

Markel Specialty workers compensation target classes

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Insuring America's Small Business

Target class codes

Class code	Description	Class code	Description
0042	Landscape gardening and drivers: no tree trimming from heights or public road work	2501	Clothing manufacturing
3629	Precision machined parts manufacturing	3632	Machine shop NOC
4361	Photographer: all employees and clerical, salespersons, drivers	4692	Dental laboratory
5348	Tile, stone, mosaic or terrazzo work: inside	5437	Carpentry: installation of cabinet or interior trim, need supplemental application completed
8006	Grocery, convenience and retail store: no 24 hours or robberies in past 3 years	8008	Clothing store
8010	Hardware store	8013	Jewelry store
8015	Quick printing: copying service	8017	Retail store: no 24 hours or robberies in past 3 years
8045	Pharmacies: retail	8046	Auto. accessory retail store: NOC and drivers
8393	Automobile: body repair	8601	Architect or engineer: consulting
8832	Physician and clerical	8864	Social service organizations
8869	Day care center: no home day care	9063	YMCA, YWCA, YMHA, institutional: all emp. and clerical
9082	Restaurant NOC/catering: no delivery (occasional catering is OK), no 24 hours	9083	Restaurant: fast food, no delivery (occasional catering is OK), no 24 hours
9586	Barber shop: no salons that use all contracted/1099 labor/stylists		

Additional class codes

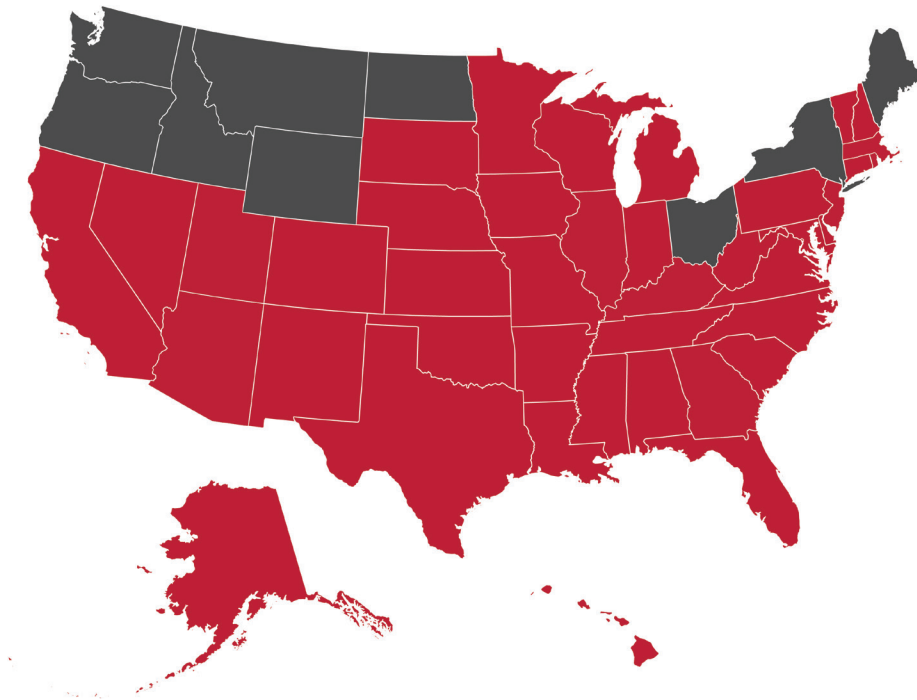
Class code	Description	Class code	Description
3724	Door installation: overhead and drivers	5022	Masonry NOC
5183	Plumbing NOC and drivers	5190	Electrical wiring: within buildings and drivers
5474	Painting or paperhanging NOC: require 3 years prior WC and supplemental application	5478	Floor covering: installation
5537	HVAC and refrigeration systems	7380	Drivers, chauffeurs and their helpers NOC: commercial
8018	Wholesale store NOC	8033	Meat, grocery and provision stores combined: retail NOC
8044	Furniture store and drivers	8232	Building material dealer
8380	Automobile: service or repair center	8742	Salespersons, collectors or messengers: outside
8810	Clerical office employees NOC	8820	Attorney: all employees and clerical, no litigations
8868	School, college and church	9014	Janitorial service by contract/exterminators: no residential cleaning
9015	Homeowners or condominiums association	9052	Hotel
9060	Club: country, golf, fishing or yacht and clerical	9101	School, college, and church: all other employees
9102	Lawn maintenance		

Continued >>>

We specialize in small accounts including start-ups and new ventures!

Underwriting guidelines	Common declinations
<p>Height exposure</p> <ul style="list-style-type: none">• Two stories or less, max height of 20 ft.• No roofing, truss, or gutter work <p>Experience modification</p> <ul style="list-style-type: none">• Will consider debit mods; prefer losses due to severity, not frequency <p>Out of state exposure/travel radius</p> <ul style="list-style-type: none">• Incidental, ≤ 15%• Travel radius of ≤ 200 miles <p>Lapse in coverage</p> <ul style="list-style-type: none">• Unable to write (Must have 90 days of continuous coverage before we can review)• Backdating not allowed <p>Ability to write multi-state policies in surrounding states</p>	<ul style="list-style-type: none">• General contractors license/home builders license• Zero payroll policies/ghost policies• Backdating of policies• 24-hour operations• Tree trimming from heights• Sign installation• Lapse in coverage• Assisted living facilities and home health care• Residential cleaning operations• Framing, roofing and handyman operations

 Markel Specialty provides workers compensation insurance in these states



For a list of additional class codes, log in to the mPortal at portal.markelinsurance.com.

Contact us if you have any questions: 888-500-3344 | markelinsurance.com

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