



# Product Reference Guide

Providing Workers'  
Compensation  
solutions for small  
to mid-sized  
employers.

[www.accinsco.com](http://www.accinsco.com)

2026





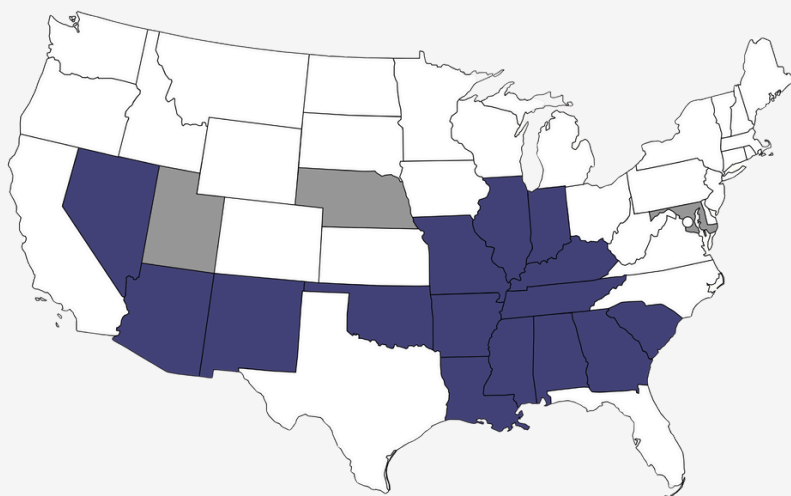
# About AIC

Serving small to mid-size employers in 15 states, the program focuses on accounts with \$1,000 to \$100,000 in premium but can accommodate larger risks across all major industry groups.

AIC has a Demotech, Inc. "A" rating. With an A, Exceptional Financial Stability Rating® our agents and insureds can be confident that AIC will be a trusted partner for years to come.



## Availability



- Current States
- Coming Soon

*Alabama · Arkansas · Arizona · Georgia · Illinois · Indiana · Kentucky · Louisiana · Mississippi · Missouri · New Mexico · Nevada · Oklahoma · South Carolina · Tennessee*

*Coming Soon: Maryland · Nebraska · Utah*



# Program Highlights

- New Ventures Eligible
- Lapses in Coverage Eligible
- Ghost Policies
- Tough To Place Class Codes
- Easy Payment Options
- Staffing
- High X-Mods

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## Top 20 Class Codes:

Class Code & Description	Class Code & Description
8835 – Home, Public, and Traveling Healthcare – All Employees	8021 – Store: Meat, Fish or Poultry Dealer – Wholesale
8810 – Clerical Office Employees NOC	9082 – Restaurant NOC
2089 – Packing House – All Operations	7219 – Trucking NOC – All Employees & Drivers
8017 – Store: Retail NOC	8869 – Child Care Center – All Employees Including Clerical, Salespersons & Drivers
2095 – Meat Products Mfg NOC	8045 – Store: Drug – Retail
8864 – Social Services Organization – All Employees & Salespersons, Drivers	8018 – Store: Wholesale NOC
9014 – Janitorial Services by Contractors – No Window Cleaning Above Ground Level & Drivers	8833 – Hospital: Professional Employees
7720 – Police Officers & Drivers	8380 – Automobile Service or Repair Center & Drivers
5645 – Carpentry – Detached One or Two Family Dwellings	5445 – Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation – Within Buildings & Drivers
5474 – Painting NOC & Shop Operations, Drivers	0106 – Tree Pruning, Spraying, Repairing – All Operations & Drivers

# Eligible Class Codes\*

Class Code	Description
5	Farm: Nursery Employees & Drivers
8	Farm: Gardening-Market or Truck & Drivers
34	Farm: Poultry or Egg Producer & Drivers
35	Farm: Florist & Drivers
36	Farm: Dairy & Drivers
37	Farm: Field Crops & Drivers
42	Landscape Gardening & Drivers
50	Farm Machinery Operation by Contractor & Drivers
79	Farm: Berry or Vineyard & Drivers
83	Farm: Cattle or Livestock Raising NOC & Drivers
106	Tree Pruning, Spraying, Repairing – All Operations & Drivers
113	Farm: Fish Hatchery & Drivers
170	Farm: Animal Raising & Drivers
251	Irrigation Works Operation & Drivers
400	Cotton Compressing & Drivers
401	Cotton Gin Operation & Drivers
917	Domestic Service Contractor – Inside
1748	Abrasive Wheel Manufacturing & Drivers
1860	Abrasive Paper or Cloth Preparation
1924	Wire Drawing or Cable Manufacturing – Not Iron or Steel
1925	Die Casting Manufacturing

Class Code	Description
2001	Cracker Manufacturing
2002	Macaroni Manufacturing
2003	Bakery & Drivers
2014	Grain or Feed Milling
2016	Cereal or Bar Manufacturing
2039	Ice Cream Manufacturing & Drivers
2041	Candy, Chocolate & Confection Manufacturing
2065	Milk Products Manufacturing NOC
2070	Creamery & Drivers
2081	Butchering
2089	Packing House – All Operations
2095	Meat Products Manufacturing NOC
2105	Fruit Packing
2110	Pickle Manufacturing
2111	Cannery NOC
2121	Brewery & Drivers
2130	Spirituos Liquor Distillery
2131	Abrasive Wheel Manufacturing & Drivers
2143	Fruit Juice Manufacturing & Drivers
2156	Bottling – Not Carbonated Liquids
2157	Bottling NOC



## Eligible Class Codes (cont.)\*

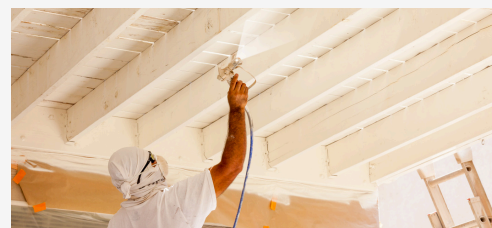
Class Code	Description
2172	Cigarette Manufacturing
2174	Tobacco Warehousing
2211	Cotton Batting, Wadding or Waste Manufacturing
2220	Yarn or Thread Manufacturing – Cotton
2286	Wool Spinning and Weaving
2305	Synthetic Textile Fiber Manufacturing
2361	Hosiery Manufacturing
2362	Knit Goods Manufacturing NOC
2402	Carpet or Rug Manufacturing
2413	Textile Bleaching, Dyeing & Finishing
2503	Dressmaking or Tailoring – Custom
2570	Mattress or Box Spring Manufacturing
2585	Laundry NOC & Drivers
2586	Cleaning or Dyeing & Drivers
2660	Boot or Shoe Manufacturing
2714	Veneer Manufacturing
2731	Planing or Molding Mill
2759	Box or Box Shook Manufacturing
2802	Carpentry – Shop Only
2812	Cabinet Works – With Power Machinery
2883	Furniture Manufacturing – Wood

Class Code	Description
3002	Pipe or Tube Manufacturing NOC
3040	Iron or Steel Fabrication – Shop
3066	Sheet Metal Work – Shop
3110	Forging Work
3111	Blacksmith
3146	Hardware Manufacturing NOC
3220	Can Manufacturing
3365	Welding or Cutting NOC
3507	Construction or Agricultural Machinery Manufacturing
3632	Machine Shop NOC
3724	Machinery or Equipment Erection or Repair
3808	Automobile Manufacturing or Assembly
3821	Automobile Recycling & Drivers
4034	Concrete Products Manufacturing & Drivers
4101	Glass Manufacturing & Drivers
4239	Paper Manufacturing
4229	Printing
4410	Rubber Goods Manufacturing NOC
4452	Plastics Manufacturing – Fabricated Products
4692	Dental Laboratory
4902	Sporting Goods Manufacturing NOC

## Eligible Class Codes (cont.)\*

Class Code	Description
5022	Masonry NOC
5183	Plumbing NOC & Drivers
5190	Electrical Wiring – Within Buildings
5223	Swimming Pool Construction – Not Iron or Steel
5403	Carpentry NOC
5437	Carpentry – Cabinet Work or Interior Trim
5535	Sheet Metal Work Installation
5551	Roofing – All Kinds
6217	Excavation & Drivers
7225	Automobile Towing & Drivers
7228	Trucking – Local Hauling
7229	Trucking – Long Distance
7370	Taxicab Companies
7590	Garbage Works
7720	Police Officers
8001	Store: Florist
8006	Store: Grocery / Convenience
8010	Store: Hardware
8017	Store: Retail NOC
8039	Store: Department
8044	Store: Furniture & Drivers

Class Code	Description
8102	Seed Merchant
8204	Building Material Yard
8265	Iron or Steel Scrap Dealer
8292	Storage Warehouse NOC



\*This Product Reference Guide is provided for general informational purposes only. All products, coverages, eligibility, rates, and terms referenced herein are subject to underwriting review, approval, and compliance with applicable carrier guidelines. Availability and terms may vary based on individual risk characteristics, state requirements, and carrier discretion. This guide does not constitute a binder, contract, or guarantee of coverage. Final coverage determinations are made solely by the issuing carrier at the time of underwriting.



# Flexible Payment Options

Accident Insurance Company makes billing simple for your clients. We offer several flexible options to help them view and pay their bill in the way that works best for them - anytime, anywhere.

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## Available Payment Options:

### Pay Online (24/7)

Access your account, view your bill, and make a payment at your convenience.  
Visit: [www.accinsco.com](http://www.accinsco.com)

### Pay by Phone (24/7)

Check your balance or make a payment by phone.  
Call: 800-896-6884

### Pay by Text

Receive text notifications about your bill and make a payment anytime.

## Helpful Features

- Set up AutoPay to save time and avoid late fees
- Access and pay bills electronically
- Make payments online, by phone, or by text using credit/debit card or e-check
- Schedule payments on or before your due date



# Submitting Business

Benefits of being an Appointed Agent with AIC:

- Niche Program Opportunities
- Competitive Commissions
- Online Rating Systems
- Limited Agency Appointment
- Broad Appetites
- Experienced Friendly Underwriting Teams
- Fast Professional Service Staff
- Admitted Paper

Request an appointment at: [www.accinsco.com/appointment](http://www.accinsco.com/appointment)

## AIC Agent Portal

With AIC's new online platform, appointed agents can now rate accounts instantly. Login using your assigned User ID and password to jump-start your success with AIC.

[Sign In - AIC Workers Compensation](#)



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