California workers compensation target classes



Codes with an asterisk (*) qualify for instant quote

Target class codes

Class code	Description	Class code	Description
0042*	Landscape gardening	8042*	Floor covering store
2003*	Bakery	8046	Auto parts store
3632	Machine shop	8061*	Convenience store
4299	Printing	8389	Automobile truck repair shops
5140/ 5190	Electrical wiring: within buildings	8393	Auto body repair shops
8001*	Florist	8834*	Physicians' practices/outpatient clinics
8004*	Garden supplies store	8868*	Schools/churches
8006*	Grocery store	8870*	Fitness instruction programs or studios
8008*	Clothing store	9050*	Hotels
8010	Hardware store	9053*	Fitness center or spa
8017*	Retail store	9059*	Child day care center
8019*	Quick printing	9079*	Restaurant
8031*	Meat, fish, or poutry store	9586*	Barber shop/beauty salon

Additional class codes

Class code	Description	Class code	Description
0040	Vineyards	8015	Furniture store
2121	Brewery	8018	Wholesale store
2812*	Cabinet shop	8324	Gas station
2589	Laundry/dry cleaners	8387	Automobile service station/car wash
5102	Floor installation	8820	Attorneys
5146	Cabinet or fixture installation: no sign installation	8831*	Veterinary hospital
5183/ 5187	Plumbing	8840	Churches
5191*	Office machine installation, inspection, or repair	9016	Amusement park or exhibition operation and drivers
5201/ 5205	Concrete/cement work	9060	Country club/golf club
6400*	Fence installation and repair	9521	House furnishings installation
7219	Trucking: short-haul (aggregate <200 miles)	9522	Upholstering

From start-ups to seasoned establishments, we are dedicated to delivering quality workers compensation insurance solutions for small to large operations.





Underwriting guidelines

- Start-ups, new ventures, and existing businesses
- Max height of 25 ft./two stories or less
- No roofing, truss, or gutter work
- Out-of-state travel ≤ 15%
- Debit mods eligible when driven by severity over frequency
- Travel radius ≤ 200 miles

Common declinations

- General contractors license/home builders license
- Framing, roofing, and handyman operations
- Backdating of policies
- 24-hour operations
- Tree trimming from heights
- Sign installation
- · Long haul trucking
- Subcontracted exposure exceeding <20%

Why Markel?



A.M. Best "A" rated



Zero down payment with PayGo*

10%

Up to 10% multipolicy discount** on EssentialBOP when workers compensation is bound



Dedicated customer service team ready to save you time with billing, claims, audits, and more

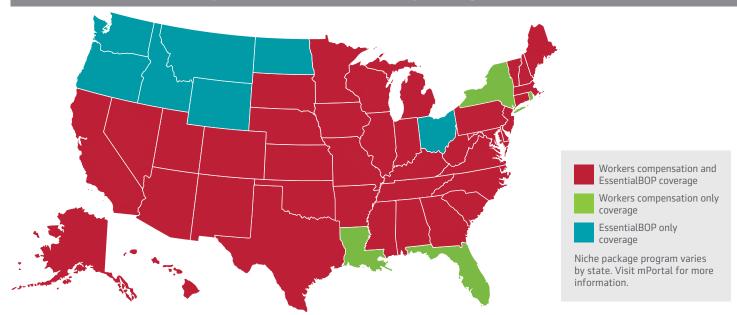


Quick and easy online submission through mPortal



In-house claims handling and loss control services

Click on states where workers compensation is offered to view state-specific target class codes



Start your submission or check eligibility in mPortal at portal.markelinsurance.com

To view a complete list of programs and appetite details, visit the "Program" tab in mPortal

Find your Underwriting, Risk Solution Services, and Claims contacts at markelinsurance.com/contacts

Rating as of August 30, 2021. A.M. Best ratings are under continuous review and subject to change. Please refer to Markel's website for the most current information. The rating represents the overall financial status of FirstComp Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of the issuing insurance company.

Coverage is provided by one or more of the insurance companies within Markel and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California d/b/a Markel Insurance Services license # 0645481. Certain products and services are provided through various non-admitted insurance company subsidiaries of Markel and are offered through licensed surplus lines brokers or through Markel West, Inc. dba Markel West Insurance Services California license # 0D95581. Markel Specialty is a business division of Markel Service, Incorporated. Insurance carrier, coverage, dividends, and services availability may vary by state. Terms and conditions for rates and coverages varies. Nothing herein shall be construed as an offer to sell or a solicitation or offer to purchase any products or services. Markel® is a registered trademark of the Markel Corporation. Producer marketing material. © 2021 Markel Service, Incorporated. All rights reserved.



markel.com

^{*}PayGo Payroll Reporting is a branded product of Split Limit Studios, LLC. Enrollment is not a condition for purchase or renewal of insurance. Enrolling in PayGo Payroll Reporting does not change the terms and conditions of your policy or payroll classifications.

^{**}The discount applies to businessowners policy (BOP) only. Only available in states where BOP is offered. Multi-policy discount not applicable to Equipment Breakdown Protection and Employee Practices Liability Insurance endorsements