

## **Straight-Through Processing (STP) | Appetite and Eligibility Requirements**

**AUGUST 2022**

### **Eligibility**

- Single-state coverage for AZ, CA, CO, NM, NV, UT
- Minimum premium starting at \$500
- Maximum manual rated premium under \$50,000 (California) or \$25,000 (all other states)
- Select classes eligible as new ventures (see other pages)
- Eligible classes only (see other pages)
- Emod between 0.60 and 1.30
- Other Underwriting rules apply
- Underwriting referral available

### **Requirements**

- Submission must be entered through the ProducerEngage Portal (PE) [pe.copperpoint.com](https://pe.copperpoint.com)
- Two years plus current loss history, valued within 150 days of policy inception, must be included with submission, when applicable

### **Payment Plans**

- All payment plans available to agency, including CopperPay, are included with all STP and non-STP risks

### **Commission**

- Standard commission rates per agency agreement
- Variable commission available for California risks
  - » 0.0% to 20.0%, with 0.5% increments

**STP Eligible Classes (WCIRB)**

<b>CLASS</b>	<b>DESCRIPTION</b>
2003	Bakeries And Cracker Mfg
2121	Breweries or Malt Houses
2589-1	Dry Clean or Laundry-Retail
2589-2	Dry Cleaning Noc
4295-1	Printing-Screen Printing
4295-2	Screen Printed Merchandise Dealers
4297-1	Electronic Prepress-All Operations
4297-2	Graphic Design-All Operations
4299-1	Printing - All Other Employees
4299-2	Bookbinding Operation
4361-1	Photographers
4361-2	Photofinishing
4692	Dental Laboratories
4831	Vitamin or Food Supplement Mfg
5183-1	Plumbing-Low Wage
5183-3	Heating And Air Conditioning Equipment
5187-1	Plumbing-High Wage
5187-3	Heating And Air Conditioning Equipment
5474-1	Painting/Decorating/Paper Hanging-Low Wage
5482-1	Painting/Decorating/Paper Hanging-High Wage
5538-2	Heating / Air Cond Duct-Low Wage
5542-2	Heating / Air Cond Duct-High Wage
7607	Video Post Production
8001	Stores-Florists
8006-2	Stores-Fruit or Vegetables-Retail
8006a	Stores-Groceries-Retail
8006b	Stores-Groceries-Beverage Prep
8008	Stores-Clothing/Dry Goods-Retail
8010	Stores-Hardware/Electrical/Plumbing
8013-1	Stores-Jewelry
8013-2	Stores-Eye Wear
8017-1	Stores-Retail
8017-9	Product Demonstrator By Contract In Stores
8019-1	Printing-Quick Printing
8019-2	Document Duplication/Photocopying Service
8046	Stores-Automobile Accessories
8060	Stores-Wine, Beer or Spirits-Retail
8061	Stores-Groceries & Provisions-Convenience
8062	Stores-Computer
8063	Store-Lighting Fixtures

<b>CLASS</b>	<b>DESCRIPTION</b>
8064	Stores-Office Supplies And Stationery
8065	Stores-Paint or Paint Supplies
8071	Stores-Books-Retail
8078-1	Sandwich Shops-Not Restaurants
8078-2	Beverage Preparation Shops-Not Bars/Taverns
8078-3	Ice Cream or Frozen Yogurt Shops
8209	Vegetables-Fresh/Tomato Packing & Handling
8387-1	Auto/Truck Service Stations
8387-2	Auto/Truck Oil & Fluid Replacement Facilities
8389	Auto/Auto Truck Repair Shops/Garages
8601-1	Engineers-Consulting
8742	Salespersons-Outside
8743	Mortgage Brokers
8749	Mortgage Bankers
8800	Mailing or Addressing Companies
8801	Credit Unions
8803	Auditors or Accountants
8808	Banks
8810	Clerical Office Employees
8811	Libraries-Private-Librarians
8812	Libraries-Public-Librarians
8813-1	Printing-Editing
8813-2	Bookbinding Operation-Editing
8820	Law Firm
8821	Law Firm Support Services
8822	Insurance Companies
8831-1	Hospitals-Veterinary
8831-3	Kennels
8834	Physicians
8838	Museums-All Employees
8839	Dentists And Dental Surgeons
8846-1	Printing-Screen Printing-Editing
8846-2	Screen Printed Merchandise Dealers-Editing
8859-1	Computer Programming
8859-2	Internet/Application Development
9008	Janitorial Services
9015-5	Libraries
9059	Day Care Centers
9079-1	Restaurants or Taverns
9586	Barber Shop or Beauty Parlor

Eligible for new ventures
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**STP Eligible Classes (NCCI)**

<b>CLASS</b>	<b>DESCRIPTION</b>
2003	Bakery - Salespersons
2121	Brewery & Drivers
2589	Dry Cleaning & Laundry Store-Retail & Route Super, Drvrs
3385	Clock Mfg
4299	Printing
4307	Bookbinding
4361	Photographer - All EEs & Clerical, Salespersons, Drivers
4692	Dental Laboratories
5183	Plumbing N.O.C. Job & Shop
5474	Painting-Noc & Shop Ops
5491	Paperhanging
5537	HVAC-Installation, Service And Repair & Drivers
8001	Florist-Store & Drivers
8006	Store-Grocery Retail
8008	Store-Clothing, Wearing Apparel, Or Dry Goods-Retail
8010	Store-Hardware
8013	Store-Jewelry
8015	Quick Printing-Copy Svrc, All EEs & Clerical, Sales, Drvrs
8017	Store-Retail Noc
8045	Store-Drug-Retail
8046	Store-Automobile Parts And Accessories Noc & Drivers
8072	Store-Book, Record, CD, Software, Video or Audio-Retail
8209	Vegetable Packing & Drivers
8380	Automobile Service Center Or Repair Center & Drivers
8381	Gasoline Station-Self-Service Only-Retail
8601	Architect Or Engineering Firm-Including Sales & Drivers
8603	Architectural Or Engineering Firm-Clerical
8723	Insurance Companies-Including Clerical & Salespersons
8742	Salespersons Or Collectors-Outside

<b>CLASS</b>	<b>DESCRIPTION</b>
8799	Mailing/Addressing Co. or Ltr Service Shop-Clerical Staff
8800	Mailing Or Addressing Company Or Letter Service Shop
8803	Auditor, Acct, or Comp Sys Designer or Prgmer-Traveling
8808	Financial Service Organizations & Clerical
8810	Clerical Office Employees Noc
8820	Attorney
8831	Hospital-Veterinary & Drivers
8832	Physician & Clerical
8869	Child Care Center
9014	Janitorial Services By Contractors-No Window Cleaning Above Ground Level & Drivers
9082	Restaurant Noc
9083	Restaurant Fast Food
9586	Barber Shop, Beauty Parlor, Or Hair Styling Salon

Eligible for new ventures
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