



# Helping your agency write workers' compensation with Nationwide®



As a Fortune 100 company and a leading small-business insurer, we understand the importance of a strong workers' compensation market for you and your clients.

In this guide, you'll find our workers' compensation appetites for general small commercial and small contractors.

## General small commercial workers' compensation appetite guide

We offer an easy, streamlined quote experience that can bypass underwriting to get a quick policy issue for eligible risks up to \$2 million in payroll.

See the **Appetite** column for more details about our target appetite, or contact your Nationwide small business team for more information.

Class Code	Class Description	Appetite
8601	Architectural or Engineering Firm—Including Salespersons and Drivers	
8820	Attorneys—All Employees & Clerical	
8803	Auditor, Accountant, or Computer System Designer or Programmer—Travelling	
8393	Automobile Body Repair	Work on heavy trucks, truck tractors or farm machinery is ineligible. Towing-for-hire operations are ineligible.
8380	Automobile—Service or Repair Center and Drivers	Work on heavy trucks, truck tractors or farm machinery is ineligible. Towing-for-hire and 24-hour operations are ineligible.
2003	Bakery—Salesperson and Drivers	
9586	Barber Shop, Beauty Parlor or Hair Styling Salon	Tanning salons, tattoo parlors and exclusively nail salons are ineligible.
8810	Clerical Office Employees NOC	We prefer offices such as accounting, payroll services, financial services. Employment agencies or employee leasing firms are ineligible.
2417	Cloth Printing	
2503	Dressmaking or Tailoring—Custom Exclusively	

Class Code	Class Description	Appetite
2388	Embroidery Manufacturing	
9620	Funeral Director and Drivers	
8006	Gasoline Station—Self-Service and Convenience Grocery—Retail	24-hour locations and LPG (propane) filling are ineligible.
8381	Gasoline Station—Self-Service Only—Retail	24-hour locations and LPG (propane) filling are ineligible.
8831	Hospital—Veterinary and Drivers	Veterinary care for large, farm or exotic animals is ineligible.
8723	Insurance Companies—Including Clerical and Salespersons	
2589	Laundry and Dry Cleaning—Store, Retail and Route Supervisors/Drivers	
8800	Mailing or Addressing Companies and Clerical	
4361	Photographer—All Employees and Clerical, Salespersons, and Drivers	Aerial, action, sports or stunt photography is ineligible.
8832	Physician and Clerical	
8111	Plumbers' Supply Dealers and Drivers	
4299	Printing	
8015	Quick Printing	24-hour operations are ineligible.
9083	Restaurant—Fast Food	Delivery must be less than 10% of receipts. 24-hour operations are ineligible.
9082	Restaurant—NOC	Delivery must be less than 10% of receipts. 24-hour operations are ineligible.
8046	Store—Automobile Parts and Accessories	Roadside deliveries, salvage yards and recycling are ineligible.
8072	Store—Book, Record, Software—Retail	
8008	Store—Clothing, Wearing Apparel or Dry Goods—Retail	
8032	Store—Clothing, Wearing Apparel or Dry Goods—Wholesale	
8039	Store—Department—Retail	
8001	Store—Florist and Drivers	
8010	Store—Hardware	Locksmiths are ineligible.
8013	Store—Jewelry	
8017	Store—Retail—NOC	
8018	Store—Wholesale—NOC	We prefer wholesalers with smaller products with minimal material handling (furniture or household and commercial appliances are ineligible).
3385	Watch Manufacturing	We prefer clock and watch repair.

Revised: July 2020.

# Small contractors workers' compensation appetite guide

Use our expanded automated underwriting to place small contractors policies with Nationwide. We've added the following contractor class codes for an easy, streamlined quote experience that can bypass underwriting for a quick policy issue.

Eligibility for these classes in small market is:

- » At least one year in business
- » A minimum of \$100,000 payroll
- » This program is not available in NY

See **Availability** for more details by state, or contact your Nationwide small business team for more information.

NCCI Class <sup>1</sup>	Appetite	Availability
0042—Landscape Gardening	Landscape installation and lawn maintenance	
5146—Furniture or Fixtures Installation	Installation of furniture or fixtures in offices, businesses or schools	
5183—Plumbing NOC	Residential and commercial plumbing; lawn sprinkler installation; installation or service of beer and soft drink dispensing equipment	No new residential construction in AZ, CA, FL, SC or TX
5190—Electrical Wiring—Within Buildings	Residential and commercial new and service; data cabling installation; appliance repair	
5215—Concrete Construction Incidental to Private Residences	Residential construction (footings, basements and foundations, sidewalks) and other ground-supported work	Not available in CA, DE, PA or TX
5221—Concrete Construction—Floors, Driveways, Yards, Sidewalks	Paving of floors, driveways, patios; stone and brick paver installation for landscaping; decorative or stamped concrete	Not available in CA or TX
5348—Tile, Stone, Mosaic or Terrazzo Work	Installation of ceramic tile or stone, marble and/or mosaic work	
5437—Carpentry—Installation of Cabinet Work or Interior Trim	Interior trim and finish work; hardwood floor installation and refinishing; countertop installation (other than tile, granite, marble or stone)	
5474—Painting	Interior painting and paperhanging	
5478—Linoleum, Carpet, Vinyl or Rubber Floor Tile Installation	Installation of floor coverings including carpet, linoleum, laminate, vinyl or rubber flooring	
5537—HVAC	Residential heating and cooling installation, service and repair	No new residential construction in AZ, CA, FL, SC or TX
6400—Fence Installation	Residential and commercial wood, vinyl and metal fence installation	Not available in DE or PA
9014—Buildings—Operations by Contractor	Janitorial work in offices and commercial buildings and residential services	Not available in CA, MA or MI
9102—Park NOC	Residential and commercial lawn maintenance	

<sup>1</sup> NCCI class shown. State-specific and state bureau classes may vary.  
Revised: November 12, 2019.



To explore the **Commercial Appetite Directory**, go to [Agent Center](#) » Resource tab » Commercial section » Commercial Appetite Directory.

