

Nonprofit Workers' Comp Guidelines

Western 10 Region – May 2019

Special note regarding volunteers: In many other states, volunteers are included in the definition of employees and their job duties will need to be underwritten. Information about specific job duties of volunteers within all operations of a nonprofit will be very important for an underwriter to know in these instances. Additionally, please let your underwriter know if the nonprofit provides accident insurance to volunteers. For specific information about the laws in your state regarding the status of volunteers, please contact your underwriter.

Core Codes (Source: National Taxonomy of Exempt Entities)	Description	Workers' Comp
Arts, Culture, Humanities	Cultural Ethnic Awareness	Acceptable
	Musical, Theater Groups	Considered
	Museums	Acceptable
	Humanities Organizations	Acceptable
	Performing Arts	Considered
Education	Preschool through higher ed	Acceptable
	Small Community Libraries	Acceptable
	Vocational / Technical	Acceptable
	Charter/Magnet	Acceptable
Environmental / Protection / Beautification	Water, land conservation	Considered
	Botanical, horticultural	Acceptable
	Garden types of clubs	Acceptable
Animal Related	Preservation, protection	Considered
	Zoo, zoological societies	Considered
	Therapeutic	Considered
	Sanctuaries / Shelters	Considered
Mental Health / Crisis Intervention - Outpatient or Residential	Counseling, disorders	Considered
	Treatment, Rehabilitation	Considered
	Addictions	Considered
Employment / Job Related	Counseling, training	Considered
	Job assistance	Considered
Food / Nutrition	Food banks	Acceptable
	Food pantries	Acceptable
	Congregate meals	Acceptable
	Meals on wheels	Not Acceptable
	Nutrition programs	Acceptable

Core Codes (Source: National Taxonomy of Exempt Entities)	Description	Workers' Comp
Housing / Shelter	Search Assistance	Acceptable
	Homeless shelters	Considered
	Transitional housing	Not Acceptable
	Group Homes	Not Acceptable
Recreation	Parks	Acceptable
	Special Olympics	Acceptable
	Community Rec Centers	Acceptable
	Recreational Clubs	Acceptable
Youth Development	Boys & Girls Clubs	Acceptable
	Youth Centers	Acceptable
	Girl Scouts	Acceptable
Human Services	Medical Clinics	Acceptable
	Physician's Offices	Acceptable
	Hospitals	Not Acceptable
	YWCA (not YMCA)	Acceptable
	Adoption (domestic only)	Acceptable
	Emergency Assistance	Acceptable
	Foster Care	Considered
	Family Services	Acceptable
	Day Care Children	Acceptable
	Thrift Shops	Acceptable
	Hospice	Considered
	Senior Centers	Acceptable
	CASA's	Not Acceptable
Sheltered Workshops	Not Acceptable	
Philanthropy, Voluntarism	Community Foundations	Acceptable
	Private Foundations	Acceptable
	Grant Foundations	Acceptable
	Research Societies	Acceptable
Science Tech Research	Professional Societies	Acceptable
	Institutes	Acceptable
Social Science Research	Studies i.e. population	Acceptable
	Women's studies	Acceptable
	Ethnic studies	Acceptable
	Urban studies	Acceptable
Religion Related	Small Churches, Synagogues, etc	Acceptable (mission work a concern)

Core Codes (Source: National Taxonomy of Exempt Entities)	Description	Workers' Comp
Mutual Membership Benefit Org	Business Alliances / Coalitions	Acceptable
	Advocacy Groups (no PACS and not politically related)	Acceptable
	Chambers of Commerce	Acceptable
	Trade Associations	Acceptable
Fund Raising	Multiple NTE Codes	Acceptable

Unacceptable Exposures:

Abortion clinics
Agencies serving sexual offenders and fire starters
Alternative Incarceration / Early Release / Lock Down Facilities
Civil Defense and Disaster Relief Organizations
Construction as Primary Operation (Habitat for Humanity / Student Builder Programs)
Emergency Medical Technicians
Farms / Agriculture
Hazardous Activities – Tackle Football / Trampolines / Fireword Displays
High profile / highly litigious classes
HIV/AIDS Needle Exchange Programs
Hospitals, Pharmacies, medical clinics (requiring Primary Med Mal)
Housing only exposures / Condo associations
Inexperienced management
International Adoption
Lobbying / Political exposure
Nursing Homes / assisted living
Poor financials
Public Entities / Municipalities / Government Offices
Unfavorable loss history – especially auto losses

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