Republic Indemnity®

A contractor market, from artisan to complex



Republic writes contractor accounts with a clear starting point and specialist support as needs grow

Here's how to think about contractor opportunities at each stage.

START WITH ARTISAN CONTRACTORS

Instant quote available

Simple entry point to align on appetite

18% new business commission

$5,000 minimum premium

MID-SIZED CONTRACTOR ACCOUNTS

Expanded appetite across common mid-sized trades

More flexibility on controlled height and depth exposure

Dedicated loss control for accounts over $100K in premium

LARGER, MORE COMPLEX OPERATIONS

Layered exposures that require added coordination

Dedicated claims and loss control support for account

Continuity through primary claims contact and nurse triage access

What helps contractor placements hold

For contractors, what happens after bind matters just as much as getting to quote.

In-house California claims
Faster answers, fewer handoffs, and a real person when employees are injured

Local loss control support
Prevention focused guidance to help reduce disruptions before they escalate

Consistency after bind
More predictability at audit and renewal as accounts grow

Have a contractor in mind?

Align early to see if it's a fit

get a clear way forward®

What helps contractor submissions move smoothly

Based on patterns we see across contractor submissions.

CONTRACTOR SUBMISSIONS THAT TEND TO MOVE CLEANLY	VS.	AREAS THAT OFTEN NEED MORE ALIGNMENT
Established operations with clear payroll Aligns with how the work is performed		**Rapid growth without payroll clarity** Exposure is difficult to validate early on
Controlled height and depth exposure Defined and managed, not open-ended		**Mixed trades with no separation** Scope and class ambiguity slows things down
Clear scope of work and class split What they do, separated where needed		**New venture or thin operating history** Harder to confirm how work is performed
Premium aligns early Most classes: $10,000 minimum; artisan $5,000		**Prior adverse losses not explainable up front** Losses surface late and stall the review

Most stalled contractor submissions aren't unworkable.

They just needed clearer alignment earlier.

Need more detail?

Explore contractor appetite guidelines and class codes.

get a clear way forward®

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