

# “Top 60” preferred WC classifications

– in California

One of the many benefits of choosing Pacific Excess as your insurance partner is our broad underwriting appetite, which includes more than 350 eligible classifications. To provide you with a clearer picture of our appetite, below is a list of our “Top 60” preferred class codes in California. Each of these classes qualify for our most competitive pricing tier, which is geared toward smaller business.

Description	Code	Comments
Attorney Support Services	8821	Avoid process services and messengers. No bicycles, motorcycles or skateboards.
Attorneys	8820	Avoid process servers.
Auditors or Accountants	8803	Prefer office related exposure with limited travel and no inventory taking activities. Looking for the shop doing taxes and bookkeeping operations.
Automobile Accessories Store	8046	No involvement in racing activities
Automobile or Automobile Truck Repair Shops or Garages	8389	Incidental towing allowed but no road service contracts. No split rim tire work; no motorcycles, ATVs or mobile homes; no auto impound yards.
Automobile or Automobile Truck Service Stations	8387	Incidental towing allowed but no road service contracts. No split rim tire work; no motorcycles, ATVs or mobile homes; no auto impound yards.
Banks	8808	No Security Guards or Messengers on Payroll (subcontracted only with Certificate of Insurance on file)
Barber Shops or Beauty Parlors	9586	Looking for the shop with all employees on the payroll. Fixed location exposure only. No Tattoos. No use of independent contractors/1099's. Limited, if any, massage. No employee group transportation.
Beverage Preparation Shops - not bars or taverns	8078	
Bicycles and Bicycle Accessories Store	8066	No racing sponsorship or offsite events.
Book Store - Retail	8071	No adult videos or sales of related paraphernalia.
Bowling Centers / Billiard Halls	9092	Avoid hours of operations past midnight. Security and location.
Churches - clergy	8840	Watch for mission work including international assignments, volunteer exposure, watch height exposures for repair and maintenance.
Clerical Office Employees	8810	Should be a stand alone company and not a part of another type of operation, i.e. no paper contractors.
Clothing, Wearing Apparel or Dry Goods Store - Retail	8008	
Colleges or Schools - private	9101	Avoid trade schools that are teaching activities more physical then normal classroom. Avoid social service home instruction programs and other similar operations.
Colleges or Schools - private - academic professionals	8868	Avoid trade schools that are teaching activities more physical then normal classroom. Avoid social service home instruction programs and other similar operations.
Computer Programming or Software Development	8859	
Computer Store	8062	
Convenience / Grocery Store - Retail	8061	No 24 hour exposure. Consider security and location. No sale of fireworks or pornographic items.
Credit Unions	8801	No Security Guards or Messengers on Payroll (subcontracted only with Certificate of Insurance on file)
Dental Laboratories	4692	Limited pick up and delivery using employees own vehicles. Safety protocols for melting various metals and exposures to chemicals. New ventures acceptable with significant relevant experience.
Dentist and Dental Surgeons	8839	
Document Duplication or Photocopying Service	8019	
Draftpersons	8810	
Dry Cleaning or Laundry - Retail	2589	Limited pick up or delivery, no attendants past 11 pm at coin operated facilities engaged in fluff and fold laundry activities. Prefer modern eco friendly solvents.
Electronic Prepress - all operations	4297	
Eyewear Store	8013	
Florist - Retail	8001	Limited delivery using personal vehicles, limited plant services in private homes and offices. No rental of plants to commercial concerns and offices. No parade float decorating.

continued

"Top 60" preferred WC classifications in California, continued.

Description	Code	Comments
Fruit or Vegetable Store - Retail	8006	Not open past 9:00 pm
Funeral Directors	9620	
Garden Supplies Store	8004	Well controlled lifting and delivery exposures. Sales and delivery of rocks, masonry and other building materials are not contemplated in this class. Prefer certified forklift operators.
Graphic Design - all operations	4297	
Grocery Store - Retail	8006	Not open past 9:00 pm
Hardware Store - Retail	8017	Locksmithing is contemplated but watch for sales and delivery of safes. Risk should have minimal outside service work.
Ice Cream or Frozen Yogurt Shops	8078	
Insurance Companies	8822	
Jewelry Store	8013	Location, robbery or safety protocols and training. No armed guards on payroll.
Libraries - librarians or professional assistants	8810	
Lighting Fixtures Store	8063	Installation of fixtures are not contemplated in this class.
Mailing or Addressing Companies	8800	Avoid heavy items in a warehouse exposure. Avoid high tiered shelving and off the ground exposures.
Meat, Fish or Poultry Store - Retail	8031	No butchering operations. Personal protective equipment enforced. Attention to housekeeping.
Mortgage Bankers - all employees	8749	
Museums	8838	
Office Supplies and Stationery Store	8064	
Physicians	8834	Looking for the small to medium-size doctors office. Prefer fixed locations. Avoid emergency centers, urgent care centers may be acceptable.
Picture Frame Assembly	2840	Prefer well controlled delivery exposures. Prefer drop ship or common carrier.
Picture or Artwork Framing	2840	
Printed Circuit Board Mfg.	4354	Need a clear description of what is being manufactured and controls in place for caustic chemicals.
Printing - editing	8813	
Printing - quick printing	8019	Watch for delivery using employee personal vehicles.
Printing - screen printing - editing	8846	
Public Colleges or Schools	8875	
Restaurants or Taverns	9079	Targeting full service restaurants and fast food. No bouncers. No delivery to private residences. Limited entertainment. Fixed locations preferred.
Retail Stores	8017	No pawn shops, sale of fireworks, pornography or related material. Avoid pet stores that do animal grooming or have exotic or dangerous pets. No baggage handling operations (skycaps), no dance hall operations and no shopping cart recovery services. Watch for security and location.
Sandwich Shops - not restaurants	8078	
Stores - paint or paint supplies	8065	Limited delivery operations
Towel or Toilet Supply Companies	8017	Watch delivery exposures and driver management including vehicle maintenance. Watch operations which receive and sort soiled materials from hospitals or hotels/motels. Proper personal protective equipment required in handling soiled materials.
Upholstering	9522	
Video Rental Stores	8070	No adult videos or sales of related paraphernalia.