

California - Construction Guidelines

- Commercial contractors preferred
- Low turnover, stable business, little fluctuation in claim frequency, better than average wages
- Limited height exposure, no underground

Eligible Construction Class Codes

Artisan: minimum premium \$5,000

5140/5190	Electrical Wiring – Within Buildings
5185/5186	Auto Sprinkler Installation
5183-3/5187-3	Heating or Air Conditioning Equip.
5183-1/5187-1	Plumbing
5183-2/5187-2	Refrigeration Equipment
5348	Tile, Stone, Mosaic, Terrazzo Work

Non-Artisan: minimum premium \$10,000(★) \$15,000(★★) \$25,000(★★★)

9549	★★	Advertising Companies
8370	★	Automotive or Truck Radio, Alarm or Electric Equipment Installation or Service
5146-1	★	Cabinet, Fixture or Trim Installation
5195	★★	Communications Cabling-Within Buildings-Incl. Shop, Yard or Storage Ops
5213	★★★	Concrete Construction NOC
5029	★	Concrete or Asphalt Sawing or Drilling - NOC
5201-2/5205-2	★★★	Concrete or Cement Work/pouring or finishing concrete floor slabs, foundations
5201-1/5205-1	★★★	Concrete or Cement work/pouring or finishing concrete sidewalk, driveways, patios, curbs or gutters
5214	★★	Concrete/Cement Work - Precast
5606	★★	Contractors-Executive Supervisor
5107	★	Door, Door Frame or Pre-glazed Window Installation
6400	★★	Fence Construction
9521-2	★	Floor Covering-Installation
5467/5470	★★	Glaziers-Away from Shop



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Workers' Compensation Insurance Specialists

5436	★	Hardwood Floor Laying
5538-2/5542-2	★★★	Heating or Air Conditioning Ductwork
9521-1	★	House Furnishings Installation
9519-1	★	Household Appliances-Installation, Service or Repair
5102	★★★	Iron, Steel, Brass, Bronze or Aluminum Erection
5443	★★	Lathing
5027/5028	★★★	Masonry
5474-1/ 5482-1	★★★	Painting or Wallpaper Installation
5474-3/5482-3	★★★	Painting-Water, Oil or Gasoline Storage Tanks
5484/5485	★★★	Plastering
9531-2	★	Satellite TV or Internet Antenna Equip. Install., Service or Repair
7605	★	Security Alarm, Fire Alarm or Life Safety Systems Installation, Service or Repair
5538-1/5542-1	★★★	Sheet Metal Work
5146-2	★	Sign Installation or Repair
9531-1	★	Telecommunications Antenna Equip., Installation, Service or Repair
5650	★	Termite Control Work-All Ops.
9516	★	TV, Video, Audio or Radio Equipment, Installation or Service
5192	★	Vending or Coin Operated Machines
5446/5447	★★★	Wallboard Installation
9519-4	★	Water Softening, Conditioning or Filtrations Systems
5474-2/5482-2	★★★	Waterproofing
9521-3	★	Window Covering