

2013 COMMERCIAL UNDERWRITING GUIDE



Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Abrasive or Abrasive Products Manufacturing	GL	50017	P	P	P	P	P	P	P
Abrasive or Abrasive Products Manufacturing - Artificial	GL	50015	P	P	P	P	P	P	P
Abrasive Wheel Manufacturing	GL	50010	P	P	P	P	P	P	P
Accounting Services	BOP	65121	4	4	6	_	5	4	4
Adhesive Manufacturing	GL	50045	P	P	P	P	P	P	P
Adhesive Tape Manufacturing	GL	50047	P	P	P	P	P	P	P
Adult Daycare - NFP	GL	40005	P	P	P	P	P	P	P
Adult Daycare - OTR NFP	GL	40006	P	P	P	P	P	P	P
Advertising and Relegated Services	BOP	65121	4	4	6	_	5	4	4
Advertising and Related Services Comments:	Company approval required and MAY REQUIRE pre-inspection								
Advertising Sign Companies - Outdoor	GL	90089	8	8	8	3	4	6	8
Advertising Sign Companies- Outdoors Comments:	Company approval required and MAY REQUIRE pre-inspection								
Aerosol Container Manufacturing	GL	51001	P	P	P	P	P	P	P
Aerosol Containers - Filling or Charging for Others	GL	51005	P	P	P	P	P	P	P
Agricultural Equipment and Machinery	GL	NA	8	8	8	8	8	8	8
Agricultural Equipment and Machinery Comments:	Refer to more specific classification								
Air Conditioning Equipment - Dealers or Distributors Only	GL	10010	5	4	7	5	5	6	6
Air Conditioning Equipment - Dealers or Distributors Only	BOP	59999	5	4	7	5	5	6	6
Air Conditioning Equipment Manufacturing	GL	51116	9	5	9	9	4	4	4
Air Conditioning Equipment Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Air Conditioning Systems or Equipment - Dealers or Distributors and installation, servicing or repair	GL	91111	7	6	6	7	5	5	7
Air Conditioning Systems or Equipment - Dealers or Distributors and installation, servicing or repair	CT	91111	7	6	6	7	5	5	7
Aircraft or Aircraft Parts Manufacturing	GL	51201	P	P	P	P	P	P	P
Airport Control Towers - Not Operated Exclusively by the Federal Aviation Administration	GL	40020	P	P	P	P	P	P	P
Airport Runway or Warming Apron Paving or Repaving, Surfacing Resurfacing or Scraping	GL	91125	P	P	P	P	P	P	P
Airports - Commercial	GL	40010	P	P	P	P	P	P	P
Airports - Lessees of Portions of Airports Engaged in the Sale of Aircraft or accessories, service or repair of aircraft or pilot instruction	GL	40026	P	P	P	P	P	P	P
Airports - Private	GL	40015	P	P	P	P	P	P	P

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Alarm Manufacturing - Burglar	GL	51205	5	5	P	P	4	3	5
Alarm Manufacturing - Fire or Smoke	GL	51206	5	5	P	P	4	3	5
Alarms - Security Systems - Monitoring	GL	91130	P	P	P	P	P	P	P
Alarm and Alarm Systems-installation, servicing or repair	GL	91127	7	6	P	P	4	3	4
Alcohol Manufacturing - Not Beverage	GL	51210	P	P	P	P	P	P	P
Ambulance Service, First Aid or Rescue Squads - NFP	GL	40032	P	P	P	P	P	P	P
Ambulance Service, First Aid or Rescue Squads - OTR NFP	GL	40031	P	P	P	P	P	P	P
Ammunition Manufacturing	GL	51211	P	P	P	P	P	P	P
Amusement Centers	GL	10015	P	P	P	P	P	P	P
Amusement Devices	GL	40040	P	P	P	P	P	P	P
Amusement Devices - Operated in Connection with Carnivals or Fairs - NFP	GL	40042	P	P	P	P	P	P	P
Amusement Devices - Operated in Connection with Carnivals or Fairs -OTR NFP	GL	40041	P	P	P	P	P	P	P
Amusement Parks	GL	10020	P	P	P	P	P	P	P
Analytical Chemists	GL	91135	P	P	P	P	P	P	P
Anhydrous Ammonia Dealers and Distributors	GL	10036	P	P	P	P	P	P	P
Animals - Draft	GL	40045	P	P	P	P	P	P	P
Animals - Saddle - For Rent	GL	40046	P	P	P	P	P	P	P
Animals - Saddle - Private	GL	40047	P	P	P	P	P	P	P
Antique Stores	GL	10026	6	5	5	5	6	6	6
Antique Stores	BOP	59325	6	5	5	5	6	6	6
Apartment Buildings	GL	60010	6	5	10	6	5	10	5
Requirements: Supplemental application and minimum \$1,000 property deductible	Company approval required and MAY REQUIRE pre-inspection								
Apartment Buildings - 4 families or fewer, with mercantile or office occupancy	BOP	65142	6	5	10	6	5	10	5
Requirements: Supplemental application and minimum \$1,000 property deductible	Company approval required and MAY REQUIRE pre-inspection								
Apartment Buildings - 4 families or fewer, with no mercantile or office occupancy	BOP	65141	6	5	10	6	5	10	5
Requirements: Supplemental application and minimum \$1,000 property deductible	Company approval required and MAY REQUIRE pre-inspection								
Apartment Buildings - Garden	GL	60011	6	5	10	6	5	10	5

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Requirements: Supplemental application and minimum \$1,000 property deductible	Company approval required and MAY REQUIRE pre-inspection								
Apartment Buildings - over 4 families with mercantile or office occupancy	BOP	65133	6	5	10	6	5	10	5
Requirements: Supplemental application and minimum \$1,000 property deductible	Company approval required and MAY REQUIRE pre-inspection								
Apartment Buildings - over 4 families with no mercantile or office occupancy	BOP	65132	6	5	10	6	5	10	5
Requirements: Supplemental application and minimum \$1,000 property deductible	Company approval required and MAY REQUIRE pre-inspection								
Apartment Buildings or Hotels - Time Sharing - Four Stories or More	GL	60013	P	P	P	P	P	P	P
Apartment Buildings or Hotels - Time Sharing - Less than Four Stories	GL	60012	P	P	P	P	P	P	P
Apartment Hotels - Four Stories or More	GL	60016	P	P	P	P	P	P	P
Apartment Hotels - Less Than Four Stories	GL	60015	P	P	P	P	P	P	P
Appliance and Accessories Installation, Servicing or Repair - Commercial	GL	91150	6	5	7	7	4	3	5
Appliance Distributors - Household Type	GL	10040	6	5	5	6	5	3	5
Appliance Distributors - Household Type	BOP	50081	6	5	5	6	5	3	5
Appliance Stores - Household Type - Radio, TV or Compact Disk Players	GL	10042	6	5	5	6	6	3	6
Appliance Stores - Household Type - Radio, TV or Compact Disk Players	GL	50061	6	5	5	6	6	3	6
Appliances and Accessories Installation, Servicing or Repair - commercial	BOP	71212	6	6	6	6	4	3	5
Appliances and Accessories Installation, Servicing or Repair - Household	BOP	71212	6	6	6	6	4	3	5
Appliances and Accessories Installation, Servicing or Repair - Household	GL	91155	6	6	6	6	4	3	5
Appliances and Accessories Installation, Servicing or Repair - Household	CT	91155	6	6	5	5	4	3	5
Appliances and Accessories Manufacturing - Commercial Gas	GL	51220	P	P	P	P	P	P	P
Appliances and Accessories Manufacturing - Commercial Not Gas	GL	51221	7	5	10	10	5	5	5
Appliances and Accessories Manufacturing - Commercial - Not Gas - Comments	Company approval required and MAY REQUIRE pre-inspection								
Appliances and Accessories Manufacturing - Household - Gas	GL	51222	P	P	P	P	P	P	P

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Appliances and Accessories Manufacturing - Household - Not Gas	GL	51224	7	5	10	10	5	5	5
Appliances and Accessories Manufacturing - Household - Not Gas - Comments:	Company approval required and MAY REQUIRE pre-inspection								
Arcades (See Amusement Classifications)	GL	NA	P	P	P	P	P	P	P
Archery Ranges - Indoor	GL	10052	P	P	P	P	P	P	P
Archery Ranges - Other than Indoor	GL	10054	P	P	P	P	P	P	P
Arenas - Sports (See Exhibition Classifications)	GL	NA	P	P	P	P	P	P	P
Armored Car Service Companies	GL	91160	P	P	P	P	P	P	P
Army and Navy Stores	GL	10060	5	5	7	9	7	8	7
Army and Navy Stores	BOP	53983	5	5	7	9	7	8	7
Art Galleries - NFP	GL	10066	4	5	5	6	9	6	9
Art Galleries - Comments:	Theft alarm system required								
Art Galleries - NFP	BOP	84112	4	5	5	6	9	6	9
Art Galleries - Comments:	Theft alarm system required								
Art Galleries - OTR NFP	GL	10065	4	5	5	6	9	6	9
Art Galleries - Comments:	Theft alarm system required								
Art Galleries - OTR NFP	BOP	84112	4	5	5	6	9	6	9
Art Galleries - Comments:	Theft alarm system required								
Asbestos Goods Manufacturing	GL	51230	P	P	P	P	P	P	P
Asphalt or Tar Distilling or Refining	GL	51240	P	P	P	P	P	P	P
Asphalt Works	GL	51241	P	P	P	P	P	P	P
Athletic Games Sponsored by the Insured - NFP	GL	40061	P	P	P	P	P	P	P
Athletic Games Sponsored by the Insured - OTR NFP	GL	40059	P	P	P	P	P	P	P
Athletic or Sports Contests - in Buildings - Lessees NFP	GL	40064	P	P	P	P	P	P	P
Athletic or Sports Contests - in Buildings - Lessees OTR NFP	GL	40063	P	P	P	P	P	P	P
Athletic Programs - Amateur - NFP	GL	40065	P	P	P	P	P	P	P
Athletic Programs - Amateur - OTR NFP	GL	40066	P	P	P	P	P	P	P
Athletic Teams - Professional or Semi-Professional	GL	40069	P	P	P	P	P	P	P
Auctioneers - Livestock - Sales Conducted Away From the Insured's Premises	GL	91175	P	P	P	P	P	P	P
Auctioneers - Sales Conducted Away From the Insured's Premises	BOP	59999	6	5	7	8	6	8	5
Auctioneers - Sales Conducted Away From the Insured's Premises Comments:	Company approval required and MAY REQUIRE pre-inspection								

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Auctioneers - Sales Conducted Away From the Insured's Premises	GL	91177	6	5	7	8	6	8	5
Auctioneers - Sales Conducted Away From the Insured's Premises Comments:	Company approval required and MAY REQUIRE pre-inspection								
Auctions - On Premises Owned or Operated by the Insured	BOP	59999	6	5	7	8	8	8	5
Auctions - On Premises Owned or Operated by the Insured Comments:	Company approval required and MAY REQUIRE pre-inspection								
Auctions - On Premises Owned or Operated by the Insured	GL	91179	6	5	7	8	8	8	5
Auctions - On Premises Owned or Operated by the Insured Comments:	Company approval required and MAY REQUIRE pre-inspection								
Auditoriums	GL	NA	9	5	9	—	8	7	5
Auditoriums Comments:	Company approval required and MAY REQUIRE pre-inspection								
Automobile Dismantling	GL	91190	P	P	P	P	P	P	P
Automobile Manufacturing or Assembling	GL	51255	P	P	P	P	P	P	P
Automobile Parts and Supplies - Distributors	GL	10070	5	7	5	7	6	3	2
Automobile Parts and Supplies - Distributors Comments	Theft alarm system required			Company Approval Required for Machine Shop Operation					
Automobile Parts and Supplies - Distributors	BOP	50111	5	7	5	7	6	3	2
Automobile Parts and Supplies - Distributors Comments	Theft alarm system required			Company Approval Required for Machine Shop Operation					
Automobile Parts and Supplies - Stores	GL	10071	5	7	5	6	6	3	2
Automobile Parts and Supplies - Stores Comments	Theft alarm system required			Company Approval Required for Machine Shop Operation					
Automobile Parts and Supplies - Stores	BOP	55313	5	7	5	6	6	3	2
Automobile Parts and Supplies - Stores Comments	Theft alarm system required			Company Approval Required for Machine Shop Operation					
Automobile Quick Lubrication Services	GL	10072	10	10	10	10	10	10	10
Automobile Quick Lubrication Services Comments:	Company approval required and MAY REQUIRE pre-inspection								
Automobile Quick Lubrication Services LRO	BOP	10072	10	10	10	10	10	10	10
Automobile Renting or Leasing Companies	GL	60035	P	P	P	P	P	4	5
Automobile Renting or Leasing Companies LRO	BOP	60035	P	P	P	P	P	4	5
Automobile Repair or Service Shops	GL	10073	10	10	10	10	10	5	5
Automobile Repair or Service Shops Comments:	Company approval required and MAY REQUIRE pre-inspection								
Automobile Repair Shops - Self Service	GL	10075	P	P	P	P	P	P	P

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Automobile Rustproofing	GL	10073	9	7	6	8	5	5	5
Automobile Rustproofing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Automobile Sales	GL	NA	P	P	P	P	P	P	P
Automobile Storage - Not Parking Garages	GL	NA	P	P	P	P	P	P	P
Automobile, Bus or Truck Parts Manufacturing - Brakes or Brake Linings	GL	51251	P	P	P	P	P	P	P
Automobile, Bus or Truck Parts Manufacturing - Not Operating Parts	GL	51252	9	9	9	P	7	9	9
Automobile, Bus or Truck Parts Manufacturing - Not Operating Parts Comments:	Company approval required and MAY REQUIRE pre-inspection								
Automobile, Bus or Truck Parts Manufacturing - Operating Parts	GL	51253	P	P	P	P	P	P	P
Automobile, Bus or Truck Parts Manufacturing - Passenger Restraining Devices	GL	51254	P	P	P	P	P	P	P
Automobile, Buses & Truck Body Manufacturing	GL	51250	P	P	P	P	P	P	P
Automobile, Buses & Truck Body Manufacturing	GL	51250	P	P	P	P	P	P	P
Baby Food Manufacturing	GL	51305	P	P	P	P	P	P	P
Baby Food Manufacturing In Glass Containers	GL	51300	P	P	P	P	P	P	P
Bakeries	GL	10100	5	5	5	6	3	6	5
Bakeries Distributors - no baking on premises	BOP	50141	5	5	5	6	3	6	5
Bakeries Retail - no baking on premises	BOP	54606	5	5	5	6	3	6	5
Bakeries Retail - with baking on premises	BOP	71311	5	7	3	8	3	7	5
Bakery Plants	GL	51315	5	7	3	8	3	5	5
Bakery Plants Comments: If large silos present, change to Prohibited	Company approval required and MAY REQUIRE pre-inspection								
Barber or Beauty Shop Supplies - Distributors	GL	10111	5	4	5	7	4	5	4
Barber or Beauty Shop Supplies - Distributors	BOP	50171	5	4	5	7	4	5	4
Barber Shops	GL	10113	4	5	5	6	2	5	—
Barber Shops	BOP	71332	4	5	5	6	2	5	—
Bars and Taverns	GL	16817	P	P	P	P	P	P	P
Bars and Taverns	GL	16818	P	P	P	P	P	P	P
Bathhouses or Bathing Pavilions	GL	10120	P	P	P	P	P	P	P
Battery Manufacturing - Dry Cell	GL	51330	P	P	P	P	P	P	P
Battery Manufacturing - Wet Cell or Storage	GL	51333	P	P	P	P	P	P	P
Battery Manufacturing - Wet Cell or Storage	GL	51333	P	P	P	P	P	P	P
Bazaars - Operated by the Insured NFP	GL	10132	5	6	8	8	8	8	—

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Bazaars - Operated by the Insured NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Bazaars - Operated by the Insured - OTR than NFP	GL	10130	5	6	8	8	8	8	—
Bazaars - Operated by the Insured - OTR than NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Beach Chairs and Umbrellas - Rented to Others	GL	10133	P	P	P	P	P	P	P
Beaches - Bathing - Commercially Operated	GL	10135	P	P	P	P	P	P	P
Beaches - Bathing - Not Commercially Operated	GL	40072	P	P	P	P	P	P	P
Bearing Manufacturing	GL	51340	P	P	P	P	P	P	P
Beauty Parlors and Hair Styling Salons	GL	10115	6	5	5	6	2	6	—
Beauty Parlors and Hair Styling Salons	BOP	71952	6	5	5	6	2	6	—
Bed & Breakfast	BOP	45192 B	10	7	7	7	7	7	7
Beer, Ale or Malt Liquor Manufacturing - In Bottles	GL	51350	P	P	P	P	P	P	P
Beer, Ale or Malt Liquor Manufacturing - In Cans	GL	51351	P	P	P	P	P	P	P
Beer, Ale or Malt Liquor Manufacturing - Not Bottled or Canned	GL	51352	P	P	P	P	P	P	P
Beverage Bottler - Soft Drinks - Carbonated - In Cans or Plastic Bottles	GL	51355	P	P	P	P	P	P	P
Beverage Bottler - Soft Drinks - Carbonated - In Glass Bottles	GL	51356	P	P	P	P	P	P	P
Beverage Bottler - Soft Drinks - In Metal Cylinders	GL	51358	10	10	9	10	10	10	10
Beverage Bottler - Soft Drinks - In Metal Cylinders Comments:	Company approval required and MAY REQUIRE pre-inspection								
Beverage Bottler - Soft Drinks - In Paper Containers	GL	51358	10	10	9	10	10	10	10
Beverage Bottler - Soft Drinks - In Metal Cylinders Comments:	Company approval required and MAY REQUIRE pre-inspection								
Beverage Bottler - Soft Drinks - Not Carbonated - In Bottles or Cans	GL	51359	10	10	10	10	10	10	10
Beverage Bottler - Soft Drinks - In Metal Cylinders Comments:	Company approval required and MAY REQUIRE pre-inspection								
Beverage Distributors - Alcoholic Other Than Beer - No Direct Importing	GL	10140	10	10	10	10	10	10	10
Beverage Distributors - Alcoholic Other Than Beer - No Direct Importing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Beverage Distributors - Non-Alcoholic and Beer - No Direct Importing	GL	10141	9	8	5	5	7	3	9
Beverage Distributors - Non-Alcoholic and Beer - No Direct Importing Comments:	Theft alarm system required								
Beverage Stores - Liquor and Wine	GL	10145	P	P	P	P	P	P	P

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Beverage Stores - Liquor and Wine LRO	BOP	59215	10	10	10	10	10	10	10
Beverage Stores - Soft Drinks and Beer	GL	10146	7	8	5	5	7	3	8
Beverage Stores - Soft Drinks and Beer Comments	Theft alarm system required								
Beverage Stores - Soft Drinks and Beer	BOP	54446	7	8	5	5	7	3	8
Beverage Stores - Soft Drinks and Beer Comments	Theft alarm system required								
Bicycle Manufacturing - Not Motorized	GL	51370	6	5	P	P	5	4	5
Bicycle Manufacturing - Not Motorized Comment:	Company approval required and MAY REQUIRE pre-inspection								
Bicycle Stores - Rental - LRO	BOP	10151	10	10	10	10	10	10	10
Bicycle Stores - Sales and Servicing	GL	10150	6	5	6	9	6	3	6
Bicycle Stores - Sales and Servicing	BOP	59505	6	5	6	9	6	3	6
Bicycles - Rented to Others	GL	10151	P	P	P	P	P	P	P
Billiard or Pool Halls	GL	10160	P	P	P	P	P	P	P
Billiard or Pool Table Manufacturing	GL	51380	7	5	5	5	3	9	8
Billiard or Pool Table Manufacturing Comments	Company approval required and MAY REQUIRE pre-inspection								
Bingo Games In Public Halls or Theaters - Commercially Operated	GL	40075	P	P	P	P	P	P	P
Blacksmithing	GL	91200	P	P	P	P	P	P	P
Blasting Operations	GL	91210	P	P	P	P	P	P	P
Blood Banks - NFP	GL	40102	P	P	P	P	P	P	P
Blood Banks - OTR NFP	GL	40101	P	P	P	P	P	P	P
Boarding or Rooming Houses	GL	61000	P	P	P	P	P	P	P
Boat Dealers	GL	10101	P	P	P	P	P	P	P
Boat or Ship Building - Inboard or Inboard/Outboard	GL	51400	P	P	P	P	P	P	P
Boat or Ship Building - Without Motors	GL	51401	P	P	P	P	P	P	P
Boat Repair and Servicing	GL	91235	P	P	P	P	P	P	P
Boat Storage and Moorage	GL	10105	P	P	P	P	P	P	P
Boat Yards or Marinas - Public	GL	10107	P	P	P	P	P	P	P
Boats - Motor or Sail - Not For Rent	GL	40115	—	—	7	—	—	—	—
Boats - Motor or Sail - Rented To Others	GL	10117	P	P	P	P	P	P	P
Boats - Non-Owned Over 26 feet	GL	40140	—	—	7	—	—	—	—
Boats - Not For Rent	GL	40117	—	—	7	—	—	—	—
Boats - Rented To Others	GL	10119	P	P	P	P	—	—	—

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Boats, Canoes or Rowboats - For Rent - Not Equipped With Motors	GL	10110	P	P	P	P	P	P	P
Boats, Canoes or Rowboats - Not For Rent - Not Equipped With Motors	GL	40111	—	—	7	—	—	—	—
Boiler Inspection, Installation, Cleaning or Repair	GL	91250	P	P	P	P	P	P	P
Bolt, Nut, Rivet, Screw or Washer Manufacturing	GL	51500	8	5	8	9	5	9	5
Bolt, Nut, Rivet, Screw or Washer Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Bone, Horn and Ivory Products - Retail	BOP	59999	7	7	7	7	8	7	7
Bookbinding - NFP	GL	51517	9	5	5	6	6	9	3
Bookbinding - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Bookbinding - OTR NFP	GL	51516	9	5	5	6	6	9	3
Bookbinding - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Bookbinding and Printing Supplies - Retail	BOP	50812	9	5	5	6	6	9	3
Bookbinding and Printing Supplies - Retail Comments:	Company approval required and MAY REQUIRE pre-inspection								
Bookbinding and Printer Supplies - Distributor	BOP	50201	9	5	5	6	6	9	3
Bookkeeping Services	BOP	65121	4	4	6	—	5	4	4
Books and Magazine Stores - New (No Used) - NFP	GL	10205	4	5	5	5	5	6	6
Books and Magazine Stores - New (No Used) - OTR NFP	GL	10204	4	5	5	5	5	6	6
Books and Magazine Stores - New (No Used)	BOP	59425	4	5	5	5	5	6	6
Bottle and Jar Manufacturing - Glass - For Use Under pressure - Non-Returnable	GL	51551	P	P	P	P	P	P	P
Bottle and Jar Manufacturing - Glass - For Use Under Pressure - Returnable	GL	51552	P	P	P	P	P	P	P
Bottle and Jar Manufacturing - Glass -Not for Use Under Pressure	GL	51550	P	P	P	P	P	P	P
Bottle and Jar Manufacturing - Plastic - Non-returnable	GL	51553	P	P	P	P	P	P	P
Bottle and Jar Manufacturing - Plastic - Returnable	GL	51554	P	P	P	P	P	P	P
Bowling Lanes	GL	10220	8	5	9	7	8	9	6
Bowling Lanes Comments:	Company approval required and MAY REQUIRE pre-inspection								
Boxes or Containers Manufacturing - Corrugated or Fiberboard	GL	51575	7	5	3	6	2	9	3
Boxes or Containers Manufacturing - Corrugated or Fiberboard Comments:	Company approval required and MAY REQUIRE pre-inspection								
Boxes or Containers Manufacturing - Wood	GL	51576	7	5	3	6	2	9	3

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Boxes or Containers Manufacturing - Wood Comments: Company approval required	Company approval required and MAY REQUIRE pre-inspection								
Boy or Girl Scout Councils	GL	41001	P	P	P	P	P	P	P
Brick Manufacturing	GL	51600	8	7	5	8	4	4	5
Brick Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Bridge or Elevated Highway Construction - Concrete	GL	91266	P	P	P	P	P	P	P
Bridge or Elevated Highway Construction - Iron or Steel Erection	GL	91265	P	P	P	P	P	P	P
Brush or Broom Manufacturing	GL	51613	8	5	5	6	3	8	6
Brush or Broom Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Builders Risk	GL		8	8	8	8	8	8	8
Building Material Dealers - Other than Secondhand Materials	GL	10255	7	7	7	10	5	8	3
Building Material Dealers - Other than Secondhand Materials Comments: No lumberyards or sawmills	Company approval required and MAY REQUIRE pre-inspection								
Building Material Dealers - Other than Secondhand Materials	BOP	52114	7	7	7	10	5	8	3
Building Material Dealers - Other than Secondhand Materials Comments: No lumberyards or sawmills	Company approval required and MAY REQUIRE pre-inspection								
Building Material Distributors	GL	10257	7	7	7	10	5	8	3
Building Material Distributors - Comments: No lumberyards or sawmills	Company approval required and MAY REQUIRE pre-inspection								
Building Materials Dealers - Secondhand Materials	GL	10256	P	P	P	P	P	P	P
Building or Premises - Bank or Office - Premises Occupied by Employees of the Insured - NFP	GL	61225	5	5	6	—	5	4	4
Building or Premises - Bank or Office - Premises Occupied by Employees of the Insured NFP Comments	Company approval required and MAY REQUIRE pre-inspection								
Building or Premises - Bank or Office - Premises Occupied by Employees of the Insured - OTR NFP	GL	61224	5	5	6	—	5	4	4
Building or Premises - Bank or Office - Premises Occupied by Employees of the Insured OTR NFP Comments	Property mgr exclusion may be required								
Building Structures - Raising or Moving	GL	91280	P	P	P	P	P	P	P
Buildings or Premises - Bank and Other Financial Institutions	GL	61223	5	8	7	1	10	4	6
Buildings or Premises - Bank and Other Financial Institutions Comments	Company approval required and MAY REQUIRE pre-inspection								

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Buildings or Premises - Bank and Other Financial Institutions	BOP	65121	5	8	7	1	10	4	6
Buildings or Premises - Bank and Other Financial Institutions Comments	Company approval required and MAY REQUIRE pre-inspection								
Buildings or Premises - Bank or Office - Mercantile or Mfg LRO - NFP	GL	61216	6	5	6	—	5	5	—
Buildings or Premises - Bank or Office - Mercantile or Mfg LRO NFP Comments	Property mgr exclusion may be required								
Buildings or Premises - Bank or Office - Mercantile or Mfg LRO - OTR NFP	GL	61212	6	5	6	—	5	5	—
Buildings or Premises - Bank or Office - Mercantile or Mfg LRO OTR NFP Comments	Property mgr exclusion may be required								
Buildings or Premises - Bank or Office - Mercantile or Mfg -Maintained by the Insured LRO - NFP	GL	61218	8	5	6	—	5	5	—
Buildings or Premises - Bank or Office - Mercantile or Mfg -Maintained by the Insured LRO - NFP Comments:	Property mgr exclusion may be required								
Buildings or Premises - Bank or Office - Mercantile or Mfg -Maintained by the Insured LRO - OTR NFP	GL	61217	8	5	6	—	5	5	—
Buildings or Premises - Bank or Office - Mercantile or Mfg -Maintained by the Insured LRO - OTR NFP Comments	Property mgr exclusion may be required								
Buildings or Premises - Office - NFP	GL	61227	4	4	6	—	5	4	4
Buildings or Premises - Office - NFP Comments	Company approval required and MAY REQUIRE pre-inspection								
Buildings or Premises - Office -OTR NFP	GL	61226	4	4	6	—	5	4	4
Buildings or Premises - Office -OTR NFP Comments	Property mgr exclusion may be required								
Business Services NOC (except personal care)	BOP	65121	5	5	6	—	5	4	4
Business Services NOC (except personal care) Comments:	Company approval required and MAY REQUIRE pre-inspection								
Bus Manufacturing or Assembly or Reconstruction	GL	51625	P	P	P	P	P	P	P
Bus Stations or Terminals	GL	41210	P	P	P	P	P	P	P
Buttons or Fasteners Manufacturing	GL	51666	8	5	8	9	5	9	5
Buttons or Fasteners Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Cable Installation in Conduits or Subways	GL	91302	P	P	P	P	P	P	P
Cable or Subscription Television Companies	GL	91315	9	9	9	9	4	4	9
Cable or Wire Manufacturing	GL	NA	P	P	P	P	P	P	P
Cafes - Limited Cooking	BOP	09011	8	5	9	7	8	8	4
Cafes - Limited Cooking Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Cafes	BOP	09001	8	5	9	7	8	8	4
Cafes - Comments	Restaurant Underwriting Guidelines apply- contact the underwriter								
Cafeteria Style-Buffer	BOP	09021	8	5	9	7	8	8	4
Cafeteria Style-Buffer Comments	Restaurant Underwriting Guidelines apply- contact the underwriter								
Caisson or Cofferdam Work - Foundations for Buildings	GL	91324	P	P	P	P	P	P	P
Caisson or Cofferdam Work - Not Foundations for Buildings	GL	91325	P	P	P	P	P	P	P
Camera and Photographic Equipment Stores	GL	10309	4	5	5	4	6	3	6
Camera and Photographic Equipment Stores Comments	Theft alarm system required								
Camera and Photographic Equipment Stores	BOP	59955	4	5	5	4	6	3	6
Camera and Photographic Equipment Stores	Theft alarm system required								
Camper Bodies or Camper Trailers Manufacturing	GL	51702	P	P	P	P	P	P	P
Camper Manufacturing - Self Powered	GL	51703	P	P	P	P	P	P	P
Camper or Travel Trailer Sales Agencies	GL	10315	P	P	P	P	8	6	6
Campgrounds - NFP	GL	10332	P	P	P	P	P	P	P
Campgrounds - OTR NFP	GL	10331	P	P	P	P	P	P	P
Camps - For Profit	GL	41421	P	P	P	P	P	P	P
Camps - Not For Profit	GL	41422	P	P	P	P	P	P	P
Can Manufacturing - Metal	GL	51734	8	7	6	8	5	7	4
Can Manufacturing - Metal Comments:	Company approval required and MAY REQUIRE pre-inspection								
Candle Manufacturing	GL	51741	P	P	P	P	P	P	P
Candy or Confectionery Products Manufacturing	GL	51752	5	7	3	8	3	5	5
Candy or Confectionery Products Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Candy or Confectionery Stores	GL	10352	5	5	5	6	3	6	5
Candy or Confectionery Stores	BOP	54446	5	5	5	6	3	6	5
Car Washes - Automatic	GL	10367	8	7	7	6	6	3	6
Car Washes - Other than Self-Service	GL	10367	8	7	7	6	6	3	6
Car Washes - Self-Service	GL	10368	5	8	2	6	3	3	6
Car Washes - Self-Service	GL	10368	5	8	2	6	3	3	6
Car Washes Auto Detailing	GL	10369	5	8	2	6	3	3	6
Carbon Paper or Inked Ribbon Manufacturing	GL	51767	7	5	5	7	5	9	5
Carbon Paper or Inked Ribbon Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM	
Carnival or Circus Companies	GL	10375	P	P	P	P	P	P	P	
Carnivals or Circuses in Tents - Sponsor's Risk Only NFP	GL	10381	P	P	P	P	P	P	P	
Carnivals or Circuses in Tents - Sponsor's Risk Only OTR NFP	GL	10380	P	P	P	P	P	P	P	
Carnivals Outside - Sponsor's Risk Only - NFP	GL	10379	P	P	P	P	P	P	P	
Carnivals Outside - Sponsor's Risk Only - OTR NFP	GL	10378	P	P	P	P	P	P	P	
Carpentry - Construction of Residential Properties Not Exceeding Three Stories	GL	91340	7	6	7	7	3	6	6	
Carpentry - Construction of Residential Properties Not Exceeding Three Stories Comments: Homebuilders - max of 20 homes per year	Framing contractors are Prohibited		Roofing only in conjunction with additions or new construction					Limited to 50% subbed		
Carpentry - Interior	GL	91341	7	6	7	7	3	6	6	
Carpentry Interior - Comments	Framing contractors are Prohibited		Roofing only in conjunction with additions or new construction					Limited to 50% subbed		
Carpentry - Interior	CT	91341	7	6	7	7	3	6	6	
Carpentry Interior - Comments	Framing contractors are Prohibited		Roofing only in conjunction with additions or new construction					Limited to 50% subbed		
Carpentry - NOC	GL	91342	7	6	7	7	3	6	6	
Carpentry - NOC Comments	Framing contractors are Prohibited		Roofing only in conjunction with additions or new construction					Limited to 50% subbed		
Carpentry - NOC	CT	91342	7	6	7	7	3	6	6	
Carpentry - NOC Comments	Framing contractors are Prohibited		Roofing only in conjunction with additions or new construction					Limited to 50% subbed		
Carpentry - Shop Only	GL	91343	8	6	4	7	3	9	6	
Carpentry - Shop Only Comments	Framing contractors are Prohibited		Roofing only in conjunction with additions or new construction					Limited to 50% subbed		
Carpet or Rug Manufacturing	GL	51777	8	6	4	8	3	10	5	
Carpet or Rug Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection									
Carpet, Rug or Upholstery Cleaning - Shop Only	GL	11007	5	7	5	5	3	7	5	
Carpet, Rug, Furniture or Upholstery Cleaning - on Customer's Premises	GL	91405	10	7	7	5	3	5	5	
Carpet, Rug, Furniture or Upholstery Cleaning - on Customer's Premises Comments:	Mandatory \$250 PD liability deductible applies									

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Carpet, Rug, Furniture or Upholstery Cleaning - on Customer's Premises	CT	91405	10	7	7	5	3	5	5
Catalog or Premium Coupon Redemption Stores	GL	11020	5	5	5	5	5	5	5
Catalog or Premium Coupon Redemption Stores	BOP	73905	5	5	5	5	5	5	5
Caterers	GL	11039	7	7	7	8	6	7	4
Caulking Compounds, Putty or Similar Products Manufacturing	GL	51790	P	P	P	P	P	P	P
Caves - Tourist Attraction	GL	41510	P	P	P	P	P	P	P
Ceiling or Wall Installation - Metal	GL	91436	8	5	5	6	5	5	4
Ceiling or Wall Installation - Metal	CT	91436	8	5	5	6	5	5	4
Cellophane and Cellophane Products Manufacturing	GL	51796	P	P	P	P	P	P	P
Cellophane and Cellophane Products Manufacturing	GL	51796	P	P	P	P	P	P	P
Cement or Plaster Manufacturing - Bulk	GL	51809	P	P	P	P	P	P	P
Cement, Concrete Mix or Plaster Manufacturing - Packaged	GL	51808	P	P	P	P	P	P	P
Cemeteries - Profit / Non-profit - NFP	GL	41604	5	5	5	3	3	3	5
Cemeteries - Profit / Non-profit - NFP Comments: No coverage for professional liability									
Cemeteries - Profit / Non-profit - OTR NFP	GL	41603	5	5	5	3	3	3	5
Cemeteries - Profit / Non-profit - NFP Comments: No coverage for professional liability									
Ceramics - Retail Only	GL	NA	7	5	5	5	5	7	5
Ceramics - Retail Only Comments	Kiln MAY REQUIRE pre-inspection								
Ceramics - Retail Only	BOP	59999	7	5	5	5	5	7	5
Ceramics - Retail Only Comments	Kiln MAY REQUIRE pre-inspection								
Chairs - Rented to Others	GL	11052	P	P	P	P	P	P	P
Charcoal or Coal Briquette Manufacturing	GL	51833	P	P	P	P	P	P	P
Chemical Distributors	GL	11101	P	P	P	P	P	P	P
Chemical Manufacturing - Household	GL	51855	P	P	P	P	P	P	P
Chemical Manufacturing - Household - Primarily Toxic or Presenting a Health Hazard	GL	51857	P	P	P	P	P	P	P
Chemical Manufacturing - Household - Primarily Flammable, Explosive or Reactive	GL	51856	P	P	P	P	P	P	P
Chemical Manufacturing - Household - Toxic and Either Flammable, Explosive or Reactive	GL	51854	P	P	P	P	P	P	P
Chemical Manufacturing Commercial or Industrial	GL	51850	P	P	P	P	P	P	P
Chemical Manufacturing Commercial or Industrial - Primarily Flammable, Explosive, or Reactive	GL	51852	P	P	P	P	P	P	P
Chemical Manufacturing Commercial or Industrial - Primarily Toxic or Presenting a Health Hazard	GL	51853	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Chemical Manufacturing Commercial or Industrial - Toxic and Either Flammable, Explosive or Reactive	GL	51851	P	P	P	P	P	P	P
Children's Playcenter - Indoor	GL	11120	P	P	P	P	P	P	P
Chimney Cleaning	GL	91481	P	P	P	P	2	4	4
Chimney Cleaning Comments:	Company approval required and MAY REQUIRE pre-inspection								
China, Porcelain or Earthenware Manufacturing	GL	51869	7	5	5	5	5	7	5
China, Porcelain or Earthenware Manufacturing Comments: Company approval required	Company approval required and MAY REQUIRE pre-inspection								
Churches or Other Houses of Worship	GL	41650	P	P	P	P	P	P	P
Clay or Shale Digging	GL	91507	P	P	P	P	P	P	P
Clay Products Manufacturing	GL	51877	9	5	5	9	5	7	5
Clay Products Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Cleaning or Renovating - Outside Surfaces of Buildings - No Sandblasting or Acid Washing	GL	91523	9	5	9	9	4	4	6
Cleaning or Renovating - Outside Surfaces of Buildings - No Sandblasting or Acid Washing Comments	Company approval required and MAY REQUIRE pre-inspection								
Clock Manufacturing	GL	51889	6	5	5	5	5	9	4
Clock Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Clothing Manufacturing	GL	51896	P	5	3	8	5	8	5
Clothing Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Clothing or Wearing Apparel Distributors	GL	11126	5	5	5	5	5	7	5
Clothing or Wearing Apparel Distributors	BOP	50231	5	5	5	5	5	7	5
Clothing or Wearing Apparel Stores - NFP	GL	11128	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores - OTR than NFP	GL	11127	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores- Ladies and Girls (Coats, Suits and Dresses)	BOP	56214	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Children's and Infant Wear	BOP	56413	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Haberdashery and Men's Furnishings	BOP	56113	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Hosiery	BOP	56313	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Ladies Specialty Stores	BOP	56319	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Ladies Undergarments and Lingerie	BOP	56312	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Men's and Boys Clothing (Coats & Suits)	BOP	56114	5	5	5	5	6	6	5

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Clothing or Wearing Apparel Stores-Men's and Boys Clothing (Coats & Suits) Comments:	Theft alarm system required								
Clothing or Wearing Apparel Stores-Men's and Boys' Hats and Caps	BOP	50333	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Millinery and Trimmings	BOP	56311	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Shoes-Ladies, Men's and Children's	BOP	56613	5	5	5	5	6	6	5
Clothing or Wearing Apparel Stores-Wigs	BOP	59993	5	5	5	5	6	6	5
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - No liquor / No Weekly Dances - NFP	GL	41668	7	7	8	8	8	5	4
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - No liquor / No Weekly Dances - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - No liquor / No Weekly Dances - OTR NFP	GL	41667	7	7	8	8	8	5	4
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased - No liquor / No Weekly Dances - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Clubs - Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes - NFP	GL	41670	7	7	6	6	5	5	4
Clubs - Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Clubs - Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes - OTR NFP	GL	41669	7	7	6	6	5	5	4
Clubs - Country or Golf	GL	11138	9	5	9	8	7	8	6
Clubs - Country or Golf Comments:	Company approval required and MAY REQUIRE pre-inspection								
Clubs - Horseback Riding - No Commercial Instructions	GL	41664	P	P	P	P	P	P	P
Clubs - Racquet Sports and Handball	GL	41665	9	5	10	10	5	5	4
Clubs - Racquet Sports and Handball Comments:	Company approval required and MAY REQUIRE pre-inspection								
Clubs - Swimming	GL	41666	P	P	P	P	5	5	5
Coffee Bars or Shops	BOP	09041	8	5	9	7	8	8	4
Coffee Bars or Shops Comments:	Company approval required and MAY REQUIRE pre-inspection								
Coffins or Caskets Manufacturing	GL	51900	8	5	5	5	5	9	5

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Coin, Stamp or Rare Book Dealers or Distributors	GL	11155	5	5	6	9	9	6	8
Coin, Stamp or Rare Book Dealers or Distributors Comments	Theft alarm system required								
Coke Manufacturing	GL	51909	P	P	P	P	P	P	P
Collectibles and Memorabilia Stores-Retail	BOP	59992	6	5	5	6	6	3	6
Color or Pigment Preparation	GL	51919	P	P	P	P	P	P	P
Commissary Work	GL	91547	P	P	P	P	P	P	P
Commission Merchants - Produce	GL	45993	9	8	7	P	5	5	5
Commission Merchants - Produce Comments:	Company approval required and MAY REQUIRE pre-inspection								
Communications Equipment Installation - Industrial or Commercial	GL	91551	9	9	9	9	5	5	5
Communications Equipment Installation - Industrial or Commercial Comments:	Company approval required and MAY REQUIRE pre-inspection								
Communications or Recording Systems or Equipment Manufacturing - Industrial or Commercial	GL	51926	P	P	P	P	P	P	P
Communications or Recording Systems or Equipment Manufacturing - Other than Industrial or Commercial	GL	51927	7	5	5	9	6	6	6
Communications or Recording Systems or Equipment Manufacturing - Other than Industrial or Commercial Comments:	Company approval required and MAY REQUIRE pre-inspection								
Community Recreational Facilities - Not Operated by Government Agency	GL	41678	P	P	P	P	P	P	P
Composition Goods Manufacturing - Not Floor Covering Comments:	GL	51934	7	5	5	8	5	7	5
Composition Goods Manufacturing - Not Floor Covering	Company approval required and MAY REQUIRE pre-inspection								
Computer Consulting or Programming	GL	41675	P	P	P	P	P	P	P
Computer Consulting or Programming Services	BOP	65121	6	5	10	10	6	3	6
Computer Consulting or Programming and Computer Consulting or Programming Services Comments	Company approval required and MAY REQUIRE pre-inspection								
Computer Data Processing - Operations	GL	43151	P	P	P	P	P	P	P
Computer Data Processing - Time Share	GL	43152	P	P	P	P	P	P	P
Computer Manufacturing (Now Prohibited)	GL	51941	P	P	P	P	P	P	P
Computer Service or Repair	GL	91555	P	P	P	P	P	P	P
Computer Services Lessors Risk Only	BOP	65121	6	5	8	8	6	3	6
Computer Software Manufacturing - Pre-packaged	GL	51942	P	P	P	P	P	P	P
Computer Stores	BOP	57326	6	5	5	6	6	3	6

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Computer Stores Comment: Company approval required and MAY REQUIRE pre-inspection									
Concession Stands/Snack bars	BOP	09051	8	5	9	7	8	8	4
Concession Stands/Snack bars Comments: Company approval required and MAY REQUIRE pre-inspection									
Concession Stands/Snack bars - Limited Cooking	BOP	09061	8	5	9	7	8	8	4
Concession Stands/Snack bars - Limited Cooking Comments: Restaurant Underwriting Guidelines apply- contact the underwriter									
Concessionaires	GL	11168	6	5	6	6	5	5	6
Concessionaires - Checkroom, Shoeshine, or Toilet Concessions in Hotels, Restaurants Railroad Stations Etc	GL	11167	5	5	6	P	5	5	—
Concrete Construction	GL	91560	9	9	9	9	9	9	9
Concrete Construction Comments: Company approval required and MAY REQUIRE pre-inspection									
Concrete Construction-Residential and Light Commercial	CT	91560	6	6	6	6	6	6	6
Concrete Mixed-in-Transit	GL	51956	P	P	P	P	P	P	P
Concrete or Cement Distributing Towers-rented to others-install repair or remove	GL	91562	P	P	P	P	P	P	P
Concrete or plaster products mfg - not structural	GL	51957	P	6	10	10	5	5	4
Concrete or plaster products mfg - not structural comments: Company approval required and MAY REQUIRE pre-inspection									
Concrete or plaster products mfg - pre-stressed	GL	51958	P	P	P	P	P	P	P
Concrete or plaster products mfg - structural	GL	51959	P	P	P	P	P	P	P
Condominiums - commercial- bank, mercantile, manufacturing or office (association risk only)	GL	62000	7	5	6	—	5	6	4
Condominiums - Commercial - Warehouses - Mfg or Private (Association Risk only)	GL	62002	7	5	6	—	5	6	4
Condominiums - Commercial Shopping Centers (Association Risk Only)	GL	62001	6	5	6	—	5	5	5
Condominiums - Residential (Association Risk Only)	GL	62003	6	5	6	—	5	5	5
Condominiums - Residential (Association Risk Only) Comments: Property mgr exclusion may be required Company approval required if property limit exceeds \$5 mm									
Condominium Association Residential	BOP	69145	6	5	6	—	5	5	5
Condominium Association Residential Comments: Property mgr exclusion may be required Company approval required if property limit exceeds \$5 mm									
Condominium Association Office	BOP	60999	4	4	6	—	5	4	4
Conduit Construction for Cables or Wires	GL	91577	7	6	9	5	4	4	7
Consignment Stores or Household Furnishings	BOP	45331	9	6	8	8	4	6	6
Consignment Stores or Household Furnishings Comments: Company approval required and MAY REQUIRE pre-inspection									
Consultants - NOC	GL	41677	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Contact Lenses Manufacturing	GL	51960	P	P	P	P	P	P	P
Contractors - Other than Construction-Related Work	GL	91591	P	P	P	P	P	P	P
Contractors - See Specific Contractor Classifications	GL	94444	—	—	—	—	—	—	—
Contractors - Sub-contracted Work in Connection with Bridge, Tunnel or Elevated Street or Highway Construction or Repair	GL	91588	P	P	P	P	P	P	P
Contractors - Sub-contracted Work in Connection with Building Construction Reconstruction or Repair or Erection - one or two family dwellings	GL	91583	8	5	7	7	6	7	6
Contractors - Sub-contracted Work in Connection with Building Construction, Reconstruction, Repair or Erection Apartment or Office Buildings over 4 stories	GL	91582	9	5	8	9	8	8	6
Contractors - Sub-contractors Work in Connection with Construction, Reconstruction Erection of Buildings - For Industrial Use	GL	91584	9	8	7	9	5	7	7
Contractors - Sub-contractors Work in Connection with Construction, Reconstruction, Erection or Repair - No Buildings	GL	91581	P	P	P	P	P	P	P
Contractors - Sub-contractors Work in Connection with Construction, Reconstruction, Repair or Erection of Buildings	GL	91585	9	8	7	9	5	7	7
Contractors - Sub-contractors Work in Connection with Oil and Gas Field Construction, Reconstruction or Repair	GL	91586	P	P	P	P	P	P	P
Contractors - Sub-contractors Work in Connection with Pipeline (other than oil or gas) or Communication or Power Line Construction, Reconstruction or Repair	GL	91587	P	P	P	P	P	P	P
Contractors - Sub-contractors Work in Connection with Street or Highway Construction or Repair - Not Elevated	GL	91589	P	P	P	P	P	P	P
Contractors Equipment - Cranes, Derricks, Power Shovels and Equipment Incidental Thereto - rented to others with operators	GL	11201	P	P	P	P	P	P	P
Contractors Equipment - Cranes, Derricks, Power Shovels and Equipment Incidental Thereto - rented to others without operators	GL	11202	P	P	P	P	P	P	P
Contractors Equipment - Earth Moving Equipment Other Than Cranes, Derricks and Power Shovels - Rented to Others with Operators	GL	11205	P	P	P	P	P	P	P
Contractors Equipment - Earth Moving Equipment Other than Cranes, Derricks and Power Shovels - Rented to Others Without Operators	GL	11206	P	P	P	P	P	P	P
Contractors Equipment - Excluding Automobiles - Rented to Others With Operators	GL	11207	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Contractors Equipment - Excluding Automobiles - Rented to Others Without Operators	GL	11208	P	P	P	P	P	P	P
Contractors Equipment - Hod or Materials Platform Hoists and Equipment Incidental Thereto - Rented to Others with Operators	GL	11209	P	P	P	P	P	P	P
Contractors Equipment - Hod or Materials Platform Hoists and Equipment Incidental Thereto - Rented to Others without Operators	GL	11210	P	P	P	P	P	P	P
Contractors Equipment - Ladders, Scaffolds, Scaffolding, Sidewalks, Bridges, Towers and Equipment Incidental Thereto - rented to others	GL	11211	P	P	P	P	P	P	P
Contractors Equipment - Ladders, Scaffolds, Scaffolding, Sidewalks, Bridges, Towers and Equipment Incidental Thereto - Rented to Others - Installation, Repair or Removal Operations Only	GL	11212	P	P	P	P	P	P	P
Contractors Equipment - Steam Boilers, Compressors, Air Pressure Tanks, Pneumatic Tools and Equipment Incidental Thereto - Rented to Others With Operators	GL	11213	P	P	P	P	P	P	P
Contractors Equipment - Steam Boilers, Compressors, Air Pressure Tanks, Pneumatic Tools and Equipment Incidental Thereto - Rented to Others Without Operators	GL	11214	P	P	P	P	P	P	P
Contractors Equipment Dealers - Ladders, Excluding Hoists, Scaffolds or Towers	GL	11203	P	P	P	P	P	P	P
Contractors Equipment Dealers - Ladders, Hoists, Scaffolds or Towers	GL	11204	P	P	P	P	P	P	P
Contractors Executive Supervisors or Executive Superintendents	GL	91580	P	P	P	P	P	P	P
Contractors Permanent Yards - Maintenance or Storage of Equipment or Material	GL	91590	9	9	9	—	9	9	9
Contractors Permanent Yards - Maintenance or Storage of Equipment or Material Comments:	Company approval required and MAY REQUIRE pre-inspection								
Contractors-Lessors Risk Only	BOP	65121	5	5	6	—	5	4	4
Convalescent Homes (Includes Health Care Facilities - Convalescent & Nursing Homes)	GL	44429	P	P	P	P	P	P	P
Convalescent Homes (Includes Health Care Facilities - Convalescent & Nursing Homes)	GL	44430	P	P	P	P	P	P	P
Convenience Food Stores	BOP	09321	9	9	9	9	9	9	9
Convenience Food Stores Comments:	Company approval required			24 hour convenience stores are ineligible					
Convenience Food Stores	GL	18435	9	9	9	9	9	9	9
Convenience Food Stores Comments:	Company approval required			24 hour convenience stores are ineligible					
Convenience Food/Gasoline Stores	BOP	09321	9	9	9	9	9	9	9
Convenience Food/Gasoline Stores Comments:	Company approval required			24 hour convenience stores are ineligible					

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Convenience Food/Gasoline Stores	GL	18435	9	9	9	9	9	9	9
Convenience Food/Gasoline Stores Comments:	Company approval required		24 hour convenience stores are ineligible						
Conventions - (Sponsor's Risk Only) - NFP	GL	41673	P	P	P	P	P	P	P
Conventions - (Sponsor's Risk Only) - OTR NFP	GL	41672	P	P	P	P	P	P	P
Convents or Monasteries	GL	41680	P	P	P	P	P	P	P
Copying and Duplicating Services - Retail	GL	11222	4	5	5	3	3	4	3
Copying and Duplicating Services - Retail	BOP	71877	4	5	5	3	3	4	3
Cosmetic, Hair or Skin Preparation Stores	GL	11234	5	5	9	9	7	4	—
Cosmetic, Hair or Skin Preparation Stores	BOP	59991	5	5	9	9	7	4	—
Cosmetics Manufacturing	GL	51970	P	P	P	P	P	P	P
Cotton Batting, Wadding or Waste Manufacturing	GL	51982	P	P	P	P	P	P	P
Cotton Compressing	GL	51985	P	P	P	P	P	P	P
Cotton Gin Operations	GL	51986	P	P	P	P	P	P	P
Cotton Gin Operations - Other than those Performed for a Fee per Bale	GL	41679	P	P	P	P	P	P	P
Cotton or Wool Merchants	GL	11248	7	7	5	7	5	P	P
Crematories - NFP	GL	41697	6	5	5	5	7	6	4
Crematories - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Crop Spraying - By Contractors	GL	91606	P	P	P	P	P	P	P
Cutlery (Not Powered) and Flatware Manufacturing	GL	51999	7	5	4	7	4	6	6
Cutlery (Not Powered) and Flatware Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Dairy Products Manufacturing	GL	52002	7	6	5	9	5	4	8
Dairy Products Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Dairy Products or Butter and Egg Stores	BOP	54516	6	5	6	6	4	4	5
Dairy Products or Butter and Egg Stores - NFP	GL	11259	6	5	6	6	4	4	5
Dairy Products or Butter and Egg Stores - OTR NFP	GL	11258	6	5	6	6	4	4	5
Dam or Reservoir Construction	GL	91618	P	P	P	P	P	P	P
Dam, Levee or Dike - Existence Hazard Only	GL	41700	P	P	P	P	P	P	P
Dance Halls or Ballrooms - NFP	GL	11274	P	P	P	P	P	P	P
Dance Halls or Ballrooms - OTR NFP	GL	11273	P	P	P	P	P	P	P
Dance Instruction Studio Lessors Risk Only	BOP	71399	7	7	7	7	7	5	7
Day Care Centers - All Kinds - NFP	GL	41716	P	P	P	P	P	P	P
Day Care Centers - All Kinds - OTR NFP	GL	41715	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Debris Removal - Construction Site	GL	91629	P	P	P	P	P	P	P
Delicatessens	GL	11288	6	5	6	6	5	6	4
Delicatessens Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Delicatessens	BOP	54116	6	5	6	6	5	6	4
Delicatessens Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Delicatessens and Sandwich Shops	BOP	09071	8	5	9	7	8	8	4
Delicatessens and Sandwich Shops Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Delicatessens and Sandwich Shops - Limited Cooking	BOP	09081	8	5	9	7	8	8	4
Delicatessens and Sandwich Shops - Limited Cooking Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Dental Laboratories	GL	12014	4	5	4	5	6	5	4
Dental Laboratories	GL	12014	4	5	4	5	6	5	4
Dental Laboratories	BOP	71444	4	5	4	5	6	5	4
Department or Discount Stores	GL	12356	5	5	8	4	7	8	4
Detective or Investigative Agencies - Private	GL	91636	P	P	P	P	P	6	5
Detergent Manufacturing	GL	52076	P	P	P	P	P	P	P
Detergent Manufacturing - Household	GL	52075	P	P	P	P	P	P	P
Dextrine Manufacturing	GL	52109	P	P	P	P	P	P	P
Diagnostic Testing Laboratories	GL	46112	P	P	P	P	P	P	P
Diamond Manufacturing - Industrial -	GL	50017	P	P	P	P	P	P	P
Die Casting Manufacturing	GL	52137	9	6	6	10	7	8	7
Die Casting Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Dike, Levee or Revetment Construction	GL	91641	P	P	P	P	P	P	P
Discount Houses	BOP	53315	6	5	5	6	6	3	6
Distillation or Extraction	GL	52150	6	8	4	9	6	7	6
Distillation or Extraction Comments: Requires pre-approval for quoting	Company approval required and MAY REQUIRE pre-inspection								
Distributing - Oil Terminals, LPG Tank Farms	GL	NA	P	P	P	P	P	P	P
Distributors - Food or Drink	GL	12361	8	6	4	5	6	6	7
Distributors - Food or Drink Comments:	Company approval required and MAY REQUIRE pre-inspection								
Distributors - No Food or Drink	GL	12362	8	6	4	8	6	5	6
Distributors - No Food or Drink Comments:	Company approval required and MAY REQUIRE pre-inspection								
Diving - Marine	GL	91666	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Dock Operations - Coal, Grain or Ore	GL	91722	P	P	P	P	P	P	P
Donut Shops	BOP	09091	8	5	9	7	8	8	4
Donut Shops Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Donut Shops - Limited Cooking	BOP	09101	8	5	9	7	8	8	4
Door or Window Manufacturing - Other than Wood	GL	52134	8	5	5	7	5	8	6
Door or Window Manufacturing - Other than Wood Comments:	Company approval required and MAY REQUIRE pre-inspection								
Door or Window Manufacturing - Wood	GL	52315	P	P	P	P	P	P	P
Door, Window or Assembled Millwork Installation - Metal	GL	91746	5	5	5	5	5	5	4
Door, Window or Assembled Millwork Installation - Metal	CT	91746	5	5	5	5	5	5	4
Dormitories - Other than School Dormitories are included in the governing class	GL	NA	P	P	P	P	P	P	P
Draftsmen	GL	91805	4	5	4	4	5	4	4
Drawbridges - Existence Hazard Only	GL	43007	P	P	P	P	P	P	P
Dredging	GL	92055	P	P	P	P	P	P	P
Dredging - Gold - Endless Bucket or Ladder Type	GL	92053	P	P	P	P	P	P	P
Dredging - Gold - Floating Dragline Type	GL	92054	P	P	P	P	P	P	P
Drilling - Other than Water	GL	92101	P	P	P	P	P	P	P
Drilling - Water	GL	92102	9	8	9	9	5	5	9
Drilling - Water Comments:	Company approval required and MAY REQUIRE pre-inspection								
Drive-Ins/Service in Car	BOP	09111	8	5	9	7	8	8	4
Drive-Ins/Service in Car Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Drive-Ins/Service in Car - Limited Cooking	BOP	09121	8	5	9	7	8	8	4
Driveway, Parking Area or Sidewalk - Paving or Repaving	GL	92215	7	6	6	7	5	5	8
Driveway, Parking Area or Sidewalk - Paving or Repaving Comments:	No Street or Road Work								
Driveway, Parking Area or Sidewalk - Paving or Repaving	CT	92215	7	6	6	7	5	5	8
Driveway, Parking Area or Sidewalk - Paving or Repaving Comments:	No Street or Road Work								
Drug Distributors	GL	12373	P	P	P	P	P	P	P
Drug Distributors	BOP	50291	P	P	P	P	P	P	P
Drug Manufacturing - Biological Products	GL	52341	P	P	P	P	P	P	P
Drug Stores	BOP	09131	8	5	9	7	8	8	4
Drug Stores - Limited Cooking	BOP	09141	8	5	9	7	8	8	4

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Drug, Medicine or Pharmaceutical Preparations Mfg - for Animal Use	GL	52342	P	P	P	P	P	P	P
Drug, Medicine or Pharmaceutical Preparations Mfg - Other than for Animal use	GL	52343	P	P	P	P	P	P	P
Drugstores	GL	12375	4	6	6	6	6	6	4
Drugstores - No Counter or Table Service for Beverage or Food	GL	12374	4	6	6	6	6	6	4
Drugstores - No Counter or Table Service for Beverage or Food	BOP	59116	4	6	6	6	6	6	4
Drums or Containers Manufacturing - Metal	GL	52401	8	5	5	10	4	4	4
Drums or Containers Manufacturing - Metal Comments:	Company approval required and MAY REQUIRE pre-inspection								
Drums or Containers Manufacturing - Plastic	GL	52402	P	P	P	P	P	P	P
Dry Goods Dealers - Retail (Including Fabrics, Yarn and Piece Goods)	BOP	53985	4	5	4	4	5	8	4
Dry Goods Dealers - Retail (Including Fabrics, Yarn and Piece Goods)	GL	NA	4	5	4	4	5	8	4
Drywall or Wallboard Installation - No EIFS work	GL	92338	P	10	10	10	10	10	10
Drywall or Wallboard Installation - No EIFS work Comments:	Company approval required and MAY REQUIRE pre-inspection								
Drywall or Wallboard Installation - No EIFS work	CT	92338	P	10	10	10	10	10	10
Drywall or Wallboard Installation - No EIFS work Comments:	Company approval required and MAY REQUIRE pre-inspection								
Dude Ranches	GL	43117	P	P	P	P	P	P	P
Dwellings - Four Family (Lessor's Risk Only)	GL	63013	—	—	9	—	—	9	—
Dwellings - One Family (Lessor's Risk Only)	GL	63010	—	—	9	—	—	9	—
Dwellings - One Family (Lessor's Risk Only) Comments:	Property: Company approval required and MAY REQUIRE pre-inspection								
Dwellings - Three Family (Lessor's Risk Only)	GL	63012	—	—	9	—	—	9	—
Dwellings - Two Family (Lessor's Risk Only)	GL	63011	—	—	9	—	—	9	—
Dwellings - Two Family (Lessor's Risk Only) Comments:	Property: Company approval required and MAY REQUIRE pre-inspection								
Electric Light or Power Companies	GL	92445	P	P	P	P	P	P	P
Electric Light or Power Companies	GL	92445	P	P	P	P	P	P	P
Electric Light or Power Cooperatives - Rural Electrification Administration Projects Only	GL	92453	P	P	P	P	P	P	P
Electric Light or Power Line Construction	GL	92446	P	P	P	P	P	P	P
Electric Light or Power Line Construction - Rural Electrification Administration Projects Only	GL	92447	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Electrical and Light Store	BOP	59999	6	5	5	6	6	3	6
Electrical Apparatus - Installation, Servicing or Repair	GL	92451	6	5	4	6	5	5	5
Electrical Apparatus - Installation, Servicing or Repair	CT	92451	6	5	4	6	5	5	5
Electrical Equipment Distributors	GL	12391	6	5	4	6	6	4	6
Electrical Equipment Manufacturing - For Direct and Indirect Application to the Body	GL	52433	5	5	P	P	5	5	5
Electrical Equipment Manufacturing - For Direct and Indirect Application to the Body Comments:	Company approval required and MAY REQUIRE pre-inspection								
Electrical Equipment Manufacturing - Other than for Direct and Indirect Application to the Body	GL	52432	5	5	10	10	5	5	5
Electrical Equipment Manufacturing - Other than for Direct and Indirect Application to the Body Comments:	Company approval required and MAY REQUIRE pre-inspection								
Electrical Generating Machinery Manufacturing	GL	52435	P	P	P	P	P	P	P
Electrical Parts, Components or Accessories Manufacturing	GL	52438	5	5	4	9	5	5	6
Electrical Parts, Components or Accessories Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Electrical Power Distribution or Transmission Equipment Manufacturing	GL	52440	P	P	P	P	P	P	P
Electrical Wire or Cable Manufacturing	GL	52467	8	8	5	10	4	5	5
Electrical Wire or Cable Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Electrical Work - Within Buildings	GL	92478	6	5	6	6	5	5	6
Electrical Work - Within Buildings	CT	92478	6	5	6	6	5	5	6
Electronic Components Manufacturing	GL	52469	5	5	4	10	8	5	8
Electronic Components: Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Electronic Data Processing - Time Sharing	GL	43152	P	P	P	P	P	P	P
Electronic Data Processing Operations	GL	43151	5	7	4	P	8	4	7
Electronic Data Processing Operations Comments	No EDP coverage								
Electronic Games Manufacturing	GL	52505	5	5	4	9	8	7	7
Electronic Games Manufacturing Comments	Company approval required and MAY REQUIRE pre-inspection								
Electronic Stores	GL	12393	4	5	5	5	5	3	5

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Electronic Stores Comments	Theft alarm system required								
Electronic Stores	BOP	57326	4	5	5	5	5	3	5
Electronic Stores Comments	Theft alarm system required								
Electroplating	GL	52547	P	P	P	P	P	P	P
Elevator Manufacturing	GL	52581	P	P	P	P	P	P	P
Elevator or Escalator Inspecting, Installation, Servicing or Repair	GL	92593	P	P	P	P	P	P	P
Employment Agencies	GL	43200	10	5	5	10	2	3	4
Employment Agencies Comments:	Company approval required. Professional employment referral services or resume services only / all other temporary employment agencies are Prohibited								
Engine or Turbine Manufacturing - Not Aircraft	GL	52619	P	P	P	P	P	P	P
Engineers or Architects - Consulting - Not Engaged in Actual Construction	BOP	65121	7	5	5	10	3	3	3
Engineers or Architects - Consulting - Not Engaged in Actual Construction Comments:	Company approval required. Verify professional liability is placed elsewhere; CG 2116 exclusion required								
Engineers or Architects - Consulting - Not Engaged in Actual Construction	GL	92663	7	5	5	10	3	3	3
Engineers or Architects - Consulting - Not Engaged in Actual Construction Comments:	Company approval required. Verify professional liability is placed elsewhere; CG 2116 exclusion required								
Engraving	GL	52660	5	5	4	6	6	4	5
Engraving	BOP	71842	5	5	4	6	6	4	5
Entertainment Performed on Other Premises	GL	43215	P	P	P	P	P	P	P
Equipment, Fixtures or Supplies - For Bars, Hotels, Offices, Restaurants or Stores - Distributors	GL	12467	4	5	5	3	5	3	5
Equipment, Fixtures or Supplies - For Bars, Hotels, Offices, Restaurants or Stores - Distributors	BOP	50813	4	5	5	3	5	3	5
Escalator or Moving Sidewalk Manufacturing	GL	52744	P	P	P	P	P	P	P
Excavation	GL	94007	P	P	P	P	P	P	P
Excavation Comments:	Company approval required			Excavation contractors with fewer than 5 employees, not engaged in water or sewer or street and road work may potentially be eligible for coverage					
Exercise or Playground Equipment Manufacturing	GL	52767	P	P	P	P	P	P	P
Exercise Studios - Refer to Health or Exercise Clubs	GL	44311	P	5	P	P	3	6	4
Exhibition or Convention Buildings - NFP	GL	62316	P	P	P	P	P	P	P
Exhibition or Convention Buildings - OTR NFP	GL	63215	P	P	P	P	P	P	P
Exhibitions - In Buildings - NFP	GL	63218	10	10	10	10	10	10	10
Exhibitions - In Buildings - NFP Comments:	Company approval required: Must have contractual agreement in favor of insured								
Exhibitions - In Buildings - OTR NFP	GL	63217	10	10	10	10	10	10	10

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Exhibitions - In Buildings - OTR NFP Comments:	Company approval required: Must have contractual agreement in favor of insured								
Exhibitions - In Buildings - No Admission Charged - NFP	GL	63220	9	9	10	10	9	9	9
Exhibitions - In Buildings - No Admission Charged - NFP Comments:	Company approval required: Must have contractual agreement in favor of insured								
Exhibitions - In Buildings - No Admission Charged - OTR NFP	GL	63219	9	9	10	10	9	9	9
Exhibitions - In Buildings - No Admission Charged - OTR NFP Comments:	Company approval required: Must have contractual agreement in favor of insured								
Exhibitions - Outside - In Stadiums or On Premises Having Grandstands or Bleachers Not Erected By or for the Insured - Attendants In Stands Provided by Insured	GL	43422	P	P	P	P	P	P	P
Exhibitions - Outside - In Stadiums or On Premises Having Grandstands or Bleachers Not Erected By or for the Insured - Ushers or Other Attendants In Stands Not Provided by Insured	GL	43421	P	P	P	P	P	P	P
Exhibitions - Outside - No Stadiums or Grandstands	GL	43424	10	10	10	10	10	10	10
Exhibitions - Outside - No Stadiums or Grandstands Comments:	Company approval required: Must have contractual agreement in favor of insured								
Explosives or Fireworks Manufacturing	GL	52876	P	P	P	P	P	P	P
Express Companies	GL	94099	P	P	P	P	P	P	P
Express Companies	GL	94099	P	P	P	P	P	P	P
Exterminators	GL	43470	P	P	P	P	P	P	P
Extracts Manufacturing	GL	52911	6	5	5	10	5	7	5
Extracts Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Eye Glass Lens Manufacturing	GL	52967	5	5	4	9	3	2	4
Eye Glass Lens Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Fabric Distributors	GL	12509	4	5	5	3	5	3	5
Fabric Distributors	BOP	50321	4	5	5	3	5	3	5
Fabric Stores	GL	12510	4	5	4	4	5	5	4
Fabric Stores	BOP	56311	4	5	4	4	5	5	4
Fair Grounds - Non-operating Season	GL	43517	P	P	P	P	P	P	P
Fairs - Outside (Operator's Risk Only)	GL	43518	P	P	P	P	P	P	P
Family Style Restaurant	BOP	06813	8	5	9	7	8	8	4
Family Style Restaurant Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Farm Machinery Operations - By Contractors	GL	94225	P	P	P	P	P	P	P
Farms	GL	NA	P	8	8	8	8	8	8
Fast Foods	BOP	09181	8	5	9	7	8	8	4

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Fast Foods Comments:									
Restaurant Underwriting Guidelines apply- contact the underwriter									
Feed Manufacturing	GL	53001	P	P	P	P	P	P	P
Feed, Grain or Hay Dealers	GL	12583	P	P	P	P	P	P	P
Fence Dealers	GL	12651	6	5	6	5	4	5	5
Fence Erection Contractors	GL	94276	6	5	6	5	4	5	5
Fence Erection Metal	CT	94276	6	5	6	5	4	5	5
Fertilizer Dealers and Distributors	GL	12683	P	P	P	P	P	P	P
Fertilizer Manufacturing	GL	53077	P	P	P	P	P	P	P
Fiber Manufacturing - Other than Synthetic	GL	53095	P	P	P	P	P	P	P
Fiber Manufacturing - Synthetic	GL	53096	P	P	P	P	P	P	P
Fiberglass Manufacturing	GL	53121	P	P	P	P	P	P	P
Fine Dining	BOP	16813	8	5	9	7	8	8	4
Fine Dining Comments									
Restaurant Underwriting Guidelines apply- contact the underwriter									
Fire Departments - Other than Volunteer	GL	43550	P	P	P	P	P	P	P
Fire Departments - Volunteer	GL	43551	P	P	P	P	P	P	P
Fire Extinguishers - Servicing,	GL	94304	8	5	P	P	5	4	4
Fire Extinguishers Manufacturing	GL	53147	P	P	P	P	P	P	P
Fire Protection Equipment Dealers and Distributors	GL	12707	P	P	P	P	P	P	P
Fire Suppression Systems - Installation, Servicing or Repair	GL	94381	P	P	P	P	P	P	P
Fire Suppression Systems Manufacturing	GL	53229	P	P	P	P	P	P	P
Firearms Manufacturing	GL	53271	P	P	P	P	P	P	P
Fireproofing - Structures	GL	94404	P	P	P	P	P	P	P
Fireworks Exhibitions - (Contractor's Risk Only)	GL	43626	P	P	P	P	P	P	P
Fireworks Exhibitions - (Sponsor's Risk Only) - NFP	GL	43629	P	P	P	P	P	P	P
Fireworks Exhibitions - (Sponsor's Risk Only) - OTR NFP	GL	43628	P	P	P	P	P	P	P
Fishing Piers	GL	43754	P	P	P	P	P	P	P
Fishing Ponds or Lakes - Commercially Operated	GL	43760	P	P	P	P	P	P	P
Five & Ten Cent Store	BOP	53317	6	6	6	6	6	6	6
Floor Covering Distributors	GL	12797	7	6	5	5	5	7	4
Floor Covering Installation - Not Ceramic Tile or Stone	GL	94569	P	6	6	6	4	5	4
Floor Covering Manufacturing - Not Carpets, Rugs, Ceramic or Stone Tiles	GL	53333	6	5	4	6	4	8	7
Floor Covering Store - No Installation	BOP	57134	9	6	8	8	5	6	6
Floor Covering Stores - If Installation Occurs	GL	12805	P	6	5	6	5	6	5

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Floor or Floor Covering Installation	CT	94569	P	6	6	6	4	5	4
Floor Waxing	GL	94590	7	5	5	8	5	7	4
Florist Distributors	BOP	50381	5	6	6	5	3	5	5
Florists	GL	12841	5	6	6	5	3	5	5
Food Products Manufacturing - Dry	GL	53374	7	7	4	8	3	9	4
Food Products Manufacturing - Dry Comments:	Company approval required and MAY REQUIRE pre-inspection								
Food Products Manufacturing - Frozen	GL	53375	8	8	4	9	3	5	8
Food Products Manufacturing - Frozen Comments:	Company approval required and MAY REQUIRE pre-inspection								
Food Products Manufacturing - Not Dry - in Glass Containers	GL	53376	8	7	4	9	4	6	6
Food Products Manufacturing - Not Dry - in Glass Containers Comments:	Company approval required and MAY REQUIRE pre-inspection								
Food Products Manufacturing - Not Dry - In Other Than Glass Containers	GL	53377	7	7	4	9	4	6	6
Food Products Manufacturing - Not Dry - In Other Than Glass Containers Comments:	Company approval required and MAY REQUIRE pre-inspection								
Forestry Service	GL	43822	P	P	P	P	P	P	P
Forging Work	GL	53403	P	P	P	P	P	P	P
Formal Wear or Costumes - Rented To Others	GL	12927	4	5	5	5	5	3	8
Foundries	GL	53425	P	P	P	P	P	P	P
Freight Forwarders or Handlers - Other than Packing, Handling or Shipping Explosives or Ammunition under contract	GL	94617	P	P	P	P	P	P	P
Freight Forwarders or Handlers Packing, Handling or Shipping Explosives or Ammunition under contract	GL	94638	P	P	P	P	P	P	P
Frozen Food - Distributors	GL	13049	7	7	5	5	5	6	8
Fruit or Vegetable - Harvesting Contractors	GL	43840	P	P	P	P	P	P	P
Fruit or Vegetable Dealers	GL	13111	7	7	5	6	5	6	5
Fruit or Vegetable Dealers	BOP	54315	7	7	5	6	5	6	5
Fruit or Vegetable Distributors	GL	13112	7	7	5	6	5	6	7
Fruit or Vegetable Distributors	BOP	50391	7	7	5	6	5	6	7
Fruit or Vegetable Juice Manufacturing - No Bottling of Carbonated Beverages	GL	53565	8	5	5	8	5	4	6
Fuel Dealers or Distributors - Coal or Wood	GL	13201	P	P	P	P	P	P	P
Fuel Oil or Kerosene Dealers	GL	13204	P	P	P	P	P	P	P
Fuel Oil or Kerosene Distributors	GL	13205	P	P	P	P	P	P	P
Fumigating	GL	43860	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Funeral Homes or Chapels	GL	43889	5	5	5	6	5	3	6
Funeral Homes or Chapels	BOP	71842	5	5	5	6	5	3	6
Fur - Garments and Pelts Distributors	GL	13314	6	6	6	6	P	10	10
Fur - Garments and Pelts Distributors Comments	Theft alarm system required								
Fur Garment Manufacturing	GL	53631	P	P	P	P	P	P	P
Fur or Pelt Processing	GL	53632	P	P	P	P	P	P	P
Furniture Manufacturing or Assembling - Infants	GL	53731	P	P	P	P	P	P	P
Furniture Manufacturing or Assembling - Other Than Wood - No Infant	GL	53732	8	5	4	6	6	7	5
Furniture Manufacturing or Assembling - Other Than Wood - No Infant Comments:	Company approval required and MAY REQUIRE pre-inspection								
Furniture Manufacturing or Assembling - Wood - No Infant	GL	53733	8	5	4	6	6	9	5
Furniture Manufacturing or Assembling - Wood - No Infant Comments:	Company approval required and MAY REQUIRE pre-inspection								
Furniture or Fixture Installation	CT	95124	6	5	6	6	5	5	6
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood	GL	95124	6	5	6	6	5	5	6
Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only	GL	53734	P	5	5	4	4	9	8
Furniture Store OTR NFP	GL	13351	P	6	6	6	4	6	6
Furniture Store OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Furniture Stores - NFP	GL	13352	P	6	6	6	4	6	6
Furniture Stores - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Furniture Upholstered Retail	BOP	57121	P	6	6	6	4	6	6
Furniture Wood or Metal Retail	BOP	57128	P	6	6	6	4	6	6
Galvanizing or Tinning	GL	53803	P	P	P	P	P	P	P
Gambling Casinos	GL	43990	P	P	P	P	P	P	P
Gambling Casinos - Incidental to Other Operations	GL	43991	P	P	P	P	P	P	P
Garbage or Refuse Dumps	GL	43945	P	P	P	P	P	P	P
Garbage Works - Separation For Recycling, Reduction or Incineration	GL	43946	P	P	P	P	P	P	P
Garbage, Ash or Refuse Collecting	GL	95233	P	P	P	P	P	P	P
Gardening and Light Farming Supply Dealers - Distributors	GL	18437	7	5	4	4	5	6	6
Gardening and Light Farming Supply Dealers - Distributors	BOP	50471	7	5	4	4	5	6	6
Gardening and Light Farming Supply Dealers - Retail	GL	18437	7	5	4	4	5	6	6
Gardening and Light Farming Supply Dealers - Retail	BOP	59698	7	5	4	4	5	6	6

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Gas Companies	GL	95305	P	P	P	P	P	P	P
Gas Companies	GL	95305	P	P	P	P	P	P	P
Gas Companies - Natural Gas - Local Distribution	GL	95306	P	P	P	P	P	P	P
Gas Dealers - LPG	GL	13410	P	P	P	P	P	P	P
Gas Dealers or Distributors	GL	13411	P	P	P	P	P	P	P
Gas Distribution - LPG	GL	13412	P	P	P	P	P	P	P
Gas Mains or Connections Construction	GL	95310	P	P	P	P	P	P	P
Gas Manufacturing - Inert	GL	53902	P	P	P	P	P	P	P
Gas Manufacturing - Other	GL	53903	P	P	P	P	P	P	P
Gas Manufacturing - Primarily Flammable, Explosive or Reactive	GL	53904	P	P	P	P	P	P	P
Gas Manufacturing - Primarily Toxic or Presenting A Health Hazard	GL	53905	P	P	P	P	P	P	P
Gas Manufacturing - Toxic and Either Flammable, Explosive or Reactive	GL	53901	P	P	P	P	P	P	P
Gas Pumps and Related Equipment	GL	NA	—	—	—	—	—	7	—
Gasoline Distributors	GL	53906	P	P	P	P	P	P	P
Gasoline Distributors	GL	53906	P	P	P	P	P	P	P
Gasoline or Oil Supply Stations - Retail - (LRO)	GL	44009	10	8	8	8	8	8	8
Gasoline or Oil Supply Stations - Retail - (LRO) Comments:	Company approval required and MAY REQUIRE pre-inspection								
Gasoline Recovery - From Casing Head or Natural Gas	GL	44010	P	P	P	P	P	P	P
Gasoline Stations - Full Service	GL	13453	P	P	P	P	P	P	P
Gasoline Stations - Self and Full Service Combined	GL	13455	P	P	P	P	P	P	P
Gasoline Stations - Self-service	GL	13454	P	P	P	P	P	P	P
Gemstone Cutting or Polishing	GL	54012	8	5	4	4	9	6	9
Geophysical Exploration - Other	GL	95357	P	P	P	P	P	P	P
Geophysical Exploration - Seismic Method	GL	95358	P	P	P	P	P	P	P
Gift Shops - OTR NFP	GL	13506	4	5	5	3	3	2	3
Gift Shops - NFP	GL	13505	4	5	5	3	3	2	3
Gift Shops - NFP (includes OTR NFP)	BOP	59994	4	5	5	3	3	2	3
Glass Dealers and Glaziers	GL	13590	P	7	7	6	3	3	3
Glass Dealers and Glaziers Retail Only	BOP	57155	10	7	7	6	3	3	3
Glass Dealers and Glaziers Retail Only Comments:	Work comp for auto glazier operations is Prohibited								
Glass or Glassware Manufacturing	GL	54077	P	5	5	5	5	7	5
Glass or Glassware Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Golf Courses - Miniature	GL	44069	5	5	7	5	5	5	5
Golf Courses - Miniature Comments:		Company approval required and MAY REQUIRE pre-inspection							
Golf Courses - Municipal or Public - Not Golf or Country Clubs	GL	44070	8	6	9	8	8	8	6
Golf Courses - Municipal or Public - Not Golf or Country Clubs Comments:		Company approval required and MAY REQUIRE pre-inspection							
Golf Driving Ranges	GL	44071	9	9	9	9	9	9	9
Golf Driving Ranges Comments:		Company approval required and MAY REQUIRE pre-inspection							
Golfmobiles - Loaned or Rented to Others	GL	44072	P	P	P	P	P	P	P
Government Offices-Lessors Risk Only	BOP	65121	5	5	6	6	6	5	5
Governmental Subdivisions - Not State or Federal	GL	NA	P	P	P	P	P	9	9
Grading of Land	GL	95410	7	7	8	8	5	5	8
Grain Elevator Operations	GL	95455	P	P	P	P	P	P	P
Grain Milling	GL	13621	P	P	P	P	P	P	P
Grandstands or Bleachers - NFP	GL	44194	P	P	P	P	P	P	P
Grandstands or Bleachers - OTR NFP	GL	44193	P	P	P	P	P	P	P
Greenhouse Erection	GL	95487	10	9	9	9	9	9	9
Greenhouse Erection Comments:		Company approval required and MAY REQUIRE pre-inspection							
Grocery Distributors	GL	13670	7	6	4	5	6	7	6
Grocery Distributors	BOP	50481	7	6	4	5	6	7	6
Grocery Stores	GL	13673	8	5	6	6	6	5	5
Grocery Stores at Least 4,000 sq ft	BOP	54127	8	5	6	6	6	5	5
Grocery Stores less than 4,000 sq ft	BOP	54136	8	5	g	6	6	5	5
Guides or Outfitters	GL	44222	P	P	P	P	P	P	P
Guniting or Shot-Crete - Excluding Swimming Pool Work	CT	95505	10	10	10	10	10	10	10
Guniting or Shot-Crete - Excluding Swimming Pool Work Comments:		Company approval required and MAY REQUIRE pre-inspection							
Guniting or Shot-Crete	GL	95505	10	10	10	10	10	10	10
Guniting or Shot-Crete Comment:		Company Approval Required: Swimming Pool Work Ineligible							
Gunsmiths	GL	95620	P	P	P	P	P	P	P
Gymnasiums	GL	NA	P	P	P	P	P	P	P
Halls - NFP	GL	44275	P	P	P	P	P	P	P
Halls - OTR NFP	GL	44276	P	P	P	P	P	P	P
Handyman	GL	95625	10	8	10	10	10	5	6
Handyman Comments:		Company approval required and MAY REQUIRE pre-inspection							

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Hardware & Tool Distributors	GL	13715	6	7	7	7	5	5	5
Hardware & Tool Distributors	BOP	50501	6	7	7	7	5	5	5
Hardware Stores	GL	13716	5	5	6	6	5	5	5
Hardware Stores	BOP	52512	5	5	6	6	5	5	5
Hatcheries	GL	NA	P	10	10	10	10	10	10
Hatcheries Comments:	Company approval required and MAY REQUIRE pre-inspection								
Hay or Straw - Sales and/or Storage including Hay/ Straw Products	GL	NA	P	P	P	P	P	P	P
Hazardous Materials Contractors	GL	95630	P	P	P	P	P	P	P
Health Care Facilities - Alcohol and Drug - NFP	GL	44428	P	P	P	P	P	P	P
Health Care Facilities - Alcohol and Drug - OTR NFP	GL	44427	P	P	P	P	P	P	P
Health Care Facilities - Clinics - Dispensaries or Infirmaries Treating Outpatients Only - No Regular Bed or Board Facilities NFP	GL	44440	P	P	P	P	P	P	P
Health Care Facilities - Clinics - Dispensaries or Infirmaries Treating Outpatients Only - No Regular Bed or Board Facilities OTR NFP	GL	44439	P	P	P	P	P	P	P
Health Care Facilities - Convalescent or Nursing Homes - Not Mental-Psychopathic Institutions - NFP	GL	44430	P	P	P	P	P	P	P
Health Care Facilities - Convalescent or Nursing Homes - Not Mental-Psychopathic Institutions - OTR NFP	GL	44429	P	P	P	P	P	P	P
Health Care Facilities - Homes For The Aged - NFP	GL	44432	P	P	P	P	P	P	P
Health Care Facilities - Homes For The Aged - OTR NFP	GL	44431	P	P	P	P	P	P	P
Health Care Facilities - Homes For The Physically Handicapped or Orphaned - NFP	GL	44434	P	P	P	P	P	P	P
Health Care Facilities - Homes For The Physically Handicapped or Orphaned - OTR NFP	GL	44433	P	P	P	P	P	P	P
Health Care Facilities - Hospitals - NFP	GL	44436	P	P	P	P	P	P	P
Health Care Facilities - Hospitals - NFP	GL	44436	P	P	P	P	P	P	P
Health Care Facilities - Hospitals - OTR NFP	GL	44435	P	P	P	P	P	P	P
Health Care Facilities - Hospitals - OTR NFP	GL	44435	P	P	P	P	P	P	P
Health Care Facilities - Mental Psychopathic	GL	44438	P	P	P	P	P	P	P
Health or Exercise Clubs	GL	44311	10	5	10	10	3	6	4
Health or Exercise Facilities - Commercially Operated	GL	44315	10	5	10	10	3	6	4
Health or Fitness Club - Lessors Risk Only	BOP	44311	10	10	10	10	10	10	10
Health or Fitness Club - Lessors Risk Only Comments:	Attach Medical Expenses Exclusion Endorsement BPD 04 38								
Health or Natural Food Stores	GL	13720	3	5	4	5	3	3	4

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Health or Natural Food Stores at least 4,000 sq ft	BOP	54127	3	5	4	5	3	3	4
Health or Natural Food Stores - less than 4,000 sq ft	BOP	54136	3	5	4	5	3	3	4
Hearing Aid Distributors	GL	13159	3	5	4	5	3	3	4
Hearing Aid Distributors	BOP	50571	3	5	4	5	3	3	4
Hearing Aid Stores	GL	13759	3	5	4	5	3	3	4
Hearing Aid Stores	BOP	59974	3	5	4	5	3	3	4
Heating & Air Conditioning Service Distributor	CT	95647	7	6	6	6	5	5	6
Heating Equipment Manufacturing - Coal or Wood	GL	55010	P	P	P	P	P	P	P
Heating Equipment Manufacturing - Electric	GL	55011	P	P	P	P	P	P	P
Heating Equipment Manufacturing - Electric	GL	55011	P	P	P	P	P	P	P
Heating Equipment Manufacturing - Electric	GL	55011	P	P	P	P	P	P	P
Heating Equipment Manufacturing - Fuel Oil or Kerosene	GL	55012	P	P	P	P	P	P	P
Heating Equipment Manufacturing - Gas or Liquefied Petroleum Gas	GL	55013	P	P	P	P	P	P	P
Heating or Combined Heating and Air Conditioning Equipment - Dealers or Distributors Only	GL	13930	5	4	4	4	5	5	6
Heating or Combined Heating and Air Conditioning Equipment - Dealers or Distributors Only	BOP	50581	5	4	4	4	5	5	6
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or repair - no LPG equipment	GL	95647	7	6	6	6	5	5	6
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers, Distributors Installation servicing or repair	GL	95648	9	7	9	9	5	5	7
Hide Dealers and Distributors Raw	GL	14068	9	9	9	9	9	9	9
Hobby, Model Maker or Artist's Supply Stores	GL	14101	5	5	5	5	5	3	5
Hobby, Model Maker or Artist's Supply Stores	BOP	59995	4	5	6	6	5	3	6
Hobby, Craft or Artist's Supply Distributors	GL	14101	5	5	5	5	5	3	5
Hobby, Craft or Artist's Supply Distributors	BOP	50641	4	5	6	6	5	3	6
Hoists - Hydraulic or Mechanical - For Dumping Materials from Trucks	GL	NA	P	P	P	P	P	P	P
Home Furnishings Store	BOP	57224	7	7	7	6	5	8	3
Home Furnishings Store Comments:	Theft alarm system required								
Home Health Care Service - For Profit	GL	44500	P	P	P	P	P	P	P
Home Health Care Service - Not For Profit	GL	44501	P	P	P	P	P	P	P
Home Improvement Stores	GL	14279	7	7	7	5	5	8	3
Home Improvement Stores	BOP	53989	7	7	7	5	5	8	3

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Hone, Oilstone or Whetstone Manufacturing	GL	55214	10	8	8	8	5	5	5
Hone, Oilstone or Whetstone Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Honey Extracting	GL	55371	6	5	7	6	5	4	4
Hotels and Motels - Four Stories or More - (Lessors Risk Only)	GL	64075	10	10	10	10	10	10	10
Hotels and Motels - Four Stories or More - (Lessors Risk Only) Comments:	Company approval required and MAY REQUIRE pre-inspection								
Hotels and Motels - Less Than Four Stories - (Lessors Risk Only)	GL	64074	8	8	8	—	—	8	—
Hotels and Motels - Less Than Four Stories - (Lessors Risk Only)-Comments:	Company approval required and MAY REQUIRE pre-inspection								
Hotels and Motels - With Pools or Beaches - Four Stories or More	GL	45191	10	10	10	10	10	10	10
Hotels and Motels - With Pools or Beaches - Four Stories or More-Comments:	Company approval required and MAY REQUIRE pre-inspection								
Hotels and Motels - With Pools or Beaches - Less Than Four Stories	GL	45190	8	8	10	8	8	8	8
Hotels and Motels - With Pools or Beaches - Less Than Four Stories-Comments:	Company approval required and MAY REQUIRE pre-inspection								
Hotels and Motels - Without Pools or Beaches - Four Stories or More	GL	45193	10	10	10	10	10	10	10
Hotels and Motels - Without Pools or Beaches - Four Stories or More- Comments:	Company approval required and MAY REQUIRE pre-inspection								
Hotels and Motels - Without Pools or Beaches - Less Than Four Stories	GL	45192	8	8	8	8	8	8	8
Hotels and Motels - Without Pools or Beaches - Less Than Four Stories- Comments:	Company approval required and MAY REQUIRE pre-inspection								
House Furnishings Installation	GL	96053	7	5	6	4	4	5	5
House Furnishings Installation	CT	96053	7	5	6	4	4	5	5
Household Appliances & Home Furnishings	BOP	57224	7	7	7	6	5	8	3
Household Appliances & Home Furnishings Comments:	Theft alarm system required								
Housing Projects - Federal, State, Local	GL	64500	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Hunting Preserves - NFP	GL	45225	P	P	P	P	P	P	P
Hunting Preserves - OTR NFP	GL	45224	P	P	P	P	P	P	P
Ice Cream and Yogurt Stores	BOP	09171	8	5	9	7	8	8	4
Ice Cream and Yogurt Stores Comments:	No Seasonal Operations								
Ice Cream Stores	GL		4	5	5	3	5	3	5
Ice Cream Stores Comments:	No Seasonal Operations								
Ice Cream Stores	BOP		4	5	5	3	5	3	5
Ice Cream Stores Comments:	No Seasonal Operations								
Ice Dealers and Distributors	GL	14405	7	6	5	8	5	3	6
Importers	GL	55410	P	P	P	P	P	P	P
Ink Manufacturing	GL	55426	P	P	P	P	P	P	P
Inner Tubes Manufacturing	GL	55597	P	P	P	P	P	P	P
Inspection and Appraisal Companies -	GL	96317	P	P	P	P	P	P	P
Institutions - NFP	GL	44437	P	P	P	P	P	P	P
Institutions - OTR NFP	GL	44436	P	P	P	P	P	P	P
Instrument Manufacturing	GL	55649	5	5	4	10	5	4	5
Instrument Manufacturing - Comments:	Company approval required and MAY REQUIRE pre-inspection								
Instrument Manufacturing - Control	GL	55648	5	5	P	P	5	4	5
Instrument Manufacturing - Control Comments:	Company approval required and MAY REQUIRE pre-inspection								
Instrument Manufacturing - Analytical, Calibrating, Measuring Testing or Recording	GL	55647	5	5	4	10	5	4	5
Instrument Manufacturing - Analytical, Calibrating, Measuring Testing or Recording Comments:	Company approval required and MAY REQUIRE pre-inspection								
Insulating Material Manufacturing - Mineral	GL	55715	P	P	P	P	P	P	P
Insulating Material Manufacturing - Organic	GL	55716	P	P	P	P	P	P	P
Insulating Material Manufacturing - Plastic	GL	55718	P	P	P	P	P	P	P
Insulating Material Manufacturing - Plastic - for application in a solid state	GL	55717	P	P	P	P	P	P	P
Insulation Work - Mineral	GL	96410	8	5	6	6	3	4	4
Insulation Work - Mineral Comments:	If any asbestos - past, present or future - then prohibited								
Insulation Work - No Foam or Asbestos	CT	96410	8	8	6	6	3	4	4
Insulation Work - Organic or Plastic In Solid State	GL	96409	8	5	6	6	3	4	4
Insulation Work - Organic or Plastic In Solid State Comments:	If any asbestos - past, present or future - then prohibited								
Insulation Work - Plastic	GL	96408	8	5	6	6	3	4	4

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Insulation Work - Plastic Comments:		If any asbestos - past, present or future - then prohibited							
Insurance Agents	GL	45334	5	6	6	6	5	3	4
Insurance Agents	BOP	65121	5	6	6	6	5	3	4
Insurance Companies		6399	P	P	P	P	P	P	P
Interior Decorators	CT	46611	4	5	4	5	3	3	3
Interior Decorators	BOP	65121	4	5	4	5	3	3	3
Interior Decorators	GL	96611	4	5	4	5	3	3	3
Irrigation or Drainage System Construction	GL	96702	P	P	P	P	P	P	P
Irrigation Works Operations	GL	96703	P	P	P	P	P	P	P
Janitorial Services	GL	96816	P	6	10	10	6	5	5
Janitorial Services Comments:		Company approval required and MAY REQUIRE pre-inspection							
Janitorial Services	CT	96816	P	6	10	10	6	5	5
Janitorial Services Comments:		Company approval required and MAY REQUIRE pre-inspection							
Janitorial Supplies - Dealers or Distributors	GL	14527	8	5	5	6	3	6	6
Janitorial Supplies - Dealers or Distributors	BOP	50651	8	5	5	6	3	6	6
Janitorial Supplies - Retail	BOP	59999	8	5	5	6	3	6	6
Jetty or Breakwater Construction	GL	96872	P	P	P	P	P	P	P
Jewelry Manufacturing	GL	55802	7	5	10	10	9	7	9
Jewelry Manufacturing Comments:		Company approval required and MAY REQUIRE pre-inspection							
Jewelry Stores or Distributors	GL	14655	4	5	5	2	9	3	5
Jewelry Stores or Distributors Comments:		No Jewelers Block coverage offered			Theft alarm system required				
Jewelry Stores or Distributors	BOP	50661	4	5	5	2	9	3	5
Jewelry Stores or Distributors Comments:		No Jewelers Block coverage offered			Theft alarm system required				
Jewelry Stores - retail	BOP	59715	4	5	5	2	9	3	5
Jewelry Stores - Retail Comment:		No Jewelers Block coverage offered			Theft alarm system required				
Junk Dealers	GL	45380	P	P	P	P	P	P	P
Kennels - Breeding, Boarding or Sales	GL	45450	P	P	P	P	3	3	6
Kennels - Breeding, Boarding or Sales Comments:		Company approval required and may be eligible if part of a veterinarian office							
Labor Union Offices	GL	65007	P	P	P	P	P	P	P
Laboratories - Research, Development or Testing NFP	GL	97003	P	P	P	P	P	P	P
Laboratories - Research, Development or Testing NFP	GL	97003	P	P	P	P	P	P	P
Laboratories - Research, Development or Testing OTR NFP	GL	97002	P	P	P	P	P	P	P
Ladder Manufacturing - Other than Wood	GL	55918	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Ladder Manufacturing - Wood	GL	55919	P	P	P	P	P	P	P
Lakes or Reservoirs - Existence Hazard Only - NFP	GL	45524	—	—	10	—	—	—	—
Lakes or Reservoirs - Existence Hazard Only - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Lakes or Reservoirs - Existence Hazard Only - OTR NFP	GL	45523	—	—	10	—	—	—	—
Lakes or Reservoirs - Existence Hazard Only - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Lamp Shade Manufacturing	GL	56040	7	5	4	4	4	7	5
Lamp Shade Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Lamps or Lanterns Manufacturing - Electric	GL	56041	9	6	10	10	5	5	5
Lamps or Lanterns Manufacturing - Electric Comments:	Company approval required and MAY REQUIRE pre-inspection								
Lamps or Lanterns Manufacturing - Other than Electric	GL	56042	9		P	P	5	7	7
Lamps or Lanterns Manufacturing - Other than Electric Comments:	Company approval required and MAY REQUIRE pre-inspection								
Land-Occupied By Persons Other Than The Insured for business purposes (LRO)	GL	45539	—	—	6	—	—	—	—
Landscape Gardening (See Lawn Maintenance)	GL	97047	10	5	5	5	5	5	5
Landscape Gardening (See Lawn Maintenance) Comment	Herbicide or pesticide coverage may be available please contact underwriting								
Laundries and Dry Cleaners - Self-Service	GL	14731	4	5	6	5	5	6	6
Laundries and Dry Cleaners - Self-Service (laundromats)	BOP	14731	4	5	8	8	5	6	6
Laundries and Dry Cleaning Plants	GL	45678	P	P	P	P	P	P	P
Laundry and Dry Cleaning or Dyeing Receiving Stations	GL	14732	4	5	5	—	6	5	6
Laundry and Dry Cleaning or Dyeing Receiving Stations	BOP	71811	4	5	8	—	6	5	6
Laundry and Dry Cleaning Stores - Using petroleum solvents	BOP	09501	4	5	8	8	5	6	6
Laundry and Dry Cleaning Stores - Using petroleum solvents Comments	Company approval required and MAY REQUIRE pre-inspection								
Laundry and Dry Cleaning Stores - Using synthetic solvents	BOP	09521	10	5	10	10	5	6	6
Laundry and Dry Cleaning Stores - Using synthetic solvents Comments:	Company approval required and MAY REQUIRE pre-inspection								
Laundry and Dry Cleaning Stores - Closed System - No Tanks	GL	14733	10	6	10	10	5	5	6
Laundry Rental Service	GL	14734	9	9	9	9	9	9	9
Laundry Rental Service Comments:	Company approval required and MAY REQUIRE pre-inspection								
Lawn Care Services	GL	97050	P	5	5	5	5	5	5



Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Lawn Care Services Comment	Herbicide or pesticide coverage may be available please contact underwriting								
Lawn Maintenance & Gardening	CT	97047	10	5	5	5	5	5	5
Lawn Maintenance & Gardening Comments:	Herbicide or pesticide coverage may be available please contact underwriting								
Lawyers Offices	BOP	65121	5	5	6	6	5	5	5
Lawyers Offices Comments:	Attach Exclusion – Personal And Advertising Injury Endorsement BP 04 37.								
Lawyers Offices - NFP	GL	66123	5	5	6	6	5	5	5
Lawyers Offices - OTR NFP	GL	66122	5	5	6	6	5	5	5
Lead Manufacturing - Red or White	GL	56170	P	P	P	P	P	P	P
Lead Works - Sheet, Pipe or Shot	GL	56171	P	P	P	P	P	P	P
Leather Goods Manufacturing	GL	56202	10	5	4	7	6	5	5
Leather Goods Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Leather Goods Store	BOP	56992	6	6	6	6	6	6	6
Libraries	GL	66309	4	5	4	4	5	9	7
Libraries Comments	No coverage for volunteers								
Light Bulbs or Tubes Manufacturing	GL	56390	P	P	P	P	P	P	P
Lighting Fixtures Manufacturing	GL	56391	7	6	6	7	6	5	5
Lighting Fixtures Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Lime Manufacturing	GL	56427	P	P	P	P	P	P	P
Lithographing	BOP	71855	6	6	6	5	4	7	3
Livestock Dealers or Commission Merchants	GL	14855	P	P	P	P	P	P	P
Livestock Sales Companies	GL	45771	P	P	P	P	P	P	P
Locksmiths	GL	14913	4	6	5	6	5	4	6
Locksmiths	BOP	52512	4	6	5	6	5	4	6
Logging and Lumbering	GL	97111	P	P	P	P	P	P	P
Lubricants Manufacturing - Grease	GL	56567	P	P	P	P	P	P	P
Luggage Goods Store	BOP	59999	6	6	6	6	6	6	6
Luggage Manufacturing - See Classification for Leather Goods Mfg	GL	56202	6	6	6	6	6	6	6
Lumber Yards - Other Than Building Materials Dealer	GL	45819	P	P	P	P	P	P	P
Machine Shops	GL	97220	7	5	5	8	5	7	5
Machine Shops Comments	Company approval required and MAY REQUIRE pre-inspection								

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Machinery or Equipment - Farm Installation, Servicing, Repairing or Erection	GL	97221	P	P	P	P	P	P	P
Machinery or Equipment - Industrial - Installation, Servicing or Repair	GL	97222	P	P	P	P	P	P	P
Machinery or Equipment - Installation, Servicing or Repair	GL	97223	P	P	P	P	P	P	P
Machinery or Equipment Dealers	GL	15062	9	6	10	10	5	5	5
Machinery or Equipment Dealers Comments:	Company approval required and MAY REQUIRE pre-inspection								
Machinery or Equipment Dealers - Construction or Industrial - Mobile Type	GL	15060	P	P	P	P	P	P	P
Machinery or Equipment Dealers - Farm Type	GL	15061	8	5	7	9	4	5	5
Machinery or Equipment Dealers - Farm Type-Comments	Company approval required and MAY REQUIRE pre-inspection								
Machinery or Equipment Dealers - Yard or Garden Type	GL	15063	9	6	10	10	5	5	5
Machinery or Equipment Dealers - Yard or Garden Type Comments	Company approval required and MAY REQUIRE pre-inspection								
Machinery or Machinery Parts Manufacturing	GL	56654	P	P	P	P	P	P	P
Machinery or Machinery Parts Manufacturing - Construction, Mining or Materials Handling Type	GL	56650	P	P	P	P	P	P	P
Machinery or Machinery Parts Manufacturing - Farm Type	GL	56651	P	P	P	P	P	P	P
Machinery or Machinery Parts Manufacturing - Industrial Type	GL	56652	P	P	P	P	P	P	P
Machinery or Machinery Parts Manufacturing - Metalworking	GL	56653	P	P	P	P	P	P	P
Mail box or Packaging Stores	GL	15070	5	5	3	3	6	5	5
Mail box or Packaging Stores	BOP	71837	5	5	3	3	6	5	5
Mail Order Houses	GL	45901	5	5	3	8	6	7	6
Mail Order Houses	BOP	59999	5	5	3	8	6	7	6
Mailing or Addressing Companies	GL	45937	5	5	6	5	5	2	5
Mailing or Addressing Companies	BOP	71837	5	5	6	5	5	2	5
Parking - Public - Shopping Centers - Maintained by Lessee	BOP	46606	—	—	8	—	—	—	—
Manufacturers Representative-Lessors Risk Only	BOP	65121	5	7	7	9	5	2	9
Manufacturers Representatives	GL	45993	5	7	10	10	5	2	9
Manufacturers Representatives Comments:	Company approval required and MAY REQUIRE pre-inspection								
Marble Products	BOP	59999	8	5	7	7	2	2	4
Marble Products Comments:	Company approval required and MAY REQUIRE pre-inspection								
Marble Products	GL	NA	8	5	7	7	2	2	4

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Marble Products Comments: Company approval required and MAY REQUIRE pre-inspection									
Marine Appraisers or Surveyors	GL	97308	P	P	P	P	P	P	P
Markets - Not Open Air (Lessor's Risk Only) - NFP	GL	15120	P	P	P	P	P	P	P
Markets - Not Open Air (Lessor's Risk Only) - OTR NFP	GL	15119	P	P	P	P	P	P	P
Markets - Open Air (Lessor's Risk Only) - NFP	GL	15124	P	P	P	P	P	P	P
Markets - Open Air (Lessor's Risk Only) - OTR NFP	GL	15123	P	P	P	P	P	P	P
Martial Arts Instruction Studio - Lessors Risk Only	BOP	61162	-	-	6	-	-	6	-
Masonry	GL	97447	10	6	6	5	5	5	6
Masonry Comments: Work Comp - Company approval required and MAY REQUIRE pre-inspection									
Masonry	CT	97447	10	6	6	5	5	5	6
Masonry Comments: Work Comp - Company approval required and MAY REQUIRE pre-inspection									
Match Manufacturing	GL	56690	P	P	P	P	P	P	P
Mattress or Box Spring Manufacturing	GL	56699	7	7	9	9	9	9	9
Mattress or Box Spring Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Mausoleums - NFP	GL	46005	5	5	5	7	8	3	—
Mausoleums - OTR NFP	GL	46004	5	5	5	7	8	3	—
Meat, Fish, Poultry or Seafood - Curing	GL	56758	10	7	10	10	6	6	6
Meat, Fish, Poultry or Seafood - Curing Comments: Company approval required and MAY REQUIRE pre-inspection									
Meat, Fish, Poultry or Seafood - Distributors	GL	15223	7	7	6	7	5	5	6
Meat, Fish, Poultry or Seafood - Distributors	BOP	50671	7	7	6	7	5	5	6
Meat, Fish, Poultry or Seafood Processing - In Airtight Containers	GL	56759	7	7	6	7	5	5	6
Meat, Fish, Poultry or Seafood Processing - In Airtight Containers Comments: Company approval required and MAY REQUIRE pre-inspection									
Meat, Fish, Poultry or Seafood Processing - Not In Airtight Containers	GL	56760	9	7	5	7	6	6	6
Meat, Fish, Poultry or Seafood Processing - Not In Airtight Containers Comments: Company approval required and MAY REQUIRE pre-inspection									
Meat, Fish, Poultry or Seafood Stores	GL	15224	7	7	6	7	5	5	6
Meat, Fish, Poultry or Seafood Stores	BOP	54216	7	7	6	7	5	5	6
Medical Offices	BOP	65121	4	5	5	5	3	2	4
Medical Offices	GL	66561	4	5	5	5	3	2	4
Medical, Dental or Surgical Diagnostic or Treatment Machines or Devices Mfg	GL	56808	5	5	P	P	5	5	7
Medical, Dental or Surgical Diagnostic or Treatment Machines or Devices Mfg Comments: Company approval required and MAY REQUIRE pre-inspection									

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg - Expendable	GL	56805	6	6	P	P	5	5	5
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg - Expendable Comments:	Company approval required and MAY REQUIRE pre-inspection								
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg - Non-expendable	GL	56806	6	6	P	P	5	5	5
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg - Non-expendable Comments:	Company approval required and MAY REQUIRE pre-inspection								
Medical, Dental, Hospital or Surgical Instruments Mfg	GL	56807	5	5	P	P	5	4	5
Medical, Dental, Hospital or Surgical Instruments Mfg Comments:	Company approval required and MAY REQUIRE pre-inspection								
Medical, Hospital and Surgical Equipment and Supplies - rented to others	GL	15300	P	P	P	P	P	P	P
Medical, Hospital and Surgical Supply Stores	GL	15314	5	5	10	10	5	4	6
Medical, Hospital and Surgical Supply Stores Comments:	Company approval required and MAY REQUIRE pre-inspection								
Medical, Hospital and Surgical Supply Stores	BOP	50815	5	5	10	10	5	4	6
Medical, Hospital and Surgical Supply Stores Comments:	Company approval required and MAY REQUIRE pre-inspection								
Metal - Extraction or Refining - Electrometallurgical Processes	GL	56918	P	P	P	P	P	P	P
Metal Dealers or Distributors - Nonstructural	GL	15404	P	P	P	P	7	4	4
Metal Dealers or Distributors - Nonstructural	BOP	59999	P	P	P	P	7	4	4
Metal Dealers or Distributors - Structural	GL	15405	P	P	P	P	7	3	6
Metal Erection - Decorative or Artistic	GL	97650	9	9	7	7	4	3	3
Metal Erection - Frame Structures Iron Works On Outside of Buildings	GL	97651	P	P	P	P	P	P	P
Metal Erection - In The Construction of Dwellings Not exceeding 2 stories in height	GL	97652	6	6	6	6	6	5	6
Metal Erection - In The Construction of Dwellings Not exceeding 2 stories in height Comments:	Company approval required and MAY REQUIRE pre-inspection								
Metal Erection - Nonstructural	GL	97653	P	P	P	P	4	5	4
Metal Erection - Steel Lock Gates, Gasholders, Standpipes, Water Towers, Smokestacks, Silos, Prison Cells, Fire or Burglarproof Vaults	GL	97654	P	P	P	P	P	P	P
Metal Erection - Structural	GL	97655	P	P	P	P	P	P	P
Metal Extraction or Refining	GL	56900	P	P	P	P	P	P	P
Metal Extraction or Refining	GL	56900	P	P	P	P	P	P	P
Metal Extraction or Refining of Ferrous Metals - Blast Furnaces or Other Pyrometallurgical Processes	GL	56919	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Metal Extraction or Refining of Non-Ferrous Metals - Blast Furnaces or Other Pyrometallurgical Processes	GL	56920	P	P	P	P	P	P	P
Metal Foil Manufacturing	GL	56910	P	P	P	P	P	P	P
Metal Goods Mfg	GL	56911	9	5	5	7	4	5	4
Metal Goods Mfg Comments:	Company approval required and MAY REQUIRE pre-inspection								
Metal Goods Manufacturing - Stamping - Not Signs	GL	56912	9	5	5	7	4	5	4
Metal Goods Manufacturing - Stamping - Not Signs Comments:	Company approval required and MAY REQUIRE pre-inspection								
Metal Heat Processing	GL	56913	P	P	P	P	P	P	P
Metal Scrap Dealers	GL	15406	P	P	P	P	P	P	P
Metal Works - Shop - Decorative or Artistic	GL	59914	9	5	5	7	4	5	4
Metal Works - Shop - Decorative or Artistic Comments:	Company approval required and MAY REQUIRE pre-inspection								
Metal Works - Shop - Structural - Load Bearing	GL	56915	P	P	P	P	P	P	P
Metal Works - Shop - Structural - Not Load Bearing	GL	56916	P	P	P	P	P	P	P
Metals - Extraction or Refining	GL	56900	P	P	P	P	P	P	P
Metals - Extraction or Refining - Chemical Processes	GL	56917	P	P	P	P	P	P	P
Mica Goods Manufacturing	GL	56980	3	5	5	7	4	7	4
Mica Goods Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Milk Depots or Dealers	GL	57001	6	8	5	8	4	8	8
Milk Depots or Dealers-Comments:	Company approval required and MAY REQUIRE pre-inspection								
Milk Processing	GL	57002	9	9	5	8	4	8	8
Milk Processing-Comments:	Company approval required and MAY REQUIRE pre-inspection								
Mineral Powder or Mineral Polish Manufacturing	GL	NA	P	P	P	P	P	P	P
Mining	GL	98002	P	P	P	P	P	P	P
Mining - Surface	GL	98003	P	P	P	P	P	P	P
Mobile Home Manufacturing	GL	57090	P	P	P	P	P	P	P
Mobile Home Parks or Courts	GL	46202	8	8	8	8	8	8	8
Mobile Home Parks or Courts Comments:	Company approval required and MAY REQUIRE pre-inspection								
Mobile Home Sales Agencies	GL	15488	P	P	P	P	P	P	P
Model Homes	GL	46362	5	5	6	6	5	5	7
Model Homes Comments:	Company approval required and MAY REQUIRE pre-inspection								
Modular Units Manufacturing	GL	57146	P	P	P	P	P	P	P
Monasteries	GL	41680	P	P	P	P	P	P	P
Money Exchanges	GL	61223	5	8	7	1	10	4	6

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Money Exchanges Comments: Company approval required and MAY REQUIRE pre-inspection									
Motels No Restaurant	BOP	69151	8	8	10	8	8	8	8
Motels No Restaurant Comments: Company approval required and MAY REQUIRE pre-inspection									
Motels with Restaurants	BOP	69171	8	8	10	8	8	10	8
Motels with Restaurants Comments: Company approval required and MAY REQUIRE pre-inspection									
Motels with Limited Cooking Restaurants	BOP	69161	8	8	10	8	8	8	8
Motels with Limited Cooking Restaurants Comments: Company approval required and MAY REQUIRE pre-inspection									
Motion Pictures - Development of Negatives, Printing and All Subsequent Operations	GL	98090	P	P	P	P	P	P	P
Motion Pictures - Film Distribution or Exchanges - Not Located at Motion Picture Studios	GL	98091	P	P	P	P	P	P	P
Motion Pictures - Production - Studios or Outside - All Operations Prior to the Development of Negatives	GL	98092	P	P	P	P	P	P	P
Motorcycles, Moped or Motor Scooter Manufacturing	GL	57202	P	P	P	P	P	P	P
Municipal Property	GL	NA	P	P	P	P	P	P	P
Museums - NFP	GL	46427	3	5	6	4	8	3	10
Museums - OTR NFP	GL	46426	3	5	6	4	8	3	10
Museums Comments: Company approval required and MAY REQUIRE pre-inspection									
Music Stores - Pre-recorded	GL	16676	5	5	3	3	5	3	5
Music Stores - Pre-recorded	BOP	57338	5	5	3	3	5	3	5
Musical Instrument Manufacturing	GL	57257	7	5	5	6	5	6	4
Musical Instrument Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Musical Instrument Stores	GL	15538	4	5	3	3	4	3	4
Musical Instrument Stores	BOP	57334	4	5	3	3	4	3	4
Musical Products Manufacturing - Pre-recorded	GL	58627	5	5	4	4	5	4	3
Nail Salons	GL	15600	6	6	5	5	5	5	5
Nail Salons	BOP	71952	6	6	5	5	5	5	5
Nails or Spikes Manufacturing	GL	57401	P	P	P	P	P	P	P
Needles, Pins or Tacks Manufacturing	GL	57403	7	5	5	8	5	6	4
Needles, Pins or Tacks Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Net Manufacturing - Other than Safety Nets	GL	57410	P	P	P	P	P	P	P
Net Manufacturing - Safety Nets	GL	57411	P	P	P	P	P	P	P
Newspaper or Magazine Distributors	GL	15607	7	8	4	4	5	8	5

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Newspaper or Magazine Distributors Comments: Company approval required and MAY REQUIRE pre-inspection									
Newsstands	GL	15608	8	6	4	4	9	5	5
Newsstands	BOP	59935	8	6	4	4	9	5	5
Nightclubs, Cabarets and Comedy Clubs	GL	15656	P	P	P	P	P	P	P
Non-Profit Agency-Lessors Risk Only	BOP	65121	6	5	10	10	5	5	5
Non-Profit Agency-Lessors Risk Only Comments: Company approval required and MAY REQUIRE pre-inspection									
Nursery - Garden	GL	15699	10	5	4	4	5	6	6
Nurses Homes - Separate and/or part A "Governing Classification"	GL	NA	P	P	P	P	P	P	P
Nursing Homes - Refer to Health Care Facilities - Convalescent and Nursing Homes	GL	NA	P	P	P	P	P	P	P
Office Machines Manufacturing	GL	57572	7	5	5	9	7	6	6
Office Machines Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Office Machines or Appliances - Installation, Inspection Adjustment or Repair	GL	98111	7	5	5	6	5	3	4
Office Machines or Appliances - No Repair	GL	18437	5	5	5	6	5	3	4
Office Machines or Appliances - No Repair	BOP	50925	5	5	5	6	5	3	4
Office Machines or Appliances - Retail or Wholesale - With Repair	GL	91156	6	5	7	7	4	3	5
Office Machines or Appliances - Wholesale - No Repair	GL	12362	7	6	5	5	7	5	5
Office Machines or Appliances Distributor - No Repair	BOP	50691	7	6	5	5	7	5	5
Office Machines or Appliances Excluding EDP Equipment	CT	98111	7	5	5	6	5	3	4
Offices - NOC	GL	NA	5	5	6	6	5	2	—
Offices - NOC Comments: Company approval required and MAY REQUIRE pre-inspection									
Offices NOC	BOP	65121	5	5	6	6	5	2	—
Offices - NOC Comments: Company approval required and MAY REQUIRE pre-inspection									
Oil or Gas Lease Operations - Natural Gas	GL	98150	P	P	P	P	P	P	P
Oil or Gas Lease Operations - Natural Gas - Within the Limits of Any Town or City on the Right-of-Way of Any Railroad, or in any Ocean, Gulf or Bay	GL	98151	P	P	P	P	P	P	P
Oil or Gas Lease Work By Contractors - Not Lease Operation	GL	98152	P	P	P	P	P	P	P
Oil or Gas Wells - Acidizing	GL	98153	P	P	P	P	P	P	P
Oil or Gas Wells - Cementing	GL	98154	P	P	P	P	P	P	P
Oil or Gas Wells - Cleaning or Swabbing by Contractors	GL	98155	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Oil or Gas Wells - Cleaning or Swabbing by Contractors - Within the Limits of Any Town or City, On the Right-of-Way of any Railroad, or in any Ocean, Gulf or Bay	GL	98156	P	P	P	P	P	P	P
Oil or Gas Wells - Drilling or Redrilling, Installation or Recovery of Casing	GL	98157	P	P	P	P	P	P	P
Oil or Gas Wells - Drilling or Redrilling, Installation or Recovery of Casing - Within the Limits of Any Town or City on the Right-of-Way of any Railroad or in any Ocean, Gulf or Bay	GL	98158	P	P	P	P	P	P	P
Oil or Gas Wells - Instrument Logging or Survey Work in Wells	GL	98159	P	P	P	P	P	P	P
Oil or Gas Wells - Non-operating Working Interest	GL	46510	P	P	P	P	P	P	P
Oil or Gas Wells - Perforating of Casing	GL	98160	P	P	P	P	P	P	P
Oil or Gas Wells - Servicing - By Contractors	GL	98161	P	P	P	P	P	P	P
Oil or Gas Wells - Shooting	GL	98162	P	P	P	P	P	P	P
Oil or Gas Wells - Supplies or Equipment Dealers - Secondhand	GL	15188	P	P	P	P	P	P	P
Oil Refineries	GL	15733	P	P	P	P	P	P	P
Oil Rig or Derrick Erecting or Dismantling - wood or metal	GL	98163	P	P	P	P	P	P	P
Oil Still Erection or Repair	GL	98164	P	P	P	P	P	P	P
Optical Goods Distributor	BOP	50721	3	5	4	5	3	2	4
Optical Goods Manufacturing	GL	57600	3	5	4	9	3	2	4
Optical Goods Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Optical Goods Stores	GL	15839	3	5	4	6	3	2	4
Optical Goods Stores	BOP	59954	3	5	4	6	3	2	4
Orchards and Vineyards - Operation by Contractors	GL	98257	P	P	P	P	P	P	P
Ore Milling or Processing	GL	57611	P	P	P	P	P	P	P
Oriental Style Restaurant	BOP	9181							
Oriental Style Restaurant Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Ornamental Iron, Brass or Bronze Erection	CT	97650	6	5	7	7	4	3	4
Orthopedic, Ambulation or Prosthetic Devices Manufacturing	GL	57625	P	P	P	P	P	P	P
Other Ethnic Style Restaurant	BOP	09191	8	5	9	7	8	8	4
Other Ethnic Style Restaurant Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Packing Houses	GL	57651	P	P	P	P	P	P	P
Paint, Varnish, Shellac or Lacquer Manufacturing	GL	57690	P	P	P	P	P	P	P
Paint, Wallpaper or Wallcovering Stores	GL	15991	5	5	6	6	4	6	4

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Paint, Wallpaper or Wallcovering Stores	BOP	52322	5	5	6	6	4	6	4
Painting - Exterior - Buildings or Structures - Exceeding Three Stories in Height	GL	98303	P	7	9	5	5	5	7
Painting - Exterior - Buildings or Structures - Three Stories or Less in Height	GL	98304	6	6	6	5	5	5	6
Painting - Interior - Buildings or Structures	GL	98305	6	6	5	5	5	5	6
Painting - Oil or Gasoline Tanks	GL	98306	P	P	P	P	P	P	P
Painting - Residential and Light Commercial Building	CT	98305	6	6	6	5	5	5	6
Painting - Ship Hulls	GL	98307	P	P	P	P	P	P	P
Painting - Shop Only	GL	98308	7	5	5	8	5	9	5
Painting - Shop Only Comments	UL & NFPA approved paint booth must be installed								
Painting - Steel Structures or Bridges	GL	98309	P	P	P	P	P	P	P
Painting, Picture or Frame Stores	GL	15993	5	5	6	6	5	6	5
Painting, Picture or Frame Stores	BOP	59999	5	5	5	5	5	3	5
Paper Coating or Finishing	GL	57716	7	7	5	5	5	9	5
Paper Coating or Finishing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Paper Goods Manufacturing	GL	57725	7	7	5	5	5	9	5
Paper Goods Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Paper Manufacturing	GL	57726	P	P	P	P	P	P	P
Paper Products Distributors	GL	16005	6	6	5	5	5	8	6
Paper Bag or Rubber Stock Dealers or Distributors - Second Hand	BOP	50928	P	P	P	P	P	P	P
Paper, Rag or Rubber Stock Dealers and Distributors - Secondhand	GL	16009	P	P	P	P	P	P	P
Paperhanging	GL	98344	7	6	5	5	5	5	6
Paperhanging	CT	98344	7	6	5	5	5	5	6
Parachute Manufacturing	GL	57798	P	P	P	P	P	P	P
Parades	GL	46590	P	P	P	P	P	P	P
Parking - Private	GL	46622	7	7	7	2	6	6	2
Parking - Public - Not Open Air	GL	46603	P	P	P	P	P	P	P
Parking - Public - Open Air	GL	46604	P	P	P	P	P	P	P
Parking - Public - Shopping Centers -	GL	46607	—	—	8	—	—	—	—
Parks or Playgrounds	GL	46671	P	P	P	P	P	P	P
Pattern Manufacturing - Metal	GL	57808	7	5	5	7	4	5	4
Pattern Manufacturing - Metal Comments:	Company approval required and MAY REQUIRE pre-inspection								
Pattern Manufacturing - Other	GL	57809	7	5	4	7	5	8	5

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Pattern Manufacturing - Other Comments: Company approval required and MAY REQUIRE pre-inspection									
Pattern Manufacturing - Paper	GL	57810	7	5	5	6	4	9	4
Pattern Manufacturing - Other Comments: Company approval required and MAY REQUIRE pre-inspection									
Pawn Shops	GL	18437	P	P	P	P	P	P	P
Payroll Accounting Services	BOP	65121	4	4	6	—	5	4	4
Penal Institutions	GL	46700	P	P	P	P	P	P	P
Pencil, Pen, Crayon or Chalk Manufacturing	GL	57871	6	5	5	8	5	8	6
Pencil, Pen, Crayon or Chalk Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Pest Control Services	GL	43470	P	P	P	P	P	P	P
Pet Food Manufacturing	GL	57913	6	5	P	P	3	8	4
Pet Grooming	GL	16402	8	5	6	7	3	4	5
Pet Grooming	BOP	16402	8	5	6	7	3	4	5
Pet Stores	GL	16403	4	5	6	6	3	4	5
Pet Stores	BOP	59997	4	5	6	6	3	4	5
Pet Training	GL	16404	P	P	P	P	P	P	P
Photo Finishing Laboratories	GL	57997	5	6	5	3	5	7	5
Photoengraving	BOP	71888	5	5	4	6	6	4	5
Photographers	GL	16471	5	6	5	3	5	6	5
Photographers	BOP	71899	5	6	5	3	5	6	5
Photographic Equipment Manufacturing	GL	57998	7	5	5	7	7	8	8
Photographic Equipment Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Photographic Supplies Manufacturing	GL	57999	7	5	5	7	7	8	8
Photographic Supplies Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Piano Tuning	GL	98405	4	5	6	6	5	5	5
Picnic Grounds - Commercially Operated	GL	46773	9	9	9	9	9	9	9
Picnic Grounds - Commercially Operated Comments: Company approval required and MAY REQUIRE pre-inspection									
Pile Driving - Building Foundation Only	GL	98413	P	P	P	P	P	P	P
Pile Driving - Other	GL	98414	P	P	P	P	P	P	P
Pile Driving - Sonic Method	GL	98415	P	P	P	P	P	P	P
Pipeline Construction - Gas	GL	98423	P	P	P	P	P	P	P
Pipeline Construction - Oil	GL	98425	P	P	P	P	P	P	P
Pipeline Construction - Other	GL	98424	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Pipeline Construction - Slurry - Non-flammable Mixtures	GL	98426	P	P	P	P	P	P	P
Pipelines - Operation	GL	98428	P	P	P	P	P	P	P
Pipelines - Operation - Gas	GL	98427	P	P	P	P	P	P	P
Pipelines - Operation - Oil	GL	98429	P	P	P	P	P	P	P
Pipelines - Operation - Slurry - Non-flammable Mixtures	GL	98430	P	P	P	P	P	P	P
Pipes Manufacturing - Tobacco	GL	58020	P	P	P	P	P	P	P
Pipes or Tubes Manufacturing - Metal	GL	58009	9	7	5	9	5	7	7
Pipes or Tubes Manufacturing - Metal Comments:	Company approval required and MAY REQUIRE pre-inspection								
Pipes or Tubes Manufacturing - Plastic	GL	58010	P	P	P	P	P	P	P
Pizza Shops	BOP	09201	8	5	9	7	8	8	4
Pizza Shops Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Pizza Shops - Limited Cooking	BOP	09211	8	5	9	7	8	8	4
Pizza Shops-Limited Cooking Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Plastering or Stucco Work	GL	98449	P	P	P	P	P	P	P
Plastic Manufacturing - Raw Material	GL	58056	P	P	P	P	P	P	P
Plastic or Rubber Goods Manufacturing - Household	GL	58057	P	P	P	P	P	P	P
Plastic or Rubber Goods Manufacturing - Household	GL	58057	P	P	P	P	P	P	P
Plastic or Rubber Goods Manufacturing - Household	GL	58057	P	P	P	P	P	P	P
Plastic or Rubber Goods Manufacturing - Other Than Household	GL	58058	P	P	P	P	P	P	P
Plastic or Rubber Supply Goods - Distributors	GL	16501	8	6	5	8	6	9	9
Plumbing - Commercial and Industrial	GL	98482	7	6	6	7	5	4	6
Plumbing - Residential or Domestic	GL	98483	7	6	6	7	5	4	6
Plumbing - Residential or Domestic	CT	98483	7	6	6	7	5	4	6
Plumbing Fixtures Manufacturing	GL	58095	6	5	2	7	5	5	5
Plumbing Fixtures Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Plumbing Supplies and Fixture Dealer - Retail	BOP	59999	6	5	5	5	5	3	5
Plumbing Supplies and Fixtures - Dealers and Distributors	GL	16527	6	5	5	5	5	3	5
Plumbing Supplies and Fixtures - Dealers and Distributors	BOP	50741	6	5	5	5	5	3	5
Plumbing Supplies Manufacturing	GL	58096	6	5	2	7	5	5	5
Plumbing Supplies Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Plywood, Veneer or Veneer Products Manufacturing - Other	GL	58301	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Plywood, Veneer or Veneer Products Manufacturing - without log processing	GL	58302	P	P	P	P	P	P	P
Political Campaign Headquarters or Offices	GL	46822	P	P	P	P	P	P	P
Political Campaign Headquarters or Offices	BOP	65121	P	P	P	P	P	P	P
Powered Equipment Dealers - Retail	BOP	50819	5	5	9	9	5	4	5
Powerhouse - Boiler Houses, Electric Generating Stations, Central Heating Plants, Fan Houses	GL	92445	P	P	P	P	P	P	P
Precision and Scientific Tools and Instruments - Retail	BOP	50811	5	5	10	10	5	4	5
Precision and Scientific Tools and Instruments - Retail Comments:	Company approval required. Theft alarm system required								
Precision Metal Products Manufacturing - Including Highly Polished Metal Sheets, Cameras, Photographic Equipment, Electrical Parts and Equipment (other than motors)	GL	NA	P	P	P	P	P	P	P
Prefabricated Building Erection	GL	98502	9	10	6	6	4	6	6
Prefabricated Building Erection Comments:	Company approval required and MAY REQUIRE pre-inspection								
Prefabricated Building Erection	CT	98502	9	10	6	6	4	6	6
Prefabricated Building Erection Comments:	Company approval required and MAY REQUIRE pre-inspection								
Prefabricated Building Manufacturing	GL	58397	P	P	P	P	P	P	P
Printers or Electrotypers - Supplies - Distributors	GL	16588	5	6	5	3	5	6	4
Printing	BOP	71912	6	6	6	5	4	7	3
Printing - Commercial - OTR NFP	GL	58408	6	6	6	5	4	7	3
Produce Handling or Packing	GL	16604	8	8	5	7	5	5	7
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as offices - NFP	GL	46882	5	7	4	4	5	3	5
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as offices - NFP Comments	Company approval required and MAY REQUIRE pre-inspection								
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as offices - OTR NFP	GL	46881	5	7	4	4	5	3	5
Professional Services NOC	BOP	65121	6	5	10	10	5	5	5
Professional Services NOC Comments:	Company approval required and MAY REQUIRE pre-inspection								
Public Works - Refer to Governmental Subdivision	GL	NA	P	P	P	P	P	P	P
Publishers - Books or Magazines - Ex. Publishers Liab. NFP	GL	58457	5	5	5	8	5	5	7
Publishers - Books or Magazines - Ex. Publishers Liab. NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Publishers - Books or Magazines - Ex. Publishers Liab. OTR NFP	GL	58456	5	5	5	8	5	5	7

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Publishers - Books or Magazines - Ex. Publishers Liab. OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Publishers - Newspapers - Ex. Advertisers Liab. - NFP	GL	58459	7	7	6	8	4	8	6
Publishers - Newspapers - Ex. Advertisers Liab. - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Publishers - Newspapers - Ex. Advertisers Liab. - OTR NFP	GL	58458	7	7	6	8	4	8	6
Publishers - Newspapers - Ex. Advertisers Liab. - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Pulp Manufacturing	GL	58503	P	P	P	P	P	P	P
Pumps or Compressors Manufacturing	GL	58532	P	P	P	P	P	P	P
Quarries	GL	98555	P	P	P	P	P	P	P
Race Tracks - Motorized Vehicles - (Lessor's Risk Only)	GL	46913	P	P	P	P	P	P	P
Race Tracks - Motorized Vehicles - (Sponsor risk only)	GL	46915	P	P	P	P	P	P	P
Race Tracks - Motorized Vehicles - Operators	GL	46911	P	P	P	P	P	P	P
Race Tracks - Operators	GL	46912	P	P	P	P	P	P	P
Racing - (Lessor's Risk Only)	GL	46914	P	P	P	P	P	P	P
Racing - (Sponsor's Risk Only)	GL	46916	P	P	P	P	P	P	P
Racquet Sports and Handball Facilities - Commercially Operated	GL	16670	10	10	10	10	6	7	7
Racquet Sports and Handball Facilities - Commercially Operated Comments:	Company approval required and MAY REQUIRE pre-inspection								
Radio or TV Broadcasting Stations - Excluding - Advertises Liability, Broadcasters E&O - NFP	GL	98598	10	10	10	10	10	10	10
Radio or TV Broadcasting Stations - Excluding - Advertises Liability, Broadcasters E&O - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Radio or TV Broadcasting Stations - Excluding - Advertises Liability, Broadcasters E&O - OTR NFP	GL	98597	10	10	10	10	10	10	10
Radio or TV Broadcasting Stations - Excluding - Advertises Liability, Broadcasters E&O - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Radio Television Phonographic Store	BOP	57326	4	5	5	8	8	3	5
Radio Television Phonographic Store Radio Television Phonographic Store Comment	Theft alarm system required								
Railroad Construction	GL	98601	P	P	P	P	P	P	P
Railroad Engine Manufacturing	GL	58559	P	P	P	P	P	P	P
Railroad or Other Public Conveyance Cars Mfg	GL	58560	P	P	P	P	P	P	P
Railroad or Other Public Conveyance Cars Parts Mfg	GL	58561	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Railroads - Operation and Maintenance - with BI passenger hazard	GL	98622	P	P	P	P	P	P	P
Railroads - Operation and Maintenance - Without BI passenger hazard	GL	98623	P	P	P	P	P	P	P
Railroads - Shop Operation and Maintenance	GL	98624	P	P	P	P	P	P	P
Razor or Razor Blades Manufacturing	GL	58575	P	P	P	P	P	P	P
Real Estate Agents	BOP	65121	6	6	6	6	4	3	3
Real Estate Agents - Excluding - Real Estate Errors & Omissions	GL	47050	6	6	6	6	4	3	3
Real Estate Development Property	GL	47051	P	P	P	—	—	—	—
Real Estate Property Managers	GL	47052	P	P	P	P	P	P	P
Recording Studios	GL	47103	10	10	10	10	10	10	10
Recording Studios Comments:	Company approval required and MAY REQUIRE pre-inspection								
Records or Tapes Manufacturing - Pre-recorded	GL	58627	9	9	9	9	9	9	9
Records or Tapes Manufacturing - Pre-recorded Comments:	Company approval required and MAY REQUIRE pre-inspection								
Records, Tapes and Sheet Music Stores	GL	16676	6	5	6	3	6	3	6
Recreational Vehicle Dealers	GL	16694	P	P	P	P	P	P	P
Rectories	GL	41650	P	P	P	P	P	P	P
Recycling Collection Center - NFP	GL	47147	P	P	P	P	P	P	P
Recycling Collection Center - OTR NFP	GL	47146	P	P	P	P	P	P	P
Refrigeration Equipment - Dealers and Distributors Only - Commercial	GL	16705	8	6	5	8	5	5	6
Refrigeration Equipment - Dealers and Distributors Only - Commercial	BOP	50771	8	6	5	8	5	5	6
Refrigeration Equipment Manufacturing	GL	58663	P	P	P	P	P	P	P
Refrigeration Equipment Retail	BOP	50771	8	6	5	8	5	5	6
Refrigeration Systems or Equipment Dealers and Distributors and Installation, Servicing or Repair - Commercial	GL	98636	8	6	8	8	5	5	6
Refrigeration Systems or Equipment Dealers and Distributors and Installation, Servicing or Repair - Commercial Comments:	Company approval required and MAY REQUIRE pre-inspection								
Rendering Works	GL	58682	P	P	P	P	P	P	P
Renovating - Outside Surfaces of Buildings	GL	98640	P	7	8	8	7	7	7
Renovating - Outside Surfaces of Buildings Comments:	Company approval required and MAY REQUIRE pre-inspection								
Rental Stores - Machinery or Equipment - Rented To Others on a Long-Term Basis	GL	16723	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Rental Stores (Excluding Equipment Rental)	GL	16722	7	6	8	10	7	4	4
Rental Stores (Excluding Equipment Rental) Comments:	Company approval required. No tent erection operations								
Rental Stores Appliances and Household Furnishings lessors risk only	BOP	53221	-	-	6	-	-	6	
Rental Stores General Rental Centers lessors risk only	BOP	53221	-	-	6	-	-	6	
Restaurant - with sales of alcoholic beverages more than 30% but less than 75% of the total annual receipts of the restaurant- with dance floor	GL	16915	8	5	9	7	8	8	4
Restaurant - with sales of alcoholic beverages more than 30% but less than 75% of the total annual receipts of the restaurant- with dance floor Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurant - with sales of alcoholic beverages more than 30% but less than 75% of the total annual receipts of the restaurant- without dance floor	GL	16916	8	5	9	7	8	8	4
Restaurant - with sales of alcoholic beverages more than 30% but less than 75% of the total annual receipts of the restaurant- without dance floor Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurant - with sales of alcoholic beverages less than 30% of the total annual receipts of the restaurant- with table service	GL	16910	8	5	9	7	8	8	4
Restaurant - with sales of alcoholic beverages less than 30% of the total annual receipts of the restaurant with table service Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurant - with sales of alcoholic beverages less than 30% of the total annual receipts of the restaurant- without table service	GL	16911	8	5	9	7	8	8	4
Restaurant - with sales of alcoholic beverages less than 30% of the total annual receipts of the restaurant without table service Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants - Operated by Concessionaires - NFP	GL	16820	8	5	8	8	4	8	4
Restaurants - Operated by Concessionaires - NFP Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants - Operated by Concessionaires - OTR NFP	GL	16819	8	5	8	8	4	8	4
Restaurants - Operated by Concessionaires - OTR NFP Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Restaurants - Refreshment Stands or Drive-ins With Tray Service NFP	GL	16822	8	5	8	7	8	8	4
Restaurants - Refreshment Stands or Drive-ins With Tray Service NFP Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants - Refreshment Stands or Drive-ins With Tray Service OTR NFP	GL	16821	8	5	8	7	8	8	4
Restaurants - Refreshment Stands or Drive-ins With Tray Service OTR NFP Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants - Self-service or Self-ordering - Including	GL	16824	8	5	8	7	8	8	4
Restaurants - Self-service or Self-ordering - Including Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants - With No Sale of Alcoholic Beverages - With Dance Floor	GL	16814	8	5	9	7	8	8	4
Restaurants - With No Sale of Alcoholic Beverages - With Dance Floor Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants - With Sales of Alcoholic Beverages that are less than 75% of Total Annual Receipts - with Dance Floor	GL	16815	P	P	P	P	P	P	P
Restaurants - With Sales of Alcoholic Beverages that are less than 75% of Total Annual Receipts - without Dance Floor	GL	16816	8	5	7	7	8	8	4
Restaurants - With Sales of Alcoholic Beverages that are less than 75% of Total Annual Receipts - without Dance Floor	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants - With Sales of Alcoholic Beverages That Are More than 75% of Total Annual receipts - without Dance Floor	GL	16818	P	P	P	P	P	P	P
Restaurants - With Sales of Alcoholic Beverages That Are More than 75% of Total Annual Receipts - with Dance Floor	GL	16817	P	P	P	P	P	P	P
Restaurants with no sale of alcoholic beverages-with seating	GL	16903	8	5	9	7	8	8	4
Restaurants with no sale of alcoholic beverages-with seating Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants with no sale of alcoholic beverages-with table service	GL	16900	8	5	9	7	8	8	4

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Restaurants with no sale of alcoholic beverages-with table service Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants with no sale of alcoholic beverages-without seating	GL	16902	8	5	9	7	8	8	4
Restaurants with no sale of alcoholic beverages-without seating Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants with no sale of alcoholic beverages-without table service with seating	GL	16901	8	5	9	7	8	8	4
Restaurants with no sale of alcoholic beverages-without table service with seating Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Restaurants -with sales of alcoholic beverages 75% or more of the total annual receipts - w/bar service only (no tables) with dance floor	GL	16940	P	P	P	P	P	P	P
Restaurants -with sales of alcoholic beverages 75% or more of the total annual receipts - w/bar service only (no tables) without dance floor	GL	16941	P	P	P	P	P	P	P
Restaurants -with sales of alcoholic beverages 75% or more of the total annual receipts - with tables- with dance floor-no table service	GL	16921	P	P	P	P	P	P	P
Restaurants -with sales of alcoholic beverages 75% or more of the total annual receipts - with tables- with dance floor-table service	GL	16920	P	P	P	P	P	P	P
Restaurants -with sales of alcoholic beverages 75% or more of the total annual receipts - with tables- without dance floor- no table service	GL	16930	P	P	P	P	P	P	P
Restaurants -with sales of alcoholic beverages 75% or more of the total annual receipts - with tables- without dance floor- table service	GL	16930	P	P	P	P	P	P	P
Retail Store NOC	BOP	59999	6	6	6	6	6	6	6
Retail Store NOC Comments:	Company approval required and MAY REQUIRE pre-inspection								
Rolling Mills - Cold or Hot Process	GL	58713	P	P	P	P	P	P	P
Roofing - Commercial	GL	98677	P	P	P	P	P	P	P
Roofing - Residential	GL	98678	P	P	P	P	P	P	P
Rooming Houses - Refer to Boarding & Rooming Houses	GL	NA	P	P	P	P	P	P	P
Rope Manufacturing	GL	58737	P	P	P	P	P	P	P
Rubber Manufacturing	GL	58756	P	P	P	P	P	P	P
Rubber Reclaiming	GL	58757	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Rubber Stamp Manufacturing or Assembling	GL	58759	7	5	4	8	4	5	6
Rubber Stamp Manufacturing or Assembling Comment:	Company approval required and MAY REQUIRE pre-inspection								
Saddles, Harnesses or Horses Furnishings Mfg	GL	58802	9	9	10	10	9	9	9
Saddles, Harnesses or Horses Furnishings Mfg Comment:	Company approval required and MAY REQUIRE pre-inspection								
Saddles, Harnesses or Horses Furnishings Mfg Comment:	Company approval required and MAY REQUIRE pre-inspection								
Safes or Safe Vaults Manufacturing	GL	58813	7	7	10	10	5	6	4
Safes or Safe Vaults Manufacturing Comment: Requires pre-approval for quoting	Company approval required and MAY REQUIRE pre-inspection								
Sail Making	GL	58822	P	P	P	P	P	P	P
Salad Bars - Limited Cooking	BOP	09231	8	5	9	7	8	8	4
Sales or Service Organizations	GL	47367	10	6	10	10	5	3	6
Sales or Service Organizations Comments:	Company approval required and MAY REQUIRE pre-inspection								
Salt Manufacturing	GL	58840	P	P	P	P	P	P	P
Salt, Borax, Potash or Phosphate - Producing or Refining	GL	58837	P	P	P	P	P	P	P
Salvage Operations	GL	98698	P	P	P	P	P	P	P
Salvage Operations - Removing, Sorting, Reconditioning and Distributing of Merchandise in Damaged Buildings and Incidental Operations Away from such buildings	GL	98699	P	P	P	P	P	P	P
Sand or Gravel Digging	GL	98710	P	P	P	P	P	P	P
Sandblasting	GL	98705	P	P	P	P	P	P	P
Saunas and Baths - Public	GL	47420	P	P	P	P	P	P	P
Saw Mills or Planing Mills	GL	58873	P	P	P	P	P	P	P
Schools - Colleges, Universities, Junior Colleges or College Preparatory - NFP	GL	67509	P	P	P	P	P	P	P
Schools - Colleges, Universities, Junior Colleges or College Preparatory - OTR NFP	GL	67508	P	P	P	P	P	P	P
Schools - Correspondence	GL	47468	5	5	4	8	6	4	4
Schools - Correspondence Comments:	Company approval required and MAY REQUIRE pre-inspection								
Schools - Dormitory Facilities - NFP	GL	67511	P	P	P	P	P	P	P
Schools - Dormitory Facilities - OTR NFP	GL	67511	P	P	P	P	P	P	P
Schools - Faculty Liability for Corporal Punishment of Pupils	GL	47469	—	—	P	—	—	—	—
Schools - NFP	GL	67513	P	P	P	P	P	P	P
Schools - OTR NFP	GL	67512	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Schools - Private - Elementary, Kindergarten or Junior High NFP	GL	47476	P	P	P	P	P	P	P
Schools - Private - Elementary, Kindergarten or Junior High OTR NFP	GL	47475	P	P	P	P	P	P	P
Schools - Private - High - NFP	GL	47478	P	P	P	P	P	P	P
Schools - Private - High - OTR NFP	GL	47477	P	P	P	P	P	P	P
Schools - Public - Elementary,	GL	47471	P	P	P	P	P	P	P
Schools - Public - High	GL	47473	P	P	P	P	P	P	P
Schools - Trade or Vocational	GL	47474	10	10	10	10	10	10	10
Schools - Trade or Vocational Comments:	Company approval required and MAY REQUIRE pre-inspection								
Secondhand or Salvage Dealers and Distributors	GL	16881	P	P	P	P	P	P	P
Security and Patrol Agencies	GL	96751	P	P	P	P	P	P	P
Seed Merchants	GL	16891	7	7	5	9	5	7	6
Seed Merchants Comments:	Company approval required and MAY REQUIRE pre-inspection								
Seed Merchants - Excluding Germination Failure	GL	16892	7	7	5	8	5	7	6
Seed Merchants - Excluding Germination Failure Comments:	Company approval required and MAY REQUIRE pre-inspection								
Seed Merchants - Excluding Misdelivery, Error in Mixture and Germination Failure	GL	16890	7	7	5	7	5	7	6
Seed Merchants - Excluding Misdelivery, Error in Mixture and Germination Failure Comments	Company approval required and MAY REQUIRE pre-inspection								
Self Storage Facilities	BOP	09411	7	7	7	7	7	7	7
Septic Tank Systems - Cleaning	GL	98805	9	6	5	9	2	3	3
Septic Tank Systems - Cleaning Comments:	Company approval required and MAY REQUIRE pre-inspection								
Septic Tank Systems - Installation, Servicing or Repair	GL	98806	10	10	10	10	6	6	7
Septic Tank Systems - Installation, Servicing or Repair Comments:	Company approval required and MAY REQUIRE pre-inspection								
Sewage Disposal - Plant Operations	GL	98010	P	P	P	P	P	P	P
Sewer Cleaning	GL	98813	P	P	P	P	P	P	P
Sewer Mains or Connections Construction	GL	98820	P	P	P	P	P	P	P
Sewers	GL	48039	P	P	P	P	P	P	P
Sewing Machine Stores	BOP	57223	6	5	5	6	6	3	6
Sewing Machines Manufacturing - Commercial	GL	58903	7	5	5	9	4	6	5
Sewing Machines Manufacturing - Commercial Comments:	Company approval required and MAY REQUIRE pre-inspection								
Sewing Machines Manufacturing - Household	GL	58904	7	5	5	9	4	6	5

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Sewing Machines Manufacturing - Household									
Comments:	Company approval required and MAY REQUIRE pre-inspection								
Shaft Sinking	GL	98871	P	P	P	P	P	P	P
Sheet Metal Work - Outside	GL	98884	7	5	5	6	2	5	4
Sheet Metal Work - Outside	CT	98884	7	5	5	6	2	5	4
Sheet Metal Work - Shop Only	GL	58922	7	5	5	6	2	5	4
Shelters, Mission, Settlement of Halfway House - Not Church or Office Building	GL	67017	P	P	P	P	P	P	P
Ship Chandler Stores	GL	18078	4	5	5	8	5	5	5
Ship Chandler Stores Comments:	Company approval required and MAY REQUIRE pre-inspection								
Ship Chandler Stores	BOP	59999	4	5	5	8	5	5	5
Ship Chandler Stores Comments:	Company approval required and MAY REQUIRE pre-inspection								
Ship Repair or Conversion	GL	98949	P	P	P	P	P	P	P
Ship Scaling	GL	98914	P	P	P	P	P	P	P
Shoe Repair Shops	GL	18109	7	5	4	5	4	6	2
Shoe Repair Shops	BOP	71926	7	5	4	5	4	6	2
Shoe Stores	GL	18110	4	5	5	3	5	3	5
Shoe Stores	BOP	56613	4	5	5	3	5	3	5
Shoe, Boot or Slipper Manufacturing	GL	59005	P	P	P	P	P	P	P
Shopping Centers - Buildings or Premises Not Occupied by the Insured (Lessors Risk Only)	GL	67635	10	10	10	10	10	10	10
Shopping Centers - Buildings or Premises Not Occupied by the Insured (Lessors Risk Only) Comments:	Company approval required and MAY REQUIRE pre-inspection								
Shopping Centers - Indoor Malls	GL	67634	10	10	10	10	10	10	10
Shopping Centers - Indoor Malls Comments:	Company approval required and MAY REQUIRE pre-inspection								
Siding Installation	GL	98967	7	6	5	6	3	3	4
Siding Installation - Including Gutters & Downspouts	CT	98967	7	6	5	6	3	3	4
Sign Erection, Installation or Repair	GL	98993	9	8	9	8	3	6	8
Sign Manufacturing	GL	59058	7	8	6	7	5	8	8
Sign Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Sign Manufacturing - Electrical	GL	59057	7	8	6	7	5	8	8
Sign Manufacturing - Electrical Comments:	Company approval required and MAY REQUIRE pre-inspection								
Sign Painting or Lettering - Inside of Buildings	GL	99003	7	5	6	7	5	5	7
Sign Painting or Lettering on Buildings or Structures	GL	99004	9	8	5	8	5	3	8
Skating Rinks - Ice	GL	48177	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Skating Rinks - Roller	GL	48178	P	P	P	P	P	P	P
Skeet Shooting or Trap Shooting Ranges	GL	48206	P	P	P	P	P	P	P
Ski Lifts, Tows or Runs	GL	48252	P	P	P	P	P	P	P
Slate Milling	GL	59188	P	P	P	P	P	P	P
Slate Splitting or Slate Roofing Manufacturing	GL	59189	P	P	P	P	P	P	P
Snow or Ice Removal - Contractor - Refer to Street Cleaning	GL	99303	10	7	P	—	3	—	5
Snow or Ice Removal - Contractor - Refer to Street Cleaning Comments:	Company approval required: Eligible if less than 15% of total operations and restricted to private driveways and parking lots with low amount of pedestrian activity								
Soap Box Derbies	GL	48441	P	P	P	P	P	P	P
Soap Manufacturing	GL	59223	P	P	P	P	P	P	P
Social Gatherings and Meetings - On Premises Not Owned or Operated by the insured - NFP	GL	48558	—	—	7	—	—	—	—
Social Gatherings and Meetings - On Premises Not Owned or Operated by the insured - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Social Gatherings and Meetings - On Premises Not Owned or Operated by the insured - OTR NFP	GL	48557	—	—	7	—	—	—	—
Social Gatherings and Meetings - On Premises Not Owned or Operated by the insured - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Solar Energy Contractors	GL	99080	P	5	9	9	5	5	6
Solar Energy Contractors Comments:	Company approval required and MAY REQUIRE pre-inspection								
Spas or Professional Enhancement Facilities	GL	18200	P	P	P	P	P	P	P
Sponge Processing	GL	59257	10	8	10	10	6	5	5
Sponge Processing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Sporting Goods or Athletic Equipment Distributors	GL	18205	9	6	9	9	7	7	7
Sporting Goods or Athletic Equipment Distributors Comments:	No repackaging of products			Theft alarm system required					
Sporting Goods or Athletic Equipment Manufacturing	GL	59306	P	P	P	P	P	P	P
Sporting Goods or Athletic Equipment Stores	GL	18206	5	5	6	7	6	7	6
Sporting Goods or Athletic Equipment Stores Comments:	No repackaging of products			Theft alarm system required					
Sporting Goods or Athletic Equipment Stores	BOP	59526	5	5	6	7	6	7	6
Sporting Goods or Athletic Equipment Stores Comments:	No repackaging of products			Theft alarm system required					
Sports or Outdoor Activities - Commercial Operation	GL	48610	P	P	P	P	P	P	P
Stables - Boarding, Livery or Racing	GL	99111	P	P	P	P	P	P	P
Stadiums - Operated by the Insured - NFP	GL	48638	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Stadiums - Operated by the Insured - OTR NFP	GL	48637	P	P	P	P	P	P	P
Stationary or Paper Products Distributors	BOP	50801	5	5	5	5	5	6	4
Stationary or Paper Products Stores - Other Than Paper Products	BOP	59435	5	5	5	3	5	6	4
Stationary or Paper Products Stores - Paper Products	BOP	59435	5	5	5	3	5		4
Stationery or Paper Products Stores	GL	18335	5	5	5	3	5	6	4
Steam Heating or Steam Power Companies	GL	99160	P	P	P	P	P	P	P
Steam Mains or Connections Construction	GL	99163	P	P	P	P	P	P	P
Steam Pipe or Boiler Insulation	GL	99165	P	P	P	P	P	P	P
Steel Wool or Wire Wool Manufacturing	GL	59378	P	P	P	P	P	P	P
Stevedoring	GL	99222	P	P	P	P	P	P	P
Stevedoring - By Hand or By Means of Hand Trucks Exclusively - no hoisting of cargo	GL	99220	P	P	P	P	P	P	P
Stevedoring - Handling Explosives or Ammunition - under contract	GL	99221	P	P	P	P	P	P	P
Stevedoring - Tallyers or Checking Clerks Engaged in connection with stevedoring work	GL	99223	P	P	P	P	P	P	P
Stockyards	GL	48636	P	P	P	P	P	P	P
Stone Crushing	GL	59481	P	P	P	P	P	P	P
Stone Cutting or Polishing	GL	59482	8	8	8	8	8	8	8
Stores - Food or Drink - NFP	GL	18436	6	6	6	6	6	6	6
Stores - Food or Drink - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Stores - Food or Drink - OTR NFP	GL	18435	6	6	6	6	6	6	6
Stores - Food or Drink - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Stores - No Food or Drink - NFP	GL	18438	6	6	6	6	6		6
Stores - No Food or Drink - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Stores - No Food or Drink - OTR NFP	GL	18437	6	6	6	6	6	6	6
Stores - No Food or Drink - OTR NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Street Cleaning	GL	99303	10	7	10	9	3	6	5
Street Cleaning Comments:	Company approval required			Eligible if less than 15% of total operations and restricted to private driveways and parking lots with low amount of pedestrian activity					
Street or Road Construction or Reconstruction - Rural Areas Only	GL	99315	P	P	P	P	P	P	P
Street or Road Paving or Repaving Surfacing or Resurfacing or Scraping - Rural Areas Only	GL	99321	P	P	P	P	P		P
Streets, Roads, Highways or Bridges - Existence and Maintenance Hazard Only	GL	48727	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Subway Construction	GL	99445	P	P	P	P	P	P	P
Sugar Refining	GL	59537	P	P	P	P	P	P	P
Sun Tanning Salons	GL	48808	P	P	P	P	P	8	P
Supermarkets	GL	18501	7	8	8	8	7	8	7
Supermarkets Comments:	Company approval required		If cooking on premises must be NFPA 96 compliant						
Supermarkets at least 4,000 sq ft	BOP	54127	7	8	8	8	7	8	7
Supermarkets less than 4,000 sq ft	BOP	54136	7	8	8	8	7	8	7
Surveyors - Land - Not Engaged in Actual Construction	GL	99471	8	5	5	6	5	5	7
Swimming Pools	GL	48925	9	4	9	4	3	4	2
Swimming Pools Comments:	Company approval required and MAY REQUIRE pre-inspection								
Swimming Pools - Commercially Operated	GL	48924	P	P	P	P	P	P	P
Swimming Pools - Installation, Servicing or Repair - Above Ground	GL	99506	P	P	P	P	P	P	P
Swimming Pools - Installation, Servicing or Repair - Below Ground	GL	99507	P	P	P	P	P	P	P
Swimming Pools or Accessories Manufacturing	GL	59601	P	P	P	P	P	P	P
Swimming Pools Retail Sales	BOP	59999	6	6	6	9	5	6	5
Swimming Pools Retail Sales Comments:	Company approval required and MAY REQUIRE pre-inspection								
Swimming Pools Servicing	GL	99505	P	P	P	P	P	P	P
Syrups or Molasses - Refining, Blending or Mfg	GL	59647	7	5	5	6	4	7	5
Syrups or Molasses - Refining, Blending or Mfg Comments:	Company approval required and MAY REQUIRE pre-inspection								
Tailor Merchants - Men or Boys	GL	18506	5	5	5	3	5	5	5
Tailoring or Dressmaking Establishments - Custom	GL	18507	10	5	3	6	5	6	5
Tailoring or Dressmaking Establishments - Custom Comments:	Work Comp-Company approval required and MAY REQUIRE pre-inspection								
Tailoring or Dressmaking Establishments - Custom	BOP	71961	10	5	3	6	5	6	5
Tailoring or Dressmaking Establishments - Custom Comments:	Work Comp-Company approval required and MAY REQUIRE pre-inspection								
Take Out only Restaurants- no on-premises consumption of food - Limited Cooking	BOP	09261	8	5	9	7	8	8	4
Take Out only Restaurants- no on-premises consumption of food - Limited Cooking Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Take-Out Restaurants-no on-premises consumption of food	BOP	09251	8	5	9	7	8	8	4
Take-Out Restaurants-no on-premises consumption of food Comments:	Restaurant Underwriting Guidelines apply- contact the underwriter								
Tank Building or Manufacturing - Metal - Not Pressurized	GL	59660	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Tank Building or Manufacturing - Metal - Pressurized	GL	59661	P	P	P	P	P	P	P
Tank Construction, Installation, Erection or Repair - Metal Not Pressurized	GL	99570	P	P	P	P	P	P	P
Tank Construction, Installation, Erection or Repair - Metal Not Pressurized - Within Buildings Exclusively	GL	99572	P	P	P	P	P	P	P
Tank Construction, Installation, Erection or Repair - Metal Pressurized	GL	99571	P	P	P	P	P	P	P
Tank Construction, Installation, Erection or Repair - Metal Pressurized - Within Buildings Exclusively	GL	99573	P	P	P	P	P	P	P
Tanning - Animal Hides	GL	59693	P	P	P	P	P	P	P
Tattoo Parlors	GL	18570	P	P	P	P	P	P	P
Tax Preparation Services	BOP	65121	4	4	6	-	5	4	4
Taxicab Companies	GL	68001	P	P	P	P	P	P	P
Taxidermists	GL	49005	7	5	5	6	3	6	6
Taxidermists	BOP	71976	7	5	5	6	3	6	6
Telecommunications Equipment Manufacturing	GL	59695	9	10	10	10	3	6	6
Telecommunications Equipment Manufacturing	Company approval required and MAY REQUIRE pre-inspection								
Comments:									
Telecommunications Equipment Provider	GL	18575	P	P	P	P	P	P	P
Telecommunications Service Providers	GL	99600	P	P	P	P	P	P	P
Telegraph Companies	GL	99614	P	P	P	P	P	P	P
Telephone, Telegraph or Cable Television Line	GL	99613	P	P	P	P	P	P	P
Teleproduction Studios	GL	99620	P	P	P	P	P	P	P
Television or Radio Receiving Set, Installation or Repair	BOP	71921	6	5	3	6	6	3	4
Television or Radio Receiving Set, Installation or Repair	Theft alarm system required								
Comments:									
Television or Radio Receiving Set, Installation or Repair	GL	99650	6	5	3	6	6	3	4
Television or Radio Receiving Set, Installation or Repair	Theft alarm system required								
Comments:									
Television Picture Tube Manufacturing	GL	59701	P	P	P	P	P	P	P
Tent or Canopy Manufacturing	GL	59713	P	6	10	10	6	7	7
Tent or Canopy Manufacturing	Company approval required and MAY REQUIRE pre-inspection								
Comments:									
Tent or Canvas Goods - Erection, Removal or Repair - Away from shop	GL	99709	P	P	P	P	P	P	P
Tents or Canopies - Loaned or Rented to Others	GL	49111	P	P	P	P	P	P	P
Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening - New Goods	GL	59722	P	P	P	P	P	P	P
Textile Coating or Impregnating	GL	59723	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Textile Manufacturing - Impregnated or Coated	GL	59724	P	P	P	P	P	P	P
Textile Products Manufacturing - Fabricated	GL	59725	P	P	P	P	P	P	P
Textile Spinning, Weaving or Knitting Mills	GL	59726	P	P	P	P	P	P	P
Theaters - Drive-In	GL	49181	P	P	P	P	P	P	P
Theaters - Motion Pictures	GL	49183	P	P	P	P	P	P	P
Theaters - NFP	GL	49185	P	P	P	P	P	P	P
Theaters - OTR NFP	GL	49184	P	P	P	P	P	P	P
Theatrical Companies - Traveling	GL	99718	P	P	P	P	P	P	P
Ticket Agencies	BOP	65121	4	6	4	5	9	5	9
Ticket Agencies	GL	68439	4	6	4	5	9	5	9
Tie, Post or Pole Yard	GL	59738	7	7	7	8	5	8	3
Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction	GL	99746	6	6	6	5	4	5	6
Tire Dealers (No Recapping)	GL	18616	P	P	P	P	P	P	P
Tire Manufacturing - Auto, Bus or Truck	GL	59750	P	P	P	P	P	P	P
Tire Manufacturing - Not Auto, Bus or Truck	GL	59751	P	P	P	P	P	P	P
Tire Retreading or Recapping	GL	49239	P	P	P	P	P	P	P
Title Agents	BOP	65121	6	6	6	6	4	3	3
Tobacco Products Distributors - If sales of Tobacco Products are less than 25% of gross sales, use Distributors-Food or Drink 12361	GL	18707	P	P	P	P	P	P	P
Tobacco Products Manufacturing - Cigars or Cigarettes	GL	59773	P	P	P	P	P	P	P
Tobacco Products Manufacturing - Other	GL	59774	P	P	P	P	P	P	P
Tobacco Products Manufacturing - Plug or Snuff	GL	59775	P	P	P	P	P	P	P
Tobacco Products Store	BOP	59906	P	P	P	P	P	P	P
Tobacco Products Stores	GL	18708	P	P	P	P	P	P	P
Tobacco Rehandling or Warehousing	GL	99760	P	P	P	P	P	P	P
Toll Bridges	GL	49292	P	P	P	P	P	P	P
Tool Manufacturing - Accessories	GL	59781	7	5	5	9	5	5	7
Tool Manufacturing - Accessories Comments:	Company approval required and MAY REQUIRE pre-inspection								
Tool Manufacturing - Hand Type - Not Powered	GL	59782	7	5	5	9	5	5	7
Tool Manufacturing - Hand Type - Not Powered Comments:	Company approval required and MAY REQUIRE pre-inspection								
Tool Manufacturing - Hand Type - Powered	GL	59783	P	P	P	P	P	P	P
Tool Manufacturing - Power Equipment - Household -Type outdoor workshop	GL	59784	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Townhouses or Similar Associations	GL	68500	7	5	8	8	5	3	5
Townhouses or Similar Associations Comments: Company approval required and MAY REQUIRE pre-inspection									
Toy Distributors	GL	18833	4	5	9	9	5	6	7
Toy Distributors Comment: Company approval required. No repackaging of products									
Toy Distributors	BOP	50901	4	5	9	9	5	6	7
Toy Distributors Comment: Company approval required. No repackaging of products									
Toy Stores	GL	18834	4	5	6	6	5	3	6
Toy Stores	BOP	59998	4	5	6	6	5	3	6
Toys or Games Manufacturing	GL	59790	6	5	P	P	3	5	6
Toys or Games Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Trailers Manufacturing	GL	59798	P	P	P	P	P	P	P
Travel Agency Tours	GL	49333	P	P	P	P	P	P	P
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	GL	99777	P	P	P	P	P	P	P
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	GL	99777	P	P	P	P	P	P	P
Trophy Stores	BOP	59996	4	5	6	6	5	3	6
Truck Manufacturing or Assembling	GL	59806	P	P	P	P	P	P	P
Truckers	GL	94793	P	P	P	P	P	P	P
Tunneling	GL	99798	P	P	P	P	P	P	P
Turpentine or Resin Manufacturing	GL	59867	P	P	P	P	P	P	P
Twine or Cordage Manufacturing	GL	59886	P	P	P	P	P	P	P
Umbrella or Cane Manufacturing	GL	59889	8	8	8	8	7	7	7
Umbrella or Cane Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Underpinning Buildings or Structures	GL	99803	P	P	P	P	P	P	P
Upholstering	GL	99826	8	5	6	6	4	8	8
Upholstering - Shop Only - Must meet NFPA Code	GL	99827	8	5	6	6	4	8	8
Vacant Buildings - Factories	GL	68604	P	P	P	P	P	P	P
Vacant Buildings - Not Factories - NFP	GL	68607	P	P	P	P	P	P	P
Vacant Buildings - Not Factories - OTR NFP	GL	68606	P	P	P	P	P	P	P
Vacant Land - Not Real Estate Development Property - NFP	GL	49452	—	—	P	—	—	—	—
Vacant Land - Not Real Estate Development Property - OTR NFP	GL	49451	—	—	P	—	—	—	—
Valves Manufacturing	GL	59892	P	P	P	P	P	P	P
Valves Manufacturing	GL	59892	P	P	P	P	P	P	P

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Variety Stores - NFP	GL	18912	4	5	6	6	5	3	5
Variety Stores - OTR NFP	GL	18911	4	5	6	6	5	3	5
Vegetable Oil Manufacturing	GL	59905	8	5	8	8	5	9	6
Vegetable Oil Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Vegetable Oil Manufacturing - By Solvent Extraction	GL	59904	8	5	8	8	5	9	6
Vegetable Oil Manufacturing - By Solvent Extraction Comments:	Company approval required and MAY REQUIRE pre-inspection								
Vending Machine Operations - Confection, Food, Beverage or Ice	GL	49617	7	9	6	8	8	4	8
Vending Machine Operations - Tobacco Products	GL	49618	P	P	P	P	P	P	P
Vending Machines Manufacturing	GL	59915	10	7	8	8	5	6	6
Vending Machines Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Venetian Blinds Manufacturing or Assembling	GL	59917	5	5	4	4	5	8	5
Venetian Blinds Manufacturing or Assembling Comments:	Company approval required and MAY REQUIRE pre-inspection								
Veterinarian or Veterinary Hospitals	GL	99851	8	5	7	7	3	3	6
Veterinarian or Veterinary Hospitals Comments:	Emergency or Trauma Care Centers are Prohibited								
Veterinarian-Office Only	BOP	65121	8	5	7	7	3	3	6
Video Stores	BOP	57338	6	5	5	6	8	3	6
Warehouse - Cold Individual Storage Lockers	GL	49763	5	5	8	8	6	5	3
Warehouse - Cold Individual Storage Lockers Comments	Company approval required and MAY REQUIRE pre-inspection								
Warehouse - Cold Storage - Public	GL	99917	8	5	8	8	5	5	3
Warehouse - Cold Storage - Public Comments	Company approval required and MAY REQUIRE pre-inspection								
Warehouses	GL	99938	8	7	7	7	P	9	6
Warehouses Comments	Company approval required and MAY REQUIRE pre-inspection								
Warehouses - Manufacturing or Private Buildings or Premises - Occupied by Multiple Interests (LRO)	GL	68702	5	5	5	5	3	7	3
Warehouses - Manufacturing or Private Buildings or Premises - Occupied by Multiple Interests (LRO) Comments	Company approval required and MAY REQUIRE pre-inspection								
Warehouses - Manufacturing or Private Buildings or Premises - occupied by Single Interest (Lessors Risk Only)	GL	68703	5	5	5	5	5	6	3
Warehouses - Manufacturing or Private Buildings or Premises - occupied by Single Interest (Lessors Risk Only) Comments:	Company approval required and MAY REQUIRE pre-inspection								
Warehouses - Mini-warehouses / Self Storage(See BOP)	GL	18991	5	5	8	8	8	8	3

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Classification	LOB	GL Code	WC	AU	Prem Ops	Prod Co	Crime	F&A	IM
Warehouses - Mini-warehouses / Self Storage(See BOP) Comments:	Company approval required and MAY REQUIRE pre-inspection								
Warehouses - Private - NFP	GL	68707	5	5	8	8	8	8	3
Warehouses - Private - NFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Warehouse - Private OTR HFP	GL	68706	5	5	8	8	8	8	3
Warehouse - Private OTR HFP Comments:	Company approval required and MAY REQUIRE pre-inspection								
Washing Machines, Dryers or Ironers -	GL	19007	9	9	9	9	9	9	9
Watch Clock Jewelry Repair	BOP	71941	6	6	6	6	8	8	6
Watch or Watch Case Manufacturing	GL	59923	4	5	3	5	9	4	9
Watch or Watch Case Manufacturing Comments:	Company approval required and MAY REQUIRE pre-inspection								
Water Bottling - In Siphons	GL	59925	9	9	9	9	9	9	9
Water Bottling - In Siphons Comments:	Company approval required and MAY REQUIRE pre-inspection								
Water Bottling - Spring or Well - Not Sparkling or carbonated	GL	59926	9	9	9	9	9	9	9
Water Bottling - Spring or Well - Not Sparkling or carbonated Comments:	Company approval required and MAY REQUIRE pre-inspection								
Water Bottling - Spring or Well - Sparkling or carbonated	GL	59927	10	10	10	10	10	10	10
Water Bottling - Spring or Well - Sparkling or carbonated Comments:	Company approval required and MAY REQUIRE pre-inspection								
Water Companies	GL	99943	P	P	P	P	P	P	P
Water Mains or Connections Construction	GL	99946	P	P	P	P	P	P	P
Water Softening Equipment - Installation, Servicing or Repair	GL	99948	7	5	7	7	5	4	4
Water Softening Equipment - Rented to Others	GL	19051	7	5	7	7	5	4	4
Water Softening Equipment - Rented to Others Comments:	Company approval required and MAY REQUIRE pre-inspection								
Waterproofing	GL	99955	P	P	P	P	P	P	P
Waterproofing - By Pressure Apparatus	GL	99952	P	P	P	P	P	P	P
Waterproofing - By Trowel - Exterior	GL	99953	P	P	P	P	P	P	P
Waterproofing - By Trowel - Interior to Insulation Work	GL	99954	P	P	P	P	P	P	P
Wax or Wax Products Manufacturing	GL	59931	P	P	P	P	P	P	P
Wax, Wax Products or Polish Manufacturing - Floor	GL	59932	P	P	P	P	P	P	P
Weighers, Samplers or Inspectors of Merchandise - On Vessels or Docks at Railway Stations or Warehouses	GL	99963	P	P	P	P	P	P	P
Welding or Cutting	GL	99969	8	8	8	9	3	8	8

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Welding or Cutting Comments: Company approval required and MAY REQUIRE pre-inspection									
Wharf and Waterfront Property - Ferry Docks or Terminals	GL	49800	P	P	P	P	P	P	P
Wharf and Waterfront Property - Not Occupied By The Insured (LRO)	GL	49802	P	P	P	P	P	P	P
Wharf and Waterfront Property - Occupied By The Insured For Both Freight and Passenger Purposes	GL	49801	P	P	P	P	P	P	P
Wharf and Waterfront Property - Occupied By The Insured For Freight Purposes Exclusively	GL	49803	P	P	P	P	P	P	P
Wheel Manufacturing	GL	59941	P	P	P	P	P	P	P
Wicker, Rattan, Willow or Twisted Fiber	GL	59947	P	P	P	P	P	P	P
Wigs or Hair Pieces Manufacturing	GL	59955	5	5	5	7	7	8	5
Wigs or Hair Pieces Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Window Cleaning	GL	99975	P	P	P	P	P	P	P
Window Decorating	GL	49840	9	5	8	8	4	6	6
Wine Manufacturing - Sparkling	GL	59963	P	P	P	P	P	P	P
Wine Manufacturing - Still	GL	59964	P	P	P	P	P	P	P
Wire Cloth Manufacturing	GL	59970	8	8	8	8	4	7	5
Wire Cloth Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Wire Drawing	GL	59973	P	P	P	P	P	P	P
Wire Goods Manufacturing	GL	59975	8	8	8	9	4	5	5
Wire Goods Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Wire Rope or Cable Manufacturing - Metal	GL	59977	P	P	P	P	P	P	P
Wood Preserving	GL	59984	P	P	P	P	P	P	P
Wood Products - Retail NOC	BOP	50943	6	6	6	6	6	6	6
Wood Products Manufacturing	GL	59985	P	P	P	P	P	P	P
Wood Products Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Wood Turned Products Manufacturing	GL	59986	P	P	P	P	P	P	P
Wood Turned Products Manufacturing Comments: Company approval required and MAY REQUIRE pre-inspection									
Wool Combing, Scouring or Separating From Cotton	GL	59988	P	P	P	P	P	P	P
Wool Pulling	GL	59989	P	P	P	P	P	P	P
Wrecking - Buildings or Structures	GL	99986	P	P	P	P	P	P	P
Wrecking - Dismantling of Prefabricated Dwellings Not Exceeding 3 Stories for Re-erection	GL	99987	P	P	P	P	P	P	P
Wrecking - Marine Yard Storage - Included in the Governing Classification	GL	99988	P	P	P	P	P	P	P



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YMCA, YWCA or Similar Institutions	GL	49870	P	P	P	P	P	P	P
Youth Recreation Programs - NFP	GL	49891	P	P	P	P	P	P	P
Zoos - NFP	GL	49903	P	P	P	P	P	P	P
Zoos - OTR NFP	GL	49902	P	P	P	P	P	P	P