



CALIFORNIA

Helping your agency write workers' compensation with Nationwide®



As a Fortune 100 company and a leading small-business insurer, we understand the importance of a strong workers' compensation market for you and your clients.

In this guide, you'll find our workers' compensation appetites for general small commercial and small contractors in California.

General small commercial workers' compensation appetite guide

We offer an easy, streamlined quote experience that can bypass underwriting to get a quick policy issue for eligible risks up to \$2 million in payroll.

See the **Appetite** column for more details about our target appetite, or contact your Nationwide small-business team for more information.

Class Code	Class Description	Appetite
8820, 8821	Attorneys — All Employees Attorneys Support Services	
8803	Auditors, Accountants, Factory Cost or Office	
8393	Automobile or Truck Body Repairing and Painting	Work on heavy trucks, truck tractors or farm machinery is ineligible. Towing-for-hire operations are ineligible.
8387 (1) 8387 (2)	Automobile or Truck Gasoline Service Stations Automobile or Truck Oil and Fluid Replacement	We prefer stations with service bays in addition to gasoline sales. Work on heavy trucks, truck tractors or farm machinery is ineligible. Towing-for-hire and 24-hour operations are ineligible.
8389	Automobile or Truck Repair Facilities	Repair of large trucks, forklifts, machinery, motorcycles and ATVs is ineligible.
2003	Bakeries	
9586	Barbershops, Hairstyling Salons and Personal Appearance Services	Tanning salons, tattoo parlors and exclusively nail salons are ineligible.
8810 (1)	Clerical Office Employees	We prefer offices such as accounting, payroll services and financial services. Employment agencies or employee leasing firms are ineligible.
3383 (2) 3383 (3)	Clock Manufacturing Watch Manufacturing	We prefer clock and watch repair.

Class Code	Class Description	Appetite
2501 (1) 2501 (4)	Clothing Manufacturing—Including Embroidery Manufacturing Tailoring—Custom Exclusively	
8839	Dentists and Dental Surgeons—All Employees	
2589 (1) 2589 (2)	Dry Cleaning or Laundry—Retail Dry Cleaning or Laundry—NOC	
8601 (1)	Engineers—Consulting—Mechanical, Civil, Electrical Engineers and Architects	
9620	Funeral Directors	
8831 (1)	Hospitals—Veterinary—All Employees	Veterinary care for large, farm or exotic animals is ineligible.
8078 (3)	Ice Cream or Frozen Yogurt Shops	
8822	Insurance Companies—All Employees—Including Clerical Office Employees and Outside Salespersons	
8800	Mailing or Addressing Companies	
4361 (1) 4361 (2)	Photographers—All Employees Photofinishing—All Employees	Aerial, action, sports or stunt photography are ineligible.
8834	Physicians' Practices and Outpatient Clinics	
8019 (1) 8019 (2)	Printing—Quick Printing—All Employees Document Duplication or Photocopying Service	24-hour operations are ineligible.
4299 (1) 8813 (1)	Printing Operation—All Other Employees Printing Operation—Editing, Designing, Proofreading and Photographic Composing	
4295 (1), 8846 (1) 4295 (2), 8846 (2)	Printing Operation—Screen Printing Screen Printing Merchandise Dealers	
9079 (1)	Restaurants or Taverns—All Employees	We prefer fine dining, franchised fast food, family restaurants and doughnut shops, with delivery less than 10% of receipts. Bars or taverns are ineligible. 24-hour operations are ineligible.
8078 (1) 8078 (2)	Sandwich Shops—Not Restaurants—NOC Beverage Preparation Shops—Not Bars or Taverns	24-hour operations are ineligible.
8046	Stores—Automobile or Truck	Roadside deliveries and salvage yards are ineligible.
8066	Stores—Bicycles and Bicycle Accessories	
8071	Stores—Books, Video or Recorded Audio Media	
8008 8032	Stores—Clothing, Shoes, Linen or Fabric—Retail Stores—Clothing, Shoes, Linen or Fabric—Wholesale	
8062	Stores—Computer	
8039	Stores—Department Stores	
8001	Stores—Florists	
8006 (1)	Stores—Groceries and Provisions	24-hour locations and LPG (propane) filling are ineligible.
8010	Stores—Hardware, Electrical or Plumbing Supplies	Locksmiths are ineligible.
8013 (1) 8013 (2)	Stores—Jewelry Stores—Eyewear	
8063	Stores—Lighting Fixtures	Installation is ineligible.
8064	Stores—Office Supplies	
8017 (1)	Stores—Retail—NOC	
8079	Stores—Video Media	
8018	Stores—Wholesale—NOC	We prefer wholesalers dealing in smaller products with minimal material handling (furniture or household and commercial appliances are ineligible).

Small contractors workers' compensation appetite guide

Use our expanded automated underwriting to place small contractors policies with Nationwide. We've added the following contractor class codes for an easy, streamlined quote experience that can bypass underwriting for a quick policy issue.

Eligibility for these classes in small market is:

- » At least one year in business
- » A minimum of \$50,000 payroll

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Class Code	Class Description	Appetite
0042	Landscape Gardening	Landscape installation and lawn maintenance.
5146(1)	Cabinets or Fixtures—Portable Interior Trim—Installation	Installation of furniture or fixtures in offices, businesses or schools. Interior trim and finish work. Hardwood floor installation and refinishing. Countertop installation (other than tile, granite, marble or stone). No window installation.
5140, 5190	Electrical Wiring—Within Buildings	Residential and commercial new and service. Data cabling installation. Appliance repair.
5183(1), 5187(1)	Plumbing	Residential and commercial plumbing; installation or service of beer and soft drink dispensing equipment.
5183(3), 5187(3) 5538(2), 5542(2)	Heating and Air Conditioning Equipment—Service, Installation and Repair Heating and Air Conditioning Ductwork	Residential and commercial heating and cooling installation, service and repair.
5348	Tile, Stone, Mosaic or Terrazzo Work	Installation of ceramic tile or stone, marble and/or mosaic work.
5436	Hardwood Floor Laying	Hardwood floor installation and refinishing.
5474(1), 5482(1)	Painting or Wallpaper Installation Interior Painting	Interior painting and paperhanging.
6400	Fence Construction—Metal or Wood	Residential and commercial wood, vinyl or metal fence installation.
9521(2)	Floor Covering—Installation	Installation of floor coverings, including carpet, linoleum, laminate, vinyl or rubber flooring.

Revised: June 2021.



To explore the **Commercial Appetite Directory**, go to [Agent Center](#) » Resource tab » Commercial section » Commercial Appetite Directory.

