Industry Eligibility Guide

for Cove Risk Workers' Comp Groups

Primary Business Industry	Eligibility	MAR	AMWCT	MAM	MAT	MAC	MAH
Addiction Treatment Center	Yes						X
Adult Day Health ($5,000 MP)	Yes					X	
Agricultural Services (not landscaping)	Yes	X	X	X	X		
Aircraft or Auto Parts Manufacturers	Yes			X			
Alarm Contractors	Yes				X		
Aluminum Sheet, Plate & Foil Manufacturers	Yes			X			
Ambulance Operators	Not Eligible						
Ammunition Manufacturing	Not Eligible						
Animal Processing / Slaughtering	Not Eligible						
Apparel & Accessory Stores	Yes	X	X				
Apparel & Textile Product Manufacturers	Yes			X			
Appliance Store (no or limited installation)	Yes	X	X		X		
Arcades	Yes		X				
Architectural & Ornamental Metalwork (shop only)	Yes			X			
Assisted Living	Yes					X	
Attorney and Law Offices	Not Eligible						
Auto & Home Supply Stores	Yes	X	X				
Auto Dealer (with auto service)	Yes	X	X				
Auto Service	Yes	X	X				
Autobody Shop ($5,000 MP)	Yes	X					
Automotive Tire Retailers and Wholesalers	Not Eligible						
Ax Throwing with Restaurant & Bar	Yes	X	X				

GROUP KEY

MAR MA Retail Merchants Workers' Compensation Group / MP None
AMWCT NH Retail - Association Members Workers' Compensation Trust / MP $250
MAM MA Manufacturing Self-Insurance Group / MP $2,000
MAT MA Trade (Transportation) Self-Insurance Group / MP $3,000
MAC MA (Senior) Care Self-Insurance Group / MP $15,000 Assisted Living; $25,000 Nursing Home
MAH MA Healthcare Self-Insurance Group / MP $2,500; Home Health $50,000

Click to find Eligibility and Underwriting Guidelines

NOTE: In cases where an applicant may qualify for more than one group, the final eligibility determination will be made by Underwriting.

For qualified risks only. Participation in a workers' compensation self-insurance group is not the equivalent of purchasing an insurance policy. Past dividend history is no guarantee of future results. v11-2026

When eligible, a **quick quote** can be obtained by submitting declaration pages or an ACORD application to submissions@coverisk.com.

Industry Eligibility Guide for Cove Risk WC Groups

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Bakery, Retail or Wholesale	Yes	X	X	X	X		
Ball & Roller Bearing Manufacturers	Yes			X			
Bars & Taverns	Yes	X	X				
Beauty Salons	Yes		X				
Behavioral Health	Yes						X
Boat Dealers and Marina	Not Eligible						
Boiler Installation (when primary operations)	Not Eligible						
Bolt, Nut & Screw Manufacturers	Yes			X			
Book Store	Yes	X	X				
Book, Periodical & Newspaper Wholesalers	Yes	X	X		X		
Breweries	Yes	X	X		X		
Brick, Stone & Construction Material Wholesalers (no or limited installation)	Yes	X	X		X		
Building & Construction, Residential or Commercial	Not Eligible						
Building Material Dealer	Yes	X	X		X		
Bus Company	Not Eligible						
Cabinet Shop (no or limited installation)	Yes			X			
Café	Yes	X	X				
Campgrounds	Yes	X	X				
Candy Store	Yes	X	X				
Cannabis Cultivator	Yes	X	X				
Cannabis Delivery	Yes	X	X				
Cannabis Dispensary	Yes	X	X				
Cannabis Grow Facility	Yes	X	X				
Cannabis Manufacturing	Yes	X	X				
Car Rental	Not Eligible						
Car Washes (limited detailing)	Yes	X	X				
Carpentry Contractors	Not Eligible						
Carpet & Rug Manufacturers	Yes		X				
Carpet & Upholstery Cleaning Services (when primary operations)	Not Eligible						
Casino or Gambling Establishments	Yes	X	X				
Catalog & Mail-Order Businesses	Yes	X	X				
Chemical Manufacturing	Not Eligible						
Chemical Wholesalers (no or limited mixing/handling)	Yes			X			
Chemicals Manufacturing	Not Eligible						
Childcare Centers	Not Eligible						
Chiropractic Office	Yes						X

Industry Eligibility Guide for Cove Risk WC Groups

Primary Business Industry	Eligibility	MAR	AMWCT	MAM	MAT	MAC	MAH
Clothing Store	Yes	X	X				
Clubs, Sport & Recreation (no fitness, animals or weapons)	Yes	X	X				
Coated Fabric Manufacturers	Yes			X			
Coffee and Tea Shops	Yes	X	X				
Commercial & Family Laundries	Yes	X	X				
Commercial Bakery	Yes	X	X	X	X		
Commercial Equipment Wholesalers	Yes	X	X		X		
Community Health Centers	Yes						X
Computer Maintenance & Repair (without retail)	Not Eligible						
Concrete Block, Brick & Products Mfg. (no or limited install)	Yes			X			
Confection Manufacturing	Yes	X	X	X			
Construction	Not Eligible						
Contractors Performing Building and Installation	Not Eligible						
Convenience Store	Yes	X	X				
Converted Paper & Paperboard Products Mfg.	Yes			X			
Country Inn	Yes	X	X				
Couriers	Yes				X		
Creamery	Yes	X	X		X		
Dance Studios	Not Eligible						
Data Processing Services (without retail)	Not Eligible						
Daycare Center	Not Eligible						
Delivery of Goods / Trucking	Yes				X		
Dentist Offices	Yes						X
Detoxification Centers	Yes						X
Direct Mail Advertising Services (without retail)	Not Eligible						
Direct Selling Businesses (retail only)	Yes	X	X				
Distilleries	Yes	X	X	X			
Doctors Offices	Yes						X
Drivers (when involved with an eligible primary industry)	Yes	X	X	X	X	X	X
Driving Schools	Yes				X		
Drug Store	Yes	X	X				
Dry Cleaning Services	Yes	X	X		X		
Dumpster Rental / Delivery	Yes				X		
Electrical & Electronic Repair Shops (without retail)	Yes	X	X		X		
Electrical Apparatus & Equipment Wholesalers	Yes	X	X				
Electrical Contractors	Not Eligible						
Electrical Industrial Apparatus Manufacturers	Yes			X			
Electronic & Electrical Equipment Manufacturers	Yes			X			

MAR - MA Retail / AMWCT - NH Retail / MAM - MA Manufacturing / MAT - MA Trade / MAC - MA Care / MAH - MA Healthcare

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Electronic Parts & Equipment Wholesalers	Yes	X	X				
Electronic Stores	Yes	X	X				
Emergency Medical Transport	Not Eligible						
Equipment Rental & Leasing	Yes	X	X		X		
Excavation (when primary operations)	Not Eligible						
Exhaust System Repair Shops	Yes	X	X				
Fabricated Metal Product Manufacturers	Yes			X			
Fabricated Wire Product Manufacturers	Yes			X			
Farm & Garden Machinery & Equipment Wholesalers	Yes	X	X		X		
Farm (no or limited animals)	Yes	X	X				
Farm Supply Wholesalers	Yes	X	X		X		
Fiber Can, Tube & Drum Manufacturers	Yes			X			
Fish & Seafood Wholesalers	Yes	X	X	X	X		
Fitness Clubs and Centers	Not Eligible						
Floor Covering Stores (no or limited installation)	Yes	X	X				
Florist	Yes	X	X				
Flower, Nursery Stock & Florist Supply Wholesalers	Yes	X	X		X		
Folding Paperboard Box Manufacturers	Yes			X			
Food Manufacturing	Yes	X	X	X			
Food Pantry	Yes						X
Food Vendors and Food Trucks	Yes	X	X		X		
Franchise Restaurants	Yes	X	X				
Freight Haulers	Yes				X		
Fruit & Vegetable Markets	Yes	X	X				
Fruit & Vegetable Wholesalers	Yes	X	X		X		
Fuel Dealer	Yes				X		
Fuel Transportation	Yes				X		
Funeral Homes and Crematoriums	Not Eligible						
Furniture & Fixture Manufacturers	Yes			X			
Furniture & Home Furnishings Stores (no or limited delivery)	Yes	X	X		X		
Garden Centers (no or limited installation)	Yes	X	X				
Gas Station	Yes	X	X				
General Contracting	Not Eligible						
General Merchandise Stores	Yes	X	X				
Gift, Novelty & Souvenir Shop	Yes	X	X				
Golf Courses	Yes	X	X				
Graphic Design (with retail)	Yes	X	X				
Grocery & Related Product Wholesalers	Yes	X	X		X		

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Grocery Store	Yes	X	X				
Gyms & Fitness Centers	Not Eligible						
Hardware Manufacturers	Yes			X			
Hardware Store	Yes	X	X				
Healthcare	Yes						X
Hobby, Toy & Game Shop	Yes	X	X				
Home Décor	Yes	X	X				
Home Furnishings Stores	Yes	X	X				
Home Health Operations	Yes					X	X
Hospitals	Yes						X
Hotel	Yes	X	X				
Human Service	Yes						X
Ice Cream Parlour	Yes	X	X				
Industrial & Commercial Machinery Manufacturers	Yes			X			
Industrial & Personal Paper Wholesalers	Yes	X	X		X		
Industrial Furnace & Oven Manufacturers	Yes			X			
Industrial Machinery & Equipment Wholesalers	Yes	X	X		X		
Industrial Supply Wholesalers	Yes	X	X		X		
Inn	Yes	X	X				
Installation (limited, when involved with an eligible primary industry)	Yes	X	X	X	X		
Instrument, Measuring & Control Device Manufacturers	Yes			X			
Insurance Agencies	Not Eligible						
Insurance Companies	Not Eligible						
Jewelry Manufacturers	Yes			X			
Jewelry Store	Yes	X	X				
Jewelry, Watch & Precious Stone Wholesalers	Yes	X	X		X		
Landscaping Contractors	Not Eligible						
Laundromats	Yes	X	X				
Laundry & Garment Services	Yes	X	X		X		
Lawn & Garden Supply (Retail / Wholesale)	Yes	X	X		X		
Lawn & Garden Tractor Equipment Manufacturers	Yes			X			
Leather Tanning	Not Eligible						
Limousine Services	Not Eligible						
Linen Supply	Yes	X	X		X		
Liquor / Wine / Package Store	Yes	X	X				
Local & Long-Haul Trucking	Yes				X		
Locksmiths	Yes	X	X		X		
Lodging	Yes	X	X				

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Logging	Not Eligible						
Long-Distance Trucking	Yes				X		
Luggage & Leather Goods Stores	Yes	X	X				
Lumber Retailer or Wholesaler	Yes	X	X		X		
Lumber, Plywood & Wood Panel Wholesalers	Yes	X	X		X		
Machine Shop	Yes			X			
Machine Tool & Accessory Manufacturers	Yes			X			
Malt Beverage Manufacturer	Yes	X	X	X			
Manufacturing	Yes			X			
Marijuana (see cannabis)	Yes	X	X				
Marina Operators	Not Eligible						
Market, Food	Yes	X	X				
Massage Therapy	Not Eligible						
Mattress & Bed Manufacturers	Yes			X			
Mattress & Bed Retailers	Yes	X	X				
Meals on Wheels	Yes						X
Meat & Fish Markets	Yes	X	X	X			
Meat & Meat Product Wholesalers	Yes	X	X		X		
Mechanic (see auto service)	Yes	X	X		X		
Medical & Dental Equipment & Supply Wholesalers	Yes	X	X		X		
Medical Equipment Rental (with retail/wholesale operations)	Yes	X	X		X		
Medical Marijuana (see cannabis)	Yes	X	X				
Medical Practices	Yes						X
Men's & Boys' Clothing Manufacturers	Yes			X			
Mental Health Counselors	Yes						X
Metal Foil & Leaf Manufacturers	Yes			X			
Metal Stampings	Yes			X			
Millwork	Yes			X			
Motel	Yes	X	X				
Motor & Generator Manufacturers	Yes			X			
Motor Vehicle Supply & New Parts Wholesalers	Yes	X			X		
Motorcycle & ATV Dealers	Yes	X	X				
Moving Companies	Not Eligible						
Musical Instrument Stores	Yes	X	X				
Non-Emergency Medical Transport	Yes				X		
Non-Metallic Mineral Product Manufacturers	Yes			X			
Non-Profit Human Services	Yes						X
Nursing Homes	Yes					X	

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Nursing Practices	Yes					X	X
Nutrition Store	Yes	X	X				
Office Equipment Wholesalers	Yes	X	X		X		
Optical Goods Stores	Yes	X	X				
Outpatient Facilities	Yes						X
Package Store	Yes	X	X				
Packing & Crating Services	Yes			X	X		
Painting Supplies	Yes	X	X				
Petroleum Product Wholesalers	Yes				X		
Pharmaceutical Manufacturers	Yes			X			
Pharmacy	Yes	X	X				
Physician Practices	Yes						X
Pickled Foods, Sauces & Condiment Manufacturers	Yes	X	X	X			
Plastic, Foil & Coated Paper Bag Manufacturers	Yes			X			
Plastics Manufacturing	Yes			X			
Plating & Polishing	Yes			X			
Plumbing & Heating Equipment & Supply Wholesalers	Yes	X	X		X		
Plumbing and Heating Contractor	Not Eligible						
Pop-Ups - Retail / Wholesale	Yes	X	X				
Poultry & Poultry Product Wholesalers (no live animals or slaughtering)	Yes				X		
Printers and Copy Centers	Yes	X	X	X			
Professional Athletics (no retail)	Not Eligible						
Professional Offices (no retail)	Not Eligible						
Psychiatric Care Centers	Yes						X
Publishing - Newspaper, Books, Magazines	Yes			X			
Radio & TV Repair Shops (with retail)	Yes	X	X				
Radio, TV & Electronics Stores	Yes	X	X				
Real Estate Holding Companies	Not Eligible						
Recycling Hauling	Yes				X		
Refrigeration Equipment & Supply Wholesalers	Yes	X	X		X		
Rehabilitation and Recovery Centers (inpatient and outpatient)	Yes						X
Rehabilitation Hospitals and Centers (inpatient and outpatient)	Yes					X	X
Repair Shops & Related Services (with retail)	Yes	X	X				
Restaurants, ALL KINDS	Yes	X	X				
Restorative Care Center	Yes					X	X
Retail, ALL KINDS	Yes	X	X				

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Roasted Nut & Seed Manufacturers	Yes			X			
Roll-Off Container Rental / Delivery	Yes				X		
Rubber Product Manufacturers	Yes			X			
RV Dealers	Yes	X	X				
RV Parks and Campgrounds	Yes	X	X				
Sand & Gravel Hauling	Yes				X		
Sausage & Prepared Meat Manufacturers	Yes	X	X	X			
Schools	Not Eligible						
Scrap & Waste Material Wholesalers	Yes				X		
Screw Machine Product Manufacturers	Yes			X			
Seafood Processing	Yes	X	X	X	X		
Secretarial Services	Not Eligible						
Security System Services (sales and installation)	Yes				X		
Sewing, Needlework & Fabric Stores	Yes	X	X				
Sheet Metal Fabricators	Yes			X			
Ship Building	Not Eligible						
Shoe Stores	Yes	X	X				
Sign Manufacturers (no or limited installation)	Yes			X			
Simulation Golf with Restaurant & Bar	Yes	X	X				
Smelting / Refining	Not Eligible						
Smoke & Vape Shops	Yes	X	X				
Smoking Tobacco Retailers	Yes	X	X				
Snack Food Manufacturers	Yes			X			
Sobriety Centers	Yes						X
Social Services	Yes						X
Soup Kitchens	Yes						X
Specialty Food Stores	Yes	X	X				
Sporting & Athletic Goods Manufacturers	Yes			X			
Sporting & Recreational Goods Retail / Wholesale	Yes	X	X				
Sports Centers and Gyms	Not Eligible						
Staffing Agencies	Not Eligible						
Stationery Stores	Yes	X	X				
Steel Pipe & Tube Mfg. (no or limited installation)	Yes			X			
Stone & Cut Stone Product Mfg. (no or limited installation)	Yes			X			
Storage and Warehousing (without operations in another eligible class)	Not Eligible						
Supermarket	Yes	X	X				
Surgical Centers	Yes						X

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Tanning Salon	Not Eligible						
Taxis	Not Eligible						
Technology Service (no retail / wholesale)	Not Eligible						
Telephone & Communications Equipment Mfg.	Yes			X			
Testing Laboratories (when involved with an eligible primary industry)	Yes	X	X	X			
Tire Retreading Shops	Not Eligible						
Tobacco Product Wholesalers	Yes	X	X		X		
Tobacco Store	Yes	X	X				
Tool & Die Manufacturers	Yes			X			
Transmission Repair Shops	Yes	X	X				
Transportation Equipment & Supply Wholesalers	Yes	X	X		X		
Transportation Services	Yes				X		
Trash Hauling	Yes				X		
Trucking of Goods	Yes				X		
Upholstered Wood Household Furniture Manufacturers	Yes			X			
Urgent Care Centers	Yes						X
Used Car Dealers (with auto services)	Yes	X	X				
Used Merchandise Stores (no or limited delivery)	Yes	X	X				
Variety Store	Yes	X	X				
Vegetable Wholesaler	Yes	X	X		X		
Vending Machine Operations	Yes				X		
Veterinarian	Not Eligible						
Visiting Nurse Association	Yes					X	X
Warehousing & Storage (with operations in another eligible class)	Not Eligible						
Watch, Clock & Jewelry Repair Shops (with retail / wholesale)	Yes	X	X				
Website Design	Not Eligible						
Welding & Soldering Equipment Manufacturers	Yes			X			
Welding Repair (with operations in another eligible class)	Yes		X				
Wellness and Support Services	Yes						X
Wholesale, ALL KINDS	Yes	X	X	X	X		
Wine & Alcoholic Beverage Wholesalers	Yes	X	X		X		
Wire & Cable Manufacturing	Yes			X			
Women's Accessory & Specialty Stores	Yes	X	X				
Women's Clothing & Accessories Wholesalers	Yes	X	X		X		
Wood Furniture Wholesalers	Yes	X	X		X		
Woodworking (no or limited installation)	Yes			X			