

# 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
1463	Asphalt Works
1463	Briquette Mfg
1463	Coke Mfg
1701	Cement Mfg
1710	Stone Crushing
1741	Plaster Mills
1803	Stone Cutting/Fabrication
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	3169 Water Heater Mfg
2142 Distilling	2842 Wood Products Mfg	3178 Electronic Element Mfg
2142 Vinegar Mfg	2852 Window Blind Mfg/Assembly	3179 Electrical Apparatus Mfg
2163 Bottling	2881 Furniture Assembling	3180 Light Fixture/Lamp Mfg/Assembly
2222 Spinning/Weaving/Fiber Processing	2881 Coffin/Casket Mfg/Assembling	3220 Can Mfg
2362 Knitting	2883 Furniture Mfg-wood	3241 Wire/Wire Rope/Cable Mfg incl wire dwg
2402 Carpet/Rug Mfg	2915 Veneer/Veneer Products Mfg	3257 Wire Goods Mfg
2413 Textiles	2923 Musical Instrument Mfg other than metal	3365 Welding/Cutting
2501 Clothing Mfg	3018 Steel Making/Processing	3383 Jewelry Mfg
2501 Hat Mfg	3022 Pipe/Tube/Extrusion Mfg	3383 Clock Mfg
2501 Tailoring	3030 Iron/Steel Works-structural	3383 Watch Mfg
2501 Lampshade Mfg	3039 Reinforcing Steel Fabrication	3383 Trophy Mfg
2501 Flower/Flower Arrangement Mfg-artificial	3040 Iron/Steel Works-non-structural	3400 Metal Goods Mfg
2570 Mattress/Box Springs Mfg	3060 Door/Window Mfg-metal/plastic	3401 Tube/Pipe Products Mfg
2571 Pillow/Quilt/Comforter/Cushion Mfg	3060 Door/Window Frame Mfg-metal/plastic	3401 Gate/Corral Mfg
2576 Awning/Tarp/Canvas Goods Mfg	3060 Door/Window Screen Mfg	3501 Machinery Mfg-portable tools
2589 Dry Cleaning/Laundry-retail	3066 Sheet Metal Products Mfg	3501 Machinery Mfg-swimming pool/spa
2589 Dry Cleaning-N.O.C.	3066 Aluminum Ware Mfg	3507 Machinery Mfg agricultural/construction
2660 Boot/Shoe Mfg/Repairing	3066 Coppersmithing	3560 Machinery Mfg commercial-food processing
2683 Luggage Mfg-hard case/framed	3070 Computer Memory Disk Mfg	3560 Machinery Mfg-industrial
2688 Leather Goods Mfg	3076 Furniture Mfg-meta	3560 Machinery Mfg material handling equip
2710 Sawmills/Shingle Mills	3076 Wheelchair Mfg	3568 Electrical Connector Mfg
2710 Log Chipping	3099 Tool Mfg-N.O.C.	3569 Electric Motor Mfg/Repair
2710 Wood Treating/Preserving	3110 Blacksmithing	3570 Electric Appliance Mfg
2731 Planing/Moulding Mills	3131 Clothing Button/Fastener/Zipper Mfg	3572 Medical Instrument Mfg
2757 Pallet Mfg/Repair/Reconditioning	3131 Engraving/Laser Cutting /Laser Welding	3573 Power Supply Mfg
2757 Pallet Dealers	3131 Wine Cork/Cap/Capsule /Retainer Mfg	3574 Machine Mfg
2759 Wooden Box/Container Mfg	3146 Hardware Mfg	3574 Golf Club/Fishing Rod Mfg/Repair
2790 Pattern/Model Mfg	3146 Heat Treating	3577 Printed Circuit Board Assembling
2797 Mobile/Modular/Manufact Home/Bldg Mfg	3152 Nail/Tack/Rivet Mfg	3612 Pump/Hydraulic Apparatus Mfg/Repair
2797 Auto Body Mfg	3152 Nut/Bolt/Screw Mfg	3620 Boiler Mfg
2797 Recreational Vehicle Mfg	3152 Screw Machine Products Mfg	3620 Plate Steel Products Mfg
2806 Door/Sash/Window Mfg-wood	3165 Air Conditioning/Refrigeration Equip Mfg	3632 Machine Shops
2806 Shutter Mfg	3165 Refrigerator Mfg	3634 Valve Mfg
2812 Cabinet Mfg-wood	3165 Solar Panel Mfg	3643 Electric Power/Transmission Equip Mfg
2819 Truss/Building Components Mfg	3169 Stove/Oven Mfg	
2840 Picture Frame Assembly		

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CLASS   DESCRIPTION	CLASS   DESCRIPTION	CLASS   DESCRIPTION
3643 Electric Control Panel/Switchgear Mfg	4111 Cathedral/Art Glass Products Mfg	4498 Plastics-injection molded products mfg
3647 Battery Mfg	4239 Paper/Cardboard Stock Mfg	4499 Plastics-thermoformed products mfg
3647 Lead Mfg/Reclaiming/Alloying	4239 Fiber Products Mfg	4557 Ink/Adhesive/Polish /Wax Products Mfg
3651 Electrical Wire Harness Mfg	4240 Box Mfg-paper/cardboard-rigid	4558 Resin Mfg
3681 Instrument Mfg-electronic	4243 Box Mfg-paper/cardboard-folding	4611 Drug/Medicine/Pharm Preparations Mfg
3681 Computer/Computer Peripheral Equip Mfg	4244 Corrugated/Fiber Board Container Mfg	4623 Cosmetic/Personal Care Products Mfg
3681 Telecommunications Equip Mfg	4250 Paper Coating/Laminating	4683 Vegetable Oil Mfg/Refining
3681 Audio/Video Electronic Products Mfg	4250 Computer/Typewriter Ribbon Mfg/Refurbish	4683 Cottonseed Oil Mfg/Refining
3682 Instrument Mfg-non-electronic	4251 Envelope Mfg	4691 Orthotic/Prosthetic Device Mfg
3683 Speaker Mfg	4279 Paper Goods Mfg	4692 Dental Laboratories
3724 Millwright Work	4279 Bag Mfg-paper	4717 Butter Substitutes Mfg
3724 Electrical Machinery/Aux Apparatus	4283 Building/Roofing Paper/Asphalt	4720 Soap/Synthetic Detergent Mfg
3726 Boiler Install/Service/Repair	4286 Bag Mfg-plastic	4829 Chemical Mfg
3805 Auto/Truck Engine Mfg	4295 Printing-screen-all other employees	4983 Gasket Mfg
3808 Auto/Motorcycle Mfg/Assembling	4295 Screen Printed Merchandise Dealers-other	5020 Ceiling Installation
3815 Truck/Truck Trailer/Bus Mfg/Assembling	4297 Electronic Pre-press-all operations	5027 Masonry-low wage
3815 Truck Body Mfg-truck/trailer/bus	4297 Graphic Design-all operations	5028 Masonry-high wage
3821 Auto/Truck Dismantling	4299 Printing-all other employees	5040 Iron/Steel Erection-structural
3828 Auto/Truck Parts Rebuilding	4299 Bookbinding-all other employees	5040 Bridge Building-metal
3830 Aircraft/Spacecraft Mfg	4304 Newspaper Publishing-all other employees	5040 Painting-steel structures/bridges
3830 Unmanned Aircraft System Mfg	4351 Photo Engraving	5057 Iron/Steel Erection-N.O.C.
3831 Machine Shops-aircraft components	4354 Printed Circuit Board Mfg	5102 Iron/Steel Erection-non-structural
3840 Auto/Truck/Motorcycle Parts Mfg	4361 Photographers	5102 Floor Installation
4000 Sand/Gravel Digging	4361 Photofinishing	5107 Door/Pre-Glazed Window Installation
4000 Clay Digging	4362 Motion Pictures-processors /distributors	5108 Door Installation-overhead doors
4000 Salt Production	4420 Rubber Tire Recapping/Retreading	5128 Instrument Install/Repair
4000 Dredging	4432 Pen/Mechanical Pencil Mfg	5140 Electrical Wiring-high wage
4034 Concrete Products Mfg	4470 Wire/Wire Rope/Cable Mfg-no wire drawing	5146 Cabinet/Fixture/Trim Installation
4036 Plaster Board Mfg	4478 Plastic Goods Mfg	5146 Sign Installation/Repair
4038 Plaster/Concrete Statuary /Ornament Mfg	4492 Sign Mfg-metal/plastic/wood	5183 Refrigeration Equip-low wage
4038 Taxidermist	4494 Plastics-blow molded products mfg	5183 Heating/Air Conditioning Equip-low wage
4041 Brick/Clay Building Products Mfg	4495 Plastics-extrusion molded products mfg	5184 Steam Pipe/Boiler Insulation
4049 Pottery Products Mfg	4496 Plastics-fabricated products mfg	5185 Automatic Sprinkler Install-low wage
4111 Glassware Mfg-no automatic machines	4497 Plastics-fiber reinforced products mfg	5186 Automatic Sprinkler Install-high wage
4111 Incandescent Lamp/Fluorescent Tube Mfg		5187 Plumbing-high wage
		5187 Refrigeration Equipment-high wage

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CLASS   DESCRIPTION	CLASS   DESCRIPTION	CLASS   DESCRIPTION
5187 Heating/Air Conditioning Equip-low wage	5538 Heating/Air Conditioning Duct-low wage	7219 Express Companies
5190 Electrical Wiring-low wage	5542 Sheet Metal Work-high wage	7219 Mobile Crane/Hoisting Service
5191 Office Machine/POS Equip Install/Repair	5542 Heating/Air Conditioning Duct-high wage	7227 Auto Tow/Roadside Assistance
5192 Vending/Coin-Operated Machines	5606 Contractors-executive level supervisors	7232 Mail Delivery Service Companies
5195 Communications Cabling	5632 Steel Framing-light gauge-low wage	7248 Marine Appraisers/Surveyors
5201 Concrete/Cement Work-sidewalks-low wage	5633 Steel Framing-light gauge-high wage	7272 Water Truck Service Companies
5201 Concrete/Cement Work-low wage	5650 Termite Control Work	7332 Ambulance Services
5205 Concrete/Cement Work-sidewalks-high wage	6003 Pile Driving	7365 Taxicab Operations
5205 Concrete/Cement Work-high wage	6003 Wharf Building	7382 Bus/Shuttle Van/Limousine Operations
5212 Concrete Pumping	6003 Bridge/Trestle Construction-wood	7392 Beer Dealers
5213 Concrete Construction	6218 Excavation-low wage	7520 Water Companies
5214 Concrete/Cement Work-precast	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	8001 Stores-florists
5446 Wallboard Installation-low wage	6315 Water Mains Construction-low wage	8004 Stores-garden supplies
5447 Wallboard Installation-high wage	6315 Gas Mains Construction-low wage	8006 Stores-groceries-retail
5467 Glaziers-low wage	6316 Water Mains Construction-high wage	8006 Stores-fruit/vegetables-retail
5470 Glaziers-high wage	6316 Gas Mains Construction-high wage	8008 Stores-clothing/linens/fabric-retail
5474 Painting/Wallpaper Install-low wage	6325 Conduit Construction /Underground Wiring	8013 Stores-jewelry
5474 Waterproofing-low wage	6364 Irrigation Pipe Installation	8013 Stores-eyewear
5474 Painting-oil/gas storage tanks-low wage	6400 Fence Construction	8015 Stores-furniture
5479 Insulation Work	6504 Food Products Mfg/Processing	8017 Stores-retail
5482 Painting/Wallpaper Install-high wage	7198 Parcel Delivery/Messenger Service	8017 Linen/Restroom Supply Services
5482 Waterproofing-high wage	7198 Armored Transport Services	8017 Product Demonstrators in Stores
5482 Painting-oil/gas-storage tanks-high wage	7207 Stables	8018 Stores-wholesale
5484 Plastering/Stucco Work-low wage	7207 Clubs-riding	8019 Printing-quick printing
5485 Plastering/Stucco Work-high wage	7207 Horse Shows/Rodeos stable employees	8019 Document Duplication/Photocopying
5506 Street/Road Construction-paving	7207 Pack Trains	8021 Stores-meat/fish/poultry-wholesale
5507 Street/Road Construction-grading	7207 Racing Stables-harness racing	8028 Equipment/Machinery Rental Yards
5538 Sheet Metal Work-low wage	7219 Trucking Firms	8031 Stores-meat/fish/poultry-retail
		8032 Stores-clothing/linens /fabric-wholesale
		8039 Stores-department stores
		8041 Stores-wine/spirits-wholesale

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CLASS   DESCRIPTION	CLASS   DESCRIPTION	CLASS   DESCRIPTION
8042 Stores–floor covering	8387 Auto/Truck Gasoline Service Stations	8755 Labor Unions
8046 Stores–auto/truck parts/accessories	8387 Auto/Truck Oil/Fluid Service Facilities	8800 Mailing/Addressing Companies
8057 Boat Dealers	8387 Auto/Truck Washing Facilities	8801 Credit Unions
8059 Stores–tile	8388 Rubber Tire Dealers	8803 Auditing/Accounting /Management Consulting
8060 Stores–wine/beer/spirits–retail	8389 Auto/Truck Repair Facilities	8806 Sheltered Workshops
8061 Stores–convenience–retail	8390 Auto/Truck/Van Conversion/Customizing	8807 Newspaper/Magazine /Book Publishing
8062 Stores–computer	8391 Auto/Truck Dealers	8808 Banks
8063 Stores–lighting fixtures	8392 Auto/Truck Storage Garages /Parking Lots	8810 Clerical Office Employees
8064 Stores–office supplies	8393 Auto/Truck Body Repairing/Painting	8813 Printing–editing
8065 Stores–paint/paint supplies	8397 Auto/Truck Transmission Repair/Rebuild	8813 Bookbinding–editing
8066 Stores–bicycles/bicycle accessories	8400 Motorcycle Dealers/Repair Facilities	8818 Newspaper/Magazine /Printing–editing
8071 Stores–books/video/audio–retail	8500 Metal Scrap Dealers	8820 Law Firms
8078 Sandwich Shops	8601 Engineers–consulting	8821 Law Firm Support Services
8078 Beverage Preparation Shops	8601 Oil/Gas Geologists/Scouts	8822 Insurance Companies
8078 Ice Cream/Frozen Yogurt Shops	8601 Forest Engineers	8831 Hospitals–veterinary
8102 Seed Merchants	8720 Inspection for Insurance/Safety/Value	8831 Kennels
8106 Metal Stock Dealers	8720 Elevator Inspecting	8838 Museums
8107 Machinery/Equipment Dealers	8720 Weighers/Samplers/Inspectors	8840 Church/Temple/Mosque /Synagogue–clergy
8110 Stores–welding supplies	8720 Unmanned Aircraft System Operation	8846 Printing–screen printing–editing
8116 Farm Machinery Dealers /Repair Facilities	8729 Elevator Service Inspections/Oil/Adjust	8846 Screen Printed Merchandise Dlr–editing
8117 Stores–feed/tack/farm supplies	8740 Apt/Condo–prop management supervisors	8847 Beverage Container Collection/Redemption
8209 Vegetable/Tomato Packing/Handling	8740 Commercial Prop–N.O.C.–prop mgmt supv	8859 Computer Programming /Software Development
8215 Hay/Grain/Feed Dealers	8740 Building Op–prop management supervisors	8859 Internet/Web-Based Application Development
8215 Warehouses–grain/bean	8740 Mobile Home Park–prop management supv	8868 Colleges/Schools private professionals
8232 Lumberyards	8740 Warehouses–self-storage–prop management supv	8875 Public Colleges/Schools
8232 Building Material Dealers	8740 Apt/Condo–Seniors–prop management supv	8875 Superintendent of Public Schools Office
8232 Fuel and Material Dealers	8740 Comm/Resident Mixed-Use–prop management supv	9007 Apt/Condo Operation–seniors–other
8267 Machinery/Equipment Dealers–secondhand	8741 Real Estate Agencies	9008 Janitorial Services
8290 Warehouses–self-storage other employees	8742 Salespersons–Outside	9009 Commercial Prop–N.O.C.–other
8291 Warehouses–cold storage	8743 Mortgage Brokers	9010 Mobile Home Park Operation–other
8291 Warehouses–climate controlled storage	8745 News Agents/Distributors Magazines	9011 Apt/Condo Operation–N.O.C.–other
8292 Warehouses–general merchandise	8748 Auto/Truck Dealers–Salespersons	9011 Comm/Resident Mixed-Use–other
8293 Warehouses–furniture	8749 Mortgage Bankers	9015 Building Operation–N.O.C.–other employees
8293 Furniture Moving		
8304 Grain Elevators/Storage Warehouses		
8324 Gasoline Stations		

## CLASS LIST

CLASS   DESCRIPTION	CLASS   DESCRIPTION	CLASS   DESCRIPTION
9015 Church/Temple/Mosque /Synagogue-other	9067 Clubs-boys and girls	9501 Painting-auto/truck bodies
9015 Libraries-private-all other employees	9069 Clubs-gaming	9507 Sign Painting/Lettering /Quick Sign Shops
9016 Amusement/Rec Facilities-no device	9079 Restaurants/Taverns	9516 TV/Video/Audio Equip Install/Repair
9016 Dog Shows	9079 Concessionaires	9519 Household Appliances
9016 Horse Shows/Rodeos not stable employees	9092 Bowling Centers	9519 Water Soften/Condition /Filtration System
9016 Boat Marina/Rental Operation	9092 Billiard Halls	9521 House Furnishings
9031 Pest Control	9092 Skating Centers	9521 Floor Covering
9033 Housing Authorities	9097 Swimming Pool Cleaning/Serviceing	9521 Window Covering
9048 Camps	9101 Colleges/Schools-private	9522 Upholstering-N.O.C.
9048 Boy/Girl Scout Councils camp operations	9151 Theaters-musical entertainment	9522 Upholstering-furniture
9050 Hotels/Motels/Short-Term Housing	9154 Theaters-not motion picture	9522 Auto Upholstering
9053 Health Clubs/Gyms	9156 Theaters-dance/opera	9522 Upholstering-coffin/casket
9053 Swimming Pools/Clubs	9184 Ski Resorts	9522 Upholstering-wheelchair
9053 Clubs-racquet sports	9220 Cemetery Operation	9529 Scaffolds/Construction Elevators
9059 Day Care Centers	9220 Crematory Operation	9529 Decorating
9060 Clubs-country/golf	9402 Sewer/Tank/Hazardous Spill Cleaning	9529 Tent Erection/Removal/Repair
9061 Clubs-N.O.C.	9403 Garbage/Refuse Collecting	9549 Advertising Companies
9066 Homeowners Associations /Housing Co-ops	9403 Street Sweeping Service Companies	9552 Sign Erection/Repair
9067 Clubs - community health/wellness	9403 Document Destruction	9586 Barber Shops/Hair Styling
	9426 Septic/Portable Toilet Services	9610 Motion Pictures-production
	9501 Painting-shop only	9620 Funeral Directors