

Clear Spring Workers' Comp

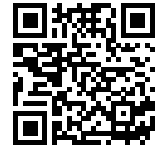
New and exclusively available at BTIS



Now Available in
The BTIS Workers' Comp Marketplace

PROGRAM HIGHLIGHTS

- Rated A- (Excellent) by A.M. Best
- 400 Eligible Class Codes
- New classes available:
 - Truckers
 - Cannabis
 - Owner-only (*Ghost policy*)
- Simplified proposal showing net rates per class and detailed payment plans
- Simplified binding process with one payment and online bind confirmation
- Contactless electronic signatures and monthly payroll reporting coming soon
- Available in AZ, CO, NV, OR, TX and [California](#) with more states coming soon



Get a Quote!



About Clear Spring

Clear Spring Property and Casualty Company is a subsidiary of Delaware Life Insurance Company and its parent company, Group1001. Our relationship with these organizations has yielded an innovative technology platform that provides smarter risk management solutions for property and casualty insurance brokers.

Clear Spring's risk management solutions evolve with market needs, while traditional insurance companies struggle to keep up. Our data-driven approach and mastery of emerging technologies provide a deeper connection with customers by developing smarter, more adaptive products that address the needs of brokers and their policyholders.

- A.M. Best Rated A-
- Parent – Delaware Life Insurance Company (*\$1.6 B of Policyholder Surplus*)
- Group1001 is committed to providing the P&C Division with enough capital to support its growth
- Focused on leveraging technology and analytics to better serve the small commercial insurance marketplace

btisinc.com | 877.649.6682



Clear Spring Workers' Comp



Features and Class List

NOW ELIGIBLE AS NEW VENTURES / NO PRIOR COVERAGE

- 5645 Residential Carpentry not exceeding 2 stories
- 5403 Carpentry NOC
- 5445 Wallboard
- 5474 Painting
- 7219 Trucking
- And many more!

EXPANDED EXPOSURES NOW ELIGIBLE

- Subcontractors up to 75% of total operations
- New venture risks with no prior work comp coverage
- Risks with current or past lapses in coverage

OWNER ONLY POLICIES

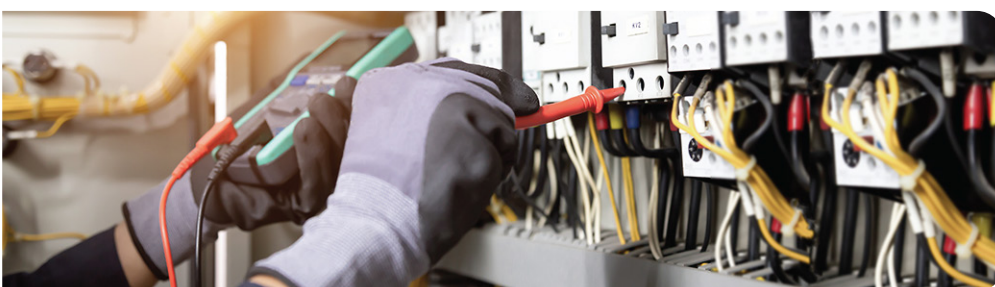
- No employees or payroll required
- Minimum Premium less than \$1,000
- Subcontracted costs up to \$50,000 annually is allowed
- Certificates of insurance collected & retained by insured for all subcontractors
- Monthly verification of no payroll & acceptable sub costs by the insured
- General Liability coverage must be placed with BTIS within the work comp policy term

MULTIPLE BILLING PLANS

- Direct bill
- Various monthly payment options
- Monthly payroll reporting coming soon

CLASS | DESCRIPTION

- 42 Landscape Gardening & Drivers
- 50 Brush or Weed Control by Contractor Chemical & Drivers
- 908 Domestic Workers Residences Part
- 1463 Asphalt Works Operated by Paving Contractors Permanent Location & Drivers
- 1699 Rock Wool Mfg
- 1701 Cement Mfg
- 1710 Stone Crushing & Drivers
- 1748 Abrasive Wheel Mfg & Drivers
- 1803 Hone or Oil Stone Mfg & Drivers
- 1924 Cable Mfg or Wire Drawing Not Iron or Steel
- 1925 Die Casting Mfg
- 2002 Pasta or Noodle Mfg
- 2003 Bakery Salespersons & Drivers
- 2014 Grain or Feed Milling
- 2016 Cereal or Bar Mfg
- 2021 Sugar Manufacturing or Refining From Sugar Cane or Sugar Beets
- 2039 Ice
- 2041 Candy
- 2065 Condensed Milk Mfg
- 2070 Butter or Cheese Mfg & Route Supervisors
- 2081 Butchering
- 2089 Packing House All Operations
- 2095 Fish
- 2105 Fruit Packing
- 2110 Pickle Mfg
- 2111 Cannery NOC
- 2112 Fruit Evaporating or Preserving
- 2114 Clam Digging
- 2121 Brewery & Drivers
- 2130 Alcohol Mfg Grain All Operations
- 2143 Fruit Juice Mfg & Drivers
- 2157 Beverage Mfg Carbonated All Operations
- 2172 Tobacco Products Mfg NOC
- 2174 Tobacco Rehandling or Warehousing



btisinc.com | 877.649.6682



Clear Spring Workers' Comp



Class List

CLASS | DESCRIPTION

2220 Carpet or Rug Mfg Jute or Hemp
2288 Felting Mfg
2302 Silk Thread or Yarn Mfg
2305 Rayon Mfg
2361 Hosiery Mfg
2362 Glove or Mitten Mfg Knit
2380 Braid or Fringe Mfg
2388 Embroidery Mfg
2402 Carpet or Rug Mfg NOC
2413 Textile Bleaching
2416 Thread or Yarn Dyeing or Finishing
2417 Cloth Printing
2501 Awning or Tent Mfg Shop
2503 Dressmaking or Tailoring Custom Exclusively
2570 Box Spring or Mattress Mfg
2586 Cleaning or Dyeing & Route Supervisors
2587 Toilet or Towel Supply Co & Route Supervisors
2589 Dry Cleaning and Laundry Store Retail & Route Supervisors
2651 Shoe Findings Mfg
2660 Boot or Shoe Mfg NOC
2683 Luggage Mfg
2688 Leather Belting Mfg
2714 Veneer Mfg
2731 Planing or Molding Mill
2735 Barrel Stock Mfg Wood
2759 Box Mfg Box Shook or Pallet Wooden
2790 Last or Shoe Form Mfg
2797 Manufactured
2799 Manufactured
2802 Carpentry Shop Only & Drivers
2835 Brush or Broom Assembly
2836 Brush or Broom Mfg NOC
2841 Brush or Broom Handle Mfg
2881 Barrel Assembly Wood
2883 Furniture Manufacturing and Cabinet Shop Wood NOC
2915 Plywood Mfg

CLASS | DESCRIPTION

2916 Veneer Products Mfg
2923 Musical Instrument Mfg Wood NOC
2960 Pole
3004 Iron or Steel Manufacturing Steelmaking & Drivers
3018 Iron or Steel Manufacturing Rolling Mill & Drivers
3022 Pipe or Tube Mfg NOC & Drivers
3027 Lead Works & Drivers
3028 Pipe or Tube Mfg Iron or Steel & Drivers
3030 Iron or Steel Fabrication Ironworks or Steelworks Shop Structural & Drivers
3040 Iron or Steel Fabrication Ironworks Shop Ornamental & Drivers
3041 Iron or Steel Fabrication Ironworks Shop Decorative or Artistic & Foundries
3042 Elevator or Escalator Mfg
3064 Sign Manufacturing Metal
3076 Airplane Subassemblies Mfg Metal
3085 Foundry Nonferrous
3110 Chain Mfg Forged
3111 Blacksmith
3113 Tool Mfg Not Drop or Machine Forged NOC
3114 Tool Mfg Drop or Machine Forged NOC Machining or Finishing of Tools or Die Making Operations
3118 File Mfg
3126 Tool Mfg Agricultural
3131 Button or Fastener Mfg Metal
3132 Bolt or Nut Mfg
3145 Automatic Screw Machine Products Mfg
3146 Hardware Mfg NOC
3169 Stove Mfg
3179 Electrical Apparatus Mfg NOC
3180 Electric or Gas Lighting Fixtures Mfg
3188 Plumbers Supplies Mfg NOC
3220 Can Mfg
3224 Agate or Enamel Ware Mfg
3227 Aluminum Ware Mfg
3240 Cable or Wire Rope Mfg Iron or Steel

CLASS | DESCRIPTION

3241 Wire Drawing Iron or Steel
3255 Wire Cloth Mfg
3257 Chain Mfg Formed or Welded
3270 Eyelet Mfg
3303 Spring Mfg
3307 Heat Treating Metal
3315 Brass or Copper Goods Mfg
3336 Castings Mfg Metal Lost Wax Process
3365 Welding or Cutting NOC & Drivers
3383 Gold Leaf Mfg
3385 Clock Mfg
3400 Automobile Stamped Parts Mfg
3507 Agricultural or Construction Machinery Mfg
3515 Loom Harness or Reed Mfg
3548 Arms Mfg NOC
3559 Confection Machine Mfg
3574 Air Pressure or Steam Gauge Mfg
3581 Fuel Injection Device Mfg
3612 Engine Mfg NOC
3620 Boilermaking
3629 Additive Manufacturing NOC No Assembly
3632 Automotive Machine Shop
3634 Automatic Sprinkler Head Mfg
3635 Gear Mfg or Grinding
3643 Electric Power or Transmission Equipment Mfg
3647 Battery Mfg Storage
3648 Automotive Lighting
3681 Electrical Cord Set
3685 Instrument Mfg NOC
3719 Oil Still Erection or Repair
3724 Door Installation Overhead & Drivers
3726 Boiler Installation or Repair Steam
3807 Automobile Radiator Mfg
3808 Automobile Mfg or Assembly
3821 Automobile Recycling & Drivers
3822 Automobile
3824 Automobile

Clear Spring Workers' Comp



Class List

CLASS | DESCRIPTION

3826 Aircraft Engine Mfg
3827 Automobile Engine Mfg
3851 Motorcycle Mfg or Assembly
3865 Baby Carriage Mfg
3881 Car Mfg Railroad & Drivers
4000 Clay or Shale Digging & Drivers
4021 Brick or Clay Products Mfg NOC & Drivers
4024 Brick Mfg Fire or Enameled & Drivers
4034 Coffin and Casket Mfg and Installation Concrete & Drivers
4036 Plaster or Staff Mixing & Drivers
4038 Dress Form Mfg
4062 Pottery Mfg Porcelain Ware Mechanical Press Forming
4101 Glass Mfg & Drivers
4111 Glassware Mfg No Automatic Blowing Machines
4114 Glassware Mfg NOC
4130 Glass Merchant
4131 Mirror Mfg
4133 Cathedral or Art Glass Window Mfg
4206 Pulp Mfg Ground Wood Process
4207 Pulp Mfg Chemical Process
4239 Paper Mfg
4240 Box Mfg Set
4243 Box Mfg Folding Paper NOC
4244 Corrugated or Fiberboard Container Mfg
4250 Paper Coating
4251 Carbon Paper or Typewriter Ribbon Mfg
4263 Fiber Goods Mfg
4273 Bag
4279 Match Mfg
4283 Building or Roofing Paper or Felt Preparation No Installation
4299 Electrotyping
4304 Newspaper Publishing
4307 Bookbinding
4351 Photoengraving

CLASS | DESCRIPTION

4352 China Decorating By Hand
4361 Film Print Shops All Employees & Clerical
4410 Boot or Shoe Mfg Rubber
4420 Rubber Tire Mfg
4432 Pen Mfg
4452 Bone or Ivory Goods Mfg
4459 Plastics Mfg Sheets
4470 Cable Mfg Insulated Electrical
4484 Button Mfg NOC
4493 Fabric Coating or Impregnating NOC
4511 Analytical Laboratories or Assaying Including Laboratory
4557 Buffing or Polishing Compounds Mfg
4558 Color Grinding
4611 Cosmetics Mfg
4635 Acetylene Gas Mfg & Drivers
4653 Glue Mfg & Drivers
4683 Cottonseed Oil Refining
4692 Dental Laboratory
4693 Pharmaceutical or Surgical Goods Mfg NOC
4703 Corn Products Mfg
4720 Soap or Synthetic Detergent Mfg
4825 Drug
4828 Chemical Blending or Mixing NOC All Operations & Drivers
4902 Fishing Rod and Tackle Mfg
4923 Photographic Supplies Mfg
5020 Ceiling Installation Suspended Acoustical Grid Type
5022 Fireplace Construction
5037 Painting
5040 Iron or Steel Erection Frame Structures
5057 Concrete or Cement Distributing Towers Installation
5059 Iron or Steel Erection Frame Structures Not Over Two Stories in Height
5102 Awning
5146 Fixtures or Furniture Installation Portable NOC

CLASS | DESCRIPTION

5183 Boiler or Steam Pipe Insulating & Drivers
5188 Automatic Sprinkler Installation & Drivers
5190 Cable Installation & Drivers
5191 Computer Device Installation
5192 Coffee Service Companies All Operations & Salespersons
5213 Cleaning or Renovating Building Exteriors
5215 Concrete Construction Private Residences Not Monolithic
5221 Concrete or Cement Work Floors
5222 Chimney Construction Not Metal
5348 Ceramic Tile
5402 Greenhouse Erection All Operations
5403 Carpentry Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures
5437 Carpentry Installation of Cabinet Work or Interior Trim
5443 Lathing & Drivers
5445 Wallboard
5462 Glazier Away From Shop & Drivers
5474 Waterproofing Roofs of Mobile Homes
5478 Floor Covering Installation Resilient Flooring Carpet and Laminate Flooring
5479 Insulation Work NOC & Drivers
5480 Plastering NOC & Drivers
5491 Paperhanging & Drivers
5506 Airport Construction Paving & Drivers
5507 Street or Road Construction Subsurface Work & Drivers
5535 Awning Erection Metal Erection of Metal Awnings Exclusively & Drivers
5537 Heating
5606 Contractor Project Manager
5610 Cleaner Debris Removal Construction
5645 Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height
5650 Exterminator
6003 Pile Driving

btisinc.com | 877.649.6682



Clear Spring Workers' Comp



Class List

CLASS | DESCRIPTION

6217 Airport Construction Grading & Drivers
 6229 Drainage or Irrigation System Construction & Drivers
 6233 Oil or Gas Pipeline Construction & Drivers
 6306 Sewer Construction All Operations & Drivers
 6319 Gas Main or Connection Construction & Drivers
 6325 Conduit Construction For Cables or Wires & Drivers
 6400 Fence Installation and Repair Metal
 6504 Food Products Mfg NOC
 7219 Automobile Haulaway or Driveaway All Employees & Drivers
 7230 Trucking parcel or package delivery
 7232 Trucking mail, parcel, or package delivery, under contract with the us postal service
 7370 Limousine Co All Other Employees & Drivers Nonscheduled
 7382 Bus Co All Other Employees & Drivers
 7390 Ale or Beer Dealer Wholesale & Drivers
 7520 Waterworks Operation & Drivers
 7580 Sewage Disposal Plant Operation & Drivers
 7600 Telecommunications Co Cable TV
 7605 Burglar and Fire Alarm Installation or Repair & Drivers
 7610 Motion Picture Production In Studios or Outside All Operations Up to the Development of Negatives & Clerical
 8001 Florist
 8002 Automobile Rental Co All Other Employees & Counter Personnel
 8006 Coffee
 8008 Store Clothing
 8010 Bicycles Retail Sale or Rental
 8013 Diamond Cutting or Polishing
 8015 Quick Printing Copying or Duplicating Service All Employees & Clerical
 8017 Coffee
 8018 Barber or Beauty Parlor Supply House
 8021 Store Fish

CLASS | DESCRIPTION

8031 Cold Storage Locker Frozen Foods
 8032 Store Clothing
 8033 Store Meat
 8034 Store Grocery Wholesale
 8039 Store Department Retail
 8044 Furniture Rental Chairs
 8045 Store Drug Retail
 8046 Automobile
 8047 Store Drug Wholesale
 8058 Building Material Dealer New Materials Only Store Employees
 8072 Store Audio or Video Cassette
 8102 Bean Sorting or Handling
 8103 Clippings Dealer
 8106 Concrete Reinforcing Rod or Bar Dealer & Drivers
 8107 Contractors Equipment Rental & Drivers
 8111 Plumbers Supplies Dealer & Drivers
 8116 Farm Machinery Dealer All Operations & Drivers
 8203 Ice Mfg or Distribution & Drivers
 8204 Building Material Yard & Local Managers
 8209 Vegetable Packing & Drivers
 8215 Feed
 8227 Concrete Forms Reconditioning and Leasing
 8232 Building Material Dealer New Materials Only All Other Employees & Yard
 8233 Coal Merchant & Local Managers
 8235 Sash
 8263 Junk Dealer & Divers
 8264 Bottle Dealer Used & Drivers
 8265 Iron or Steel Scrap Dealer & Drivers
 8279 Breeding Farm or Stable & Drivers
 8288 Cattle Dealer & Salespersons
 8291 Storage Warehouse Cold
 8292 Storage Warehouse NOC
 8293 Furniture Moving & Storage
 8304 Grain Elevator Operation & Local Managers

CLASS | DESCRIPTION

8350 Gas Dealer Liquefied Petroleum Gas & Drivers
 8353 Gas Dealer Liquefied Petroleum Gas & Salespersons
 8380 Air Conditioning Systems Automobile Installation
 8381 Gasoline Station Self
 8385 Ambulance Service Companies Garage Employees
 8392 Automobile Storage Garage
 8393 Automobile Body Repair
 8500 Metal Scrap Dealer & Drivers
 8601 Architectural or Engineering Firm Including Salespersons & Drivers
 8606 Geophysical Exploration All Employees & Drivers
 8720 Inspection of Risks for Insurance or Valuation Purposes NOC
 8721 Real Estate Agency Outside Employees & Collectors
 8723 Insurance Companies Including Clerical & Salespersons
 8737 Salespersons or Collectors Outside Program Coverage Under the Federal Employers Liability Act (FELA)
 8742 Estimators
 8745 News Agent or Distributor of Magazines or Other Periodicals Not Retail Dealer & Salespersons
 8748 Automobile
 8755 Labor Union All Employees
 8799 Mailing or Addressing Company or Letter Service Shop Clerical Staff
 8800 Mailing or Addressing Company or Letter Service Shop
 8803 Auditor
 8810 Clerical Office Employees NOC
 8814 Clerical Office Employees NOC Coverage Under the Federal Employers Liability Act (FELA) Program
 8820 Attorney All Employees & Clerical
 8824 Retirement Living Centers Health Care Employees
 8826 Retirement Living Centers All Other Employees & Salespersons
 8831 Artificial Insemination of Cattle Professional Employees

btisinc.com | 877.649.6682



Clear Spring Workers' Comp



Class List

CLASS | DESCRIPTION

- 8832 Dentist & Clerical
- 8833 Asylum Professional Employees
- 8835 Home
- 8840 Religious Organization Professional Employees & Clerical
- 8842 Group Homes All Employees & Salespersons
- 8864 Social Services Organization All Employees & Salespersons
- 8868 College Professional Employees & Clerical
- 8869 Child Care Center All Employees Including Clerical
- 8871 Clerical Telecommuter Employees
- 8901 Telecommunications Co: Office or Exchange Employees & Clerical
- 9012 Building or Property Management Property Managers and Leasing Agents & Clerical
- 9014 Chimney Cleaning Residential No Chimney Cleaning Above Ground Level & Drivers
- 9015 Bathhouse Beach
- 9032 Apartment House Operations All Employees
- 9033 Housing Authority & Clerical
- 9040 Asylum All Other Employees
- 9052 Commissary Work All Other Employees & Salespersons
- 9058 Commissary Work Restaurant Employees
- 9060 Club Country
- 9061 Club NOC & Clerical
- 9063 Exercise or Health Institute & Clerical
- 9077 United States Armed Service Risk All Employees & Drivers
- 9082 Caterer
- 9083 Doughnut Shop Retail
- 9084 Bar
- 9089 Billiard Hall
- 9093 Bowling Lane
- 9101 Religious Organization All Other Employees
- 9102 Lawn Maintenance Commercial or Domestic & Drivers
- 9154 Theater NOC All Other Employees

CLASS | DESCRIPTION

- 9156 Theater NOC Players
- 9170 Chimney Cleaning Residential Includes Chimney Cleaning Above Ground Level & Drivers
- 9178 Athletic Sports or Park: Noncontact Sports
- 9220 Cemetery Operation & Drivers
- 9402 Sewer Cleaning & Drivers
- 9403 Ashes
- 9501 Painting Shop Only & Drivers
- 9505 Automobile
- 9516 Electronic Equipment Installation
- 9519 Air Conditioning Systems Portable Units Installation
- 9521 Advertising Display Installation Service
- 9522 Automobile
- 9534 Bell Installation Tower & Drivers
- 9554 Sign Installation
- 9586 Barber Shop
- 9600 Taxidermist
- 9620 Crematory Operation & Drivers

Class Codes in some states may vary. Please reference NCCI for the appropriate class code in your state. For help with classification of a risk, you can contact NCCI Customer Service at 800-622-4123, Monday through Friday, 8 am to 8 pm ET.



Get a quote in

The BTIS Workers' Comp Marketplace

btisinc.com | 877.649.6682

