

## Helping your agency grow workers' compensation with Nationwide®



As a Fortune 100 company that has served commercial lines policyholders for more than 85 years — and the #1 total small business insurer in the country<sup>1</sup> — Nationwide® understands the importance of providing a strong workers' compensation market to you and your clients. The following is the preferred list of the classes of business we're targeting for workers' compensation growth in connection with a small commercial account. For more information about new business opportunities with Nationwide, contact our small commercial underwriting department or your field sales manager.

	TARGETED CLASS <sup>2</sup>	PREFERRED RISKS	OUT OF APPETITE
8601	<b>Architectural or Engineering Firm — Including Salespersons and Drivers</b>	Consulting, not engaged in actual construction	Operations involving chemical, civil, mining, marine or nuclear engineering; project managers, and general contractors
8603	<b>Architectural or Engineering Firm — Clerical</b>	Office work only	Employees working from home
8820	<b>Attorney — All Employees and Clerical, Messengers, Drivers</b>	Operations limited to office work	Investigative work, process servers
8803	<b>Auditor, Accountant, or Computer System Designer or Programmer — Traveling</b>	All businesses within this class code are acceptable unless listed as out of appetite	Group transportation
8393	<b>Automobile Body Repair</b>	Paintless dent repair	Work on heavy trucks, truck tractors or farm machinery, 24-hour operations, roadside assistance, towing operations



<sup>1</sup> Conning, 2014. Conning Strategic Study: The Small Business Sector for Property-Casualty Insurance: Market Shift Coming.

<sup>2</sup> Individual class codes may vary by state. Refer to NCCI for state exceptions or independent state bureaus for state-specific class codes.



TARGETED CLASS <sup>1</sup>	PREFERRED RISKS	OUT OF APPETITE
8380 <b>Automobile Service or Repair Center and Drivers</b>	Automated car washes, golf cart sales and repair, auto glass shops, quick lube shops	24-hour operations, roadside assistance, repossession activities, towing operations, motorcycle/ATV repair, large truck repair, tire retreading or recapping, split rim work, mobile home delivery and repair, work at racetracks
2003 <b>Bakery and Drivers, Route Supervisors</b>	Retail locations with limited or no delivery	24-hour operations
9586 <b>Barber Shop, Beauty Parlor or Hair Styling Salon</b>	Barber and beauty shops and hair salons with no off-site services	Mobile services, tanning salons, tattoo parlors, body piercing, massage, nail salons and work required to be performed by estheticians
4307 <b>Bookbinding</b>	All businesses within this class code are acceptable	
3315 <b>Brass or Copper Goods Manufacturing</b>	All businesses within this class code are acceptable unless listed as out of appetite	Operations involving forging or work with lead
2835 <b>Brush or Broom Assembly</b>	Targeting highly automated facilities	Facilities involved in manual fabrication and/or assembly
9015 <b>Building or Property Management — All Other Employees</b>	Real estate management companies with limited maintenance work	24-hour operations, overnight camping operations, extensive building repairs, security personnel
9012 <b>Building or Property Management — Property Managers and Leasing Agents and Clerical, Salesperson</b>	Property managers and leasing agents primarily involved in office work	24-hour service or extensive off-site work
2041 <b>Candy, Chocolate, and Confection Manufacturing</b>	All businesses within this class code are acceptable unless listed as out of appetite	Roasting of cocoa beans, extensive hand and repetitive work
8810 <b>Clerical Office Employees NOC</b>	Offices, accounting firms, payroll services, financial services, computer related services, telemarketing bureaus	Telecommuting, home-based businesses, employment agencies or employee leasing firms, racetrack or bus terminal employees
2417 <b>Cloth Printing</b>	Digital fabric printing companies	
2503 <b>Dressmaking or Tailoring — Custom Exclusively</b>	Retail fixed locations	Home-based businesses
2388 <b>Embroidery Manufacturing</b>	Prefer computer-driven, highly automated facilities	Extensive hand-sewing and repetitive work
6504 <b>Food Products Manufacturing</b>	Coffee cleaning, roasting or grinding; food products, perishable prepared food and mayonnaise manufacturing	
2112 <b>Fruit Evaporating or Preserving</b>	All businesses within this class code are acceptable unless listed as out of appetite	Irradiation, dehydrating or freeze-drying
9620 <b>Funeral Director and Drivers</b>	All businesses within this class code are acceptable unless listed as out of appetite	Motorcycle escorts
8831 <b>Hospital — Veterinary and Drivers</b>	Small animal veterinarians with limited off-site work	24-hour services; exotic animals; mobile veterinary services; operations confined solely to the care or boarding of felines; animal control officers

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8723 <b>Insurance Companies— Including Clerical and Salespersons</b>	All businesses within this class code are acceptable unless listed as out of appetite	Telecommuters
3383 <b>Jewelry Manufacturing</b>	All businesses within this class code are acceptable unless listed as out of appetite	Foundry operations
2589 <b>Laundry and Dry Cleaning Store, Retail, and Route Supervisors/Drivers</b>	Retail dry cleaning with minimal pick-up and delivery	24-hour operations; petroleum-based chemicals, and solvents, PERC
8800 <b>Mailing or Addressing Co. and Clerical</b>	Mail box or packaging stores, mailing or addressing companies, letter service shops	24-hour operations
8799 <b>Mailing or Addressing Co., Letter Service Shop and Clerical</b>	All businesses within this class code are acceptable	
5191 <b>Office Machine or Appliance Installation, Inspection, Adjustment or Repair</b>	Office machine installation, inspection, adjustment or repair, piano tuners	X-ray equipment, installation, service and repair
4149 <b>Optical Goods Manufacturing NOC</b>	Lens manufacturers and optical goods manufacturing	Operations that use methylene chloride
4351 <b>Photoengraving</b>	Fixed location exposure only	Processes involving grit blasting
4361 <b>Photographer— All Employees and Clerical, Salespersons, Drivers</b>	Studio and family photographers	Avoid aerial, action, sports or stunt photography
8832 <b>Physician and Clerical</b>	Dentists, optometrists, family physicians	24-hour services, mobile medical services, surgical centers, emergency medical care
4038 <b>Plaster Statuary or Ornament Manufacturing</b>	All businesses within this class code are acceptable unless listed as out of appetite	Operations that use plaster containing silica, fiberglass or asbestos
8111 <b>Plumbers' Supplies Dealer and Drivers</b>	Retail, fixed location operation	Extensive delivery operations; operations that include cutting, threading and/or bending of pipes or sheet metal
4061 <b>Pottery Manufacturing— Earthenware— Glazed or Porcelain— Hand Molded or Cast</b>	All businesses within this class code are acceptable unless listed as out of appetite	Operations that include a quarry, use of fiberglass or lead
4299 <b>Printing</b>	Directory and mailing list publishers, business forms printing, lithographing, printing, small commercial printers	Employees using their personal vehicles for delivery
8015 <b>Quick Printing— Copying or Duplicating Service— All Employees and Clerical, Salespersons, Drivers</b>	Copying and duplicating services	24-hour operations, extensive delivery
8721 <b>Real Estate Appraisal Company— Outside Employees</b>	Residential inspections, undamaged property inspections	Inspection of roofs or attic crawl spaces, subbasement inspections, inspection of boilers, furnaces or electrical systems
9083 <b>Restaurant— Fast Food</b>	Restaurants with fewer than 5 locations; limited cooking such as soup or sandwich shops	24-hour operations, delivery, extensive off-site catering, restaurants with performers and entertainers



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9082	<b>Restaurant NOC</b>	White tablecloth restaurants, cyber cafes, and cookie or doughnut shops; restaurants with fewer than 5 locations	24-hour operations, delivery, extensive off-site catering, restaurants with performers and entertainers
8742	<b>Salespersons or Collectors</b>	Direct mail advertising; financial investment, marketing research and public opinion polling; incidental exposures when not the primary class	Group transportation, cold call sales, collection of cash payments, 24-hour operations, collection agencies, reporters or photographers, escorts, team scouts, process servers, travel agency tour guides
4251	<b>Stationery Manufacturing</b>	All businesses within this class code are acceptable	
8046	<b>Store — Automobile Parts and Accessories</b>	Retail operations with limited delivery	Roadside deliveries, installation or repair work, salvage yard and recycling operations
8072	<b>Store — Book, Record, Software — Retail</b>	Book and magazine stores, retail software	24-hour operations
8008	<b>Store — Clothing, Wearing Apparel or Dry Goods — Retail</b>	Clothing stores, shoe stores, sewing, needlework and piece goods stores	
8032	<b>Store — Clothing, Wearing Apparel or Dry Goods — Wholesale</b>	All businesses within this class code are acceptable	
8039	<b>Store — Department — Retail</b>	All businesses within this class code are acceptable unless listed as out of appetite	Installation of floor coverings
8045	<b>Store — Drug — Retail</b>	Retail pharmacies with limited delivery	24-hour operations
8047	<b>Store — Drug — Wholesale</b>	Mail order or online drug stores	Extensive delivery operations
8001	<b>Store — Florist and Drivers</b>	Retail locations with limited or no delivery	24-hour locations, extensive delivery operations, landscaping
8010	<b>Store — Hardware</b>	Hardware store, electrical equipment distributors, heating or combined heating and air conditioning stores, garden shops	24-hour operations; installation, delivery, or repair of products; locksmith shops
8013	<b>Store — Jewelry</b>	Jewelry stores — costume, hearing aid stores, optical goods stores	No body piercing (other than ears) and no precious jewelry
8017	<b>Store — Retail NOC</b>	Main street retail stores	24-hour operations, extensive delivery, installation, adult entertainment, pawn shops, sale of fireworks
8018	<b>Store — Wholesale NOC</b>	Wholesalers of small products such as art supplies, books, candy, cosmetics, paint supplies, electronics	Installation, service or repair, extensive delivery
3385	<b>Watch Manufacturing</b>	Camera and projector repair	

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