

# 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



**Clear Spring  
Insurance**



**Delaware  
Life®**



**LACKAWANNA  
INSURANCE GROUP**



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 Enamelled & 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		

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CLASS   DESCRIPTION	CLASS   DESCRIPTION	CLASS   DESCRIPTION
4206 Pulp Mfg Ground Wood Process	5022 Fireplace Construction	5606 Contractor Project Manager
4207 Pulp Mfg Chemical Process	5037 Painting	5610 Cleaner Debris Removal Construction
4239 Paper Mfg	5040 Iron or Steel Erection Frame Structures	5645 Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height
4240 Box Mfg Set	5059 Iron or Steel Erection Frame Structures Not Over Two Stories in Height	5650 Exterminator
4243 Box Mfg Folding Paper NOC	5102 Awning	6217 Airport Construction Grading & Drivers
4244 Corrugated or Fiberboard Container Mfg	5146 Fixtures or Furniture Installation Portable NOC	6229 Drainage or Irrigation System Construction & Drivers
4250 Paper Coating	5183 Boiler or Steam Pipe Insulating & Drivers	6319 Gas Main or Connection Construction & Drivers
4251 Carbon Paper or Typewriter Ribbon Mfg	5188 Automatic Sprinkler Installation & Drivers	6325 Conduit Construction For Cables or Wires & Drivers
4263 Fiber Goods Mfg	5190 Cable Installation & Drivers	6400 Fence Installation and Repair Metal
4273 Bag	5191 Computer Device Installation	6504 Food Products Mfg NOC
4279 Match Mfg	5192 Coffee Service Companies All Operations & Salespersons	7219 Automobile Haulaway or Driveaway All Employees & Drivers
4283 Building or Roofing Paper or Felt Preparation No Installation	5213 Cleaning or Renovating Building Exteriors	7230 Trucking parcel or package delivery
4299 Electrotyping	5215 Concrete Construction Private Residences Not Monolithic	7370 Limousine Co All Other Employees & Drivers Nonscheduled
4304 Newspaper Publishing	5221 Concrete or Cement Work Floors	7382 Conduit Construction For Cables or Wires & Drivers
4307 Bookbinding	5222 Chimney Construction Not Metal	7390 Conduit Construction For Cables or Wires & Drivers
4351 Photoengraving	5402 Greenhouse Erection All Operations	7520 Waterworks Operation & Drivers
4352 China Decorating By Hand	5403 Carpentry Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Bldgs and Structures	7600 Telecommunications Co Cable TV
4361 Film Print Shops All Employees & Clerica	5437 Carpentry Installation of Cabinet Work or Interior Trim	7605 Carpentry Installation of Cabinet Work or Interior Trim
4420 Rubber Tire Mfg	5443 Lathing & Drivers	7610 Motion Picture Production In Studios or Outside All Operations Up to the Development of Negatives & Clerica
4432 Pen Mfg	5445 Wallboard	8001 Florist
4452 Bone or Ivory Goods Mfg	5462 Glazier Away From Shop & Drivers	8002 Automobile Rental Co All Other Employees & Counter Personnel
4459 Plastics Mfg Sheets	5474 Waterproofing Roofs of Mobile Homes	8006 Coffee
4470 Cable Mfg Insulated Electrical	5478 Floor Covering Installation Resilient Flooring Carpet and Laminate Flooring	8008 Store Clothing
4484 Button Mfg NOC	5479 Insulation Work NOC & Drivers	8010 Bicycles Retail Sale or Rental
4493 Fabric Coating or Impregnating NOC	5480 Plastering NOC & Drivers	8013 Diamond Cutting or Polishing
4557 Buffing or Polishing Compounds Mfg	5491 Paperhanging & Drivers	8015 Quick Printing Copying or Duplicating Service All Employees & Clerical
4611 Cosmetics Mfg	5506 Airport Construction Paving & Drivers	8017 Coffee
4653 Glue Mfg & Drivers	5535 Awning Erection Metal Erection of Metal Awnings Exclusively & Drivers	8018 Barber or Beauty Parlor Supply House
4692 Dental Laboratory	5537 Heating	8021 Store Fish
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		

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CLASS   DESCRIPTION	CLASS   DESCRIPTION	CLASS   DESCRIPTION
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	8737 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 & Divers	9058 Commissary Work Restaurant Employees	
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		
8392 Automobile Storage Garage		