CONTRACTORS GL

Contractors GL Program

A practical reference for appointed brokers reviewing eligible small contractor accounts.

> The Contractors GL Program accessed through RQB excludes NY Labor Law. For New York work/exposures, ask about Contractors GL with NY Labor Law; Volition has multiple markets.

How to use this guide

Match every operation to the full class description. Check height, residential, structural and service limitations. Only classifications specifically listed in the applicable guide are eligible for this RQB route; an unlisted operation requires discussion with Volition about other placement options.

Scope	What is established
14 program states	67 ordinary listed classes apply in all 14 program states. The complete table follows.
Code 91340	Western-only: WA, OR, CA, NV and AZ; residential construction not exceeding three stories. Not eligible in the other nine program states.
Account review	Every listed class retains its operational qualifications. Guide applicability does not guarantee account acceptance, a quote or binding.

Program states

Program states: AZ, CA, CT, GA, NC, NJ, NV, NY, OR, PA, SC, TN, TX and WA. RQB is the access platform. Outside these states, ask Volition about other Contractors GL placements; availability requires review.

Access and account questions

Access: rqb@volitionunderwriters.com. For operations, class or state questions: cmsubmissions@volitionunderwriters.com.

Class eligibility does not guarantee account acceptance. The rater and underwriting review determine the available terms for the actual risk.

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Before you use the rater

Gather a clear description of the business and check the details that can change its eligibility.

☐ Confirm that the agency appointment and RQB user access are complete.

☐ List all operations and the states where the contractor works. Identify each applicable classification.

☐ Provide estimated sales, payroll and subcontractor costs with a breakdown by operation where relevant.

☐ Identify residential versus commercial work, new construction versus renovation, interior versus exterior work and maximum height.

☐ Describe subcontracted work and the contractor's written agreements and insurance-verification process.

☐ Identify prior losses, current coverage and any contract requiring NY Labor Law coverage.

Examples of restrictions that matter

Code	Qualification
91746	Metal door, window or assembled millwork installation: maximum 4 stories.
94007	Excavation: limited to residential.
13590	Glass dealers and glaziers: no auto glass.
99505	Swimming pool servicing: no installation or repair.
99969	Welding or cutting: no building structural work.
99975	Window cleaning: less than 3 stories.

These examples supplement the complete table; they do not replace other qualifications embedded in the descriptions.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

Program states

Program class reference

Read the entire description and every operational qualification. NOC means not otherwise classified. A listed class remains subject to individual account underwriting.

ISO code	Classification and operational qualifications	Program states
90089	Advertising sign companies - indoor/outdoor	Eligible
91111	Air conditioning systems or equipment - dealers, distributors, installation, servicing or repair	Eligible
91150	Appliances and accessories - installation, servicing or repair - commercial	Eligible
91155	Appliances and accessories - installation, servicing or repair - household	Eligible
91340	Carpentry - construction of residential property not exceeding three stories **Western states only**	Restricted* Western only*
91341	Carpentry - interior	Eligible
91342	Carpentry - NOC	Eligible
91343	Carpentry - shop only	Eligible
91405	Carpet, rug, furniture or upholstery cleaning - on customer's property	Eligible
91436	Ceiling or wall installation - metal	Eligible
91523	Cleaning - outside surfaces of buildings	Eligible
91560	Concrete construction	Eligible
91580	Contractors - executive supervisors or executive superintendents	Eligible
91583	Contractors - subcontracted work in connection with building construction, reconstruction, repair or erection - one or two family dwelling	Eligible
91581	Contractors - subcontracted work in connection with construction, reconstruction, erection or repair - not buildings - NOC	Eligible

ISO code	Classification and operational qualifications	Program states
91585	Contractors - subcontracted work in connection with construction, reconstruction, repair or erection of buildings - NOC	Eligible
91590	Contractors permanent yards - maintenance or storage of equipment or material	Eligible
91629	Debris removal - construction site	Eligible
91746	Door, window or assembled millwork - installation - metal **Maximum 4 stories**	Eligible
91805	Draftsmen	Eligible
92215	Driveway, parking area or sidewalk - paving or repaving	Eligible
92338	Drywall or wallboard installation	Eligible
92451	Electrical apparatus - installation, servicing or repair - NOC	Eligible
92478	Electrical work - within buildings	Eligible
92663	Engineers or architects - consulting - not engaged in actual construction	Eligible
94007	Excavation **Limited to residential**	Eligible
94276	Fence erection contractors	Eligible
94569	Floor covering installation - not ceramic tile or stone	Eligible
95124	Furniture or fixtures - installation in offices or stores - portable - metal or wood	Eligible
13590	Glass dealers and glaziers **No auto glass**	Eligible
95410	Grading of land	Eligible
95487	Greenhouse erection	Eligible
95625	Handyman	Eligible
95648	Heating or combined heating and air conditioning systems or equipment - dealers, distributors, installation, servicing or repair - NOC	Eligible

ISO code	Classification and operational qualifications	Program states
96410	Insulation work - mineral	Eligible
96409	Insulation work - organic or plastic in solid state	Eligible
96408	Insulation work - plastic - NOC	Eligible
96816	Janitorial services	Eligible
97047	Landscape gardening	Eligible
97050	Lawn care services	Eligible
97447	Masonry	Eligible
97650	Metal erection - decorative or artistic	Eligible
97652	Metal erection - in the construction of dwellings not exceeding 2 stories	Eligible
97653	Metal erection - nonstructural - NOC	Eligible
98111	Office machines or appliances - installation, inspection, adjustment or repair	Eligible
98304	Painting - exterior - buildings or structures - 3 stories or less in height - NOC	Eligible
98305	Painting - interior - buildings or structures	Eligible
98308	Painting - shop only	Eligible
98344	Paperhanging	Eligible
98482	Plumbing - commercial and industrial	Eligible
98483	Plumbing - residential or domestic	Eligible
98502	Prefabricated building erection	Eligible
98678	Roofing - residential - three stories and under	Eligible
98805	Septic tank systems - cleaning	Eligible
98884	Sheet metal work - shop and outside	Eligible

ISO code	Classification and operational qualifications	Program states
98967	Siding installation	Eligible
98993	Sign erection, installation or repair	Eligible
99003	Sign painting or lettering - inside of buildings	Eligible
99004	Sign painting or lettering on buildings or structures	Eligible
99080	Solar energy contractors	Eligible
99471	Surveyors - land - not engaged in actual construction	Eligible
99505	Swimming pools service **No installation or repair**	Eligible
99650	Television or radio receiving set installation or repair	Eligible
99746	Tile, stone, marble, mosaic or terrazzo work - interior construction	Eligible
99777	Tree pruning, dusting, spraying, repairing, trimming or fumigating	Eligible
99948	Water softening equipment - installation, servicing or repair	Eligible
99969	Welding or cutting **Building structural work prohibited**	Eligible
99975	Window cleaning **Less than 3 stories**	Eligible

*Code 91340 applies only in WA, OR, CA, NV and AZ; residential construction not exceeding three stories.
All other listed classes apply across the 14 program states. Unlisted classifications are prohibited for this program.