

**ZURICH SPECIALTY PROGRAMS**  
**NCCI Codes**  
**LARGE BUSINESS**  
**OVER \$25K WEST COAST – OVER \$10K EAST COAST**

***KEY: Internal Underwriting Authority is granted for NCCI state class codes having a 1-A/B and 2-C/D designation, which are marked beside each APPROVED class code. Class codes falling outside internal Authority are CONDITIONAL subject to Zurich underwriting approval independent of our internal RESTRICTIONS (or 90% of our restrictions).***

***TRUCKING***

**Class Codes APPROVED**

7204 Not Listed – B1

7230 Trucking: Parcel or Package Delivery – All Employees & Drivers – D2

7231 Mail, Parcel or Package Delivery, Courier-Messenger Services-All employees & Drivers – D2

7380 Drivers, Chauffeurs, Messengers & Helpers - NOC – Commercial – D2

7382 Bus CO: All other Employees & Drivers – C2

**INSURED SOLUTIONS RESTRICTIONS**

- A. Under 200 mile radius
- B. No flat bed trailers (requiring chains or straps)
- C. No employees hired or residing in a state outside of corporate office state (subject to review)
- D. No out of town travel requiring sleeper cab or motel accommodations (subject to review)
- E. No drivers over age 60 (currently on payroll or hired)
- F. Fleet carrier defined MVR standards in place
- G. Must adopt a 100% RTW/LD policy regardless of circumstances
- H. Active drug testing program (or agree to use one in *addition* to DOT Program)
- I. No owner operators or 1099 drivers used (subject to audit)
- J. No offsite locations requiring driver to **manually** load or unload (hand truck or FL is fine)
- K. Standard IS Recommendations apply

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***CONSTRUCTION***

**Class Codes APPROVED**

- 5191 Office Machines - C2
- 5192 Vending or Coin Operated Machines -C2
- 5215 Concrete Work - D2
  
- 5402 Hot House Erection - B1
  
  
  
  
  
  
  
- 5443 Lathing & Drivers - C2
  
- 5479 Insulation Work & Drivers – D2
  
- 5515 Not Listed - D2
  
- 5610 Cleaner Debris Removal – Construction - C2
  
- 5951 Serum Anti-Toxin or Virus MFG & Drivers - B1
  
- 6400 Fence Installation & Repair - D2
  
- 6504 Food Products MFG - B1
  
- 6513 Not Listed – B1
  
- 6834 Boat Building or Repair & Drivers - D2
  
- 6838 Not Listed – D2

**Class Codes CONDITIONAL (Below Class Codes MUST be approved by Zurich if submitted)**

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5022 Masonry - F3  
5069 Metal Erection - G4  
5102 Door Window Installation - F3  
5146 Furniture Fixture Installation - E3  
5183 Plumbing -E3  
5188 Auto Sprinkler Installation - E3  
5190 Electrical Wiring-Inside - E3  
5213 Concrete - F3  
5221 Concrete or Cement - E3  
5223 Swimming Pool Construction - E3  
5403 Carpentry NOC - F3  
5437 Carpentry Installation of Cabinets or Trim - E3  
5445 Wallboard-Drywall-Sheetrock - F3  
5462 Glazier Away from Shop & Drivers - E3  
5474 Painting NOC – Shop & Drivers - F3  
5478 Floor Covering Installation – Carpet & Laminate - E3  
5480 Plastering NOC & Drivers - F3  
5491 Paperhanging & Drivers - F3  
5537 (5536 shown) HVAC Install/Service/Repair/Yard/Drivers - E3

5645 Carpentry - F3  
6217 Excavation & Drivers - F3  
7605 Fire Alarm and Alarm Systems – Service, Installation & repair – E3  
8232 Concrete Mix in Transit / Lumber Yard New Materials ONLY – E3

**INSURED SOLUTIONS RESTRICTIONS**

- A. No heights over 10'
- B. No depths below 4'
- C. No ladders over 12' (scissor lifts with training are preferred)
- D. No live electrical or hot line work
- E. Turnover under 20%
- F. Drivers must have auto fleet carrier approved MVR's
- G. No employees over age 60 and average age not over 40
- H. Active drug testing program (or agree to use one)
- I. Must adopt a 100% RTW/LD policy regardless of circumstances
- J. No 1099/subs used without a WC certificate verifiable with agent on certificate

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K. Standard IS Recommendations Apply

***RESTAURANTS***

**Class Codes APPROVED**

- 9058 Hotel Restaurant - A1
- 9082 Restaurant NOC - A1
- 9083 Restaurant Fast Food - A1

**INSURED SOLUTIONS RESTRICTIONS**

- A. No alcohol sold for on or off-site consumption
- B. No cash labor or 1099 labor used at any time (subject to annual audit)
- C. Part time (< 30 hours a week) labor is not over 50% of the total workforce
- D. No off site catering or vehicle use
- E. Must adopt a promoted 100% RTW/LD policy regardless of circumstances
- F. Active drug testing program (or agree to use one)
- G. Standard IS Recommendations Apply

***JANITORIAL***

**Class Codes APPROVED**

- 9012 Building Operations by Owner or RE Management Firm- Professional, Agents, Sales - D2
- 9014 (9000) Janitorial Services by Contractors – No Windows - C2
- 9015 Buildings Operations by Owner or RE Management Firm-Maintenance-Custodial - C2

**INSURED SOLUTIONS RESTRICTIONS**

- A. Part time (< 30 hours a week) labor is not over 25% of the total workforce

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- B. No employees over age 60
- C. No 1099 subs or casual labor paid cash used (subject to audit)
- D. No work exceeding a 6' step ladder – interior only
- E. No exterior work of any type
- F. No industrial chemicals used without verifiable HAZCOM training records provided
- G. Active drug testing and written program (or agree to use one)
- H. Must adopt a 100% RTW/LD policy regardless of circumstances
- I. Standard IS Recommendations Apply

***ASSISTED LIVING SERVICES & IN-HOME CARE***

**Class Codes APPROVED**

- 8824 Retirement Living Centers – Health Care Staff - B1
- 8825 Retirement Living Centers – Food Service – A1
- 8826 Retirement Living Centers – All Other - Sales & Drivers – C2
- 8835 Home Public Traveling Health Care – C2

**INSURED SOLUTIONS RESTRICTIONS**

- A. No 24-hour live-in clients
- B. No employees over age 60
- C. No employees under age 21
- D. Employees must be industry certified (CPA – C.N.A. etc.)
- E. No 1099 paid subs or casual labor paid in cash (subject to annual audit)
- F. Active drug testing and written program (or agree to use one)
- G. Must adopt a 100% RTW/LD policy regardless of circumstances
- H. Carrier defined MVR standards in place for drivers in 8826
- I. Company Non-Owned policy in force with \$250K limits for code 8826
- J. Personally owned vehicles in 8835 must have proof of auto insurance validated twice a year
- K. Standard IS Recommendations Apply

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***DAY CARE CENTERS & CAMPS***

**Class Codes APPROVED**

- 8869 Child Care Center – All Employees Including Clerical, Sales & Drivers – B1
- 8869 Child Day Camp – All Employees & Clerical, Sales, & Drivers – B1
- 9059 Child Day Care Center-All Other Employees & Drivers (AR, DC, GA, HI, KY, LA, NC, SC, SD, UT, VT, WV) – D2
- 8868 Child Day Care Center – Professional Employees & Clerical (MA) – B1
- 9101 Child Day Care Center – all Other Employees (MA) – B1

**INSURED SOLUTIONS RESTRICTIONS**

- A. No employees over age 60 or under 21
- B. Average age not over 40
- C. Driving limited to 10 passenger or less van – no buses requiring CDL
- D. Driving must be local inside 10 miles
- E. Drivers must have a clean MVR and over age 25
- F. Workforce not allowed to join in games or children' play activities – in writing
- G. Active drug testing and written program
- H. Must adopt a 100% RTW/LD policy regardless of circumstances
- I. Standard IS Recommendations Apply

***WOOD SHOPS***

**Class Codes APPROVED**

- 2714 Veneer MFG – B1
- 2735 Furniture Stock MFG – B1
- 2759 Pallet Box or Box Shook MFG – B1
- 2790 Pattern Making – B1
- 2797 Manufactured Modular or Pre-Fab Home MFG – C2 (No rating for 2799 Set Up shown)
- 2802 Carpentry – Shop Only & Drivers – D2

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2812 Cabinet Works with Power Machinery – C2  
2836 Brush or Broom MFG – A1  
2841 Woodenware MFG – B1  
2881 Furniture MFG & Cabinet Shop-Assembly by Hand – A1  
2883 Furniture MFG Wood – NOC – C2  
2915 Veneer Products MFG – D2

**INSURED SOLUTIONS RESTRICTIONS**

- A. No employees over age 60
- B. No employees under age 21
- C. 29 CFR 1910 training must have been done or will be done in the first 90-days for FL, PPE, LOTO/MG, HAZCOM with Respirator program if spray painting done-with records kept
- D. Acceptable with carrier defined MVR standards in place
- E. Truck(s) must not exceed 18' box and have lift gate – NO DOT trucks requiring CDL driver
- F. Vehicle travel inside 75 miles – no out of town overnight
- G. Active Drug testing and program (or agree to use one)
- H. Lifting not over 50 lbs or mechanical equipment used
- I. Must adopt a 100% RTW/LD policy regardless of circumstances
- J. Standard IS Recommendations Apply

***MANUFACTURING***

**Class codes APPROVED**

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3041 Iron or Steel Fabrication Shop – Decorative or Artistic – Foundry & Drivers – C2

3064 Sign MFG – Metal – C2

3069 Sheet Metal Products – NOT RATED SKIPPED OVER

3076 Sheet Metal Products MFG – Shop Only – B1

3113 Tool MFG NOC – C2

3114 Tool MFG – Drop or Machine Forged NOC – C2

3118 Saw MFG – B1

3119 Needle MFG – A1

3122 Cutlery MFG – B1

3126 Tool MFG – AG-Construction-Logging – C2

3131 Button or Fastener MFG – C2

3132 Nut or Bolt MFG – C2

3145 Screw MFG – C2

3146 Hardware MFG – C2

3169 Stove MFG – C2

3175 Radiator or Heater MFG – C2

3179 Electrical Apparatus MFG NOC – B1

3180 Electric or Gas Light Fixture MFG – B1

3188 Plumbers Supplies MFG – NOC – B1

3220 Can MFG – C2

3223 Lamp or Portable Lantern MFG – A1

3224 Enamel Ware MFG – B1

3227 Aluminum Ware MFG – B1

3240 Wire Rope or Cable MFG – B1



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3241 Wire Drawing – Iron or Steel – C2

3255 Wire Cloth MFG – A1

3257 Wire Goods MFG – C2

3300 Bed Spring or Wire Mattress MFG – C2

3303 Spring MFG – B1

3307 Heat Treating Metal – C2

3315 Brass or Copper Wire Goods MFG – B1

3372 Electroplating – D2

3373 Galvanizing or Tinning - NOT Electrolytic – C2

3383 Jewelry MFG – B1

3385 Watch MFG – B1

3400 Metal Stamped Goods MFG - NOC – D2

3507 Construction or Agricultural Machinery MFG – C2

3515 Textile Machinery MFG – C2

3548 Printing or Book Binding Machine MFG – C2

3559 Confection Machine MFG – C2

3574 Computing, Recording or Office Machine MFG – NOC – B1

3581 Fuel Injection Device MFG – B1

3612 Pump MFG – D2

3629 Precision Machined Parts MFG – NOC – B1

3632 Machine Shop NOC – D2

3634 Valve MFG – B1

3635 Gear MFG or Grinding – C2

3638 Ball or Roller Bearing MFG – B1

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3642 Battery MFG – C2

3643 Electric Power or Transmission Equipment MFG – C2

3647 Battery MFG – Storage – D2

3648 Automotive Lighting, Ignition or Starting Apparatus MFG NOC - B1

3681 Television, Radio, Telephone or Telecommunications Device MFG NOC - B1

3685 Instrument MFG NOC – B1

3803 Automobile Wheel MFG - Metal Only – C2

3807 Automobile Radiator MFG – B1

3808 Automobile MFG or Assembly – D2

3821 Automobile Recycling & Drivers – D2

3822 Automobile – Bus, Truck, or Trailer Body MFG: DIE-PRESSED STEEL – D2

3824 Automobile, Bus, Truck or Trailer Body MFG NOC – D2

3826 Aircraft Engine MFG – C2

3827 Automobile Engine MFG – D2

3830 Airplane MFG – D2

3851 Motorcycle MFG or Assembly – B1

3865 Baby Carriage MFG – A1

3881 Car MFG – Railroad & Drivers – C2

**INSURED SOLUTIONS RESTRICTIONS**

- A. No heights over 10' unless Fall Protection in place and/or Scissor lift used – NO LADDERS over 8'
- B. Applicable 29 CFR 1910 Regulatory training conducted with records available to view

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- C. Driving – local only – no out of town travel
- D. NO flat bed trucks – Only Box or straight body up to 24' & under 26K GVW (under DOT limits)
- E. Turnover < 20%
- F. No employees over age 60
- G. Active drug testing and written program
- H. Must adopt a 100% RTW/LD policy regardless of circumstances
- I. Standard IS Recommendations Apply

***PLASTICS MANUFACTURING***

**Class Codes APPROVED**

- 4452 Plastics MFG: Fabricated Products NOC – C2
- 4459 Plastics MFG: Sheets, Rods, or Tubes – C2
- 4484 Plastics MFG: Molded Products NOC – C2

**INSURED SOLUTIONS RESTRICTIONS**

- A. Driving – < 100 miles – no out of town
- B. Active Drug testing and written program
- C. Applicable 29 CFR 1910 Regulatory training conducted with records available to view
- D. Turnover <20%
- E. Must adopt a 100% RTW/LD policy regardless of circumstances
- F. Standard IS Recommendations Apply

***PRINTING***

**Class Codes APPROVED**

- 4299 Printing – B1

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- A. Applicable 29 CFR 1910 Regulatory training conducted with records available to view
- B. Turnover < 20%
- C. No employees over age 60
- D. Active drug testing and written program
- E. Must adopt a 100% RTW/LD policy regardless of circumstances
- F. Standard IS Recommendations Apply