Industry	WC Codes	General Guidelines
Appliance Delivery	9519	· Minimum annual premium: $10k
Artisan Contractors	Various Construction Codes	· Minimum premium: $1,500 ($30/week mwc)
Clerical	8810, 9012	· Minimum premium: $500 ($10/week mwc)
Elevator Repair/Install	3042, 5160	· Minimum carrier loss runs: 2-3 years · Minimum annual premium: $15k
Framers	5645, 5403, 5651, 5059	· Manual premium minimum: $50k · Minimum loss history: 3 years · Claim fees: $250/$1750 · Minimum WC fee: $600
General Contractor	5606	· Minimum WC fee: $25 · Requirement: General Contractor license
Gutter Installation/Repair	5535	· Manual premium minimum: $15k/year · Minimum loss history: 1 year · Claim fees: $250/$1750
Home Health	8835	· Prohibited: Start-ups · Manual premium minimum: $5k · Minimum years in business: 3 · Number of patient visits: 1-3/day · Radius of visits <100 miles
Maids/Residential Cleaning	917	· Minimum prior WC history: 1 year · Minimum annual premium: $7,500
Medical Transport	7370, 7705	· Prohibited: Emergency transport · Minimum carrier loss runs: 2-3 years · Minimum annual premium: $40k
Moving Companies	8293	· Prohibited: No start-ups; must have prior coverage · Minimum carrier loss runs: 3 years · Minimum annual premium for long haul: $100k (greater than 250 miles) · Minimum annual premium for local haul: $30k (less than 250 miles)
Nursing Homes	8824, 8825, 8826, 8829	· Minimum years in business: 3 · Minimum premium: $100k* *Negotiable based on loss history
Outside Sales	8742	· Minimum premium: $1,300 ($25/week mwc)
Roofers	5551	· Guidelines: Roofing license in FL, NC, & AZ. Fall protection. Loss control survey prior to enrollment. · Prohibited: Hot tar work. Start-ups/no prior history unless over $150K in annual payroll ($695 enrollment fee if under $150K) · Minimum WC fee: $350 ($425 for start-ups), $250/$1750 per claim fees
Stone Cutting/Granite Installation	1803, 5348	· Minimum prior WC history: 1 year · Minimum annual premium: $10k *Note these requirements do not apply to other 5348 exposures like ceramic tile installation
Subcontractor Work	Various Construction Codes	· Prohibited: Subs over 30% outside of FL & TX · Requirement: General Contractor license in most states if insured subs out work
Tree Trimming	106	· FWCI states only · Prohibited: Climbers · Minimum carrier loss runs: 2-3 years · Minimum annual premium: $15k
Trucking	7228, 7229, 7219	· Guidelines: Base of ops must be FWCI states only · Minimum annual premium: $100k · Minimum carrier loss runs: 2-3 years · Prohibited: Flatbed trucking.

THE PURPOSE OF UNDERWRITING GUIDELINES

As a privately-held PEO with our own insurance company, we are proud to offer our broker network underwriting flexibility in FWCI-covered states. The guidelines listed here are for reference purposes; exceptions can be made at the discretion of underwriting. Please reach out to FrankCrum to request an exception.

GENERAL PROHIBITED EXPOSURES (EXCLUSIONS)

Various Codes

- Tower climbers or extreme heights
- Mining
- Occupational disease exposures
- USL&H or State Act codes
- Stevedoring
- Swing stage scaffolding
- Heavy sub use (greater than 30%) outside of FL or TX
- Sports teams, acrobats, or athletics
- Hazardous material transport
- Police, firefighters, armed security
- Structural demolition or use of explosives
- Pilots or flight crew
- Emergency transport
- Mental health care or working with mentally disabled adults
- Construction in FL Keys
- CA Garment Industry

ZURICH PROHIBITED EXPOSURES (APPLIES TO AK, MN, & MA)

- Start-ups (unless white collar)
- Any gaps in coverage within the past 3 years
- Transportation risks
- Staffing
- Moral hazards (gentlemen's clubs, cannabis distribution/sales, adult video stores, etc.)
- Cancellation for non-payment to state fund