

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



Get a Quote!

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

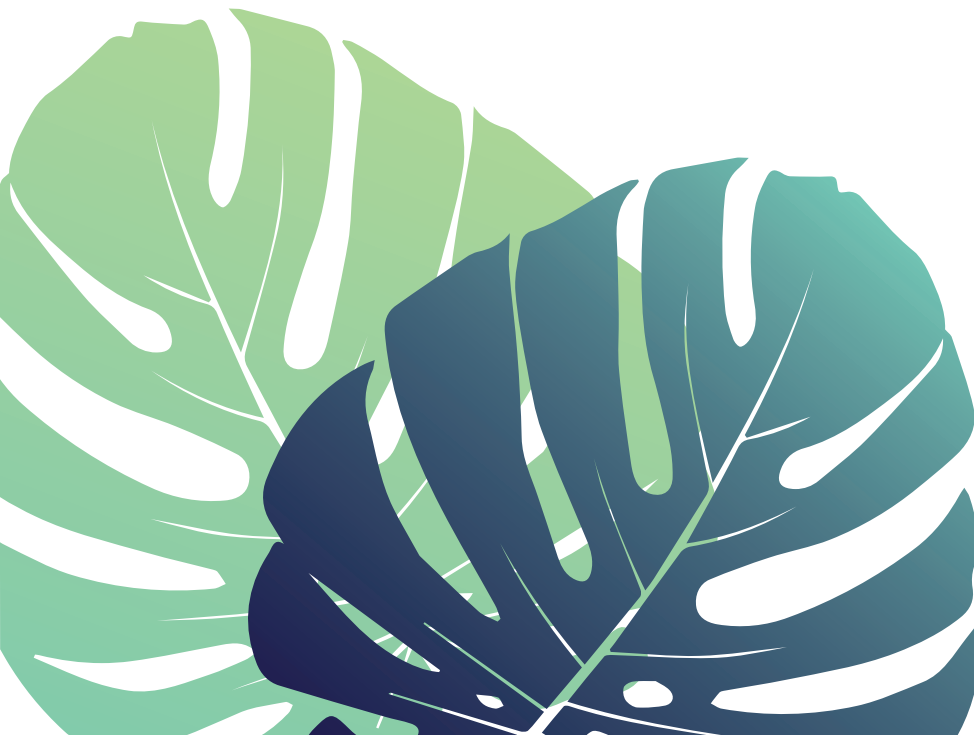
MULTIPLE BILLING PLANS

- 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 |
| 1701 | Cement Mfg |
| 1803 | Hone or Oil Stone Mfg & Drivers |
| 1924 | Cable Mfg or Wire Drawing Not Iron or Steel |
| 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 |
| 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 | 3515 Loom Harness or Reed Mfg |
| 2416 Thread or Yarn Dyeing or Finishing | 3040 Iron or Steel Fabrication Ironworks Shop Ornamental & Drivers | 3548 Arms Mfg NOC |
| 2417 Cloth Printing | 3041 Iron or Steel Fabrication Ironworks Shop Decorative or Artistic & Foundries | 3559 Confection Machine Mfg |
| 2501 Awning or Tent Mfg Shop | 3064 Sign Manufacturing Metal | 3574 Air Pressure or Steam Gauge Mfg |
| 2503 Dressmaking or Tailoring Custom Exclusively | 3076 Airplane Subassemblies Mfg Metal | 3581 Fuel Injection Device Mfg |
| 2570 Box Spring or Mattress Mfg | 3113 Tool Mfg Not Drop or Machine Forged NOC | 3612 Engine Mfg NOC |
| 2586 Cleaning or Dyeing & Route Supervisors | 3114 Tool Mfg Drop or Machine Forged NOC Machining or Finishing of Tools or Die Making Operations | 3629 Additive Manufacturing NOC No Assembly |
| 2587 Toilet or Towel Supply Co & Route Supervisors | 3118 File Mfg | 3632 Automotive Machine Shop |
| 2589 Dry Cleaning and Laundry Store Retail & Route Supervisors | 3126 Tool Mfg Agricultural | 3634 Automatic Sprinkler Head Mfg |
| 2651 Shoe Findings Mfg | 3131 Button or Fastener Mfg Metal | 3635 Gear Mfg or Grinding |
| 2660 Boot or Shoe Mfg NOC | 3132 Bolt or Nut Mfg | 3643 Electric Power or Transmission Equipment Mfg |
| 2683 Luggage Mfg | 3145 Automatic Screw Machine Products Mfg | 3648 Automotive Lighting |
| 2688 Leather Belting Mfg | 3146 Hardware Mfg NOC | 3681 Electrical Cord Set |
| 2714 Veneer Mfg | 3169 Stove Mfg | 3685 Instrument Mfg NOC |
| 2731 Planing or Molding Mill | 3179 Electrical Apparatus Mfg NOC | 3724 Door Installation Overhead & Drivers |
| 2735 Barrel Stock Mfg Wood | 3180 Electric or Gas Lighting Fixtures Mfg | 3726 Boiler Installation or Repair Steam |
| 2759 Box Mfg Box Shook or Pallet Wooden | 3188 Plumbers Supplies Mfg NOC | 3807 Automobile Radiator Mfg |
| 2790 Last or Shoe Form Mfg | 3220 Can Mfg | 3808 Automobile Mfg or Assembly |
| 2797 Manufactured | 3224 Agate or Enamel Ware Mfg | 3821 Automobile Recycling & Drivers |
| 2799 Manufactured | 3227 Aluminum Ware Mfg | 3822 Automobile |
| 2802 Carpentry Shop Only & Drivers | 3240 Cable or Wire Rope Mfg Iron or Steel | 3824 Automobile |
| 2835 Brush or Broom Assembly | 3241 Wire Drawing Iron or Steel | 3827 Automobile Engine Mfg |
| 2836 Brush or Broom Mfg NOC | 3255 Wire Cloth Mfg | 3851 Motorcycle Mfg or Assembly |
| 2841 Brush or Broom Handle Mfg | 3257 Chain Mfg Formed or Welded | 3865 Baby Carriage Mfg |
| 2881 Barrel Assembly Wood | 3270 Eyelet Mfg | 4000 Clay or Shale Digging & Drivers |
| 2883 Furniture Manufacturing and Cabinet Shop Wood NOC | 3303 Spring Mfg | 4021 Brick or Clay Products Mfg NOC & Drivers |
| 2915 Plywood Mfg | 3307 Heat Treating Metal | 4024 Brick Mfg Fire or Enameled & Drivers |
| 2916 Veneer Products Mfg | 3315 Brass or Copper Goods Mfg | 4034 Coffin and Casket Mfg and Installation Concrete & Drivers |
| 2923 Musical Instrument Mfg Wood NOC | 3365 Welding or Cutting NOC & Drivers | 4036 Plaster or Staff Mixing & Drivers |
| 3004 Iron or Steel Manufacturing Steelmaking & Drivers | 3383 Gold Leaf Mfg | 4038 Dress Form Mfg |
| 3018 Iron or Steel Manufacturing Rolling Mill & Drivers | 3385 Clock Mfg | 4062 Pottery Mfg Porcelain Ware Mechanical Press Forming |
| 3022 Pipe or Tube Mfg NOC & Drivers | 3400 Automobile Stamped Parts Mfg | 4111 Glassware Mfg No Automatic Blowing Machines |
| 3027 Lead Works & Drivers | 3507 Agricultural or Construction Machinery Mfg | 4114 Glassware Mfg NOC |
| 3028 Pipe or Tube Mfg Iron or Steel & Drivers | | |

CLASS LIST

| CLASS DESCRIPTION | CLASS DESCRIPTION | CLASS DESCRIPTION |
|--|---|--|
| 4206 Pulp Mfg Ground Wood Process | 5022 Fireplace Construction | 5537 Heating |
| 4207 Pulp Mfg Chemical Process | 5037 Painting | 5606 Contractor Project Manager |
| 4239 Paper Mfg | 5040 Iron or Steel Erection Frame Structures | 5610 Cleaner Debris Removal Construction |
| 4240 Box Mfg Set | 5059 Iron or Steel Erection Frame Structures Not Over Two Stories in Height | 5645 Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height |
| 4243 Box Mfg Folding Paper NOC | 5102 Awning | 5650 Exterminator |
| 4244 Corrugated or Fiberboard Container Mfg | 5146 Fixtures or Furniture Installation Portable NOC | 6217 Airport Construction Grading & Drivers |
| 4250 Paper Coating | 5183 Boiler or Steam Pipe Insulating & Drivers | 6229 Drainage or Irrigation System Construction & Drivers |
| 4251 Carbon Paper or Typewriter Ribbon Mfg | 5188 Automatic Sprinkler Installation & Drivers | 6319 Gas Main or Connection Construction & Drivers |
| 4263 Fiber Goods Mfg | 5190 Cable Installation & Drivers | 6325 Conduit Construction For Cables or Wires & Drivers |
| 4273 Bag | 5191 Computer Device Installation | 6400 Fence Installation and Repair Metal |
| 4279 Match Mfg | 5192 Coffee Service Companies All Operations & Salespersons | 6504 Food Products Mfg NOC |
| 4283 Building or Roofing Paper or Felt Preparation No Installation | 5213 Cleaning or Renovating Building Exteriors | 7219 Automobile Haulaway or Driveaway All Employees & Drivers |
| 4299 Electrotyping | 5215 Concrete Construction Private Residences Not Monolithic | 7230 Trucking parcel or package delivery |
| 4304 Newspaper Publishing | 5221 Concrete or Cement Work Floors | 7370 Limousine Co All Other Employees & Drivers Nonscheduled |
| 4307 Bookbinding | 5222 Chimney Construction Not Metal | 7382 Conduit Construction For Cables or Wires & Drivers |
| 4351 Photoengraving | 5348 Ceramic Tile | 7390 Conduit Construction For Cables or Wires & Drivers |
| 4352 China Decorating By Hand | 5402 Greenhouse Erection All Operations | 7520 Waterworks Operation & Drivers |
| 4361 Film Print Shops All Employees & Clerica | 5403 Carpentry Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Bldgs and Structures | 7600 Telecommunications Co Cable TV |
| 4420 Rubber Tire Mfg | 5437 Carpentry Installation of Cabinet Work or Interior Trim | 7605 Carpentry Installation of Cabinet Work or Interior Trim |
| 4432 Pen Mfg | 5443 Lathing & Drivers | 7610 Motion Picture Production In Studios or Outside All Operations Up to the Development of Negatives & Clerica |
| 4452 Bone or Ivory Goods Mfg | 5445 Wallboard | 8001 Florist |
| 4459 Plastics Mfg Sheets | 5462 Glazier Away From Shop & Drivers | 8002 Automobile Rental Co All Other Employees & Counter Personnel |
| 4470 Cable Mfg Insulated Electrical | 5474 Waterproofing Roofs of Mobile Homes | 8006 Coffee |
| 4484 Button Mfg NOC | 5478 Floor Covering Installation Resilient Flooring Carpet and Laminate Flooring | 8008 Store Clothing |
| 4493 Fabric Coating or Impregnating NOC | 5479 Insulation Work NOC & Drivers | 8010 Bicycles Retail Sale or Rental |
| 4557 Buffing or Polishing Compounds Mfg | 5480 Plastering NOC & Drivers | 8013 Diamond Cutting or Polishing |
| 4611 Cosmetics Mfg | 5491 Paperhanging & Drivers | 8015 Quick Printing Copying or Duplicating Service All Employees & Clerical |
| 4653 Glue Mfg & Drivers | 5506 Airport Construction Paving & Drivers | 8017 Coffee |
| 4692 Dental Laboratory | 5535 Awning Erection Metal Erection of Metal Awnings Exclusively & Drivers | 8018 Barber or Beauty Parlor Supply House |
| 4693 Pharmaceutical or Surgical Goods Mfg NOC | | |
| 4703 Corn Products Mfg | | |
| 4720 Soap or Synthetic Detergent Mfg | | |
| 4902 Fishing Rod and Tackle Mfg | | |
| 4923 Photographic Supplies Mfg | | |
| 5020 Ceiling Installation Suspended Acoustical Grid Type | | |

CLASS LIST

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