



Contractors



Get a clear way forward with Contractor submissions

Navigating workers' compensation insurance for Contractors can be challenging—especially with California's complex regulations. At Republic Indemnity, we understand the unique needs of the Contractor sector.

We are having success writing Contractor business and are actively seeking more Contractor submissions.

Appetite Guidelines:

- \$10,000 minimum premium for most classes
- Commercial-focused contractors preferred
- Low turnover, stable payroll, good wages
- Consistent or explainable claim frequency
- Limited height and depth exposure
- No asbestos or lead paint removal

| FINISHING | BUILDING EQUIPMENT | STRUCTURE & EXTERIOR |
|--------------------------|----------------------------------|--|
| Cabinets and Sign (5146) | Appliances and TV (9516, 9519) | Carpentry (5403, 5432) |
| Flooring (5436, 9521) | Automatic Sprinkler (5185, 5186) | Ceiling and Doors (5020, 5107, 5108) |
| Insulation (5479) | Boiler Installation (3726, 5184) | Concrete and Cement (5029, 5201, 5205) |
| Lathing (5443) | Electrical (5140) | Concrete Construction (5212, 5213, 5214) |
| Painting (5474, 5482) | Heating and Air (5538, 5542) | Fence (6400) |
| Plastering (5484, 5485) | HVAC and Plumbing (5183, 5187) | Foundation Prep (6258) |
| Tile and Stone (5348) | Millwright and Machinery (3724) | Glaziers (5467, 5470) |
| Walls (5446, 5447) | Security Alarm (7605) | Iron and Steel Install (5225, 5102) |
| | Wiring and Cabling (5190, 5195) | Masonry (5027, 5028) |
| | | Sheet Metal (5538, 5542) |

Broad appetite beyond the Contractor sector

Our risk appetite is not limited to these classes. All accounts are considered on their own merit and individually underwritten. Please contact your Republic Indemnity underwriter to explore new opportunities for your agency.

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Why choose Republic Indemnity for Contractor accounts?

Beat The Complexity

We provide access to experienced specialists who understand the intricacies of workers' comp in California. With our in-depth knowledge, we can guide brokers through the complexities of Contractor business, ensuring accurate classification, coverage and compliance.

Get More Attention

We prioritize responsiveness. Brokers can expect timely communication, quick decision-making, and a broad appetite for various Contractor risks. This responsiveness allows brokers to serve their clients efficiently and effectively.

Make Life Easier

We combine technology and in-house services to streamline processes. From policy issuance to claims handling, our integrated approach ensures a smooth experience. This efficiency saves time and reduces administrative burden, making life easier for everyone involved.