

# Let's Write It



AFXpress writes almost **700** different class codes. Here is a list of some of our more popular class codes we are writing:

- Accounting Firms
- Architectural Firms
- Auto Parts Manufacturers
- Auto Rental Services
- Bakeries
- Banks
- Barber Shops
- Bars and Taverns
- Bowling Alleys
- Car Washes
- Check Cashing Services
- Churches
- Dentists
- Department Stores
- Domestic Workers
- Dry Cleaners
- Engineering Firm
- Farm Supply Stores
- Finishing Carpentry
- Flooring Contractors
- Florists
- Food Sundries Manufacturers
- Fruit and Vegetable Packers
- Gas Stations
- Glass Manufacturers
- Glaziers
- Golf Courses
- Hardware Stores
- Hotels and Motels
- HVAC Contractors
- Insurance Firms
- Jewelry Stores
- Law Firms
- Lawn Maintenance Services
- Machinery Manufacturers
- Machining Operations
- Morticians
- Newspaper Companies
- Optical Stores
- Optometrists
- Packaging Services
- Pharmacies
- Physicians
- Printing and Bookbinding Companies
- Property Management Companies
- Quick Printing and Copy Shops
- Residential Carpentry
- Restaurants
- Retirement Facilities
- Schools
- Tailors
- Textile Manufacturers
- Theaters
- Upholsterers
- Veterinarians
- Wiring and Electrical Contractors
- Wood Products Manufacturers

## Want to know if we write a specific code?

Try our class code search at [www.accidentfund.com/AFXpress](http://www.accidentfund.com/AFXpress). It will tell you right away if we write the code you are looking for!

## Here are some of our underwriting guidelines:

Will consider accounts up to \$50,000 in premium

Will consider accounts with experience mods up to 1.35

Minimum payroll requirements \$10,001

### Contractors:

- Must have two or more insured employees (W2 employees on file)
- Must have been in business at least three years
- Must have at least \$15,000 in payroll per employee
- Code 5645 requires at least three employees w/\$50k in total payroll

### Restaurants and Hotels:

- Must have been in business at least three years

We wish we could write every code, however, here is a quick list of a few of the codes we are **not** able to write:

- Abrasives Manufacturing and Grinding Operations
- Agriculture
- Bottling Operations
- Butchering and Slaughterhouses
- Chemical Manufacturing
- Demolition and Salvage
- Drywall Installation
- Excavation
- Farming
- Furniture Moving
- Home Health Care
- Logging and Sawmills
- Masonry
- Nursing Homes
- Oil and Gas
- Pizza Delivery
- Police, Fire, Ambulance
- Roadwork
- Roofing
- Sign Erection
- Stone Crushing and Concrete Manufacturing
- Stone Cutting
- Transportation/Trucking
- Waste Management