



Workers' Compensation Appetite Guide

NCCI class codes and premiums by state for ghost workers' comp policies built for one-person businesses.

Available in 14 states: AL • AR • IA • IL • IN • KS • MO • MS • MT • NE • NM • SC • SD • VA

Policies written by Cimarron Insurance Company, an admitted carrier. Sold through Cennairus, LLC (NPN 8740024).

www.unoinsure.com

How to Use This Guide

UNO Insurance writes **ghost workers' compensation policies** for sole proprietors and other one-person businesses with no employees. The tables that follow list every NCCI class code in UNO's appetite, grouped by industry, with the annual premium for each of the 14 states where UNO is available. A blank cell means the class code is not written in that state.

Column	What it shows	Notes
Code	NCCI four-digit classification code	Classification per the NCCI Scopes Manual; a state-special code is flagged in the description.
Description	NCCI phraseology for the class	Abbreviated for space. Confirm the governing class against the insured's actual operations.
State columns	Annual premium (\$) by state	Values taken from UNO's class code schedule. IA and IN premiums vary by class; most other states are flat-rated.
Notes	Availability exceptions	Exceptions and state-special designations carried over from the schedule.

Appetite at a Glance

Industry Group	Class Codes	Count
Agriculture, Landscaping & Domestic	0042 0917	2
Manufacturing & Processing	2041 2070 2105 2417 2501 2503 2585 2802 2881 3365 3383 3385 4250 4299 4361	15
Contracting & Construction	5022 5146 5183 5188 5190 5191 5192 5215 5221 5223 5348 5437 5445 5474 5478 5480 5491 5537	18
Transportation & Delivery	7219 7380 7605	3
Retail & Wholesale Stores / Dealers	8001 8008 8010 8013 8015 8017 8018 8021 8031 8032 8102 8103 8111 8116 8235 8293	16
Automotive	8380 8391 8392 8393 8748	5
Professional, Clerical & Outside Sales	8601 8602 8603 8720 8721 8742 8803 8810 8868	9
Services, Hospitality & Miscellaneous	8831 9012 9014 9015 9063 9083 9102 9402 9519 9521 9522 9586	12
Total		80

Eligibility reminder: ghost policies are intended for businesses with no employees. Class codes marked "N/A" in a state, or blank in a state column, are outside appetite for that state. This guide is a summary of appetite only and does not bind coverage; refer to the policy and state filings for governing terms.

Class Codes & Premiums by State

Agriculture, Landscaping & Domestic

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
0042	Landscape Gardening & Drivers	1,000	1,000	580	1,250	1,051	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
0917	Domestic Service Contractor — Inside	1,000	1,000	435	1,250		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	N/A - AZ, CA, IN, MI, TX

Manufacturing & Processing

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
2041	Candy, Chocolate & Confection Mfg.	1,000	1,000	465	1,250	787	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2070	Creamery or Dairy & Route Supervisors, Drivers	1,000	1,000	624	1,250	1,124	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2105	Fruit Packing	1,000	1,000	557	1,250	878	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2417	Cloth Printing	1,000	1,000	277	1,250	406	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2501	Clothing Mfg.	1,000	1,000	357	1,250	696	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2503	Dressmaking or Tailoring — Custom Exclusively — No Mfg.	1,000	1,000	255	1,250	374	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2585	Laundry & Dry Cleaning — Commercial & Route Supervisors, Drivers	1,000	1,000	507	1,250	793	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2802	Carpentry — Shop Only & Drivers	1,000	1,000	530	1,250	1,149	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
2881	Furniture Assembly — Wood — From Manufactured Parts	1,000	1,000	423	1,250	746	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
3365	Welding or Cutting NOC & Drivers	1,000	1,000	545	1,250	963	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
3383	Jewelry Mfg.	1,000	1,000	308	1,250	421	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
3385	Watch Mfg.	1,000	1,000	255	1,250	321	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
4250	Paper Coating or Corrugating	1,000	1,000	369	1,250	510	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
4299	Printing	1,000	1,000	325	1,250	551	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
4361	Photographer — All Employees & Clerical, Salespersons, Drivers	1,000	1,000	254	1,250	352	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Contracting & Construction

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
5022	Masonry NOC	1,000	1,000	705	1,250	1,203	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5146	Furniture or Fixtures Installation — Portable — NOC	1,000	1,000	510	1,250	903	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5183	Plumbing NOC & Drivers	1,000	1,000	395	1,250	582	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5188	Automatic Sprinkler Installation & Drivers	1,000	1,000	476	1,250	648	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5190	Electrical Wiring — Within Buildings & Drivers	1,000	1,000	350	1,250	582	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5191	Office Machine Installation, Inspection, Adjustment or Repair	1,000	1,000	259	1,250	390	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5192	Vending or Coin-Operated Machines — Installation, Service or Repair & Salespersons, Drivers	1,000	1,000	469	1,250	784	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5215	Concrete Work — Incidental to the Construction of Private Residence	1,000	1,000	622	1,250	1,099	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5221	Concrete or Cement Work — Floors, Driveways, Yards or Sidewalks & Drivers	1,000	1,000	508	1,250	938	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5223	Swimming Pool Construction — Not Iron or Steel & Drivers	1,000	1,000	549	1,250	1,099	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	N/A in AZ
5348	Ceramic Tile, Indoor Stone, Marble or Mosaic Work	1,000	1,000	465	1,250	781	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5437	Carpentry — Installation of Cabinet Work or Interior Trim	1,000	1,000	545	1,250	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5445	Wallboard Installation — Within Buildings & Drivers	1,000	1,000	554	1,250	973	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5474	Painting NOC & Shop Operations, Drivers	1,000	1,000	650	1,250	1,291	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5478	Floor Covering Installation — Resilient Flooring (Carpet, Linoleum, Vinyl, Tile)	1,000	1,000	443	1,250	711	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5480	Plastering or Stucco Work — Interior or Exterior Walls & Drivers	1,000	1,000	697	1,250	1,218	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5491	Paperhanging & Drivers	1,000	1,000	362	1,250	469	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
5537	HVAC & Refrigeration Systems — Installation, Service & Repair, Shop, Yard & Drivers	1,000	1,000	521	1,250	853	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Transportation & Delivery

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
7219	Trucking NOC — All Employees & Drivers	1,000	1,000	809	1,250	1,344	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
7380	Drivers, Chauffeurs, Messengers & Their Helpers NOC — Commercial	1,000	1,000	594	1,250	1,067	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	N/A in AZ
7605	Burglar & Fire Alarm Installation or Repair & Drivers	1,000	1,000	350	1,250	595	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Retail & Wholesale Stores / Dealers

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
8001	Store — Florist & Drivers	1,000	1,000	375	1,250	689	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8008	Store — Clothing, Wearing Apparel or Dry Goods — Retail	1,000	1,000	263	1,250	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8010	Store — Hardware	1,000	1,000	331	1,250	544	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8013	Store — Jewelry	1,000	1,000	185	1,250	245	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8015	Quick Printing — Copying or Duplicating Service — All Employees & Clerical, Salespersons, Drivers	1,000	1,000	237	1,250	314	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8017	Store — Retail NOC	1,000	1,000	288	1,250	484	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8018	Store — Wholesale NOC	1,000	1,000	449	1,250	825	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8021	Store — Meat, Fish or Poultry Dealer — Wholesale	1,000	1,000	369	1,250	692	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8031	Store — Meat, Fish or Poultry — Retail	1,000	1,000	312	1,250	711	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8032	Store — Clothing, Wearing Apparel or Dry Goods — Wholesale	1,000	1,000	325	1,250	601	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8102	Seed Merchant	1,000	1,000	307	1,250	510	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8103	Wool Merchant or Scrap Fabric Dealer & Drivers	1,000	1,000	388	1,250	740	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8111	Plumbers' Supplies Dealer & Drivers	1,000	1,000	389	1,250	639	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8116	Farm Machinery Dealer — All Operations & Drivers	1,000	1,000	367	1,250	702	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8235	Sash, Door or Assembled Millwork Dealer & Drivers	1,000	1,000	558	1,250	982	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8293	Storage Warehouse — Furniture & Drivers	1,000	1,000	689	1,250	1,500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Automotive

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
8380	Automobile Service or Repair Center & Drivers	1,000	1,000	394	1,250	604	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8391	Automobile Dealer — All Other Employees & Drivers (MO State Special)							1,000								
8392	Automobile Storage Garage, Parking Lot or Station, Valet Service & Drivers	1,000	1,000	360	1,250	651	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8393	Automobile Body Repair	1,000	1,000	305	1,250	519	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	State Special - CA, HI, LA, MO, NY, OK, RI, TX - Auto/Truck Dealers
8748	Automobile Salespersons	1,000	1,000	209	1,250	255	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Professional, Clerical & Outside Sales

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
8601	Architect or Engineer — Consulting	1,000	1,000	189	1,250	229	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8602	Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts & Drivers	1,000	1,000	357	1,250	421	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8603	Architectural or Engineering Firm — Clerical	1,000	1,000	170	1,250	179	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1,000	1,000	237	1,250	440	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8721	Real Estate Appraisal Company — Outside Employees	1,000	1,000	188	1,250	220	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8742	Salespersons or Collectors — Outside	1,000	1,000	190	1,250	214	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8803	Auditors, Accountants or Computer System Designers/Programmers — Traveling	1,000	1,000	164	1,250	176	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8810	Clerical Office Employees NOC	1,000	1,000	175	1,250	201	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
8868	College — Professional Employees & Clerical	1,000	1,000	210	1,250	255	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Services, Hospitality & Miscellaneous

Code	Description	AL	AR	IA	IL	IN	KS	MO	MS	MT	NE	NM	SC	SD	VA	Notes
8831	Hospital — Veterinary & Drivers	1,000	1,000	273	1,250	431	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9012	Building or Property Management — Property Managers & Leasing Agents & Clerical, Salespersons	1,000	1,000	269	1,250	377	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9014	Janitorial Services by Contractors — No Window Cleaning Above One Story & Drivers	1,000	1,000	375	1,250	673	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9015	Building or Property Management — All Other Employees	1,000	1,000	411	1,250	727	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9063	YMCA, YWCA, YMHA or YWHA Institution — All Employees & Clerical	1,000	1,000	233	1,250	365	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9083	Restaurant — Fast Food	1,000	1,000	266	1,250	431	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9102	Park NOC — All Employees & Drivers	1,000	1,000	391	1,250	894	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9402	Street Cleaning & Drivers	1,000	1,000	512	1,250	1,039	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9519	Household & Commercial Appliances — Electrical — Installation, Service or Repair & Drivers	1,000	1,000	496	1,250	970	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9521	House Furnishings Installation NOC & Upholstering	1,000	1,000	447	1,250	752	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9522	Upholstering	1,000	1,000	460	1,250	642	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
9586	Barber Shop, Beauty Parlor or Hair Styling Salon	1,000	1,000	202	1,250	258	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Shaded state cells indicate the class is not available in that state. Premiums shown are annual and subject to change; class descriptions are abbreviated NCCI phraseology. Source: UNO Insurance class code schedule. Visit www.unoinsure.com to quote and bind online.