



# Writing & retaining quality risks



Commercial Lines



**PENN NATIONAL  
INSURANCE**

*Feel Secure®*

*Policies issued to businesses domiciled in Iowa and Wisconsin are underwritten by our affiliate, Partners Mutual Insurance.*



Commercial Lines

Penn National Insurance wishes to maintain a long-term stable relationship with accounts you present to us. Our underwriting philosophy is predicated on writing and retaining quality risks that consistently produce profitable results. We do not avoid risk, rather we believe in consistent, responsible evaluation of risks and fair pricing to the exposure. We carefully consider how the lines of businesses on risks are interrelated. We value our relationships with our agents as part of the underwriting process and placement of risks with us.

On the other hand, for small business risks, we use analytics and rating models along with technology to provide ease of quoting and straight-through processing.



# Eligible Class Guide

This guide is a reference on the classes that are eligible.

Classes are grouped into three categories: eligible and targeted (our most preferred classes), eligible with underwriting review, and not eligible for a specific line of business. (For example, a certain class may be eligible to be written under a Package Policy, but not as a BOP.)



Please submit paper applications to:

## Commercial Lines

New Business submissions: [CLDNewBiz@pnat.com](mailto:CLDNewBiz@pnat.com)

All other correspondence: [CLDImage@pnat.com](mailto:CLDImage@pnat.com)

To ensure delivery to the appropriate underwriting team, please include:

- Your four-digit agency code
- Policy number

## Our straight-through processing solution

Most accounts can be written straight-through our quote system, PennPlus. That means your submission can be issued immediately upon completion. We offer a wide array of eligible classifications that fall under an agent's general authority. Plus, our broad eligibility gives you the flexibility you need to meet your business clients' needs.

## Eligible Classifications



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Abrasive Wheel Mfg.	50010	•	NA	•	•	•
Abrasives or Abrasive Products Mfg. Artificial	50015	•	NA	•	•	•
Abrasives or Abrasive Products Mfg.	50017	•	NA	•	•	•
Accounting Services - CPAs - Condominium - Office	61224	•	•	•	•	•
Accounting Services - CPAs - Condominium - Office including Lessor's Risk Only	61212	•	•	•	•	•
Accounting Services - Except CPAs - Office	61226	•	•	•	•	•
Adhesive Mfg.	50045	•	NA	•	•	•
Adhesive Tape Mfg.	50047	•	NA	•	•	•
Adult Day Care - Not-for-Profit Only	40005	•	NA	•	•	•
Adult Day Care - Other than Not-for-Profit	40006	•	NA	•	•	•
Advertising and Related Services - Office	61226	•	•	•	•	•
Advertising Sign Companies - Outdoors	90089	•	NA	•	•	•
Aerosol Container Mfg.	51001	•	NA	•	•	•
Air Conditioning Equipment - Distribution Only	10010	•	•	•	•	•
Air Conditioning and Combined Air Conditioning and Heating - Equipment - Distribution Only	13930	•	•	•	•	•
Air Conditioning Equipment Mfg.	51116	•	•	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (includes sales and Installation of ducts and piping, and also includes display rooms and shops) - Office and/or Shop	91111	.	.	.	.	.
Aluminum Ware Mfg.	56911	.	NA	.	.	.
Antique Stores	10026	.	NA	.	.	.
Appliance Distributors - Household and Home Furnishings	10040	.	.	.	.	.
Appliance Stores - Household Appliances and Home Furnishings	10042	.	.	.	.	.
Appliances and Accessories - Install, Service, Repair - Commercial or Household	98111	.	.	.	.	.
Appliances and Accessories - Install, Service, Repair - Commercial (not including TV or Radio) - Office and/or Shop	91150	.	.	.	.	.
Appliances and Accessories - Install, Service, Repair - Household (not including TV or Radio) - Office and/or Shop	91155	.	.	.	.	.
Appliances and Accessories Mfg. - Commercial - Gas	51220	.	NA	.	.	.
Appliances and Accessories Mfg. - Commercial - Not Gas	51221	.	NA	.	.	.
Appliances and Accessories Mfg. - Household - Gas	51222	.	NA	.	.	.
Appliances and Accessories Mfg. - Household - Not Gas	51224	.	NA	.	.	.
Army and Navy Stores	10060	.	.	.	.	.

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Class Description	GL Class	GL	BOP	Prop	Auto	WC
Art Galleries or Museums - Other than Not-for-Profit	10065	.	.	.	.	.
Art Galleries or Museums - Not-For-Profit only	10066	.	NA	.	.	.
Asphalt Works - Operated by Paving Contractors - Permanent Location and Drivers	51241	.	NA	.	.	.
Auctioneers - Livestock - Sales Conducted Away from the Insured's Premises	91175	.	NA	.	.	.
Auctioneers - Sales Conducted Away from the Insured's Premises	91177	.	NA	.	.	.
Auctions - On Premises Owned or Rented by the Insured	91179	.	NA	.	.	.
Automobile Body and Paint Shop	10073	.	.	.	.	.
Automobile Detailing Shop	10073	.	.	.	.	.
Automobile General Mechanical Repair	10073	.	.	.	.	.
Automobile Glass Repair/Replacement	10073	.	.	.	.	.
Automobile Muffler Shops	10073	.	.	.	.	.
Automobile Oil Change and Lubrication	10072	.	.	.	.	.
Automobile Parts and Supplies - Distributors	10070	.	.	.	.	.
Automobile Parts and Supplies - Retail Stores (No Tires)	10071	.	.	.	.	.
Automobile Repair Shops - Self-Service	10075	.	NA	.	.	.
Automobile Stereo Shop	10073	.	.	.	.	.
Automobile Tire Dealer and Service Center (including wheel alignment)	18616	.	.	.	.	.

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Automobile Transmission Shop	10073	•	•	•	•	•
Baby Food Mfg.	51305	•	NA	•	•	•
Baby Food Mfg. - In Glass Containers	51300	•	NA	•	•	•
Bakeries - Retail - No Baking on Premises	10100	•	•	•	•	•
Bakeries - Retail - With Baking on Premises	10100	•	•	•	•	•
Bakery Plants	51315	•	NA	•	•	•
Barber Shops	10113	•	•	•	•	•
Barber/Beauty Supply Distrib. (no re-pkg/re-label for "own brand" sale)	10111	•	•	•	•	•
Beach Chairs and Umbrellas - Rented to others	10133	•	NA	•	•	•
Bearing Mfg.	51340	•	NA	•	•	•
Beauty Parlors and Hair Styling Salons (including nail salons)	10115	•	•	•	•	•
Bed and Breakfasts	45210	•	NA	•	•	•
Beer, Ale or Malt Liquor Mfg. - In Bottles	51350	•	NA	•	•	•
Beer, Ale or Malt Liquor Mfg. - In Cans	51351	•	NA	•	•	•
Beer, Ale or Malt Liquor Mfg. - Not Bottled or Canned	51352	•	NA	•	•	•
Beverage Bottler - Soft Drinks - Carbonated - In Cans or Plastic Bottles	51355	•	NA	•	•	•
Beverage Bottler - Soft Drinks - Carbonated - In Glass Bottles	51356	•	NA	•	•	•

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Class Description	GL Class	GL	BOP	Prop	Auto	WC
Beverage Bottler - Soft Drinks - In Metal Cylinders	51357	•	NA	•	•	•
Beverage Bottler - Soft Drinks - In Paper Containers	51358	•	NA	•	•	•
Beverage Bottler - Soft Drinks - Not Carbonated - In Bottles or Cans	51359	•	NA	•	•	•
Beverage Distributors - Alcoholic Other than Beer	10140	•	NA	•	•	•
Beverage Distributors - Non-alcoholic and Beer	10141	•	•	•	•	•
Beverage Stores - Liquor and Wine	10145	•	•	•	•	•
Beverage Stores - Soft Drinks and Beer	10146	•	•	•	•	•
Bicycle Shops - Retail Sales and Servicing - Servicing without Retail	10150	•	•	•	•	•
Billiard or Pool Halls	10160	•	NA	•	•	•
Billiard or Pool Table Mfg.	51380	•	NA	•	•	•
Bingo Games (in public halls or theaters) Commercially Operated	40075	•	NA	•	•	•
Blacksmithing	91200	•	NA	•	•	•
Boat Dealers	10101	•	NA	•	•	•
Boat Repair and Servicing	91235	•	NA	•	•	•
Boat Storage and Moorage	10105	•	NA	•	•	•
Boat Yards or Marinas - Public	10107	•	NA	•	•	•
Bolt, Nut, Rivet, Screw or Washer Mfg.	51500	•	NA	•	•	•
Bone, Horn and Ivory Products - Retail Only	18437	•	•	•	•	•



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Bookbinding - Not-For-Profit Only	51517	•	NA	•	•	•
Bookbinding - Other than Not-For-Profit	51516	•	•	•	•	•
Bookbinding and Printing Supplies - Distributors	16588	•	•	•	•	•
Bookbinding and Printing Supplies - Retail	16588	•	•	•	•	•
Bookkeeping Services - Condominium - Office	61224	•	•	•	•	•
Bookkeeping Services - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Books and Magazine Stores - New (No Adult)	10204	•	•	•	•	•
Books and Magazines Stores - Not-For-Profit only	10205	•	NA	•	•	•
Bottle and Jar Mfg. - Glass - for Use Under Pressure - Non-returnable	51551	•	NA	•	•	•
Bottle and Jar Mfg. - Glass - for Use Under Pressure - Returnable	51552	•	NA	•	•	•
Bottle and Jar Mfg. - Glass - Not for Use Under Pressure	51550	•	NA	•	•	•
Bottle and Jar Mfg. - Plastic - Non-returnable	51553	•	NA	•	•	•
Bottle and Jar Mfg. - Plastic - Returnable	51554	•	NA	•	•	•
Bowling Lanes	10220	•	NA	•	•	•
Boxes or Containers Mfg. - Corrugated or Fiberboard	51575	•	NA	•	•	•
Boxes or Containers Mfg. - Wood	51576	•	NA	•	•	•
Boy or Girl Scout Councils	41001	•	NA	•	•	•

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# Eligible Classifications



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Class Description	GL Class	GL	BOP	Prop	Auto	WC
Brick Mfg.	51600	*	NA	*	*	*
Brush or Broom Mfg.	51613	*	NA	*	*	*
Building Materials Dealers - Other than Second Hand	10255	*	*	*	*	*
Building Materials Dist. (Lumber < 25% of Contents Limit)	10257	*	*	*	*	*
Buildings or Premises - Bank and Other Financial Institutions	61223	*	*	*	*	*
Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Not-for-Profit Only	61216	*	NA	*	*	*
Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Not-for-Profit Only	61218	*	NA	*	*	*
Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Maintained by the Insured - Other than Not-for-Profit	61217	*	*	*	*	*
Buildings or Premises - Bank or Office - Mercantile or Manufacturing (Lessor's Risk Only) - Other than Not-for-Profit	61212	*	*	*	*	*
Buildings or Premises - Office - Not-for-Profit Only	61227	*	NA	*	*	*
Buildings or Premises - Office - Other than Not-for-Profit	61226	*	*	*	*	*
Buildings or Premises - Office - Premises Occupied by Employees for the Insured - Not-for-Profit Only	61225	*	NA	*	*	*
Buildings or Premises - Office - Premises Occupied by Employees of the Insured - Other than Not-for-Profit	61224	*	*	*	*	*

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Buttons or Fasteners Mfg.	51666	•	NA	•	•	•
Camera and Photographic Equipment Stores	10309	•	•	•	•	•
Camper or Travel Trailer Sales Agencies	10315	•	NA	•	•	•
Campgrounds - Not-for-Profit Only	10332	•	NA	•	•	•
Campgrounds - Other than Not-for-Profit	10331	•	NA	•	•	•
Can Mfg. - Metal	51734	•	NA	•	•	•
Candle Mfg.	51741	•	NA	•	•	•
Candy or Confectionery Stores - Manufacturing on Premises	10352	•	•	•	•	•
Candy or Confectionery Stores - No Manufacturing on Premises	10352	•	•	•	•	•
Candy or Confectionery Stores - Non-Chocolate Manufacturing on Premises	10352	•	•	•	•	•
Car Washes - Other than Self-Service	10367	•	•	•	•	•
Car Washes - Self-Service	10368	•	•	•	•	•
Carbon Paper or Inked Ribbon Mfg.	51767	•	NA	•	•	•
Carpentry, NOC	91342	•	NA	•	•	•
Carpentry - Construction of Residential Property - Not Exceeding 3 Stories in Height (1) - Office and/or Shop	91340	•	•	•	•	•

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Carpentry - Interior - Office and/or Shop	91341	•	•	•	•	•
Carpet or Rug Mfg.	51777	•	NA	•	•	•
Carpet, Rug or Upholstery Cleaning - Shop Only	11007	•	NA	•	•	•
Carpet, Rug, Furniture or Upholstery Cleaning - On Customer's Premises - Office and/or Shop	91405	•	•	•	•	•
Catalog or Premium Coupon Redemption Stores	11020	•	•	•	•	•
Caterers	11039	•	NA	•	•	•
Caulking Compounds, Putty or Similar Products Mfg.	51790	•	NA	•	•	•
Ceiling or Wall Installation - Metal Only (other than Metal Should be Classified as Drywall or Wallboard Installation or Carpentry) - Office and/or Shop	91436	•	•	•	•	•
Cellophane and Cellophane Products Mfg.	51796	•	NA	•	•	•
Cement or Plaster Mfg. - Bulk	51809	•	NA	•	•	•
Cement, Concrete Mix or Plaster Mfg. - Packaged	51808	•	NA	•	•	•
Cemeteries - Not-for-Profit Only	41604	•	NA	•	•	•
Cemeteries - Other than Not-for-Profit	41603	•	NA	•	•	•
Ceramics - Retail Only	18437	•	•	•	•	•
Chairs - Rented to Others	11052	•	NA	•	•	•
Chimney Cleaning	91481	•	NA	•	•	•
China, Porcelain or Earthenware Mfg.	51869	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Churches or Other Houses of Worship	41650	•	NA	•	•	•
Clay or Shale Digging	91507	•	NA	•	•	•
Clay Products Mfg.	51877	•	NA	•	•	•
Cleaning - Outside Surfaces of Buildings and Other Exterior Surfaces	91523	•	NA	•	•	•
Clock Mfg.	51889	•	NA	•	•	•
Clothing Mfg.	51896	•	NA	•	•	•
Clothing or Wearing Apparel - Distributors	11126	•	•	•	•	•
Clothing or Wearing Apparel - Retail Furs (including pelts) - Other than Not-for-Profit	11127	•	•	•	•	•
Clothing or Wearing Apparel - Retail Furs (including pelts) - Not-for-Profit	11128	•	•	•	•	•
Clothing or Wearing Apparel - Retail Other than Not-for-Profit	11127	•	•	•	•	•
Clothing or Wearing Apparel - Retail Not-for-Profit	11128	•	•	•	•	•
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - Not-for-Profit Only	41668	•	NA	•	•	•
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - Other than Not-for-Profit	41667	•	NA	•	•	•
Clubs - Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office purposes - Not-for-Profit Only	41670	•	NA	•	•	•

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Class Description	GL Class	GL	BOP	Prop	Auto	WC
Clubs - Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes - Other than Not-for-Profit	41669	•	NA	•	•	•
Clubs - Country or Golf	11138	•	NA	•	•	•
Clubs - Racquet Sports and Handball	41665	•	NA	•	•	•
Clubs - Swimming	41666	•	NA	•	•	•
Coffins or Caskets Mfg.	51900	•	NA	•	•	•
Collectibles and Memorabilia Stores	11155	•	NA	•	•	•
Commercial Artists and Graphic Designers	61226	•	•	•	•	•
Commissary Work	91547	•	NA	•	•	•
Communication Equipment Installation - Industrial or Commercial	91551	•	NA	•	•	•
Communication or Recording Systems or Equipment Mfg. - Other than Industrial or Commercial	51927	•	NA	•	•	•
Communication or Recording Systems or Equipment Mfg. - Industrial or Commercial	51926	•	NA	•	•	•
Community Recreational Facilities - Not Operated by Governmental Agency	41678	•	NA	•	•	•
Composition Goods Mfg.- Not Floor Coverings	51934	•	NA	•	•	•
Computer Consulting or Programming	41675	•	NA	•	•	•
Computer Data Processing - Time Sharing	43152	•	NA	•	•	•
Computer Data Processing Operations	43151	•	NA	•	•	•
Computer Mfg.	51941	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Computer Service or Repair	91555	•	NA	•	•	•
Computer Software Mfg. - Pre-packaged	51942	•	NA	•	•	•
Computer Stores	11160	•	•	•	•	•
Concessionaires	11168	•	NA	•	•	•
Concessionaires - Checkroom, Shoeshine, or Toilet Concessions in Hotels, Restaurants, Railroad Stations, etc.	11167	•	NA	•	•	•
Concrete - Mixed in Transit	51956	•	NA	•	•	•
Concrete Construction	91560	•	NA	•	•	•
Concrete Construction (3) - Office and/or Shop	91560	•	•	•	•	•
Concrete or Cement Distributing Towers - Rented to Others - Installation, Repair or Removal Operations Only	91562	•	NA	•	•	•
Concrete or Plaster Products Mfg. - Not Structural	51957	•	NA	•	•	•
Concrete Products Mfg. - Pre-stressed	51958	•	NA	•	•	•
Concrete Products Mfg. - Structural	51959	•	NA	•	•	•
Condominium - Commercial Condominium (Association Risk Only)	62000	•	•	•	•	•
Condominium - Office (Association Risk Only)	45993	•	•	•	•	•
Condominiums - Commercial Shopping Centers (Association Risk Only)	62001	•	NA	•	•	•

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Condominiums - Commercial warehouses - Manufacturing or Private (Association Risk Only)	62002	•	NA	•	•	•
Condominiums - Residential (Association Risk Only)	62003	•	NA	•	•	•
Conduit Construction for Cables or Wires	91577	•	NA	•	•	•
Construction or Project Manager	41620	•	NA	•	•	•
Consultants	41677	•	NA	•	•	•
Contractors	94444	•	NA	•	•	•
Contractors - Executive Supervisors or Executive Superintendents	91580	•	NA	•	•	•
Contractors - Subcontracted Work - In Connection with Bridge, Tunnel, Elevated Street or Highway Construction, Reconstruction or Repair	91588	•	NA	•	•	•
Contractors - Subcontracted Work - In Connection with Building Construction, Reconstruction, Repair or Erection - Apartment or Office Buildings over four stories	91582	•	NA	•	•	•
Contractors - Subcontracted Work - In Connection with Building Construction, Reconstruction, Repair or Erection - One or Two Family Dwellings	91583	•	NA	•	•	•
Contractors - Subcontracted Work - In Connection with Construction, Reconstruction, Erection or Repair - Not Building	91581	•	NA	•	•	•
Contractors - Subcontracted Work - In Connection with Construction, Reconstruction, Repair or Erection of Buildings	91585	•	NA	•	•	•
Contractors - Subcontracted Work - In Connection with Construction, Reconstruction, Repair or Erection of Buildings - For Industrial Use	91584	•	NA	•	•	•



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Contractors - Subcontracted Work - In Connection with Pipeline (Other than Oil or Gas) or Communication or Power Line Construction, Reconstruction or Repair	91587	•	NA	•	•	•
Contractors - Subcontracted Work - In Connection with Street or Highway Construction or Repair, Not Elevated	91589	•	NA	•	•	•
Contractors - Subcontracted Work - Other than Construction-related Work	91591	•	NA	•	•	•
Contractors Equipment - Earth Moving Equipment Other than Cranes, Derricks and Power Shovels - Rented to Others with Operators	11205	•	NA	•	•	•
Contractors Equipment - Earth Moving Equipment Other than Cranes, Derricks and Power Shovels - Rented to Others without Operators	11206	•	NA	•	•	•
Contractors Equipment - Steam Boilers, Compressors, Air Pressure Tanks, Pneumatic Tools and Equipment Incidental Thereto - Rented to Others with Operators	11213	•	NA	•	•	•
Contractors Permanent Yards - Maintenance or Storage of Equipment or Material	91590	•	NA	•	•	•
Convenience Food Stores - With Full Service Gasoline Sales - No Restaurant	13453	•	•	•	•	•
Convenience Food Stores - With Self Service Gasoline Sales - No Restaurant	13454	•	•	•	•	•
Convenience Food Stores - With Combined Self and Full Service Gasoline Sales - No Restaurant	13455	•	•	•	•	•
Convenience Food Stores With or Without Gasoline Sales - No Restaurant	13673	•	•	•	•	•
Conventions (Sponsor's Risk Only) - Not-for-Profit Only	41673	•	NA	•	•	•
Conventions (Sponsor's Risk Only) - Other than Not-for-Profit	41672	•	NA	•	•	•
Convents or Monasteries	41680	•	NA	•	•	•

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Copying and Duplicating Stores - Retail	11222	•	•	•	•	•
Copying and Duplicating Stores - Other Than Not For Profit	58408	•	•	•	•	•
Cosmetic Hair or Skin Preparation - Retail Only	11234	•	•	•	•	•
Cotton Batting, Wadding or Waste Mfg.	51982	•	NA	•	•	•
Cotton Compressing	51985	•	NA	•	•	•
Cotton or Wool Merchants	11248	•	NA	•	•	•
Crematories - Not-For Profit Only	41697	•	NA	•	•	•
Crematories - Other than Not-for-Profit	41696	•	NA	•	•	•
Cutlery (Not Powered) and Flatware Mfg.	51999	•	NA	•	•	•
Dairy Products Mfg.	52002	•	NA	•	•	•
Dairy Products or Butter and Egg Stores - Not-for-Profit Only	11259	•	NA	•	•	•
Dairy Products or Butter and Egg Stores (Including Ice Cream) - Other than Not-for-Profit	11258	•	NA	•	•	•
Dairy Products or Butter and Egg Stores (Including Ice Cream)	14401	•	NA	•	•	•
Dance Halls, Ballrooms or Discotheques - Not-for-Profit Only	11274	•	NA	•	•	•
Dance Halls, Ballrooms or Discotheques - Other than Not-for-Profit	11273	•	NA	•	•	•
Day Care Centers - Not-for-Profit Only	41716	•	NA	•	•	•
Day Care Centers - Other than Not-for-Profit	41715	•	NA	•	•	•
Debris Removal - Construction Site	91629	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Delicatessens - Primary Retailing a Range of Grocery Items and Meats	11288	•	•	•	•	•
Dental Laboratories	12014	•	•	•	•	•
Department Stores	12356	•	•	•	•	•
Diagnostic Testing Laboratories	46112	•	NA	•	•	•
Die Casting Mfg.	52137	•	NA	•	•	•
Distributors - Food or Drink - NOC	12361	•	•	•	•	•
Distributors - No Food or Drink - NOC	12362	•	•	•	•	•
Door or Window Mfg. - Other than Wood	52134	•	NA	•	•	•
Door or Window Mfg.- Wood	52315	•	NA	•	•	•
Door, Window or Assembled Millwork - Installation - Metal Only (Other than Metal Should be Classified as Carpentry) - No Automatic Opening Doors or Garage Doors - Office and/or Shop	91746	•	•	•	•	•
Draftsmen	91805	•	•	•	•	•
Drilling - Water	92102	•	NA	•	•	•
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not Including Clearing of Right-of-way, Earth or Rock Excavation and Filling or Grading) - and/or Shop	92215	•	•	•	•	•
Drugstores - No Table or Counter Service	12374	•	•	•	•	•
Drugstores	12375	•	•	•	•	•
Drums or Containers Mfg. - Metal	52401	•	NA	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Drums or Containers Mfg. - Plastic	52402	•	NA	•	•	•
Dry Goods Dealers - Retail - Including Fabrics, Yarn, Piece Goods (New Only)	18437	•	•	•	•	•
Drywall or Wallboard Installation - Office and/or Shop	92338	•	•	•	•	•
Dwellings - One-Family (Lessor's Risk Only)	63010	•	NA	•	•	•
Dwellings - Two-Family (Lessor's Risk Only)	63011	•	NA	•	•	•
Electric Light or Power Line Construction	92446	•	NA	•	•	•
Electric Light or Power Line Construction - Rural Utilities Service Projects Only	92447	•	NA	•	•	•
Electrical Apparatus - Installation, Servicing or Repair	92451	•	NA	•	•	•
Electrical Equipment Distributors	12391	•	NA	•	•	•
Electrical Equipment Mfg. - for Direct and Indirect Application to the Body	52433	•	NA	•	•	•
Electrical Equipment Mfg. - Other than for Direct and Indirect Application to the Body	52432	•	NA	•	•	•
Electrical Generating Machinery Mfg.	52435	•	NA	•	•	•
Electrical Lighting Stores	18437	•	•	•	•	•
Electrical Parts, Components or Accessories Mfg.	52438	•	NA	•	•	•
Electrical Power Distribution or Transmission Equipment Mfg.	52440	•	NA	•	•	•
Electrical Wire or Cable Mfg.	52467	•	NA	•	•	•
Electrical Work – Within Buildings (4) - No Alarm or Alarm Systems Installation, Service or Repair - Office and/or Shop	92478	•	•	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Electronic Components Mfg.	52469	•	NA	•	•	•
Electronic Games Mfg.	52505	•	NA	•	•	•
Electronics Stores	12393	•	•	•	•	•
Electroplating	52547	•	NA	•	•	•
Employment Agencies - Condominium - Office	43200	•	•	•	•	•
Employment Agencies - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Engineers/Architects Consulting - Not Engaged in Construction - Condo/Office-LRO	61212	•	•	•	•	•
Engineers/Architects Consulting - Not Engaged in Construction - Condo/Office	92663	•	•	•	•	•
Engraving	52660	•	•	•	•	•
Entertainment Performed on Others' Premises	43215	•	NA	•	•	•
Equipment, Fixtures or Supplies Distributors - Restaurants, Bars, Hotel Equipment	12467	•	•	•	•	•
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	12467	•	•	•	•	•
Escalator or Moving Sidewalk Mfg.	52744	•	NA	•	•	•
Event, Party or Wedding Planner	44280	•	NA	•	•	•
Excavation	94007	•	NA	•	•	•
Exhibition or Convention Buildings - Not-for-Profit Only	63216	•	NA	•	•	•
Exhibition or Convention Buildings - Other than Not-for-Profit	63215	•	NA	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Exhibitions - In Buildings - No Admission Charged - Not-for-Profit Only	63220	•	NA	•	•	•
Exhibitions - In Buildings - No Admission Charged - Other than Not-for-Profit	63219	•	NA	•	•	•
Exhibitions - In Buildings - Not-for-Profit Only	63218	•	NA	•	•	•
Exhibitions - In Buildings - Other than Not-for-Profit	63217	•	NA	•	•	•
Exhibitions - Outside - No Stadiums or Grandstands	43424	•	NA	•	•	•
Exhibitions - Outside - Stadiums or on Premises Having Grandstands or Bleachers Not Erected by or for the Insured - Ushers or Other Attendants in Stands not provided by the Insured	43421	•	NA	•	•	•
Exhibitions - Outside - Stadiums or On Premises Having Grandstands or Bleachers Not Erected by or for the Insured - Ushers or Other Attendants in Stands Provided by the Insured	43422	•	NA	•	•	•
Extracts Mfg	52911	•	NA	•	•	•
Fabric - Distributors	12509	•	•	•	•	•
Fabric - Stores	12510	•	•	•	•	•
Fence Dealers	12651	•	•	•	•	•
Fence Erection Contractors (Only Applies to Risks that Install or Erect Fences) - Office and/or Shop	94276	•	•	•	•	•
Fiber Mfg. - Other than Synthetic	53095	•	NA	•	•	•
Fiber Mfg. - Synthetic	53096	•	NA	•	•	•
Fiberglass Mfg.	53121	•	NA	•	•	•
Fire Extinguishers - Servicing, Refilling or Testing	94304	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Fire Extinguishers Mfg.	53147	•	NA	•	•	•
Fire Protection Equipment Dealers and Distributors	12707	•	NA	•	•	•
Fishing Ponds or Lakes - Commercially Operated	43760	•	NA	•	•	•
Floor Covering - Distributors	12797	•	•	•	•	•
Floor Covering - Stores - Except Wood or Ceramic Tile Only	12805	•	•	•	•	•
Floor Covering - Stores - Wood or Ceramic Tile Only	12805	•	•	•	•	•
Floor Covering Installation - Not Ceramic Tile or Stone - Office and/or Shop	94569	•	•	•	•	•
Floor Covering Mfg. - Not Carpets, Rugs, Ceramic or Stone Tiles	53333	•	NA	•	•	•
Floor Waxing	94590	•	NA	•	•	•
Florists - Distributors	12841	•	•	•	•	•
Florists - Retail	12841	•	•	•	•	•
Food Products Mfg. - Dry	53374	•	NA	•	•	•
Food Products Mfg. - Frozen	53375	•	NA	•	•	•
Food Products Mfg. - Not Dry - In Glass Containers	53376	•	NA	•	•	•
Food Products Mfg. - Not Dry - In Other than Glass Containers	53377	•	NA	•	•	•
Forestry Service	43822	•	NA	•	•	•
Forging Work	53403	•	NA	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Formal Wear or Costumes - Rented to Others	12927	•	•	•	•	•
Foundries	53425	•	NA	•	•	•
Frozen Food - Distributors	13049	•	NA	•	•	•
Fruit or Vegetable - Dealers	13111	•	•	•	•	•
Fruit or Vegetable - Distributors	13112	•	•	•	•	•
Fruit or Vegetable Juice Mfg. - No Bottling of Carbonated Beverages	53565	•	NA	•	•	•
Fuel Dealers or Distributors - Coal or wood	13201	•	NA	•	•	•
Fuel Oil or Kerosene Dealers	13204	•	NA	•	•	•
Fuel Oil or Kerosene Distributors	13205	•	NA	•	•	•
Funeral Homes or Chapels	43889	•	•	•	•	•
Fur - Garments and Pelts - Distributors	13314	•	NA	•	•	•
Fur Garment Mfg.	53631	•	NA	•	•	•
Fur or Pelt Processing	53632	•	NA	•	•	•
Furniture - Upholstered, Wood or Metal - Retail Only	13352	•	•	•	•	•
Furniture Mfg. or Assembling - Infants	53731	•	NA	•	•	•
Furniture Mfg. or Assembling - Other than Wood	53732	•	NA	•	•	•
Furniture Mfg. or Assembling - Wood	53733	•	NA	•	•	•



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Furniture or Fixtures - Installation in Offices or Stores Portable Metal or Wood - Shop	95124	•	•	•	•	•
Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only	53734	•	NA	•	•	•
Galvanizing or Tinning	53803	•	NA	•	•	•
Gambling - Incidental to Other Operations	43991	•	NA	•	•	•
Gardening and Light Farming Supply - Retail	18437	•	•	•	•	•
Gas Main or Connections Construction	95310	•	NA	•	•	•
Gasoline or Oil Supply Stations - Retail (Lessor's Risk Only)	44009	•	NA	•	•	•
Gasoline Stations - Full Service	13453	•	NA	•	•	•
Gasoline Stations - Self and Full Service Combined	13455	•	NA	•	•	•
Gasoline Stations - Self service	13454	•	NA	•	•	•
Gemstone Cutting or Polishing	54012	•	NA	•	•	•
Geophysical Exploration - Other	95357	•	NA	•	•	•
Gift Shops - Other than Not-for-Profit	13506	•	•	•	•	•
Gift Shops - Not-for-Profit	13507	•	•	•	•	•
Glass Dealers and Glaziers - Retail Only	13590	•	•	•	•	•
Glass Dealers and Glaziers - Sales and Installation (Includes Bending, Grinding, Beveling or Silvering of Plate Glass) - Office and/or Shop	13590	•	•	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Glass or Glassware Mfg	54077	•	NA	•	•	•
Golf Courses - Miniature	44069	•	NA	•	•	•
Golf Courses - Municipal or Public - Not Golf or Country Clubs	44070	•	NA	•	•	•
Golf Driving Ranges	44071	•	NA	•	•	•
Golf mobiles - loaned or Rented to Others	44072	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Counties or Parishes Population 10,000 and under	44108	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Counties or Parishes Population 10,001 - 25,000	44109	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Municipalities - Population 10,001 - 25,000	44102	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Municipalities - Population 100,001 - 250,000	44105	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Municipalities - Population 2,500 and under	44100	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Municipalities - Population 2,501 - 10,000	44101	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Municipalities - Population 25,001 - 50,000	44103	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Municipalities - Population 50,001 - 100,000	44104	•	NA	•	•	•
Governmental Subdivision - Not State or Federal - Municipalities - Population over 250,000	44106	•	NA	•	•	•
Grading of Land	95410	•	NA	•	•	•
Grandstands or Bleachers - Not-for-Profit Only	44194	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Grandstands or Bleachers - Other than Not-for-Profit	44193	•	NA	•	•	•
Greenhouse Erection	95487	•	NA	•	•	•
Grocery - Distributors	13670	•	•	•	•	•
Grocery Store - W/area < 4,000 sq ft & = 5,000,000 sales w/Gas Sales	13673	•	•	•	•	•
Grocery Store - W/area < 4,000 sq ft & = 5,000,000 sales w/out Gas Sales	13673	•	•	•	•	•
Grocery Store - W/area >= 4,000 sq ft & <= 5,000,000 sales w/Gas Sales	13673	•	•	•	•	•
Grocery Store - W/area >= 4,000 sq ft & <= 5,000,000 sales w/out Gas Sales	13673	•	•	•	•	•
Guniting or Shot-Crete	95505	•	NA	•	•	•
Halls - Not-for-Profit Only	44277	•	NA	•	•	•
Halls - Other than Not-for-Profit	44276	•	NA	•	•	•
Handyperson	95625	•	NA	•	•	•
Hardware and Tools - Distributors	13715	•	•	•	•	•
Hardware and Tools - Retail	13716	•	•	•	•	•
Health or Exercise Clubs	44311	•	NA	•	•	•
Health or Exercise Facilities - Commercially Operated	44315	•	NA	•	•	•
Health or Natural Food Stores - with an area at least 4,000 square feet	13720	•	•	•	•	•
Health or Natural Food Stores - with an area less than 4,000 square feet	13720	•	•	•	•	•

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Class Description	GL Class	GL	BOP	Prop	Auto	WC
Hearing Aid - Distributors	12362	.	.	.	.	.
Hearing Aid - Retail	13759	.	.	.	.	.
Heating Equipment Mfg. - Coal or Wood	55010	.	NA	.	.	.
Heating Equipment Mfg. - Electric	55011	.	NA	.	.	.
Heating Equipment Mfg. - Fuel Oil or Kerosene	55012	.	NA	.	.	.
Heating Equipment Mfg. - Gas or Liquefied Petroleum Gas	55013	.	NA	.	.	.
Heating or Combined Heating and Air Conditioning Equipment - Distributors Only	13930	.	.	.	.	.
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, servicing or Repair	95648	.	NA	.	.	.
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 (includes sales and Installation of ducts and piping; also includes display rooms and shops) - No Boiler Installation Service or Repair - No Wood or Coal Stove Installation Service or Repair - Office and/or Shop	95647	.	.	.	.	.
Hide Dealers and Distributors - Raw	14068	.	NA	.	.	.
Hobby, Craft or Artists Supply - Distributors	12362	.	.	.	.	.
Hobby, Craft or Artists Supply - Retail	14101	.	.	.	.	.
Home Furnishings Stores	18437	.	.	.	.	.
Home Improvement Stores	14279	.	.	.	.	.

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Hone, Oilstone or Whetstone Mfg.	55214	•	NA	•	•	•
Honey Extracting	55371	•	NA	•	•	•
Hotels and Motels (Lessor's Risk Only) - Four Stories or More	64075	•	NA	•	•	•
Hotels and Motels (Lessor's Risk Only) - Less than Four Stories	64074	•	NA	•	•	•
Hotels and Motels - with Pools or Beaches - Four Stories or More	45191	•	NA	•	•	•
Hotels and Motels - with Pools or Beaches - Less than Four Stories	45190	•	NA	•	•	•
Hotels and Motels - without Pools or Beaches - Four Stories or More	45193	•	NA	•	•	•
Hotels and Motels - without Pools or Beaches - Less than Four Stories	45192	•	NA	•	•	•
House Furnishings Installation – Not Otherwise Classified (includes incidental upholstery and floor covering Installation) - Office and/or Shop	96053	•	•	•	•	•
Ice Cream Stores	14401	•	•	•	•	•
Ice Dealers and Distributors	14405	•	NA	•	•	•
Insp./Appraisal Comp - Inspect for Ins. or Valuation Purp. - Condo/Office	96317	•	•	•	•	•
Insp./Appraisal Comp - Inspect for Ins. or Valuation Purp. - LRO	96317	•	•	•	•	•
Insp./Appraisal Comp - Inspect for Ins. or Valuation Purp. Condo/Office LRO	61212	•	•	•	•	•
Instrument Mfg. - Analytical, Calibrating, Measuring, Testing or Recording	55647	•	NA	•	•	•
Instrument Mfg.	55649	•	NA	•	•	•

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Class Description	GL Class	GL	BOP	Prop	Auto	WC
Instrument Mfg. - Control	55648	•	NA	•	•	•
Insulation Work - Mineral	96410	•	NA	•	•	•
Insulation Work - Organic or Plastic in Solid State	96409	•	NA	•	•	•
Insulation Work - Plastic	96408	•	NA	•	•	•
Insurance Agents - Condominium - Office	45334	•	•	•	•	•
Insurance Agents - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Insurance Agents - Office	45334	•	•	•	•	•
Interior Decorators - No Construction or Remodeling Condo/Office - LRO	61212	•	•	•	•	•
Interior Decorators - Office and/or Shop	96611	•	•	•	•	•
Internet Auctions	16751	•	NA	•	•	•
Internet Retailers	16750	•	NA	•	•	•
Irrigation or Drainage System Construction	96702	•	NA	•	•	•
Irrigation Works Operations	96703	•	NA	•	•	•
Janitorial Services	96816	•	•	•	•	•
Janitorial Supplies - Distributors	14527	•	•	•	•	•
Janitorial Supplies - Retail	14527	•	•	•	•	•
Jewelry - Retail - Distributors Costume or Precious	14655	•	•	•	•	•
Jewelry - Repair	92451	•	•	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Kennel - Breeding, Boarding or Sales	45450	•	NA	•	•	•
Labor Union Offices	65007	•	NA	•	•	•
Lamp Shade Mfg.	56040	•	NA	•	•	•
Lamps or Lanterns Mfg. - Electric	56041	•	NA	•	•	•
Lamps or Lanterns Mfg. - Other than Electric	56042	•	NA	•	•	•
Land - Occupied by Persons Other than the Insured for Business Purposes (Lessor's Risk Only)	45539	•	NA	•	•	•
Landscape Gardening – No Tree Service or Removal or Excavation (5) - Office and/or Shop	97047	•	•	•	•	•
Laundries and Dry Cleaners - Self-service	14731	•	•	•	•	•
Laundries and Dry Cleaning Plants	45678	•	NA	•	•	•
Laundry Rental Service	14734	•	NA	•	•	•
Laundry/Dry Clean Store: Use Petrol Solve & Having < 3 pick-up station	14733	•	•	•	•	•
Laundry/Dry Clean Store: Use Synth Solve & Having < 3 pick-up station	14733	•	•	•	•	•
Laundry/Dry Cleaning or Dyeing Receiving Stations	14732	•	•	•	•	•
Lawn Care Services	97050	•	NA	•	•	•
Lawn Sprinkler Installation - Office and/or Shop	98482	•	•	•	•	•
Lawyers - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Lawyers - Office	66122	•	•	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Lawyers Offices - Not-for-Profit Only	66123	*	NA	*	*	*
Leather Goods Mfg.	56202	*	NA	*	*	*
Leather Mfg - Including Tanning	59693	*	NA	*	*	*
Leather Mfg - Including Tanning, Leather Embossing and Wool Pulling	59989	*	NA	*	*	*
Leather Products or Hide Stores - Retail Only	18437	*	*	*	*	*
Libraries	66309	*	*	*	*	*
Light Bulb or Tubes Mfg.	56390	*	NA	*	*	*
Lighting Fixtures Mfg.	56391	*	NA	*	*	*
Limited Cooking Restaurants - Cafes, Coffee Shops, Delicatessens, Sandwich Shops and Donut Shops	18435	*	*	*	*	*
Limited Cooking Restaurants - Concession Stands/Snack Bars	16819	*	*	*	*	*
Limited Cooking Restaurants - Drive-ins/Service in Car	16820	*	NA	*	*	*
Limited Cooking Restaurants - Drug Stores	12375	*	*	*	*	*
Limited Cooking Restaurants - Fast Food	16901	*	*	*	*	*
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	14401	*	*	*	*	*
Limited Cooking Restaurants - Pizza Shops	16751	*	*	*	*	*
Limited Cooking Restaurants - Salad Bars	18435	*	*	*	*	*



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Limited Cooking Restaurants - Take Out Only - No On-Premises Consumption	16751	•	•	•	•	•
Lithographing	58408	•	•	•	•	•
Locksmiths	14913	•	•	•	•	•
Lubricants Mfg. - Grease	56567	•	NA	•	•	•
Luggage Goods - Retail Only	18437	•	•	•	•	•
Lumberyards	45819	•	NA	•	•	•
Machine Shops	97220	•	NA	•	•	•
Mail Box or Packaging Stores - Pkg and Preparing Goods for Shipping	15070	•	•	•	•	•
Mail Box or Packaging Stores - Pkg Serv. (except packing/crating for trans)	15070	•	•	•	•	•
Mail Order Houses - Retail Only	45901	•	•	•	•	•
Mail Order Or Online Drugstores	45900	•	NA	•	•	•
Mailing or Addressing Companies - Direct Mailing Companies	45937	•	•	•	•	•
Mailing/Addressing Comp. - Mailing List Compile Serv/Mailing List Publish	45937	•	•	•	•	•
Manufacturers	54444	•	NA	•	•	•
Manufacturers Representatives - Condominium - Office	45993	•	•	•	•	•
Manufacturers Representatives - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Markets - Not Open Air (Lessor's Risk Only) - Not-for-Profit Only	15120	•	NA	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Markets - Not Open Air (Lessor's Risk Only) - Other than Not-for-Profit	15119	•	NA	•	•	•
Markets - Open Air (Lessor's Risk Only) - Not-for-Profit Only	15124	•	NA	•	•	•
Markets - Open Air (Lessor's Risk Only) Other than Not-for-Profit	15123	•	NA	•	•	•
Masonry - Office	97447	•	•	•	•	•
Masonry - Shop	97447	•	•	•	•	•
Mattress or Box Spring Mfg.	56699	•	NA	•	•	•
Mausoleums - Not-for-Profit Only	46005	•	NA	•	•	•
Mausoleums - Other than Not-for-Profit	46004	•	NA	•	•	•
Meat, Fish, Poultry or Seafood - Curing	56758	•	NA	•	•	•
Meat, Fish, Poultry or Seafood - Distributors	15223	•	•	•	•	•
Meat, Fish, Poultry or Seafood - Retail	15224	•	•	•	•	•
Meat, Fish, Poultry or Seafood Processing - In Airtight Containers	56759	•	NA	•	•	•
Meat, Fish, Poultry or Seafood Processing - Not in Airtight Containers	56760	•	NA	•	•	•
Media Mfg. - Blank	57800	•	NA	•	•	•
Media Mfg. Pre-recorded	58627	•	NA	•	•	•
Medical Offices - Condominium - Office	66561	•	•	•	•	•
Medical Offices - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - Expendable	56805	•	NA	•	•	•
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - Non-expendable	56806	•	NA	•	•	•
Medical, Dental, Hospital or Surgical Instruments Mfg.	56807	•	NA	•	•	•
Medical, Hospital and Surgical Equipment and Supplies - Rented to Others	15300	•	NA	•	•	•
Medical, Hospital and Surgical Supply Stores	15314	•	NA	•	•	•
Metal Dealers or Distributors - Non-Structural	15404	•	NA	•	•	•
Metal Dealers or Distributors - Structural	15405	•	NA	•	•	•
Metal Erection - Decorative or Artistic (6) - Office	97650	•	•	•	•	•
Metal Erection - Decorative or Artistic (6) - Shop	97650	•	•	•	•	•
Metal Erection - In the Construction of Dwellings Not Exceeding 2 Stories in Height	97652	•	NA	•	•	•
Metal Erection - Non-Structural	97653	•	NA	•	•	•
Metal Foil Mfg.	56910	•	NA	•	•	•
Metal Goods Mfg.	56911	•	NA	•	•	•
Metal Goods Mfg. - Stamping - not Signs	56912	•	NA	•	•	•
Metal Heat Processing	56913	•	NA	•	•	•
Metal Scrap Dealers	15406	•	NA	•	•	•
Metal Works - Shop - Decorative or Artistic	59914	•	NA	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Metal Works - Shop - Structural - Load Bearing	56915	•	NA	•	•	•
Metal Works - Shop - Structural - Not Load Bearing	56916	•	NA	•	•	•
Metals - Extraction or Refining - Electro-Metallurgical Processes	56918	•	NA	•	•	•
Mica Goods Mfg.	56980	•	NA	•	•	•
Milk Depots or Dealers	57001	•	NA	•	•	•
Milk Processing	57002	•	•	•	•	•
Mobile Home Mfg.	57090	•	NA	•	•	•
Mobile Home Parks or Courts	46202	•	NA	•	•	•
Mobile Home Sales Agencies	15488	•	NA	•	•	•
Model Homes	46362	•	NA	•	•	•
Modular Units Mfg.	57146	•	NA	•	•	•
Motion Pictures - Development of Negatives, Printing and All Subsequent Operations	98090	•	NA	•	•	•
Motion Pictures - Film Distribution or Exchanges - Not Located at Motion Picture Studios	98091	•	NA	•	•	•
Motion Pictures - Production - Studios or Outside - All Operations Prior to the Development of Negatives	98092	•	NA	•	•	•
Museums - Not-for-Profit Only	46427	•	NA	•	•	•
Museums - Other than Not-for-Profit	46426	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Music Stores - Pre-recorded	16676	•	•	•	•	•
Musical Instrument Mfg.	57257	•	NA	•	•	•
Musical Instrument Stores	15538	•	•	•	•	•
Musical Products Mfg. - Pre-recorded	58627	•	NA	•	•	•
Nail Salons	15600	•	•	•	•	•
Nails or Spikes Mfg.	57401	•	NA	•	•	•
Needles, Pins or Tacks Mfg.	57403	•	NA	•	•	•
Net Mfg - Other than Safety Nets	57410	•	NA	•	•	•
Newspaper or Magazine Distributors	15607	•	•	•	•	•
Newsstands	15608	•	•	•	•	•
Nursery - Garden	15699	•	NA	•	•	•
Office - Not Otherwise Classified - Condo/Office - Lessor's Risk Only	61212	•	•	•	•	•
Office - Not Otherwise Classified - Condominium - Office	61224	•	•	•	•	•
Office - Not Otherwise Classified - Office	41668	•	•	•	•	•
Office - Not Otherwise Classified - Office	41670	•	•	•	•	•
Office - Not Otherwise Classified - Office	46882	•	•	•	•	•
Office - Not Otherwise Classified - Office	91805	•	•	•	•	•

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# Eligible Classifications



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Class Description	GL Class	GL	BOP	Prop	Auto	WC
Office Machines Mfg.	57572	•	NA	•	•	•
Office Machines or Appliances - Distributors - No Repair	12362	•	•	•	•	•
Office Machines or Appliances - Installation, Inspection, Adjustment or Repair	98111	•	NA	•	•	•
Office Machines or Appliances - Retail - No Repair	18437	•	•	•	•	•
Optical Goods - Distributors	12362	•	•	•	•	•
Optical Goods - Retail	15839	•	•	•	•	•
Optical Goods Mfg	57600	•	NA	•	•	•
Orchards and Vineyards - Operation by Contractors	98257	•	NA	•	•	•
Paint, Wallpaper or Wallcovering Stores	15991	•	•	•	•	•
Painting – Exterior – Buildings or Structures – 3 Stories or Less in Height (Not Otherwise Classified) (7) - Office and/or Shop	98304	•	•	•	•	•
Painting - Exterior - Buildings or Structures - Exceeding 3 Stories in Height	98303	•	NA	•	•	•
Painting – Interior Buildings or Structures (8) - Office and/or Shop	98305	•	•	•	•	•
Painting - Oil or Gasoline Tanks	98306	•	NA	•	•	•
Painting - Ship Hulls	98307	•	NA	•	•	•
Painting - Shop Only	98308	•	NA	•	•	•
Painting - Steel Structures or Bridges	98309	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Painting, Picture or Frame Stores	15993	•	•	•	•	•
Paper Coating or Finishing	57716	•	NA	•	•	•
Paper Goods Mfg.	57725	•	NA	•	•	•
Paper Hanging - Office	98344	•	•	•	•	•
Paper Hanging - Shop	98344	•	•	•	•	•
Paper Mfg.	57726	•	NA	•	•	•
Paper Products Distributors	16005	•	•	•	•	•
Paper, Rag or Rubber Stock Dealers and Distributors - Secondhand	16009	•	NA	•	•	•
Parades	46590	•	NA	•	•	•
Parking - Private	46622	•	NA	•	•	•
Parking - Public - Not Open Air	46603	•	NA	•	•	•
Parking - Public - Shopping Centers - Maintained by Lessee (Lessor's Risk Only)	46606	•	NA	•	•	•
Parking - Public - Shopping Centers - Maintained by the Insured (Lessor's Risk Only)	46607	•	NA	•	•	•
Parking - Public Open Air	46604	•	NA	•	•	•
Parks or Playgrounds	46671	•	NA	•	•	•
Pattern Mfg. - Metal	57808	•	NA	•	•	•
Pattern Mfg. - Other	57809	•	NA	•	•	•

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# Eligible Classifications



Feel Secure®

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Pattern Mfg. - Paper	57810	•	NA	•	•	•
Payroll Accounting Services - Condominium - Office	61224	•	•	•	•	•
Payroll Accounting Services - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Pencil, Pen, Crayon or Chalk Mfg.	57871	•	NA	•	•	•
Pet Food Mfg.	57913	•	NA	•	•	•
Pet Groomer	16402	•	•	•	•	•
Pet Stores	16403	•	•	•	•	•
Pet Training	16404	•	NA	•	•	•
Photo Finishing Laboratories	57997	•	NA	•	•	•
Photo Engraving	52660	•	•	•	•	•
Photographers	16471	•	•	•	•	•
Photographic Equipment - Retail Only	10309	•	•	•	•	•
Photographic Equipment Mfg.	57998	•	NA	•	•	•
Photographic Supplies Mfg.	57999	•	NA	•	•	•
Piano Tuning	98405	•	NA	•	•	•
Picnic Grounds - Commercially Operated	46773	•	NA	•	•	•
Pipes Mfg. - Tobacco	58020	•	NA	•	•	•
Pipes or Tubes Mfg. - Metal	58009	•	NA	•	•	•



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Pipes or Tubes Mfg. - Plastic	58010	•	NA	•	•	•
Plastering or Stucco Work - Office and/or Shop	98449	•	•	•	•	•
Plastic Mfg. - Raw Material	58056	•	NA	•	•	•
Plastic or Rubber Goods Mfg. - Household	58057	•	NA	•	•	•
Plastic or Rubber Goods Mfg. - Other than Household	58058	•	NA	•	•	•
Plastic or Rubber Supply Goods Distributors	16501	•	•	•	•	•
Plumbing – Commercial (Not Industrial) (11) - No Sprinkler Installation, Service or Repair - Office and/or Shop	98482	•	•	•	•	•
Plumbing – Residential or Domestic (12) - No Sprinkler Installation, Service or Repair - Office and/or Shop	98483	•	•	•	•	•
Plumbing Fixtures Mfg.	58095	•	NA	•	•	•
Plumbing Supplies and Fixtures - Distributors	16527	•	•	•	•	•
Plumbing Supplies and Fixtures - Retail	16527	•	•	•	•	•
Plumbing Supplies Mfg.	58096	•	NA	•	•	•
Plywood, Veneer or Veneer Products Mfg. - Other	58301	•	NA	•	•	•
Plywood, Veneer or Veneer Products Mfg. - Without Log Processing	58302	•	NA	•	•	•
Political Campaign Headquarters or Offices	46822	•	NA	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Portable Toilet Rentals	19061	•	NA	•	•	•
Prefabricated Building Erection	98502	•	NA	•	•	•
Prefabricated Building Mfg.	58397	•	NA BOP	•	•	•
Premises/Operations and Products/Completed Operations - NOC	44444	•	NA	•	•	•
Printers or Electrotypers Supplies - Distributors	16588	•	•	•	•	•
Printing - Gross Sales < or = \$5,000,001	58408	•	•	•	•	•
Printing - Not-for-Profit Only	58409	•	NA	•	•	•
Produce Handling or Packing	16604	•	NA	•	•	•
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Office Not-for-Profit Only	46882	•	NA	•	•	•
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Offices - Other than Not-for-Profit	46881	•	NA	•	•	•
Publishers - Books or Magazines - Not-for-Profit Only	58457	•	NA	•	•	•
Publishers - Books or Magazines - Other than Not-for-Profit	58456	•	NA	•	•	•
Publishers - Newspapers - Not-for-Profit Only	58459	•	NA	•	•	•
Publishers - Newspapers - Other than Not-for-Profit	58458	•	NA	•	•	•
Pulp Mfg.	58503	•	NA	•	•	•
Pumps or Compressors Mfg.	58532	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Racquet Sports and Handball Facilities - Commercially Operated	16670	•	NA	•	•	•
Radio or TV Broadcasting Stations - Not-for-Profit Only	98598	•	NA	•	•	•
Radio or TV Broadcasting Stations - Other than Not-for-Profit	98597	•	NA	•	•	•
Razor or Razor Blades Mfg.	58575	•	NA	•	•	•
Real Estate Agents - Condominium - Office	47050	•	•	•	•	•
Real Estate Agents - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Real Estate Development Property	47051	•	NA	•	•	•
Real Estate Property Managed	47052	•	NA	•	•	•
Recording Studios	47103	•	NA	•	•	•
Recreational Vehicle Dealers	16694	•	NA	•	•	•
Recycling Collection Centers - Not-for-Profit Only	47147	•	NA	•	•	•
Recycling Collection Centers - Other than Not-for-Profit	47146	•	NA	•	•	•
Refrigeration Equipment - Commercial - Distributors	16705	•	•	•	•	•
Refrigeration Equipment - Commercial - Retail	16705	•	•	•	•	•
Refrigeration Equipment Mfg.	58663	•	NA	•	•	•
Refrigeration Systems or Equipment -Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Office and/or Shop	98636	•	•	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Rental Store - Machinery or Equipment - Rented to Others on Long-term Basis	16723	•	NA	•	•	•
Rental Stores	16722	•	NA	•	•	•
Residential Cleaning Services - Office and/or Shop	96816	•	•	•	•	•
Restaurants - Bring Your Own Alcohol (with no sale of alcoholic beverages) With Table Service	16905	•	NA	•	•	•
Restaurants - Bring Your Own Alcohol (with no sale of alcoholic beverages) Without Table Service	16906	•	NA	•	•	•
Restaurants - Operated by Concessionaire-Other than Not-for-Profit	16819	•	NA	•	•	•
Restaurants - Operated by Concessionaires - Not-for-Profit Only	16820	•	NA	•	•	•
Restaurants (with no sale of alcoholic beverages) With Table Service	16900	•	NA	•	•	•
Restaurants (with no sale of alcoholic beverages) Without Seating	16902	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants) With Dance Floor	16915	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurant) Without Dance Floor	16916	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurant) Bar Service Only (no tables) With Dance Floor	16940	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurant) Bar Service Only (no tables) Without Dance Floor	16941	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurant) With Tables - Without Dance Floor - No Table Service	16931	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Restaurants (with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurant) With Tables - Without Dance Floor - Table Service	16930	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurant) With Tables - With Dance Floor - No Table Service	16921	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurant) With Tables - With Dance Floor - Table Service	16920	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurant) Without Table Service	16910	•	NA	•	•	•
Restaurants (with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurant) Without Table Service with Seating	16911	•	NA	•	•	•
Restaurants (with no sale of alcoholic beverages) Without Table Service with Seating	16901	•	NA	•	•	•
Rigging - Not Ship or Boat	98658	•	NA	•	•	•
Rolling Mills - Cold or Hot Process	58713	•	NA	•	•	•
Roofing – Residential - Office and/or Shop	98678	•	•	•	•	•
Roofing - Residential Over Three Stories and/or Commercial	98677	•	NA	•	•	•
Roofing - Residential Three Stories and Under	98678	•	NA	•	•	•
Rope Mfg.	58737	•	NA	•	•	•
Rubber Mfg.	58756	•	NA	•	•	•

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# Eligible Classifications



Feel Secure®

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Rubber Reclaiming	58757	•	NA	•	•	•
Rubber Stamp Mfg. or Assembling	58759	•	NA	•	•	•
Saddles, Harnesses or Horse Furnishings Mfg.	58802	•	NA	•	•	•
Safes or Safe Vaults Mfg.	58813	•	NA	•	•	•
Sail Making	58822	•	•	•	•	•
Sales or Service Organizations	47367	•	NA	•	•	•
Salt Mfg.	58840	•	NA	•	•	•
Sand or Gravel Digging	98710	•	NA	•	•	•
Sandblasting	98705	•	NA	•	•	•
Saw Mills or Planing Mills	58873	•	NA	•	•	•
School - Private - High - Not-for-Profit Only	47478	•	NA	•	•	•
School - Private - High - Other than Not-for-Profit	47477	•	NA	•	•	•
Schools - Colleges, Universities, Junior Colleges or College Preparatory - Not-for-Profit Only	67509	•	NA	•	•	•
Schools - Colleges, Universities, Junior Colleges or College Preparatory - Other than Not-for-Profit Only	67508	•	NA	•	•	•
Schools - Correspondence	47468	•	NA	•	•	•
Schools - Not-for-Profit Only	67513	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Schools - Other than Not-for-Profit	67512	•	NA	•	•	•
Schools - Private - Elementary, Kindergarten or Junior High - Not-for-Profit Only	47476	•	NA	•	•	•
Schools - Private - Elementary, Kindergarten or Junior High - Other than Not-for-Profit Only	47475	•	NA	•	•	•
Schools - Public - Elementary, Kindergarten or Junior High	47471	•	NA	•	•	•
Schools - Public - High	47473	•	NA	•	•	•
Schools - Trade or Vocational	47474	•	NA	•	•	•
Self Storage Facilities	18991	•	•	•	•	•
Septic Tank Systems - Cleaning - Office and/or Shop	98805	•	•	•	•	•
Septic Tank Systems - Cleaning - Shop	98805	•	•	•	•	•
Septic Tank Systems - Installation, Servicing, or Repair	98806	•	NA	•	•	•
Sewage Disposal - Plant Operations	98810	•	NA	•	•	•
Sewer Cleaning	98813	•	NA	•	•	•
Sewer Mains or Connections Construction	98820	•	NA	•	•	•
Sewers	48039	•	NA	•	•	•
Sewing Machine Stores	10042	•	•	•	•	•
Sewing Machines Mfg. - Commercial	58903	•	NA	•	•	•
Sewing Machines Mfg. - Household	58904	•	NA	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Shaft Sinking	98871	•	•	•	•	•
Sheet Metal Work - Outside	98884	•	NA	•	•	•
Sheet Metal Work - Shop Only	58922	•	NA	•	•	•
Shoe Stores - Repair	18109	•	•	•	•	•
Shoe Stores - Retail	18110	•	•	•	•	•
Shoe, Boot or Slipper Mfg.	59005	•	NA	•	•	•
Shopping Centers - Buildings or Premises Not Occupied by Insured (Lessor's Risk Only)	67635	•	NA	•	•	•
Shopping Centers - indoor malls - Buildings or Premises Not Occupied by the Insured (Lessor's Risk Only)	67634	•	NA	•	•	•
Siding Installation – 3 Stories or Less in Height (wood siding Installation should be classified as Carpentry) - Office and or Shop	98967	•	•	•	•	•
Siding Installation – 3 Stories or Less in Height (wood siding Installation should be classified as Carpentry) - Shop	91340	•	•	•	•	•
Sign Erection, Installation or Repair	98993	•	NA	•	•	•
Sign Mfg. - Electrical	59057	•	NA	•	•	•
Sign Mfg. - Other than Electrical	59058	•	NA	•	•	•
Sign Painting or Lettering – Inside of Building – No Spray Painting (includes shop operations and the existence hazard of signs located away from the Insured's Premises) - Office and/or Shop	99003	•	•	•	•	•
Sign Painting or Lettering - on Buildings or Structures	99004	•	NA	•	•	•



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Skating Rinks - Ice	48177	•	NA	•	•	•
Skating Rinks - Roller	48178	•	NA	•	•	•
Skeet Shooting or Trap Shooting Ranges	48206	•	NA	•	•	•
Slate Milling	59188	•	NA	•	•	•
Slate Splitting or Slate Roofing Mfg.	59189	•	NA	•	•	•
Snow and Ice Removal - Contractor	99310	•	NA	•	•	•
Soap Box Derbies	48441	•	NA	•	•	•
Social Gatherings and Meetings - On Premises Not Owned or Operated by the Insured - Not-for-Profit Only	48558	•	NA	•	•	•
Social Gatherings and Meetings - On Premises Not Owned or Operated by the Insured - Other than Not-for-Profit Only	48557	•	NA	•	•	•
Solar Energy Contractors	99080	•	NA	•	•	•
Solar Energy Equipment Dealers or Distributors Only	13461	•	NA	•	•	•
Solar Energy Equipment Manufacturing	55014	•	NA	•	•	•
Solar Energy Systems - Existence Hazard Only - (owner-operated)	97501	•	NA	•	•	•
Sponge Processing	59257	•	NA	•	•	•
Sporting Goods and Athletic Equipment Stores (including apparel)	18206	•	•	•	•	•

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# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Sporting Goods or Athletic Equipment Distributors	18205	*	*	*	*	*
Stationary/Paper Prod. Distributors (e.g., fine printing, writing) Bulk, Wholesale	18335	*	*	*	*	*
Stationery or Paper Products - Retail	18335	*	*	*	*	*
Stationery/Paper Prod. Distributors (except office supplies, paper) Wholesaling	18335	*	*	*	*	*
Steam Mains or Connections Construction	99163	*	NA	*	*	*
Steel Wool or Wire Wool Mfg.	59378	*	NA	*	*	*
Stone Crushing	59481	*	NA	*	*	*
Stone Cutting or Polishing	59482	*	NA	*	*	*
Stores - Food or Drink - Not-for-Profit Only	18436	*	NA	*	*	*
Stores - Food or Drink - Other than Not-for-Profit	18435	*	*	*	*	*
Stores - No Food or Drink - Not-for-Profit Only	18438	*	NA	*	*	*
Stores - No Food or Drink - Other than Not-for-Profit	18437	*	*	*	*	*
Street Cleaning	99303	*	NA	*	*	*
Street or Road Construction or Reconstruction	99315	*	NA	*	*	*
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	99321	*	NA	*	*	*
Streets, Roads, Highways or Bridges - Existence and Maintenance Hazard Only	48727	*	NA	*	*	*
Sugar Refining	59537	*	NA	*	*	*
Supermarkets - < 4,000 Sq. Ft. and Sales < \$5,000,000 - w/Gas Sales	18501	*	*	*	*	*

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Supermarkets - < 4,000 Sq. Ft. and Sales < \$5,000,000 - Without Gas Sales	18501	•	•	•	•	•
Supermarkets - >= 4,000 Sq. Ft. and < \$5,000,000 - With Gas Sales	18501	•	•	•	•	•
Supermarkets - >= 4,000 Sq. Ft. and < \$5,000,000 -Without Gas Sales	18501	•	•	•	•	•
Surveyor - Land - Not Engaged in Actual Construction	99471	•	•	•	•	•
Swimming Pool Servicing	99505	•	NA	•	•	•
Syrups or Molasses - Refining, Blending or Mfg.	59647	•	NA	•	•	•
Tailor Merchants -Men or Boys	18506	•	•	•	•	•
Tailoring or Dressmaking Establishments - Custom	18507	•	•	•	•	•
Tank Building or Mfg. - Metal - Not Pressurized	59660	•	NA	•	•	•
Tanning - Animal Hides	59693	•	NA	•	•	•
Taxidermists	49005	•	•	•	•	•
Telecommunication Equipment Mfg.	59695	•	NA	•	•	•
Telecommunication Equipment Providers	18575	•	NA	•	•	•
Telecommunication Service Providers	99600	•	NA	•	•	•
Telegraph Companies	99614	•	NA	•	•	•
Telephone, Telegraph, or Cable Television Line Construction	99613	•	NA	•	•	•
Teleproduction Studios	99620	•	NA	•	•	•

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- Target classes with minimal or no underwriting referral needed
- Additional underwriting information required to determine eligibility
- Not a desirable class
- N/A: Not Available for line of business indicated

# Eligible Classifications



Feel Secure®

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Television or Radio Receiving Set Installation or Repair	99650	•	•	•	•	•
Television Picture Tube Mfg.	59701	•	NA	•	•	•
Tent or Canopy Mfg.	59713	•	NA	•	•	•
Tent or Canvas Goods - Erection, Removal or Repair - Away from Shop	99709	•	NA	•	•	•
Tents or Canopies - Loaned or Rented to Others	49111	•	NA	•	•	•
Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening - New Goods	59722	•	NA	•	•	•
Textile Coating or Impregnating	59723	•	NA	•	•	•
Textile Mfg. - Impregnated or Coated	59724	•	NA	•	•	•
Textile Products Mfg. - Fabricated	59725	•	NA	•	•	•
Textile Spinning, Weaving or Knitting Mills	59726	•	NA	•	•	•
Theaters - Drive-in	49181	•	NA BOP	•	•	•
Theaters - Motion Pictures	49183	•	NA	•	•	•
Theaters - Not-for-Profit Only	49185	•	NA	•	•	•
Theaters - Other than Not-for-Profit	49184	•	NA	•	•	•
Theatrical Companies - Traveling	99718	•	NA	•	•	•
Ticket Agencies - Condominium - Office	68439	•	•	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Ticket Agencies - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Ticket Agencies - Lessors Risk Only	61212	•	•	•	•	•
Ticket Agencies - Office	68439	•	•	•	•	•
Tie, Post or Pole Yard	59738	•	NA	•	•	•
Tile, Stone, Marble Mosaic or Terrazzo Work - Interior Construction (includes incidental exterior work) - Office and/or Shop	99746	•	•	•	•	•
Tire Dealers	18616	•	NA	•	•	•
Tool Mfg. - Accessories	59781	•	NA	•	•	•
Tool Mfg. - Hand Type - not Powered	59782	•	NA	•	•	•
Tool Mfg. - Hand Type - Powered	59783	•	NA	•	•	•
Tool Mfg. - Power Equipment - Household Type - outdoor or Workshop	59784	•	NA	•	•	•
Townhouses Associations (Association Risk Only)	68500	•	NA	•	•	•
Toys - Distributors	18833	•	•	•	•	•
Toys - Retail	18834	•	•	•	•	•
Toys or Games Mfg.	59790	•	NA	•	•	•
Trailer Dealers	19795	•	NA	•	•	•
Travel Agency Tours	49333	•	NA	•	•	•

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  - Not a desirable class
- N/A: Not Available for line of business indicated

# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Trophy Stores	52660	•	•	•	•	•
Twine or Cordage Mfg.	59886	•	NA	•	•	•
Umbrella or Cane Mfg.	59889	•	NA	•	•	•
Upholstering	99826	•	NA	•	•	•
Upholstering - Shop Only	99827	•	NA	•	•	•
Vacant Buildings - Factories	68604	•	NA	•	•	•
Vacant Buildings - Not Factories - Not-for-Profit Only	68607	•	NA	•	•	•
Vacant Buildings - Not Factories - Other than Not-for-Profit	68606	•	NA	•	•	•
Vacant Land - Not-for-Profit Only	49452	•	NA	NA	•	•
Vacant Land - Other than Not-for-Profit	49451	•	NA	NA	•	•
Variety Stores - Discount Houses	18911	•	•	•	•	•
Variety Stores - Five and Ten Cent Stores	18911	•	•	•	•	•
Vegetable Oil Mfg.	59905	•	NA	•	•	•
Vegetable Oil Mfg. - by Solvent Extraction	59904	•	NA	•	•	•
Vending Machine Operations	49619	•	NA	•	•	•
Vending Machine Operations - Confection, Food, Beverage or Ice	49617	•	NA	•	•	•
Vending Machine Operations - Tobacco Products	49618	•	NA	•	•	•
Vending Machines Mfg.	59915	•	NA	•	•	•

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Venetian Blinds Mfg. or Assembling	59917	•	NA	•	•	•
Veterinarians Office - Condominium - Office	99851	•	•	•	•	•
Veterinarians Office - Condominium - Office - Lessor's Risk Only	61212	•	•	•	•	•
Veterinarians Office - Lessor's Risk Only	99851	•	•	•	•	•
Veterinarians Office - Office	99851	•	•	•	•	•
Video Stores - Sales and Rental	18920	•	•	•	•	•
Warehouse - Cold Individual Storage Lockers	49763	•	NA	•	•	•
Warehouse - Cold Storage - Public	99917	•	NA	•	•	•
Warehouses	99938	•	NA	•	•	•
Warehouses - Mini-Warehouses	18991	•	•	•	•	•
Warehouses - Occupied by Multiple Interests (Lessor's Risk Only)	68702	•	NA	•	•	•
Warehouses - Occupied by Multiple Interest (Lessor's Risk Only)	68703	•	NA	•	•	•
Warehouses - Private - Not-for-Profit Only	68707	•	NA	•	•	•
Warehouses - Private - Other than Not-for-Profit	68706	•	NA	•	•	•
Washing Machines, Dryers, or Ironers - Coin Meter Type	19007	•	NA	•	•	•
Watch or Watch Case Mfg.	59923	•	NA	•	•	•
Water Bottling - in Siphons	59925	•	NA	•	•	•

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- N/A: Not Available for line of business indicated

# Eligible Classifications

Class Description	GL Class	GL	BOP	Prop	Auto	WC
Water Bottling - Spring or Well - Not Sparkling or Carbonated	59926	•	NA	•	•	•
Water Bottling - Spring or Well - Sparkling or Carbonated	59927	•	NA	•	•	•
Water Companies	99943	•	NA	•	•	•
Water Mains or Connections Construction	99946	•	NA	•	•	•
Water Softening Equipment - Installation, Servicing or Repair	99948	•	NA	•	•	•
Water Softening Equipment - Rented to Others	19051	•	NA	•	•	•
Waterproofing	99955	•	NA	•	•	•
Waterproofing - by Pressure Apparatus	99952	•	NA	•	•	•
Waterproofing - by Trowel - Exterior	99953	•	NA	•	•	•
Waterproofing - by Trowel - Interior or Insulation Work	99954	•	NA	•	•	•
Welding or Cutting	99969	•	NA	•	•	•
Wheel Mfg.	59941	•	NA	•	•	•
Wicker, Rattan, Willow or Twisted Fiber Products Mfg.	59947	•	NA	•	•	•
Wigs or Hair Pieces Mfg.	59955	•	NA	•	•	•
Window Cleaning – 3 Stories or Less in Height - Office and/or Shop	99975	•	•	•	•	•
Window Decorating	49840	•	NA	•	•	•
Wine Mfg. - Sparkling	59963	•	NA	•	•	•



Class Description	GL Class	GL	BOP	Prop	Auto	WC
Wine Mfg. - Still	59964	•	NA	•	•	•
Wire Cloth Mfg.	59970	•	NA	•	•	•
Wire Drawing	59973	•	NA	•	•	•
Wire Goods Mfg.	59975	•	NA	•	•	•
Wire Rope or Cable Mfg. - Metal	59977	•	NA	•	•	•
Wood Preserving	59984	•	NA	•	•	•
Wood Products - Not Otherwise Classified - Retail Only	45819	•	•	•	•	•
Wood Products Mfg.	59985	•	NA	•	•	•
Wood or Wood Turned Products Mfg.	59986	•	NA	•	•	•
Wool Pulling	59989	•	NA	•	•	•
YMCA, YWCA or Similar Institutions	49870	•	NA	•	•	•
Youth Recreation Programs - Not-for-Profit Only	49870	•	NA	•	•	•
Youth Recreation Programs - Other than Not-for-Profit	49891	•	NA	•	•	•

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# Business Solutions

Competitive pricing. Comprehensive coverage. We offer an array of business insurance solutions to fit the needs of your customers.



## *PennPac*® Series

If you are looking to customize policies, turn to our PennPac Series.

Our PennPacs are rich in coverages and limits. You will find valuable coverage enhancements on Business Auto, Businessowners, General Liability, Property and Inland Marine, as well as specialty markets such as restaurants, printers and contractors. Many of our PennPacs are rolled on free of charge or offered at a nominal flat fee.

Some additional coverages we offer include:

### **Business Risk Protection**

#### **Protect your business clients through our legal document creation and risk assessment service**

Business Risk Protection (BRP) helps your business clients get the contracts they need to become compliant and mitigate risk. Penn National Insurance Businessowners and General Liability policies include BRP, an InsurTech legal assistance service that helps businesses get key legal documents in place without having to worry about expensive lawyer fees. BRP will automatically attach to the BOP or GL policy for a flat fee of \$35 annually – incredible value and a fraction of the cost of using a law firm, potentially saving your clients hundreds of dollars when preparing even a single document. Policyholders have an opportunity to opt out.

*Policies issued to businesses domiciled in Iowa and Wisconsin are underwritten by our affiliate, Partners Mutual Insurance.*

*For more information about these products and more log on to PennConnect, click on the [View Marketing & Sales Materials](#) link.*

### **Cyber Security Insurance**

Now with our proactive, comprehensive Cyber Security Insurance Coverage, you can offer your clients coverage for one of the fastest growing risks for businesses. Our Cyber Security Insurance Coverage provides first- and third-party liability coverage for eligible expenses and exposures associated with a data breach incident, such as notification of a breach and remediation services for impacted individuals.





## Monoline Inland Marine

Construction projects involve unique risks not contemplated by regular insurance coverage used to insure completed buildings and their contents. Consider us for your next construction project quote.

We are a perfect fit for a quick-quote, last-minute request up to \$10 million, and your underwriter can provide a quote over the phone for under \$5 million risks.

## Contractors' E&O

This value-added, optional endorsement extends coverage not commonly provided by your Commercial General Liability policy. Coverages protects contractors from claims and is triggered by:

- Property damage to your product
- Property damage to your work
- Property damage to impaired property

There are 16 eligible Artisan Contractor classes and 30 eligible General Liability classes. Refer to the endorsement for a complete list of those classifications.

*Policies issued to businesses domiciled in Iowa and Wisconsin are underwritten by our affiliate, Partners Mutual Insurance.*

*For more information about these products and more log on to PennConnect, click on the View Marketing & Sales Materials link.*

## Florists' E&O

The Florists E&O is a roll-on endorsement designed to protect insureds from claims resulting from a negligent act, error or omission, including misdelivery of product, in providing services as a retail florist.



## Manufacturers' E&O

Our Manufacturers' Errors and Omissions is a value-added, affordable endorsement that extends coverage not commonly provided by your General Liability. Coverage protects manufacturers from a claim made for damages they are legally obligated to pay for a negligent act, error or omission. Coverage is triggered by business risk, product physical injury or negligent act, error or omission.

*Policies issued to businesses domiciled in Iowa and Wisconsin are underwritten by our affiliate, Partners Mutual Insurance.*

*For more information about these products and more log on to PennConnect, click on the [View Marketing & Sales Materials](#) link.*

## Mechanics' E&O

Our Mechanics' Errors and Omissions endorsement offers coverage for the insured's faulty workmanship or defective products when either causes resultant damage to a customer's vehicle. This coverage is included within the liability limits of the Garage or BOP policy and is not sub-limited.



# Claims Reporting

You have a variety of ways to report claims for your clients...24/7.



### Online (Property & Auto)

- Select a policy in Policies & Account on PennConnect
- First Notice Of Loss (FNOL) is for Auto or Property claims
- Click on Submit New Claim link and complete online form



### By Phone

- Non-Workers' Compensation claims: **1-800-766-2245**

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- Windshield claims:
  - Iowa & Wisconsin **1-800-441-0525**
  - All other states **1-800-766-2245**

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- Workers' Compensation: **1-800-374-4990**

### Fax or email

- Send by fax
- Attach FNOL to email and send securely to:

CSO Office	Fax	Email
Harrisburg <i>Eastern PA / MD / DE / DC / WV</i>	877-942-9715	<b>CLMDR@pnat.com</b>
Pittsburgh <i>Western PA</i>	866-495-4764	
New Jersey	866-523-0583	
Greensboro <i>NC / SC / VA</i>	866-496-4764	
Nashville <i>TN / AL</i>	866-395-0518	
Waukesha <i>Iowa &amp; Wisconsin</i>	262-798-5056	





**All Workers' Compensation claims should be reported by our dedicated 800 number, and not through the website or PennConnect. Online reporting is only for Auto and Property claims.**

## **Workers' Compensation**

Experienced staff are ready to complete the necessary form for you or your policyholder and file it electronically. Plus, we'll make sure that the form is sent to all required recipients: NCIC, the agency, employer, employee and KeyScripts.

Another important benefit is that you immediately obtain a claim number, which is needed by medical offices when an employee receives treatment. Not having a claim number could delay medical treatment for the employee.

WC Claims Reporting #  
**1-800-374-4990**



## Medical Provider Network

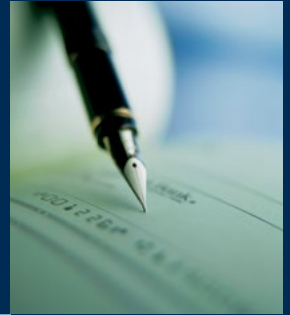
Our provider network includes top-quality, pre-screened health care providers and case managers, offering every type of service an injured worker might need. We will coordinate treatment with our medical providers to create a return-to-work treatment plan that suits everybody's needs.

### *Benefits of using our provider network*

- Our provider network offers cost-effective pricing through a comprehensive selection of physicians, ancillary providers and hospitals. Network providers are experienced with diagnosing workplace injuries to more quickly identify proper treatments for restoring the injured workers as close as possible to their pre-injury condition, thereby returning them to the workforce in a limited or full duty basis. Our network pharmacy program can also help reduce costs. Your intake can provide you with details.
- Even if the injured worker has received treatment outside of our provider network, we will encourage the injured worker to use a physician in our network. If your state is not a managed-care state, we will work directly with the physician that the worker has chosen.
- We work closely with our provider network and offer you regular status reports on the injured worker's condition.
- We review medical bills to make sure that a fair price is charged for medical services.



# Billing



We offer a variety of payment plans.

Payment Plan	Direct Bill	Agency Bill
Prepaid	✓	✓
40% down and 2 bimonthly installments	✓	✓
50% down and 1 installment in 3 months	✓	
25% down and 3 quarterly installments	✓	
20% down and 5 monthly installments		✓
20% down and 8 monthly installments		✓
20% down and 10 monthly installments	✓	
20% down and 11 monthly installments		✓
12 Monthly Payments	✓	

There are four convenient options for making payments directly to Penn National Insurance:

- **Recurring Payments Plan.** Enroll in our repetitive Electronic Funds Transfer (EFT) plan to pay automatically from your bank account. You'll save on installment fees and get the convenience and peace of mind of automated payments.
- **Online.** Make a payment at [www.PennNationalInsurance.com](http://www.PennNationalInsurance.com).
- **Phone.** Call our Customer Contact Center at (800) 766-2245.
- **Check.** Mail the payment.

A \$7 service fee is added to each installment billing for one policy on a non-RPP account. A \$10 service fee is added to each installment when there are two or more policies on the account. This charge will be shown on the invoice, but will not be reflected on the installment schedule. A \$3 installment fee is charged on each installment of a Recurring Payment Program account. The fee is charged at the account level. There is a \$5 fee installment fee for Agency Bill.

## Agency Bill Services

All agency bill customers have a Billing Services Technician assigned to them. To ensure prompt handling of payments, correspondence, and customer service inquiries for Agency Bill, please use the following dedicated address and telephone numbers:

Payments & Correspondence	Inquiries
Billing Services	(717) 234-4941 (local)
PO Box 1847	(800) 255-6313
Harrisburg, PA 17105-1847	BS_DirectBill@pnat.com

Penn National Insurance provides electronic funds transfer (EFT) for agency bill monthly account payments. You can find the EFT Enrollment Form on PennConnect, under the Agency Resources tab.

## Workers' Compensation Pay-As-You-Go Plan

Pay-as-you-go (PayGo) Workers' Compensation allows your Workers' Compensation clients to make premium payments each time they run payroll, instead of traditional Workers' Compensation plans that require payments to cover the estimated cost of liability.

To be eligible, your policyholder must:

- Have a 12-month Workers' Compensation policy
- Have a minimum estimated premium of \$1,500
- Have at least one payroll-based classification
- Report payroll by class code
- Agree to have premiums paid via automatic withdrawal on a checking account.

# Workers' Compensation PayGo

## Helpful information to help set up a PayGo account

### Payroll cycle & reporting options

#### ■ **Payroll cycle options**

- Weekly
- Bi-weekly
- Semi-monthly
- Monthly

#### ■ **Reporting options**

- Self-report payroll
- Link to payroll company
- Sign up for SmartPay Reporting Service

#### ■ **If self-reporting option is selected:**

- Provide copy of SmartPay Self-Reporting Client Instructions
- Provide link to PayGo Training Video
- We review medical bills to make sure that a fair price is charged for medical services.

### Information needed to enroll

- Email address
- Payroll cycle selected
- First payroll check date after policy effective date
- Payroll provider & email address

#### ■ **If issuing policy in PennPlus:**

Select PayGo billing option and complete required fields

#### ■ **If Penn National Insurance issues policy:**

- Complete PayGo Supplemental Enrollment Form (#71-1989)
- Submit copy to underwriter

### Fees & Down Payments

#### ■ **Installment Fees**

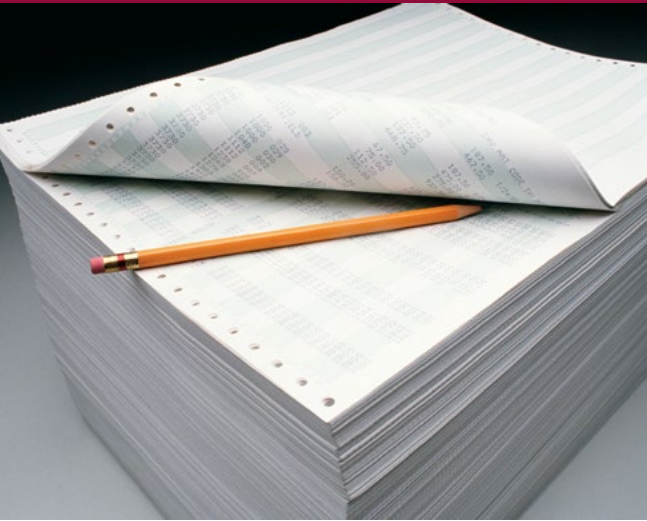
- \$103 fee for policies  $\leq$  \$10,000
  - \$155 fee for policies  $>$  \$10,000  
*(MD policies are capped at \$125)*
- Fees are spread over pay cycle selected.

#### ■ **Down Payments**

- **Self-reporting monthly.** 8% of the policy premium, with a minimum down payment of \$260, is credited back over the payroll cycles.
- **Self-reporting other than monthly.** Down payment is a flat payment of \$260.
- **Payroll provider.** Down payment is a flat payment of \$260.
- **SmartPay reporting service.** Down payment is a flat payment of \$260.
- Down payment is collected via ACH upon initial set-up of policyholder's account.

# Premium Audit

The initial premium for some business policies is estimated based on past records of operations.



Information on how to prepare for a premium audit can be found on our website at [www.pennnationalinsurance.com](http://www.pennnationalinsurance.com) under the Your Policy tab.

The initial premium for some business policies is estimated based on payroll or sales estimates. Businesses with variable or fluctuating exposures, such as payroll, total cost, sales/receipts and admissions will have estimated premiums on some policies. Typically, policies such as Workers' Compensation, General Liability, Garage Liability and Inland Marine Installation Floater policies are audited. After the policy period ends, a premium auditor conducts a premium audit to determine what the exact insurance exposures were during the policy period. If necessary, the insurance premium is then adjusted to reflect the actual exposures.

### Self-reporting premium audits

Penn National Insurance has partnered with Nexus Insurance Solutions to enhance our premium audit services to our smaller Commercial Lines policyholders.

Smaller Commercial Lines accounts that are selected for self-reporting premium audits will receive communications directly from Nexus with instructions to log in to the Nexus portal, where they can complete and securely upload their audit information securely online, or return the information by phone or fax.



For more information,  
refer to the Billing section.



## The Premium Audit Process

For the best possible service, follow these steps for premium audit processing.

*As a reminder, underwriters are not involved in the audit process or any disputes.*

Who to Contact	Where to Use	Hints
<p><a href="mailto:PremiumAuditDepartment@pnat.com">PremiumAuditDepartment@pnat.com</a> 1-866-PNI-AUDT (764-2838)</p>	<ul style="list-style-type: none"> <li>• Requesting Audit Worksheets</li> <li>• Status of Audits</li> </ul>	<p>If the agency or insured believes a mistake has been made or wants to dispute an audit, always request an audit worksheet. Most questions can be resolved after reviewing the worksheets.</p> <p>What we need to release worksheets to the agency:</p> <ul style="list-style-type: none"> <li>• Permission noted on audit worksheets OR</li> <li>• Signed request on letterhead from the insured OR</li> <li>• Email from insured clearly showing the name in the email address</li> </ul>
<p><a href="mailto:PremiumAuditDisputes@pnat.com">PremiumAuditDisputes@pnat.com</a></p> <p>An acknowledgment to the agency is sent within 24 hours and forwarded to the auditor. Upon receipt of the email, the auditor has 30 days to respond.</p>	<ul style="list-style-type: none"> <li>• Disputing an audit</li> <li>• Sending Certificates of Insurance</li> </ul> <p>NOTE: Sending COIs once an audit is completed does NOT hold the billing for the audit premium due.</p>	<p>Information to send when there is a dispute:</p> <ul style="list-style-type: none"> <li>• Named Insured</li> <li>• Policy Number</li> <li>• Policy Period</li> <li>• What part of the audit is being disputed. <b>Be specific:</b> Payroll/sales. Classification of Employees. Classes used.</li> </ul> <p>The auditor uses information provided by the insured. To resolve any issues as fast as possible, it is important to understand what information was provided. Audit worksheets help to provide that information, which is why we recommend requesting them.</p>
<p>Quality Feedback Form</p>	<ul style="list-style-type: none"> <li>• Use to request a correction to the audit</li> </ul> <p>Routes the correction to the front of the line for immediate review and processing</p>	<p>How do you know if there is an error?</p> <p>Request audit worksheets from <a href="mailto:PremiumAuditDept@pnat.com">PremiumAuditDept@pnat.com</a>. Calculation errors, typographical mistakes, transposed numbers and other corrections needed, can be sent using the Quality Feedback Form found on PennConnect for immediate processing.</p>

## What information is needed for an audit?

Depending on the type of policy, the auditor will let your client know the records that will be needed in advance. Typically, the audit will include a review of your business operations, as well as financial and business records. Please be assured that we consider confidentiality of the utmost importance, and we keep all information in the strictest of confidence.

### **Examples of operational review activities:**

- Tools, materials and processes
- Employee job duties
- How and where products/services are delivered
- Tour of facility
- Type of business entity

### **Examples of financial and business records requested:**

- |  |   |
|--|---|
| • Payroll records of original entry  | • Hire/termination dates for employees              |
| • General ledger   | • Cash disbursements                                |
| • Job-cost records   | • Financial statements                              |
| • Sales and receipts journals  | • State sales-tax returns                           |
| • Subcontractors cost  | • Cost of hired equipment/vehicles                  |
| • Quarterly tax returns<br><i>(Federal 941 and state unemployment returns)</i> | • Certificates of insurance for subcontractors used |

## How are audits handled for those accounts that have elected Workers' Compensation PayGo option?

When the policy period expires, a final audit request is assigned. After all payroll reporting periods are completed, the policy is endorsed to the payrolls that were reported.

The agent will receive an email as a reminder that this is a PayGo policy and the endorsement credit or debit does not get billed to the Insured. The purpose of the endorsement is to align the policy payrolls with the reported payrolls in our billing system.

The final audit is completed and a final audit statement is generated, which shows the final earned premium, but does not show an amount previously charged or the final credit or debit. A direct bill statement is then generated showing the payments made to SmartPay, the final earned premium and the resulting credit or debit amount. If a debit, the policyholder will pay the invoiced amount. If a credit, a check will be issued to the policyholder.

# Loss Control

We're committed to loss control excellence.



Loss Control

Penn National Insurance is committed to promoting loss control and safety management practices by developing a working partnership with the agent and policyholder, based on mutual safety goals and continuous communication. Our team designs safety services geared toward the company's individual needs and loss experience.

Services provided include:

- Conducting thorough risk evaluations and detailed loss analysis
- Assessing the customer's needs and developing customized loss control services

Our loss control consultants have diverse expertise in a wide array of areas including: workers' compensation, accident reduction, property protection, safety program development, defensive driving, ergonomics and construction safety.



### About our safety grant program

Recognizing that implementing design-for-safety changes can be costly to an employer. Our grants help our Auto, Property and Workers' Compensation policyholders purchase safety items, equipment and auto telematics products and training that may not be otherwise financially feasible for them to purchase.

Safety grants are open to all Commercial Lines Auto, Property and Workers' Compensation policy holders and awarded four times a year.

Contact your territory manager or loss control consultant for more information.

### Custom Service Program

For our larger companies, Penn National Insurance's Custom Service Program provides the resources to reduce your organization's risk factors and losses by combining the efforts of our underwriting, loss control and claims professionals with those of your independent agent.

Our multidisciplinary team works closely with you and your agent to develop a plan that identifies opportunities and defines steps to control your potential for losses.

Contact your Penn National Insurance territory manager or loss control consultant for more information on these programs.

# My Team

Use the following pages to keep track of all your Penn National Insurance team members.



**My territory manager**

- New products, programs and services
- Agency production discussions
- Agency compensation & profit-sharing questions or agency contract clarification
- Training on PennConnect & PennPlus

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Name

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Email

Cell

**Customer Service**

**Customer Contact Center**

**800-551-5151 • CustomerContactCenter@pnat.com**

Follow prompts for:

- Billing inquiries
- Claims reporting & status
- Phone payments for Direct Bill
- General system support for PennConnect, OIC & public website

**Commercial Lines quoting help:**

**1-844-483-2691**

- Rating assistance while quoting in CL PennPlus

**My underwriters**

- Underwriting questions and approval for new and renewal business
- Coverage questions
- Quote assistance for larger accounts
- Risk management assistance and loss control requests

**CL Small Business underwriter:**

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Name

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Email

Cell

**CL Middle Market underwriter:**

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Name

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Email

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**CL Customer Support specialist:**

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Name

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Email

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## Notes

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Commercial Lines

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



PENN NATIONAL  
INSURANCE

*Feel Secure®*

Penn National Insurance  
Post Office Box 2361  
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