

Workers' Compensation Underwriting Appetite

No Loss History required for submissions generating premiums less than \$25,000

Minimum payroll of \$15,000 (plus an owner); \$25,000 for Contracting Classes

For contractors, 3 years* of prior coverage or management experience (or a combination of the two) is required.

**Requirement does not apply to some Contracting classes in MA and RI: see website for more details*

For submissions which generate premiums greater than \$25,000, we require:

(1) a complete ACORD application fax at **(413) 781-0050** or e-mail: tgonet@specialrisksltd.com

(2) three years of currently valued loss experience

(3) an experience modification worksheet (if available).

The Program is designed for low- to moderate-risk business in a broad range of classes, usually from NCCI Hazard Groups I and II (redefined as Groups A through D).

Some examples of specific classes that have performed well for us include those cited below. However, we will consider **many other types and sizes of businesses not specifically mentioned.**

Contact us at (888) 773-7475 x 7347 or 7355.

Fax ACORD Application to (413) 781-0050 or e-mail to tgonet@specialrisksltd.com

- Accountant/Auditor
- Addressing or Mailing Company
- Advertising Display Installation Service
- Apartment House/Condominium Operation
- Architect or Engineer - Consulting
- Artisan Contractor - Cabinet Installation, Carpentry (excluding work above 3 stories), Electrician, Flat Cement Work, Hardwood Flooring Installation, HVAC, Painter -Residential Interior, Paperhanger, Plumber - Residential (excluding FL)
- Attorney/Law Firm
- Audio Post Production - Computer or Electronic
- Auto/Truck - Accessory or Spare Parts Store, Car Wash, Sales Dealer, Filling/Gasoline Station (excluding 24-hour operations), and Installation, Service & Repair (excluding tow truck operations)
- Bagel Manufacturer or Retail Shop
- Bakery - Wholesale & Retail, Doughnut Shop, etc.
- Bank/Investment Firm
- Barber Shop, Beauty Parlor, or Hair Styling Salon
- Beverage Preparation Shop (excluding bars & taverns)
- Billiard Hall
- Bookstore Operation - College
- Bowling Center
- Building Operation/Property Management - Commercial
- Burglar/Fire Alarm, Sound/Security System, Installation, or Repair
- Carpet/Rug Cleaning & Storage (excluding excessive residential exposures)
- Clerical Office/Telecommuter
- Clothing Store
- Cloth Printing - by hand or silk screen
- Coffee or Tea Retailer
- Cold Storage Locker - Frozen Foods
- College/School (excluding day care centers & preschools)
- Computer & Data Processing Service/Business Consultant
- Copying & Duplicating Service
- Country Club/Golf Course
- Dentist/Dental Labs/Dental Surgeons
- Drafting - Office Duties Only
- Electrical Entertainment Devices - Installation, Service, Repair, Wholesale
- Engineering Consulting Firm
- Estimator
- Executive Officers, NOC
- Film Print Shop
- Florist
- Fruit or Vegetable Dealer - Wholesale
- Funeral Director
- Grocery Store/Supermarket
- Hand Painting of Novelties
- Hardware Store - Retail
- Hotel/Motel/Inn/Bed & Breakfast
- Household/Commercial Electrical Appliances - Installation, Service, or Repair
- Household Furnishings/Wearing Apparel Dealer - Retail - House to House
- Ice Cream or Frozen Yogurt Shop
- Ice/Roller Skating Rink
- Intercom System Installation, Service, or Repair
- Internet or Web-Based Application Development or Operation
- Janitorial Service (excluding window washers & residential)
- Jewelry Store
- Landscaper/Lawn Maintenance/Gardener (excluding FL)
- Laundry - Self-Service
- Letter Service Shop/Mailing or Addressing Company
- Library/Museum
- Meat, Fish, or Poultry Store - Retail
- Mobile Equipment -Self-Propelled - Dealer
- Mortgage Broker/Banker
- Motion Picture Film Exchange
- Music Recording Studio
- Office Machine or Appliance Installation, Inspection, Adjustment, or Repair
- Optometrist
- Packaging - Contract - Non-Crating - Retail Size Packages
- Pharmacy/Drug Store - Retail & Wholesale
- Photographer & Photo Developing, Printing, Finishing & Portrait Studio
- Physician
- Plumbing Supply Dealer or Pipe Merchant - Wholesale
- Printing Operations, Quick Printers/Graphic Artist
- Product Demonstrations/Sample Distributors - by Contractor - In Stores
- Radio, Television, Video, Audio Equipment - Installation, Service, or Repair
- Recording - Masters & Stock Tapes
- Restaurant - Fast-Food, Full-Service, NOC (excluding 24-hour operations, excessive delivery, & excessive liquor)
- Retail Store, NOC (excluding furniture & appliance stores)
- Tire Dealer - Counter & Showroom Sales & Installation of Tires
- Sandwich Shop & Delicatessen - Not Restaurant
- Vending Concessionaire
- Video Post Production/Video Tape Duplicating
- Water Softening or Conditioning Systems - Household
- Welding Supply Dealers
- Wholesale Store, NOC
- Window Covering - Installation - Within Buildings
- X-Ray Equipment - Portable - Installation, Service, or Repair