

CLASSIFICATION DESIRABILITY GUIDE



MAIN STREET STATION® |

This Page Intentionally Blank

CLASSIFICATION DESIRABILITY GUIDE



MAIN STREET STATION®

NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Office	Accounting, Auditing, Bookkeeping	This classification includes payroll service businesses.	54121	A	A	A
Office	Acupuncturists - No Off Premises Work	Must be certified by National Commission for Certification of Acupuncturists.	66561	A	A	A
Office	Advertising, Graphic Arts and Commercial Art Services	Website development shall be classified as "Consultants - Computer"	54143	A	A	A
Wholesale	Air Conditioning Equipment Only		42373	B	B	B
Contractors	Air Conditioning Systems or Equipment	Installation & Repair LPG work less than 50% of receipts. Describe any use of cranes with submission.	74021	A	A	B
Apartment	Apartment Buildings - 1-4 units / bldg	Grills and open flame devices (e.g., clay chimneys, open fire pits, etc.) located <i>near</i> a building must be in compliance with NFPA standards regarding distance separation, and situated on noncombustible "pads". We consider a "pad" to be a separate section of concrete, located at least 10' from any residential structures at the location, and designed for use by tenants for grilling or other approved purposes. AZ, ID, IN, MI, MN, MT, NJ, NV, OK, OR, SD, UT, WA, WI - any risk with buildings older than 30 years is ineligible.	65141	C	B	C



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Apartment	Apartment Buildings - 5-12 units / bldg	Grills and open flame devices (e.g., clay chimneys, open fire pits, etc.) located <i>near</i> a building must be in compliance with NFPA standards regarding distance separation, and situated on noncombustible "pads". We consider a "pad" to be a separate section of concrete, located at least 10' from any residential structures at the location, and designed for use by tenants for grilling or other approved purposes. AZ, ID, IN, MI, MN, MT, NJ, NV, OK, OR, SD,UT, WA, WI - any risk with buildings older than 30 years is ineligible	65132	C	B	C
Apartment	Apartment w/ Mercantile or Office - 1-4 units	Grills and open flame devices (e.g., clay chimneys, open fire pits, etc.) located <i>near</i> a building must be in compliance with NFPA standards regarding distance separation, and situated on noncombustible "pads". We consider a "pad" to be a separate section of concrete, located at least 10' from any residential structures at the location, and designed for use by tenants for grilling or other approved purposes. AZ, ID, IN, MI, MN, MT, NJ, NV, OK, OR, SD,UT, WA, WI - any risk with buildings older than 30 years is ineligible.	65142	B	B	C
Apartment	Apartment w/ Mercantile or Office - Over 4 units	Grills and open flame devices (e.g., clay chimneys, open fire pits, etc.) located <i>near</i> a building must be in compliance with NFPA standards regarding distance separation, and situated on noncombustible "pads". We consider a "pad" to be a separate section of concrete, located at least 10' from any residential structures at the location, and designed for use by tenants for grilling or other approved purposes. AZ, ID, IN, MI, MN, MT, NJ, NV, OK, OR, SD,UT, WA, WI - any risk with buildings older than 30 years is ineligible.	65133	B	B	C
Service	Appliance Repair - Household Electronics - Shop only		99650	C	A	B
Service	Appliance Repair - Shop only		91155	C	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Appliance Stores - Household Appliances & Home Furnishings		57224	B	B	B
Retail	Appliance Stores - Sewing Machines Stores		57223	A	A	A
Wholesale	Appliances-Household and Home Furnishings		50081	B	B	B
Wholesale	Appliances - Household type-Electronics	Central station alarm required.	50061	B	B	B
Contractors	Appliances & Accessories - Installation, Service & Repair		74111	C	A	C
Retail	Aquarium Supplies and Tropical Fish		16403	B	A	B
Office	Architects, Engineers and Draftsmen - Consulting Only	<p>No operations involving any design/build services; site management, construction management or project management services (or related administration work); or inspection services for a fee, or environmental consulting.</p> <p>Form BPM 3152, Exclusion - Engineers, Architects or Designers Professional Liability (where available) will be attached to all risks with this classification. This form excludes all liability coverage for professional services provided by the engineer, architect or designer in site, project or construction management; supervisory, inspection or other professional activities; or preparation or approval of maps, drawings, reports, designs, specifications, etc.</p>	92663	B	A	A
Retail	Artificial and Silk Plants / Flowers		45311	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Artists Supplies		59995	A	A	A
Retail	Athletic Footwear (Only)		44821	A	A	A
Light Manufacturing	Audio and Video Equipment - Households	Central station alarm required. Products not to include alarm or security systems.	51927	B	A	B
Office	Audiologist		66561	A	A	A
Wholesale	Automobile Parts and Supplies	No used or rebuilt parts.	50111	B	B	B
Retail	Automobile Parts and Supply Stores	No used or rebuilt parts.	55313	B	C	B
Contractors	Awning Installation		99709	A	A	C
Retail	Bagel Shops-Baking On Premises	No non-owned automobile coverage when there is a delivery exposure.	71311	C	A	A
Retail	Bagel Shops-No Baking On Premises	No non-owned automobile coverage when there is a delivery exposure.	54606	A	A	A
Retail	Bagel Shops-w/ Grill or DFF	Owner managed. In business and at present location a minimum of 3 years; No risks in unprotected frame buildings; Electrical systems and all cooking appliances must meet industry standards; Appliances must be protected by an automatic fire extinguishing system meeting NFPA #96/UL 300 standards; Cleaning and service done by competent people and scheduled to maintain clean and properly functioning systems; No non-owned automobile coverage when there is a delivery exposure.	44529	C	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Baked Goods- Baking on premises - No Deep Fat Frying		71311	B	A	A
Retail	Baked Goods - Deep Fat Frying	Owner managed. In business and at present location a minimum of 3 years; No risks in unprotected frame buildings; Electrical systems and all cooking appliances must meet industry standards; Appliances must be protected by an automatic fire extinguishing system meeting NFPA #96/UL 300 standards; Cleaning and service done by competent people and scheduled to maintain clean and properly functioning systems.	10100	B	A	A
Retail	Baked Goods - No Baking on Premises		54606	A	A	A
Wholesale	Baked Goods - Distr. - No Baking on Premises		50141	A	B	B
Light Manufacturing	Bakeries - Commercial	Electrical system and all cooking appliances must meet industry standards; Appliances must be protected by an automatic fire extinguishing system meeting NFPA #96/UL 300 standards; Cleaning and service done by competent people and scheduled to maintain clean and properly functioning systems.	51315	B	A	B
Retail	Balloon and Novelty Stores		45322	B	A	A
Retail	Barber & Beauty Supplies		44612	A	A	A
Wholesale	Barber or Beauty Shop Supplies		50171	B	B	B
Service	Barber Shops	Incidental tanning facilities may be eligible (subject to exclusion).	71332	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Wholesale	Bath and Kitchen Accessories		42499	B	B	B
Retail	Bath Shops		59994	A	A	A
Service	Beauty Parlors & Hair Styling Salons	<p>Incidental tanning facilities may be eligible (subject to exclusion).</p> <p>Ineligible:</p> <ol style="list-style-type: none"> 1. "Chemical Peel" operations of any type. 2. Microdermabrasion operations of any type. 3. Laser removal of hair. 4. Removal of warts, moles, skin tags, or growths. 5. Hair transplanting or implanting. 6. Face lifting or laser skin tightening. 7. Botox treatments. 8. Compulift and Vasculyse treatments. 9. Day Spas. 10. Similar operations to those listed above. 	71952	A	A	A
Retail	Bed and Bath Shops		59994	A	A	A
Wholesale	Bedding and Linen Distributors		42499	C	B	B
Light Manufacturing	Beverage Bottling - Soft Drinks (No Glass Bottles)		51355	B	A	C
Wholesale	Beverage Distr.- Beer and Ale (No Bottling)	Tours, tasting events or off premises cart rental are not desirable.	42481	B	B	B
Wholesale	Beverage Distr.- Non-Alcoholic Only (No Bottling)		42499	B	B	B
Wholesale	Beverage Distr.- Wine (No Bottling)	Tours, tasting events or off premises cart rental are not desirable.	42482	B	B	B
Retail	Beverage Stores- Liquor, Wine and Beer	No convenience stores.	59215	B	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Beverage Stores - No Alcoholic Beverages	No convenience stores.	10146	B	A	B
Retail	Bicycle Shops - No Rentals	Team sponsorships should be discussed with your underwriter. No rentals or used products, motorized vehicles or organizing events (Special events coverage should be obtained instead).	59505	B	A	A
Light Manufacturing	Bolt, Nut, Rivet, Screw, Turned Product or Washer		51500	B	A	B
Retail	Bookbinding and Printing Suppl.		50201	A	A	A
Retail	Books and Magazines		59425	A	A	A
Wholesale	Books and Magazines		59425	C	B	B
Retail	Bottled Water		10146	A	A	A
Wholesale	Bottled Water Distr.		10141	B	B	B
Wholesale	Brick, Stone and Related Construction Materials	No quarries / gravel pits	42332	B	B	C
Contractors	Buildings - Lessors Risk Only	Including incidental occupancy by owner for building operations.	61212	C	B	C
Office	Buildings - Lessors Risk Only	Including incidental occupancy by owner for building operations.	65198	A	B	C
Retail	Buildings - Lessors Risk Only	Including incidental occupancy by owner for building operations.	59990	B	B	C
Service	Buildings - Lessors Risk Only	Including incidental occupancy by owner for building operations.	61212	B	B	C
Wholesale	Buildings - Lessors Risk Only	Including incidental occupancy by owner for building operations.	61217	C	B	C



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Restaurant	Buildings - Lessors Risk Only	Including incidental occupancy by owner for building operations.	61226	D	B	B
Contractors	Cable TV and Satellite - Home Installation	No pole work permitted in this classification.	91315	B	A	C
Retail	Camera and Photographic Equipment Stores	Central station alarm required.	59955	A	A	A
Wholesale	Cameras, Photographic Equipment & Supplies	Central station alarm required.	59955	C	B	B
Retail	Candle Shops	Limited candle making and classes are acceptable.	59994	A	A	A
Retail	Candy or Confectionery Stores		54446	A	A	A
Light Manufacturing	Candy, Chocolate and Confectionery		51752	B	A	B
Wholesale	Candy, Nut and Confectionery		54446	B	B	B
Retail	Candy, Nut, Confectionery Stores - w/ Cooking	If grills or deep fat fryers, no risks in unprotected frame buildings. Electrical system and all cooking appliances meet industry standards. Appliances protected by automatic extinguishing system meeting NFPA #96/UL 300 standards.	44529	A	A	A
Wholesale	Canned Fruit or Vegetables		13112	B	B	B
Wholesale	Canned Meat, Poultry or Seafood		15223	B	B	B
Retail	Card Stores		59435	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Contractors	Carpentry - Residential- Three Stories or Less	<p>No real estate development work.</p> <p>No stucco operations.</p> <p>Floor finishing and refinishing work not to exceed 25% of receipts.</p> <p>NEW YORK Main Line BOP risks - subcontracted work limited to 10% or less. Receipts can not exceed \$1,000,000.</p> <p>Workers Compensation coverage in CONNECTICUT and PENNSYLVANIA unless the following requirements are met:</p> <ol style="list-style-type: none"> 1. Employees must have 2-3 years' experience with the insured. 2. Three years in business 3. Experience Mod of 1.00 or less. 4. Favorable 3 years hard copy loss runs. <p>ALL OTHER STATES: WC not acceptable under any circumstances.</p>	74171	A	A	U
Contractors	Carpentry (NOC)	<p>No stucco operations.</p> <p>No woodworking business operations.</p> <p>Custom carpentry shop operations ('specialty' cabinets, mantelpieces, etc., that are not mass-produced products) may be considered <i>only</i> if installation is included in the risk operations. Must be discussed with your underwriter.</p> <p>Floor finishing and refinishing work not to exceed 25% of receipts.</p> <p>NEW YORK Main Line BOP risks - subcontracted work limited to 10% or less. Receipts can not exceed \$1,000,000.</p> <p>Workers Compensation coverage in CONNECTICUT and PENNSYLVANIA unless the following requirements are met:</p> <ol style="list-style-type: none"> 1. Employees must have 2-3 years' experience with the insured. 2. Three years in business 3. Experience Mod of 1.00 or less. 4. Favorable 3 years hard copy loss runs. <p>ALL OTHER STATES: WC not acceptable under any circumstances.</p>	91342	B	A	U



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Contractors	Carpentry Interior	<p>No real estate development work.</p> <p>No 'woodworking business' operations. Custom carpentry shop operations ('specialty' cabinets, mantelpieces, etc., that are not mass-produced products) may be considered only if installation is included in the risk operations, and must be discussed with your underwriter.</p> <p>Floor finishing and refinishing work not to exceed 25% of receipts.</p> <p>NEW YORK Main Line BOP risks - subcontracted work limited to 10% or less. Receipts can not exceed \$1,000,000.</p> <p>Workers Compensation coverage in CONNECTICUT and PENNSYLVANIA unless the following requirements are met:</p> <ol style="list-style-type: none"> 1. Employees must have 2-3 years' experience with the insured. 2. Three years in business 3. Experience Mod of 1.00 or less. 4. Favorable 3 years hard copy loss runs. <p>ALL OTHER STATES: WC not acceptable under any circumstances.</p>	74221	A	A	U



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Contractors	Carpentry - Shop Only (Not available as a primary class code)	<p>THIS CLASSIFICATION CANNOT BE THE PRIMARY CLASSIFICATION ON AN MLBOP POLICY. IF USED, IT MUST BE IN CONJUNCTION WITH OTHER ACCEPTABLE CLASSES.</p> <p>No 'woodworking business' operations. Custom carpentry shop operations ('specialty' cabinets, mantelpieces, etc., that are not mass-produced products) may be considered <i>only</i> if installation is included in the risk operations, and must be discussed with your underwriter.</p> <p>Floor finishing and refinishing work not to exceed 25% of receipts.</p> <p>NEW YORK Main Line BOP risks - subcontracted work limited to 10% or less. Receipts can not exceed \$1,000,000.</p> <p>Workers Compensation coverage in CONNECTICUT and PENNSYLVANIA unless the following requirements are met:</p> <ol style="list-style-type: none"> 1. Employees must have 2-3 years' experience with the insured. 2. Three years in business 3. Experience Mod of 1.00 or less. 4. Favorable 3 years hard copy loss runs. <p>ALL OTHER STATES: WC not acceptable under any circumstances.</p>	74231	B	A	U
Contractors	Carpet and Floor Covering Installation	<p>Floor finishing and refinishing work not to exceed 25% of receipts.</p> <p>Refer to 'Carpentry - interior' classification if floor covering installation exceeds 25% 'hardwood floor' installation under any circumstances.</p>	74661	B	A	B
Service	Carpet, Rug and Upholstery Cleaning - Shop only	<p>Pick-up and delivery is acceptable.</p> <p>No reupholstering or dyeing operations.</p> <p>No oriental or persian rugs.</p>	81142	B	A	A
Contractors	Carpet, Rug, Furniture or Upholstery Cleaning - On Customers Premises	No oriental or persian rugs.	74261	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Wholesale	Caskets & Coffins		42399	B	B	B
Retail	Catalog or Premium Coupon Redemption Stores		73905	A	A	A
Contractors	Ceiling or Wall Installation - Metal		74291	A	A	D
Retail	Ceramics and Pottery		59999	A	A	A
Wholesale	Ceramics and Pottery		59999	B	B	B
Retail	Cheese Shops		44529	A	A	A
Retail	China		59999	A	A	A
Wholesale	Chinaware - Household Type		59999	B	B	B
Office	Chiropractors		62131	A	A	A
Retail	Christmas Stores (Non-Seasonal)		45299	A	A	A
Institutional	Churches	This risk classification only available in Florida.	41650	B	U	U
Retail	Clock And Watch Shop with Repair	Central station alarm required.	81149	A	A	A
Retail	Clocks		71941	A	A	A
Wholesale	Clocks		71941	B	B	B
Retail	Clothing Alterations - Tailors Pressing and Repair		71961	A	A	A
Retail	Clothing or Wearing Apparel - Bridal	No consignment shops or used clothing sales.	44812	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Clothing or Wearing Apparel - Children and Infants Wear	No consignment shops or used clothing sales.	56413	A	A	A
Retail	Clothing or Wearing Apparel- Dance Supplies	No consignment shops or used clothing sales.	44819	A	A	A
Retail	Clothing or Wearing Apparel- Haberdashery and Men's Furnishings	No consignment shops or used clothing sales.	56113	A	A	A
Retail	Clothing or Wearing Apparel- Hosiery	No consignment shops or used clothing sales.	56313	A	A	A
Retail	Clothing or Wearing Apparel- Ladies and Girls- Coats, suits and dresses	No consignment shops or used clothing sales.	56214	A	A	A
Retail	Clothing or Wearing Apparel- Ladies Specialty Store	No consignment shops or used clothing sales.	56319	A	A	A
Retail	Clothing or Wearing Apparel- Ladies Undergarments and Lingerie	No consignment shops or used clothing sales.	56319	A	A	A
Retail	Clothing or Wearing Apparel -Maternity	No consignment shops or used clothing sales.	44814	A	A	A
Wholesale	Clothing or Wearing Apparel - Men's and Boys	No consignment shops or used clothing sales.	42232	B	B	B
Retail	Clothing or Wearing Apparel - Men's and Boy's Clothing (Coats, Suits)	No consignment shops or used clothing sales.	56114	A	A	A
Retail	Clothing or Wearing Apparel- Men's and Boy's Hats and Caps	No consignment shops or used clothing sales.	50333	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Clothing or Wearing Apparel- Millinery and Trimmings	No consignment shops or used clothing sales.	56311	A	A	A
Retail	Clothing or Wearing Apparel- Riding and Western Apparel	Class assumes limited sale of riding related equipment (e.g. – riding crops, spurs). No sale and/or repair of saddles and “tack”. No consignment shops or used clothing sales.	44819	A	A	A
Retail	Clothing or Wearing Apparel- Shoes	No consignment shops or used clothing sales.	56613	A	A	A
Retail	Clothing or Wearing Apparel- Sports Apparel and Accessories	No consignment shops or used clothing sales.	44819	A	A	A
Retail	Clothing or Wearing Apparel- Tailoring or Dressmaking - custom	No consignment shops or used clothing sales.	71961	A	A	A
Retail	Clothing or Wearing Apparel- Ties and Men's Accessories	No consignment shops or used clothing sales.	44815	A	A	A
Retail	Clothing or Wearing Apparel- T-shirt shops	No consignment shops or used clothing sales.	44811	A	A	A
Retail	Clothing or Wearing Apparel- -Uniforms	No consignment shops or used clothing sales.	44819	A	A	A
Wholesale	Clothing or Wearing Apparel- Women's, Children and Infants	No consignment shops or used clothing sales.	42233	B	B	B
Retail	Clothing Rental - Formal Wear	No consignment shops or used clothing sales.	71961	A	A	A
Light Manufacturing	Coffee and Tea		53374	B	A	B
Retail	Coffee, Tea and Spice Stores - No On Premises Consumption		44529	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Collectibles - Memorabilia, Coins and Stamps	Central station alarm required. Duplicate certificates of authenticity and value should be kept off-site for individual items of more than \$500. No rare coin and stamp dealers or antique shops. Specialty Inland Marine coverage should be obtained.	59992	D	A	A
Condominium	Commercial Condominiums - All Other		62002	B	B	C
Condominium	Commercial Condominiums - Office		60999	A	B	C
Condominium	Commercial Condominiums- Shopping Centers / Retail		62001	B	B	C
Retail	Communications Systems Sales	Installation, service or repair should be limited to residential and home-based businesses only. No Telephone or Cell Phone Stores or Electronics Stores permitted	12393	A	A	A
Contractors	Communications Systems Wiring (no equipment installation, service or repair)	The intent of this classification is for operations involving the laying of low-voltage wiring within buildings for use by phone, fax, audio/video systems, home entertainment systems, computer network and internet. This wiring is typically run through attics, suspended ceilings, or pedestal flooring within the building. It is not intended to apply to alarm systems wiring or installation. Additionally, the classification does not contemplate the installation of equipment combined with the wiring installation operations performed by the insured. This classification does not contemplate outside operations.	92478	B	A	B
Light Manufacturing	Computer Hardware	Central station alarm required.	51941	B	A	B
Light Manufacturing	Computer Peripheral Equipment	Central station alarm required.	51941	B	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Service	Computer Repairs	Central station alarm required. No software development	81121	B	A	A
Light Manufacturing	Computer Storage Devices	Central station alarm required	51941	B	A	B
Retail	Computer Stores	Central station alarm required. All inventory must be locked away (not kept in display cases) after hours. No software development.	51941	A	A	A
Wholesale	Computers, Peripherals & Software Distr.	Central station alarm required	42343	B	B	B
Contractors	Concrete Construction	No concrete 'mixed in transit' vehicles. Risks performing stucco operations should not be included in this risk classification group	74351	A	A	C
Office	Consultants - Business / Management	Website development by consultants shall be classified as "Consultants - Computer". No internet service providers.	41677	B	A	A
Office	Consultants - Computer (no software design)	A specific exclusion (<i>Professional Liability Exclusion - Electronic Data Processing Services And Computer Consulting Or Programming Services</i>) applies to all policies with this risk classification. Classification includes website development by consultants. No internet service providers.	41675	B	A	A
Light Manufacturing	Containers - Light Gauge Metal (no aerosol cans)		51734	B	A	B
Retail	Cookie Stores		44529	A	A	A
Light Manufacturing	Cookies and Crackers		51315	B	A	B
Retail	Cosmetic, Hair or Skin Preparation Stores		59991	A	A	A
Contractors	Counter Top Installation		91341	A	A	B
Retail	Crafts		59995	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Office	Credit and Debt Counseling		52239	C	A	A
Wholesale	Curtains & Draperies		42431	C	B	B
Retail	Curtains & Draperies		44229	B	A	A
Light Manufacturing	Cutlery and Flatware - Metal (not precious)		51999	B	A	B
Retail	Dairy Products or Butter and Egg Stores		54516	A	A	A
Wholesale	Dairy Products, Eggs, Ice Cream		54516	B	B	B
Service	Dental Laboratories		71444	A	A	A
Office	Dentists and Dental Surgeons		62121	B	A	A
Retail	Department or Discount Stores	Owner managed. No risks in unprotected frame buildings. Electrical system and all cooking appliances meet industry standards. Appliances protected by an automatic fire extinguishing system meeting NFPA #96/UL 300 standards.	51327	C	A	B
Retail	Department or Discount Stores- No Grill or DFF		45211	C	A	B
Service	Diagnostic Testing Laboratories	Not blood banks. Professional services are excluded. Pick-up and delivery of test samples is acceptable. This classification is applicable to medical, clinical, diagnostic laboratories providing medical facilities with data regarding detection, diagnosis and treatment of diseases and medical conditions, and evaluation of patient's response to treatment. Laboratory personnel perform tests on tissues, fluids and other specimens from humans; detect parasites, bacteria, viruses, drugs and poisons; interpret cell and tissue abnormalities. Diagnostic Testing Laboratories service physicians, hospitals, immediate care centers, and industrial and institutional clients.	46112	A	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Service	Diaper, Uniform and Linen Rental Services		81233	B	B	B
Light Manufacturing	Dies and Tools		59781	B	A	C
Office	Direct Mail Advertising Services	No website development permitted in this classification.	65121	A	A	A
Contractors	Door, Window, or Assembled Millwork Installation - Metal	Classification includes vinyl windows. Classification also includes garage door installation, servicing and repair (residential and light commercial only; no heavy commercial).	74421	B	A	C
Retail	Doors and Windows		44419	A	A	A
Light Manufacturing	Doors, Windows incl Trim and accessories - Metal		52134	C	A	C
Light Manufacturing	Doors, Windows incl Trim and Accessories-Not Metal or Wood		52134	B	A	B
Office	Draftsmen	No operations involving any design/build services; site management, construction management or project management services (or related administration work); or inspection services for a fee, or environmental consulting. Form BPM 3152, Exclusion - Engineers, Architects or Designers Professional Liability (where available) will be attached to all risks with this classification. This form excludes all liability coverage for professional services provided by the engineer, architect or designer in site, project or construction management; supervisory, inspection or other professional activities; or preparation or approval of maps, drawings, reports, designs, specifications, etc.	91805	B	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Light Manufacturing	Dried and Dehydrated Foods		53374	B	A	C
Contractors	Driveway, Parking Area or Sidewalk Paving (includes flat cement work)	Classification includes parking lot sweeping (parking lots only; no streets or roads). Classification also includes driveway and parking lot sealing, resealing, and line painting operations. Road plowing operations are not permitted.	74481	A	A	B
Retail	Drugstores (Optional Professional Liability)	<p>Central station alarm required.</p> <p>PROHIBITED:</p> <p>Risks that provide medical "physical examinations".</p> <p>Risks that provide blood work services.</p> <p>Risks performing buffering, mixing, blending or compounding of medicines.</p> <p>Risks that manufacture for sale their own over-the-counter drugs under the pharmacy or drugstore label.</p> <p>Risks renting medical equipment of any type. Examples include wheelchairs, walkers, CPAP/VPAP machines, portable dialysis machines, oxygen tanks and masks, etc.</p> <p>Risks engaged in or performing consulting, diagnostic, referral, or similar services, including prescribing or administering any drugs, and managing drug therapy, as required or permitted under any applicable statutes.</p> <p>ACCEPTABLE OPERATIONS:</p> <p>Risks providing flu shots or other vaccinations. However, those administering shots and/or vaccinations must provide their own professional liability coverage; it is excluded in the Main Line Businessowners policy.</p> <p>Risks which add flavorings to medicines, especially children's medications.</p> <p>Risks which grind, pulverize or otherwise reduce hard pills into powder, making it easier for patients with swallowing difficulties to take their medicines.</p>	59116	B	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Drugstores w/ Grill or DFF (optional Professional Liability)	<p>Central station alarm required.</p> <p>Owner managed.</p> <p>No risks in unprotected frame buildings.</p> <p>Electrical system and all cooking appliances meet industry standards.</p> <p>Appliances protected by an automatic fire extinguishing system meeting NFPA #96/UL 300 standards.</p> <p>PROHIBITED:</p> <p>Risks that provide medical “physical examinations”.</p> <p>Risks that provide blood work services.</p> <p>Risks performing buffering, mixing, blending or compounding of medicines.</p> <p>Risks that manufacture for sale their own over-the-counter drugs under the pharmacy or drugstore label.</p> <p>Risks renting medical equipment of any type. Examples include wheelchairs, walkers, CPAP/VPAP machines, portable dialysis machines, oxygen tanks and masks, etc.</p> <p>Risks engaged in or performing consulting, diagnostic, referral, or similar services, including prescribing or administering any drugs, and managing drug therapy, as required or permitted under any applicable statutes.</p> <p>ACCEPTABLE OPERATIONS:</p> <p>Risks providing flu shots or other vaccinations. However, those administering shots and/ or vaccinations must provide their own professional liability coverage; it is excluded in the Main Line Businessowners policy.</p> <p>Risks which add flavorings to medicines, especially children’s medications.</p> <p>Risks which grind, pulverize or otherwise reduce hard pills into powder, making it easier for patients with swallowing difficulties to take their medicines.</p>	44611	B	A	A
Retail	Dry Goods		53985	B	A	A
Wholesale	Dry Goods, Fabrics, Yarn & Piece		53985	C	B	B
Contractors	Drywall or Wallboard Installation		74511	D	A	D



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Educational and School Supplies		45121	A	A	A
Wholesale	Educational and School Supplies		42499	B	B	B
Wholesale	Electrical Apparatus, Supplies and Equipment		50813	B	B	B
Retail	Electrical Supplies		12391	A	A	A
Contractors	Electrical Work within Bldgs	Alarm work permitted up to 5% of receipts. Incidental outside wiring permitted for this risk classification.	74541	A	A	B
Wholesale	Electronic Parts & Equip.	Central station alarm required.	42369	B	B	B
Office	Employment Agencies	No daily labor suppliers, temp services or employee leasing. EPLI coverage not available for this classification.	43200	C	A	A
Service	Engraving		71842	A	A	A
Wholesale	Equipment, Fixtures or Supplies-Service and other establishments		50813	B	B	B
Contractors	Excavation	Foundations, septic systems, pond-digging, laterals (street connections) only for water and sewer. Real Estate Development work is not acceptable for this program. No water and sewer main work, equipment rental, blasting or tree removal.	94007	B	A	C
Contractors	Executive Supervisors or Superintendents	<i>This classification cannot be the primary risk classification on a BOP policy. If used, it must be in conjunction with other acceptable classes.</i>	91580	A	A	A
Wholesale	Fabric Distributors		50321	C	B	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Fabric Stores		56311	A	A	A
Restaurant	Family Style - All Other	<p>If food delivery - Auto and WC is "U".</p> <p>The term "Family Style Restaurants" means those establishments where food is ordered and served while seated. If they serve alcoholic beverages, the total percentage of sales from alcoholic beverages is 25% or less of the total receipts of the operations. If alcoholic beverage sales are 26% to 50% of the total establishment receipts, the risk must be referred to your underwriter for review of the nightlife atmosphere of the establishment. Liquor receipts greater than 50% are prohibited.</p> <p>No barbecue restaurants (refer to Program Guide for details).</p> <p>These establishments are not open past midnight (unless limited to drive-through service only), and are not in any way associated with bars, taverns, pubs, nightclubs, cabarets, discotheques, comedy clubs, or similar type exposures.</p> <p>No live entertainment, where the live entertainment is designed as the primary draw to the establishment. Those restaurant risks with one or two person musical entertainment whose sole purpose is to enhance the dining experience of the restaurant customers are considered acceptable exposures. No dance floors.</p> <p>Banquet halls must be discussed with our underwriter.</p>	16819	C	B	B
Restaurant	Family Style - Asian		16820	B	B	B
Restaurant	Family Style- Bistros, Brasseries and Cafes		09611	C	B	B
Restaurant	Family Style - Cafeteria/Buffets		09021	C	B	B
Restaurant	Family Style - Italian		16910	C	B	B
Restaurant	Family Style - Mexican		09300	B	B	B
Restaurant	Family Style - Other Ethnic Cuisine		16911	C	B	B
Restaurant	Family Style - Seafood		16915	C	B	B
Restaurant	Family Style - Steak		16917	C	B	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification			CLASS GRADE			
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Restaurant	Fast Food - All Other	<p>If food delivery - Auto and WC is "U".</p> <p>We define "Fast Food Restaurants" to mean those establishments where food is ordered from a counter or drive-through, and is paid for prior to eating. These establishments have limited table service. They may or may not serve alcoholic beverages, but if they do, the total percentage of sales from alcoholic beverages is 25% or less of the total receipts of the operations. If alcoholic beverage sales are 26% to 50% of the total establishment receipts, the risk must be referred to your underwriter for review of the nightlife atmosphere of the establishment. Liquor receipts greater than 50% are prohibited.</p> <p>No barbecue restaurants (refer to Program Guide for details).</p> <p>Eligible establishments in this risk group are not open past midnight (unless limited to drive-through service only), and are not in any way associated with bars, taverns, pubs, nightclubs, cabarets, discotheques, comedy clubs, or similar type exposures.</p> <p>This classification does not contemplate indoor or outdoor playgrounds operated by the insured in conjunction with the fast-food restaurant.</p> <p>No entertainment is contemplated in this risk classification.</p> <p>*(Note): Years in business requirement is reduced to one (1) year for those classifications indicated with an asterisk (*), provided there is only a light cooking exposure present on premises (toaster ovens; microwaves; steamers; or similar food heating devices).</p>	09001	C	B	B
Restaurant	Fast Food - Asian		09181	B	B	B
Restaurant	Fast Food - Chicken		09031	B	B	B
Restaurant	*Fast Food - Coffee Bars and Shops		09041	A	B	B
Restaurant	*Fast Food - Delicatessens, Subs and Sandwiches		09081	A	B	B
Restaurant	*Fast Food - Donut/Bagel Shops		09101	B	B	B
Restaurant	Fast Food - Drive-In (Service in Car)		09111	B	B	B
Restaurant	Fast Food - Food Courts		09251	B	B	B
Restaurant	Fast Food - Food Trucks (Auto coverage only)		N/A	U	B	U
Restaurant	Fast Food - Hamburger		09151	B	B	B
Restaurant	*Fast Food - Ice Cream, Yogurt and Malt Shops		09071	A	B	B
Restaurant	Fast Food - Mexican		09191	B	B	B
Restaurant	Fast Food - Pizza		09211	C	B	B
Restaurant	*Fast Food - Salad Bars		09231	B	B	B
Light Manufacturing	Fastener, Button, Needle and Pins -Metal		57403	B	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Fence Dealers		44419	B	A	A
Wholesale	Fence Distributors	Separately classify and rate 'Fence Erection'.	42339	C	B	C
Contractors	Fence Erection	No security fencing, guardrails, or jail fencing	74601	A	A	B
Office	Financial Planners		65121	A	A	A
Restaurant	Fine Dining – with sales of alcoholic beverages up to 50% of total sales	<p>If food delivery - Auto and WC is "U".</p> <p>The term "Fine Dining Restaurants" means those establishments where food is ordered and served while seated. They are generally considered to be of the "white tablecloth" variety, with full wait staff. They typically serve alcoholic beverages, and the total percentage of sales from alcoholic beverages is limited to 50% or less of the total receipts of the operations for this risk classification. Liquor receipts greater than 50% are prohibited.</p> <p>No barbecue restaurants (refer to Program Guide for details).</p> <p>These establishments are not open past midnight (no drive-through service associated with this classification), and are not in any way associated with bars, taverns, pubs, nightclubs, cabarets, discotheques, comedy clubs, or similar type exposures.</p> <p>No live entertainment, where the live entertainment is designed as the primary draw to the establishment. Those restaurant risks with one or two person musical entertainment whose sole purpose is to enhance the dining experience of the restaurant customers are considered acceptable exposures. No dance floors.</p> <p>Banquet halls must be discussed with your underwriter.</p>	09441	B	B	B
Wholesale	Fish or Seafood		50671	B	B	B
Retail	Fishing Equipment And Supplies	<p>Incidental sale of personal watercraft (float tubes, rafts, canoes, kayaks, row boats) and small electric or gas outboard engines is acceptable.</p> <p>Sale of portable or bracket mounted electronics is acceptable.</p> <p>No equipment rental or used products.</p>	59526	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Flag and Banner Stores		45399	A	A	A
Retail	Floor Covering, Carpet, Tile Stores		57134	B	A	A
Wholesale	Floor Covering, Carpets & Rugs Distributors		50351	C	B	B
Retail	Florists	No greenhouse operations. Nurseries are not acceptable. We define "nurseries" to be operations involving cultivating and/or gardening in connection with the growing of flowers and potted plants. It can also include the growing of bushes, shrubs and trees at the same location.	59685	A	B	B
Wholesale	Florists Distributors	No greenhouse operations. Nurseries are not acceptable. We define "nurseries" to be operations involving cultivating and/or gardening in connection with the growing of flowers and potted plants. It can also include the growing of bushes, shrubs and trees at the same location.	50381	B	B	B
Wholesale	Flowers (Artificial) Distr.		42493	B	B	B
Light Manufacturing	Foil and Leaf - Metal		56910	C	A	C
Light Manufacturing	Food Products- Not Dry (no glass containers)		53377	B	A	C
Light Manufacturing	Footwear		59005	B	A	B
Light Manufacturing	Footwear - Not plastic or rubber		59005	B	A	B
Wholesale	Footwear Distr.		42434	B	B	B
Wholesale	Fresh Fruit, Produce, or Vegetable Distributors		50391	B	B	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Wholesale	Frozen Food-Meat, Fish, Poultry or Seafood Distr.	MLBOP & Auto - Please confirm equipment maintenance agreements.	42447	B	B	B
Wholesale	Frozen Food - Packaged	MLBOP & Auto - Please confirm equipment maintenance agreements.	42442	B	B	B
Light Manufacturing	Frozen Food Products	MLBOP & Auto - Please confirm equipment maintenance agreements.	53375	B	A	C
Light Manufacturing	Fruit and Vegetable Canning	No glass containers.	16604	B	A	C
Retail	Fruit, Produce, or Vegetable Dealers		54315	A	A	A
Service	Funeral Homes or Chapels	Operations with cemeteries and mausoleums are ineligible	71865	B	A	B
Light Manufacturing	Furniture - Metal Household Type		53732	C	A	C
Light Manufacturing	Furniture -- Metal Office		53732	C	A	C
Wholesale	Furniture & Home Furnishings Distr. -Not Used		42321	D	B	B
Contractors	Furniture and Fixture Installation - Commercial		74691	A	A	B
Retail	Furniture Stores	New furniture only, refinishing minor scratches only. Good housekeeping required. Upholstery work not to exceed 10% of receipts. No "salvage" or used furniture or antiques.	57121	C	A	B
Retail	Furniture Stores - Office	New furniture only, refinishing minor scratches only. Good housekeeping required. Upholstery work not to exceed 10% of receipts. No "salvage" or used furniture or antiques.	44211	C	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Furniture Stores- Outdoor & Patio	New furniture only, refinishing minor scratches only. Good housekeeping required. Upholstery work not to exceed 10% of receipts. No "salvage" or used furniture or antiques.	57128	C	A	B
Office	General Offices- Not Otherwise Classified	No website development permitted in this classification.	65121	B	A	A
Retail	General Stores	Convenience stores and/or Grocery stores are not eligible under this classification.	59999	C	A	B
Retail	Gift Shops, Novelty, Souvenirs		59994	B	A	A
Wholesale	Gift, Novelty & Souvenir Distr.		42392	B	B	B
Light Manufacturing	Glass / Glassware		54077	C	A	C
Contractors	Glass Dealers and Glaziers		74751	B	A	C
Wholesale	Glass Sales (window, plate, mirror)		57155	B	B	B
Retail	Glass Sales, Mirrors		57155	A	A	A
Retail	Glassware		57155	A	A	A
Wholesale	Glassware - Household Type		57155	B	B	B
Retail	Golf Equipment and Pro Shops	Incidental golf lessons are acceptable. Off premises exposures reduce risk grading to B.	18206	A	A	A
Contractors	Grading of Land and Site Preparation	Site preparation for residential/light commercial construction. No equipment rental, tree removal.	95410	B	A	C
Wholesale	Groceries Distr.- Not Otherwise Classified		50481	B	B	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Hardware Stores	Including home improvement stores - Lumber storage limited to 5% of contents value. Incidental propane tank filling and power equipment repair including, but not limited to, chainsaws, lawnmowers, snowblowers. No equipment rentals	52512	B	A	A
Wholesale	Hardware, Home Improvement and Tool Distr.- Ltd. Lumber Storage	Lumber storage limited to 5% of contents value. Incidental propane tank filling and power equipment repair including, but not limited to, chainsaws, lawnmowers, snowblowers. No equipment rentals	50501	C	B	C
Wholesale	Health Foods	No products sold under own label.	13720	B	B	B
Retail	Health or Natural Food Stores - under 10,000 sq. ft	No products sold under own label.	54136	D	A	A
Wholesale	Hearing Aid - Distributors	Central station alarm required.	59974	B	B	B
Retail	Hearing Aid Stores		59974	A	A	A
Contractors	Heating - Combined HVAC	This classification includes air duct cleaning (residential and light commercial only; no heavy commercial). Not included are operations involving dryer vent cleaning (no laundromats); kitchen exhaust system cleaning - commercial (ducts, vents, hoods, traps, filters, etc.); or similar work at medical facilities of any type. LPG work less than 50% of receipts.	74781	A	A	B
Wholesale	Heating or Combined Heating and Air Cond. Equip.		50581	B	B	B
Wholesale	Hobby, Craft or Artists Supply - Distributors		50641	B	B	B
Retail	Hobby, Craft or Artists Supply Stores		59995	A	A	A
Wholesale	Home Furnishings - N.O.C. - Except Furniture	Use more specific class when appropriate (e.g. - Bedding and Linen Distr., Kitchen Accessories Distr., etc.)	50230	B	B	B
Retail	Home Improvement Stores / Building Material Dealers- Ltd. Lumber Storage	Lumber storage limited to 5% contents value. Incidental propane tank filling and power equipment repair including, but not limited to, chainsaws, lawnmowers, snowblowers. No equipment rentals.	53989	B	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Service	Hotels	<p>ELIGIBLE: (risk class not available in all states) Only limited-service, franchise hotels are eligible. In business and under current ownership and management for at least three (3) years. Interior corridor entrances only, and use of electronic card key system. Exercise rooms must be limited to guests with pass keys. All construction types - maximum three (3) stories. Three (3) year hard copy loss runs are required. Compliance with all applicable fire and life safety standards. Pools must meet all municipal, state and federal safety requirements including, but not limited to visible depth markings, drain covers, drain set shut-off systems, and safety vacuum release systems. If outdoors, pools must be enclosed with a locking gate and fence meeting applicable statutes.</p> <p>INELIGIBLE: Exterior entry hotel rooms. Motel risks are not eligible. Unprotected buildings. Buildings older than 20 years. Buildings converted from original occupancy. Seasonal operations (risks closed for more than 30 consecutive days). Resort hotels or hotels with large convention centers. Risks with bars or cocktail lounges, either inside the motel building or on adjacent insured building or location. Full scale restaurant exposures. Continental breakfast operations are acceptable. Risks with recreation vehicle facilities for overnight or extended stay use. Pools equipped with diving boards or slides. If patron transportation - Auto is a "U" Class Grade.</p>	69151	C	C	U
Contractors	House Furnishing Installations- NOC (No Upholstering)		74841	B	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Housewares - Not Otherwise Classified		44229	B	A	A
Office	Inspection and Appraisal Companies (for insurance or valuation purposes)		96317	B	A	A
Office	Insurance Agents		65121	A	A	A
Service	Interior Decorators		74871	A	A	A
Contractors	Janitorial Services	This classification also applies to operations involving window washing (exterior) - three stories or less only. No risks with contracts for mass waxing of floors. No risks with grocery store contracts. No risks servicing department store floors.	96816	A	A	B
Wholesale	Janitorial Supplies/ Building Maintenance		50651	B	B	B
Wholesale	Jewelry - Costume & Novelty Only		42394	B	B	B
Retail	Jewelry - Costume & Novelty Only		44815	A	A	A
Retail	Jewelry Stores	Central station alarm required.	59715	A	A	B
Light Manufacturing	Juice - Fruit / Vegetable		53565	B	A	C
Retail	Juice Bars		44529	B	A	A
Service	Key Cutting		56162	A	A	A
Wholesale	Kitchen Accessories Distr.		42399	B	B	B
Retail	Kitchen Accessories, including Cutlery		45399	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Light Manufacturing	Kitchen Utensils, Pots and Pans		56911	B	A	B
Light Manufacturing	Lamp Shades		56040	C	A	C
Wholesale	Lamps / Lighting		50813	B	B	B
Retail	Lamps, Lighting Fixtures		50813	A	A	A
Contractors	Landscape Gardening (includes Pesticide or Herbicide Applicators Coverage)	<p>This classification is intended for those in business to perform land beautification work, not to existing landscaping, but to new work only. Applies to risks which provide laying of top soil, tilling of existing soil, planting seeds, shrubs, trees, flower beds, and spreading of mulch and fertilizer on newly prepared surfaces.</p> <p>Operations which change the contour of the land shall be separately classified and rated as "Excavation".</p> <p>Pesticide or herbicide applicator coverage is included subject to all state, federal and local licensing requirements.</p> <p>No fertilizer and pesticide application greater than 50% of receipts, tree removal.</p>	74901	B	A	B
Contractors	Lawn and Garden Sprinkler Installation	No fertilizer and pesticide application greater than 50% of receipts, tree removal.	74961	B	A	B
Contractors	Lawn Care Services (includes Pesticide or Herbicide Applicators Coverage)	<p>This classification is intended for maintenance-type operations on existing landscaping. Applies to risks which provide services for lawn care, such as mowing, fertilizing, aeration, reseeding, edging or cleaning lawns, including removal of leaves, or preventing growth of, or killing weeds.</p> <p>Pesticide or herbicide applicator coverage is included subject to all state, federal and local licensing requirements.</p> <p>No fertilizer and pesticide application greater than 50% of receipts.</p> <p>No tree removal.</p>	97050	B	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Lawn, Gardening and Light Farming Supplies -- no greenhouse operations	No greenhouse operations. Nurseries are not acceptable. We define the "nurseries" to be operations involving cultivating and/or gardening in connection with the growing of flowers and potted plants. It can also include the growing of bushes, shrubs and trees at the same location. Incidental propane tank filling and power equipment repair including, but not limited to, chainsaws, lawnmowers, snowblowers. No equipment rentals.	59698	B	A	A
Wholesale	Lawn, Gardening and Light Farming Supplies - no greenhouse operations	No greenhouse operations. Nurseries are not acceptable. We define the "nurseries" to be operations involving cultivating and/or gardening in connection with the growing of flowers and potted plants. It can also include the growing of bushes, shrubs and trees at the same location.	50471	B	B	B
Office	Lawyers		66122	A	A	A
Light Manufacturing	Leather Goods - Personal	No tanning operations.	56202	B	A	B
Wholesale	Leather Goods & Luggage Distributors	Central station alarm required.	56992	B	B	B
Retail	Leather Products or Hide Stores	Central station alarm required.	56992	A	A	A
Light Manufacturing	Light Bulb or Tubes		56390	B	A	B
Light Manufacturing	Lighting Fixtures		56391	B	A	B
Service	Locksmiths		52512	A	A	A
Light Manufacturing	Luggage		56202	B	A	B
Wholesale	Luggage Distr. Only		42499	B	B	B
Retail	Luggage Stores		44832	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Light Manufacturing	Machine Shops	We are not a market for operations that do design work. Exceptions may be discussed with your underwriter.	97220	C	A	C
Service	Mail Box, Mailing or Packaging Stores		71837	A	A	A
Service	Mailing or Addressing Companies		71837	A	A	A
Wholesale	Marine Supply Distr. - Excl Boats and Engines	Subject to coastal binding authority and guidelines. Direct imports are not desirable and should be discussed with your underwriter.	42186	B	B	B
Light Manufacturing	Marking Devices and Stamps		57871	B	A	B
Contractors	Masonry	No stucco operations in this risk classification. NEW YORK risks - subcontracted work limited to 10% or less. Receipts cannot exceed \$1,000,000.	75521	A	A	C
Office	Massage Therapists - No Off Premises Work	Must be a member of The American Massage Therapy Assoc. or similar professional organization.	66561	A	A	A
Wholesale	Meat, Poultry or Seafood Distributors	No open pit or smoker operations on premises.	50671	B	B	B
Retail	Meat, Poultry or Seafood Stores	No open pit or smoker operations on premises.	54216	B	A	A
Retail	Meat, Poultry or Seafood Stores w/ grills or fryers	Not open past midnight. No open pit or smoker operations on premises. If grills or deep fat fryers exist, no risks in unprotected frame buildings. Electrical system and all cooking appliances meet industry standards. Appliances protected by an automatic fire extinguishing system meeting NFPA #96/UL 300 standards.	09241	B	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Office	Media Buyers	Intermediaries engaged in purchasing advertising time or space from media outlets (e.g. – TV, Radio, Internet and Print) and reselling it to advertising agencies or individual companies directly. No website development permitted in this classification.	54183	A	A	A
Service	Media Duplication	Includes conversion of media (e.g. – Tape or Film to CD or DVD). No website development permitted in this classification.	51229	A	A	A
Office	Medical Offices- Not Otherwise Classified	This classification includes nutritionist offices.	62139	A	A	A
Contractors	Metal Erection- Decorative or Artistic	No fabrication, erection, installation, service or repair of hand rails or railing systems. No structural metal work. No metal stairs work. No stand-alone welding operations.	75551	C	A	C
Light Manufacturing	Metal Goods - N.O.C.	No aerosol cans. No structural metal work. No metal stairs work.	56911	C	A	C
Light Manufacturing	Metal Goods - Stampings		56912	C	A	C
Light Manufacturing	Metal Work Shop - Decorative or Ornamental	No fabrication, manufacture, service or repair of hand rails or railing systems. No structural metal work. No metal stairs work.	59914	C	A	C
Wholesale	Milk Depots / Distr. (No Bulk Stge Tanks)	Please confirm equipment maintenance agreements.	57001	B	B	B
Wholesale	Mirrors and Glass		57155	B	B	B
Contractors	Monument Engraving and Installation	Workers Compensation not acceptable without dust collector system.	59482	A	A	A
Light Manufacturing	Monument, Tombstone and Statuary Products		59482	B	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Monuments, Tombstones & Statuary Sales		43889	A	A	A
Office	Mortgage Brokers		52231	A	A	A
Institutional	Mosques	This risk classification only available in Florida.	81311	B	U	U
Wholesale	Music - Prerecorded and Sheet		57338	B	B	B
Retail	Music Stores - pre recorded and sheet		57338	B	A	A
Retail	Musical Instrument Stores		57334	B	A	A
Service	Musical Instrument Tuning and Repairs		81149	B	A	A
Light Manufacturing	Musical Instruments	No wooden instruments.	57257	B	A	B
Wholesale	Musical Instruments		57334	B	B	B
Service	Nail Salons	Incidental tanning facilities may be eligible (subject to exclusion).	15600	B	A	A
Light Manufacturing	Nails or Spikes		57401	B	A	B
Light Manufacturing	Net Mfg. - not safety		57410	B	A	B
Retail	Newsstands		59935	A	A	A
Office	Notaries Public		54112	A	A	A
Office	Occupational Therapists		66561	A	A	A
Service	Office Machine Repair		98111	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Light Manufacturing	Office Machinery		57572	B	A	B
Wholesale	Office Machines- No Repair		50925	B	B	B
Retail	Office Machines or Appliances - No repair		50925	A	A	A
Retail	Office Supplies		45321	A	A	A
Wholesale	Optical Goods - Distributors		50721	B	B	B
Retail	Optical Goods Stores, Opticians	No lasik surgery or ophthalmology.	59954	A	A	A
Light Manufacturing	Optical Instruments and Lenses (Not contact lenses)		57600	B	A	B
Office	Optometrists		62132	A	A	A
Office	Osteopathic Physicians		66561	A	A	A
Institutional	Other Houses of Worship	This risk classification only available in Florida.	81312	B	U	U
Wholesale	Paint, Wall Coverings & Wallpaper		52322	B	B	B
Retail	Paint, Wallpaper or Wall Covering Stores		52322	A	A	A
Contractors	Painting - Exterior - Three Stories or Less (\$250 PD deductible per claim applies)	Documented procedures for the safe containment and proper disposal of all used stain and paint rags must be in place, and adhered to at all times.	75611	A	A	C
Contractors	Painting - Interior (\$250 PD deductible per claim applies)	Documented procedures for the safe containment and proper disposal of all used stain and paint rags must be in place, and adhered to at all times.	75641	A	A	C



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Wholesale	Painting, Picture or Frame		59999	B	B	B
Retail	Painting, Picture, Poster or Frame Stores		59999	A	A	A
Contractors	Paperhanging		75701	A	A	B
Light Manufacturing	Parts, Components and Accessories (electrical)		52438	C	A	C
Retail	Party Goods Store (no rental of furniture, fixtures or equipment)	No rental of furniture, fixtures or equipment. Incidental costume rentals are acceptable.	59992	B	A	A
Institutional	Parsonages or Rectories	This risk classification only available in Florida.	81314	B	U	U
Light Manufacturing	Pasta - Dry		53374	C	A	C
Light Manufacturing	Pattern / Plate Work		57808	C	A	C
Contractors	Permanent Yards - Maintenance Or Storage (Not available as a primary class code)	<i>This classification cannot be the primary risk classification on a BOP policy. If used, it must be in conjunction with other acceptable classes.</i>	74361	B	A	B
Wholesale	Pet & Pet Suppl. Distr.		42459	B	B	B
Retail	Pet and Pet Supply Stores		59997	A	A	A
Service	Pet Grooming	Not Desirable: Risks providing boarding or kennel operations; services provided primarily from mobile vehicles.	81291	A	A	C
Service	Photo finishing Labs	Need to be on public water and sewer, and must have a silver reclamation process in place.	57997	B	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Service	Photographers		71899	A	A	A
Light Manufacturing	Photographic Equipment		57998	B	A	B
Service	Photography Studios Only - Portrait		54192	A	A	A
Office	Physical Therapists		62134	A	A	A
Office	Physicians / Surgeons	This classification includes dermatologist and ophthalmologist offices.	62111	A	A	A
Service	Plant & Shrub Maintenance-Interior Landscaping		97047	A	A	A
Light Manufacturing	Plastic or Rubber Goods - Household	Sprinkler system required.	58057	C	A	C
Contractors	Plumbing - Residential or Light Commercial	LPG work must be less than 50% of receipts.	75821	C	A	B
Light Manufacturing	Plumbing Fixtures, Fittings and Trim - Ceramic/ Porcelain	No industrial, sprinkler, or boiler parts.	58095	B	A	B
Light Manufacturing	Plumbing Fixtures, Fittings and Trim - Metal	No industrial, sprinkler, or boiler parts.	58095	B	A	B
Light Manufacturing	Plumbing Fixtures, Fittings and Trim - Plastic	Sprinkler system required. No industrial, sprinkler, or boiler parts.	58095	B	A	B
Retail	Plumbing Supplies and Fixtures		16527	A	A	A
Wholesale	Plumbing Supplies and Fixtures		50741	B	B	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Office	Podiatrists		62139	A	A	A
Contractors	Power Washers - Three Stories or Less		76181	A	A	A
Retail	Precision Scientific Tools and Instruments	Typical products would include but are not limited to manual and electronic microscopes, devices for measuring, weighing, calibrating, etc.	44613	A	A	A
Light Manufacturing	Printed Circuit Boards - Assembly Only		52469	B	A	B
Service	Printing - Digital Only	No 3-D printing operations permitted. Any one piece of equipment over \$250,000 refer to underwriter.	32311	C	A	A
Service	Printing - Quick-Print Related Services	This classification includes screen printing with or without related embroidery services. No 3-D printing operations permitted.	71912	B	A	A
Wholesale	Printing & Bookbinding Supplies		50812	B	B	B
Office	Psychiatrists		62111	A	A	A
Office	Psychologists		62133	A	A	A
Office	Public Relations	No website development permitted in this classification.	65121	B	A	A
Office	Real Estate Sales - Residential		47050	B	B	B
Office	Real Estates Sales - Commercial		53121	B	B	B
Service	Recording Studios		51224	B	A	A
Wholesale	Refrigeration Equipment & Supplies		59983	B	B	B
Contractors	Refrigeration Systems - Servicing		75881	A	A	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Religious Articles and Books		45399	A	A	A
Wholesale	Religious Goods Distr.		42492	B	B	B
Condominium	Residential Condominiums - 1-2 units / bldg	No grills or open flame devices permitted on decks, porches, balconies or patios. Electric grills are permitted. Grills and open flame devices (e.g., clay chimneys, open fire pits, etc.) located near a building must be in compliance with NFPA standards regarding distance separation, and situated on noncombustible "pads". We consider a "pad" to be a separate section of concrete, located at least 10' from any residential structures at the location, and designed for use by tenants for grilling or other approved purposes. Coverage is X-wind only.	60998	C	B	C
Condominium	Residential Condominiums - 3-4 units / bldg	No grills or open flame devices permitted on decks, porches, balconies or patios. Electric grills are permitted. Grills and open flame devices (e.g., clay chimneys, open fire pits, etc.) located near a building must be in compliance with NFPA standards regarding distance separation, and situated on noncombustible "pads". We consider a "pad" to be a separate section of concrete, located at least 10' from any residential structures at the location, and designed for use by tenants for grilling or other approved purposes. Coverage is X-wind only.	62003	C	B	C
Wholesale	Roofing, Siding and Insulating Materials Distr.		42333	B	B	C
Light Manufacturing	Rubber Stamps Mfg. & Assembly	Sprinkler system required.	58759	C	A	C
Retail	Running and Track Equipment and Apparel		45111	A	A	A
Contractors	Septic Tank Cleaning	No cleaning of heavy commercial, industrial, municipal or institutional septic systems.	75971	C	A	C



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Contractors	Septic Tank Installation, Service or Repair	No installation of heavy commercial, industrial, municipal or institutional septic systems.	98806	A	A	C
Wholesale	Sewing Machine Distributors		57223	B	B	B
Light Manufacturing	Sewing Machines -- Household		58904	B	A	B
Contractors	Sheet Metal Work -- Shop Only	<i>This classification cannot be the primary risk classification on a BOP policy. If used, it must be in conjunction with other acceptable classes.</i>	58922	A	A	B
Light Manufacturing	Sheet Metal Work - Shop Only		58922	B	A	B
Retail	Ship Chandler Stores - No Boat/Engine Repair or Stge.	Subject to coastal binding authority and guidelines.	45399	A	A	A
Service	Shoe Repair Shops		71926	A	A	A
Contractors	Siding, Gutter and Downspout Installation- Other Than Wood - Three Stories or Less		76031	D	A	D
Contractors	Sign Installation and Repair - Three Stories or Less (No Billboards)		98993	B	A	B
Contractors	Sign Painting and Lettering - Interior (\$250 PD deductible per claim applies)		76061	B	A	B
Light Manufacturing	Signs - Electrical		59057	B	A	B
Retail	Soccer Equipment and Apparel		45111	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Specialty Foods	No products sold under own label.	44529	C	A	A
Office	Speech Therapists		66561	A	A	A
Retail	Sporting Goods-Ltd. Firearms or Ammunition; Incl. Ltd. Snow Skis	<p>Central station alarm required.</p> <p>Incidental sale and installation of ski bindings is acceptable when performed by factory trained and certified technicians.</p> <p>This class assumes each store sells a broad range of products rather than specializing in a particular product. (e.g. – Gun Shops, Ski Shops or SCUBA “Dive Shops” are not acceptable).</p> <p>Very limited product demonstration.</p> <p>No rentals, used products, lessons or sponsored events.</p>	18206	B	A	B
Retail	Sporting Goods - Ltd. Firearms or Ammunition; No Snow Skis	<p>Central station alarm required.</p> <p>This class assumes each store sells a broad range of products rather than specializing in a particular product. (e.g. – Gun Shops, Ski Shops or SCUBA “Dive Shops” are not acceptable).</p> <p>Very limited product demonstration.</p> <p>No rentals, used products, lessons or sponsored events.</p>	18206	B	A	B
Retail	Sporting Goods-No Firearms or Ammunition; Incl. Ltd. Snow Skis	<p>Central station alarm required.</p> <p>Incidental sale and installation of ski bindings is acceptable when performed by factory trained and certified technicians.</p> <p>This class assumes each store sells a broad range of products rather than specializing in a particular product. (e.g. – Gun Shops, Ski Shops or SCUBA “Dive Shops” are not acceptable).</p> <p>Very limited product demonstration.</p> <p>No rentals, used products, lessons or sponsored events.</p>	59526	A	A	A
Retail	Sporting Goods-No Firearms or Ammunition; No Snow Skis	<p>Central station alarm required.</p> <p>This class assumes each store sells a broad range of products rather than specializing in a particular product. (e.g. – Gun Shops, Ski Shops or SCUBA “Dive Shops” are not acceptable).</p> <p>Very limited product demonstration.</p> <p>No rentals, used products, lessons or sponsored events.</p>	59526	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Wholesale	Sporting Goods Distr. - No Firearms or Ammunition	Central station alarm required. Direct imports are not desirable and should be discussed with your underwriter.	42391	B	B	B
Light Manufacturing	Springs - Light Gauge		59975	B	A	B
Retail	Stationery or Paper Products Stores		59435	A	A	A
Wholesale	Stationery, Card or Paper Products Distributors		59435	B	B	B
Office	Stenography, Typing, Court Reporting and Word Processing		56149	A	A	A
Office	Stockbrokers		52312	A	A	A
Light Manufacturing	Stone Cutting and Polishing (excl Gems)		59482	B	A	B
Retail	Strip Shopping Centers - not enclosed malls (min. 5 stores and 25,000 sq ft of parking area)	Min 5 stores and 25,000 sq ft of parking area. Incl incidental occupancy by owner (for building operations.) Any restaurant exposure must meet restaurant requirements, except in business 3 years and minimum 3 years at recent location. Refer to restaurant requirements. No risks engaging in any trash incineration.	67635	C	B	C
Office	Surveying / Mapping Service	Limited "underground" services for utility easements, etc., are acceptable. No aerial, marine, mine or geophysical surveying or mapping.	99471	B	B	C
Contractors	Swimming Pool Servicing - private residence only (no major repairs)		99505	B	A	A
Institutional	Synagogues	This risk classification only available in Florida.	81313	B	U	U



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Office	Tax Preparation Services		54121	A	A	A
Service	Taxidermist Services - Shop only	Quality of housekeeping is key to Main Line BOP acceptability. Proper personal protection (e.g. – gloves, masks) is key to Workers Compensation acceptability. For Workers compensation, no use of Arsenic.	71976	B	A	B
Light Manufacturing	Telecommunications Equipment		59695	B	A	B
Office	Telemarketing and Research Services	No website development permitted in this classification. No unsolicited contact or spamming.	56142	B	A	A
Contractors	Television or Radio Service	No antennae or tower work.	99650	A	A	A
Retail	Tennis Equipment and Apparel		45111	A	A	A
Office	Ticket Agencies		65121	A	A	A
Wholesale	Tile Sales		59999	B	B	B
Contractors	Tile, Stone, Marble - Interior		76121	A	A	C
Office	Title Abstract and Settlement		54119	A	A	A
Retail	Toy Stores		59998	B	A	A
Wholesale	Toy, Hobby Goods & Supplies Distr.	Direct imports are not desirable and should be discussed with your underwriter.	42392	B	B	B
Office	Travel Agencies (No Tours Conducted)		56151	B	A	A
Wholesale	Trophy Distr.		42399	B	B	B
Retail	Trophy Stores		59996	A	A	A



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Light Manufacturing	Umbrellas		59889	C	A	C
Retail	Vacuum Cleaner Sales and Service w/ Central Installation		44311	B	A	A
Retail	Vacuum Cleaner Sales and Service w/o Central Installation		44311	B	A	A
Retail	Variety Stores	Convenience stores and/or Grocery stores are not eligible under this classification.	59999	C	A	B
Retail	Venetian Blinds and Window Shades Stores		44229	B	A	A
Office	Veterinarians	Practice must be limited to the general treatment of household pets. Not Desirable: Treatment of horses or livestock. Specialty practices such as pet psychology, dermatology, organ transplants, etc. Emergency-only operations. Refer to Pet Grooming for specific requirements if risk involves those operations. Optional Professional Liability coverage available.	99851	A	A	B
Retail	Video Stores		57338	C	A	A
Service	Videographers		85071	A	A	A
Light Manufacturing	Watch, Clock and Parts		51889	B	A	B
Service	Watch, Clock or Jewelry repair	Central station alarm required.	71941	A	A	A
Light Manufacturing	Water Bottling		59926	B	A	C
Contractors	Water Softening Equipment Installation		99948	A	A	A
Wholesale	Wig Distr.		51999	B	B	B



NOTE: Workers Compensation coverage not available in IDAHO, MONTANA, OREGON, WASHINGTON for any risk classification				CLASS GRADE		
PROGRAM	CLASS DESCRIPTION	CLASSIFICATION UNDERWRITING COMMENTS	CLASS CODE	ML BOP	COMM'L AUTO	WORK COMP
Retail	Wigs & Toupee Shops		59993	B	A	A
Wholesale	Window Shades & Blinds		42322	B	B	B
Light Manufacturing	Women's Handbags and Purses		56202	B	A	B
Office	X-Ray or Imaging Laboratories	No mobile laboratories. NOTE: Please provide details relating to post-loss contingency planning, including replacement equipment and/or alternate facilities.	62151	B	A	A
Retail	Yarn Shops		45113	A	A	A



**MAIN
STREET
AMERICA**
INSURANCE



©2023 Main Street America Insurance. All rights reserved. Insurance is underwritten by eight member companies and one affiliate of Main Street America Insurance: NGM Insurance Company, Old Dominion Insurance Company, Main Street America Assurance Company, MSA Insurance Company, Grain Dealers Mutual Insurance Company, Main Street America Protection Insurance Company, Spring Valley Mutual Insurance Company, Austin Mutual Insurance Company and Midvale Indemnity Company (affiliate). Products not available in all states.

msainurance.com