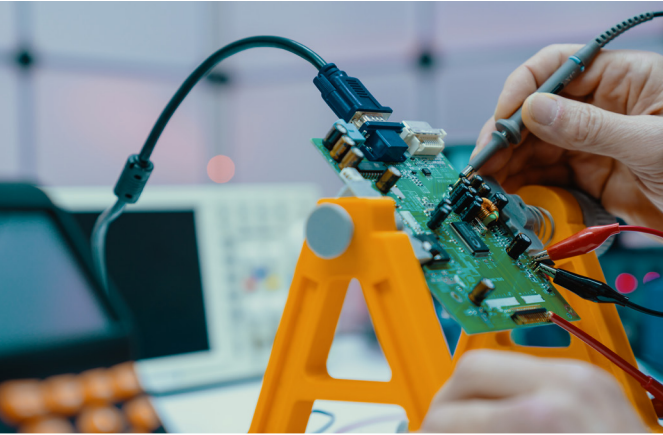


# Small Business

*Eligible Class Codes • Instant Decisions • Portal-Only Advantages*



**Republic  
Indemnity**<sup>®</sup>

get a *clear way* forward<sup>®</sup>

# Get a clear way forward with small business submissions

In small business, speed and momentum matter. For eligible accounts under \$50,000 in premium, submitting through the Producer Portal helps determine how quickly a submission progresses and what advantages can be unlocked.

For class codes included in this guide, portal submissions may qualify for instant decision, including instant quote and bind when applicable. With fewer manual steps and a more predictable submission process, the portal helps brokers respond faster and reserve market position sooner in California's competitive workers' compensation landscape.



**Faster Upfront Decisions**



**Enhanced Commission Opportunity**



**Agency Applied Credits**

**Automotive**



**Contractors**



**Healthcare**



**Hospitality**



**Manufacturing**



**Office & Professional**



**Print & Media**



**Property Management**



**Retail & Wholesale**



These industry groups highlight where we're seeing strong small business momentum today, but they are not the only classes we consider. Contact your business developer or underwriter to learn more about small business opportunities.

Minimum premiums for small business accounts start at \$1,000.



## Want More Detail?

Visit the Small Business [web page](#) for industry specific appetite guidelines and additional details.

# Your Submission Path Sets the Pace

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**Picture this:** You are managing multiple small business submissions, and speed matters. You recognize an eligible class code from this guide and submit through the **Producer Portal**. With instant decision and fewer manual steps, the submission moves forward quickly, helping you keep momentum on accounts that need timely answers.

When other brokers are using portal submissions to respond faster and reserve market position sooner, slower workflows can cost you responsiveness and opportunities. The portal is not just a faster way to submit. It is how you stay competitive when small business decisions cannot wait.

# Submitting Small Business: Producer Portal vs. Email

## This is where efficiency and momentum begin to diverge

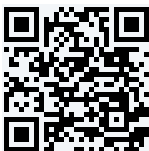
For small business, email submissions often involve waiting, follow-ups, and variability driven by how information is received and reviewed. The Producer Portal guides submissions from the start, helping reduce friction and improve consistency. For eligible submissions, this can support a more predictable submission path and, in many cases, instant quotes—moving small business from uncertainty to clarity, and from delay to direction.

SUBMISSION METHOD	PRODUCER PORTAL SUBMISSION	EMAIL SUBMISSION
 <b>Decision Speed</b>	Instant decision for eligible class codes	Response timing varies
 <b>Submission Experience</b>	Guided submission with reduced manual entry	Manual email process with follow-ups
 <b>Commission Opportunity</b>	Eligible for higher commission levels	Standard commission
 <b>Agency Applied Credits</b>	Eligible for agency applied credits*	Not available
 <b>Market Reservation</b>	Faster market reservation in California's competitive workers' compensation environment	Slower, less predictable path

*\*Subject to underwriting review.*

## Choose the clear way forward

The comparison above shows how the submission method shapes what happens next, from decision timing to overall submission experience. With built-in advantages that email alone cannot support, the Producer Portal is the clear way forward for eligible small business.








[\*\*Access The Portal To Get Started!\*\*](#)

*Built for faster decisions and fewer follow-ups.*









The following class codes are supported through our small business workflow. Select class codes may be eligible for instant quote and bind as an additional benefit.


## AUTOMOTIVE

Class Code	Description	Instant Quote
8387-1	Automobile or Truck Gasoline Service Stations	
8387-2	Automobile or Truck Oil and Fluid Facilities	
8387-3	Automobile or Truck Washing Facilities	

Class Code	Description	Instant Quote
8389	Automobile or Truck Repair Facilities	
8393	Automobile or Truck Body Repairing and Painting	


## CONTRACTORS


Class Code	Description	Instant Quote
5027	Masonry - Less than \$35.00 per hour	
5028	Masonry - \$35.00 per hour or more	
5107	Door, Door Frame or Pre-glazed Window Installation	
5140	Electrical Wiring - Within Buildings - \$36.00 per hour or more	
5146-1	Cabinet, Fixture or Trim Installation	
5183-1	Plumbing - Less than \$32.00 per hour	
5183-2	Refrigeration Equipment - Less than \$32.00 per hour	
5183-3	Heating or Air Conditioning Equipment - Less than \$32.00 per hour	
5185	Automatic Sprinkler Installation - Less than \$33.00 per hour	
5186	Automatic Sprinkler Installation - \$33.00 per hour or more	
5187-1	Plumbing - \$32.00 per hour or more	
5187-2	Refrigeration Equipment - \$32.00 per hour or more	
5187-3	Heating or Air Conditioning Equipment - \$32.00 per hour or more	
5190	Electrical Wiring - Within Buildings - Less than \$36.00 per hour	
5195	Communications Cabling - Within Buildings - Including Shop, Yard or Storage Operations	
5201-1	Concrete or Cement Work - Less than \$33.00 per hour	
5201-2	Concrete or Cement Work - Less than \$33.00 per hour	
5205-1	Concrete or Cement Work - \$33.00 per hour or more	
5205-2	Concrete or Cement Work - \$33.00 per hour or more	
5348	Tile, Stone, Mosaic, Terrazzo Work	

Class Code	Description	Instant Quote
5436	Hardwood Floor Laying	
5443	Lathing	
5446	Wallboard Installation - Less than \$41.00 per hour	
5447	Wallboard Installation - \$41.00 per hour or more	
5467	Glaziers - Away from Shop - Less than \$39.00 per hour	
5470	Glaziers - Away from Shop - \$39.00 per hour or more	
5474-1	Painting or Wallpaper Installation - Less than \$32.00 per hour	
5474-2	Waterproofing - Less than \$32.00 per hour	
5474-3	Painting - Water, Oil or Gasoline Storage Tanks - Less than \$32.00 per hour	
5482-1	Painting or Wallpaper Installation - \$32.00 per hour or more	
5482-2	Waterproofing - \$32.00 per hour or more	
5484	Plastering - Less than \$38.00 per hour	
5485	Plastering - \$38.00 per hour or more	
5538-1	Sheet Metal Work - Less than \$33.00 per hour	
5538-2	Heating or Air Conditioning Ductwork - Less than \$33.00 per hour	
5542-1	Sheet Metal Work - \$33.00 per hour or more	
5542-2	Heating or Air Conditioning Ductwork - \$33.00 per hour or more	
6400	Fence Construction	
9521-1	House Furnishings Installation	
9521-2	Floor Covering-installation	
9521-3	Window Covering	



## HEALTHCARE





Class Code	Description	Instant Quote
8804-1	Substance Use Disorder Recovery Homes	
8804-2	Social Rehab. Facilities for Adults	
8823	Residential Care Facilities for Children	
8829-1	Skilled Nursing Facilities	
8829-2	Convalescent Nursing Facilities	
8834	Physicians Practices and Outpatient Clinics	

Class Code	Description	Instant Quote
8839	Dental or Orthodontia Practices	
8851	Congregate Living Facilities for the Elderly	
8852	Home Infusion Therapists - All Employees	
9070-1	Residential Care Facilities for the Elderly	
9070-3	Residential Care Facilities for Adults	
9085	Residential Care Facilities	







## HOSPITALITY




Class Code	Description	Instant Quote
9050	Hotels, Motels or Short-Term Residential Housing - All Employees Other than Employees Engaged Exclusively in Food or Beverage Operations	
9058	Hotels, Motels or Short-Term Residential Housing - Food or Beverage Employees	
9060	Clubs - Country, Golf or Yacht	
9061	Clubs NOC - All Employees	

Class Code	Description	Instant Quote
9080	Restaurants - Full Service	
9081-1	Restaurants - N.O.C.	
9082	Caterers - Not Restaurants	
9083	Restaurants - Fast Food or Fast Casual	



## MANUFACTURING

Class Code	Description	Instant Quote
2002	Macaroni Mfg.	
2003	Baked Goods Mfg. - Retail	
2004	Baked Goods Mfg. - Wholesale	
2014-1	Grain or Rice Milling	
2014-2	Feed Mfg.	
2030	Sugar Mfg.	
2063	Dairy Products or Ice Mfg.	
2102	Fruit or Vegetable Evaporation	
2111-1	Fruit or Vegetable Preserving	
2111-2	Olive Handling	
2111-3	Pickle Mfg.	
2113	Fish or Seafood Products Mfg.	
2116	Juice or Juice Concentrate Mfg.	
2117	Fruit/Veg. Processing - Frozen	
2121	Breweries	
2123	Fruit/Veg. Processing - Fresh	
2142-1	Wineries	

Class Code	Description	Instant Quote
2142-2	Distilling	
2142-3	Vinegar Mfg.	
2163	Bottling	
2222	Spinning, Weaving or Fiber Processing - Natural or Synthetic Fibers	
2501-1	Clothing Mfg.	
2501-2	Hat Mfg.	
2501-4	Tailoring - Custom Exclusively	
2501-5	Lampshade Mfg.	
2501-6	Flower Arrangement Mfg.	
2570	Mattress or Box Spring Mfg.	
2576	Awning, Tarp or Canvas Goods Mfg.	
2797-1	Mobile, Modular or Manufactured Home or Building Mfg.	
2797-2	Auto Body Mfg.	
2797-3	Recreational Vehicle Mfg.	
2806-1	Door, Sash or Window Mfg.	
2806-2	Shutter Mfg. - Wood or Plastic	
2840-1	Picture Frame Assembly	



# MANUFACTURING

Class Code	Description	Instant Quote
2840-2	Picture or Artwork Framing	⚡
2852	Window Blind Mfg. or Assembly	
2881-2	Coffin, Casket, Mfg.	
2915	Veneer or Veneer Products Mfg. - N.O.C.	
2923	Musical Instrument Mfg.	⚡
3018	Steel Making	
3022	Pipe or Tube Mfg.	
3040	Iron Works - Non Structural	
3060-2	Door/Window Frame Mfg.	
3060-3	Door or Window Screen Mfg. - Metal or Plastic Framed	
3066-3	Aluminum Ware Mfg.	
3066-4	Coppersmithing - Shop Only	
3070	Computer Memory Disk Mfg.	⚡
3076-6	Wheelchair Mfg. - Metal	
3099	Tool Mfg. - N.O.C.	
3131-1	Clothing Button, Fastener or Zipper Mfg.	
3131-2	Engraving, Laser Cutting or Laser Welding	
3131-3	Wine Bottle Cork, Cap, Capsule or Wire Cork Retainer Mfg.	
3146-1	Hardware Mfg. - N.O.C.	
3152-1	Nail Tack or Rivet Mfg.	
3152-2	Nut, Bolt or Screw Mfg.	
3152-3	Screw Machine Products Mfg.	
3165-1	Air Conditioning or Refrigeration Equipment Mfg.	
3165-2	Refrigerator Mfg. - Metal	
3165-3	Solar Panel Mfg.	
3169-1	Stove or Oven Mfg. - Gas or Electric	
3169-2	Water Heater Mfg.	
3175	Furnace, or Heater Mfg.	
3178	Electronic Element Mfg. - N.O.C.	⚡
3179	Electrical Apparatus Mfg. N.O.C.	⚡
3180	Light Fixture Or Lamp Mfg.	⚡
3220	Can Mfg.	⚡
3241	Wire, Wire Rope or Wire Cable Mfg. - Including Wire Drawing	
3257	Wire Goods Mfg.	
3365	Welding or Cutting - N.O.C. - Shop or Outside	
3372-1	Electroplating, Electrogalvanizing or Anodizing	
3372-3	Buffing or Polishing - Shop Only - N.O.C.	
3372-4	Galvanizing - Hot Dip	

Class Code	Description	Instant Quote
3383-1	Jewelry Mfg.	⚡
3383-2	Clock Mfg.	⚡
3383-3	Watch Mfg.	⚡
3383-4	Trophy Mfg.	⚡
3401-1	Tube or Pipe Products Mfg.	⚡
3401-2	Gate or Corral Mfg.	⚡
3501-1	Machinery Mfg. - Portable Tools	⚡
3501-2	Machinery Mfg. - Swimming Pool	⚡
3568	Electrical Connector Mfg.	⚡
3569	Electric Motor Mfg. or Repair	⚡
3572	Medical Instrument Mfg.	⚡
3573	Power Supply Mfg.	⚡
3577	Printed Circuit Board Assembling	⚡
3632	Machine Shops	⚡
3634	Valve Mfg. - N.O.C.	⚡
3651	Electrical Wire Harness Mfg.	⚡
3681-1	Instrument Mfg. - Electronic - Professional or Scientific - All Other Employees	⚡
3681-2	Computer or Computer Peripheral Equipment Mfg. - All Other Employees	⚡
3681-3	Telecommunications Equipment Mfg. - All Other Employees	⚡
3681-4	Audio/Video Electronic Products Mfg. - All Other Employees	⚡
3805-1	Aircraft Engine Mfg.	⚡
3805-2	Automobile or Truck Engine Mfg.	⚡
3808	Automobile or Motorcycle Mfg.	
3815-1	Truck, Truck Trailer or Bus Mfg.	
3815-2	Truck Body Mfg.	
3828	Automobile or Truck Parts Rebuilding	⚡
3831	Machine Shops	⚡
3840	Automobile, Truck or Motorcycle Parts Mfg.	⚡
4111-1	Glassware Mfg. - No Automatic or Semi-Automatic Machines	
4112	Integrated Circuit Mfg. - All Other Employees	⚡
4114	Glassware Mfg. - N.O.C.	



## MANUFACTURING

Class Code	Description	Instant Quote
4150-1	Optical Goods Mfg.	
4150-2	Lens Mfg.	
4239-1	Paper or Cardboard Stock Mfg.	
4239-2	Fiber Products Mfg. - Wood	
4240	Box Mfg. - Paper or Cardboard - Rigid	
4244	Corrugated Fiber Board Container Mfg.	
4250-2	Computer Printing or Typewriter Ribbon Mfg.	
4251	Envelope Mfg.	
4286	Bag Mfg. - Plastic	
4354	Printed Circuit Board Mfg.	
4410	Rubber Goods Mfg.	
4432	Pen or Mechanical Pencil Mfg.	
4470	Wire, Wire Rope or Wire Cable Mfg. - Incl. Wire Drawing	
4478	Plastic Goods Mfg. - N.O.C.	
4494	Plastics - Blow Molded Products Mfg. - N.O.C.	
4495	Plastics - Extrusion Molded	
4496	Plastics - Fabricated Products	
4497	Plastics - Fiber	
4498	Plastics - Injection Molded	
4499	Plastics - Thermoformed	

Class Code	Description	Instant Quote
4511	Analytical or Testing Labs	
4683-1	Oil Mfg. - Vegetable - N.O.C.	
4683-3	Sugar Mfg. or Refining - N.O.C	
4692	Dental Laboratories	
4717	Butter Substitutes Mfg.	
4831	Vitamin or Dietary Supplement Mfg. - Compounding, Blending or Packaging Only - Not Manufacturing Ingredients	
4983	Gasket Mfg.	
6504	Food Products Mfg. - N.O.C.	
7607-1	Video Post-Production - Computer or Electronic - All Employees - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	
7607-2	Audio Post-Production - Computer or Electronic - All Employees - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	
9522-1	Upholstering - N.O.C.	
9522-2	Upholstering - Furniture	
9522-3	Automobile Upholstering	
9522-4	Upholstering - Coffin or Casket	
9522-5	Upholstering - Wheelchair	



## OFFICE & PROFESSIONAL

Class Code	Description	Instant Quote
4362	Motion Pictures - Negative & Print	
8601-1	Engineers - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	
8742	Salespersons - Outside	
8743	Mortgage Brokers - No Direct Lending - All Employees - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	
8803	Auditing, Accounting or Management Consulting Services - All Employees - Including Clerical Office Employees and Clerical Telecommuter Employees	
8810	Clerical Office Employees - N.O.C.	
8811	Libraries - Private - Librarians or Professional Assistants - Including Clerical Office Employees and Clerical Telecommuter Employees	

Class Code	Description	Instant Quote
8820	Law Firms - All Employees - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	
8859-1	Computer Programming or Software Development - All Employees - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	
8859-2	Internet or Web-Based Application Development or Operation - Including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons	
8871	Clerical Telecommuter Employees - N.O.C.	





## PRINT & MEDIA

Class Code	Description	Instant Quote
4295-1	Printing Operation	
4295-2	Screen Printed Merchandise Dealers	
4297-1	Electronic Prepress	
4297-2	Graphic Design	
4299-1	Printing Operation	
4299-2	Bookbinding Operation	
4304	Newspaper Publishing/Printing	
4361-1	Photographers	
4361-2	Photofinishing	

Class Code	Description	Instant Quote
8800	Mailing or Addressing Companies	
8807	Newspaper, Magazine or Book Publishing	
8813-1	Printing Operation	
8813-2	Bookbinding Operation	
8818	Newspaper Publishing/Printing	
8846-1	Screen Printing Operation	
8846-2	Screen Printed Merchandise Dealers	



## PROPERTY MANAGEMENT

Class Code	Description	Instant Quote
8740-1	Apartment or Condo Operation - N.O.C. - Supervisors	
8740-2	Commercial Properties - N.O.C. - Prop. Mgmt Supervisors	
8740-3	Building Operation - N.O.C. - Prop. Mgmt Supervisors	
8740-4	Mobile Home Park Operation - Prop. Mgmt Supervisors	
8740-5	Warehouses - Self-Storage	
8740-7	Commercial and Residential Mixed-Use Building - Supervisors	
9007	Apartment or Condo Operation for Seniors	

Class Code	Description	Instant Quote
9008	Janitorial Services	
9009	Commercial Properties - N.O.C. - All Other Employees	
9010	Mobile Home Park Operation	
9011-1	Apartment or Condo Operation - N.O.C.	
9011-2	Commercial and Residential Mixed-Use Building - All Other Employees	
9015-1	Building Operation - N.O.C. - All Other Employees	
9066	Homeowners Associations - And Housing Cooperatives - N.O.C.	





## RETAIL & WHOLESALE

Class Code	Description	Instant Quote
8001	Stores - Florists	
8004	Stores - Garden Supplies - Wholesale or Retail - N.O.C.	
8006-1	Stores - Groceries - Retail	
8006-2	Stores - Fruit or Vegetables	
8008	Stores - Clothing - Retail	
8010	Stores - Hardware, Electrical or Plumbing Supplies - Wholesale or Retail	
8013-1	Stores - Jewelry - Wholesale	
8013-2	Stores - Eyewear - Wholesale	
8017-1	Stores - Retail	
8017-8	Linen Rental or Restroom Supply Services	
8018	Stores - Wholesale - N.O.C.	
8019-1	Printing - Quick Printing	

Class Code	Description	Instant Quote
8019-2	Document Duplication/Photocopying	
8031	Stores - Meat, Fish or Poultry - Retail	
8041	Stores - Wine/Spirits - Wholesale	
8046	Stores - Automobile or Truck Parts	
8066	Stores - Bicycle Accessories	
8071	Stores - Books, Video Media or Recorded Audio Media	
8078-1	Sandwich Shops	
8078-2	Beverage Preparation Shops	
8078-3	Ice Cream or Frozen Yogurt Shops	
9092-1	Bowling Centers	
9586	Barber Shop Hair Styling Salons	

### ICON LEGEND



#### Instant Quote

Available for select class codes as an added benefit based on eligibility.





get a *clear way* forward®

### For Broker support, contact:



**Phone**

800-821-4520, option 3



**Email**

[RICACustomerCare@ri-net.com](mailto:RICACustomerCare@ri-net.com)

