

What Is Workers' Compensation Insurance?

Workers' compensation insurance protects both businesses and their employees in the event of a work-related injury or occupational illness. It covers necessary medical treatment and lost wages, helping employees recover while minimizing business disruption.

Benefits for employees:

- Coverage for medical expenses and rehabilitation
- Compensation for lost wages during recovery
- Death benefits for dependents in the event of a fatal injury

Benefits for employers

- Protection from costly lawsuits
- Support with fraud prevention and workplace safety
- Access to managed care services to reduce employee downtime

Note: Coverage and benefits vary by state. Workers' comp is a smart investment in your people—and your business.

Common Classes*

Not inclusive of entire appetite available

Accommodation and food services:

- Bakeries
- Coffee / Beverage Shops
- Hotels and Motels
- Ice Cream and Yogurt Shops
- Restaurants
- Sandwich Shops

Administrative or support services:

- Mailing or Addressing Companies
- Printing contractors & services

Contractors & Services

- Commercial Cleaning
- Electricians
- Finish Carpentry
- Flooring
- HVAC
- Landscaping
- Painting
- Plumbing
- Residential Cleaning — Franchise Only
- Upholstery and Carpet Cleaning

Art, entertainment, and recreation:

- Country Clubs
- Movie Theatres

Automotive:

- Auto Body Repair and Upholstery
- Auto Dealers and Parts
- Auto Service and Repair
- Gasoline Retail

Educational services:

- Churches
- Private Schools / Parochial Schools
- Montessori Schools

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Workers' compensation

Finance and insurance:

- Banks and Credit Unions
- Insurance Agents and Brokers
- Investment Managers
- Mortgage Bankers and Brokers
- Securities Brokers

Health care:

- Dental Labs
- Dentists
- Home Healthcare
- Optical Goods and Mfg
- Physicians and Surgeons
- Veterinarians

Information:

- Data Processing Services
- Information Service Providers
- Libraries

Manufacturing:

- Computer and Electronic Products
- Electrical Equipment and Components
- Food and Beverage
- Machine Shops
- Paper Goods and Products
- Plastic Products

Professional services:

- Accountants
- Architects
- Attorneys
- Bookkeepers and Tax Preparation

- Computer Programming and System Design
- Payroll Services
- Photographers and Photofinishing

Real estate, rental and leasing:

- Real Estate Agents and Appraisers
- Residential and Commercial Property Management
- Self and Mini Storage RETAIL

Retail:

- | | |
|-----------------------------|---------------------------|
| • Apparel | • Jewelry |
| • Books | • Lighting |
| • Computers and electronics | • Paint |
| • Convenience stores | • Pharmacy |
| • Florist | • Tailors and dressmaking |
| • Hardware | • Tile |

Wholesale (Nondurable goods):

- Apparel
- Beverage
- Confections
- Plumbing Supplies
- Printers

Other services:

- Barber and Beauty Shops
- Dry Cleaners and Laundries
- Nurseries – Excluding Trees
- Office Machine Sales, Installation or Repair
- Wineries

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