



New Healthcare Staffing Programs Available!

We are pleased to offer an expanded program for Home Healthcare and Professional Healthcare Staffing clients. We can now provide solutions for accounts with manual unmodified premium between \$2,500 and \$150,000* and a Maximum Experience Modification Factor between 0.65 - 1.49.

Governing Class Codes Included in this Program

8824	Retirement, Living Centers: Health Care Employees (CA 9070; DE & PA 974; NY 8866)
8825	Retirement, Living Centers: Food Service Employees (CA 9070; DE & PA 975; NY 8866; TX 9058)
8826	Retirement, Living Centers: All other employees (CA 9070/8851; DE & PA 979; NY 8866; TX 9052)
8829	Convalescent or Nursing Home: All employees (DE & PA 940/960/974/979; FL 8841; MI 9053; NC 8849; RI 8841)
8832	Physician or Dentist & Clerical (CA 8834/8839; DE & PA 957)
8833	Hospital: Professional Employees (CA 8830/9043; DE & PA 940/961/958; NJ 9045)
8835	Home, Public and Traveling Healthcare: All Employees (CA 8827; DE & PA 942/943; NJ 8835/8828; NY 9051/8857; TX 8828)
8854	Home Healthcare: Professional Employees (NY)
9040	Hospital: All Other Employees (CA 9085/8804/9043/8829; DE & PA 940/958/961; NJ 9045; NY 8865)

Incidental Class Codes (Non-Governing Class)

4611	Drug Preparation
8017	Store
8018	Store
8742	Salespersons
8810	Clerical
8842	Group Homes
8864	Social Service Organizations
8869	Child Day Care
9101	Adult Day Care
9063	YMC/Clubs
8837/8861/9110	Charitable or Welfare organizations

***Maximum Premium Guidelines**

Home Health Care Accounts and Medical Staffing Accounts in excess of \$150,000 will be referred to the carrier for manual underwriting.

Contact Us- Cluett Commercial Insurance Agency (800) 926-6771, Underwriting Ext. 16 or 15 or info@cluetinsurance.com

IMPORTANT NOTE: Nursing Homes and Assisted Living Facilities are excluded from this program. Nursing Home and Assisted Living operations with premiums in excess of \$75,000 may be eligible for standard voluntary workers' compensation plans and will be considered on an account-by-account basis.