

INDUSTRY	WC	GL (non-admitted)	UMBRELLA / XS
Construction (medium to heavy)	Minimum Premium \$25k No Emod limit	✓ (mid-market only)	✓ (mid-market only)
Construction (light)	Premium Size- \$5k-no max No Emod Limit	✓ (mid-market only)	✓ (mid-market only)
Agriculture	Premium size \$25k (\$100k for FLC's) – no max No Emod Limit, H2A is OK	✗	✗
Manufacturing	Premium size \$5k- no maximum No Emod Limit	✗	✗
Retail	Premium size 5k-250k Emod Limit 1.5	✗	✗
Wholesale and Warehousing	Premium size \$25k-no max No Emod Limit	✗	✗
Auto Services (repair, carwash, no towing)	Premium size \$5k- no maximum No Emod Limit	✗	✗
White Collar (Architects, Engineers, Real Estate, Lawyers, Insurance, Professional Services, accounting, computer programming, etc)	Premium size \$5k-\$250k Emod Limit 1.5	✗	✗
Doctors, Dentists, Veterinarians	Premium size \$5k-\$250k Emod Limit 1.5	✗	✗
Building Operations (condominiums and offices)	Premium size \$5k-\$250k Emod Limit 1.5	✗	✗
Services (Landscape)	Premium Size- \$5k-no max No Emod Limit, no Tree Trimming as governing class	✓	✓
Hospitality (Restaurants, and Hotels)	Premium size \$5k-\$250k Emod Limit 1.5	✗	✗
Schools, Professional Training, and Daycare	Premium size \$5k-\$250k Emod Limit 1.5	✗	✗
Beauty Services (Barber shops, hair salons, and nail salons)	Premium size \$5k-\$250k Emod Limit 1.5	✗	✗