

California's Straight Through Processing (STP) Program

Accounts meeting the following guidelines may be eligible for California's straight through processing. This program allows you to submit, clear, quote, and bind business in a matter of minutes. All quotes must be entered by the brokerage through PacificComp's Portal in order to qualify for the STP program. We have an App Reader feature, so it's fast and easy!

COMMISSIONS

- Commissions can be selected from 0 to 20%

REQUIREMENTS

- Submission must be entered through the PacificComp Portal
- 2 years plus current valued within 120 days of policy inception must be attached to submission
- ACORD form must be attached to submission

PAYMENT PLANS

- **Annual Pay** – 100%. All risks eligible
- **Semiannual Pay** – 60% deposit. All risks eligible
- **Quarterly Pay** – 30% deposit. All risks eligible
- **9 Pay** – 10% deposit
- **Zero deposit** – 0% deposit, 11 payments
 - » New ventures not eligible
 - » Account must be enrolled in EasyPay
- No monthly payroll reporting

COMMUNICATION

- Quarterly health and safety e-flashes will be sent to the policyholder with pertinent safety information.

PLEASE NOTE:

- **Claims history** – Must be entered in order to receive the most accurate rate
- **Payroll history** – Must be entered in order to receive the most accurate rate

ELIGIBILITY

- Minimum premium starting at \$2,500*
- Have manual rated premium under \$50,000 (rate x payroll before Experience Modification)
- Fall within one or more of the eligible class codes (refer to page 2)
- No standalone 8810 and/or 8742 risks
- Current coverage must be in place (no lapses in the last three years)
- California only
- Other UW Rules Apply

*Minimum premium may vary by class. Visit Check Risk Eligibility in our portal for class specific minimums.

California's Straight Through Processing (STP) Classification Code List

CLASS	UMS CLASS DESCRIPTION	CLASS	UMS CLASS DESCRIPTION	CLASS	UMS CLASS DESCRIPTION
2002	Macaroni Mfg	4286	Bag Mfg-Plastic	8078-2	Beverage Preparation Shops-not bars/taverns**
2003	Bakeries and Cracker Mfg	4295-1	Printing-screen printing	8078-3	Ice Cream Or Frozen Yogurt Shops**
2111-1	Fruit or Vegetable Preserving	4295-2	Screen Printed Merchandise Dealers	8209	Vegetables-fresh/Tomato packing & handling
2111-2	Olive Handling	4297-1	Electronic Prepress-all operations	8324	Automobile Gas Stations
2111-3	Pickle Mfg	4297-2	Graphic Design-all operations	8370	Auto/Truck Radio, Alarm, or Electronic Equipment Installation
2116	Fruit Juice or Concentrate Mfg	4299-1	Printing — all other employees	8387-1	Auto/Truck Service Stations
2117	Fruit or Vegetable Processing-Frozen	4299-2	Bookbinding Operation	8387-2	Auto/Truck Oil & Fluid Replacement Facilities
2121	Breweries or Malt Houses**	4361-1	Photographers	8389	Auto/Auto Truck Repair Shops/Garages
2123	Fruit/Veg Processing-Fresh-Ready-To-Eat	4361-2	Photofinishing	8601-1	Engineers-consulting
2142-1	Wineries**	4478	Plastic Goods Mfg	8601-2	Oil or Gas Geologists or Scouts
2163	Bottling	4494	Plastics-blow molded products mfg	8601-3	Geophysical Exploration
2362	Knitting	4495	Plastics-extrusion molded products mfg	8601-4	Forest Engineers
2571	Pillow, Quilt, Comfortor or Cushion Mfg	4496	Plastics-fabricated products mfg-no molding	8742	Salespersons-outside
2589-1	Dry Clean or Laundry-Retail	4498	Plastics-injection molded products mfg	8743	Mortgage Brokers
2589-2	Dry Cleaning NOC	4683-1	Oil Mfg. or Refining-vegetable	8749	Mortgage Bankers
2840-1	Picture Frame Assembly	4692	Dental Laboratories	8800	Mailing or Addressing Companies
2840-2	Picture or Artwork Framing	4717	Butter Substitutes Mfg	8801	Credit Unions
2852	Window Blind Mfg or Assembly	4831	Vitamin or Food Supplement Mfg	8803	Auditors or Accountants
2923	Music Instrumnt Mfg-Other than metal	4983	Gasket Mfg	8808	Banks
3070	Computer Memory Disk Mfg	6504	Food Products Mfg. or Processing	8810	Clerical Office Employees
3131-1	Tag, Button or Fastener Mfg	7607	Video Post Production	8813-1	Printing-editing
3131-2	Engraving	8001	Stores-florists	8813-2	Bookbinding Operation-editing
3131-3	Wine Bottle Cork, Cap, Capsule Mfg	8004	Stores-garden supplies	8822	Insurance Companies
3152-1	Nail, Tack or Rivet Mfg	8006A	Stores-groceries-retail	8839	Dentists and Dental Surgeons
3152-2	Nut, Bolt or Screw Mfg.	8006B	Stores-groceries-beverage prep	8846-1	Printing-screen printing-editing
3152-3	Screw Machine Products Mfg	8006-2	Stores-fruit or vegetables-retail	8846-2	Screen Printed Merchandise Dealers-editing
3178	Electronic Element Mfg	8008	Stores-clothing/dry goods-retail	8859-1	Computer Programming
3179	Electrical Apparatus Mfg	8010	Stores-hardware/electrical/plumbing supplies	8859-2	Internet/Application Development
3180	Fixtures or Lamp Mfg or Assembly	8013-1	Stores-jewelry	9053-2	Exercise or Health Institutes
3220	Can Mfg	8013-2	Stores-eye wear	9053-3	Swimming Pools
3383-1	Jewelry Mfg	8017-1	Stores-retail	9053-5	Clubs-tennis or racquetball
3383-2	Clock Mfg.	8017-8	Towel or Toilet Supply Companies	9079-1	Restaurants Or Taverns**
3383-3	Watch Mfg	8019-1	Printing-quick printing	9092-1	Bowling Centers
3383-4	Trophy Mfg	8019-2	Document Duplication/Photocopying Service	9092-2	Billiard Halls
3570	Electric Appliance Mfg	8021	Stores-meat, fish or poultry-wholesale	9092-3	Skating Centers
3573	Power Supply Mfg	8031	Stores-meat, fish or poultry-retail	9097	Swimming Pool Cleaning & Servicing
3574-1	Machine Mfg	8032	Stores-clothing, dry goods-wholesale	9507	Sign Painting or Lettering/Quick Sign Shops
3574-2	Golf Club or Fishing Rod Mfg or Assembly	8046	Stores-automobile accessories	9516	TV/Video/Audio & Radio Equip. Install
3681-1	Instrument Mfg-electronic	8060	Stores-wine, beer or spirits-retail	9586	Barber Shop or Beauty Parlor
3681-2	Computer/Computer Peripheral Equip. Mfg	8061	Stores-groceries & provisions-convenience		
3681-3	Telecommunications Equip Mfg	8062	Stores-computer		
3681-4	Audio/Visual Electronic Products Mfg	8063	Store-lighting fixtures		
3682	Instrument Mfg-non-electronic	8064	Stores-office supplies and stationery		
3683	Speaker Mfg	8065	Stores-paint or paint supplies		
4038-1	Plaster Statuary or Ornament Mfg	8066	Stores-bicycles and bicycle accessories		
4112	Integrated Circuit & Semiconductor Wafer Mfg	8071	Stores-books-retail		
4150-1	Optical Goods Mfg	8078-1	Sandwich Shops-not restaurants**		
4150-2	Lens Mfg				

** Minimum Net Premium \$10,000