



HNIC UNDERWRITING APPETITE GUIDE FOR SMALL BUSINESSES

Workers' Compensation Insurance


The Top 5 Industries We Service:

- Healthcare and Social Assistance
- Religious, Educational Services, and Nonprofits
- General Business, Retail, and Wholesale
- Food Services and Hospitality
- Light Manufacturing

For questions email info@highviewins.com

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GET IN TOUCH

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Preferred class codes with minimum 10k premium

**MUST MEET ALL
CRITERIA OF
THE HIGHVIEW
SMALL
BUSINESS
PROGRAM TO
QUALIFY AT
\$10,000**

SEE PAGE 8 FOR
CRITERIA

USE
[CTRL + F]
TO SEARCH
FOR SPECIFIC
CLASS CODE

NCCI	Description
0908	Domestic Workers- Inside- Occasional
0912	Domestic Workers- Outside- Occasional
0913	Domestic Workers- Outside/Inside - Fulltime
1472	Distillation- Wood
1699	Rock Wool Mfg
2001	Cracker Mfg
2002	Macaroni Mfg
2003	Bakery
2016	Breakfast Food Mfg
2021	Sugar Refining
2039	Ice Cream Mfg
2041	Confection Mfg
2065	Milk Products Mfg
2070	Creamery or Dairy
2095	Meat Products Mfg
2105	Fruit Packing
2110	Pickle Mfg
2111	Cannery NOC
2112	Fruit Evaporating or Preserving
2114	Oyster Processing
2121	Brewery
2143	Fruit Juice Mfg
2157	Bottling NOC
2174	Tobacco Rehandling or Warehousing
2286	Wool Spinning & Weaving
2288	Felting Mfg
2300	Plush or Velvet Mfg
2361	Hosiery Mfg
2362	Knit Goods Mfg
2380	Webbing Mfg
2386	Lace Mfg
2388	Embroidery Mfg
2402	Carpet or Rug Mfg
2417	Cloth Printing
2501	Cloth, Canvas & Related Products Mfg
2503	Dressmaking or Tailoring- Custom Work
2534	Feather or Flower Mfg
2570	Mattress or Box Spring Mfg
2585	Laundry NOC
2586	Cleaning or Dyeing

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NCCI	Description
2587	Towel or Toilet Supply Co
2589	Laundry or Dry Cleaning Store- Retail
2600	Fur Mfg- Preparing Skins
2651	Shoe Stock Mfg
2660	Boot or Shoe Mfg NOC
2670	Glove Mfg- Leather or Textile
2683	Luggage Mfg
2688	Leather Goods Mfg
2790	Pattern Making NOC
2802	Carpentry- Shop Only
2812	Cabinet Works- With Power Machines
2835	Brush or Broom Assembly
2836	Brush or Broom Mfg NOC
2841	Woodenware Mfg NOC
2881	Furniture Assembly- Wood- From Manufactured Parts
2913	Rattan, Willow or Twisted Fiber Products Mfg
2923	Piano Mfg
2942	Pencil, Penholder or Crayon Mfg
2960	Wood Preserving
3022	Pipe or Tube Mfg NOC
3028	Pipe or Tube Mfg- Iron or Steel
3064	Sign Mfg- Metal
3111	Blacksmith
3113	Tool Mfg- Not Drop or Machine Forged
3114	Tool Mfg- Drop or Machine Forged NOC
3132	Nut or Bolt Mfg
3145	Screw Mfg
3169	Stove Mfg
3175	Radiator or Heater Mfg
3179	Electrical Apparatus Mfg- NOC
3180	Electric or Gas Light Fixtures Mfg
3220	Can Mfg
3223	Lamp or Portable Lantern Mfg- NOC
3227	Aluminum Ware Mfg
3240	Wire Rope or Cable Mfg- Iron or Steel
3270	Eyelet Mfg
3300	Bed Spring or Wire Mattress Mfg
3303	Spring Mfg
3383	Jewelry Mfg
3385	Watch Mfg

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NCCI	Description
3548	Printing or Bookbinding Machine Mfg
3559	Confection Machine Mfg
3574	Computing, Recrd or Office Mach Mfg NOC
3581	Fuel Injection Device Mfg
3612	Pump Mfg
3632	Machine Shop NOC
3634	Valve Mfg
3635	Gear Mfg or Grinding
3638	Ball or Roller Bearing Mfg
3643	Electric Power or Transmission Equipment Mfg
3681	Television, Radio, Telephone or Telecommunication Mfg
3685	Instrument Mfg NOC
3724	Machine/Equip Erect/repair
3803	Automobile Wheel Mfg- Metal
3827	Automobile Engine Mfg
3865	Baby Carriage Mfg
4021	Brick or Clay Products Mfg NOC
4024	Refractory Products Mfg
4036	Plaster Board or Plaster Block Mfg
4038	Plaster Statuary or Ornament Mfg
4053	Pottery Mfg China or Tableware
4112	Incandescent Lamp Mfg
4131	Mirror Mfg
4149	Optical Goods Mfg NOC
4240	Box Mfg- Set up Paper
4243	Box Mfg- Folding Paper NOC
4244	Corrugated or Fiberboard Container Mfg
4250	Paper Coating
4251	Stationary Mfg
4263	Fiber Goods Mfg
4273	Bag Mfg- Paper or Plastic
4282	Dress Pattern Mfg
4299	Printing
4304	Newspaper Publishing
4307	Bookbinding
4351	Photoengraving
4352	Engraving
4360	Motion Picture- Development of Negatives, Printing and More
4361	Photographer- All Employees
4362	Motion Picture- Film Exchange & Projection Rooms

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NCCI	Description
4410	Rubber Goods Mfg
4431	Phonograph Record Mfg
4432	Pen Mfg
4452	Plastics Mfg- Fabricated Products NOC
4459	Plastics Mfg- Sheets, Rods or Tubes
4470	Cable Mfg- Insulated Electrical
4484	Plastics Mfg- Molded Products NOC
4511	Analytical Chemist
4557	Ink Mfg
4558	Paint Mfg
4653	Glue Mfg
4670	Cottonseed Oil Mfg- Mechanical
4683	Oil Mfg- Vegetable NOC
4686	Oil Mfg- Vegetable- Solvent Extraction Process
4692	Dental Lab
4703	Corn Products Mfg
4717	Butter Substitute Mfg
4902	Sporting Goods Mfg
4923	Photographic Supplies Mfg
5146	Furniture or Fixtures Installation NOC
5183	Plumbing NOC
5188	Automatic Sprinkler Installation
5191	Office Machine Installation, Inspection , Adj or Repair
5192	Vending or Coin Op Machines- Installation, Service or Repair
5443	Lathing
5491	Paperhanging
5536	HVAC & Refrigeration Installations Service & Repair <small>NY may require additional height exposure analysis</small>
5537	HVAC & Refrigeration Systems- Installation <small>NY may require additional height exposure analysis</small>
7390	Beer or Ale Dealer- Wholesale
7610	Radio or Television Broadcasting Station
8001	Store- Florist
8008	Store: Clothing, Wearing Apparel or Dry Goods- Retail
8010	Store- Audio/Agricultural Implement-Not Farm Machinery/Hardware/Locksmith shop
8013	Store- Jewelry
8015	Quick Printing, Copying or Duplication Services
8017	Store- Retail NOC
8018	Store- Wholesale NOC

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NCCI	Description
8021	Store- Meat, Fish, or Poultry Dealer- Wholesale No spray foam- expands in lungs
8031	Store- Meat, Fish, or Poultry- Retail
8032	Store- Wearing Apparel or Dry Goods- Wholesale
8033	Store- Grocery & Provision Stores- Retail NOC
8039	Store- Department- Retail
8044	Store- Furniture
8045	Store- Drug- Retail
8046	Store- Automobile Parts & Accessories NOC
8047	Store- Drug- Wholesale
8058	Building Materials Dealer- Store Employees
8072	Store- Book, Record, CD, Software, Video or Cassette
8102	Seed Merchant
8103	Wool Merchant
8105	Store- Hide or Leather Dealer
8107	Machinery Dealer- NOC, Store or Yard Should be incidental exposure
8111	Plumber Supplies Dealer
8203	Ice Mfg or Distribution Should be incidental exposure/less than 25% of exposure
8209	Vegetable Packing
8235	Sash, Door or Assembled Millwork Dealer
8264	Bottle Dealer- Used NOC
8291	Storage Warehouse- Cold
8292	Storage Warehouse- NOC
8601	Architect or Engineer- Consulting
8606	Geophysical Exploration- Seismic
8720	Inspection of Risks for Insurance or Valuation NOC
8721	Real Estate Appraisal Company- Outside
8742	Salesperson- Outside
8745	News Agent or Distributor of Magazines
8748	Automobile Salesperson
8755	Labor Union- All Employees
8800	Mailing or Addressing Company
8803	Auditor, Accountant or Office Systematizer- Traveling
8810	Clerical Office Employees
8820	Attorney- All Employees
8826	Banks & Credit Unions
8832	Physicians
8861	Charitable or Welfare Organizations- Professional
8868	College- Professional Employees

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8871	Telecommunicator Employees- Clerical
8901	Telephone & Telegraph Company
9012	Building Operation by Owner, Lessee- Professional
9015	Building Operation by Owner, Lessee- All Other
9044	Casino Gambling- Hotel All Employees & Clerical
9052	Hotel- All Other
9058	Hotel- Restaurant Employees
9062	Casino Gambling
9082	Restaurant NOC
9083	Restaurant- Fast Food
9084	Bar, Disco, Lounge, Nightclub or Tavern
9089	Billiard Hall
9101	College- All Other
9110	Charitable or Welfare Organizations- All Other
9154	Theatre NOC- All Other
9156	Theater NOC- Players, Entertainers or Musicians
9220	Cemetery Operations
9501	Painting- Shop Only
9516	Automobile Radio, TV, Video & Auto Equip Install, Service or Repair
9519	Household & Commercial Appliances- Electrical
9521	House Furnishings Installation/Upholstering outside of shop- NOC
9522	Upholstering
9586	Barbershop, Beauty Parlor
9600	Taxidermist
9620	Funeral Director, Undertaker, Crematory Operations & Drivers
N/A	Executive Officers NOC (NY, TX)
N/A	Sign Installation-Advertising Company Away form Shop MI & NY


Highview Small Business Program Criteria for Consideration

- ✓ Premium \$25,000 down to \$10,000
- ✓ Acceptable class code (see HNIC UW Appetite Guide Small Business)
- ✓ No new ventures
- ✓ In business for 3 years or more
- ✓ 3 years of loss data or more
- ✓ Same owner for 3 or more years
- ✓ No more than 1 policy cancellations in 3 years
- ✓ Experience mods better than 1.1
- ✓ No gaps in coverage
- ✓ Loss Ratios 60% or better
- ✓ All class codes from the last two years, per the experience mod worksheet, must be present on the policy

Optional considerations: Please see small business appetite guide



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