

# Workers compensation target classes




## Target class codes

Description	Description
Auto body repair shops	Auto parts store
Auto: service or repair center and driver	Barber shop/beauty salon
Cabinet and trim installation	Child day care center
Clothing store	Convenience store
Electrical wiring	Florist
Furniture store	Grocery store
Hardware store	Health clubs
Hotels	Janitorial/pest control
Landscape gardening	Lawn maintenance
Physicians and clerical	Plumbing
Restaurant	Restaurant: fast food
Retail store	Tile, stone, mosaic, or terrazzo work

## Additional class codes

Description	Description
Architect or engineering consulting	Attorney
Bakery	Brewery
Building material dealer: store employees	Building material dealer: yard employees
Building operations/commercial property management	Cabinet and trim installation
Concrete/cement work	Country club/golf club
Drug, medicine, or pharmaceutical preparation	Farm: nursery
Hotel restaurant	HVAC
Laundry/dry cleaners	Machine shop
Masonry	Precision machine parts manufacturer
Social services organizations	Trucking: post office to post office
Trucking: short-haul (aggregate <200 miles)	Veterinary hospital
Wholesale store	Winery

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

 Start your submission or check additional eligibility in mPortal – [account.markel.com](https://account.markel.com)

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## 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% multi-policy discount\*\* on EssentialBOP when workers compensation is bound



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

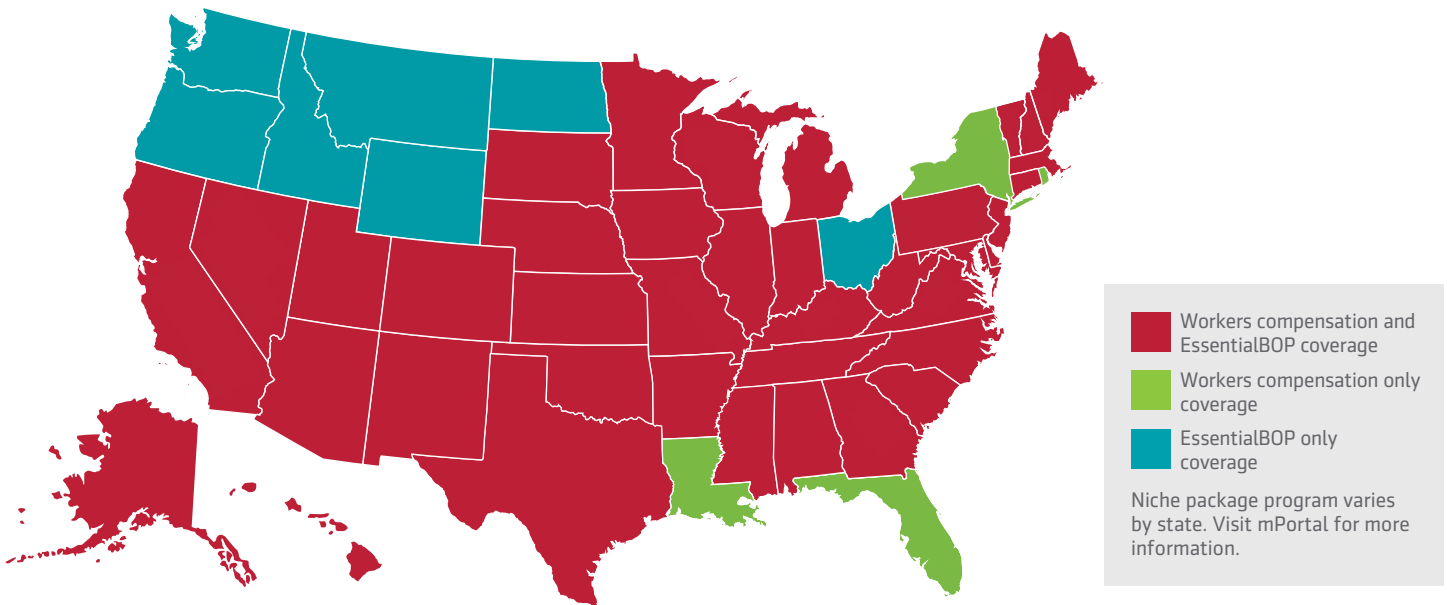


Quick and easy online submission through mPortal



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 [account.markel.com](https://account.markel.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](https://markelinsurance.com/contacts)

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\*\*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.

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