Plaster or Staff Mixing & Driv
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Iron or Steel Manufacturing 3365 Welding or Cutting NOC & Drivers 4062 Pottery Mfg Porcelain Ware
Rolling Mill & Drivers 3383 Gold Leaf Mfg Glassware Mfg No Automatic
3022 Pipe or Tube Mfg NOC & Drivers 3385 Clock Mfg Blowing Machines
3027 Lead Works & Drivers 3400 Automobile Stamped Parts Mfg 4114 Glassware Mfg NOC
Pipe or Tube Mfg Iron or Steel & Drivers Agricultural or Construction Machinery Mfg



CLASS LIST

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Box Mfg Set Iron or Steel Erection Frame Structures Set	4207	Pulp Mfg Chemical Process	5037	Painting	5606	Contractor Project Manager
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CLASS LIST

CLAS	S DESCRIPTION	CLASS	S DESCRIPTION	CLASS	S DESCRIPTION
8021	Store Fish	8392	Automobile Storage Garage	9058	Commissary Work Restaurant Employees
8031	Cold Storage Locker Frozen Foods	8393	Automobile Body Repair	9060	Club Country
8032	Store Clothing	8500	Metal Scrap Dealer & Drivers	9061	Club NOC & Clerical
8033	Store Meat	8601	Architectural or Engineering Firm Including Salespersons & Drivers	9063	Exercise or Health Institute & Clerical
8034	Store Grocery Wholesale		Inspection of Risks for Insurance	9082	Caterer
8039	Store Department Retail	8720	or Valuation Purposes NOC	9083	Doughnut Shop Retail
8044	Furniture Rental Chairs	8721	Real Estate Agency Outside	9084	Bar
8045	Store Drug Retai		Employees & Collectors	9089	Billiard Hall
8046	Automobile	8723	Insurance Companies Including Clerical & Salespersons	9093	Bowling Lane
8047	Store Drug Wholesale		Salespersons or Collectors	9093	-
8058	Building Material Dealer New Materials Only Store Employees	8737	Outside Program Coverage Under the Federal Employers Liability Act (FELA)	9101	Religious Organization All Other Employees
8072	Store Audio or Video Cassette	8742	Estimators	9102	Lawn Maintenance Commercial or Domestic & Drivers
8102	Bean Sorting or Handling		News Agent or Distributor of	9154	Theater NOC All Other Employees
8103	Clippings Dealer	8745	Magazines or Other Periodicals Not Retail Dealer & Salespersons	9156	Theater NOC Players
8106	Concrete Reinforcing Rod or Bar Dealer & Drivers	8748	Automobile	9220	Cemetery Operation & Drivers
	Contractors Equipment	0000	Mailing or Addressing Company or	9402	Sewer Cleaning & Drivers
8107	Rental & Drivers	8799	Letter Service Shop Clerical Staff	9501	Painting Shop Only & Drivers
8111	Plumbers Supplies Dealer & Drivers	8800	Mailing or Addressing Company or Letter Service Shop	9505	Automobile
8116	Farm Machinery Dealer All Operations & Drivers	8803	Auditor	9516	Electronic Equipment Installation
8203	Ice Mfg or Distribution & Drivers	8810	Clerical Office Employees NOC	9519	Air Conditioning Systems Portable Units Installation
8204	Building Material Yard & Local Managers	8814	Clerical Office Employees NOC Coverage Under the Federal Employers	9521	Advertising Display Installation Service
8209	Vegetable Packing & Drivers		Liability Act (FELA) Program	9522	Automobile
8215	Feed	8820	Attorney All Employees & Clerical	9534	Bell Installation Tower & Drivers
8227	Concrete Forms Reconditioning	8868	Concrete Forms Reconditioning	9554	Sign Installation
8227	and Leasing		and Leasing	9586	Barber Shop
8232	Building Material Dealer New Materials Only All Other	8869	Child Care Center All Employees Including Clerical	9600	Taxidermist
	Employees & Yard	8871	Clerical Telecommuter Employees	9620	Crematory Operation & Drivers
8233	Coal Merchant & Local Managers	8901	Telecommunications Co: Office or		
8235	Sash	8901	Exchange Employees & Clerical		
8263	Junk Dealer & Divers	9012	Building or Property Management Property Managers and Leasing		
8264	Bottle Dealer Used & Drivers		Agents & Clerical		
8265	Iron or Steel Scrap Dealer & Drivers	9014	Chimney Cleaning Residential No Chimney Cleaning Above Ground Level & Drivers		
8291	Storage Warehouse Cold	5511			
8292	Storage Warehouse NOC	9015	Bathhouse Beach		
8293	Furniture Moving & Storage	9032	Apartment House Operations		
8380	Air Conditioning Systems Automobile Installation	9052	All Employees Commissary Work All Other		
8381	Gasoline Station Self	-	Employees & Salespersons		