

Proprietary Contractors Program

Workers' Comp For Contractors



Underwriting Guidelines

- Minimum Premium \$5,000
- Roofers: 5 years in operation, 5 full time roofing employees, minimum payroll \$250,000
- 4 years loss runs or experience
- No prior considered with a resume*

* Resume required to show proof of experience for past 5 years, excluding roofing



Highlights

- ✓ AM Best A-Rated carrier
- ✓ No prior considered with a resume
- ✓ Pay-as-you-go payment plan
- ✓ Up to 50% sub exposure
- ✓ No work over 40 ft or below 12 ft
- ✓ No deductible requirements
- ✓ Available in 37 states
- ✓ General Liability available also



Acceptable Classes of Business

0042 Landscape	5140 Electrical Wiring > \$32/hr	5479 Insulation Work
1463 Asphalt Works	5146 Cabinet or Fixtures	5482 Painting > \$26/hr
1803 Stone Cutting or Polishing	5437 Cabinet or Fixtures	5484 Plastering < \$29/hr
2802 Carpentry - Shop Only & Drivers	5183 Plumbing < \$26/hr.	5485 Plastering > \$29/hr
2881 Cabinet Manufacturing	5187 Plumbing > \$26/hr.	5506 Street Paving
2883 Cabinet Manufacturing	5190 Electrical Wiring < \$32/hr.	5507 Street Grading
3030 Iron or Steel Works	5221 Concrete or Cement	5538 Street Metal Work < \$27/hr.
3039 Reinforcing Steel Fabrication	5212 Concrete Pumping	5542 Street Metal Work > \$27/hr.
3040 Iron Works Non-Structural	5213 Concrete Construction	5552 Roofing < \$25/hr.
3076 Door or Window Manufacturing	5214 Precast Concrete or Cement	5553 Roofing > \$25/hr.
3066 Sheet Metal Products Mfg	5215 Concrete or Cement Work	5606 Contractors Exec Supervisors
3076 Sheet Metal Products Mfg	5222 Chimney Construction	5632 Steel Framing Commercial < \$32/hr
3724 Millwright Work	5225 Reinforcing Steel Installation	5633 Steel Framing Commercial > \$32/hr
5022 Masonry	5348 Tile, Stone or Mosaic	5645 Carpentry Dwelling
5027 Masonry < \$27/hr	5403 Carpentry < \$32/hr.	6217 Excavation & Drivers
5028 Masonry > \$27/hr	5432 Carpentry > \$32/hr.	5215 Foundation Preparation Work
5040 Iron or Steel Erection Structure	5436 Hardwood Floor Laying	6229 Irrigation Pipe Installation
5057 Iron or Steel Erection	5437 Hardwood Floor Laying	6400 Fence Construction
5059 Iron or Steel Erection < 3 Stories	5443 Lathing	8742 Sales
5102 Iron, Steel, Brass, Bronze	5446 Wallboard Application < \$34/hr	8810 Clerical
5102 Door, Door Frame Installation	5447 Wallboard Application > \$34/hr	9008 Janitorial Services
5108 Overhead Door Installation	5467 Glaziers < \$37/hr.	9014 Janitorial Services
	5470 Glaziers > \$37/hr.	9501 Painting Shop Only
	5462 Glaziers	
	5474 Painting < \$20/hr	



Forms to Submit

Acord 130 | Acord 130 FL | Supplemental

Download at www.normandyins.com/contractors



Send all submissions to applications@normandyins.com



www.normandyins.com

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