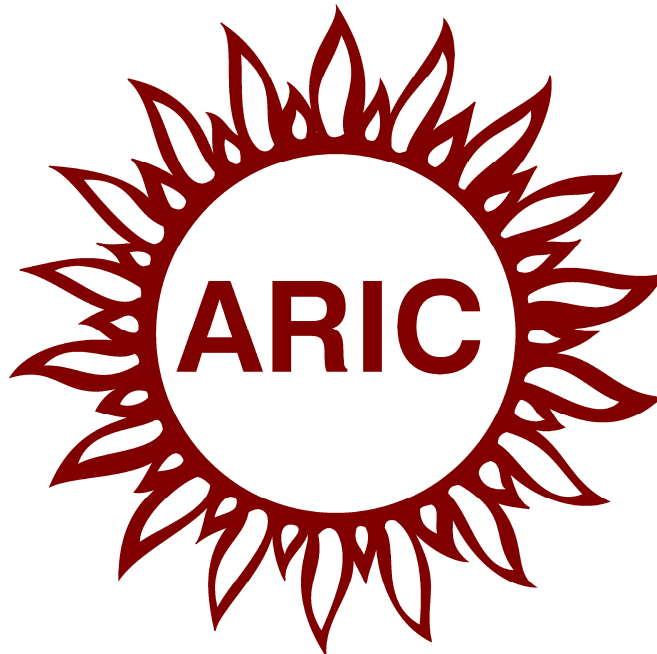


*American Resources
Insurance Company, Inc.*



UNDERWRITING GUIDELINES

American Resources Insurance Company

Commercial Lines Underwriting Guidelines

GENERAL INFORMATION

American Resources is a regional carrier providing property and casualty coverages to commercial accounts. Our marketing strategy is to provide a stable market for the smaller, more rural areas overlooked by the large, national carriers.

We prefer the “home town”, local independent agent, one we can partner with for a long term relationship. We depend on our agents to be our front line underwriter – to utilize your knowledge of the insured’s business to assist us in providing an insurance program that is fair for all parties.

Many carriers have developed specialized “niches” that they target, refusing to write accounts which don’t fit in these narrowly defined buckets. ARIC attempts to provide our agents with a market for a wide range of accounts. Naturally, there are some classes of business which are strictly prohibited. Reinsurance restrictions and other concerns simply block us from writing certain accounts. For the other classes for which we will entertain accounts, we have assigned a numerical value, based on potential exposure. (See Hazard Index Explanation on page 5).

While we hope this guide is helpful, ARIC remains a company committed individual account underwriting. The individual risk characteristics are the overriding factors we utilize in determining account acceptance and pricing. The more information that you, our agent, can provide us, the better we underwrite an account properly.



American Resources Insurance Company

Commercial Lines Underwriting Guidelines

DUPLICATE SUBMISSIONS

The subject of Duplicate Submissions is one that needs clarifying so that marketing representatives and underwriters will be in a position to consistently respond to agents regarding our procedures in the event this situation should occur.

New Business

In the normal course of operation, we will accept the first fully completed submission. The submission, in order to honor it, must have full and complete underwriting data to effectively evaluate the risk. Telephone requests will not be honored as a binding submission. If we subsequently receive a completed submission, it will be necessary for the second submitting agent to provide American Resources Insurance Company with an Agent of Record Letter from the Insured which authorizes American Resources Insurance Company to recognize that agent. We will then notify the first agent that an agent of record letter has been received and will grant the original agent five working days to produce a countermanding letter. During this five day window, processing of the application will be suspended.

Existing Business

Agent of record changes will not be accepted mid-term except in cases of unusual, extenuating circumstances (disability or death of the agent, agency out of business, etc.). All commissions will be paid to the original agent for the remainder of the term.

Agent of record changes will be accepted on renewals. As above, the current agent will be notified and will be given five working days to produce a countermanding letter.

NOTE: In no event is it permissible to utilize information contained in one agent's file or application to the benefit of another agent. All agent of record changes must be submitted with complete applications and underwriting information.



American Resources Insurance Company

Commercial Lines Underwriting Guidelines

AGENT BINDING AUTHORITY

The agent is granted **no authority** to bind the company on any risk **without prior approval from the underwriting department.**

Prior approval means:

- A formal quotation, prepared by the company, for the lines and types of coverage being bound.
- The issuance of a proposal/quotation for the risk by the company's online processing system.
- Written or verbal authorization by a member of the company's underwriting staff.

Newly acquired exposures on existing policies may be bound by the agent for the coverages currently insured, in amounts not exceeding those currently insured.

All binders invoked by the agent must be submitted to the company within five business days. This must be done in writing to the underwriting department, or via policy issuance in the online system.

However, in no case may the company be bound on any account located within an area designated as under a tropical storm or hurricane watch or warning by the National Hurricane Center of the National Weather Service. This prohibition continues for 72 hours after the area is removed from the watch or warning.



American Resources Insurance Company

Commercial Lines Underwriting Guidelines

HAZARD INDEX EXPLANATION

The Hazard Index and the information contained in the Basic Underwriting Guidelines should be interpreted as our "general" attitude towards a particular class of business. Since each risk has its own characteristics and peculiarities, underwriting judgment must be exercised.

Each classification of business (**Class**) is categorized by line of business and assigned a numerical value based on our attitude regarding this risk:

Numerical Index	Indicates
1 through 4	Low Hazard
5 through 7	Medium Hazard
8 through 10	High Hazard
X	Prohibited
P	Prior Inspection Required

We are targeting Hazard Index numerical values 1 through 7.

If a "Yes" is indicated in the *Refer to Notes* column of the Underwriting Guidelines, that class will have additional guidelines listed in the Notes section which follows.

Lines of business marked P (Prior Inspection) require us to obtain a loss control inspection of the account prior to quoting or binding coverage. Please provide us with a minimum of 30 days in which to do so. Due to the expense involved in inspecting accounts and the nature of most "P" classes, we generally will decline prior inspection accounts which generate less than \$10,000 in premium.

In addition to the following general underwriting guide, please refer to specific sections in this manual for guidelines for specific lines of business.



American Resources Insurance Company

Commercial Lines Underwriting Guidelines

REFERRAL NOTES EXPLANATION

If a "Yes" is indicated in the *Refer to Notes* column in the Commercial Underwriting Guide section, then refer to the Referral Notes section of this manual for additional guidelines.

The following pages are set up alphabetically according to the Class description from the CLM.

These guidelines were created to provide assistance in the risk selection process for those insureds in these classes that are to be placed with American Resources Insurance Company. The guidelines include an assortment of requirements and/or restrictions for the class such as deductibles, exclusions and/or underwriting requirements.

By addressing these concerns and/or issues at the time of the submission, you, as our agent and front-line underwriter, can assist in the submission process and allow us to provide better service.

Exceptions to the guidelines in the "Referral Notes" may be considered on an individual account basis by contacting your commercial lines underwriter.





American Resources Insurance Company

COMMERCIAL UNDERWRITING GUIDE

Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Abrasives Or Abrasive Products Mfg.	4		4	6	3	8-P	3	
Accounting Services	4	4	4	4	4	4	4	Yes
Adhesive Mfg.	4		4	4	4	7	4	
Advertising And Related Services	4	4	4	4	4	4	4	
Advertising Sign Companies - Outdoor	4	4	4	4	4	8-P	4	
Air Conditioning Equipment - Distributors	5		5	5	5	6	4	Yes
Air Conditioning Equipment - Dealers	5	5	5	5	5	6	4	Yes
Air Conditioning Equipment Mfg.	7		7	7	9-P	9-P	5	
Air Conditioning Systems Or Equipment -Dealers Or Distributors And Installation, Servicing Or Repair	5	Artisan	5	5	5	6	4	Yes
Aircraft Or Aircraft Parts Mfg.	X		X	X	X	X	X	
Airport Runway Or Warming Apron - Paving Or Repaving	X		X	X	X	X	X	
Airports - Commercial	X		X	X	X	X	X	
Alarms And Alarm Systems - Installation, Servicing or Repair	4		4	5	X	5	2	
Alcohol Mfg. - Not Beverage	10		7	X	1	9-P	1	
Ambulance Service, First Aid Or Rescue Squads	X		X	X	X	X	X	
Ammunition Mfg.	X		X	X	X	X	X	
Amusement Devices	X		X	X	X	X	X	
Amusement Parks	X		X	X	X	X	X	
Analytical Chemists	7		5	4	4	5	4	
Antique Stores	X		X	X	X	X	X	
Apartments	X		1	X	X	X	6	Yes
Appliance Distributors - Household Type	5	5	5	6	4	5	5	Yes
Appliance Stores - Household Type	5	5	5	4	4	5	5	Yes
Appliances & Accessories Installation, Servicing Or Repair - Commercial	5	Artisan	5	5	5	6	5	Yes
Appliances And Accessories - Installation, Servicing Or Repair - Household	5	Artisan	5	4	4	6	5	Yes
Appliances And Accessories Mfg. - Commercial -	5		5	4	4	5	5	
Appliances And Accessories Mfg. -Household - Gas	5		5	4	4	5	5	



American Resources Insurance Company

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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Appliances And Accessories Mfg. -Household - Not Gas	5		5	4	4	5	5	
Army And Navy Stores	7	7	7	6	6	6	5	Yes
Art Galleries	5		8	5	4	4	8	Yes
Asbestos Goods Mfg.	X		X	X	X	X	X	
Asphalt Or Tar Distilling Or Refining	6		6	6	5	6	2	
Asphalt Works	6		6	6	5	6	2	
Athletic Teams - Professional Or Semi-Professional	X		X	X	X	X	X	
Auctioneers - Sales Conducted Away From The Premises	4		5	4	3	4	4	
Automated Clearing Houses And Associations	4		4	**	**	6	9-P	
Automobile Dismantling	7		6	X	X	X	6	
Automobile Mfg. Or Assembling	X		X	X	X	X	X	
Automobile Parts And Supplies Distributors	4	7	5	5	7	5	7	Yes
Automobile Parts And Supplies Stores	4	4	5	5	5	5	7	Yes
Automobile Paint and Body Shops	7		3	5	6	5	5	Yes
Automobile Quick Lubrication & Oil Change Service	3		3	8	8	7	5	Yes
Automobile Renting Or Leasing Companies	5		4	4	4	4	4	
Automobile Repair Or Service.	6		5	5	6	5	6	Yes
Automobile Repair Shops - Self-Service	X		X	X	X	X	X	
Automobile Rustproofing	8-P		8	8-P	8-P	8-P	8	
Automobile, Bus And Truck Body Mfg.	X		X	X	X	X		
Automobile, Bus Or Truck Parts Mfg. - Not Operating Parts	X		X	X	X	X		
Automobile, Bus Or Truck Parts Mfg. - Operating Parts	X		X	X	X	X	X	
Baby Food Mfg.	6		4	3	8-P	6	2	
Bakeries	4	4	1	4	4	4	3	Yes
Bakery Plants	6		5	3	7	7	3	Yes
Barber Or Beauty Shop Supplies Distributors	3	6	4	4	6	5	4	
Barber Shops	1	1	1	3	3	3	3	
Bathhouses Or Bathing Pavilions	X		X	X	X	X	X	
Battery Mfg. - Wet Cell Or Storage	8-P		6	5	4-P	8	3	
Battery Mfg. -Dry Cell	8-P		7	5	6-P	8	3	



American Resources Insurance Company

COMMERCIAL UNDERWRITING GUIDE

Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Bearing Mfg.	7		7	7	7-P	7	7	
Beauty Parlors And Hair Styling Salons	3	3	2	4	Incl.	3	3	Yes
Beer, Ale Or Malt Liquor Mfg. - In Bottles	7-P		5	7	5-P	6	3	
Beer, Ale Or Malt Liquor Mfg. - In Cans	7-P		5	7	5-P	6	3	
Beer, Ale Or Malt Liquor Mfg. - Not Bottled Or Canned	7-P		5	7	5-P	6	3	
Beverage Bottler - Soft Drinks - Carbonated - In Cans Or Plastic Bottles	6		5	3	4	6	5	
Beverage Bottler - Soft Drinks - Carbonated - In Glass Bottles	6		5	3	4	6	5	
Beverage Bottler - Soft Drinks - In Metal Cylinders	6		5	3	4	6	5	
Beverage Bottler - Soft Drinks - In Paper Containers	6		5	3	4	6	5	
Beverage Bottler - Soft Drinks - Not Carbonated - In Bottles Or Cans	6		5	3	4	6	5	
Beverage Distributors - Alcoholic Other Than Beer	7		7	7	6	7	7	Yes
Beverage Distributors - Nonalcoholic And Beer	7		7	7	6	7	7	Yes
Beverage Stores - Alcoholic Other Than Beer	7		7	10	6	7	7	Yes
Beverage Stores - Soft Drinks And Beer	7		3	7	3	5	7	
Bicycle Mfg. - Not Motorized	6		4	3	8-P	6	3	
Bicycle Stores - Sales And Servicing	5	6	4	5	8	4	6	Yes
Bicycles - Rented To Others	X		X	X	X	X	X	
Billiard Or Pool Halls	X		X	X	X	X	X	
Billiard Or Pool Table Mfg.	9-P		4	4	6	7	3	
Blacksmithing	7		7	7	7	7	7	
Blasting Operations	X		X	X	X	X	X	
Boarding Or Rooming Houses	X		X	X	X	X	X	
Boat Or Shipbuilding	X		X	X	X	X	X	
Boat Repair And Servicing	6		6	6	5	5	5	
Boat Yards Or Marinas	X		X	X	X	X	X	
Boiler Inspection, Installation, Cleaning Or Repair	X		X	X	X	X	X	
Bolt, Nut, Rivet, Screw Or Washer Mfg.	7		4	3	3	5	2	
Book Distributors	7		5	5	3	5	4	
Bookbinding And Printers Supplies	8	7	9	7	7	9	9	
Bookkeeping Services	4	4	4	4	4	3	4	



American Resources Insurance Company

COMMERCIAL UNDERWRITING GUIDE

Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Books And Magazine Stores	3	3	1	3	1	4	3	Yes
Bowling Lanes	6		3	8-P	4	4	5	
Boxes Or Containers Mfg - Corrugated Or Fiberboard	8-P		3	3	2	6	2	
Boxes Or Containers Mfg - Wood	8-P		3	3	2	6	2	
Brick Mfg.	6		0	5	3	8-P	3	
Bridge Or Elevated Highway Construction	3		7	10-P	10-P	9-P	2	
Brush Or Broom Mfg.	7		6	5	5	6	3	
Builders' Risks	6		6					
Building Material Dealers - Other Than Secondhand Material	7		2	5	6	6	6	Yes
Building Material Dealers - Secondhand Material	X		5	X	X	7	5	
Building Materials Distributors	7		2	5	6	7	7	Yes
Building Structure - Raising Or Moving	X		X	X	X	X	X	
Buildings Or Premises - Bank And Other Financial Institutions	4	2	4	6	3	5	5	Yes
Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessors Risk Only) -	**	5	4	6	3	4	6	Yes
Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) - Maintained By The Insured	**	2	4	6	3	4	6	Yes
Buildings Or Premises - Office	2	4	2	4	2	4	3	Yes
Bus Stations Or Terminals	6		4	6	4	4	7	
Buttons Or Fasteners Mfg.	**		5	6	5	6	6	
Cable Installation In Conduits Or Subways	4		6	5	5	6	4	
Cable or Subscription Television Companies	4		9-P	7	6	9-P	5	
Caisson Or Cofferdam Work - Not Foundations For Buildings	3		8	10-P	10-P	10-P	3	
Camera And Photographic Equipment Stores	2	2	2	3	4	4	6	Yes
Campgrounds	X		X	X	X	X	X	
Can Mfg. - Metal	8		5	6	6	9-P	6	
Candle Mfg.	7		3	2	3	5	1	
Candy Or Confectionery Products Mfg.	8		6	5	8	7	7	
Candy Or Confectionery Stores	3	3	3	3	3	3	3	



American Resources Insurance Company

COMMERCIAL UNDERWRITING GUIDE

Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Car Washes - Other Than Self-Service	6		3	6	2	7	6	Yes
Car Washes - Self-Service	6		3	7	2	5	9	Yes
Carbon Paper or Inked Ribbon Mfg.	9-P		4	5	6	7	2	
Carnival Or Circus Companies	X		X	X	X	X	X	
Carpentry	5		5	6	6	7	4	Yes
Carpentry - Construction Of Residential Property Not Exceeding Three Stories In Height	5	Artisan	5	7	8	8	4	Yes
Carpentry - Interior	5	Artisan	5	6	6	7	4	Yes
Carpentry - NOC	6		5	7	7	7	4	Yes
Carpentry - Shop Only	5		5	6	6	7	4	Yes
Carpet Or Rug Mfg.	8		2	3	2	8	1	
Carpet, Rug Or Upholstery Cleaning -Shop Only	5		6	5	Incl.	7	3	Yes
Carpet, Rug, Furniture Or Upholstery Cleaning - On Customers' Premises	5	Artisan	6	5	Incl.	6	5	Yes
Catalog Or Premium Coupon Redemption Stores	4	4	4	4	4	4	5	
Caterers	5		4	7	7	6	6	Yes
Caves - Tourist Attraction	X		X	X	X	X	X	
Ceiling Or Wall Installation - Metal	5	Artisan	7	7	4	8	5	
Cement Or Plaster Mfg. - Bulk	5		5	6	3	5	2	
Cement, Concrete Mix Or Plaster Mfg. - Packaged	5		5	6	3	5	2	
Cemeteries	3		3	4	0	5	2	
Ceramics Stores	4	4	3	3	3	3	3	
Charcoal Or Coal Briquette Mfg.	6		4	4	7	9-P	3	
Chemical Mfg. - Commercial Or Industrial - Noc	10-P		7	10-P	10-P	9-P	1	
Chemical Mfg. - Commercial Or Industrial - Primarily Toxic	10-P		8	10-P	10-P	9-P	2	
Children's And Infant's Clothing Mfg.	X		X	X	X	X	X	
Chimney Cleaning	3		2	7	8	9	3	
China, Porcelain Or Earthenware Mfg.	9-P		9-P	6	6	9-P	5	
Churches Or Other Houses Of Worship	6		5	5	Incl.	4	6	Yes
Clay Or Shale Digging	3		7	7	5	9-P	3	
Clay Products Mfg.	6		5	4	5	6	4	
Cleaning - Outside Surfaces Of Buildings	1		3	6	6	8	2	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Clock Mfg.	6		6	4	4	4	4	
Clothing Mfg.	7		8	3	2	7	3	
Clothing Or Wearing Apparel Distributors	7		5	5	6	5	7	Yes
Clothing Or Wearing Apparel Stores - Noc	4	4	4	5	3	4	6	Yes
Clubs - Civic, Service Or Social - Having Buildings Or Premises Owned Or Leased	6		3	6	Incl.-	3	6	Yes
Clubs - Civic, Service Or Social - Having Buildings Or Premises Owned Or Leased -	6		3	6	Incl.-	3	6	Yes
Clubs - Civic, Service Or Social - No Buildings Or Premises Owned Or Leased Except For Office Purposes	6		3	6	Ind.	3	6	Yes
Clubs - Civic, Service Or Social - No Buildings Or Premises Owned Or Leased Except For Office Purposes	1		3	8	7	3	6	
Clubs - Country Or Golf	5		3	5-P	5	7-P	5	
Clubs - Horseback Riding - No Commercial Riding Instructions	1		3	X	7	3	6	
Clubs - swimming	1		3	X	7	3	6	
Coffins Or Caskets Mfg.	8-P		5	5	5	8-P	5	
Coke Mfg.	8-P		6	4	4	8-P	2	
Collectibles And Memorabilia Stores	7	7	5	4	2	5	9-P	
Collection Agencies	4		4	X	X	X	9-P	
Color Or Pigment Preparation	9-P		4	5	6	7	2	
Commissary Work	6		3	4	4	5	2	
Commission Merchants - Produce	6		3	4	7	6	3	
Commodity Brokers And Dealers	4		4	8	8	6	5	
Commodity Exchanges	4		4	8	8	6	5	
Communication Equipment Installation	7		7	7	7	8	7	
Communication Or Recording Systems Or Equipment Mfg.	5		7	6	7	4	4	
Computer Consulting Or Programming	5		5	8	8	5	1	Yes
Computer Data Processing - Operations	7		7	8	incl.		4	
Computer Mfg.	7		5	4	3	5	7	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Computer Service Or Repair	5		5	8	8	5	7	Yes
Computer Software Mfg. - Pre-Packaged	5		5	8	8	5	8	
Computer Stores	5		5	7	7	5	7	Yes
Concessionaires	6		5	7	4	6	5	
Concessionaires Checkroom, Shoeshine,Or Toilet Concessions In Hotels,Restaurants, Railroad Stations, Etc	6		5	4	4	4	5	
Concrete Construction	5	Artisan	7	5	5	5	3	Yes
Concrete Or Plaster Products Mfg. - Not Structural	5		5	4	4	7	1	
Concrete Products Mfg. - Structural - Noc	5		5	4	4	7	1	
Condominiums - Commercial - Office (Association Risk Only)								Yes
Condominiums - Residential - (Association Risk Only)	X		X	X	X	X	X	
Conduit Construction For Cables Or Wires	4		6	5	5	6	4	
Construction or Project Manager	5		7	9-P	9-P	7	3	
Consultants	5		5	7			5	
Contractors - Executive Supervisors Or Executive Superintendents	5		7	7	7	7	5	
Contractors - Subcontracted Work - In Connection Reconstruction, Erection Or Repair - Not Buildings	5		5	8	8	9	5	
Contractors - Subcontracted Work - In Connection With Building Construction, Reconstruction, Repair Or Erection - One Or Two Family Dwellings	5		5	X	X	9	5	
Contractors - Subcontracted Work - In Connection With Construction, Buildings - Reconstruction, Repair Or Erection Of For Industrial Use	5		5	8	8	9	5	
Contractors - Subcontracted Work - In Connection With Construction, Reconstruction, Repair Or Erection Of Buildings	5		5	8	8	9	5	
Contractors- Subcontracted Work-Other Than Construction-Related Work	5		5	7	7	9	5	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Contractors Equipment - Cranes, Derricks, Power Shovels And Equipment Incidental Thereto - Rented To Others With Operators	X		X	X	X	X	X	
Contractors Equipment - Excluding Automobiles - Rented To Others Without Operators - Noc	X		X	X	X	X	X	
Contractors Equipment - Scaffolds, Sidewalk Bridges, Hod Or Material Hoist Towers - Rented To Others - Installation, Repair Or Removal Operations Only	X		X	X	X	X	X	
Contractors Permanent Yards - Maintenance Or Storage Of Equipment Or Material	5		7	5	5	6	3	
Convenience Food / Gasoline Stores - Full Service	7		2	6	3	8	9	Yes
Convenience Food / Gasoline Stores -Self And Full Service Combined	7		2	6	3	8	9	Yes
Convenience Food / Gasoline Stores -Self-Service	7		2	6	3	8	9	Yes
Convenience Food Stores	5		2	6	3	8	9	Yes
Copying And Duplicating Services - Retail	4	4	3	3	3	4	3	Yes
Correspondents	5		5	6		8		
Cosmetic, Hair Or Skin Preparation Stores	4	4	4	4	4	4	4	
Cosmetics Mfg.	X		X	X	X	X	X	
Cotton Batting, Wadding Or Waste Mfg.	8		2	3	2	8	1	
Cotton Compressing	6		6	3	1	8	2	
Cotton Gin Operations	6		6	3	1	8	2	
Cotton Or Wool Merchants	8		5	6	4	8	3	
Crematories	X		X	X	X	X	X	
Crop Spraying - By Contractors	X		X	X	X	X	X	
Cutlery (Not Powered) And Flatware Mfg.	7		5	5	3	7	2	
Dairy Products Mfg.	7		5	6	6	6	6	
Dairy Products Or Butter And Egg Stores	4	4	3	4	3	4	3	
Dam Or Reservoir Construction	X		X	X	X	X	X	
Day Care Centers	7		4	X	X	8	3	Yes
Debris Removal - Construction Site	7		7	7	3	8	2	
Decorating	**		5	5	5	5	3	
Delicatessens	4		3	4	4	4	3	Yes



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Dental Laboratories	5	4	4	3	5	5	8	
Department Or Discount Stores	6	6	4	6	4	4	7	
Detective Or Investigative Agencies- Private	4		7	X	X	X	3	
Detergent Mfg. - Household	7		4	4	5	6	2	
Detergent Mfg. - Other Than Household	7		4	4	5	6	2	
Dextrine Mfg.	9-P		3	5	7	7	3	
Diagnostic Testing Laboratories	5		6	8	4	5	3	
Die Casting Mfg.	6		8	6	5	7	4	
Dike, Levee Or Revetment Construction	X		X	X	X	X	X	
Distillation Or Extraction	9-P		7	5	5	5	5	
Distributors - Food Or Drink	6		5	5	5	5	4	
Distributors - No Food Or Drink	**		5	5	5	5	4	
Dock Operations - Coal, Grain Or Ore	X		X	X	X	X	X	
Door Or Window Mfg. - Other Than Wood	7-P		7	5	2	7	5	
Door Or Window Mfg. - Wood	7-P		3	4	4	6	1	
Door, Window Or Assembled Millwork - Installation	3	Artisan	3	3	4	6	3	
Draftsmen	3		4	5	Incl.	3	5	
Dredging	3		6	8	5	8	3	
Drilling - Water	4		7	6	3	7	2	
Driveway, Parking Area Or Sidewalk - Paving Or Repaving	**	Artisan	6	4	2	6	2	
Drug Distributors	5		5	5	X	5	X	
Drug Mfg. - Biological Products	X		X	X	X	X	X	
Drug, Medicine Or Pharmaceutical Preparations Mfg. - Other Than For Animal Use - Noc	X		X	X	X	X	X	
Drugstores	4	4	4	4	4	4	7	Yes
Drugstores - No Table Or Counter Service For Beverage Or Food	4	4	4	4	4		7	Yes
Drums Or Containers Mfg. - Metal	5		4	3	6	7	2	
Dry Goods Dealers - Retail (Including Fabrics, Yarn And Piece Goods)	5	5	5	4	3	4	7	
Dry Wall Or Wallboard Installation	6	Artisan	6	5	4	8	4	
Dwellings - Four-Family Lessor's Risk Only)	X		X	X	X	X	X	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Dwellings - One-Family (Lessor's Risk Only)	X		X	X	X	X	X	
Dwellings - Three-Family (Lessor's Risk Only)	X		X	X	X	X	X	
Dwellings - Two-Family (Lessors Risk Only)	X		X	X	X	X	X	
Electric Light Or Power Companies	8		6	X		X	3	
Electric Light Or Power Cooperatives - Rural	6		6	X		X	5	
Electric Light Or Power Line Construction	6		6	9-P		9-P	5	
Electrical Lighting Stores	5	5	5	5	5	5	5	
Electrical Apparatus - Installation, Servicing Or Repair	4		6	6	6	6	3	Yes
Electrical Contractors	4		6	6	6	6	5	Yes
Electrical Equipment Distributors	4		6	7	7	7	7	
Electrical Equipment Mfg. - For Direct And Indirect Application To The Body	X		X	X	X	X	X	
Electrical Equipment Mfg. - Other Than For Direct And Indirect Application To The Body	8-P		6	8-P	8-P	8-P	4	
Electrical Generating Machinery Mfg.	7		5	3	5	7	2	
Electrical Parts, Components Or Accessories Mfg.	7		6	7	7-P	7	4	
Electrical Power Distribution Or Transmission	6		6	X	X	X	5	
Electrical Wire Or Cable Mfg.	6		5	4	5	7	2	
Electrical Work - Within Buildings	5	Artisan	5	6	6	6	6	
Electronic Components Mfg.	7		6	7-P	7-P	7	4	
Electronics Store	7	5	7	5	5	5	7	
Electroplating	8		3	2	5	6	2	
Elevator Mfg.	5		3	X	X	X	5	
Elevator Or Escalator Inspecting, Installation,	5		3	X	X	9-P	5	
Employment Agencies	4		4	X	X	X	X	
Engine Or Turbine Mfg. - Not Aircraft	X		X	X	X	X	X	
Engineers Or Architects - Consulting - Not Engaged In Actual Construction	3	3	4	4	Incl.	3	2	Yes
Engraving	5	5	5	3	3	5	5	
Equipment Mfg. - Industrial Or Commercial	7		7	5	7-P	7	5	
Equipment Mfg. - Other Than Industrial Or Commercial	7		7	5	7-P	7	5	
Equipment, Fixtures Or Supplies - For Bars, Hotels, Offices, Restaurants Or Stores - Distributors	6	6	6	6	6	6	6	Yes



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Escalator Or Moving Sidewalk Mfg.	5		3	7	X	9-P	5	
Escrow Agencies - Other Than Real Estate	5		5	5	5		7	
Escrow Agencies - Real Estate	5		5	5	5		7	
Excavation	**		7	7	3	7	2	Yes
Exercise or Playground Equipment Mfg.	7		5	4	X	6	2	
Exhibitions - in buildings	5		5	7	2	5	3	
Exhibitions - outside	7		2	8	3	5	4	
Explosive Or Fireworks Mfg.	X		X	X	X	X	X	
Express Companies	**		6	6	6	7	6	
Extracts Mfg.	6		5	5	3	6	2	
Eye Glass Lens Mfg.	**		6	5	X	5	4	
Fabric Distributors	5	4	3	5	2	4	4	
Fabric Stores	4	4	3	3	2	4	4	
Factors	5		5	5	5		7	
Farm Machinery Operations - By Contractors	2		7	8	8	8	2	
Feed, Grain Or Hay Dealers	8		3	7	6	7	5	
Fence Dealers	6	7	4	5	3	5	4	Yes
Fence Erection Contractors	5	Artisan	4	6	3	6	4	Yes
Fertilizer Mfg.	X		X	X	X	X	X	
Fiber Mfg. - Other Than Synthetic - Noc	8-P		2	3	2	8	1	
Fiber Mfg. - Synthetic	8-P		2	3	2	8	1	
Fire Departments	X		X	X	X	X	X	
Fire Extinguishers - servicing, refilling	4		4	5	X	5	2	
Fire Extinguishers Mfg.	4		4	5	X	5	2	
Fire Suppression Systems -Installation, Servicing Or Repair	3		4	6	X	6	3	
Firearms Mfg.	5		8	X	X	5	7	
Floor Covering Distributors	6	4	4	4	4	6	5	
Floor Covering Installation - Not Ceramic or Stone	6	Artisan	5	5	4	7	4	
Floor Covering Mfg.	4		3	4	4	5	4	
Floor Covering Stores	4	4	3	4	4	5	4	Yes
Florists	3	3	3	3	1	3	3	
Food Products Mfg. - Dry	6		4	3	6-P	6	2	



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Food Products Mfg. - Not Dry - In Glass Containers	6		4	3	6-P	6	2	
Food Products Mfg. - Not Dry - In Other Than Glass Containers	6		4	3	6-P	6	2	
Food Products Mfg.- Dry - Frozen - Not Dry	7		6	6	8-P	7	6	
Forestry Service	5		9-P	9-P	1	7	2	
Forging Work	7		4	3	5	6	3	
Formal Wear Or Costumes - Rented To Others	4		4	6	2	5	4	
Foundries	6		4	4	7-P	9-P	3	
Freight Forwarders Or Handlers - Other Than Packing, Handling, Or Shipping Explosives Or Ammunition Under Contract	8-P		6	4	6	8-P	5	
Freight Forwarders Or Handlers - Packing, Handling Or Shipping Explosives Or Ammunition	X		X	X	X	X	X	
Frozen Food - Distributors	7		5	5	7	7	7	Yes
Fruit Or Vegetable Dealers	4	5	7	7	7	8	4	
Fruit Or Vegetable Distributors	4	5	7	7	7	8	4	
Fruit Or Vegetable Juice Mfg. - No Bottling	6		5	5	6	6	4	
Fuel Dealers Or Distributors - Coal Or Wood	6		3	6	8	6	2	
Fuel Oil or Kerosene Dealers	3		5	3	2	5	2	
Fuel Oil or Kerosene Distributors	3		5	3	2	5	2	
Funeral Homes Or Chapels	6		4	10	Incl.	6	2	
Fur - garments and pelts - distributors	5		9-P	5	2	4	5	
Fur Garment Mfg.	5		9-P	4	2	5	5	
Fur Or Pelt Processing	5		9-P	4	2	5	5	
Furniture Mfg. Or Assembling - Other Than Wood	9-P		4	4	6	7	3	Yes
Furniture Mfg. Or Assembling - Wood	9-P		4	4	6	7	3	Yes
Furniture Or Fixtures - Installation In Offices Or Stores - Portable - Metal Or Wood	**		6	7	7	7	4	
Furniture or Woodwork Stripping, Refinishing or	7		5	5	3	7	4	
Furniture Stores	7-P		5	4	4	7	4	Yes
Galvanizing Or Tinning	8		6	4	4	8	2	
Gambling - Casinos	X		X	X	X	X	X	
Garbage Works - Separation For Recycling,	6		3	3		8	1	



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Garbage, Ash Or Refuse Collecting	7		5	4		8	2	
Gardening And Light Farming Supply Dealers - Retail	7	7	5	6	7	6	5	Yes
Gardening And Light Farming Supply Distributors	7	6	5	6	7	6	5	Yes
Gas Companies	6		4	X	7	6	3	
Gas Companies - Natural Gas - Local Distribution	6		4	X	7	6	3	
Gas Dealers - Lpg	X		4	X	X	6	3	
Gas Distributors - Lpg	X		4	X	X	6	3	
Gas Mains Or Connections Construction	4		6	7-P	6	7-P	5	
Gas Manufacturing - Other	6		6	5	4-P	5	2	
Gas Manufacturing - Primarily Flammable, Explosive Or Reactive	X		X	X	X	X	X	
Gasoline Distributors	X		X	X	X	X	X	
Gasoline Or Oil Supply Stations - Retail - Lessor's Risk Only			3	7	4	5	5	
Gasoline Recovery - From Casing Head Or Natural	2		8	4	1	9-P	1	
Gasoline Stations - Full-Service	6		3	5	5	6	7	Yes
Gasoline Stations - Self And Full Service Combined	6		3	7	5	9-P	8	Yes
Gasoline Stations - Self-Service	6		3	7	5	9-P	8	Yes
Gemstone Cutting Or Polishing	7		6	5	5	7	10	
Geophysical Exploration - Other			8	8		8	5	
Geophysical Exploration - Seismic Method			7	5		10	1	
Gift Shops	1	2	1	3	3	3	6	
Glass Dealers And Glaziers	4	Artisan	5	6	6	7	3	Yes
Glass Dealers And Glaziers - Retail Only - No Installation	4	5	5	6	6	7	3	Yes
Glass Or Glassware Manufacturing	10-P		5	5	5	10-P	5	
Golf Courses	5		3	5-P	5	7	5	
Golf Driving Ranges	5		2	7-P	3	7	6	
Golf Courses - Miniature	4		4	5		4	4	Yes
Grading Of Land	NA		7	7	6	7	3	Yes
Grain Elevator Operations	9-P		4	6	6	7	3	
Grain Milling	9-P		4	6	6	7	3	
Greenhouse Erection	**		5	7	5	7	5	



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Grocery Distributors	6		5	5	5	7	7	
Grocery Stores	6		3	6	3	5	6	Yes
Guniting Or Shot-Crete	4		7	7	7	7	4	
Hardware And Tool Distributors	5		2	6	6	4	5	
Hardware And Tool Mfg.	5		2	6	7-P	4	5	
Hardware Stores	5	5	5	6	6	4	5	Yes
Hazardous Material Contractors	X		X	X	X	X	X	
Health Care Facilities - Alcohol And Drug	X		X	X	X	X	X	
Health Care Facilities - Clinics, Dispensaries Or Infirmaries Treating Outpatients Only - No Regular Bed And Board Facilities	X		X	X	X	X	X	
Health Care Facilities - Homes For The Aged	X		X	X	X	X	X	
Health Care Facilities - Hospitals	X		X	X	X	X	X	
Health Care Facilities - Mental - Psychopathic Institutions	X		X	X	X	X	X	
Health Maintenance Organizations	5		5	X	X	7	7	
Health Or Exercise Clubs	4		2	X	4	5	3	
Health Or Natural Food Stores	4		1	4	4	4	4	
Hearing Aid - Distributors	4	4	1	4	6	3	3	
Hearing Aid Stores	4	4	1	4	6	3	3	Yes
Heating Equipment Mfg.	3		5	6	6	6	3	
Heating Or Combined Heating And Air Conditioning Systems Or Equipment - Dealers Or Distributors And Installation, Servicing Or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales Or Work	5	Artisan	5	5	5	6	4	
Heating Or Combined Heating And Air Conditioning Systems Or Equipment - Dealers Or Distributors And Installation, Servicing Or Repair	5		5	5	5	6	4	
Hide Dealers And Distributors - Raw	5		6	4	3	8	5	
Hobby, Craft Or Artists' Supply -Distributors	5	4	4	5	6	4	3	Yes
Hobby, Craft Or Artists' Supply Stores	4	4	3	5	6	4	3	Yes
Home Furnishings Stores	6	7	4	4	4	6	4	Yes
Home Health Care Services	4		5	X	X	X	3	



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Home Improvement Stores	5		4	6	6	7	5	Yes
Hone, Oilstone Or Whetstone Mfg.	8		7	7	5	8	5	
Honey Extracting	6		5	5	6	9-P	5	
Hotels And Motels	X		X	X	X	X	X	
House Furnishings Installation - Not Otherwise Classified	NA	Artisan	6	5	5	6	6	Yes
Housing Projects - Federal, State, Local	X		X	X	X	X	X	
Hunting Preserves or Clubs	X		X	X	X	X	X	
Ice Cream Stores	3	3	3	3	3	3	3	Yes
Ice Dealers And Distributors	9-P		5	7	5	9-P	3	
Importers	**			7	8	7	**	
Ink Mfg.	9-P		4	5	6	7	2	
Inspection And Appraisal Inspecting For Insurance Companies Or Valuation Purposes	3	3	3	5	Incl.	7	5	Yes
Instrument Mfg.	5		3	3	5	5	3	
Instrument Mfg. - Analytical, Calibrating, Measuring,	5		3	3	5	5	3	
Instrument Mfg. -Control	5		3	3	5	5	3	
Insulation Work - Mineral	6		4	7	7	8	4	Yes
Insulation Work - Organic Or Plastic In Solid State	6		4	7	7	8	4	Yes
Insulation Work - Plastic	6		4	7	7	8	4	Yes
Insurance Agents	4	4	2	4	Incl.	4	4	Yes
Interior Decorators	4	Artisan	6	6	6	6	3	Yes
Irrigation Or Drainage System Construction	2		8	6	4	7	4	
Irrigation Works Operations	7		7	7	7	7	5	
Janitorial Services	NA		7	7	7	8	8	Yes
Janitorial Supplies - Dealers Or Distributors	4		7	7	7	7	2	
Jetty Or Breakwater Construction	3		8	X	X	8-P	3	
Jewelry Mfg.	5		5	6	7	7	10-P	
Jewelry Stores Or Distributors	4		4	4	3	3	10-P	
Junk Dealers	X		X	X	X	X	X	
Kennels - Breeding Or Boarding Or Sales	5		5	5	Incl.	6	4	
Labor Union Offices	X		X	X	X	X	X	
Laboratories - Research, Development Or Testing	7		5	X	X	X	4	



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Ladder Mfg.	7		3	4	10-P	6	1	
Lakes or Reservoirs - existence hazard only	6		4	10-P	4	7	3	
Lamp Shade Mfg.	7		5	5	5	6	5	
Lamps Or Lanterns Mfg. - Other Than Electric - Noc	8		4	4	4	8	4	
Land - Occupied By Persons Other Than The Insured For Business Purposes - (Lessor's Risk Only)	NA		2	6	Incl.			Yes
Landscape Gardening	5	Artisan	5	6	Incl.	7	3	Yes
Laundries And Dry Cleaners - Self-Service	7		7	7	7	7	7	Yes
Laundries And Dry Cleaning Plants	9		7	4	4	8	7	Yes
Laundry And Dry Cleaning Or Dyeing Receiving Stations	6		7	4	4	7	7	Yes
Laundry And Dry Cleaning Stores	6		6	4	4	5	5	Yes
Laundry Rental Service	7		7	5	5	7	5	
Lawn Care Services	5		5	6	Incl.	7	3	Yes
Lawn Sprinkler Installation	5	Artisan	5	6	Incl.	7	3	
Lawyers Offices	6		8	2	8	4	5	
Lead Mfg. - Red Or White	X		X	X	X	X	X	
Lead Works - Sheet, Pipe Or Shot	X		X	X	X	X	X	
Leather Goods Mfg.	7		5	4	4	7	6	
Leather Goods Stores	7	7	7	4	4	4	6	
Libraries	5		4	5	1	2	6	Yes
Light Bulb Or Tubes Mfg.	4		7	5	10-P	7	5	
Light Fixtures Mfg.	6		7	5	10-P	7	5	
Lime Mfg.	5		7	6	3	5	2	
Liquor Mfg.	9-P		7	5	5	5	5	
Lithographing	6	6	5	3	2	6	2	
Livestock Dealers Or Commission Merchants	8		4	6	3	7	3	
Livestock Sales Companies	8		4	6	3	7	3	
Locksmiths	4	4	4	4	5	4	4	
Logging And Lumbering	X		X	X	X	X	X	
Lubricants Mfg. - Grease	10-P		7	10-P	1	9-P	1	
Luggage Goods Stores	5	5	5	4	4	4	4	
Luggage Mfg.	**		5	4	5	7	6	



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Lumberyards	8		2	8	8	6	7	
Machine Shops	7		5	5	8-P	7	4	Yes
Machinery Or Equipment - Industrial - Installation, Servicing Or Repair	7		5	3	7	7	2	
Machinery Or Equipment - Installation, Servicing Or Repair	7		5	3	7	7	2	
Machinery Or Equipment Dealers	3		4	7	5	7	4	
Machinery Or Equipment Dealers - Construction Or Industrial - Mobile Type	3		4	7	5	7	4	
Machinery Or Equipment Dealers - Yard Or Garden Type	3		4	7	5	7	4	
Machinery Or Machinery Parts Mfg. - Construction, Mining Or Materials Handling Type	7		5	3	6-P	7	2	
Machinery Or Machinery Parts Mfg. - Farm Type	7		5	3	6-P	7	2	
Machinery Or Machinery Parts Mfg. - Industrial Type	7		5	3	6-P	7	2	
Mail Box Or Packaging Stores	5	4	5	4	4	5	5	
Mail Order Houses	6	6	3	3	5	6	6	
Mailing Or Addressing Companies	7	6	0	4	3	7	7	Yes
Manufacturers' Representatives	6		4	4	7	6		Yes
Marble Products Store	5	5	4	5	5	7	3	
Marine Appraisers Or Surveyors	3		3	4	0	3	2	
Masonry	4	Artisan	4	3	4	7	4	
Match Mfg.	9-P		4	7	6	8	0	
Mattress Or Box Spring Mfg.	7		5	5	3	6	2	
Mausoleums	4		4	4	4	4	4	
Meat, Fish, Poultry Or Seafood - Curing	8		5	7	8	8-P	4	
Meat, Fish, Poultry Or Seafood -Distributors	7		5	5	8	7	4	
Meat, Fish, Poultry Or Seafood Processing - In Airtight Containers	7		5	6	8	8-P	4	
Meat, Fish, Poultry Or Seafood Processing - Not In Airtight Containers	7		5	6	8	8-P	4	
Meat, Fish, Poultry Or Seafood Stores	6		5	5	6	7	4	
Medical Offices	4	5	4	6	Ind.	3	3	Yes



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Medical, Dental, Hospital Or Surgical Equipment Or Supplies Mfg. - Expendable	X		X	X	X	X	X	
Mercantile - Not Otherwise Classified	7	**	7	**	**		7	
Metal Dealers Or Distributors Nonstructural / Structural	8		8	8	8	8	8	
Metal Erection - Decorative Or Artistic	NA	Artisan	7	6	6	7	4	Yes
Metal Erection - In The Construction Of Dwellings Not Exceeding 2 Stories In Height	NA		8	7	5	8	4	Yes
Metal Erection - Nonstructural	NA		8	7	5	8	4	Yes
Metal Erection - Steel Lock Gates, Gasholders, Standpipes, Water	3		7	7	6	9-P	2	Yes
Metal Erection - Structural	3		7	7	7-P	9-P	2	
Metal Erection Work - Frame Structures Iron Work On Outside Of Buildings	NA		8	7	5	8	4	
Metal Foil Mfg.	7		2	5	5	6	3	
Metal Goods Mfg.	7		7	7	7-P	7	7	
Metal Goods Mfg. - Stamping - Not Signs	5		4	3	6	7	2	
Metal Heat Processing	9-P		5	4	6	8	2	
Metal Scrap Dealers	6		6	X	X	X	X	
Metal Works - Shop - Decorative Or Artistic	7		7	7	7	7	7	
Metal Works - Shop - Structural - Electrometallurgical Processes	7		7	7	7	7	7	
Metal Works - Shop - Structural - Load Bearing / Not Load Bearing	7		7	7	7	7	7	
Metals - Extraction Or Refining	6		4	4	7	9-P	3	
Metals - Extraction Or Refining Of Ferrous Metals -	6		4	4	7	9-P	3	
Metals - Extraction Or Refining Of Nonferrous Metals	6		4	4	7	9-P	3	
Mica Goods Mfg.	5		3	3	6	5	2	
Milk Depots Or Dealers	6		6	6	6	7	6	
Milk Processing	8		6	8	8	8	4	
Mining	7		X	X	X	X	1	
Mining - surface	5		X	X	X	X	3	
Mobile Home Mfg.	7		6	3	X	X	5	
Mobile Home Parks or Courts	5		3	8	4	6	4	Yes



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Mobile Home Sales Agencies	X		X	X	X	X	X	
Modular Units Mfg.	7		6	3	10-P	10-P	5	
Money Exchanges	8		5	5	5	5	X	
Monuments, Tombstones And Statuary	7		7	5	Incl.	9-P	5	
Mortgage Loan Brokers	5		5	6	Incl.		7	
Motion Pictures	5		4	6	3	4	5	
Motion Pictures - Film Distribution Or Exchanges - Not Located At Motion Picture Studios	7		7	7	7	7	7	
Motorcycle, Moped or Motor Scooter Mfg.	6		6	5	X	5	5	
Museums	4		10-P	6	5	5	4	
Music Stores - pre-recorded	4	4	4	4	3	4	5	Yes
Musical Instrument Mfg.	9-P		5	7	6	7	5	
Musical Instrument Stores	5	5	4	5	3	5	7	
Mutual Fund Shares And Securities Sales Organizations	5		5	6	NA		5	
Nail Salons	4		1	3	3	3	3	
Nails or Spikes Mfg.	8		4	7	7	8	4	
Needles, Pins or Tacks Mfg.	8		4	7	7	8	4	
Net Mfg. - other than safety nets	8		5	3	3	7	2	
Net Mfg. - safety nets	8		5	3	X	7	2	
Newspaper or Magazine Distributors	7		5	5	5	6	5	
Newsstands	6	5	2	4	2	4	3	Yes
Nightclubs, Cabarets and Comedy Clubs	7		3	7	3	5	7	
Nursery - garden	7		4	6	4	6	3	Yes
Office Machines Mfg.	7		5	7	7	7	5	
Office Machines Or Appliances - Installation, Inspection, Adjustment Or Repair	6		4	4	4	6	4	
Office Machines Or Appliances - Retail -No Repair	4	4	4	4	4	4	4	
Office Machines Or Appliances - Retail Or Wholesale - With Repair	6		6	4	4	6	5	
Office Machines Or Appliances -Wholesale - No Repair	4	4	4	4	4	4	4	
Offices	5	5	5	**	**		4	Yes
Oil or Gas Lease Operations - natural gas	2		8	X	X	X	1	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Oil or Gas Lease Work by Contractors - not lease	2		8	X	X	X	1	
Oil or Gas Well Supplies or Equipment Dealers	3		4	7	5	7	4	
Oil or Gas Wells	2		X	X	X	X	1	
Oil or Gas Wells - non-operating working interest	1		X	X	X	X		
Oil or Natural Gas Lease Operations	2		X	X	X	X	1	
Oil Refineries	X		X	X	X	X	X	
Oil Rig or Derrick Erecting or Dismantling - wood	X		X	X	X	X	X	
Oil Still Erection or Repair	2		8	4	1	9-P	1	
Optical Goods - Distributors	4	4	1	4	5	3	3	
Optical Goods Mfg.	6		5	6	X	6	5	
Optical Goods Stores	4	4	1	4	6	3	3	Yes
Orchards and Vineyards - operation by contractors	8		6	7	8	8	5	
Ore Milling or Processing	8		6	4	4	8	2	
Orthopedic, Ambulation or Prosthetic Devices Mfg.	X		X	X	X	X	X	
Packing Houses	6		7	4	5	8	4	
Paint, Varnish, Shellac or Lacquer Mfg.	10-P		6	6	6	8	2	
Paint, Wallpaper Or Wallcovering Stores	6	6	3	4	4	6	4	Yes
Painting - Exterior	3	Artisan	3	4	1	6	2	Yes
Painting - Interior - Buildings Or Structures	7	Artisan	7	6	5	7	5	Yes
Painting - Shop Only	7		5	7	7	7	5	Yes
Painting, Picture or Frame Stores	5	3	3	4	2	4	3	
Paper Coating or Finishing	10-P		3	4	1	8	2	
Paper Goods Mfg.	10-P		3	4	1	8	2	
Paper Mfg.	10-P		3	4	1	8	2	
Paper Products Distributors	8		5	6	2	5	5	
Paper, Rag or Rubber Stock Dealers and Distributors	8	7	6	4	3	7	3	
Paperhanging	6	Artisan	5	4	4	6	5	
Parachute Mfg.	X		X	X	X	X	X	
Parades	X		X	X	X	X	X	
Parking - private	4		4	6		4	6	
Parking - public	3		3	6		6	5	
Parking - Public - Shopping Centers	NA		3	6		6	5	
Parks or Playgrounds	2		1	10-P	3	4	0	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Pattern Mfg.	6		8	6	5	7	4	
Pattern Mfg. - Metal	7		5	6	5	7	6	
Pattern Mfg. - Paper	7		5	6	3	7	6	
Pawn Shops	X		X	X	X	X	X	
Payroll Accounting Services	5		5	5	4	2	8	
Penal Institutions	X		X	X	X	X	X	
Pencil, Pen, Crayon or Chalk Mfg.	6		5	3	2	5	2	
Periodicals Distributors	7		7	7	7		5	
Pest Control Services	6		3	X	X	3	3	
Pet Food Mfg.	8		4	6	6	6	3	
Pet Grooming	5		3	4	4	4	4	Yes
Pet Stores	4		3	4	3	4	3	
Pet Training	2		2	3	0	4	2	
Photo Finishing Laboratories	7		4	4	0	5	3	Yes
Photographers	4	4	4	4	4	4	4	Yes
Photographic Equipment Mfg.	4		6	4	5	7	4	
Photographic Equipment Stores	4	4	6	4	5	7	4	
Photographic Supplies Mfg.	4		6	4	5	7	4	
Piano Tuning	4		6	5	2	6	3	
Picnic Grounds - commercially operated	6		4	10-P	4	7	3	
Pile Driving	3		8	9-P	7	8-P	3	
Pipeline Construction	X		X	X	X	X	X	
Pipelines	X		X	X	X	X	X	
Pipes Mfg. - tobacco	3		0	3	1	3	4	
Pipes or Tubes Mfg.	6		4	4	7	9-P	3	
Plastering or Stucco Work (NO EFIS)	4		4	5	4	7	3	
Plastic Mfg. - raw material	8-P		4	5	4	6	3	
Plastic or Rubber Goods Mfg.	8-P		4	5	4	6	3	
Plastic Or Rubber Supply Goods	7		4	5	4	6	3	
Plumbing - Commercial	4	Artisan	4	6	6	6	5	Yes
Plumbing - Industrial	4		4	9	9	6	5	Yes
Plumbing - Residential Or Domestic	4	Artisan	4	5	5	5	5	Yes
Plumbing Fixtures Mfg.	7		7	7	7	7	7	



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Plumbing Supplies And Fixtures-Dealers or Distributor	6	6	6	5	5	1	4	
Plumbing Supplies Mfg.	7		7	7	7	7	7	
Plywood, Veneer or Veneer Products Mfg.	9-P		7	3	4	8	3	
Political Campaign Headquarters or Offices	1		3	8	7	3	6	
Precision And Scientific Tools Retail	5	7	5	5	5	5	7	
Prefabricated Building Erection	7		6	3	8	10	5	
Prefabricated Building Mfg.	7		6	3	8	10	5	
Printers Or Electrotypes Supplies - Distributors	6		7	4	4	6	6	Yes
Printing	8	7	5	4	1	7	2	Yes
Produce Handling or Packing	4		2	4	3	4	4	
Professional and Trade Associations	4		4	4	0	3	2	
Publishers	6		4	4	5	3	3	Yes
Publishers - Books Or Magazines	6		5	3	5	6	2	Yes
Publishers - Newspapers	8		8	8	8	8	8	Yes
Pulp Mfg.	10-p		3	4	1	8-p	2	
Pumps or Compressors Mfg.	6		1	6	6	6	3	
Quarries	3		5	9-P	1	6	2	
Race Tracks - operators	X		X	X	X	X	X	
Racing - lessor's risk only	X		X	X	X	X	X	
Racing - sponsor's risk only	X		X	X	X	X	X	
Racquet Sports and Handball Facilities	6		4	X	3	5	4	
Radio or TV Broadcasting Stations	5		7	5	7	4	4	
Radio, Television Or Sound System Mfg.	5		5	6	7	7	5	
Railroad Construction	X		X	X	X	X	X	
Railroad Engine Mfg.	X		X	X	X	X	X	
Railroad or Other Public Conveyance Cars Mfg.	X		X	X	X	X	X	
Railroads	X		X	X	X	X	X	
Razor or Razor Blades Mfg.	6		4	3	3	7	4	
Real Estate Agents	5	6	5	6	5	6	6	Yes
Real Estate Development Property	5		5	7	5	6	6	
Recording Studios	5		3	3	0	3	3	Yes
Recreational Vehicle Dealers	5		4	X	X	5	5	
Rectories	X		X	X	X	X	X	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Recycling Collection Centers	6		3	3	0	5	1	
Refrigeration Equipment - Dealers And Distributors	5	5	5	5	6	6	4	
Refrigeration Equipment Mfg.	6		5	7	9-P	7	5	
Refrigeration Systems Or Equipment -Dealers And Distributors And Installation, Service or Repair	5	Artisan	5	5	6	6	4	
Rendering Works	8		3	2	3	8-P	1	
Renovating - Outside Surfaces Of Buildings	7		7	8	8	9-P	5	
Rental Stores	5		5	7	6	5	5	
Rental Stores - machinery or equipment - rented	5		5	7	6	5	5	
Restaurants - Operated By Concessionaires	5		4	6	5	6	5	Yes
Restaurants - Refreshment Stands Or Drive-Ins With Tray Service	5		4	6	5	6	5	Yes
Restaurants - Self Service Or Self-Ordering Including Cafeterias And Smorgasbords	5		4	6	5	6	5	Yes
Restaurants - With No Sale Of Alcoholic Beverages - Without Dance Floor	5		4	6	5	6	5	Yes
Restaurants - With Sales Of Alcoholic	6		4	6	5	6	5	Yes
Riding Academies	5		7	X	2	7	3	
Rifle or Pistol Ranges	X		X	X	X	X	X	
Rigging	4		8	8-P	4	7	3	
Rodeos	X		X	X	X	X	X	
Rolling Mills - cold or hot process	8		6	4	4	8	2	
Roofing	3		4	10-P	10-P	10-P	2	
Rope Mfg.	6		5	4	8-P	7	2	
Rubber Mfg.	6		5	3	6	6	3	
Rubber Reclaiming	6		5	3	6	6	3	
Rubber Stamp Mfg. or Assembling	8		4	5	4	6	3	
Saddles, Harnesses or Horses Furnishings Mfg.	3		3	5	8	5	4	
Safe Deposit Companies	5		5	4	4	4	8	
Safes or Safe Vaults Mfg.	3		3	3	3	2	8	
Sail Making	8		5	3	3	7	2	
Sales Or Service Organizations	4		4	6	6	6	4	
Salt Mfg.	6		5	5	3	6	2	



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Salt, Borax, Potash or Phosphate producing or	7		6	5	5	7	2	
Salvage Operations	4		7	9-P	7	9-P	4	
Sand or Gravel Digging	4		7	9-P	7	9-P	4	
Sandblasting	4		4	6	3	8-P	3	
Saunas and Baths - public	4		2	X	X	5	3	
Saw Mills or Planing Mills	X		X	X	X	X	X	
Scale Houses	5		5	5	Incl	7	3	
Schools	6		5	X	X	5	5	Yes
Schools - Correspondence	5		5	X	X	5	5	Yes
Schools - Trade Or Vocational	7		4	X	X	5	7	Yes
Secondhand or Salvage Dealers and Distributors	8		2	8	X	4	4	
Securities Sales Organizations (Including Mutual Fund Sales Organizations)	5		5	6	5	3	8	
Security and Patrol Agencies	4		7	X	X	6	3	
Seed Merchants	6	6	4	4	6	5	2	
Septic Tank Systems Mfg.	3		3	5	2	3	1	
Septic Tank Systems - Cleaning	3	Artisan	6	6	4	6	6	
Septic Tank Systems - Installation, Servicing Or Repair	3		6	6	4	6	2	Yes
Sewage Disposal - Plant operations	4		3	X	X	4	1	
Sewer Cleaning	4		6	7	7	7	5	
Sewer Mains or Connections Construction	4		6	7-P	7-P	7-P	5	
Sewing Machines Mfg.	7		5	5	4	6	4	
Sewing Machines Stores	7	5	5	5	4	6	4	
Shaft Sinking	2		8	8-P	1	9-P	1	
Sheet Metal Work - outside	6		5	6	5	7	3	Yes
Sheet Metal Work - shop only	6		5	3	5	7	3	Yes
Shelters, Mission, Settlement or Halfway House	X		X	X	X	X	X	
Ship Ceiling or Scaling	5		5	5	5	10	1	
Ship Chandler Stores	7	7	7	7	7	7	7	
Ship Repair or Conversion	6		6	6	6	4	6	
Shoe Repair Shops	3	3	1	4	3	4	3	
Shoe Stores	1	1	1	4	4	3	3	
Shoe, Boot or Slipper Mfg.	6		4	2	5	5	2	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Shopping Centers	7		3	8	2	4	3	
Siding Installation	5	Artisan	4	6	5	7	3	Yes
Sign Erection, Installation or Repair	4		6	3	3	7	2	
Sign Mfg.	4		3	4	4	4	2	
Sign Painting or Lettering	3		3	4	1	6	2	
Sign Painting Or Lettering - Inside Of Buildings	6	Artisan	5	5	2	6	5	
Silverware Manufacturing	7		7	7	7	7	7	
Skating Rinks	5		3	X	3	3	3	
Skeet Shooting or Trap Shooting Ranges	6		6	X	X	X	X	
Ski Lifts, Tows or Runs	X		X	X	X	X	X	
Slate Milling	3		6	6	5	6	4	
Slate Splitting or Slate Roofing Mfg.	3		6	6	5	6	4	
Snow And Ice Removal - Contractor	6		6	X	X	6	6	
Soap Box Derbies	X		X	X	X	X	X	
Soap Mfg.	7		4	4	5	6	2	
Social Gatherings and Meetings	1		3	8	7	3	6	
Social Services - Consulting Services only	3		3	X	X	4	1	
Social Services - Consulting Services Only - Operated By The Private Sector	6		6	X	X		6	
Solar Energy Contractors	4		6	7	7	7	5	
Spas or Personal Enhancement Facilities	4		2	X	X	5	3	
Sponge Processing	4		5	4	5	4	2	
Sporting Goods or Athletic Equipment Distributors	6		3	6	6	4	5	
Sporting Goods or Athletic Equipment Mfg.	8		4	4	10-P	7	3	
Sporting Goods Or Athletic Equipment Stores	5	7	3	6	7	4	7	Yes
Sports or Outdoor Activities - commercially			5	10-P	2	3	4	
Stables - boarding, livery or racing	5		7	9-P	2	7	3	
Stadiums	8		5	10	8	7	6	
Stationery Or Paper Products -Distributors	5	5	5	5	3	5	4	
Stationery Or Paper Products Stores	5	5	5	4	3	3	4	
Steam Heating or Steam Power Companies	8		6	4	7	6	3	
Steam Mains or Connections Construction	8		6	6-P	7-P	7-P	3	
Steam Pipe or Boiler Insulation	5		3	6	6	7	4	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Steel Wool or Wire Wool Mfg.	6		5	4	7	7	2	
Stevedoring				X	X	X		
Stockbrokers	3		5	5	5	9	5	
Stockyards	6		6	X	X	X	2	
Stone Crushing	3		5	6	6	6	2	
Stone Cutting or Polishing	3		5	6	6	6	2	
Stores - Food Or Drink	4	**	2	4	4	4	5	
Stores - No Food Or Drink	6	**	2	4	4	4	5	
Street or Road Construction or Reconstruction	6		6	7-P	5	7-P	2	
Street or Road Paving or Repaving, Surfacing or	6		6	7-P	6	7-P	2	
Streets, Roads, Highways or Bridges - existence	6		6	10-P	6	8	4	
Subway Construction	2		8	X	X	X	4	
Sugar Refining	5		3	3	3	5	2	
Sun Tanning Salons	X		X	X	X	X	X	
Supermarkets	7		5	8	7	6	7	
Surveyors - Land - Not Engaged In Actual Construction	3		4	4		4	2	Yes
Swimming Pool Servicing	7		7	X	X	X	4	
Swimming Pools	2		8	10-P	4	7	4	
Swimming Pools or Accessories Mfg.	3		5	10-P	4	5	3	
Syrups or Molasses - refining, blending or mfg.	7		3	3	2	4	2	
Tailor Merchants - Men Or Boys	6		4	4	3	5	5	Yes
Tailoring or Dressmaking Establishments custom	6	6	7	4	3	5	5	Yes
Tank Building or Mfg.	8		6	4	4	8	2	
Tank Construction, Installation, Erection or	8		6	4	4	8	2	
Tanning - animal hides	5		3	4	3	8	4	
Tattoo Parlors	X		X	X	X	X	X	
Tax Preparation Services	5		5	4	4	3	4	
Taxicab Companies	X		X	X	X	X	X	
Taxidermists	7	7	7	3	2	7	6	Yes
Telecommunication Equipment Mfg.	4		4	4	4	4	4	
Telecommunication Equipment Providers	4		4	4	4	4	4	
Telecommunication Service Providers	7		7	7	7	7	4	
Telegraph Companies	6		6	6	6	6	6	



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Class	Property	BOP	Inland Marine	Premises Ops	Products Liability	Work Comp	Crime	Refer to Notes
Telephone, Telegraph Or Cable Television Line Construction	5		5	7-P	6	9-P	3	Yes
Teleproduction Studios	6		6	6	6	6	6	
Television Or Radio Receiving Set Installation Or Repair	6	6	7	5	4	5	7	Yes
Television Picture Tube Mfg.	6		7	5	4	5	7	
Tent or Canopy Mfg.	8		5	3	3	7	2	
Tent or Canvas Goods - erection or removal	4		8	5	4	7	3	
Tents or Canopies - loaned or rented to others	5		5	7	6	5	5	
Textile Bleaching, Dyeing, Mercerizing, Printing,	8		5	3	3	7	2	
Textile Coating or Impregnating	8		5	3	3	7	2	
Textile Mfg. - impregnated or coated	8-P		5	3	3	7	2	
Textile Products Mfg. - fabricated	8-P		2	3	2	8	1	
Textile Spinning, Weaving or Knitting Mills	8-P		2	3	2	8	1	
Theaters	7		5	6	3	7	4	Yes
Theaters - Motion Pictures	6		6	6	3	4	7	Yes
Theatrical Companies - traveling	3		6	4	0	4	4	
Ticket Agencies	3		5	2	0	2	4	Yes
Tie, Post or Pole Yard	8		0	7	6	7	5	
Tile Or Stone Products Mfg.	6		5	5	4	7	4	
Tile, Stone, Marble, Mosaic or Terrazzo Work	3	Artisan	6	6	5	6	4	Yes
Tire - retreading or recapping	X		X	X	X	X	X	
Tire Dealers	7	8	7	5	7	6	5	Yes
Tire Mfg.	7		6	5	X	6	3	
Title Agents	5		5	5	4	3	5	
Tobacco Products Distributors	10		10	X	X	3	4	
Tobacco Products Mfg.	X			X	X	X	X	
Tobacco Products Stores	5		5	5	X	5	5	
Tobacco Rehandling or Warehousing	8		8	3	X	6	7	
Toll Bridges				X	X	X		
Tool Mfg.	6		8	6	5	7	4	
Townhouses Or Similar Associations (Association Risk Only)	6		1	X	X	9	6	
Toy Distributors	5		3	6	6	4	6	



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Toy Stores	5		3	6	6	4	6	Yes
Toys or Games Mfg.	7		5	4	10-P	6	2	
Trailer Dealers	5		4	5	7	5	5	
Trailer Rental Agencies	5		4	5	7	5	5	
Trailers Mfg.	8		7	X	X	8-P	3	
Trophy Stores	3	3	4	5	4	5	2	
Travel Agency Tours	3		5	2		2	4	
Tree Pruning, Dusting, Spraying, Repairing	4		6	7	5	7	2	
Truck Mfg. or Assembling	X		X	X	X	X	X	
Truckers	6		8	4		6	5	
Tunneling	X		X	X	X	X	X	
Turpentine or Resin Mfg.	10		6	6	6	8	2	
Twine or Cordage Mfg.	8		5	3	3	7	2	
Umbrella or Cane Mfg.	6		5	4	4	4	3	
Underpinning Buildings or Structures	2		7	X	X	X	2	
Upholstering	7		5	5	4	6	4	
Upholstering - shop only	7		5	5	4	6	4	
Vacant Buildings	X			X	X			
Vacant Land				4	1			
Valves Mfg.	7		6	2	8	7	1	
Variety Stores	5	6	3	4	2	4	3	
Vegetable Oil Mfg.	6		4	4	3	5	2	
Vending Machine Operations	7		3	4	5	7	7	
Vending Machines Mfg.	4		2	5	5	5	6	
Venetian Blinds Mfg. or Assembling	6		3	5	3	4	4	
Veterinarian Or Veterinary Hospitals	5		5	5	6	7	4	Yes
Video Stores	4	7	4	4	4	4	6	Yes
Warehouse - cold individual storage lockers	8		8	3		6	7	
Warehouse - cold storage - public	8		8	3		6	7	
Warehouses	8		8	3		6	7	
Warehouses - mini-warehouses	8		8	5		6	7	
Watch or Watch Case Mfg.	4		4	4	4	4	4	
Water Bottling	7		3	6	7	7	3	



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Water Companies	5		2	6	6	5	2	
Water Mains or Connections Construction	2		8	6-P	4	7-P	4	
Water Softening Equipment - Installation, Servicing Or Repair	4		4	6	6	6	5	Yes
Water Softening Equipment - Rented To Others	4		6	6	6	6	5	
Waterproofing	4		4	7	7	7	3	
Wax, Wax Products or Polish Mfg. - floor	7		3	2	3	5	1	
Web Site Designers	4		5	2	4	4	2	Yes
Weighers, Samplers or Inspectors of Merchandise	6		4	3	0	6	1	
Welding or Cutting	4		4	8	7	8	1	
Wharf and Waterfront Property	8		8	3		6	7	
Wheel Mfg.	5		4	3	6-P	7	2	
Wicker, Rattan, Willow or Twisted Fiber Products	7		5	5	4	6	4	
Wigs or Hair Pieces Mfg.	7		4	4	4	7	4	
Window Cleaning	1	Artisan	3	6		8	2	
Window Decorating	5		3	5	5	3	4	
Wine Mfg.	6		7	5	4	6	4	
Wire Cloth Mfg.	6		5	4	7	7	2	
Wire Drawing	6		5	4	5	7	2	
Wire Goods Mfg.	6		5	4	5	7	2	
Wire Rope or Cable Mfg. - metal	6		5	4	7	7	2	
Wood Preserving	4		4	7	7	7	3	
Wood Products Mfg.	7-P		3	4	4	6	1	
Wood Turned Products Mfg.	7-P		3	4	4	6	1	
Wool Combing, Scouring or Separating from Cotton	8		2	3	2	8	1	
Wool Pulling	8		2	3	2	8	1	
Wrecking	4		7	9-P	7	9-P	4	
YMCA, YWCA or Similar Institutions	1		3	X	X	3	6	
Zoos - Other than Not-For-Profit	6		7	X	2	X	5	



CLM CLASS DESCRIPTION	BASIC UNDERWRITING GUIDELINES
Accounting Services	Exclude professional liability
Air Conditioning Equipment - Dealers or Distributors only Air Conditioning Systems or Equipment – Dealers or Distributors and installation, servicing or repair	Suggest a minimum \$500 property damage deductible per claim for Premises operations Boiler repair - refer to company Large commercial or industrial less desirable Any LPG work must be incidental to overall operation
Apartments	ARIC is generally not a market for apartments
Appliance Distributors - household type Appliance Stores - household type	Central station or local burglar alarm may be required Locked car warranty may be required for certain motor truck cargo exposures
Appliance Distributors - household type - radio, television or compact disc players	Central station burglar alarm required Locked car warranty may be required for certain motor truck cargo exposures
Appliances & Accessories installation, servicing or repair	Central station or local burglar alarm may be required Locked car warranty may be required for certain motor truck cargo exposures
Army and Navy Stores	Provide full details on any sale of guns and ammunition.
Art Galleries	Consider valuation & susceptibility to damage for contents
Automobile Parts and Supplies Distributors	No salvage operations. Evaluate auto delivery exposure Central station or local alarm may be required depending on nature of inventory and locale
Auto Parts and Supplies Stores	Contents is a high target Central station burglar alarm required No salvage operations
Automobile Paint and Body Shops	Paint and drying booths must be UL listed, specifically designed for paint and body applications and must comply with NFPA 33 regulations. These regulations include spark proof lighting, external controls, and proper ventilation and filtering systems. Storage of paints and other flammable materials must be addressed.
Automobile Quick Lubrication Service Automobile Repair or Service Shops Automobile Repair Shops - self-service	Incidental wrecker exposure may be acceptable if used in connection with own repair operation Emergency or contract wrecker services are prohibited Light auto repair only - private passenger/pickup type vehicles Brake work must be incidental Quick Lube operations must have minimum \$500 property damage deductible No salvage operations No body repair or painting
Bakeries	Determine if applicant does catering Automatic extinguishing system required if deep fat fryer is used
Bakery Plants	Auto exposure increases if insured operates delivery trucks Automatic extinguishing system required if deep fat fryer is used
Beauty Parlors and Hair Styling Salons	No tanning beds Nail sculpturing, tips, wraps, and repairs should be incidental
Beverage Distributors - alcoholic other than beer Beverage Distributors - nonalcoholic and beer	Evaluate exposure related to plastic insulation (polyurethane) in cooling storage areas Money collection and handling procedures should be thoroughly evaluated Evaluate driver training and turnover. Monitor MVR's
Bicycle Stores - sales and servicing	Bicycle rentals unacceptable Central station or local burglar alarm required



CLM CLASS DESCRIPTION	BASIC UNDERWRITING GUIDELINES
Books and Magazine Stores	Adult book stores prohibited Used book stores - refer to company (ACV only) Newsstands - No 24 hours operation
Building Material Dealers - other than secondhand material	Lumber sales must be incidental Evaluate any equipment rental Check on combustibility of stock Truck rental –Commercial Auto prohibited
Building Material Distributors	Products and workers' compensation may not be acceptable if insured mixes, manufactures, or labels prior to distribution Evaluate housekeeping and storage Detailed Loss Control Report recommended
Building or Premises - bank and other financial institutions	Exclude professional liability Refer to company if Trust Department exposure is to be covered
Buildings or Premises -bank or office - mercantile or manufacturing (lessor's risk only)	Need description of insured's business or operation If office is for Travel Agent then avoid those that conduct organized tours Professional exclusions may apply
Camera and Photographic Equipment Stores	Mandatory deductible \$1000 applies to crime and inland marine, consider higher deductible if values exceed \$100,000 Central station or local burglar alarm required
Car Washes - self-service Car Washes - other than self-service	Requires a minimum \$500 property damage deductible per claim for premises/operations
Carpentry Carpentry - construction of residential property not exceeding three stories in height Carpentry - interior Carpentry - shop only	Residential & light commercial only No residential general contractors (new construction or remodeling)
Carpet, Rug, Furniture or Upholstery Cleaning – on customers' premises Carpet, Rug or Upholstery Cleaning - shop only	Requires a minimum \$500 property damage deductible per claim for premises/operations
Caterers	Catering wagons prohibited for auto coverage Ansul system (UL 300) required if cooking on premises
Churches or Other Houses of Worship	Church vans and buses prohibited for commercial auto. Daycare & mother's day out programs acceptable if no more than 50 children Attach abuse and molestation exclusion Church camps must be referred Carefully evaluate organized athletic activities Lead exclusion where filed
Clothing or Wearing Apparel Distributors	Central station or local burglar alarm may be required depending on location and values Check financials
Clothing or Wearing Apparel Stores	Thrift & used clothing stores - refer Central station or local burglar alarm may be required depending on location and values Check financials
Clubs - civic, service or social - having buildings or premises owned or leased Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes	Refer for approval due to diversity of general liability exposures Evaluate sponsored activities Contemplates service clubs & charitable organizations with no cooking or liquor exposures



CLM CLASS DESCRIPTION	BASIC UNDERWRITING GUIDELINES
Computer Consulting or Programming Computer Service or Repair	Professional liability must be excluded Professional liability must be in place
Computer Stores	Central station or local burglar alarm required Financial statement required Small high value components, i.e., computer chips - highly susceptible to theft - evaluate carefully Used computer sales - refer to company
Concrete Construction	Flatwork only Street or road work generally unacceptable - refer to company
Condominiums - commercial – office (association risk only)	Need description of insured's business or operation
Condominiums - residential - (association risk only)	New business prohibited
Convenience Food Stores Convenience Food/Gasoline Stores – full service Convenience Food/Gasoline Stores – self service Convenience Food /Gasoline Stores – self and full service combined	Non-urban exposure preferred Late night and 24 hour operations generally unacceptable Robbery coverage prohibited Contemplates maximum area of 3,000 square feet or less Evaluate cooking exposure Verify placement of workers' compensation before considering general liability See Gasoline Stations guidelines
Copying and Duplicating Services - Retail	Extensive auto delivery may make coverage unacceptable
Day Care Centers	Restaurant guidelines apply to cooking exposures. Liability prohibited.
Delicatessens	Restaurant controls required if cooking is involved
Door, Window or Assembled Millwork - Installation-metal	Evaluate housekeeping and dust collection system Evaluate possible wood working operations Minimum \$500 property damage deductible suggested with installation Thoroughly evaluate protection and guarding of equipment with workers' compensation If extensive painting is involved, an approved spray facility is required
Drugstores Drugstores - no table or counter service for food or beverage	ARIC does not offer druggists professional liability. Evaluate medical equipment rental. Retail establishments only
Dwellings – one family Dwellings - two family Dwellings - three family Dwellings - four family	New business prohibited. Refer if incidental to an otherwise acceptable account.
Electrical Apparatus - Installation, Servicing or Repair	Evaluate source and ultimate use of motors being repaired Evaluate use of solvents and resins including storage and housekeeping
Electrical Contractors	Target includes residential / commercial wiring, within buildings Industrial related work - refer to company No alarm installation
Engineers or Architects - consulting – not engaged in actual construction	Consider general liability only if the applicant carries professional liability coverage Exclude professional liability Loss potential increases if firm is responsible for construction management - generally not acceptable



CLM CLASS DESCRIPTION	BASIC UNDERWRITING GUIDELINES
Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores -Distributors	Installation of equipment increases products/completed operations exposure. Evaluate thoroughly including "out of state" work.
Excavation	This class contemplates rural exposure only - i.e., land clearing, septic tank, stock tank and similar exposures Utility work such as water, sewer, gas and etc. - refer to company No underground tank installation or removal No blasting Minimum \$500 property damage deductible
Fence Dealers Fence Erection Contractors	Verify quality of wood storage
Floor Covering Installation - not ceramic tile or stone	Verify appropriate controls in use and storage of flammables
Floor Covering Stores	Evaluate subcontractor exposure Refer workers' compensation to company if operations include installation
Frozen Food – Distributors	Evaluate exposure related to plastic insulation (polyurethane) in cooling storage areas Investigate driver training and turnover. Monitor MVR's
Furniture Manufacture	Infant furniture prohibited
Furniture Stores	Used furniture stores generally not acceptable Evaluate lifting exposure when considering workers' compensation Avoid repair & refinishing exposure Verify financial stability
Gardening and Light Farming Supply Distributors Gardening and Light Farming Supply Dealers - Retail	Evaluate rental of equipment Evaluate products / completed operations carefully if repair services are provided For lawn service, refer to landscape gardening class
Gasoline Stations - full- service Gasoline Stations - self and full service combined Gasoline Stations - self-service	Incidental wrecker exposure acceptable if used in connection with own repair service. Emergency or contract wrecker service prohibited Light auto repair only-private passenger/pick-up type vehicles Brake work must be incidental Minimum \$500 property damage deductible per claim required with car wash exposure Rural exposure preferred 24 hour operations generally unacceptable See Convenience Store guidelines
Glass Dealers and Glaziers,	Installation in high-rise buildings (exceeding 3 stories) prohibited
Golf Courses - miniature	Batting cages, go cart tracks on premises prohibited
Grading of Land	Evaluate underground / utility exposure Site preparation for residential construction - evaluate thoroughly
Grocery Stores	Contemplates small grocery stores. Larger than 3,000 square feet – use Supermarket classification Check financial stability Check frequency for slip and fall claims
Hardware Stores	Rental of equipment prohibited Evaluate products/completed operations carefully if repair services are provided
Hearing Aid Stores	Products/completed operations coverage includes professional liability



CLM CLASS DESCRIPTION	BASIC UNDERWRITING GUIDELINES
Hobby, Craft or Artists' Supply - Distributors Hobby, Craft or Artists' Supply Stores	Evaluate products exposure as liability may increase due to types of products sold Evaluate degree of exposure related to paints and solvents and the storage of aerosols
Home Furnishings Stores	Evaluate lifting exposure when considering workers' compensation Avoid repair & refinishing exposure Verify financial stability
Home Improvement Stores	Evaluate subcontractor exposure Evaluate any equipment rental If lumber is sold - refer to Building Material Dealers or Distributors class for controls Truck rental – commercial auto prohibited
Hotels and Motels	Sprinkler system required Programmable keys required Evaluate pool and fitness facility Restaurant guidelines apply if cooking is present
House Furnishings Installation – Not Otherwise Classified	Evaluate warehouse and fire load exposure Evaluate delivery exposure
Ice Cream Stores	Apply restaurant guidelines if cooking exposures exists
Inspection and Appraisal Companies – inspecting for insurance or valuation purposes	Exclude professional liability
Insulation Work - mineral Insulation Work -organic or plastic in solid state Insulation Work - plastic	Industrial contractor - refer to company Verify if permanently mounted equipment is included in original cost new for auto physical damage coverage Use of plastic insulation material - refer to company
Insurance Agents	Exclude professional liability
Interior Decorators	Requires a minimum \$500 property damage deductible
Janitorial Services	Requires a minimum \$500 property damage deductible per claim for premises/operations Large maintenance contractors prohibited Fidelity coverage prohibited
Land - occupied by persons other than the insured for business purposes - (lessor's risk only)	Evaluate tenant exposure and placement of tenant's general liability Verify no pollution potential from tenant's operation
Landscape Gardening	Tree trimming and removal should be incidental Pesticide or herbicide applicator coverage acceptable for incidental exposure
Laundries and Dry Cleaning Plants Laundries and Dry Cleaners - self-service Laundry and Dry Cleaning Stores Laundry and Dry Cleaning or Dyeing Receiving Stations	Approved solvents required Evaluate auto delivery service
Lawn Care Services	Tree trimming and removal should be incidental Pesticide or herbicide applicator coverage acceptable for incidental exposure
Lawyers Offices	Exclude personal & advertising injury Exclude professional liability Professional liability must be in effect for us to consider general liability



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Libraries	Consider valuation & susceptibility to damage for contents
Machine Shops	Thoroughly evaluate products exposure Products to customer specifications only - no design work Verify types of cutting oils & cleaning solvents used Verify storage and use of flammables and solvents For WC, check guarding of equipment For Tool & Die Shops: No casting
Mailing or Addressing Companies	If employee dishonesty coverage is requested, evaluate carefully
Manufacturers Representative	Products have to be evaluated thoroughly Defense cost a primary concern
Medical Offices	Exclude professional liability Abortion facilities are prohibited
Metal Erection (all types)	No installation of burglar bars
Mobile Home Parks	Rental of spaces only. No rental of mobile homes – no pool or recreational facilities
Music Stores - pre-recorded	Central station burglar alarm required Includes records, tapes, CD's and DVD's.
Newsstands	No 24 hours operations
Nursery - Garden	Refer to company for contents value in excess of \$150,000 Greenhouses prohibited for property coverages.
Offices	Need description of insured's business or operation
Optical Goods Stores	Exclude professional liability
Paint, Wallpaper or Wallcovering Stores	Evaluate housekeeping and storage methods
Painting - interior -buildings or structures Painting - shop only	Residential exterior painting - refer to company Commercial exterior & industrial painting - refer to company Requires a minimum \$500 property damage deductible per claim for premises/operations Lead exclusion where filed - to be considered
Pet Grooming	Exclude professional liability
Photo Finishing Laboratories	Prefer small processing operations Auto delivery should be avoided in metropolitan areas Evaluate hours of operation & location for workers' compensation Thoroughly investigate types & quantities of chemicals used in processing
Photographers	Thoroughly investigate types & quantities of chemicals used in processing
Plumbing – Commercial and Industrial Plumbing - Residential or Domestic	Suggest a minimum \$500 property damage deductible per claim for premises/operations Lead exclusion where filed - to be considered Boiler repair and industrial - refer to company
Printers or Electrotypes Supplies - Distributors	Verify appropriate controls on storage of flammables Evaluate labeling and mixing operations
Printing	For Commercial Printers - Evaluate flammability and storage of inks, solvents, or printing fluids Extensive auto delivery may make coverage unacceptable
Publishers - books or magazines	Evaluate flammability and storage of inks, solvents, or printing fluids Investigate fire load related to paper goods Exclude Personal & Advertising Injury
Publishers - newspapers	Refer to company Evaluate flammability and storage of inks, solvents, or printing fluids Investigate fire load related to paper goods Exclude Personal & Advertising Injury



CLM CLASS DESCRIPTION	BASIC UNDERWRITING GUIDELINES
Real Estate Agents	Property management may increase liability exposure. Evaluate thoroughly Exclude professional liability
Recording Studios	Exclude personal & advertising injury
Restaurants all types	<p>All restaurants, except Limited Cooking Restaurants, must have an automatic extinguishing system for cooking equipment equivalent to that which is recommended by NFPA Standard #96.</p> <p>NFPA Standard #96 includes the following:</p> <ul style="list-style-type: none"> ▪ An automatic extinguishing system covering hoods, ducts and all surfaces of grills, ranges, deep fat fryers and broilers. ▪ A contract for semi-annual inspection and maintenance for the extinguishing system, hood and ducts. ▪ A manual release in the path of exit from the cooking area. ▪ Temperature settings of systems with detectors above the filters or temperature settings of systems with detectors below the filters set at specified levels. ▪ Portable fire extinguishers of the type described in NFPA Standard #96, and compatible with the extinguishing agent of the hood and duct fire protection system, must be available in the kitchen. ▪ All deep fat fryers must be equipped with separate high limit controls to shut off fuel when the temperature reaches the level described in NFPA Standard #96. ▪ A minimum clearance between the hood and duct and combustible construction as described in NFPA Standard #96. <p>Liquor sales should total less than 30%. Liquor liability not available in Alabama.</p>
Schools	Buses or vans prohibited Exclude athletic participants exposure Lead exclusion where filed - to be considered Abuse or molestation exclusion required
Septic Tank Systems - installation, servicing or repair	Minimum \$500 property damage deductible No blasting
Sheet Metal Work - outside Sheet Metal Work – shop only	Large fabricating operations - refer to company Verify approved spray painting facilities including storage and use of Flammables if applicable
Siding Installation	Minimum \$500 property damage deductible per claim for premises/operations No EFIS (Exterior Finish Insulation System)
Sign Painting or Lettering - inside of buildings	No billboards, sign manufacturing or construction No electrical signs Evaluate spray painting Evaluate storage and use of flammables Suggest minimum \$500 property damage deductible for off premises operations
Sporting Goods or Athletic Equipment Stores	Gun sales incidental exposure only Gun repair prohibited Thoroughly evaluate products exposure Rental of equipment prohibited Applicant should not be a supplier of athletic equipment to schools Central station or local burglar alarm may be required Check for in store instructional activities



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Street Cleaning	Minimum \$500 property damage deductible Power washing generally not acceptable
Surveyors - land – not engaged in actual construction	Exclude professional liability
Tailor Merchants - men or boys Tailoring – Dressmaking Establishments - custom	Central station or local burglar alarm may be required depending on location and values
Taxidermists	Evaluate storage of flammables and solvents Check housekeeping Mandatory inspection of premises
Telephone, Telegraph or Cable Television Line Construction	Evaluate underground/utility exposure Fiber optic cable installation is generally prohibited Minimum \$500 property damage deductible suggested Above ground installation and construction generally not acceptable - refer to company
Television or Radio Receiving Set Installation or Repair	Central station burglar alarm required
Theaters Theaters - motion pictures	Indoor exposures only Adult book stores & theaters prohibited Adequate exits, emergency lighting systems, appropriate aisle clearance required (compliance with NFPA 101 requirements) Evaluate security liability - hours and parking areas
Tile, Stone, Marble, Mosaic or Terrazzo Work -interior construction	Suggest a minimum \$500 property damage deductible per claim for premises/operations
Tire Dealers	Contemplates retail dealers only Used tire sales should be very incidental See Auto repair class for related exposures No recapping or sale of recaps.
Toy Stores	Products/completed operations exposure may be excluded
Veterinarian or Veterinary Hospitals	Professional liability for large animals - refer to company
Video Stores	Check financials Central station or local alarm system required Contents ACV only Three years experience required at insured location
Water Softening Equipment - installation, servicing or repair	Suggest minimum \$500 property damage deductible
Web Site Designers	Exclude professional liability