

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 Mosiac	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