

## PRODUCTS OVERVIEW

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### Small Business

#### Insurance Solutions for Small Businesses

Competitive pricing & commissions available in most states.



- **Workers' Compensation**
  - Coverage for 350 classes of business
- **Property and General Liability (BOP)**

#### Key Classes available include:

- Convenience Stores
- Medical/Dental
- Restaurants
- HVAC
- Plumbing
- Commercial Janitorial
- Retail Operations
- And more!

***MGA*live production site is easy to use!  
Quote, Bind, and Issue online!**

### Community Association Suite

#### Insurance Products for Condos, HOAs, PUDs, & Townhomes

National Programs with competitive pricing & commissions available in most states.

A rated carriers on all programs.



- **Workers' Compensation**
  - For associations **with & without** direct employees.
  - National program available in 50 states - Non-Payroll WC automated on MGAlive.com.
  - Coverage includes board members & volunteers working at the board's direction.
- **Property and General Liability**
- **D&O**
- **CRIME**
- **DIC/Earthquake (EQ)**

***Signing up with CAIS is easy! Get started!***  
***[www.CAISlive.com/join](http://www.CAISlive.com/join)***

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## SMALL BUSINESS WORKERS' COMPENSATION

This is a **basic** outline of what CAIS can do for you with your Workers' Compensation Risks. We can write some new venture class codes. The guidelines are listed below:

### ACCEPTABLE New Venture:

1. Insured is in business for multiple years, and now needs to hire their first employee, but has never had workers' compensation coverage.
2. Insured is opening business for the first time, and has at least 4 years of experience in the industry, and will be hiring employees to work in the new venture business.

### UNACCEPTABLE New Venture:

1. If employees are already working for the insured with no coverage in place, regardless of the amount of time they have been working.
2. If the employer hires subcontractors to work in excess of 10% of total revenue.
3. Height Exposure over 6ft.
4. Any account working on, near, or around water of any kind.
5. Any risk that has a lot of on the road driving exposure, such as delivery drivers of any kind: taxi cabs, truck drivers, etc.

*\*list of some acceptable new venture classes of business\* (Not inclusive of all classes)*

**Professional Services** – Dental – Physician- Insurance Office – Lawyers – **Exceptions:** NO physical therapy, and we will not accept a high amount of off premises driving exposure associated with the professional services risk.

**Restaurants** – Any restaurant- Deli- Yogurt-Ice Cream – Coffee Shop acceptable.

**Stores-Retail** – Almost any retail store (furniture stores or any heavy lifting exposure may be more difficult).

**Landscaping** – No Tree Trimming- No Height Exposure at all.

**Janitorial** – NO Residential Cleaning – Only commercial office cleaning- NO Construction Debris Cleaning.

### UNACCEPTABLE RISKS FOR CAIS

1. If the employer has had employees working without coverage in place.
2. If the employer has had a Lapse in Coverage for more than 7 days.
3. Non-Renewed for reasons “other than outside of appetite”.
4. Bad Loss History One Large Loss (in some cases an exception can be made). Frequency issues with multiple losses is not acceptable ever.

***Attached you will find a list of class codes that we can write. Keep in mind, there are a few on the attached list that may NOT qualify for New Venture quotes but we can write them. The New Ventures that are acceptable are listed above in the Acceptable New Venture Class Codes.***

**\*\*\*THIS IS ONLY A BASIC GUIDE FOR YOU TO USE. THERE MAY BE OTHER CRITERIA INVOLVED THAT MAY MAKE A RISK INELIGIBLE FOR REASONS NOT LISTED ABOVE. IF YOU HAVE A QUESTIONS REGARDING A SPECIFIC RISK, PLEASE CALL TO DISCUSS FURTHER. 916-235-7354 DINA MCPHERSON UNDERWRITER**

## CAIS - Workers' Compensation Target Classes

Business Category	Business Type	Class Codes
Accounting, Payroll and Tax Services	ACCOUNTING, AUDITING, & BOOKKEEPING	8803
Accounting, Payroll and Tax Services	TAX RETURN PREPARATION SERVICES	8810
Administrative and Support Services	ADVERTISING AGENCIES	9549
Administrative and Support Services	ADVERTISING, NEC	9549
Administrative and Support Services	BUSINESS SERVICES, NEC	8810
Administrative and Support Services	COMMERCIAL PHOTOGRAPHY	4361
Administrative and Support Services	DIRECT MAIL ADVERTISING	8800
Administrative and Support Services	PHOTOCOPYING & DUPLICATING SERVICES	4299
Administrative and Support Services	SECRETARIAL & COURT REPORTING	8810
Architectural, Engineering and Design	ARCHITECTURAL SERVICES	8810, 8601
Architectural, Engineering and Design	ENGINEERING SERVICES	8601, 8603
Architectural, Engineering and Design	LANDSCAPE COUNSELING	42
Artisan Contractors - BOP Eligible	CARPENTERING	5432
Artisan Contractors - BOP Eligible	ELECTRICAL WORK	5140, 5190
Artisan Contractors - BOP Eligible	FLOOR LAYING, FLOOR WORK, NEC	9521
Artisan Contractors - BOP Eligible	MASONRY, OTHER STONEMASONRY	5027, 5028
Artisan Contractors - BOP Eligible	PAINTING, PAPER HANGING & DECORATING	5474, 5482
Artisan Contractors - BOP Eligible	PLASTERING, DRYWALL, INSULATION	5446, 5447
Artisan Contractors - BOP Eligible	PLUMBING, HEATING(NO ELEC) & AIR COND.	5183, 5187
Artisan Contractors - BOP Eligible	TERRAZZO, TILE, MARBLE & MOSAIC WORK	5348
Artisan Contractors - Ineligible for BOP	CONCRETE WORK	5201, 5205
Artisan Contractors - Ineligible for BOP	GLASS, GLAZING WORK	5467, 5470
Artisan Contractors - Ineligible for BOP	INSTALLATION, BUILDING EQUIPMENT, NEC	8018
Artisan Contractors - Ineligible for BOP	SPECIAL TRADE CONTRACTORS, NEC	5403, 5432
Barber, Beauty and Nail Salons	BARBER SHOPS	9586
Barber, Beauty and Nail Salons	BEAUTY SHOPS	9586
Business Consultants	BUSINESS CONSULTING, NEC	8810
Business Consultants	MANAGEMENT CONSULTING SERVICES	8810
Business Consultants	MANAGEMENT SERVICES	8810
Clothing and Clothing Accessories Stores	APPAREL & ACCESSORIES, MISC	8008
Clothing and Clothing Accessories Stores	FAMILY CLOTHING STORES	8008
Clothing and Clothing Accessories Stores	MEN'S & BOY'S CLOTHING & FURNISHINGS	8008
Clothing and Clothing Accessories Stores	SHOE STORES	8008
Clothing and Clothing Accessories Stores	WOMEN'S READY-TO-WEAR STORES	8008
Contracted Services - BOP Eligible	LAWN & GARDEN SERVICES	42
Contracted Services - Ineligible for BOP	BUILDING MAINTENANCE SERVICE, NEC	9015, 9008
Contracted Services - Ineligible for BOP	CARPET/UPHOLSTERY CLEANERS	2584
Florist	FLORISTS	8001
Florist	NURSERIES, LAWN & GARDEN SUPPLY STORES	8004
Food and Beverage Stores	CANDY, NUT & CONFECTIONERY STORES	8017
Food and Beverage Stores	DAIRY PRODUCTS STORES	8061, 8006
Food and Beverage Stores	FOOD STORES, MISC	8061, 8006
Food and Beverage Stores	FRUIT & VEGETABLE MARKETS	8006
Food and Beverage Stores	GROCERY STORES	8039
Food and Beverage Stores	MEAT AND FISH MARKETS	8031
Funeral Home	FUNERAL SERVICE & CREMATORIES	9620, 9220

## CAIS - Workers' Compensation Target Classes

Health Care	CHIROPRACTORS, OFFICES OF	8834
Health Care	OFFICES AND CLINICS OF DENTISTS	8839
Health Care	OFFICES AND CLINICS OF MEDICAL DOCTORS	8834
Health Care	OFFICES AND CLINICS OF PODIATRISTS	8834
Health Care	OFFICES OF HEALTH PRACTITIONERS, NEC	8834
Health Care	OPTOMETRISTS, OFFICES OF	8834
Health Care	OSTEOPATHIC PHYSICIANS, OFFICES OF	8834
Laundry Services	COIN LAUNDRY/CLEANERS	2589
Laundry Services	DRY CLEANING PLANTS EXCEPT RUGS	2585
Laundry Services	GARMENT CLEANERS & AGENTS	2589
Laundry Services	LAUNDRIES, POWER, FAMILY & COMMERCIAL	2589
Laundry Services	LAUNDRY AND GARMENT SERVICES, NEC	2589
Legal Services	LEGAL SERVICES	8820
Photography	PHOTOFINISHING LABORATORIES	4361
Photography	PHOTOGRAPHIC STUDIOS	4361
Real Estate Agents	AGENTS, MANAGERS--REAL ESTATE	8741
Repair and Maintenance (Not Automobile)	ELECTRICAL & ELECTRONIC REPAIR SHOPS, NEC	9519
Repair and Maintenance (Not Automobile)	RADIO & TELEVISION REPAIR	9516
Repair and Maintenance (Not Automobile)	REPAIR SERVICES, NEC	3179
Repair and Maintenance (Not Automobile)	SHOE REPAIR & SHINE SHOPS, HAT CLEANING SHOP	8017
Repair and Maintenance (Not Automobile)	WATCH, CLOCK & JEWELRY REPAIR	8013
Retail - Other Merchandise	BOOK STORES	8071
Retail - Other Merchandise	CAMERA & PHOTOGRAPHIC SUPPLY STORES	8017
Retail - Other Merchandise	CIGAR STORES & STANDS	8006
Retail - Other Merchandise	COMPUTER AND SOFTWARE STORES	8062
Retail - Other Merchandise	DEPARTMENT STORES	8039
Retail - Other Merchandise	DIRECT SELLING COMPANIES	8017
Retail - Other Merchandise	DRAPERY, CURTAIN & UPHOLSTERY STORES	9522
Retail - Other Merchandise	FLOOR COVERING STORES	8042
Retail - Other Merchandise	FURNITURE STORES	8015
Retail - Other Merchandise	GIFT & NOVELTY SHOPS	8039
Retail - Other Merchandise	HARDWARE STORES	8017
Retail - Other Merchandise	HOBBY, TOY & GAME SHOPS	8017
Retail - Other Merchandise	HOUSEHOLD APPLIANCE STORES	8039
Retail - Other Merchandise	LUGGAGE & LEATHER GOODS STORES	8039
Retail - Other Merchandise	MAIL ORDER HOUSES	8800
Retail - Other Merchandise	MISCELLANEOUS GENERAL MERCHANDISE STORES	8017
Retail - Other Merchandise	MISCELLANEOUS HOME FURNISHING STORES	8039
Retail - Other Merchandise	MUSICAL INSTRUMENT STORES	8039
Retail - Other Merchandise	NEWS DEALERS & NEWSSTANDS	8745
Retail - Other Merchandise	PAINT, GLASS & WALLPAPER STORES	8065
Retail - Other Merchandise	RADIO, TELEVISION, AND ELECTRONIC STORES	8017
Retail - Other Merchandise	RECORD AND PRERECORDED TAPE STORES	8070
Retail - Other Merchandise	SEWING, NEEDLEWORK & PIECE GOODS STORES	8039
Retail - Other Merchandise	SPORTING GOODS & BICYCLE STORES	8066
Retail - Other Merchandise	STATIONERY STORES	8064
Retail - Other Merchandise	VARIETY STORES	8017

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Retail, Admin & Auxil	DRUG & PROPRIETARY STORES	8039
Retail, Admin & Auxil	MISCELLANEOUS RETAIL STORES, NEC	8017
Retail, Admin & Auxil	OPTICAL GOODS STORES	8013
Self Storage Units	WAREHOUSING & STORAGE, GENERAL	8290, 8740
Veterinary Services	ANIMAL SPECIALTY SERVICES	8831
Wholesale Apparel	FOOTWEAR	8018
Wholesale Apparel	MEN'S & BOYS' CLOTHING & FURNISHINGS	8032
Wholesale Apparel	WOMEN'S & CHILDREN'S CLOTHING & ACCESSORIES	8032
Wholesale Food Products	CONFECTIONERY	8018
Wholesale Food Products	DAIRY PRODUCTS	8018
Wholesale Food Products	FISH & SEAFOODS	8018
Wholesale Food Products	FRESH FRUITS & VEGETABLES	8018
Wholesale Food Products	FROZEN FOODS	8018
Wholesale Food Products	GROCERIES & RELATED PRODUCTS, NEC	8018
Wholesale Food Products	GROCERIES, GENERAL LINE	8018
Wholesale Food Products	MEAT & MEAT PRODUCTS	8018
Wholesale Hardware & Equipment	COMMERCIAL EQUIPMENT, NEC	8018
Wholesale Hardware & Equipment	ELECTRICAL APPARATUS & EQUIPMENT	8018
Wholesale Hardware & Equipment	ELECTRICAL APPLIANCES, TELEVISION & RADIO	8018
Wholesale Hardware & Equipment	ELECTRONIC PARTS & EQUIPMENT	8018
Wholesale Hardware & Equipment	HARDWARE	8018
Wholesale Hardware & Equipment	PLUMBING & HEATING SUPPLIES (HYDRONICS)	8018
Wholesale Hardware & Equipment	PROFESSIONAL EQUIPMENT, NEC	8018
Wholesale Hardware & Equipment	REFRIGERATION EQUIPMENT & SUPPLIES	8018
Wholesale Hardware & Equipment	WARM AIR HEATING, AIR CONDITIONING SUPPLIES	8018
Wholesale Home & Office Goods	FURNITURE	8015
Wholesale Home & Office Goods	HOME FURNISHINGS	8018
Wholesale Home & Office Goods	OFFICE EQUIPMENT	8018
Wholesale Medical Goods	MEDICAL AND HOSPITAL EQUIPMENT	8018
Wholesale Medical Goods	OPHTHALMIC GOODS	8018
Wholesale Other Durable Goods	BOOKS, PERIODICALS, & NEWSPAPERS	8018
Wholesale Other Durable Goods	DURABLE GOODS, NEC	8018
Wholesale Other Durable Goods	MOTOR VEHICLE SUPPLIES AND NEW PARTS	8046
Wholesale Other Durable Goods	SPORTING & RECREATIONAL GOODS	8018
Wholesale Other Durable Goods	TOYS AND HOBBY GOODS AND SUPPLIES	8018
Wholesale Other Non-Durable Goods	DRUGS & PROPRIETARIES & DRUGGISTS' SUNDRIES	8018
Wholesale Other Non-Durable Goods	FLOWERS & FLORISTS' SUPPLIES	8001
Wholesale Other Non-Durable Goods	NONDURABLE GOODS, NEC	8018
Wholesale Other Non-Durable Goods	PIECE GOODS AND NOTIONS	8018
Wholesale Other Non-Durable Goods	PRINTING & WRITING PAPER	8018
Wholesale Other Non-Durable Goods	STATIONERY SUPPLIES	8064
Wholesale Other Non-Durable Goods	TOBACCO & ITS PRODUCTS	8018