



Earning Your Business Every Day

*Risk Appetite Guide
Quick Reference*



*All States
Except New Jersey*



Merchants Insurance Group is pleased to provide you with our Marketing Guide. Merchants offers a broad portfolio of commercial property and casualty insurance products. This guide provides an overview of our position on many classes of business, and will help you determine our overall underwriting approach for the classes listed.

Please contact your Territory Manager to determine if there are any state specific guidelines not contemplated in this guide. You also need to review the product eligibility guidelines and your agency binding authority. These documents are located on the Merchants Web Site: www.merchantsgroup.com/

Our risk desirability is shown in this guide by using the following symbols:

- indicates this is a class or line of business that we prefer to write, subject to loss history and other underwriting information.
- ▼ indicates we would like you to discuss the classification or line of business with your Underwriter prior to quoting or binding the exposure, as we may have specific underwriting requirements for the class.
- ⊘ indicates the classification or line of business is not desirable to Merchants Insurance Group and should not be submitted.

Regardless of the symbol shown in the manual, if you have an insured whom you believe would be a good account for Merchants Insurance Group, please contact your underwriter to discuss the risk.

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*Merchants Mutual Insurance Company
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Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Abrasive Wheel Mfg.		050010			R	R	R	R	R	R	R
Abrasives or Abrasive Products Mfg.		050017			R	R	R	R	R	R	R
Abrasives or Abrasive Products Mfg.-Artificial		050015			R	R	R	R	R	R	R
Adhesive Mfg.		050045			R	R	R	R	R	R	R
Adhesive Tape Mfg.		050047			R	R	R	R	R	R	R
Adult Day Care-Not-For-Profit Only		040005			R	R	R	R	R	R	R
Adult Day Care-Other Than Not-For-Profit		040006			R	R	R	R	R	R	R
Advertising Sign Cos.-Outdoor		090089			R	R	R	R	R	R	R
Aerosol Container Mfg.		051001			R	R	R	R	R	R	R
Aerosol Containers-Filling or Charging for Others		051005			R	R	R	R	R	R	R
Air Conditioning and Heating (Combined) or Heating Equipment Dealers or Distributors Only		013930			R	R	G	G	Y	G	G
Air Conditioning and Heating (Combined) or Heating Systems or Equipment Dealers or Distributors and Installation, Servicing or Repair - NO LPG Equipment Sales or Work		095647			R	R	Y	Y	Y	G	G
Air Conditioning and Heating Supplies	131000	013930		RETL	G	R	G	G	G	G	G
Air Conditioning and Heating Supplies - Wholesale	131002	013930		WHLS	G	R	G	G	G	G	G
Air Conditioning and Heating Systems Work (Retail / Installation Market Segment)	131004	091111		RTIN	G	R	G	G	Y	G	Y
Air Conditioning and Heating Work	132000	095647		CONT	G	R	G	G	G	G	G
Air Conditioning Equipment - Sales Only		010010			R	R	G	G	Y	G	G
Air Conditioning Equipment Mfg.		051116			R	R	R	R	R	R	R
Air Conditioning Systems or Equipment - Sales, Installation, Servicing or Repair		091111			R	R	G	G	Y	G	G
Aircraft or Aircraft Parts Mfg.		051201			R	R	R	R	R	R	R
Airport Control Towers-Not Operated Exclusively by the Federal Aviation Administration		040020			R	R	R	R	R	R	R
Airport Runway or Warming Apron-Paving or Repaving, Surfacing, Resurfacing or Scraping		091125			R	R	R	R	R	R	R
Airport-Lesseees of Portions of Airports Engaged in the Sale of Aircraft or Accessories, Servicing or Repairing of Aircraft or Pilot Instructions		040026			R	R	R	R	R	R	R
Airports-Commercial		040010			R	R	R	R	R	R	R
Airports-Private		040015			R	R	R	R	R	R	R
Alarm Mfg.-Burglar		051205			R	R	R	R	R	R	R
Alarm Mfg.-Fire or Smoke		051206			R	R	R	R	R	R	R
Alarms and Alarm Systems - Installation, Servicing or Repair		091127		CONT	R	R	G	R	Y	G	R
Alarms-Security Systems-Monitoring		091130			R	R	R	R	R	R	R

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Alcohol Mfg.-Not Beverage		051210			R	R	R	R	R	R	R
Ambulance Service, First Aid or Rescue Squads-Not-For-Profit Only		040032			R	R	R	R	R	R	R
Ambulance Service, First Aid or Rescue Squads-Other Than Not-For-Profit		040031			R	R	R	R	R	R	R
Ammunition Mfg.		051211			R	R	R	R	R	R	R
Amusement Centers		010015			R	R	R	R	R	R	R
Amusement Devices		040040			R	R	R	R	R	R	R
Amusement Devices-Operated in Connection with Carnivals or Fairs-Not-For-Profit Only		040042			R	R	R	R	R	R	R
Amusement Devices-Operated in Connection with Carnivals or Fairs-Other Than Not-For-Profit		040041			R	R	R	R	R	R	R
Amusement Parks		010020			R	R	R	R	R	R	R
Analytical Chemists		091135			R	R	R	R	R	R	R
Anhydrous Ammonia Dealers and Distributors		010036			R	R	R	R	R	R	R
Animals-Draft		040045			R	R	R	R	R	R	R
Animals-Saddle-for Rent		040046			R	R	R	R	R	R	R
Animals-Saddle-Private		040047			R	R	R	R	R	R	R
Antique Stores		010026			R	R	Y	G	Y	G	G
Apartment Buildings		060010		HABT	R	R	Y	Y	R	Y	Y
Apartment Buildings - garden		060011		HABT	R	R	R	R	R	R	R
Apartment Buildings or Hotels time-sharing - less than 4 stories		060012		HABT	R	R	R	R	R	R	R
Apartment Buildings or Hotels time-sharing - 4 stories or more		060013		HABT	R	R	R	R	R	R	R
Apartment Hotels - less than 4 stories		060015		HABT	R	R	R	R	R	R	R
Apartment Hotels - 4 stories or more		060016		HABT	R	R	R	R	R	R	R
Appliance and Accessory Installation, Servicing or Repair - Commercial		091150			R	R	G	G	Y	G	G
Appliance and Accessory Installation, Servicing or Repair - Household	131006	091155		SERV	R	R	G	G	Y	G	G
Appliance Installation or Repair - Household Type only - Electrical	132011	091155		CONT	G	R	G	G	G	G	G
Appliance Installation or Repair - Household Type - Gas	132014	091155		CONT	G	R	G	G	G	G	G
Appliance Store - Household Type	131008	010042		RETL	G	R	G	G	G	G	G
Appliance Store - Household Type (Retail / Installation Market Segment)	131012	091155		RTIN	G	R	G	G	Y	G	G
Appliance Store - Household Type - Wholesale	131010	010040		WHLS	G	R	G	G	G	G	G
Appliances and Accessories Mfg.-Commercial-Gas		051220			R	R	R	R	R	R	R

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Appliances and Accessories Mfg.-Commercial-Not Gas		051221			R	R	R	R	R	R	R
Appliances and Accessories Mfg.-Household-Gas		051222			R	R	R	R	R	R	R
Appliances and Accessories Mfg.-Household-Not Gas		051224			R	R	R	R	R	R	R
Archery Ranges-Indoor		010052			R	R	R	R	R	R	R
Archery Ranges-Other Than Indoor		010054			R	R	R	R	R	R	R
Armored Car Service Cos.		091160			R	R	R	R	R	R	R
Army and Navy Store		010060			R	R	R	R	R	R	R
Art Galleries-Not-For-Profit Only		010066			R	R	R	R	R	R	R
Art Galleries-Other Than Not-For-Profit		010065			R	R	R	R	R	R	R
Asbestos Goods Mfg.		051230			R	R	R	R	R	R	R
Asphalt or Tar Distilling or Refining		051240			R	R	R	R	R	R	R
Asphalt Works		051241			R	R	R	R	R	R	R
Athletic or Sports Contests-In Buildings-Lessees-Not-For-Profit Only		040064			R	R	R	R	R	R	R
Athletic or Sports Contests-In Buildings-Lessees-Other Than Not-For-Profit		040063			R	R	R	R	R	R	R
Athletic Games Sponsored by the Insured-Not-For-Profit Only		040061			R	R	R	R	R	R	R
Athletic Games Sponsored by the Insured-Other Than Not-For-Profit		040059			R	R	R	R	R	R	R
Athletic Programs-Amateur-Not-For-Profit Only		040067			R	R	R	R	R	R	R
Athletic Programs-Amateur-Other Than Not-For-Profit		040066			R	R	R	R	R	R	R
Athletic Teams-Professional or Semi-Professional		040069			R	R	R	R	R	R	R
Auctioneers-Livestock-Sales Conducted Away from the Insured's Premises		091175			R	R	R	R	R	R	R
Auctioneers-Sales Conducted Away from the Insured's Premises		091177			R	R	R	R	R	R	R
Auctions-on Premises Owned or Rented by the Insured		091179			R	R	R	R	R	R	R
Automobile Dismantling		091190			R	R	R	R	R	R	R
Automobile Mfg. or Assembling		051255			R	R	R	R	R	R	R
Automobile Parts, Accessories and Supplies	131014	010071		RETL	G	R	G	G	G	G	G
Automobile Parts, Accessories and Supplies - Wholesale	131016	010070		WHLS	G	R	G	G	G	G	G
Automobile Quick Lubrication Services (do not use)		010072		SERV	R	R	Y	Y	Y	G	Y
Automobile Renting or Leasing Cos.		060035			R	R	R	R	R	R	R
Automobile Repair or Service Shops, NOC		010073	909323	SERV	R	G	G	G	G	G	G

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Automobile Repair Shops - Self Service - No Body Repair		010075			R	R	R	R	R	Y	R
Automobile Repair: Air Conditioning Systems		010073	909321	SERV	R	G	G	G	G	G	G
Automobile Repair: Auto Collision Repair		010073	909328	SERV	R	G	G	G	G	G	G
Automobile Repair: Electrical Installation and Repair		010073	909325	SERV	R	G	G	G	G	G	G
Automobile Repair: Glass Installation		010073	909322	SERV	R	G	G	G	G	G	G
Automobile Repair: Quick Lubrication Services		010072	909329	SERV	R	G	G	G	G	G	G
Automobile Repair: Transmission Systems		010073	909326	SERV	R	G	G	G	G	G	G
Automobile Repair: Tune Up and Emissions Testing		010073	909327	SERV	R	G	G	G	G	G	G
Automobile, Bus and Truck Body Mfg.		051250			R	R	R	R	R	R	R
Automobile, Bus or Truck Parts Mfg.-Not Operating Parts		051252			R	R	R	R	R	R	R
Automobile, Bus or Truck Parts Mfg.-Operating Parts		051253			R	R	R	R	R	R	R
Automobile, Bus or Truck Parts Mfg.-Passenger Restraining Devices		051254			R	R	R	R	R	R	R
Automobile, Bus, and Truck Body Mfg.		051250			R	R	R	R	R	R	R
Automobile, Bus, or Truck Parts Mfg.-Brakes or Brake Linings		051251			R	R	R	R	R	R	R
Automobile, Bus, or Truck Parts Mfg.-Not Operating Parts		051252			R	R	R	R	R	R	R
Automobile, Bus, or Truck Parts Mfg.-Operating Parts		051253			R	R	R	R	R	R	R
Baby Food Mfg.		051305			R	R	R	R	R	R	R
Baby Food Mfg.-In Glass Containers		051300			R	R	R	R	R	R	R
Bakery - Limited Cooking - Retail	131018	010100		FOOD	G	R	G	G	G	G	G
Bakery - Limited Cooking - Wholesale	131020	010100		FOOD	G	R	G	G	G	G	G
Bakery - With Cooking - Retail	131022	010100		FOOD	G	R	G	G	G	G	G
Bakery - With Cooking - Wholesale	131024	010100		FOOD	G	R	G	G	G	G	G
Bakery Plants		051315			R	R	Y	Y	Y	G	Y
Bathhouses or Bathing Pavilions		010120			R	R	R	R	R	R	R
Battery Mfg.-Dry Cell		051330			R	R	R	R	R	R	R
Battery Mfg.-Wet Cell or Storage		051333			R	R	R	R	R	R	R
Bazaars-Operated by the Insured-Not-For-Profit Only		010132			R	R	R	R	R	R	R
Bazaars-Operated by the Insured-Other Than Not-For-Profit		010130			R	R	R	R	R	R	R
Beach Chairs and Umbrellas-Rented to Others		010133			R	R	R	R	R	R	R

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Beaches - Bathing - Not Commercially Operated		040072			R	R	R	R	R	R	R
Beaches-Bathing-Commercially Operated		010135			R	R	R	R	R	R	R
Bearing Mfg.		051340			R	R	R	R	R	R	R
Beauty and Hair Styling Salon	131026	010113		SERV	G	R	G	G	Y	G	Y
Beauty or Barber Shop Supplies	131028	011234		RETL	G	R	G	G	G	G	G
Beauty or Barber Shop Supplies - Wholesale	131030	010111		WHLS	G	R	Y	Y	G	G	G
Bed and Breakfasts		045210			R	R	R	R	R	R	R
Beer, Ale or Malt Liquor Mfg.-In Bottles		051350			R	R	R	R	R	R	R
Beer, Ale or Malt Liquor Mfg.-In Cans		051351			R	R	R	R	R	R	R
Beer, Ale or Malt Liquor Mfg.-Not Bottled or Canned		051352			R	R	G	G	G	G	G
Beverage - Wholesale - Non-Alcoholic		010141								G	
Beverage - Wholesale - Non-Alcoholic and Beer	131032	010141		WHLS	G	R	G	G	G	G	G
Beverage Bottler-Soft Drinks-Carbonated-In Cans or Plastic Bottles		051355			R	R	G	G	G	G	G
Beverage Bottler-Soft Drinks-Carbonated-In Glass Bottles		051356			R	R	R	R	R	R	R
Beverage Bottler-Soft Drinks-In Metal Cylinders		051357			R	R	R	R	R	R	R
Beverage Bottler-Soft Drinks-In Paper Containers		051358			R	R	R	R	R	R	R
Beverage Bottler-Soft Drinks-Not Carbonated-In Bottles or Cans		051359			R	R	R	R	R	R	R
Beverage Store - Non-Alcoholic and Beer	131034	010146		RETL	G	R	G	G	G	G	G
Bicycle Mfg.-Not Motorized		051370			R	R	R	R	R	R	R
Bicycle Stores - Sales and Servicing		010150			R	R	G	R	R	G	R
Bicycles - Rented to Others		010151			R	R	R	R	R	G	R
Billiard or Pool Halls		010160			R	R	R	R	R	G	R
Billiard or Pool Table Mfg.		051380			R	R	R	R	R	R	R
Bingo Games - in Public Halls or Theaters - Commercially Operated		040075		SERV	R	R	R	R	R	Y	R
Biofuels Distributors-Ethanol		013206			R	R	R	R	R	R	R
Biofuels Distributors-Other Than Ethanol		013207			R	R	R	R	R	R	R
Biofuels Mfg.-Ethanol		053951			R	R	R	R	R	R	R
Biofuels Mfg.-Other Than Ethanol		053952			R	R	R	R	R	R	R
Blacksmithing		091200			R	R	R	R	R	R	R

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Blasting Operations		091210			R	R	R	R	R	R	R
Blood Banks-Not-For-Profit Only		040102			R	R	R	R	R	R	R
Blood Banks-Other Than Not-For-Profit		040101			R	R	R	R	R	R	R
Boarding or Rooming Houses		061000			R	R	R	R	R	R	R
Boat or Ship Building - inboard and inboard/outboard		051400			R	R	R	R	R	R	R
Boat or Ship Building - without motors		051401			R	R	R	R	R	R	R
Boat Dealers		010101			R	R	R	R	R	R	R
Boat Repair And Servicing		091235			R	R	R	R	R	R	R
Boat Storage and Mooring		010105			R	R	R	R	R	R	R
Boat Yards or Marinas		010107			R	R	R	R	R	R	R
Boats - canoes or rowboats - for rent - not equipped with motors		010110			R	R	R	R	R	R	R
Boats - canoes or rowboats - not for rent - not equipped with motors		040111			R	R	R	R	R	R	R
Boats - motor or sail - not for rent		040115			R	R	R	R	R	R	R
Boats - motor or sail - rented to others		010117			R	R	R	R	R	R	R
Boats - non-owned over 26 feet		040140			R	R	R	R	R	R	R
Boats - not for rent		040117			R	R	R	R	R	R	R
Boats - rented to others		010119			R	R	R	R	R	R	R
Boiler Inspection, Installation, Cleaning or Repair		091250			R	R	R	R	R	R	R
Bolt, Nut, Rivet, Screw or Washer Mfg.		051500			R	R	G	G	G	G	G
Book and Magazine Store		10205		retl	G	R	G	G	Y	G	G
Bookbinders, Equipment & Supplies	131036	051516		SERV	G	R	G	G	G	G	G
Bookbinding-Not-For-Profit Only		051517			R	R	R	R	R	R	R
Books and Magazines	131038	010204		RETL	G	R	G	G	G	G	G
Books and Magazines - Wholesale	131040	012362		WHLS	G	R	G	G	G	G	G
Books and Magazines Stores-Not-For-Profit Only		010205			R	R	G	G	G	G	G
Bottle and Jar Mfg.-Glass-for Use under Pressure-Nonreturnable		051551			R	R	R	R	R	R	R
Bottle and Jar Mfg.-Glass-for Use under Pressure-Returnable		051552			R	R	R	R	R	R	R
Bottle and Jar Mfg.-Glass-Not for Use under Pressure		051550			R	R	R	R	R	R	R
Bottle and Jar Mfg.-Plastic-Nonreturnable		051553			R	R	R	R	R	R	R

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Bottle and Jar Mfg.-Plastic-Returnable		051554			R	R	R	R	R	R	R
Boutiques	131042	018437		RETL	G	R	G	G	G	G	G
Bowling Apparel and Accessories	131044	018206		RETL	G	R	G	G	G	G	G
Bowling Apparel and Accessories - Wholesale	131046	018205		WHLS	G	R	G	G	G	G	G
Bowling Lanes		010220			R	R	R	R	R	G	R
Boxes or Containers Mfg.-Corrugated or Fiberboard		051575			R	R	R	R	R	R	R
Boxes or Containers Mfg.-Wood		051576			R	R	R	R	R	R	R
Brake Installation and Repair		010073	909324		R	G	G	G	G	G	G
Brick Mfg.		051600			R	R	R	R	R	R	R
Bridal and Tuxedo Shop - Retail	131048	011127		RETL	G	R	G	G	G	G	G
Bridal and Tuxedo Shop - Wholesale	131050	011126		WHLS	G	R	G	G	G	G	G
Bridge or Elevated Highway Construction-Concrete		091266			R	R	R	R	R	R	R
Bridge or Elevated Highway Construction-Iron or Steel		091265			R	R	R	R	R	R	R
Brush or Broom Mfg.		051613			R	R	G	G	G	G	G
Building - Lessors Risk - Retail/Mixed Occupancy with Habitational	131064	061212		LSRO	G	R	G	G	Y	G	G
Building - Lessors Risk - Office Only	131060	061212		LSRO	G	R	G	G	Y	G	G
Building - Lessors Risk - Retail/Mixed Occupancy without Habitational	131066	061212		LSRO	G	R	G	G	Y	G	G
Building - Lessors Risk- Office with up to 25% Non Office Occupancy (no Habitational)	131062	061212		LSRO	G	R	G	G	Y	G	G
Building - Owner Occupied (25% or More Occupied by Owner)	USEBPP	061212			G	R	R	R	Y	G	G
Building or Premises - Bank and other financial institutions		061223		OFFC	R	R	R	R	R	R	R
Building Material Dealer - Secondhand Material		010256			R	R	R	R	R	Y	R
Building Material Dealers-Other Than Secondhand Material		010255			R	R	Y	Y	Y	Y	Y
Building Structure-Raising or Moving		091280			R	R	R	R	R	R	R
Buildings or Premises-Bank or Office-Mercantile or Mfg. (Lessor's Risk Only)-Maintained by the Insured-Not-For-Profit Only		061218		LSRO	R	R	G	G	G	G	G
Buildings or Premises-Bank or Office-Mercantile or Mfg. (Lessor's Risk Only)-Maintained by the Insured-Other Than Not-For-Profit		061217		LSRO	R	R	G	G	G	G	G
Buildings or Premises-Bank or Office-Mercantile or Mfg. (Lessor's Risk Only)-Not-For-Profit Only		061216		LSRO	R	R	G	G	G	G	G
Buildings or Premises-Office-Not-For-Profit Only		061227			R	R	G	G	G	G	G
Buildings or Premises-Office-Premises Occupied by Employees of the Insured-Not-For-Profit Only		061225			R	R	G	G	G	G	G
Buildings or Premises-Office-Premises Occupied by Employees of the Insured-Other Than Not-For-Profit		061224			R	R	G	G	G	G	G

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Bus Mfg. or Assembling or Reconstruction		051625			R	R	R	R	R	R	R
Bus Stations or Terminals		041210			R	R	R	R	R	R	R
Buttons or Fasteners Mfg.		051666		INPR	R	R	G	G	G	G	G
Cabinet Makers and Installers	132001	091341		CONT	G	R	Y	Y	Y	G	G
Cable or Subscription Television Cos.		091315			R	R	R	R	R	R	R
Cable Installation in Conduits or Subways		091302			R	R	G	G	G	G	G
Caisson or Cofferdam Work-Foundations for Buildings		091324			R	R	R	R	R	R	R
Caisson or Cofferdam Work-Not Foundations for Buildings		091325			R	R	R	R	R	R	R
Camera and Photographic Equipment	131068	010309		RETL	G	R	G	G	G	G	G
Camera and Photographic Equipment - Wholesale	131070	010309		WHLS	G	R	Y	Y	G	G	G
Camper or Travel Trailer Sales Agencies		010315			R	R	R	R	R	R	R
Camper Bodies or Camper Trailers Mfg.		051702			R	R	R	R	R	R	R
Campers Mfg.-Self-Powered		051703			R	R	R	R	R	R	R
Campgrounds - Not-For-Profit Only		010332			R	R	R	R	R	R	R
Campgrounds - Other than Not-For-Profit		010331			R	R	R	R	R	R	R
Camps - For-Profit		041421			R	R	R	R	R	R	R
Camps - Not-For-Profit		041422			R	R	R	R	R	R	R
Can Mfg.-Metal		051734			R	R	R	R	R	R	R
Candle Mfg.		051741			R	R	R	R	R	R	R
Candle Shop	131072	013506		RETL	G	R	G	G	G	G	G
Candle Shop - Wholesale	131074	012362		WHLS	G	R	G	G	G	G	G
Candy or Confectionery Products Manufacturing		051752		inpr	R	R	G	G	G	G	G
Candy, Nut or Confectionery Store	131076	010352		RETL	G	R	G	G	G	G	G
Candy, Nut or Confectionery Store - Wholesale	131078	012361		WHLS	G	R	G	G	G	G	G
Car Washes		010367			R	R	Y	Y	Y	G	Y
Car Washes - self-serve		010368			R	R	R	R	R	G	R
Carbon Paper or Inked Ribbon Mfg.		051767			R	R	R	R	R	R	R
Card and Stationery Store	131080	018335		RETL	G	R	G	G	G	G	G
Card and Stationery Store - Wholesale	131082	016005		WHLS	G	R	G	G	G	G	G

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Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Carnival or Circus Cos.		010375			R	R	R	R	R	R	R
Carnivals or Circuses-In Tents (Sponsor's Risk Only) Not-For-Profit Only		010381			R	R	R	R	R	R	R
Carnivals or Circuses-In Tents (Sponsor's Risk Only) Other Than Not-For-Profit		010380			R	R	R	R	R	R	R
Carnivals-Outside (Sponsor's Risk Only) Not-For-Profit Only		010379			R	R	R	R	R	R	R
Carnivals-Outside (Sponsor's Risk Only) Other Than Not-For-Profit		010378			R	R	R	R	R	R	R
Carpentry - Construction of Residential Property Not Exceeding Two and One Half Stories in Height		091340		CONT	R	R	Y	Y	R	G	Y
Carpentry - Interior		091341		CONT	R	R	Y	Y	Y	G	Y
Carpentry Shop Only		091343		CONT	R	R	Y	Y	Y	G	Y
Carpentry, NOC	132002	091342		CONT	G	R	Y	Y	Y	G	G
Carpet and Floor Covering	131084	012805		RETL	G	R	G	G	G	G	G
Carpet and Floor Covering (Retail / Installation Market Segment)	131088	094569		RTIN	G	R	Y	G	G	G	G
Carpet and Floor Covering - Wholesale	131086	012797		WHLS	G	R	Y	G	G	G	G
Carpet and Floor Installation	132003	094569		CONT	G	R	G	G	G	G	G
Carpet or Rug Mfg.		051777			R	R	R	R	R	R	R
Carpet, Rug and Upholstery Cleaning	132040	091404		CONT	G	R	G	G	G	G	G
Carpet, Rug, Furniture or Upholstery Cleaning - On Customers Premises		091405		CONT	R	R	G	G	G	G	G
Carpet, Rug, Furniture or Upholstery Cleaning - Shop Only		011007			R	R	G	G	G	G	G
Catalog or Premium Coupon Redemption Stores		011020			R	R	R	R	R	R	R
Caterers		011039			R	R	Y	Y	Y	G	Y
Caulking Compounds, Putty, or Similar Products Mfg.		051790			R	R	R	R	R	R	R
Caves-Tourist Attraction		041510			R	R	R	R	R	R	R
Ceiling and Wall Panel Installation	132004	092338		CONT	G	R	G	G	Y	G	G
Ceiling or Wall Installation - Metal		091436			R	R	Y	Y	R	G	Y
Cellophane and Cellophane Products Mfg.		051796			R	R	R	R	R	R	R
Cement and Concrete Finishing and Surfacing	132005	091560		CONT	G	R	G	G	Y	G	G
Cement or Plaster Mfg.-Bulk		051809			R	R	R	R	R	R	R
Cement, Concrete Mix or Plaster Mfg.-Packaged		051808			R	R	R	R	R	R	R
Cemeteries		041603		INST	R	R	G	Y	Y	G	Y
Cemeteries-Not-For-Profit Only		041604			R	R	R	R	R	R	R

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Cemetery Supplies and Monuments	131090	059482		RETL	R	R	G	G	Y	G	G
Ceramic, Pottery, China Shop	131092	013506		RETL	G	R	G	G	G	G	G
Ceramic, Pottery, China Shop - Wholesale	131094	012362		WHLS	G	R	G	G	G	G	G
Chairs-Rented to Others		011052			R	R	R	R	R	R	R
Charcoal or Coal Briquette Mfg.		051833			R	R	R	R	R	R	R
Cheese Store	131096	011258		RETL	G	R	G	G	G	G	G
Cheese Store - Wholesale	131098	012361		WHLS	G	R	G	G	G	G	G
Chemical Distributors		011101			R	R	R	R	R	R	R
Chemical Mfg.-Commercial or Industrial		051850			R	R	R	R	R	R	R
Chemical Mfg.-Commercial or Industrial-Primarily Flammable, Explosive or Reactive		051852			R	R	R	R	R	R	R
Chemical Mfg.-Commercial or Industrial-Primarily Toxic or Presenting a Health Hazard		051853			R	R	R	R	R	R	R
Chemical Mfg.-Commercial or Industrial-Toxic and Either Flammable, Explosive or Reactive		051851			R	R	R	R	R	R	R
Chemical Mfg.-Household		051855			R	R	R	R	R	R	R
Chemical Mfg.-Household-Primarily Flammable, Explosive or Reactive		051856			R	R	R	R	R	R	R
Chemical Mfg.-Household-Primarily Toxic or Presenting a Health Hazard		051857			R	R	R	R	R	R	R
Chemical Mfg.-Household-Toxic and Either Flammable, Explosive or Reactive		051854			R	R	R	R	R	R	R
Chimney Cleaning		091481			R	R	R	R	R	Y	R
China, Porcelain or Earthenware Mfg.		051869			R	R	G	G	G	G	G
Christmas Tree Lots		018437			R	R	R	R	R	G	R
Churches or Other Houses of Worship		041650			R	R	R	R	R	R	R
Clay or Shale Digging		091507			R	R	R	R	R	R	R
Clay Products Mfg.		051877			R	R	R	R	R	R	R
Cleaning - Outside Surfaces of Building		091523			R	R	R	R	R	Y	R
Clock and Watch Store	131100	014655		RETL	G	R	G	G	G	G	G
Clock and Watch Store - Wholesale	131102	012362		WHLS	G	R	G	G	G	G	G
Clock Mfg.		051889		INPR	R	R	G	G	G	G	G
Clock, Watch, and Jewelry Repair	131104	055802		SERV	G	R	G	G	G	G	G
Clothing or Wearing Apparel Distributors		011126			R	R	Y	Y	Y	G	Y
Clothing or Wearing Apparel Stores		011127		MERC	R	R	Y	Y	Y	G	Y

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Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Clothing or Wearing Apparel Stores-Not-For-Profit Only		011128			R	R	R	R	R	R	R
Clothing Manufacturing		051896		INPR	R	R	G	G	G	G	G
Clothing Repair Shops/Tailors		018506			G	R	G	G	G	G	G
Clothing Repair Shops/Tailors	131106	051896		SERV	G	R	G	G	G	G	G
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased		041667			R	R	Y	R	R	Y	R
Clubs - Country or Golf		011138		SERV	R	R	Y	Y	Y	G	Y
Clubs - Racquet Sports and Handball		041665			R	R	R	R	R	G	R
Clubs Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes		041669			R	R	Y	R	R	Y	R
Clubs-Civic, Service or Social-Having Buildings or Premises Owned or Leased-Not-For-Profit Only		041668			R	R	R	R	R	R	R
Clubs-Civic, Service or Social-No Buildings or Premises Owned or Leased Except For Office Purposes-Not-For-Profit Only		041670			R	R	R	R	R	R	R
Clubs-Civic, Service, or Social-No Buildings or Premises Owned or Leased Except for Office Purposes-Not-For-Profit Only		041670			R	R	R	R	R	R	R
Clubs-Horseback Riding-No Commercial Riding Instructions		041664			R	R	R	R	R	R	R
Clubs-Swimming		041666			R	R	R	R	R	R	R
Coffee Shop	131108	018435		FOOD	G	R	G	G	G	G	G
Coffee, Tea or Spice	131110	018435		RETL	G	R	G	G	G	G	G
Coffee, Tea or Spice - Wholesale	131112	012361		WHLS	G	R	G	G	G	G	G
Coffins or Caskets Mfg.		051900			R	R	G	G	G	G	G
Coke Mfg.		051909			R	R	R	R	R	R	R
Collectibles and Memorabilia Stores		011155			R	R	G	G	G	G	G
Color or Pigment Preparation		051919			R	R	R	R	R	R	R
Commissary Work		091547			R	R	R	R	R	R	R
Communication or Recording Systems or Equipment Mfg.-Industrial or Commercial		051926			R	R	R	R	R	R	R
Communication or Recording Systems or Equipment Mfg.-Other Than Industrial or Commercial		051927			R	R	R	R	R	R	R
Communication Equipment Installation-Industrial or Commercial		091551			R	R	R	R	R	R	R
Community Recreational Facilities - Not Operated by a Governmental Agency		041678			R	R	R	R	R	R	R
Composition Goods Mfg.-Not Floor Coverings		051934			R	R	R	R	R	R	R
Computer Data Processing-Operations		043151			R	R	R	R	R	R	R
Computer Data Processing-Time Sharing		043152			R	R	R	R	R	R	R
Computer Mfg.		051941			R	R	R	R	R	R	R

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Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Computer Service or Repair	131114	091555		SERV	G	R	G	G	G	G	G
Computer Software Mfg.-Pre-Packaged		051942			R	R	R	R	R	R	R
Computer Store	131116	011160		RETL	G	R	G	G	G	G	G
Computer Store - Wholesale	131118	012362		WHLS	G	R	G	Y	G	G	G
Concessionaire - Limited Cooking (in building)	131120	016819		FOOD	G	R	G	G	G	G	G
Concessionaire - With Cooking (in building)	131122	016819		FOOD	G	R	G	G	G	G	G
Concessionaires-Checkroom, Shoeshine, or Toilet Concessions in Hotels, Restaurants, Railroad Stations, etc.		011167		SERV	R	R	G	G	G	G	G
Concrete - Mixed in Transit		051956			R	R	G	G	R	Y	G
Concrete or Cement Distributing Towers-Rented to Others-Installation, Repair, or Removal Operations Only		091562			R	R	R	R	R	R	R
Concrete or Plaster Products Manufacturing - Not Structural		051957			R	R	Y	Y	Y	Y	Y
Concrete Construction	132006	091560		CONT	G	R	Y	Y	Y	G	G
Concrete Products Manufacturing - Prestressed		051958			R	R	R	R	R	Y	R
Concrete Products Manufacturing - Structural		051959			R	R	R	R	R	Y	R
Condominium - Residential (Association Risk Only)		062003			R	R	R	R	R	Y	R
Condominiums-Commercial Shopping Centers (Association Risk Only)		062001			R	R	R	R	R	R	R
Condominiums-Commercial Warehouses-Mfg. or Private (Association Risk Only)		062002			R	R	R	R	R	R	R
Condominiums-Commercial-Bank or Mercantile, Mfg. or Office (Association Risk Only)		062000			R	R	R	R	R	R	R
Conduit Construction for Cables or Wires		091577			R	R	R	R	R	R	R
Construction or Project Manager		041620			R	R	R	R	R	R	R
Contact Lenses Mfg.		051960			R	R	R	R	R	R	R
Contractors		094444			R	R	R	R	R	R	R
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators		011201			R	R	R	R	R	R	R
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others without operators		011202			R	R	R	R	R	R	R
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others with operators		011205			R	R	R	R	R	R	R
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others without operators		011206			R	R	R	R	R	R	R
Contractors Equipment - excluding automobiles - rented to others with operators		011207			R	R	R	R	R	R	R
Contractors Equipment - excluding automobiles - rented to others without operators		011208			R	R	R	R	R	R	R
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others with operators		011209			R	R	R	R	R	R	R
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others without operators		011210			R	R	R	R	R	R	R

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Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Contractors Equipment - ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto - rented to others		011211			R	R	R	R	R	R	R
Contractors Equipment - scaffolds, sidewalk bridges, hod or material hoists towers - rented to others - installation, repair or removal operations only		011212			R	R	R	R	R	R	R
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others with operators		011213			R	R	R	R	R	R	R
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others without operators		011214			R	R	R	R	R	R	R
Contractors Equipment Dealers-Ladders, Excluding Hoists, Scaffolds or Towers		011203			R	R	R	R	R	R	R
Contractors Equipment Dealers-Ladders, Hoists, Scaffolds or Towers		011204			R	R	R	R	R	R	R
Contractors Executive Supervisors or Executive Superintendents		091580		CONT	R	R	G	R	R	G	R
Contractors Permanent Yard - Maintenance or Storage of Equipment or Material		091590			R	R	G	G	Y	R	G
Convenience Store (No Gas)		013673			R	R	R	R	R	R	R
Convenience Store (With Gas)		013455			R	R	R	R	R	R	R
Conventions (Sponsor's Risk Only)-Not-For-Profit Only		041673			R	R	R	R	R	R	R
Conventions (Sponsor's Risk Only)-Other Than Not-For-Profit		041672			R	R	R	R	R	R	R
Convents or Monasteries		041680			R	R	R	R	R	R	R
Copying and Duplicating Service	131124	011222		SERV	G	R	G	G	G	G	G
Cosmetic Store	131126	011234		RETL	G	R	G	G	G	G	G
Cosmetics - Wholesale	131128	042499		WHLS	G	R	G	G	G	G	G
Cosmetics Mfg.		051970			R	R	R	R	R	R	R
Cotton or Wool Merchants		011248			R	R	R	R	R	R	R
Cotton Batting, Wadding or Waste Mfg.		051982			R	R	R	R	R	R	R
Cotton Batting, Wadding, or Waste Mfg.		051982			R	R	R	R	R	R	R
Cotton Compressing		051985			R	R	R	R	R	R	R
Cotton Gin Operations		051986			R	R	R	R	R	R	R
Cotton Gin Operations-Other Than Those Performed for a Fee Per Bale		041679			R	R	R	R	R	R	R
Craft Breweries, Microbreweries		051352		INPR	R	R	G	G	G	G	G
Crematories		041696			R	R	R	R	R	R	R
Crematories-Not-For-Profit Only		041697			R	R	R	R	R	R	R
Crop Spraying-By Contractors		091606			R	R	R	R	R	R	R
Cutlery (Not Powered) and Flatware Mfg.		051999			R	R	R	R	R	R	R
Dairy Products - Wholesale	131130	011258		WHLS	G	R	Y	Y	R	G	G

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Dairy Products or Butter and Egg Stores-Not-For-Profit Only		011259			R	R	R	R	R	R	R
Dairy Products Manufacturing		052002		INPR	R	R	G	G	G	G	G
Dairy Products Store	131132	011258		RETL	G	R	Y	Y	R	G	G
Dam or Reservoir Construction		091618			R	R	R	R	R	R	R
Dam, Levee or Dike-Existence Hazard Only		041700			R	R	R	R	R	R	R
Dance Clothing and Supplies	131134	011127		RETL	G	R	G	G	G	G	G
Dance Halls, Ballrooms or Discotheques-Not-For-Profit Only		011274			R	R	R	R	R	R	R
Dance Halls, Ballrooms or Discotheques-Other Than Not-For-Profit		011273			R	R	R	R	R	R	R
Day Care Centers		041715			R	R	Y	R	R	R	R
Day Care Centers-Not-For-Profit Only		041716			R	R	R	R	R	R	R
Day Spa	131136	018200		SERV	G	R	Y	Y	Y	G	Y
Debris Removal-Construction Site		091629			R	R	Y	Y	Y	Y	Y
Delicatessen/Sandwich Shop - Limited Cooking	131138	011288		FOOD	G	R	G	G	G	G	G
Delicatessen/Sandwich Shop - With Cooking	131140	011288		FOOD	G	R	G	G	G	G	G
Dental Laboratory	131142	012014		SERV	G	R	G	G	Y	G	G
Dental Laboratory - Wholesale	131144	012014		WHLS	G	R	G	G	Y	G	G
Department or Discount Stores		012356			R	R	Y	Y	Y	Y	Y
Detective or Investigative Agencies-Private		091636			R	R	R	R	R	R	R
Detergent Mfg.-Household		052075			R	R	R	R	R	R	R
Detergent Mfg.-Other Than Household		052076			R	R	R	R	R	R	R
Dextrine Mfg.		052109			R	R	R	R	R	R	R
Diagnostic Testing Laboratory	131146	046112		SERV	G	R	G	G	Y	G	G
Die Casting Mfg.		052137			R	R	R	R	R	R	R
Dike, Levee or Revetment Construction		091641			R	R	R	R	R	R	R
Distillation or Extraction		052150			R	R	R	R	R	R	R
Distributors - Food or Drink, NOC		012361			R	R	Y	Y	Y	G	Y
Distributors - NO Food/Drink, NOC		012362			R	R	Y	Y	Y	G	Y
Diving-Marine		091666			R	R	R	R	R	R	R
Dock Operations-Coal, Grain or Ore		091722			R	R	R	R	R	R	R

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Door and Window Erection	132007	091746		CONT	G	R	G	G	Y	G	G
Door or Window Mfg.-Other Than Wood		052134			R	R	G	G	G	G	G
Door or Window Mfg.-Wood		052315		INPR	R	R	R	R	R	G	R
Door, Window or Assembled Millwork - Dealer	131148	014279		RETL	G	R	G	G	G	G	G
Door, Window or Assembled Millwork - Wholesale	131150	014279		WHLS	G	R	G	G	G	G	G
Drawbridges-Existence Hazard Only		043007			R	R	R	R	R	R	R
Dredging		092055			R	R	R	R	R	R	R
Dredging-Gold-Endless Bucket or Ladder Type		092053			R	R	R	R	R	R	R
Dredging-Gold-Floating Dragline Type		092054			R	R	R	R	R	R	R
Drilling - Water	132008	092102		CONT	G	R	Y	Y	Y	G	G
Drilling-Other Than Water		092101			R	R	R	R	R	R	R
Driveway, Parking Area or Sidewalk - Paving or Repaving	132009	092215		CONT	G	R	G	G	G	G	G
Drug Distributors		012373		MERC	R	R	R	R	R	Y	R
Drug Mfg.-Biological Products		052341			R	R	R	R	R	R	R
Drug Store	131152	012375		RETL	R	R	Y	R	R	R	R
Drug, Medicine or Pharmaceutical Preparations Mfg.-for Animal Use		052342			R	R	R	R	R	R	R
Drug, Medicine or Pharmaceutical Preparations Mfg.-Other Than for Animal Use		052343			R	R	R	R	R	R	R
Drugstores-No Table or Counter Service for Beverage or Food		012374			R	R	R	R	R	R	R
Drums or Containers Mfg.-Metal		052401			R	R	R	R	R	R	R
Drums or Containers Mfg.-Plastic		052402			R	R	R	R	R	R	R
Drywall Installation	132010	092338		CONT	G	R	Y	Y	R	Y	G
Dude Ranches		043117			R	R	R	R	R	R	R
Dwellings - Four Family - Lessors Risk Only		063013			R	R	R	R	R	Y	R
Dwellings - One Family - Lessors Risk Only		063010			R	R	R	R	R	Y	R
Dwellings - Three Family - Lessors Risk Only		063012			R	R	R	R	R	Y	R
Dwellings - Two Family - Lessors Risk Only		063011		HABT	R	R	R	R	R	Y	R
Electric Light or Power Cooperatives-Rural Utilities Service Projects Only		092453			R	R	R	R	R	R	R
Electric Light or Power Cos.		092445			R	R	R	R	R	R	R
Electric Light or Power Line Construction		092446			R	R	R	R	R	R	R

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Electric Light or Power Line Construction-Rural Utilities Service Projects Only		092447			R	R	R	R	R	R	R
Electrical and Lighting Store	131154	018437		RETL	G	R	G	G	G	G	G
Electrical and Lighting Store (Retail / Installation Market Segment)	131158	092478		RTIN	G	R	G	G	G	G	G
Electrical and Lighting Store - Wholesale	131156	012391		WHLS	G	R	G	G	G	G	G
Electrical Apparatus Installation, Servicing or Repair, NOC		092451			R	R	G	Y	Y	G	Y
Electrical Equipment and Supplies	131160	012393		RETL	G	R	G	G	G	G	G
Electrical Equipment and Supplies (Retail / Installation Market Segment)	131164	092541		RTIN	G	R	G	G	G	G	G
Electrical Equipment and Supplies - Wholesale	131162	012391		WHLS	G	R	G	G	G	G	G
Electrical Equipment Mfg.-for Direct and Indirect Application to the Body		052433			R	R	R	R	R	R	R
Electrical Equipment Mfg.-Other Than for Direct and Indirect Application to the Body		052432			R	R	R	R	R	R	R
Electrical Generating Machinery Mfg.		052435			R	R	R	R	R	R	R
Electrical Parts, Components or Accessories Mfg.		052438			R	R	G	G	G	G	G
Electrical Power Distribution or Transmission Equipment Mfg.		052440			R	R	R	R	R	R	R
Electrical Wire or Cable Mfg.		052467			R	R	R	R	R	R	R
Electrical Wiring	132012	092478		CONT	G	R	G	G	G	G	G
Electronic Components Mfg.		052469			R	R	R	R	R	R	R
Electronic Games Mfg.		052505			R	R	R	R	R	R	R
Electronic Repair	131166	099650		SERV	G	R	G	G	G	G	G
Electroplating		052547		INPR	R	R	R	R	R	G	R
Elevator or Escalator Inspecting, Installation, Servicing or Repair		092593		CONT	R	R	R	R	R	G	R
Elevator Mfg.		052581			R	R	R	R	R	R	R
Engine or Turbine Mfg.-Not Aircraft		052619			R	R	R	R	R	R	R
Engraving	131168	052660		SERV	G	R	G	G	Y	G	G
Entertainment Performed on Others Premises		043215			R	R	R	R	R	R	R
Escalator or Moving Sidewalk Mfg.		052744			R	R	R	R	R	R	R
Event, Party or Wedding Planners		044280			R	R	G	G	G	G	G
Excavation		094007		CONT	R	R	Y	Y	Y	Y	Y
Exercise or Playground Equipment Mfg.		052767			R	R	R	R	R	R	R
Exhibition or Convention Buildings-Not-For-Profit Only		063216			R	R	R	R	R	R	R

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Exhibition or Convention Buildings-Other Than Not-For-Profit		063215			R	R	R	R	R	R	R
Exhibitions-In Buildings-No Admission Charged-Not-For-Profit Only		063220			R	R	R	R	R	R	R
Exhibitions-In Buildings-No Admission Charged-Other Than Not-For-Profit		063219			R	R	R	R	R	R	R
Exhibitions-In Buildings-Not-For-Profit Only		063218			R	R	R	R	R	R	R
Exhibitions-In Buildings-Other Than Not-For-Profit		063217			R	R	R	R	R	R	R
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 the		043421			R	R	R	R	R	R	R
Exhibitions-Outside-In Stadiums or on Premises Having Grandstands or Bleachers Not Erected by or for the Insured-Ushers or Other Attendants in Stands Provided by the Insu		043422			R	R	R	R	R	R	R
Exhibitions-Outside-No Stadiums or Grandstands		043424			R	R	R	R	R	R	R
Explosive or Fireworks Mfg.		052876			R	R	R	R	R	R	R
Express Cos.		094099			R	R	R	R	R	R	R
Extracts Mfg.		052911			R	R	R	R	R	R	R
Eye Glass Lens Mfg.		052967			R	R	R	R	R	R	R
Fabric and Yarn	131170	012510		RETL	G	R	G	G	G	G	G
Fabric and Yarn - Wholesale	131172	012509		WHLS	G	R	G	G	G	G	G
Fair Grounds-Nonoperating Season		043517			R	R	R	R	R	R	R
Fairs-Outside (Operator's Risk Only)		043518			R	R	R	R	R	R	R
Farm - vegetables, melons, tree nuts, insect farming - not owner operated		003519			R	R	R	R	R	G	R
Farm - vegetables, melons, tree nuts, insect farming - owner operated		003518			R	R	R	R	R	G	R
Farm - Grain or other field crops - not owner operated		006519			R	R	R	R	R	G	R
Farm - Grain or other field crops - owner operated		006518			R	R	R	R	R	G	R
Farm - Livestock, Horses and other animals - not owner operated		001519			R	R	R	R	R	G	R
Farm - Livestock, Horses and other animals - owner operated		001518			R	R	R	R	R	G	R
Farm - Poultry or Dairy - not owner operated		002519			R	R	R	R	R	G	R
Farm - Poultry or Dairy - owner operated		002518			R	R	R	R	R	G	R
Farm Machinery Operations-By Contractors		094225			R	R	R	R	R	R	R
Feed Manufacturing, NOC		053001			R	R	R	R	R	Y	R
Feed, Grain or Hay Dealers		012583			R	R	R	R	R	Y	R
Fence Dealer	131174	012651		RETL	G	R	G	G	G	G	G
Fence Dealer (Retail / Installation Market Segment)	131178	092476		RTIN	G	R	G	G	G	G	G

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Fence Dealer - Wholesale	131176	012651		WHLS	G	R	G	G	G	G	G
Fence Installation	132013	094276		CONT	G	R	Y	Y	Y	G	G
Fertilizer Mfg.		053077			R	R	R	R	R	R	R
Fiber Mfg.-Other Than Synthetic		053095			R	R	R	R	R	R	R
Fiber Mfg.-Synthetic		053096			R	R	R	R	R	R	R
Fiberglass Mfg.		053121			R	R	R	R	R	R	R
Fire Departments - Volunteer		043551			R	R	R	R	R	R	R
Fire Departments-Other Than Volunteer		043550			R	R	R	R	R	R	R
Fire Extinguishers Mfg.		053147			R	R	R	R	R	R	R
Fire Extinguishers-Servicing, Refilling, or Testing		094304			R	R	R	R	R	G	R
Fire Protection Equipment Dealers and Distributors		012707		MERC	R	R	R	R	R	G	R
Fire Suppression Systems Mfg.		053229			R	R	R	R	R	R	R
Fire Suppression Systems-Installation, Servicing or Repair		094381			R	R	R	R	R	G	R
Firearms Mfg.		053271			R	R	R	R	R	R	R
Fireproofing-Structures		094404			R	R	R	R	R	R	R
Fireworks Exhibitions-Contractor's Risk Only		043626			R	R	R	R	R	R	R
Fireworks Exhibitions-Sponsor's Risk Only-Not-For-Profit Only		043629			R	R	R	R	R	R	R
Fireworks Exhibitions-Sponsor's Risk Only-Other Than Not-For-Profit		043628			R	R	R	R	R	R	R
Fishing Piers		043754			R	R	R	R	R	R	R
Fishing Ponds or Lakes-Commercially Operated		043760			R	R	R	R	R	R	R
Floor Covering Distributors		012797			G	R	G	G	G	G	G
Floor Covering Mfg.-Not Carpets, Rugs, Ceramic or Stone Tiles		053333			R	R	R	R	R	R	R
Floor Waxing		094590			R	R	R	R	R	R	R
Florist	131180	012841		RETL	G	R	G	G	G	G	G
Food Products Manufacturing - dry		053374		INPR	R	R	G	G	G	G	G
Food Products Manufacturing - frozen		053375		INPR	R	R	G	G	G	G	G
Food Products Manufacturing - not dry - in glass containers		053376			R	R	Y	Y	R	G	Y
Food Products Manufacturing - not dry - in other than glass containers		053377		2099	R	R	Y	Y	R	G	Y
Forestry Service		043822			R	R	R	R	R	R	R

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Forging Work		053403			R	R	R	R	R	R	R
Formal Wear or Costumes - Rented To Others	131182	012927		RETL	G	R	G	G	G	G	G
Foundries		053425			R	R	R	R	R	R	R
Freight Forwarders or Handlers-Other Than Packing, Handling or Shipping Explosives or Ammunition under Contract		094617		INPR	R	R	Y	Y	R	R	R
Freight Forwarders or Handlers-Packing, Handling or Shipping Explosives or Ammunition under Contract		094638			R	R	R	R	R	R	R
Frozen Food Distributors		013049			R	R	Y	Y	Y	G	Y
Fruit or Vegetable Juice Mfg.-No Bottling of Carbonated Beverages		053565			R	R	G	G	G	G	G
Fruit or Vegetable-Harvesting Contractors		043840			R	R	R	R	R	R	R
Fruit, Vegetable and Produce	131184	013111		RETL	G	R	G	G	G	Y	G
Fruit, Vegetable and Produce - Wholesale	131186	013112		WHLS	G	R	G	G	G	Y	G
Fuel Dealers or Distributors - Coal or Wood		013201			R	R	R	R	R	R	R
Fuel Oil or Kerosene Distributors		013205			R	R	R	R	R	R	R
Fuel Oil Or Kerosene Dealers		013204			R	R	R	R	R	R	R
Fumigating		043860			R	R	R	R	R	R	R
Funeral Home	131188	043889		SERV	G	R	G	G	G	G	G
Fur or Pelt Processing		053632			R	R	R	R	R	R	R
Fur Garment Mfg.		053631			R	R	R	R	R	R	R
Fur-Garments and Pelts-Distributors		013314		MERC	R	R	R	R	R	Y	R
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood		095124			R	R	G	G	Y	G	G
Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only		053734			R	R	R	R	R	G	Y
Furniture Manufacturing or Assembling - Infants		053731			R	R	R	R	R	Y	R
Furniture Manufacturing or Assembling - Other Than Wood		053732			R	R	Y	Y	R	Y	Y
Furniture Manufacturing or Assembling - Wood		053733			R	R	Y	Y	R	Y	Y
Furniture Store	131190	013351		RETL	G	R	G	G	Y	G	G
Furniture Stores-Not-For-Profit Only		013352			R	R	R	R	R	R	R
Galvanizing or Tinning		053803			R	R	R	R	R	R	R
Gambling-Casinos		043990			R	R	R	R	R	R	R
Gambling-Incidental to Other Operations		043991			R	R	R	R	R	R	R
Garbage or Refuse Dumps		043945			R	R	R	R	R	R	R

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Garbage Works-Separation for Recycling, Reduction or Incineration		043946			R	R	R	R	R	R	R
Garbage, Ash or Refuse Collecting		095233		INPR	R	R	Y	R	R	R	R
Gas Cos.		095305			R	R	R	R	R	R	R
Gas Cos.-Natural Gas-Local Distribution		095306			R	R	R	R	R	R	R
Gas Dealers or Distributors		013411			R	R	R	R	R	R	R
Gas Dealers-LPG		013410			R	R	R	R	R	R	R
Gas Distributors-LPG		013412			R	R	R	R	R	R	R
Gas Mains or Connections Construction		095310			R	R	R	R	R	R	R
Gas Mfg.-Inert		053902			R	R	R	R	R	R	R
Gas Mfg.-Other		053903			R	R	R	R	R	R	R
Gas Mfg.-Primarily Flammable, Explosive or Reactive		053904			R	R	R	R	R	R	R
Gas Mfg.-Primarily Toxic or Presenting a Health Hazard		053905			R	R	R	R	R	R	R
Gas Mfg.-Toxic and Either Flammable, Explosive or Reactive		053901			R	R	R	R	R	R	R
Gasoline or Oil Supply Station - Retail - Lessors Risk Only		044009			R	R	R	R	R	R	R
Gasoline Distributors		053907			R	R	R	R	R	R	R
Gasoline Recovery-from Casing Head or Natural Gas		044010			R	R	R	R	R	R	R
Gasoline Station - Full Service		013453		SERV	R	R	R	R	R	Y	R
Gasoline Station - Self and Full Service Combined		013455		SERV	R	R	R	R	R	Y	R
Gasoline Station - Self Service		013454		SERV	R	R	R	R	R	Y	R
Gemstone Cutting or Polishing		054012			R	R	R	R	R	R	R
Geophysical Exploration-Other		095357			R	R	R	R	R	R	R
Geophysical Exploration-Seismic Method		095358			R	R	R	R	R	R	R
Gift Shops-Not-For-Profit Only		013507			R	R	R	R	R	R	R
Gift, Souvenir or Novelty Store	131192	013506		RETL	G	R	G	G	G	G	G
Gift, Souvenir or Novelty Store - Wholesale	131194	012362		WHLS	G	R	G	G	G	G	G
Glass or Glassware Mfg.		054077			R	R	R	R	R	R	R
Glass or Mirror Store - (No Auto Glass)	131196	013590		RETL	G	R	G	G	G	G	G
Glass or Mirror Store - No Auto Glass (Retail / Installation Market Segment)	131198	238150		RTIN	G	R	G	G	G	G	G
Glass or Mirror Store - Wholesale (No Auto Glass)	131200	012362		WHLS	G	R	G	G	G	G	G

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Glaziers	132015	013590		CONT	G	R	G	G	G	G	G
Golf Courses - Miniature		044069			R	R	R	R	R	Y	R
Golf Courses - Municipal or Public - Not Golf or Country Clubs		044070			R	R	Y	Y	Y	G	Y
Golf Driving Ranges		044071			R	R	G	G	Y	G	G
Golf Equipment and Supplies	131202	018206		RETL	G	R	G	G	G	G	G
Golf Equipment and Supplies - Wholesale	131204	018205		WHLS	G	R	G	G	G	G	G
Golfmobiles - Loaned or Rented to Others		044072			R	R	R	R	R	R	R
Gourmet and Specialty Food	131206	018435		RETL	G	R	Y	Y	G	G	G
Governmental Subdivision - not state or federal - counties or parishes population over 250000		044113			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - counties or parishes population under 10000		044108			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - counties or parishes population 100001-250000		044112			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - counties or parishes population 10001-25000		044109			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - counties or parishes population 25001-50000		044110			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - counties or parishes population 50001-100000		044111			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - municipalities population over 250000		044106			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - municipalities population under 100001-250000		044105			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - municipalities population under 10001-25000		044102			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - municipalities population under 2500		044100			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - municipalities population under 25001-50000		044103			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - municipalities population under 2501-10000		044101			R	R	R	R	R	R	R
Governmental Subdivision - not state or federal - municipalities population under 50001-100000		044104			R	R	R	R	R	R	R
Grading of Land		095410			R	R	Y	Y	Y	Y	Y
Grain Elevator Operations		095455			R	R	R	R	R	R	R
Grain Milling		013621			R	R	R	R	R	R	R
Grandstands or Bleachers-Not-For-Profit Only		044194			R	R	R	R	R	R	R
Grandstands or Bleachers-Other Than Not-For-Profit		044193			R	R	R	R	R	R	R
Greenhouse Erection		095487			R	R	R	R	R	R	R
Grocery - Wholesale	131208	013670		WHLS	Y	R	Y	Y	Y	Y	Y
Grocery Stores, NOC		013673		MERC	R	R	Y	Y	Y	Y	Y

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Guides or Outfitters		044222			R	R	R	R	R	R	R
Guniting or Shot-Crete		095505			R	R	R	R	R	R	R
Gunsmiths		095620			R	R	R	R	R	Y	R
Halls		044276			R	R	R	R	R	Y	R
Halls-Not-For-Profit Only		044277			R	R	R	R	R	R	R
Handyman	132016	095625		CONT	G	R	Y	Y	Y	G	R
Hardware - Wholesale	131210	013715		WHLS	G	R	G	G	G	Y	G
Hardware Store	131212	013716		RETL	G	R	G	G	G	G	G
Hazardous Material Contractors		095630			R	R	R	R	R	R	R
Health or Exercise Clubs		044311		SERV	R	R	R	R	R	Y	R
Health or Exercise Facilities - Commercially Operated		044315		SERV	R	R	R	R	R	Y	R
Health or Natural Food Stores		013720			R	R	Y	R	R	G	R
Health Care Facilities - alcohol and drug - other than not-for-profit		044427			R	R	R	R	R	R	R
Health Care Facilities - alcohol and drug - Not-for-profit only		044428			R	R	R	R	R	R	R
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - other than Not-For-Profit		044439			R	R	R	R	R	R	R
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - Not-For-Profit only		044440			R	R	R	R	R	R	R
Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - other than Not-For-Profit		044429			R	R	R	R	R	R	R
Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - Not-For-Profit only		044430			R	R	R	R	R	R	R
Health Care Facilities - homes for the aged - other than Not-For-Profit		044431			R	R	R	R	R	R	R
Health Care Facilities - homes for the aged - Not-For-Profit only		044432			R	R	R	R	R	R	R
Health Care Facilities - homes for the physically handicapped or orphaned - other than Not-For-Profit		044433			R	R	R	R	R	R	R
Health Care Facilities - homes for the physically handicapped or orphaned - Not-For-Profit only		044434			R	R	R	R	R	R	R
Health Care Facilities - hospitals - other than Not-For-Profit		044435			R	R	R	R	R	R	R
Health Care Facilities - hospitals - Not-For-Profit only		044436			R	R	R	R	R	R	R
Health Care Facilities - mental - psychopathic institutions - other than Not-For-Profit		044437			R	R	R	R	R	R	R
Health Care Facilities - mental - psychopathic institutions - Not-For-Profit only		044438			R	R	R	R	R	R	R
Heating or Combined Heating and Air Conditioning Systems or Equipment-Dealers or Distributors and Installation, Servicing or Repair		095648			R	R	G	G	G	G	G
Heating Equipment Mfg.-Coal or Wood		055010			R	R	R	R	R	R	R
Heating Equipment Mfg.-Electric		055011			R	R	R	R	R	R	R

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Heating Equipment Mfg.-Fuel Oil or Kerosene		055012			R	R	R	R	R	R	R
Heating Equipment Mfg.-Gas or Liquefied Petroleum Gas		055013			R	R	R	R	R	R	R
Hide Dealers and Distributors-Raw		014068			R	R	R	R	R	R	R
Hobby, Craft or Artists' Supply	131214	014101		RETL	G	R	G	G	G	G	G
Hobby, Craft or Artists' Supply - Wholesale	131216	012362		WHLS	G	R	G	G	G	G	G
Home Furnishings - Wholesale	131218	012362		WHLS	G	R	G	G	G	G	G
Home Furnishings Store	131220	018437		RETL	G	R	G	G	G	G	G
Home Furnishings Store (Retail / Installation Market Segment)	131222	541410		RTIN	G	R	G	G	G	G	G
Home Health Care Services-Not-For-Profit Only		044500			R	R	R	R	R	R	R
Home Health Care Services-Other Than Not-For-Profit		044501			R	R	R	R	R	R	R
Hone, Oilstone or Whetstone Mfg.		055214			R	R	R	R	R	R	R
Hone, Oilstone, or Whetstone Mfg.		055214			R	R	R	R	R	R	R
Honey Extracting		055371		INPR	R	R	G	G	G	G	G
Hotels and Motels - with Pools or Beaches - Less than 4 Stories		045190			R	R	R	R	R	R	R
Hotels and Motels - with Pools or Beaches - More than 4 Stories		045191			R	R	R	R	R	R	R
Hotels and Motels - without Pools or Beaches - Less than 4 Stories		045192			R	R	R	R	R	R	R
Hotels and Motels - without Pools or Beaches - More than 4 Stories		045193			R	R	R	R	R	R	R
Hotels and Motels - Less than 4 Stories - Lessors Risk Only		064074			R	R	R	R	R	R	R
Hotels and Motels - More than 4 Stories - Lessors Risk Only		064075			R	R	R	R	R	R	R
Household Furnishings Installation and Repair	132017	096053		CONT	G	R	G	G	G	G	G
Housing Projects-Federal, State, Local		064500			R	R	R	R	R	R	R
Hunting Preserves		045224			R	R	R	R	R	R	R
Hunting Preserves-Not-For-Profit Only		045225			R	R	R	R	R	R	R
Ice Cream and Yogurt Store	131224	014401		FOOD	G	R	G	G	G	G	G
Ice Dealer - Wholesale	131226	014405		WHLS	Y	R	Y	Y	Y	Y	Y
Importers		055410			R	R	R	R	R	R	R
Ink Mfg.		055426			R	R	R	R	R	R	R
Inner Tubes Mfg.		055597			R	R	R	R	R	R	R
Instrument Manufacturing - Control		055648			R	R	Y	R	R	Y	R

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Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Instrument Manufacturing, NOC		055649			R	R	Y	R	R	Y	R
Insulating Material Mfg.-Mineral		055715			R	R	R	R	R	R	R
Insulating Material Mfg.-Organic		055716			R	R	R	R	R	R	R
Insulating Material Mfg.-Plastic		055718			R	R	R	R	R	R	R
Insulating Material Mfg.-Plastic-for Application in a Solid State		055717			R	R	R	R	R	R	R
Insulation Work - Mineral		096410		CONT	R	R	Y	Y	R	G	Y
Insulation Work - Organic		096409		CONT	R	R	Y	Y	R	G	Y
Insulation Work - Plastic		096408		CONT	R	R	Y	Y	R	G	Y
Interior Decorator	132018	096611		CONT	G	R	G	G	Y	G	G
Internet Access Provider		047600			R	R	R	R	R	G	R
Internet Auctions		016751			R	R	R	R	R	R	R
Internet Retailers		016750		MERC	R	R	Y	Y	R	G	Y
Internet Service Provider		047610			R	R	R	R	R	G	R
Irrigation or Drainage System Construction		096702			R	R	R	R	R	R	R
Irrigation Works Operations		096703			R	R	R	R	R	R	R
Janitorial Services	132019	096816		CONT	G	R	G	G	Y	G	G
Janitorial Supply	131228	014527		RETL	G	R	G	G	G	G	G
Janitorial Supply - Wholesale	131230	014527		WHLS	G	R	G	G	G	G	G
Jetty or Breakwater Construction		096872			R	R	R	R	R	R	R
Jewelry Manufacturing		055802		INPR	R	R	G	G	G	G	G
Junk Dealers		045380			R	R	R	R	R	R	R
Kennel - Breeding, Boarding or Sales	131232	045450		SERV	G	R	G	G	Y	G	G
Kitchen Accessories	131234	018437		RETL	G	R	G	G	G	G	G
Kitchen Accessories - Wholesale	131236	012467		WHLS	G	R	G	G	G	G	G
Labor Union Offices		065007			R	R	Y	Y	Y	G	Y
Laboratories - Research, Development or Testing		097002			R	R	R	R	R	Y	R
Laboratories-Research, Development or Testing-Not-For-Profit Only		097003			R	R	R	R	R	R	R
Laboratories-Research, Development, or Testing-Not-For-Profit Only		097003			R	R	R	R	R	R	R
Ladder Mfg.-Other Than Wood		055918			R	R	R	R	R	R	R

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Ladder Mfg.-Wood		055919			R	R	R	R	R	R	R
Lakes or Reservoirs-Existence Hazard Only-Not-For-Profit Only		045524			R	R	R	R	R	R	R
Lakes or Reservoirs-Existence Hazard Only-Other Than Not-For-Profit		045523			R	R	R	R	R	R	R
Lamp Shade Mfg.		056040			R	R	R	R	R	R	R
Lamps or Lanterns Mfg.-Electric		056041			R	R	G	G	G	G	G
Lamps or Lanterns Mfg.-Other Than Electric		056042			R	R	R	R	R	R	R
Land Occupied by Persons Other Than the Insured for Business Purposes - Lessors Risk Only		045539		MERC	R	R	R	Y	Y	G	Y
Landscape Gardening	132020	097047		CONT	G	R	G	G	Y	G	G
Laundries and Dry Cleaning Plants		045678		INPR	R	R	Y	Y	R	G	Y
Laundry and Dry Cleaning - Self-Service	131238	014731		SERV	R	R	R	R	R	R	R
Laundry and Dry Cleaning Receiving Station	131240	014732		SERV	G	R	G	G	G	G	G
Laundry and Dry Cleaning Stores		014733			R	R	R	R	R	G	R
Laundry Rental Service		014734			R	R	Y	Y	Y	G	Y
Lawn Care Services		097050			R	R	G	G	Y	G	G
Lawn Sprinkler Installation	132021	098483		CONT	G	R	G	G	Y	G	G
Lawyers Offices-Not-For-Profit Only		066123			R	R	R	R	R	R	R
Lead Mfg.-Red or White		056170			R	R	R	R	R	R	R
Lead Works-Sheet, Pipe or Shot		056171			R	R	R	R	R	R	R
Leather Goods	131242	011127		RETL	G	R	G	G	G	G	G
Leather Goods - Wholesale	131244	011126		WHLS	G	R	R	R	G	G	G
Leather Goods Mfg.		056202			R	R	G	G	G	G	G
Libraries		066309			R	R	R	R	R	R	R
Light Bulb or Tubes Mfg.		056390			R	R	R	R	R	R	R
Lighting Fixtures Mfg.		056391			R	R	R	R	R	R	R
Lime Mfg.		056427			R	R	R	R	R	R	R
Liquor - Wholesale	131246	010140		WHLS	G	R	G	G	G	G	G
Liquor Mfg.		056488			R	R	R	R	R	R	R
Liquor Store	131248	010145		RETL	G	R	G	G	G	G	G
Livestock Dealers or Commission Merchants		014855			R	R	R	R	R	R	R

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Livestock Sales Cos.		045771			R	R	R	R	R	R	R
Locksmith		014913		CONT	R	R	G	G	G	G	G
Logging and Lumbering		097111			R	R	R	R	R	R	R
Lubricants Mfg.-Grease		056567			R	R	R	R	R	R	R
Luggage Store	131250	018437		RETL	G	R	G	G	G	G	G
Luggage Store - Wholesale	131252	012362		WHLS	G	R	G	G	G	G	G
Lumberyards		045819			R	R	R	R	R	R	R
Machine Shop, NOC		097220		INPR	R	R	G	G	G	G	G
Machinery or Equipment - Farm - Installation, Servicing or Repair		097221			R	R	R	R	R	Y	R
Machinery or Equipment - Industrial - Installation, Servicing or Repair		097222		MERC	R	R	Y	R	R	Y	R
Machinery or Equipment - Installation, Servicing or Repair, NOC		097223		CONT	R	R	Y	Y	R	Y	Y
Machinery or Equipment Dealers - Construction or Industrial - Mobile Type		015060			R	R	R	R	R	Y	R
Machinery or Equipment Dealers - Yard or Garden Type		015063		MERC	R	R	G	Y	Y	G	Y
Machinery or Equipment Dealers-Farm Type		015061			R	R	R	R	R	R	R
Machinery or Equipment Dealers, NOC		015062		5084	R	R	Y	Y	Y	G	Y
Machinery or Machinery Parts Mfg.		056654			R	R	R	R	R	R	R
Machinery or Machinery Parts Mfg.-Construction, Mining or Materials Handling Type		056650			R	R	R	R	R	R	R
Machinery or Machinery Parts Mfg.-Construction, Mining, or Materials Handling Type		056650			R	R	R	R	R	R	R
Machinery or Machinery Parts Mfg.-Farm Type		056651			R	R	R	R	R	R	R
Machinery or Machinery Parts Mfg.-Industrial Type		056652			R	R	R	R	R	R	R
Machinery or Machinery Parts Mfg.-Metalworking		056653			R	R	R	R	R	R	R
Mail Box or Packaging Store	131254	015070		SERV	G	R	G	Y	G	G	G
Mail Order or Online Drug Stores		045900			R	R	R	R	R	R	R
Mail Order House		045901			R	R	G	Y	G	G	Y
Mailing or Addressing Company	131256	045937		SERV	G	R	G	G	G	G	G
Manufacturers		054444			R	R	R	R	R	R	R
Manufacturers Representatives		045993			R	R	Y	Y	Y	Y	Y
Marine Appraisers or Surveyors		097308			R	R	R	R	R	R	R
Markets - open air (Lessors Risk only) other than Not-For-Profit		015123			R	R	Y	Y	Y	G	Y

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Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Markets - open air (Lessors Risk only) Not-For-Profit only		015124			R	R	Y	Y	Y	G	Y
Markets - Not open air (Lessors Risk only) other than Not-For-Profit		015119			R	R	Y	Y	Y	G	Y
Markets - Not open air (Lessors Risk only) Not-For-Profit only		015120			R	R	Y	Y	Y	G	Y
Masonry Work	132022	097447		CONT	G	R	G	G	Y	G	G
Match Mfg.		056690			R	R	R	R	R	R	R
Maternity Shop	131258	011127		RETL	G	R	G	G	G	G	G
Mattress or Box Spring Mfg.		056699			R	R	R	R	R	R	R
Mausoleums		046004			R	R	G	G	Y	G	G
Mausoleums-Not-For-Profit Only		046005			R	R	R	R	R	R	R
Meat, Fish, Poultry or Seafood	131260	015224		RETL	G	R	G	G	G	G	G
Meat, Fish, Poultry or Seafood - Wholesale	131262	015223		WHLS	G	R	G	G	G	G	G
Meat, Fish, Poultry or Seafood Processing		056760			R	R	R	R	R	R	R
Meat, Fish, Poultry or Seafood Processing-In Airtight Containers		056759			R	R	R	R	R	R	R
Meat, Fish, Poultry or Seafood-Curing		056758			R	R	R	R	R	R	R
Media Mfg.-Blank		057800			R	R	R	R	R	R	R
Media Mfg.-Prerecorded		058627			R	R	R	R	R	R	R
Medical, Dental or Surgical Diagnostic or Treatment Machines or Devices Mfg.		056808			R	R	R	R	R	R	R
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg.- Expendable		056805			R	R	R	R	R	R	R
Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg.- Nonexpendable		056806			R	R	R	R	R	R	R
Medical, Dental, Hospital or Surgical Instruments Mfg.		056807			R	R	R	R	R	R	R
Medical, Hospital and Surgical Equipment and Supplies - Rented to Others		015300			R	R	R	R	R	Y	R
Medical, Hospital and Surgical Supplies - Stores		015314			R	R	R	R	R	Y	R
Metal Dealers or Distributors - Nonstructural		015404			R	R	G	Y	Y	Y	Y
Metal Dealers or Distributors - Structural		015405			R	R	G	R	R	Y	R
Metal Erection - Decorative or Artistic		097650		INPR	R	R	Y	Y	R	Y	Y
Metal Erection - Frame Structures - Ironwork on Outside of Buildings		097651			R	R	R	R	R	Y	R
Metal Erection - In the Construction of Dwellings Not Exceeding 2 Stories in Height		097652			R	R	Y	Y	R	Y	Y
Metal Erection - Nonstructural, NOC		097653			R	R	Y	Y	R	Y	Y
Metal Erection - Structural, NOC		097655			R	R	R	R	R	Y	R

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Metal Erection-Steel Lock Gates, Gasholders, Standpipes, Water Towers, Smokestacks, Tanks, Silos, Prison Cells, Fire or Burglarproof Vaults		097654			R	R	R	R	R	R	R
Metal Foil Mfg.		056910			R	R	R	R	R	R	R
Metal Goods Manufacturing - Stamping - Not Signs		056912		INPR	R	R	G	G	G	G	G
Metal Goods Manufacturing, NOC		056911		INPR	R	R	G	G	G	G	G
Metal Heat Processing		056913			R	R	R	R	R	Y	R
Metal Scrap Dealers		015406			R	R	R	R	R	R	R
Metal Works - Shop - Decorative or Artistic		059914		INPR	R	R	G	G	G	G	G
Metal Works - Shop - Structural - Load Bearing		056915			R	R	R	R	R	Y	R
Metal Works - Shop - Structural - Not Load Bearing		056916			R	R	R	R	R	Y	R
Metals-Extraction or Refining		056900			R	R	R	R	R	R	R
Metals-Extraction or Refining of Ferrous Metals-Blast Furnace or Other Pyrometallurgical Processes		056919			R	R	R	R	R	R	R
Metals-Extraction or Refining of Nonferrous Metals-Blast Furnace or Other Pyrometallurgical Processes		056920			R	R	R	R	R	R	R
Metals-Extraction or Refining-Chemical Processes		056917			R	R	R	R	R	R	R
Metals-Extraction or Refining-Electrometallurgical Processes		056918			R	R	R	R	R	R	R
Mica Goods Mfg.		056980			R	R	R	R	R	R	R
Milk Depots or Dealers		057001			R	R	Y	Y	Y	Y	Y
Milk Processing		057002			R	R	R	R	R	R	R
Mining		098002			R	R	R	R	R	R	R
Mining-Surface		098003			R	R	R	R	R	R	R
Mobile Home Mfg.		057090			R	R	R	R	R	R	R
Mobile Home Parks or Courts		046202			R	R	R	R	R	Y	R
Mobile Home Sales Agencies		015488			R	R	R	R	R	R	R
Model Homes		046362			R	R	R	R	R	R	R
Modular Units Mfg.		057146			R	R	R	R	R	R	R
Motion Pictures-Development of Negatives, Printing and All Subsequent Operations		098090			R	R	R	R	R	R	R
Motion Pictures-Film Distribution or Exchanges-Not Located at Motion Picture Studios		098091			R	R	R	R	R	R	R
Motion Pictures-Production-Studios or Outside-All Operations Prior to the Development of Negatives		098092			R	R	R	R	R	R	R
Motorcycle, Moped or Motor Scooter Mfg.		057202			R	R	R	R	R	R	R
Museum		046426			R	R	R	R	R	G	R

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Museums-Not-For-Profit Only		046427			R	R	R	R	R	R	R
Music Store	131264	016676		RETL	G	R	G	G	G	G	G
Music Store - Wholesale	131266	012362		WHLS	G	R	G	G	G	G	G
Musical Instrument Manufacturing		057257			R	R	Y	Y	Y	G	Y
Musical Instrument Store	131268	015538		RETL	G	R	G	G	G	G	G
Musical Instrument Store - Wholesale	131270	012362		WHLS	G	R	G	G	G	G	G
Nail Salon	131272	015600		SERV	G	R	Y	Y	R	G	G
Nails or Spikes Mfg.		057401			R	R	R	R	R	R	R
Nanomaterial Distributors		013208			R	R	R	R	R	R	R
Nanomaterial Mfg.		053953			R	R	R	R	R	R	R
Needles, Pins or Tacks Mfg.		057403			R	R	R	R	R	R	R
Net Manufacturing, NOC		057410			R	R	R	R	R	G	R
Net Mfg.-Safety Nets		057411			R	R	R	R	R	R	R
Newspaper or Magazine Distributor		015607			R	R	G	G	Y	G	G
Newsstands	131274	015608		RETL	G	R	G	G	G	G	G
Night Clubs, Cabarets and Comedy Clubs		015656			R	R	R	R	R	R	R
Nursery - Garden		015699			R	R	G	G	Y	G	G
Office Furniture and Fixture Installation	132023	423210		CONT	G	R	G	G	G	G	G
Office Machine Installation and Repair	132024	811212		CONT	G	R	G	G	G	G	G
Office Machines and Equipment	131276	018437		RETL	G	R	G	G	G	G	G
Office Machines and Equipment (Retail / Installation Market Segment)	131280	092451		RTIN	G	R	G	G	Y	G	G
Office Machines and Equipment - Wholesale	131278	012362		WHLS	G	R	G	G	G	G	G
Office Machines or Appliances - Installation, Inspection, Adjustment or Repair		098111			R	R	G	G	G	G	G
Office Machines Manufacturing		057572			R	R	Y	R	R	Y	R
Office Supplies	131282	018437		RETL	G	R	G	G	G	G	G
Office Supplies - Wholesale	131284	012362		WHLS	G	R	G	G	G	G	G
Office: Accountant	131286	061226		OFFC	G	R	G	G	G	G	G
Office: Actuary	131288	061226		OFFC	G	R	Y	Y	G	G	G
Office: Advertising Agency	131290	061226		OFFC	G	R	G	G	G	G	G

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Office: Answering Service	131292	061226		OFFC	G	R	G	G	G	G	G
Office: Appraisal and Inspection Service	131294	096317		OFFC	G	R	G	G	G	G	G
Office: Audio Consultant	131296	041677		OFFC	G	R	G	G	G	G	G
Office: Auditor	131298	041677		OFFC	G	R	G	G	G	G	G
Office: Bookkeeping Service	131300	041677		OFFC	G	R	G	G	G	G	G
Office: Cardiologist	131302	066561		OFFC	G	R	G	G	G	G	G
Office: Chiropractor	131304	066561		OFFC	G	R	Y	Y	G	G	G
Office: Claims Adjuster	131306	096317		OFFC	G	R	G	G	G	G	G
Office: Computer Consulting	131308	041675		OFFC	R	R	R	R	R	G	R
Office: Consultants - NOC		041677		OFFC	R	R	Y	Y	Y	Y	Y
Office: Contractors	132035	061226		CONT	G	R	G	G	G	G	G
Office: Court Reporter/Stenographer	131310	047367		OFFC	G	R	G	G	G	G	G
Office: Credit and Debt Counseling Service	131312	061226		OFFC	G	R	Y	Y	G	G	G
Office: Dental	131314	066561		OFFC	G	R	G	G	G	G	G
Office: Dermatologist	131316	066561		OFFC	G	R	Y	Y	G	G	G
Office: Draftsmen	131318	091805		OFFC	G	R	G	G	G	G	G
Office: Employment Agency	131320	043200		OFFC	G	R	G	Y	R	Y	G
Office: Engineers & Architects & Surveyors	131322	092663		OFFC	G	R	G	G	G	G	G
Office: Escrow Agency	131324	061223		OFFC	G	R	G	G	G	G	G
Office: Estate/Financial Planning and Management	131326	061226		OFFC	G	R	G	G	G	G	G
Office: Family Practice	131328	066561		OFFC	G	R	Y	Y	G	G	G
Office: Geneticist	131330	066561		OFFC	G	R	Y	Y	G	G	G
Office: Graphic Design and Commercial Artist	131332	041677		OFFC	G	R	G	G	G	G	G
Office: Gynecologist	131334	066561		OFFC	G	R	Y	Y	G	G	G
Office: Hearing Aid Service	131336	013759		OFFC	G	R	G	G	G	G	G
Office: Insurance Agent	131338	045334		OFFC	G	R	G	G	G	G	G
Office: Internal Medicine	131340	066561		OFFC	G	R	Y	Y	G	G	G
Office: Lawyers Office	131342	066122		OFFC	G	R	G	G	G	G	G
Office: Market Research Firm	131344	046112		OFFC	G	R	G	G	G	G	G

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Office: Medical Billing Service	131346	061226		OFFC	G	R	G	G	G	G	G
Office: Medical, NOC	131348	066561		OFFC	G	R	G	G	G	G	G
Office: Mortgage Broker	131350	061223		OFFC	G	R	G	G	G	G	G
Office: Neurologist	131352	066561		OFFC	G	R	Y	Y	G	G	G
Office: Notary Public	131356	061226		OFFC	G	R	Y	Y	G	G	G
Office: NOC	131354	061226		OFFC	G	R	Y	Y	G	G	G
Office: Obstetrician	131358	066561		OFFC	G	R	Y	Y	G	G	G
Office: Oncologist	131360	066561		OFFC	G	R	Y	Y	G	G	G
Office: Ophthalmologist	131362	066561		OFFC	G	R	Y	Y	G	G	G
Office: Optician	131364	015839		OFFC	G	R	G	G	G	G	G
Office: Optometrists	131365	015839		OFFC	G	R	G	G	G	G	G
Office: Orthopedic Surgeon	131366	066561		OFFC	G	R	Y	Y	G	G	G
Office: Pathologist	131368	066561		OFFC	G	R	Y	Y	G	G	G
Office: Payroll Accounting Service		061226			R	R	Y	Y	Y	Y	Y
Office: Pediatrician	131370	066561		OFFC	G	R	Y	Y	G	G	G
Office: Podiatrist	131372	066561		OFFC	G	R	Y	Y	G	G	G
Office: Psychiatrist	131374	066561		OFFC	G	R	Y	Y	G	G	G
Office: Psychologist	131376	066561		OFFC	G	R	Y	Y	G	G	G
Office: Radiologist	131378	066561		OFFC	G	R	Y	Y	G	G	G
Office: Real Estate Agent	131380	047050		OFFC	G	R	G	G	G	G	G
Office: Speech Therapist	131382	066561		OFFC	G	R	Y	Y	G	G	G
Office: Stockbroker	131384	061226		OFFC	G	R	Y	Y	G	G	G
Office: Surgeon	131386	066561		OFFC	G	R	Y	Y	G	G	G
Office: Tax Preparation Service	131388	041677		OFFC	G	R	G	G	G	G	G
Office: Ticket Agency	131390	068439		OFFC	G	R	G	G	G	G	G
Office: Title Agent	131392	045334		OFFC	G	R	G	G	G	G	G
Office: Translator	131394	061226		OFFC	G	R	Y	Y	G	G	G
Office: Travel Agent	131396	061226		OFFC	G	R	G	G	G	G	G
Office: Urologist	131398	066561		OFFC	G	R	Y	Y	G	G	G

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Office: Website Designer	131400	096930		OFFC	G	R	Y	Y	G	G	G
Office: Word Processing Service	131402	061226		OFFC	G	R	G	G	G	G	G
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		098151			R	R	R	R	R	R	R
Oil or Gas Lease Work by Contractors-Not Lease Operation		098152			R	R	R	R	R	R	R
Oil or Gas Well Supplies or Equipment Dealers-Secondhand		015188			R	R	R	R	R	R	R
Oil or Gas Wells-Acidizing		098153			R	R	R	R	R	R	R
Oil or Gas Wells-Cementing		098154			R	R	R	R	R	R	R
Oil or Gas Wells-Cleaning or Swabbing by Contractors		098155			R	R	R	R	R	R	R
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		098156			R	R	R	R	R	R	R
Oil or Gas Wells-Drilling or Redrilling, Installation or Recovery of Casing		098157		CONT	R	R	R	R	R	Y	R
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, G		098158			R	R	R	R	R	R	R
Oil or Gas Wells-Instrument Logging or Survey Work in Wells		098159			R	R	R	R	R	R	R
Oil or Gas Wells-Non-Operating Working Interest		046510			R	R	R	R	R	R	R
Oil or Gas Wells-Perforating of Casing		098160			R	R	R	R	R	R	R
Oil or Gas Wells-Servicing-By Contractors		098161			R	R	R	R	R	R	R
Oil or Gas Wells-Shooting		098162			R	R	R	R	R	R	R
Oil or Natural Gas Lease Operations		098150			R	R	R	R	R	R	R
Oil Refineries		015733			R	R	R	R	R	R	R
Oil Rig or Derrick Erecting or Dismantling-Wood or Metal		098163			R	R	R	R	R	R	R
Oil Still Erection or Repair		098164			R	R	R	R	R	R	R
Optical Goods	131404	015839		SERV	G	R	G	G	G	G	G
Optical Goods - Wholesale	131406	012362		WHLS	G	R	G	G	G	G	G
Optical Goods Mfg.		057600			R	R	R	R	R	R	R
Orchards and Vineyards-Operation by Contractors		098257			R	R	R	R	R	R	R
Ore Milling or Processing		057611			R	R	R	R	R	R	R
Orthopedic, Ambulation or Prosthetic Devices Mfg.		057625			R	R	R	R	R	R	R
Packing Houses		057651			R	R	R	R	R	R	R
Paint, Varnish, Shellac or Lacquer Mfg.		057690			R	R	R	R	R	R	R
Paint, Wallpaper or Wallcovering	131408	015991		RETL	G	R	G	G	G	G	G

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Paint, Wallpaper or Wallcovering (Retail/Installation Market Segment)	131412	098305		RTIN	G	R	G	G	G	G	G
Paint, Wallpaper or Wallcovering - Wholesale	131410	012362		WHLS	G	R	G	G	G	G	G
Painting - Exterior Buildings or Structures - Not Exceeding Three Stories in Height		098304		CONT	R	R	G	Y	Y	G	Y
Painting - Shop Only		098308			R	R	Y	G	Y	G	G
Painting and Paperhanging	132025	098305		CONT	G	R	G	G	G	G	G
Painting-Exterior-Buildings or Structures-Exceeding Three Stories in Height		098303			R	R	R	R	R	G	R
Painting-Oil or Gasoline Tanks		098306			R	R	R	R	R	R	R
Painting-Ship Hulls		098307			R	R	R	R	R	R	R
Painting-Steel Structures or Bridges		098309			R	R	R	R	R	R	R
Painting, Picture or Frame Stores		015993			R	R	G	G	G	G	G
Paper Coating or Finishing		057716			R	R	R	R	R	R	R
Paper Goods Manufacturing		057725			R	R	Y	Y	R	Y	Y
Paper Mfg.		057726			R	R	R	R	R	R	R
Paper, Paper Products and Party Supplies	131414	018335		RETL	G	R	G	G	G	G	G
Paper, Paper Products and Party Supplies - Wholesale	131416	016005		WHLS	G	R	Y	G	G	G	G
Paper, Rag or Rubber Stock Dealers and Distributors-Secondhand		016009			R	R	R	R	R	R	R
Paperhanging		098344		CONT	R	R	G	G	Y	G	G
Parachute Mfg.		057798			R	R	R	R	R	R	R
Parades		046590			R	R	R	R	R	R	R
Parking - private		046622			R	R	Y	Y	Y	Y	Y
Parking - public - not open air		046603			R	R	Y	Y	Y	Y	Y
Parking - public - open air		046604			R	R	Y	Y	Y	Y	Y
Parking - public - shopping centers - maintained by the insured (Lessors Risk only)		046607			R	R	Y	Y	Y	Y	Y
Parking - public - shopping centers - maintained by the lessee (Lessors Risk only)		046606			R	R	Y	Y	Y	Y	Y
Parks or Playgrounds		046671			R	R	R	R	R	R	R
Pattern Manufacturing - Metal		057808			R	R	Y	Y	R	Y	Y
Pattern Manufacturing - Paper		057810			R	R	Y	Y	R	Y	Y
Pattern Manufacturing, NOC		057809			R	R	Y	Y	R	Y	Y
Penal Institutions		046700			R	R	R	R	R	R	R

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Pencil, Pen, Crayon or Chalk Mfg.		057871			R	R	R	R	R	R	R
Pencil, Pen, Crayon, or Chalk Mfg.		057871			R	R	R	R	R	R	R
Pest Control Services		043470			R	R	R	R	R	G	R
Pet Day Care	131418	016404		SERV	G	R	Y	Y	Y	G	G
Pet Food Mfg.		057913			R	R	R	R	R	R	R
Pet Grooming	131420	016402		SERV	G	R	G	G	Y	G	G
Pet Store	131422	016403		RETL	G	R	G	G	Y	G	G
Pet Supplies	131424	016403		RETL	G	R	G	G	G	G	G
Pet Supplies - Wholesale	131426	012362		WHLS	G	R	G	G	G	G	G
Pet Training	131428	016404		SERV	G	R	G	G	Y	G	G
Photo Finishing	131430	057997		SERV	G	R	G	G	G	G	G
Photographer/Videographer	131432	016471		SERV	G	R	G	G	G	G	G
Photographic Equipment Mfg.		057998			R	R	R	R	R	R	R
Photographic Supplies Mfg.		057999			R	R	R	R	R	R	R
Piano Tuning		098405			R	R	G	G	G	G	G
Picnic Grounds - Commercially Operated		046773			R	R	R	R	R	Y	R
Pictures or Frames	131434	015993		RETL	G	R	G	G	G	G	G
Pictures or Frames - Wholesale	131436	012362		WHLS	G	R	G	G	G	G	G
Pile Driving-Building Foundation Only		098413			R	R	R	R	R	R	R
Pile Driving-Other		098414			R	R	R	R	R	R	R
Pile Driving-Sonic Method		098415			R	R	R	R	R	R	R
Pipeline Construction-Gas		098423			R	R	R	R	R	R	R
Pipeline Construction-Oil		098425			R	R	R	R	R	R	R
Pipeline Construction-Other		098424			R	R	R	R	R	R	R
Pipeline Construction-Slurry-Nonflammable Mixtures		098426			R	R	R	R	R	R	R
Pipelines-Operation-Gas		098427			R	R	R	R	R	R	R
Pipelines-Operation-Oil		098429			R	R	R	R	R	R	R
Pipelines-Operation-Other		098428			R	R	R	R	R	R	R
Pipelines-Operation-Slurry-Nonflammable Mixtures		098430			R	R	R	R	R	R	R

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Pipes or Tubes Mfg.-Metal		058009		INPR	R	R	G	G	G	G	G
Pipes or Tubes Mfg.-Plastic		058010			R	R	R	R	R	R	R
Pipes Mfg.-Tobacco		058020			R	R	R	R	R	R	R
Pizza Shop - Ovens Only	131438	010100		FOOD	G	R	G	G	G	G	G
Pizza Shop - With Cooking - without seating	131440	016902		FOOD	G	R	G	G	G	G	G
Pizza Shop - With Cooking - without table service - with seating	131442	016901		FOOD	G	R	G	G	G	G	G
Plant and Greenery Services	131444	015699		SERV	G	R	G	G	Y	G	G
Plaster and Stucco	132026	098449		CONT	G	R	G	G	Y	G	G
Plastic or Rubber Goods Mfg.-Household		058057			R	R	R	R	R	R	R
Plastic or Rubber Goods Mfg.-Other Than Household		058058			R	R	R	R	R	R	R
Plastic or Rubber Supply Goods Distributors		016501			R	R	Y	G	Y	G	G
Plastic Mfg.-Raw Material		058056			R	R	R	R	R	R	R
Plumbing	132027	098483		CONT	G	R	G	G	G	G	G
Plumbing - Commercial and Industrial		098482			R	R	G	Y	Y	G	Y
Plumbing Fixtures Manufacturing		058095		INPR	R	R	G	G	G	G	G
Plumbing Supplies and Fixtures	131446	016527		RETL	G	R	G	G	G	G	G
Plumbing Supplies and Fixtures (Retail / Installation Market Segment)	131450	098482		RTIN	G	R	Y	Y	Y	G	Y
Plumbing Supplies and Fixtures - Wholesale	131448	016527		WHLS	G	R	Y	Y	G	G	G
Plumbing Supplies Manufacturing, NOC		058096			R	R	Y	Y	R	Y	Y
Plywood, Veneer or Veneer Products Mfg.-without Log Processing		058302			R	R	R	R	R	R	R
Plywood, Veneer or Veneer Products Mfg.-Other		058301			R	R	R	R	R	R	R
Plywood, Veneer, or Veneer Products Mfg.-without Log Processing		058302			R	R	R	R	R	R	R
Political Campaign Headquarters or Offices		046822			R	R	R	R	R	R	R
Portable Toilet Rentals		019061		CONT	R	R	G	Y	Y	G	Y
Prefabricated Building Erection		098502			R	R	R	R	R	R	R
Prefabricated Building Mfg.		058397			R	R	R	R	R	R	R
Printers or Electrotypers Supplies Distributors		016588			R	R	G	G	G	G	G
Printing	131452	058408		SERV	G	R	G	G	G	G	G
Printing Supplies	131454	016588		RETL	G	R	G	G	G	G	G

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Printing Supplies - Wholesale	131456	016588		WHLS	G	R	Y	G	Y	G	G
Printing-Not-For-Profit Only		058409			R	R	R	R	R	R	R
Produce Handling or Packing		016604			R	R	G	G	R	G	G
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Offices		046881			R	R	G	Y	Y	G	Y
Professional and Trade Associations-No Buildings or Premises Owned or Leased Except as Offices-Not-For-Profit Only		046882			R	R	R	R	R	R	R
Publishers-Books or Magazines-Not-For-Profit Only		058457			R	R	R	R	R	R	R
Publishers-Books or Magazines-Other Than Not-For-Profit		058456			R	R	G	G	G	G	G
Publishers-Newspapers-Not-For-Profit Only		058459			R	R	R	R	R	R	R
Publishers-Newspapers-Other Than Not-For-Profit		058458			R	R	R	R	R	R	R
Pulp Mfg.		058503			R	R	R	R	R	R	R
Pumps or Compressors Mfg.		058532			R	R	R	R	R	R	R
Quarries		098555			R	R	R	R	R	R	R
Race Tracks - motorized vehicles - operators		046911			R	R	R	R	R	R	R
Race Tracks - motorized vehicles - sponsor's risk only		046915			R	R	R	R	R	R	R
Race Tracks - motorized vehicles - Lessors Risk only		046913			R	R	R	R	R	R	R
Race Tracks - operators		046912			R	R	R	R	R	R	R
Racing - Lessors Risk only		046914			R	R	R	R	R	R	R
Racing-Sponsor's Risk Only		046916			R	R	R	R	R	R	R
Racquet Sports and Handball Facilities - Commercially Operated		016670			R	R	R	R	R	R	R
Radio or TV Broadcasting Stations-Not-For-Profit Only		098598			R	R	R	R	R	R	R
Radio/TV Broadcasting Stations		098597			R	R	R	R	R	R	R
Railroad or Other Public Conveyance Cars Mfg.		058560			R	R	R	R	R	R	R
Railroad or Other Public Conveyance Cars Parts Mfg.		058561			R	R	R	R	R	R	R
Railroad Construction		098601			R	R	R	R	R	R	R
Railroad Engine Mfg.		058559			R	R	R	R	R	R	R
Railroads-Operation and Maintenance-with BI Passenger Hazard		098622			R	R	R	R	R	R	R
Railroads-Operation and Maintenance-without BI Passenger Hazard		098623			R	R	R	R	R	R	R
Railroads-Shop Operation and Maintenance		098624			R	R	R	R	R	R	R
Razor or Razor Blades Mfg.		058575			R	R	R	R	R	R	R

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Real Estate Development Property		047051			R	R	R	Y	R	Y	Y
Real Estate Property Managed		047052		CONT	R	R	R	R	R	Y	R
Recording Studios		047103			R	R	G	G	G	G	G
Recreational Vehicle Dealers		016694			R	R	R	R	R	R	R
Recycling Collection Centers		047146			R	R	R	R	R	R	R
Recycling Collection Centers-Not-For-Profit Only		047147			R	R	R	R	R	R	R
Refreshment Stand/Juice Bar/ Concessionaires	131458	011168		FOOD	G	R	G	G	G	G	G
Refrigeration Equipment	131460	016705		RETL	G	R	G	G	Y	G	G
Refrigeration Equipment (Retail / Installation Market Segment)	131464	098636		RTIN	G	R	G	G	Y	G	G
Refrigeration Equipment - Wholesale	131462	016705		WHLS	G	R	Y	Y	Y	G	G
Refrigeration Equipment Mfg.		058663			R	R	R	R	R	R	R
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial		098636			R	R	Y	Y	Y	G	Y
Religious Supplies	131466	018437		RETL	G	R	G	G	G	G	G
Religious Supplies - Wholesale	131468	012362		WHLS	G	R	G	G	G	G	G
Rendering Works		058682			R	R	R	R	R	R	R
Renovating - Outside Surfaces of Buildings		098640			R	R	R	R	R	Y	R
Rental Stores - Machinery or Equipment, Rented to Others on a Long Term Basis		016723		CONT	R	R	R	R	R	Y	R
Rental Stores, NOC		016722		CONT	R	R	R	Y	R	Y	Y
Restaurant and Bar Supplies	131470	012467		RETL	G	R	G	G	G	G	G
Restaurant and Bar Supplies - Wholesale	131472	012467		WHLS	G	R	G	G	G	G	G
Restaurants - with no sale of alcoholic beverages - with table service		016900		MERC	R	R	G	G	Y	G	G
Restaurants - with no sale of alcoholic beverages - without seating		016902		MERC	R	R	G	G	Y	G	G
Restaurants - with no sale of alcoholic beverages - without table service with seating		016901		MERC	R	R	G	G	Y	G	G
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service		016910		MERC	R	R	G	G	Y	G	G
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating		016911		MERC	R	R	G	G	Y	G	G
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - with dance floor		016915		MERC	R	R	G	G	Y	G	G
Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - without dance floor		016916		MERC	R	R	G	G	Y	G	G
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): with dance floor		016940			R	R	R	R	R	R	R
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): without dance floor		016941			R	R	R	R	R	R	R

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Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: no table service		016921			R	R	R	R	R	R	R
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: table service		016920			R	R	R	R	R	R	R
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: no table service		016931			R	R	R	R	R	R	R
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: table service		016930			R	R	R	R	R	R	R
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - with table service		016905		MERC	R	R	G	G	Y	G	G
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - without table service - with seating		016906		MERC	R	R	G	G	Y	G	G
Restaurants-Operated by Concessionaires-Not-For-Profit Only		016820		SERV	R	R	Y	R	R	Y	R
Riding Academies		047221			R	R	R	R	R	R	R
Rifle or Pistol Ranges		047254			R	R	R	R	R	R	R
Rifle or Pistol Ranges-Indoor		047253			R	R	R	R	R	R	R
Rigging - Not Ship or Boat		098658			R	R	R	R	R	R	R
Rigging-Ship or Boat		098659			R	R	R	R	R	R	R
Rodeos		047318			R	R	R	R	R	R	R
Rolling Mills-Cold or Hot Process		058713			R	R	R	R	R	R	R
Roofing - Commercial		098677		CONT	R	R	Y	R	R	Y	R
Roofing - Residential		098678		CONT	R	R	Y	R	R	Y	R
Rope Mfg.		058737			R	R	R	R	R	R	R
Rubber Mfg.		058756			R	R	R	R	R	R	R
Rubber Reclaiming		058757			R	R	R	R	R	R	R
Rubber Stamp Manufacturing or Assembling		058759			R	R	Y	Y	Y	G	Y
Saddles, Harnesses or Horses Furnishings Mfg.		058802			R	R	R	R	R	R	R
Saddles, Harnesses, or Horses Furnishings Mfg.		058802			R	R	R	R	R	R	R
Safes or Safe Vaults Mfg.		058813			R	R	R	R	R	R	R
Sail Making		058822			R	R	R	R	R	Y	R
Sales or Service Organizations		047367			R	R	G	Y	Y	G	Y
Salt Mfg.		058840			R	R	R	R	R	R	R
Salt, Borax, Potash or Phosphate-Producing or Refining		058837			R	R	R	R	R	R	R
Salvage Operations		098698			R	R	R	R	R	R	R
Salvage Operations-Removing, Sorting, Reconditioning and Distributing of Merchandise in Damaged Buildings and Incidental Operations Away from Such Buildings		098699			R	R	R	R	R	R	R

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Sand or Gravel Digging		098710		Cont	R	R	R	R	R	R	R
Sandblasting		098705			R	R	R	R	R	Y	R
Saunas and Baths - Public		047420			R	R	R	R	R	R	R
Saw Mills or Planing Mills		058873			R	R	R	R	R	R	R
Schools - colleges, universities, junior colleges or college preparatory Not-For-Profit only		067509			R	R	R	R	R	R	R
Schools - colleges, universities, junior colleges or college preparatory Other than Not-For-Profit		067508			R	R	R	R	R	R	R
Schools - correspondence		047468			R	R	R	R	R	R	R
Schools - dormitory facilities - Not-For-Profit only		067511			R	R	R	R	R	R	R
Schools - dormitory facilities - Other than Not-For-Profit		067510			R	R	R	R	R	R	R
Schools - faculty liability for corporal punishment of students		047469			R	R	R	R	R	R	R
Schools - private - elementary, kindergarten or junior high - Not-For-Profit only		047476			R	R	R	R	R	R	R
Schools - private - elementary, kindergarten or junior high - Other than Not-For-Profit		047475			R	R	R	R	R	R	R
Schools - private - high - Not-For-Profit only		047478			R	R	R	R	R	R	R
Schools - private - high - Other than Not-For-Profit		047477			R	R	R	R	R	R	R
Schools - public - elementary, kindergarten or junior high		047471			R	R	R	R	R	R	R
Schools - public - high		047473			R	R	R	R	R	R	R
Schools - trade or vocational		047474			R	R	R	R	R	R	R
Schools - Not-For-Profit only		067513			R	R	R	R	R	R	R
Schools - Other than Not-For-Profit		067512			R	R	R	R	R	R	R
Screen Printing	131474	059722		SERV	G	R	G	G	G	G	G
Screen Printing - Wholesale	131476	059722		WHLS	G	R	G	G	G	G	G
Secondhand or Salvage Dealers and Distributors		016881			R	R	R	R	R	R	R
Security and Patrol Agencies		098751			R	R	R	R	R	R	R
Seed Merchants-Erroneous Delivery, and Error in Mixture (Excluding Germination Failure)		016892			R	R	R	R	R	R	R
Seed Merchants-Erroneous Delivery, Error in Mixture and Resulting Germination Failure		016891			R	R	R	R	R	R	R
Seed Merchants-Excluding Erroneous Delivery, Error in Mixture and Germination Failure		016890			R	R	R	R	R	R	R
Septic Tank Systems - Cleaning	132028	098805		CONT	G	R	G	G	G	G	G
Septic Tank Systems - Installation, Servicing or Repair		098806		CONT	R	R	Y	Y	Y	G	Y
Sewage Disposal-Plant Operations		098810			R	R	R	R	R	R	R

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Sewer Cleaning		098813		INPR	R	R	Y	Y	Y	G	Y
Sewer Mains or Connections Construction		098820			R	R	R	R	R	R	R
Sewers		048039			R	R	R	R	R	R	R
Sewing Machines and Accessories	131478	010042		RETL	G	R	G	G	G	G	G
Sewing Machines and Accessories - Wholesale	131480	012362		WHLS	G	R	G	G	G	G	G
Sewing Machines Mfg.-Commercial		058903			R	R	R	R	R	R	R
Sewing Machines Mfg.-Household		058904			R	R	R	R	R	R	R
Shaft Sinking		098871			R	R	R	R	R	R	R
Sheet Metal Work	132029	098884		CONT	G	R	G	Y	Y	G	Y
Sheet Metal Work - Outside		098884			R	R	R	R	R	G	R
Sheet Metal Work - Shop Only		058922		INPR	R	R	G	G	Y	G	G
Shelters, Mission, Settlement or Halfway Houses - Not Church or Office Buildings		067017			R	R	R	R	R	R	R
Ship Ceiling or Scaling		098914			R	R	R	R	R	R	R
Ship Chandler Stores		018078			R	R	R	R	R	G	R
Ship Repair or Conversion		098949			R	R	R	R	R	R	R
Shoe Repair		018109			R	R	G	G	G	G	G
Shoe Store	131482	018110		RETL	G	R	G	G	G	G	G
Shoe Store - Wholesale	131484	012362		WHLS	G	R	G	G	G	G	G
Shoe, Boot or Slipper Mfg.		059005			R	R	R	R	R	R	R
Shop - Work shop in connection with Contracting operation.	132034	068706		CONT	G	R	G	Y	R	G	G
Shopping Centers - Buildings or Premises Not Occupied by Insured - Lessors Risk Only		067635			R	R	Y	Y	Y	Y	Y
Shopping Centers - Indoor Malls - Buildings or Premises Not Occupied by the Insured - Lessors Risk Only		067634			R	R	R	R	R	Y	R
Siding Installation	132030	098967		CONT	G	R	Y	Y	R	G	Y
Sign Erection, Installation or Repair		098993		CONT	R	R	Y	Y	Y	Y	Y
Sign Manufacturing - Electrical		059057		INPR	R	R	G	G	G	G	G
Sign Manufacturing, NOC		059058			R	R	Y	Y	R	Y	Y
Sign Painting or Lettering - Inside of Buildings		099003			R	R	Y	Y	Y	Y	Y
Sign Painting or Lettering - On Buildings or Structures		099004			R	R	Y	Y	R	Y	Y
Skating Rink - Ice		048177			R	R	R	R	R	R	R

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Skating Rink - Roller		048178			R	R	R	R	R	R	R
Skeet Shooting or Trap Shooting Ranges		048206			R	R	R	R	R	R	R
Ski Lifts, Tows, or Runs		048252			R	R	R	R	R	R	R
Slate Milling		059188			R	R	R	R	R	R	R
Slate Splitting or Slate Roofing Mfg.		059189			R	R	R	R	R	R	R
Snow and Ice Removal	132037	099310		CONT	G	R	Y	Y	Y	Y	G
Soap Box Derbies		048441			R	R	R	R	R	R	R
Soap Mfg.		059223			R	R	R	R	R	R	R
Social Gatherings and Meetings - On Premises Not Owned or Operated by Insured		048557			R	R	R	R	R	R	R
Social Gatherings and Meetings-on Premises Not Owned or Operated by the Insured-Not-For-Profit Only		048558			R	R	R	R	R	R	R
Social Services - Consulting Services Only - Operated by the Private Sector		048600			R	R	R	R	R	R	R
Solar Electric Farms		099081			R	R	R	R	R	R	R
Solar Energy Contractors		099080			R	R	R	R	R	G	R
Solar Energy Equipment Dealers or Distributors Only		013461			R	R	R	R	R	R	R
Solar Energy Equipment Mfg.		055014			R	R	R	R	R	R	R
Solar Energy Systems-Existence Hazard Only (Lessor's Risk Only)		097502			R	R	R	R	R	R	R
Solar Energy Systems-Existence Hazard Only (Owner-Operated)		099081			R	R	R	R	R	R	R
Sponge Processing		059257			R	R	R	R	R	R	R
Sporting Goods or Athletic Equipment - Distributors		018205		MERC	R	R	Y	Y	Y	Y	Y
Sporting Goods or Athletic Equipment Mfg.		059306			R	R	R	R	R	R	R
Sporting Goods or Athletic Equipment Stores		018206		RETL	R	R	G	Y	G	G	Y
Sports or Outdoor Activities-Commercially Operated		048610			R	R	R	R	R	R	R
Stables-Boarding, Livery or Racing		099111			R	R	R	R	R	R	R
Stadiums-Operated by Insured-Not-For-Profit Only		048638			R	R	R	R	R	R	R
Stadiums-Operated by Insured-Other Than Not-For-Profit		048637			R	R	R	R	R	R	R
Steam Heating or Steam Power Cos.		099160			R	R	R	R	R	R	R
Steam Mains or Connections Construction		099163			R	R	R	R	R	R	R
Steam Pipe or Boiler Insulation		099165			R	R	R	R	R	R	R
Steel Wool or Wire Wool Mfg.		059378			R	R	R	R	R	R	R

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Stevedoring		099222			R	R	R	R	R	R	R
Stevedoring-By Hand or by Means of Hand Trucks Exclusively-No Hoisting of Cargo		099220			R	R	R	R	R	R	R
Stevedoring-Handling Explosives or Ammunition-under Contract		099221			R	R	R	R	R	R	R
Stevedoring-Talliers or Checking Clerks Engaged in Connection with Stevedoring Work		099223			R	R	R	R	R	R	R
Stockyards		048636			R	R	R	R	R	R	R
Stone Crushing		059481			R	R	R	R	R	R	R
Stone Cutting or Polishing		059482			R	R	G	G	Y	G	G
Storage Building - in connection with a food occupancy	131496	068706		FOOD	G	R	Y	Y	Y	G	G
Storage Building - in connection with a retail occupancy	131488	068706		RETL	G	R	Y	Y	Y	G	G
Storage Building - in connection with a service occupancy	131490	068706		SERV	G	R	Y	Y	Y	G	G
Storage Building - in connection with a wholesale occupancy	131492	068706		WHLS	G	R	Y	Y	Y	G	G
Storage Building - in connection with an office occupancy	131494	068706		OFFC	G	R	Y	Y	Y	G	G
Storage Building - in connection with Lessors Risk occupancy	131486	068706		LSRO	G	R	Y	Y	Y	G	G
Storage/Retail Building - in connection with a Contractors occupancy	132033	068706		CONT	G	R	Y	Y	Y	G	G
Stores - Food or Drink, NOC		018435			R	R	Y	Y	Y	Y	Y
Stores - No Food or Drink, NOC		018437			R	R	Y	Y	Y	Y	Y
Stores-Food or Drink-Not-For-Profit Only		018436			R	R	R	R	R	R	R
Stores-No Food or Drink-Not-For-Profit Only		018438			R	R	R	R	R	R	R
Street or Road Construction or Reconstruction		099315			R	R	R	R	R	Y	R
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping		099321			R	R	R	R	R	Y	R
Street Cleaning/Snow Removal		099303		CONT	R	R	Y	Y	Y	Y	Y
Streets, Roads, Highways or Bridges-Existence and Maintenance Hazard Only		048727			R	R	R	R	R	R	R
Subcontracted Work - in connection with construction, reconstruction, erection or repair	132036	091581		CONT	G	R	Y	Y	Y	G	G
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131498	091581		LSRO	G	R	Y	Y	Y	G	G
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131500	091581		FOOD	G	R	Y	Y	Y	G	G
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131502	091581		RETL	G	R	Y	Y	Y	G	G
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131504	091581		WHLS	G	R	Y	Y	Y	G	G
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131506	091581		SERV	G	R	Y	Y	Y	G	G
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	131508	091581		OFFC	G	R	Y	Y	Y	G	G

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Subcontracted Work - in connection with construction, reconstruction, repair or erection of buildings		091585		CONT	R	R	Y	Y	Y	Y	Y
Subcontracted Work - in connection with construction, reconstruction, repair or erection of buildings - for industrial use		091584		CONT	R	R	Y	Y	Y	Y	Y
Sugar Refining		059537			R	R	R	R	R	R	R
Sun Tanning Salons		048808			R	R	R	R	R	Y	R
Sunglasses	131510	015839		RETL	G	R	G	G	G	G	G
Sunglasses - Wholesale	131512	015839		WHLS	G	R	G	G	G	G	G
Supermarkets		018501		MERC	R	R	Y	Y	Y	Y	Y
Surveyors - Land - Not Engaged in Actual Construction		099471			R	R	G	G	G	G	G
Swimming Pool Servicing	132042	099505		CONT	R	R	Y	Y	Y	G	Y
Swimming Pools		048925			R	R	R	R	R	G	R
Swimming Pools - Commercially Operated		048924			R	R	R	R	R	G	R
Swimming Pools - Installation, Servicing or Repair - Above Ground		099506			R	R	Y	Y	R	G	Y
Swimming Pools - Installation, Servicing or Repair - Below Ground		099507			R	R	Y	Y	R	G	Y
Swimming Pools or Accessories Mfg.		059601			R	R	R	R	R	R	R
Syrups or Molasses-Refining, Blending or Mfg.		059647		INPR	R	R	G	G	G	G	G
Tailoring or Dressmaking Service - Custom	131514	018507		SERV	G	R	Y	G	G	G	G
Tank Building or Manufacturing - Metal - Not Pressurized		059660			R	R	R	R	R	Y	R
Tank Building or Manufacturing - Metal - Pressurized		059661			R	R	R	R	R	R	R
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized		099570			R	R	R	R	R	Y	R
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized - Within Buildings Exclusively		099572			R	R	R	R	R	Y	R
Tank Construction, Installation, Erection or Repair - Metal - Pressurized		099571			R	R	R	R	R	R	R
Tank Construction, Installation, Erection or Repair - Metal - Pressurized - Within Buildings Exclusively		099573			R	R	R	R	R	R	R
Tanning-Animal Hides		059693			R	R	R	R	R	R	R
Tattoo Parlors		018570			R	R	R	R	R	R	R
Taxicab Cos.		068001			R	R	R	R	R	R	R
Taxidermist	131516	049005		SERV	G	R	G	G	G	G	G
Telecommunication Equipment Mfg.		059695			R	R	R	R	R	R	R
Telecommunication Equipment Providers		018575			R	R	R	R	R	Y	R
Telecommunication Service Providers		099600			R	R	R	R	R	R	R

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Telegraph Cos.		099614			R	R	R	R	R	R	R
Telephone, Telegraph, or Cable Television Line Construction		099613		CONT	R	R	G	Y	Y	G	Y
Teleproduction Studios		099620			R	R	R	R	R	R	R
Television Picture Tube Mfg.		059701			R	R	R	R	R	R	R
Tent or Canopy Mfg.		059713		INPR	R	R	Y	Y	Y	Y	Y
Tent or Canvas Goods - Erection, Removal or Repair - Away From Shop		099709		CONT	R	R	Y	Y	Y	G	Y
Tents or Canopies - Loaned or Rented to Others		049111			R	R	Y	Y	Y	G	Y
Textile Coating or Impregnating		059723			R	R	R	R	R	R	R
Textile Mfg.-Impregnated or Coated		059724			R	R	R	R	R	R	R
Textile Products Manufacturing - Fabricated		059725			R	R	R	R	R	Y	R
Theaters - drive-in		049181			R	R	R	R	R	R	R
Theaters - motion pictures		049183			R	R	R	R	R	R	R
Theaters - Not-For-Profit only		049185			R	R	R	R	R	R	R
Theaters - Other than Not-For-Profit only		049184			R	R	R	R	R	R	R
Theatrical Companies - Traveling		099718			R	R	R	R	R	R	R
Tie, Post, or Pole Yard		059738			R	R	R	R	R	R	R
Tile, stone or terrazzo work (duplicate)	132031	099746		CONT	G	R	G	G	G	G	G
Tile, Stone or Terrazzo Work	132031	099746		CONT	G	R	G	G	G	G	G
Tire Dealers		018616			R	R	R	R	R	R	R
Tire Mfg.-Auto, Bus or Truck		059750			R	R	R	R	R	R	R
Tire Mfg.-Not Auto, Bus or Truck		059751			R	R	R	R	R	R	R
Tire-Retreading or Recapping		049239			R	R	R	R	R	R	R
Tobacco Products Distributors		018707			R	R	R	R	R	Y	R
Tobacco Products Mfg.-Cigars or Cigarettes		059773			R	R	R	R	R	R	R
Tobacco Products Mfg.-Other		059774			R	R	R	R	R	R	R
Tobacco Products Mfg.-Plug or Snuff		059775			R	R	R	R	R	R	R
Tobacco Products Stores		018708		RETL	R	R	Y	Y	Y	Y	R
Tobacco Rehandling or Warehousing		099760			R	R	R	R	R	R	R
Toll Bridges		049292			R	R	R	R	R	R	R

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Tool Manufacturing - Accessories, NOC		059781		INPR	R	R	G	G	G	G	G
Tool Manufacturing - Hand Type - Not Powered		059782		INPR	R	R	G	G	G	G	G
Tool Manufacturing - Hand Type - Powered		059783			R	R	R	R	R	Y	R
Tool Manufacturing - Power Equipment - Household Type - Outdoor or Workshop		059784			R	R	R	R	R	Y	R
Towers-Telecommunication-Existence Hazard Only (Lessors Risk Only)		049305			R	R	R	R	R	R	R
Townhouses or Similar Associations (Association Risk Only)		068500			R	R	R	R	R	R	R
Toy Store	131518	018834		RETL	G	R	G	G	G	G	G
Toy Store - Wholesale	131520	018833		WHLS	R	R	R	R	R	R	R
Toys or Games Manufacturing		059790			R	R	R	R	R	Y	R
Trailer Dealer		019795			R	R	R	R	R	R	R
Trailer Rental		019796		SERV	R	R	Y	R	R	R	R
Trailers Mfg.		059798			R	R	R	R	R	R	R
Travel Agency Tours		049333			R	R	R	R	R	R	R
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating		099777		CONT	R	R	R	R	R	Y	R
Truck Mfg. or Assembling		059806			R	R	R	R	R	R	R
Truckers		099793									
Tunneling		099798			R	R	R	R	R	R	R
Turpentine or Resin Mfg.		059867			R	R	R	R	R	R	R
Twine or Cordage Mfg.		059886			R	R	R	R	R	R	R
Umbrella or Cane Mfg.		059889			R	R	R	R	R	R	R
Underpinning Buildings or Structures		099803			R	R	R	R	R	R	R
Uniform Store	131522	011127		RETL	G	R	G	G	G	G	G
Upholstering - Shop Only		099827			R	R	Y	G	Y	G	G
Upholstering, NOC		099826			R	R	Y	G	Y	G	G
Vacant Buildings - Not Factories		068606			R	R	R	R	R	R	R
Vacant Buildings-Factories		068604			R	R	R	R	R	R	R
Vacant Buildings-Not Factories-Not-For-Profit Only		068607			R	R	R	R	R	R	R
Vacant Land		049451		CONT	R	R	R	Y	R	Y	Y
Vacant Land-Not-For-Profit Only		049452			R	R	R	R	R	R	R

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Valves Mfg.		059892			R	R	R	R	R	R	R
Variety Stores		018911			R	R	Y	Y	Y	G	Y
Variety Stores-Not-For-Profit Only		018912			R	R	R	R	R	R	R
Vegetable Oil Mfg.		059905			R	R	R	R	R	R	R
Vegetable Oil Mfg.-By Solvent Extraction		059904			R	R	R	R	R	R	R
Vending Machine Operations - Confection, Food, Beverage or Ice		049617			R	R	Y	Y	Y	Y	Y
Vending Machine Operations, NOC		049619			R	R	Y	Y	Y	Y	Y
Vending Machines Mfg.		059915			R	R	R	R	R	R	R
Vending Machines Operations - Tobacco Products		049618			R	R	R	R	R	Y	R
Venetian Blinds Mfg. or Assembling		059917			R	R	R	R	R	R	R
Veterinarian or Veterinary Hospital	131524	099851		SERV	G	R	G	G	Y	G	G
Video and DVD	131526	018920		RETL	G	R	G	G	G	G	G
Video and DVD - Wholesale	131528	012362		WHLS	R	R	G	G	G	G	G
Warehouse - cold individual storage lockers		049673			R	R	Y	Y	R	Y	Y
Warehouse-Cold Individual Storage Lockers		049763			R	R	R	R	R	R	R
Warehouses		099938			R	R	Y	Y	R	Y	Y
Warehouses - cold storage - public		099917			R	R	Y	Y	R	Y	Y
Warehouses - mini-warehouses		018991			R	R	Y	Y	R	Y	Y
Warehouses - occupied by multiple interests (Lessors Risk only)		068702			R	R	Y	Y	R	Y	Y
Warehouses - occupied by single interest (Lessors Risk only)		068703			R	R	Y	Y	R	Y	Y
Warehouses - private - other than Not-For-Profit		068706			R	R	Y	Y	R	Y	Y
Warehouses - private - Not-For-Profit only		068707			R	R	Y	Y	R	Y	Y
Washing Machines, Dryers or Irons - coin meter type		019007			R	R	Y	Y	Y	Y	Y
Watch or Watch Case Manufacturing		059923			R	R	Y	Y	Y	Y	Y
Water Bottling-In Siphons		059925			R	R	G	G	G	G	G
Water Bottling-Spring or Well-Not Sparkling or Carbonated		059926			R	R	G	G	G	G	G
Water Bottling-Spring or Well-Sparkling or Carbonated		059927			R	R	R	R	R	R	R
Water Companies		099943			R	R	R	R	R	R	R
Water Mains or Connections Construction		099946			R	R	R	R	R	R	R

Risk Appetite Guide - Quick Reference (All States)

Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Water Softening & Conditioning - Equipment, Service & Supplies	131530	016527		SERV	G	R	G	G	R	G	G
Water Softening Equipment - Installation, Servicing or Repair	132032	099948		CONT	G	R	G	G	Y	G	G
Water Softening Equipment - Rented to Others		019051			R	R	R	R	R	Y	R
Waterproofing		099955		CONT	R	R	Y	R	R	Y	R
Waterproofing - by pressure apparatus		099952		CONT	R	R	Y	R	R	Y	R
Waterproofing - by trowel - exterior		099953		CONT	R	R	Y	R	R	Y	R
Waterproofing - by trowel - interior or insulation work		099954		CONT	R	R	Y	R	R	Y	R
Wax or Wax Products Mfg.		059931			R	R	R	R	R	R	R
Wax, Wax Products, or Polish Mfg.-Floor		059932			R	R	R	R	R	R	R
Weighers, Samplers or Inspectors of Merchandise-on Vessels or Docks or at Railway Stations or Warehouses		099963			R	R	R	R	R	R	R
Welding or Cutting		099969		CONT	R	R	Y	Y	R	Y	Y
Wharf and Waterfront Property-Ferry Docks or Terminals		049800			R	R	R	R	R	R	R
Wharf and Waterfront Property-Not Occupied by the Insured (Lessor's Risk Only)		049802			R	R	R	R	R	R	R
Wharf and Waterfront Property-Occupied by the Insured for Both Freight and Passenger Purposes		049801			R	R	R	R	R	R	R
Wharf and Waterfront Property-Occupied by the Insured for Freight Purposes Exclusively		049803			R	R	R	R	R	R	R
Wheel Mfg.		059941			R	R	R	R	R	R	R
Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing		059947			R	R	R	R	R	R	R
Wigs and Hairpieces	131532	018437		RETL	G	R	G	G	G	G	G
Wigs and Hairpieces - Wholesale	131534	012362		WHLS	G	R	G	G	G	G	G
Wigs or Hairpieces Manufacturing		059955			R	R	R	R	R	Y	R
Wind Farms-Off-Shore		099083			R	R	R	R	R	R	R
Wind Farms-On-Shore		099082			R	R	R	R	R	R	R
Wind Turbine Contractors-Installation, Service, or Repair-Off-Shore		099085			R	R	R	R	R	R	R
Wind Turbine Contractors-Installation, Service, or Repair-On-Shore		099086			R	R	R	R	R	R	R
Wind Turbines-Existence Hazard Only (Lessor's Risk Only)		097504			R	R	R	R	R	R	R
Wind Turbines-Existence Hazard Only (Owner-Operated)		097503			R	R	R	R	R	R	R
Window Cleaning		099975			R	R	R	R	R	G	R
Window Decorating		049840			R	R	G	G	G	G	G
Window Treatment - Including Blinds and Draperies	131536	018437		RETL	G	R	G	G	Y	G	G

Risk Appetite Guide - Quick Reference (All States)

*Merchants Mutual Insurance Company
Merchants Preferred Insurance Company*

Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Window Treatment - Including Blinds and Draperies - Wholesale	131538	012362		WHLS	G	R	G	G	Y	G	G
Wine Mfg.-Sparkling		059963			R	R	R	R	R	R	R
Wine Mfg.-Still		059964			R	R	R	R	R	R	R
Wire Cloth Manufacturing		059970			R	R	R	R	R	Y	R
Wire Drawing		059973		INPR	R	R	G	G	G	G	G
Wire Goods Manufacturing, NOC		059975		INPR	R	R	G	G	G	G	G
Wire Rope or Cable Manufacturing - Metal		059977			R	R	R	R	R	Y	R
Wood Preserving		059984			R	R	R	R	R	R	R
Wood Products Manufacturing, NOC		059985			R	R	Y	Y	R	Y	Y
Wood Turned Products Manufacturing, NOC		059986			R	R	Y	Y	R	Y	Y
Wool Combing, Scouring or Separating from Cotton		059988			R	R	R	R	R	R	R
Wool Combing, Scouring, or Separating from Cotton		059988			R	R	R	R	R	R	R
Wool Pulling		059989			R	R	R	R	R	R	R
Wrecking - buildings or structures		099986			R	R	R	R	R	R	R
Wrecking - dismantling of prefabricated dwellings not exceeding three stories for re-erection		099987			R	R	R	R	R	R	R
Wrecking - marine		099988			R	R	R	R	R	R	R
Youth Recreation Program		049890			R	R	R	R	R	R	R
Youth Recreation Programs-Not-For-Profit Only		049891			R	R	R	R	R	R	R
YMCA, YWCA or Similar Institution		049870			R	R	R	R	R	R	R
Zoos or Aquarium		049902			R	R	R	R	R	R	R
Zoos-Not-For-Profit Only		049903			R	R	R	R	R	R	R