Nationwide workers compensation target classes

From start-ups to seasoned establishments, we are dedicated to delivering quality workers compensation insurance solutions for small to large operations.

We write over **260 class codes** nationwide. Below are our target classes of business.

Start your submission or check additional eligibility in mPortal – account.markel.com



Target classes

Description	Description
Landscape gardening	Insurance companies
Bakery	Attorneys
HVAC	Physicians, dentist and clerical
Florist	Social service organizations
Convenience store	School/church
Clothing store	Child daycare center
Hardware store	Hotel
Retail store	Restaurant
Store: grocery	Fastfood restaurant
Pharmacy	Lawn maintenance
Auto parts store	Barber shop/beauty salon

Additional classes

Description	Description
Farm: nursery	Trucking: short-haul (aggregate <200 miles)
Winery	Burglar and fire alarm installation
Brewery	Store: wholesale
Laundry/dry cleaners	Auto repair garage
Machine shop	Auto body repair garage
Photographer	Veterinary hospital
Plumbing	Building or property management
Electrical wiring	Janitorial/pest control
Ceramic tile, stone, marbel, mosaic work	Building operations
Cabinet and trim installation	Golf club/country club
Floor covering installation	Health clubs, fitness center, gym

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Underwriting guidelines

- Start-ups, new ventures and existing businesses
- Max height of 25 feet/two stories or less
- Coverage for small businesses with as little as one employee
- Debit mods eligible when driven by severity over frequency
- Travel radius ≤ 200 miles

Common declinations

- General contractors license/home builders license
- Framing, roofing, and handyman operations
- Backdating of policies
- 24-hour operations
- Tree trimming from heights
- Sign installation
- Long haul trucking
- Subcontracted exposure exceeding 20%

Why Markel?

$0

Zero down payment with PayGo[1]

"A" rated

A.M. Best "A" rated[2]

90 years

Markel has been insuring America's small businesses since 1930

Dedicated

In-house claims handling, loss control services, audit team and customer service team ready to help you and your clients

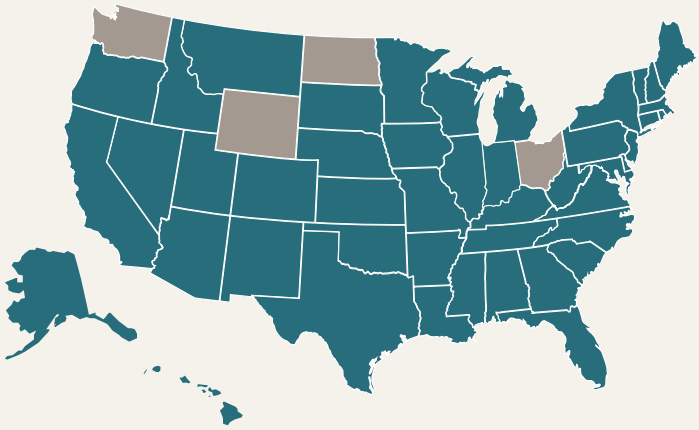
Efficient

Instant quotes on many classes, with most quotes returned in less than an hour

Responsive

Quick response from our underwriting team on account changes

Where we write



Workers compensation coverage

Monopolistic workers compensation states

Commercial package available in all states except HI.

Niche package program varies by state. Visit mPortal for more information.

Scan or click the QR code to view **state-specific** target class codes.

Additional information

Start your submission or check eligibility in mPortal at account.markel.com

To view a complete list of programs and appetite details, visit the "Program" tab in mPortal

Find your Underwriting, Risk Solution Services and Claims contacts at markel.com/contacts

[1] PayGo Payroll Reporting is a branded product of Split Limit Studios, LLC. Enrollment is not a condition for purchase or renewal of insurance. Enrolling in PayGo Payroll Reporting does not change the terms and conditions of your policy or payroll classifications.

[2] Rating as of December 31, 2024. A.M. Best ratings are under continuous review and subject to change. Please refer to Markel's website for the most current information. The ratings represents the overall financial status of FirstComp Insurance Company, Markel Insurance Company, and Markel American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of the issuing insurance company.

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