

STATISTICAL PLAN HOLDERS

DECEMBER 9, 2020

GENERAL LIABILITY

SP-GL-2020-003

## GENERAL LIABILITY ESTIMATED LOSS POTENTIALS AND REFER TO COMPANY CLASS CODES RECLASSIFIED

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### KEY MESSAGE

This circular announces the reclassification of General Liability Refer to Company (RTC) classes that are being converted to Estimated Loss Potentials (ELPs). One class will be converted from an ELP to RTC.

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### INTRODUCTION

On November 2, 2020, circular [LI-GL-2020-197](#) announced that ISO Plans to revise ELPs and RTC classifications in Division Six of the Commercial Lines Manual (CLM).

ELPs are provided for certain classifications for which no manual loss costs or rates are given due to the diversity of risks within the class and/or where data is too sparse to calculate an advisory prospective loss cost. For Classification Codes that are on a Refer to Company basis, the symbol (@) appears next to the Classification Code in the ISO Commercial Statistical Reporting Plans. ELP reflects ISO's best estimate of what the cost of losses (loss potential) will be for an average risk within a given classification. An ELP does NOT contain a provision for company expenses or profits.

Accordingly, these changes are necessary in order to have the Commercial Statistical Plans consistent with the Commercial Lines Manual.

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### ISO ACTION

For Premises/Operations we are:

- Reclassifying Class Code 10375 Carnival or Circus Companies from an ELP to an RTC.

Note: This classification will now appear under section 2 Pure (a) rated for Premises Operations with Products/Completed Operations Included.

- Reclassifying the following RTC to ELP:
  - 11120 Children's Playcenters – indoor
  - 19061 Portable Toilet Rentals
  - 43754 Fishing Piers
  - 44500 Home Health Care Services – not-for-profit only
  - 44501 Home Health Care Services – other than not-for-profit
  - 46590 Parades
  - 47600 Internet Access Providers
  - 47610 Internet Service Providers

(Reclassifying the following RTC to ELP continued)

48177 Skating Rinks – ice

49305 Towers – Telecommunication – Existence Hazard Only (lessor's risk only)

For Products we are:

18575 Telecommunication Equipment Providers

43990 Gambling – casinos

52402 Drums or Containers Manufacturing – plastic

55717 Insulating Material Manufacturing – plastic – for application in a solid state

55718 Insulating Material Manufacturing – plastic – Not Otherwise Classified

58813 Safes or Safe Vaults Manufacturing

59695 Telecommunication Equipment Manufacturing

59977 Wire Rope or Cable Manufacturing – metal

91588 Contractors – subcontracted work – in connection with bridge, tunnel or elevated street or highway construction, reconstruction or repair

## COMMENT(S)

These changes:

- Apply to the Commercial Statistical Plan CSP (Full Level) and CSP+.
- Do not apply to the Commercial Statistical Plan – Intermediate (CSP-i) and Commercial Statistical Agent Plan (CSAP).

## STATISTICAL REPORTING EFFECTIVE DATE

We do not establish an effective date for Estimated Loss Potential Supplement revisions. These changes will be distributed in December 2020 in the statistical plans.

## FUTURE ISO ACTION

These changes will be distributed in the:

- Fourth Quarter 2020 release of the CSP/CSP+ plan revisions.
- First Quarter 2021 release of the Company Edit Package (CEP).

**NOTE:** To monitor the status of quarterly statistical plan and Company Edit Package (CEP) updates, view [Statistical Plans and Related Information](#) and [Statistical Web Services](#). These links will provide information on the most recent quarterly releases, anticipated release dates of forthcoming plan and edit package updates, as well as other pertinent statistical reporting information. You may also sign up for our Statistical Plan Alert feature, which will automatically inform you via email when any of our plans are updated. Please see the [ISO Statistical Reporting Guide](#) homepage for details.

## REFERENCE(S)

[LI-GL-2020-197](#) (11/02/2020) Estimated Loss Potentials (ELPs) Supplement To Be Revised; Exhibits Newly Presented In Excel

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**ATTACHMENT(S)**

Commercial Statistical Plan CSP and CSP+ Pages:

GL-53, GL-54, GL-55.1, GL-57, GL-59, GL-60, GL-62, GL-63, GL-67, GL-68, GL-69, GL-70, GL-72, GL-73, GL-73.1, GL-75, GL-76, GL-77, GL-77.1, GL-77.2, GL-77.3

**NOTE:** The page(s) attached hereto as "revised page(s)" reflect(s) all revisions to the current statistical plan page(s) associated with the change announced by this circular. These pages may not reflect changes announced in other circulars that affect the same pages.

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**CONTACT INFORMATION**

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**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Boxes or Containers Mfg.</b> – corrugated or fiber board	\$1,000 of Gross Sales	51575
<b>Boxes or Containers Mfg.</b> – wood	\$1,000 of Gross Sales	51576
<b>Boy or Girl Scout Councils</b>	No. of Scouts	41001
<b>Brick Mfg.</b>	\$1,000 of Gross Sales	51600
<b>Bridge or Elevated Highway Construction</b> – iron or steel	\$1,000 of Payroll	91265
<b>Bridge or Elevated Highway Construction</b> – concrete	\$1,000 of Payroll	91266
<b>Brush or Broom Mfg.</b>	\$1,000 of Gross Sales	51613
<b>Building Material Dealers</b>	\$1,000 of Gross Sales	10255
<b>Building Material Dealers</b> – secondhand material	\$1,000 of Gross Sales	10256
<b>Building Material Distributors</b>	\$1,000 of Gross Sales	10257
<b>Building Structure</b> – raising or moving	\$1,000 of Payroll	91280
<b>Buildings or Premises</b> – bank or office – mercantile or manufacturing (Lessor's risk only) (For-Profit)	Thousands of Square Feet	61212
<b>Buildings or Premises</b> – bank or office – mercantile or manufacturing (Lessor's risk only) (Not-For-Profit)	Thousands of Square Feet	61216
<b>Buildings or Premises</b> – bank or office – mercantile or manufacturing – maintained by the insured (Lessor's risk only) (For-Profit)	Thousands of Square Feet	61217
<b>Buildings or Premises</b> – bank or office – mercantile or manufacturing – maintained by the insured (Lessor's risk only) (Not-For-Profit)	Thousands of Square Feet	61218
<b>Buildings or Premises</b> – banks – NOC	Thousands of Square Feet	61223
<b>Buildings or Premises</b> – office premises primarily occupied by employees of the insured (For-Profit)	Thousands of Square Feet	61224
<b>Buildings or Premises</b> – office premises primarily occupied by employees of the insured (Not-For-Profit)	Thousands of Square Feet	61225
<b>Buildings or Premises</b> – office – NOC (For-Profit)	Thousands of Square Feet	61226
<b>Buildings or Premises</b> – office – NOC (Not-For-Profit)	Thousands of Square Feet	61227
<b>Bus Mfg. or Assembling or Reconstructing</b>	\$1,000 of Gross Sales	51625 @
<b>Bus Stations or Terminals</b>	No of Stations	41210 @
<b>Buttons or Fasteners Mfg.</b>	\$1,000 of Gross Sales	51666
<b>Cable Installation in Conduits or Subways</b>	\$1,000 of Payroll	91302
<b>Cable or Subscription Television Companies</b>	\$1,000 of Payroll	91315
<b>Caisson or Cofferdam Work</b> – foundations for buildings	\$1,000 of Payroll	91324 @
<b>Caisson or Cofferdam Work</b> – not foundations for buildings	\$1,000 of Payroll	91325 @
<b>Camera and Photographic Equipment Stores</b>	\$1,000 of Gross Sales	10309
<b>Camper Bodies or Camper Trailers Mfg.</b>	\$1,000 of Gross Sales	51702
<b>Camper or Travel Trailer Sales Agencies</b>	\$1,000 of Gross Sales	10315 @
<b>Campers Mfg.</b> – self-powered	\$1,000 of Gross Sales	51703 @
<b>Campgrounds</b> (For-Profit)	\$1,000 of Gross Sales	10331
<b>Campgrounds</b> (Not-For-Profit)	\$1,000 of Gross Sales	10332
<b>Camps</b> – for profit	Number of Camper Days	41421
<b>Camps</b> – not for profit	Number of Camper Days	41422
<b>Can Mfg.</b> – metal	\$1,000 of Gross Sales	51734
<b>Candle Mfg.</b>	\$1,000 of Gross Sales	51741
<b>Candy or Confectionery Products Mfg.</b>	\$1,000 of Gross Sales	51752
<b>Candy or Confectionery Stores</b>	\$1,000 of Gross Sales	10352
<b>Car Washes</b>	\$1,000 of Gross Sales	10367
<b>Car Washes</b> – self-service	\$1,000 of Gross Sales	10368
<b>Carbon Paper or Inked Ribbon Mfg.</b>	\$1,000 of Gross Sales	51767
<b>Carnival or Circus Companies</b>	\$1,000 of Gross Sales	10375 @
<b>Carnivals</b> – outside (sponsor's risk only) (For-Profit)	\$1,000 of Gross Sales	10378
<b>Carnivals</b> – outside (sponsor's risk only) (Not-For-Profit)	\$1,000 of Gross Sales	10379
<b>Carnivals or Circuses</b> – in tents (sponsor's risk only) (For-Profit)	\$1,000 of Gross Sales	10380
<b>Carnivals or Circuses</b> – in tents (sponsor's risk only) (Not-For-Profit)	\$1,000 of Gross Sales	10381

@ For these classifications, Loss Cost Multiplier and Rating Identification are not required in those states and for those coverages where classes are pure (a) rated (i.e., when referred to company), and no advisory rates/loss costs/Estimated Loss Potentials are displayed.

**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Carpentry</b> – construction of residential property not exceeding three stories in height	\$1,000 of Payroll	91340
<b>Carpentry</b> – interior	\$1,000 of Payroll	91341
<b>Carpentry</b> – NOC	\$1,000 of Payroll	91342
<b>Carpentry</b> – shop only	\$1,000 of Payroll	91343
<b>Carpet or Rug Mfg.</b>	\$1,000 of Gross Sales	51777
<b>Carpet, Rug, Furniture or Upholstery cleaning</b> – on customer's premises	\$1,000 of Payroll	91405
<b>Carpet, Rug or Upholstery Cleaning</b> – shop only	\$1,000 of Gross Sales	11007
<b>Catalog or Premium Coupon Redemption Stores</b>	\$1,000 of Gross Sales	11020
<b>Caterers</b>	\$1,000 of Gross Sales	11039
<b>Caulking Compounds, Putty or Similar Products Mfg.</b>	\$1,000 of Gross Sales	51790
<b>Caves</b> – tourist attraction	Thousands of Admissions	41510
<b>Ceiling or Wall Installation</b> – metal	\$1,000 of Payroll	91436
<b>Cellophane and Cellophane Products Mfg.</b>	\$1,000 of Gross Sales	51796 @
<b>Cement, Concrete Mix or Plaster Mfg.</b> – packaged	\$1,000 of Gross Sales	51808
<b>Cement or Plaster Mfg.</b> – bulk	\$1,000 of Gross Sales	51809
<b>Cemeteries</b> (For-Profit)	No. of Acres	41603
<b>Cemeteries</b> (Not-For-Profit)	No. of Acres	41604
<b>Chairs</b> – rented to others	\$1,000 of Gross Sales	11052
<b>Charcoal or Coal Briquette Mfg.</b>	\$1,000 of Gross Sales	51833
<b>Chemical Distributors</b>	\$1,000 of Gross Sales	11101
<b>Chemicals Mfg.</b> – commercial or industrial – NOC	\$1,000 of Gross Sales	51850
<b>Chemicals Mfg.</b> – commercial or industrial – toxic and either flammable, explosive or reactive – NOC	\$1,000 of Gross Sales	51851
<b>Chemicals Mfg.</b> – commercial or industrial – primarily flammable, explosive or reactive – NOC	\$1,000 of Gross Sales	51852
<b>Chemicals Mfg.</b> – commercial or industrial – primarily toxic or presenting a health hazard – NOC	\$1,000 of Gross Sales	51853
<b>Chemicals Mfg.</b> – household – NOC	\$1,000 of Gross Sales	51855
<b>Chemicals Mfg.</b> – household – toxic and either flammable, explosive or reactive – NOC	\$1,000 of Gross Sales	51854
<b>Chemicals Mfg.</b> – household – primary flammable, explosive or reactive – NOC	\$1,000 of Gross Sales	51856
<b>Chemicals Mfg.</b> – household – primarily toxic or presenting a health hazard – NOC	\$1,000 of Gross Sales	51857
<b>Children's Playcenters</b> – indoor	\$1,000 of Gross Sales	11120 @
<b>Chimney Cleaning</b>	\$1,000 of Payroll	91481
<b>China, Porcelain or Earthenware Mfg.</b>	\$1,000 of Gross Sales	51869
<b>Churches or other houses of worship</b>	Thousands of Square Feet	41650
<b>Clay or Shale Digging</b>	\$1,000 of Payroll	91507
<b>Clay Products Mfg.</b>	\$1,000 of Gross Sales	51877
<b>Cleaning</b> – outside surfaces of buildings and other exterior surfaces	\$1,000 of Payroll	91523
<b>Clock Mfg.</b>	\$1,000 of Gross Sales	51889
<b>Clothing Mfg.</b>	\$1,000 of Gross Sales	51896
<b>Clothing or Wearing Apparel Distributors</b>	\$1,000 of Gross Sales	11126
<b>Clothing or Wearing Apparel Stores</b> (For-Profit)	\$1,000 of Gross Sales	11127
<b>Clothing or Wearing Apparel Stores</b> (Not-For-Profit)	\$1,000 of Gross Sales	11128
<b>Clubs</b> – civic, service or social – having buildings or premises owned or leased (For-Profit)	Thousands of Square Feet	41667
<b>Clubs</b> – civic, service or social – having buildings or premises owned or leased (Not-For-Profit)	Thousands of Square Feet	41668
<b>Clubs</b> – civic, service or social – no buildings or premises owned or leased except for office purposes (For-Profit)	No. of Members	41669
<b>Clubs</b> – civic, service or social – no buildings or premises owned or leased except for office purposes (Not-For-Profit)	No. of Members	41670
<b>Clubs</b> – country or golf	\$1,000 of Gross Sales	11138
<b>Clubs</b> – horseback riding – no commercial riding instructions	Thousands of Square Feet	41664
<b>Clubs</b> – racquet sports and handball	\$1,000 of Gross Sales	41665
<b>Clubs</b> – swimming	\$1,000 of Gross Sales	41666

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**GENERAL LIABILITY  
PREMIUMS AND LOSSES**

**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Contractors</b> – subcontracted work – in connection with bridge, tunnel or elevated street or highway construction, reconstruction or repair	\$ 1,000 Total Cost	91588 @

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<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Dance Halls, Ballrooms or Discotheques</b> – not-for-profit only	\$1,000 of Gross Sales	11274
<b>Dance Halls, Ballrooms or Discotheques</b> – Other than not-for-profit	\$1,000 of Gross Sales	11273
<b>Day Care Centers</b> (For-Profit)	Number of Persons	41715
<b>Day Care Centers</b> (Not-For-Profit)	Number of Persons	41716
<b>Debris Removal</b> – construction site	\$1,000 of Payroll	91629
<b>Delicatessens</b>	\$1,000 of Gross Sales	11288
<b>Dental Laboratories</b>	\$1,000 of Gross Sales	12014
<b>Department or Discount Stores</b>	\$1,000 of Gross Sales	12356
<b>Detective or Investigative Agencies</b> – private	\$1,000 of Payroll	91636
<b>Detergent Mfg.</b> – household	\$1,000 of Gross Sales	52075
<b>Detergent Mfg.</b> – NOC	\$1,000 of Gross Sales	52076
<b>Dextrine Mfg.</b>	\$1,000 of Gross Sales	52109 @
<b>Diagnostic Testing Laboratories</b>	\$1,000 of Gross Sales	46112
<b>Die Casting Mfg.</b>	\$1,000 of Gross Sales	52137
<b>Dike, Levee or Revetment Construction</b>	\$1,000 of Payroll	91641 @
<b>Distillation or Extraction</b> – NOC	\$1,000 of Gross Sales	52150 @
<b>Distributors</b> – food or drink – NOC	\$1,000 of Gross Sales	12361
<b>Distributors</b> – no food or drink – NOC	\$1,000 of Gross Sales	12362
<b>Diving</b> – marine	\$1,000 of Payroll	91666 @
<b>Dock Operations</b> – coal, grain or ore	\$1,000 of Payroll	91722 @
<b>Door or Window Mfg.</b> – NOC	\$1,000 of Gross Sales	52134
<b>Door or Window Mfg.</b> – wood	\$1,000 of Gross Sales	52315
<b>Door, Window or Assembled Millwork</b> – installation, service or repair – metal	\$1,000 of Payroll	91746
<b>Draftsmen</b>	\$1,000 of Payroll	91805
<b>Drawbridges</b> – existence hazard only	No. of Drawbridges	43007 @
<b>Dredging</b> – gold – endless bucket or ladder type	\$1,000 of Payroll	92053
<b>Dredging</b> – gold – floating dragline type	\$1,000 of Payroll	92054
<b>Dredging</b> – NOC	\$1,000 of Payroll	92055
<b>Drilling</b> – NOC	\$1,000 of Payroll	92101
<b>Drilling</b> – water	\$1,000 of Payroll	92102
<b>Driveway, Parking Area or Sidewalk</b> – paving or repaving	\$1,000 of Payroll	92215
<b>Drug Distributors</b>	\$1,000 of Gross Sales	12373
<b>Drug Mfg.</b> – biological products	\$1,000 of Gross Sales	52341
<b>Drug, Medicine or Pharmaceutical Preparations Mfg.</b> – for animal use	\$1,000 of Gross Sales	52342
<b>Drug, Medicine or Pharmaceutical Preparations Mfg.</b> – NOC	\$1,000 of Gross Sales	52343
<b>Drugstores</b> – no table or counter service for beverage or food	\$1,000 of Gross Sales	12374
<b>Drugstores</b> – NOC	\$1,000 of Gross Sales	12375
<b>Drums or Containers Mfg.</b> – metal	\$1,000 of Gross Sales	52401
<b>Drums or Containers Mfg.</b> – plastic	\$1,000 of Gross Sales	52402 @
<b>Dry Wall or Wallboard Installation</b>	\$1,000 of Payroll	92338
<b>Dude Ranches</b>	\$1,000 of Gross Sales	43117 @
<b>Dwellings</b> – one-family (lessor's risk only)	No. of Dwellings	63010
<b>Dwellings</b> – two-family (lessor's risk only)	No. of Dwellings	63011
<b>Dwellings</b> – three-family (lessor's risk only)	No. of Dwellings	63012
<b>Dwellings</b> – four-family (lessor's risk only)	No. of Dwellings	63013
<b>Electric Light or Power Companies</b>	\$1,000 of Payroll	92445
<b>Electric Light or Power Line Construction</b> – NOC	\$1,000 of Payroll	92446
<b>Electric Light or Power Line Construction</b> – rural electrification administration projects only	\$1,000 of Payroll	92447
<b>Electric Light or Power Cooperatives</b> – rural electrification administration projects only	\$1,000 of Payroll	92453
<b>Electrical Apparatus</b> – installation, servicing or repair – NOC	\$1,000 of Payroll	92451
<b>Electrical Equipment Distributors</b>	\$1,000 of Gross Sales	12391
<b>Electrical Equipment Mfg.</b> – NOC	\$1,000 of Gross Sales	52432
<b>Electrical Equipment Mfg.</b> – NOC – for direct and indirect application to the body	\$1,000 of Gross Sales	52433
<b>Electrical Generating Machinery Mfg.</b>	\$1,000 of Gross Sales	52435
<b>Electrical Parts, Components or Accessories Mfg.</b> – NOC	\$1,000 of Gross Sales	52438
<b>Electrical Power Distribution or Transmission Equipment Mfg.</b> – NOC	\$1,000 of Gross Sales	52440

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**GENERAL LIABILITY  
PREMIUMS AND LOSSES**

**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Fertilizer Mfg.</b>	\$1,000 of Gross Sales	53077
	Thousands of Tons	53078
<b>Fiber Mfg. – NOC</b>	\$1,000 of Gross Sales	53095
<b>Fiber Mfg. – synthetic</b>	\$1,000 of Gross Sales	53096
<b>Fiberglass Mfg.</b>	\$1,000 of Gross Sales	53121
<b>Fire Departments – NOC</b>	Thousands of Square Feet	43550
<b>Fire Departments – volunteer</b>	Thousands of Square Feet	43551
<b>Fire Extinguishers Mfg.</b>	\$1,000 of Gross Sales	53147 @
<b>Fire Extinguishers – servicing, refilling or testing</b>	\$1,000 of Payroll	94304
<b>Fire Protection Equipment Dealers and Distributors</b>	\$1,000 of Gross Sales	12707
<b>Fire Suppression Systems – installation, servicing or repair</b>	\$1,000 of Payroll	94381
<b>Fire Suppression Systems Mfg.</b>	\$1,000 of Gross Sales	53229 @
<b>Firearms Mfg.</b>	\$1,000 of Gross Sales	53271 @
<b>Fireproofing – structures</b>	\$1,000 of Payroll	94404
<b>Fireworks Exhibitions – (contractor's risk only)</b>	\$1,000 of Gross Sales	43626
<b>Fireworks Exhibitions – (sponsor's risk only) (For-Profit)</b>	No. of Location Days	43628
<b>Fireworks Exhibitions – (sponsor's risk only) (Not-For-Profit)</b>	No. of Location Days	43629
<b>Fishing Piers</b>	No. of Fishing Piers	43754 @
<b>Fishing Ponds or Lakes – commercially operated</b>	\$1,000 of Gross Sales	43760
<b>Floor Covering Distributors</b>	\$1,000 of Gross Sales	12797
<b>Floor Covering Installation – not ceramic tile or stone</b>	\$1,000 of Payroll	94569
<b>Floor Covering Mfg. – not carpets, rugs, ceramic or stone tiles</b>	\$1,000 of Gross Sales	53333
<b>Floor Covering Stores</b>	\$1,000 of Gross Sales	12805
<b>Floor Waxing</b>	\$1,000 of Payroll	94590
<b>Florists</b>	\$1,000 of Gross Sales	12841
<b>Food Products Mfg. – dry</b>	\$1,000 of Gross Sales	53374
<b>Food Products Mfg. – frozen</b>	\$1,000 of Gross Sales	53375
<b>Food Products Mfg. – not dry – in glass containers</b>	\$1,000 of Gross Sales	53376
<b>Food Products Mfg. – not dry – in other than glass containers</b>	\$1,000 of Gross Sales	53377
<b>Forestry Service</b>	\$1,000 of Payroll	43822
<b>Forging Work – NOC</b>	\$1,000 of Gross Sales	53403
<b>Formal Wear or Costumes – rented to others</b>	\$1,000 of Gross Sales	12927
<b>Foundries – NOC</b>	\$1,000 of Gross Sales	53425
	\$1,000 of Payroll	53426
<b>Freight Forwarders or Handlers – NOC</b>	\$1,000 of Payroll	94617
<b>Freight Forwarders or Handlers – packing, handling or shipping explosives or ammunition under contract</b>	\$1,000 of Payroll	94638 @
<b>Frozen Food – distributors</b>	\$1,000 of Gross Sales	13049
<b>Fruit, Nut or Vegetable Dealers</b>	\$1,000 of Gross Sales	13111
<b>Fruit, Nut or Vegetable Distributors</b>	\$1,000 of Gross Sales	13112
<b>Fruit, Nut or Vegetable – harvesting contractors</b>	\$1,000 of Gross Sales	43840
<b>Fruit or Vegetable Juice Mfg. – no bottling of carbonated beverages</b>	\$1,000 of Gross Sales	53565
<b>Fuel Dealers or Distributors – coal or wood</b>	\$1,000 of Gross Sales	13201
<b>Fuel Oil or Kerosene Dealers</b>	Thousands of Gallons	13204
<b>Fuel Oil or Kerosene Distributors</b>	Thousands of Gallons	13205
<b>Fumigating</b>	\$1,000 of Gross Sales	43860
<b>Funeral Homes or Chapels</b>	\$1,000 of Gross Sales	43889
<b>Fur Garment Mfg.</b>	\$1,000 of Gross Sales	53631
<b>Fur Garments and pelts – distributors</b>	\$1,000 of Gross Sales	13314
<b>Fur or Pelt Processing</b>	\$1,000 of Gross Sales	53632
<b>Furniture Mfg. or Assembling – infants</b>	\$1,000 of Gross Sales	53731 @
<b>Furniture Mfg. or Assembling – other than wood</b>	\$1,000 of Gross Sales	53732
<b>Furniture Mfg. or Assembling – wood</b>	\$1,000 of Gross Sales	53733
<b>Furniture or Fixtures – installation in offices or stores – portable – metal or wood</b>	\$1,000 of Payroll	95124
<b>Furniture or Woodwork Stripping – refinishing or repairing – shop only</b>	\$1,000 of Gross Sales	53734
<b>Furniture Stores (For-Profit)</b>	\$1,000 of Gross Sales	13351
<b>Furniture Stores (Not-For-Profit)</b>	\$1,000 of Gross Sales	13352

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**GENERAL LIABILITY  
PREMIUMS AND LOSSES**

**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>	
<b>Galvanizing or Tinning</b>	\$1,000 of Gross Sales	53803	@
<b>Gambling</b> – casinos	\$1,000 of Payroll	43990	@
<b>Gambling</b> – incidental to other operations	\$1,000 of Payroll	43991	@
<b>Garbage, Ash or Refuse Collecting</b>	\$1,000 of Payroll	95233	
<b>Garbage or Refuse Dumps</b>	No. of Acres	43945	
<b>Garbage Works</b> – separation for recycling, reduction or incineration	No. of Acres	43946	@
<b>Gas Companies</b> – NOC	\$1,000 of Payroll	95305	
<b>Gas Companies</b> – natural gas – local distribution	\$1,000 of Payroll	95306	
<b>Gas Dealers</b> – LPG	Thousands of Gallons	13410	
<b>Gas Dealers or Distributors</b> – NOC	Thousands of Gallons	13411	
<b>Gas Distributors</b> – LPG	Thousands of Gallons	13412	
<b>Gas Mains or Connections Construction</b>	\$1,000 of Payroll	95310	
<b>Gas Manufacturing</b> – inert	\$1,000 of Gross Sales	53902	@
<b>Gas Manufacturing</b> – NOC	\$1,000 of Gross Sales	53903	@
<b>Gas Manufacturing</b> – primarily flammable, explosive or reactive	\$1,000 of Gross Sales	53904	@
<b>Gas Manufacturing</b> – primarily toxic or presenting a health hazard	\$1,000 of Gross Sales	53905	@
<b>Gas Manufacturing</b> – toxic and either flammable, explosive or reactive	\$1,000 of Gross Sales	53901	@
<b>Gasoline Distributors</b>	Thousands of Gallons	53907	
<b>Gasoline or Oil Supply Stations</b> – retail – (lessor's risk only)	\$1,000 of Gross Sales	44009	
<b>Gasoline Recovery</b> – from casing head or natural gas	\$1,000 of Payroll	44010	@
<b>Gasoline Stations</b> – full service	Thousands of Gallons	13453	
<b>Gasoline Stations</b> – self-service	Thousands of Gallons	13454	
<b>Gasoline Stations</b> – self and full service combined	Thousands of Gallons	13455	
<b>Gemstone Cutting or Polishing</b>	\$1,000 of Gross Sales	54012	
<b>Geophysical Exploration</b> – NOC	\$1,000 of Payroll	95357	
<b>Geophysical Exploration</b> – seismic method	\$1,000 of Payroll	95358	
<b>Gift Shops</b> (For-Profit)	\$1,000 of Gross Sales	13506	
<b>Gift Shops</b> (Not-For-Profit)	\$1,000 of Gross Sales	13507	
<b>Glass Dealers and Glaziers</b>	\$1,000 of Gross Sales	13590	
	\$1,000 of Payroll	13591	
<b>Glass or Glassware Mfg.</b>	\$1,000 of Gross Sales	54077	
<b>Golf Courses</b> – miniature	\$1,000 of Gross Sales	44069	
<b>Golf Courses</b> – municipal or public – not golf or country clubs	\$1,000 of Gross Sales	44070	
<b>Golf Driving Ranges</b>	\$1,000 of Gross Sales	44071	
<b>Golfmobiles</b> – loaned or rented to others	\$1,000 of Gross Sales	44072	
<b>Governmental Subdivisions</b> – not federal or state			
<b>Municipalities – boroughs, cities, towns, townships, villages, etc.</b>			
1. Population under 2,500	\$1,000 Total Operating Expenditures	44100	
2. Population 2,501 – 10,000	\$1,000 Total Operating Expenditures	44101	
3. Population 10,001 – 25,000	\$1,000 Total Operating Expenditures	44102	
4. Population 25,001 – 50,000	\$1,000 Total Operating Expenditures	44103	
5. Population 50,001 – 100,000	\$1,000 Total Operating Expenditures	44104	
6. Population 100,001 – 250,000	\$1,000 Total Operating Expenditures	44105	
7. Population over 250,000	\$1,000 Total Operating Expenditures	44106	
<b>Counties or Parishes</b>			
8. Population under 10,000	\$1,000 Total Operating Expenditures	44108	
9. Population 10,001 – 25,000	\$1,000 Total Operating Expenditures	44109	

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## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION	EXPOSURE REPORTING BASIS	CODE
<b>Health Care Facilities</b> – homes for the physically handicapped or orphaned (For-Profit)	Thousands of Sq. Feet	44433
	Per bed	44453
<b>Health Care Facilities</b> – homes for the physically handicapped or orphaned (Not-For-Profit)	Thousands of Sq. Feet	44434
	Per bed	44454
<b>Health Care Facilities</b> – hospitals (For-Profit)	Thousands of Sq. Feet	44435
	Per bed	44463
	Per outpatient visit	44464
<b>Health Care Facilities</b> – hospitals (Not-For-Profit)	Thousands of Sq. Feet	44436
	Per bed	44461
	Per outpatient visit	44462
<b>Health Care Facilities</b> – mental – psychopathic institutions (For-Profit)	Thousands of Sq. Feet	44437
	Per bed	44467
	Per outpatient visit	44468
<b>Health Care Facilities</b> – mental – psychopathic institutions (Not-For-Profit)	Thousands of Sq. Feet	44438
	Per bed	44465
	Per outpatient visit	44466
<b>Health Food Stores</b>	\$1,000 of Gross Sales	13720
<b>Health or Exercise Clubs</b>	\$1,000 of Gross Sales	44311
<b>Health or Exercise Facilities</b> – commercially operated	\$1,000 of Gross Sales	44315
<b>Hearing Aid Stores</b>	\$1,000 of Gross Sales	13759
<b>Heating or Combined Heating and Air Conditioning Equipment</b> – dealers or distributors only	\$1,000 of Gross Sales	13930
<b>Heating or Combined Heating and Air Conditioning Systems or Equipment</b> – dealers or distributors and installation, servicing or repair – no liquefied petroleum gas (LPG) equipment sales or work	\$1,000 of Payroll	95647
<b>Heating or Combined Heating and Air Conditioning Systems or Equipment</b> – dealers or distributors and installation, servicing or repair – NOC	\$1,000 of Payroll	95648
<b>Heating Equipment Mfg.</b> – coal or wood	\$1,000 of Gross Sales	55010
<b>Heating Equipment Mfg.</b> – electric	\$1,000 of Gross Sales	55011
<b>Heating Equipment Mfg.</b> – fuel oil or kerosene	\$1,000 of Gross Sales	55012
<b>Heating Equipment Mfg.</b> – gas or liquefied petroleum gas	\$1,000 of Gross Sales	55013
<b>Hide Dealers and Distributors</b> – raw	\$1,000 of Gross Sales	14068
<b>Highway Construction from Completion of Contractor's Operations to Acceptance by the State of New York</b>	\$1,000 of Gross Sales	49913
<b>Highway or Roads</b> – Department of Public Works, State of New York – pre-acceptance period	No. of Miles	49910
<b>Hobby, Craft or Artist's Supply Stores</b>	\$1,000 of Gross Sales	14101
<b>Home Health Care Services</b> – not-for-profit only	\$1,000 of Payroll	44500 @
<b>Home Health Care Services</b> – other than not-for-profit	\$1,000 of Payroll	44501 @
<b>Home Improvement Stores</b>	\$1,000 of Gross Sales	14279
<b>Hone, Oilstone or Whetstone Mfg.</b>	\$1,000 of Gross Sales	55214
<b>Honey Extracting</b>	\$1,000 of Gross Sales	55371
<b>Hotels and Motels</b> – with pools or beaches – less than four stories	\$1,000 of Gross Sales	45190
	Per unit	45194
<b>Hotels and Motels</b> – with pools or beaches – four stories or more	\$1,000 of Gross Sales	45191
	Per unit	45195
<b>Hotels and Motels</b> – without pools or beaches – less than four stories	\$1,000 of Gross Sales	45192
	Per unit	45196
<b>Hotels and Motels</b> – without pools or beaches – four stories or more	\$1,000 of Gross Sales	45193
	Per unit	45197
<b>Hotels and Motels</b> – less than four stories (lessor's risk only)	Thousands of Square Feet	64074
<b>Hotels and Motels</b> – four stories or more (lessor's risk only)	Thousands of Square Feet	64075
<b>House Furnishings Installation</b> – NOC	\$1,000 of Payroll	96053
<b>Housing Projects</b> – federal, state, local	No. of Units	64500
<b>Hunting Preserves</b> (For-Profit)	\$1,000 of Gross Sales	45224
<b>Hunting Preserves</b> (Not-For-Profit)	\$1,000 of Gross Sales	45225

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## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION	EXPOSURE REPORTING BASIS	CODE
Ice Cream Stores	\$1,000 of Gross Sales	14401
Ice Dealers and Distributors	\$1,000 of Gross Sales	14405
Importers	\$1,000 of Gross Sales	55410 @
Ink Mfg.	\$1,000 of Gross Sales	55426
Inner Tubes Mfg.	\$1,000 of Gross Sales	55597
Inspection and Appraisal Companies – inspecting for insurance or valuation purposes	\$1,000 of Payroll	96317
Instrument Mfg. – analytical, calibrating, measuring, testing or recording	\$1,000 of Gross Sales	55647
Instrument Mfg. – control	\$1,000 of Gross Sales	55648
Instrument Mfg. – NOC	\$1,000 of Gross Sales	55649
Insulating Material Mfg. – mineral	\$1,000 of Gross Sales	55715
Insulating Material Mfg. – organic	\$1,000 of Gross Sales	55716
Insulating Material Mfg. – plastic – for application in a solid state	\$1,000 of Gross Sales	55717 @
Insulating Material Mfg. – plastic – NOC	\$1,000 of Gross Sales	55718 @
Insulation Work – plastic – NOC	\$1,000 of Payroll	96408
Insulation Work – organic or plastic in solid state	\$1,000 of Payroll	96409
Insulation Work – mineral	\$1,000 of Payroll	96410
Insurance Agents	Thousands of Square Feet	45334
Interior Decorators	\$1,000 of Payroll	96611
Internet Access Providers	\$1,000 of Gross Sales	47600 @
Internet Auctions	\$1,000 of Gross Sales	16751
Internet Retailers	\$1,000 of Gross Sales	16750
Internet Service Providers	\$1,000 of Gross Sales	47610 @
Irrigation or Drainage System Construction	\$1,000 of Payroll	96702
Irrigation Works Operations	\$1,000 of Payroll	96703
Janitorial Services	\$1,000 of Payroll	96816
Janitorial Supplies – dealers or distributors	\$1,000 of Gross Sales	14527
Jetty or Breakwater Construction	\$1,000 of Payroll	96872 @
Jewelry Mfg.	\$1,000 of Gross Sales	55802
Jewelry Stores or Distributors	\$1,000 of Gross Sales	14655
Junk Dealers	\$1,000 of Gross Sales	45380 @
	Thousands of Tons	45381 @
Kennels – breeding, boarding or sales	No. of Kennels	45450
Labor Union Offices	Thousands of Square Feet	65007
Laboratories – research, development or testing (For-Profit)	\$1,000 of Payroll	97002
Laboratories – research, development or testing (Not-For-Profit)	\$1,000 of Payroll	97003
Ladder Mfg. – NOC	\$1,000 of Gross Sales	55918
Ladder Mfg. – wood	\$1,000 of Gross Sales	55919
Lakes or Reservoirs – existence hazard only (For-Profit)	No. of Lakes or Reservoirs	45523
Lakes or Reservoirs – existence hazard only (Not-For-Profit)	No. of Lakes or Reservoirs	45524
Lamp Shade Mfg.	\$1,000 of Gross Sales	56040
Lamps or Lanterns Mfg. – electric	\$1,000 of Gross Sales	56041
Lamps or Lanterns Mfg. – NOC	\$1,000 of Gross Sales	56042
Land – occupied by persons other than the insured for business purposes – (lessor's risk only)	No. of Acres	45539
Landscape Gardening	\$1,000 of Payroll	97047
Laundries and Dry Cleaners – self-service	\$1,000 of Gross Sales	14731
Laundries and Dry Cleaning Plants	\$1,000 of Gross Sales	45678
Laundry and Dry Cleaning or Dyeing Receiving Stations	\$1,000 of Gross Sales	14732
Laundry and Dry Cleaning Stores	\$1,000 of Gross Sales	14733
Laundry Rental Service	\$1,000 of Gross Sales	14734

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## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION	EXPOSURE REPORTING BASIS	CODE
Paper Goods Mfg. – NOC	\$1,000 of Gross Sales	57725
Paper Mfg.	\$1,000 of Gross Sales	57726
Paper Products Distributors	\$1,000 of Gross Sales	16005
Paper, Rag or Rubber Stock Dealers and Distributors – secondhand	\$1,000 of Gross Sales	16009
Paperhanging	\$1,000 of Payroll	98344
Parachute Mfg.	\$1,000 of Gross Sales	57798 @
Parades	No. of Parades	46590 @
Parking – public-shopping centers – maintained by lessee (lessor's risk only)	Thousands of Square Feet	46606
Parking – public – not open air	\$1,000 of Gross Sales	46603
Parking – public – open air	\$1,000 of Gross Sales	46604
Parking – public – shopping centers – maintained by the insured – (lessor's risk only)	Thousands of Square Feet	46607
Parking – private	Thousands of Square Feet	46622
Parks and Playgrounds	No. of Parks or Playgrounds	46671
Pattern Mfg. – metal	\$1,000 of Gross Sales	57808
Pattern Mfg. – NOC	\$1,000 of Gross Sales	57809
Pattern Mfg. – paper	\$1,000 of Gross Sales	57810
Penal Institutions	Thousands of Square Feet	46700
Pencil, Pen, Crayon or Chalk Mfg.	\$1,000 of Gross Sales	57871
Pest Control Services	\$1,000 of Gross Sales	43470
Pet Food Mfg.	\$1,000 of Gross Sales	57913
Pet Grooming	\$1,000 of Gross Sales	16402
Pet Stores	\$1,000 of Gross Sales	16403
Pet Training	\$1,000 of Gross Sales	16404
Photo Finishing Laboratories	\$1,000 of Gross Sales	57997
Photographers	\$1,000 of Gross Sales	16471
Photographic Equipment Mfg.	\$1,000 of Gross Sales	57998
Photographic Supplies Mfg.	\$1,000 of Gross Sales	57999
Piano Tuning	\$1,000 of Payroll	98405
Picnic Grounds – commercially operated	No. of Picnic Grounds	46773
Pile Driving – building foundation only	\$1,000 of Payroll	98413 @
Pile Driving – NOC	\$1,000 of Payroll	98414 @
Pile Driving – sonic method	\$1,000 of Payroll	98415 @
Pineapple Canneries – (Hawaii only)	\$1,000 of Gross Sales	51029
Pipeline Construction – gas	\$1,000 of Payroll	98423
Pipeline Construction – NOC	\$1,000 of Payroll	98424
Pipeline Construction – oil	\$1,000 of Payroll	98425
Pipeline Construction – slurry – nonflammable mixtures	\$1,000 of Payroll	98426 @
Pipelines – operation – gas	\$1,000 of Payroll	98427
Pipelines – operation – NOC	\$1,000 of Payroll	98428 @
Pipelines – operation – oil	\$1,000 of Payroll	98429
Pipelines – operation – slurry – nonflammable mixtures	\$1,000 of Payroll	98430 @
Pipes Mfg. – tobacco	\$1,000 of Gross Sales	58020 @
Pipes or Tubes Mfg. – metal	\$1,000 of Gross Sales	58009
Pipes or Tubes Mfg. – plastic	\$1,000 of Gross Sales	58010
Plastering or Stucco Work	\$1,000 of Payroll	98449
Plastic Mfg. – raw material	\$1,000 of Gross Sales	58056
Plastic or Rubber Goods Mfg. – household – NOC	\$1,000 of Gross Sales	58057
Plastic or Rubber Goods Mfg. – other than household – NOC	\$1,000 of Gross Sales	58058
Plastic or Rubber Supply Goods Distributors	\$1,000 of Gross Sales	16501
Plumbing – commercial and industrial	\$1,000 of Payroll	98482
Plumbing – residential or domestic	\$1,000 of Payroll	98483
Plumbing Fixtures Mfg.	\$1,000 of Gross Sales	58095
Plumbing Supplies and Fixtures Dealers and Distributors	\$1,000 of Gross Sales	16527
Plumbing Supplies Mfg. – NOC	\$1,000 of Gross Sales	58096
Plywood, Veneer or Veneer Products Mfg. – NOC	\$1,000 of Gross Sales	58301
Plywood, Veneer or Veneer Products Mfg. – without log processing	\$1,000 of Gross Sales	58302

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## CODING SECTION

## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION	EXPOSURE REPORTING BASIS	CODE
<b>Political Campaign Headquarters or Offices</b>	No. of Headquarters/Offices	46822 @
<b>Portable Toilet Rentals</b>	\$1,000 of Gross Sales	19061 @
<b>Prefabricated Building Erection</b>	\$1,000 of Payroll	98502
<b>Prefabricated Building Mfg.</b>	\$1,000 of Gross Sales	58397
<b>Printers or Electrotypers Supplies – distributors</b>	\$1,000 of Gross Sales	16588 @
<b>Printing (For-Profit)</b>	\$1,000 of Gross Sales	58408
<b>Printing (Not-For-Profit)</b>	\$1,000 of Gross Sales	58409
<b>Produce Handling and Packing</b>	\$1,000 of Gross Sales	16604
<b>Professional and Trade Associations – no building or premises owned or leased except as offices (For-Profit)</b>	No. of Members	46881
<b>Professional and Trade Associations – no building or premises owned or leased except as offices (Not-For-Profit)</b>	No. of Members	46882
<b>Publishers – books or magazines (For-Profit)</b>	\$1,000 of Gross Sales	58456
<b>Publishers – books or magazines (Not-For-Profit)</b>	\$1,000 of Gross Sales	58457
<b>Publishers – newspapers (For-Profit)</b>	\$1,000 of Gross Sales	58458
<b>Publishers – newspapers (Not-For-Profit)</b>	\$1,000 of Gross Sales	58459
<b>Pulp Mfg.</b>	\$1,000 of Gross Sales	58503
<b>Pumps or Compressors Mfg.</b>	\$1,000 of Gross Sales	58532
<b>Quarries</b>	\$1,000 of Payroll	98555
<b>Race Tracks – motorized vehicles – operators</b>	\$1,000 of Gross Sales	46911
<b>Race Tracks – NOC – operators</b>	\$1,000 of Gross Sales	46912
<b>Race Tracks – motorized vehicles – (lessor's risk only)</b>	\$1,000 of Gross Sales	46913 @
<b>Race Tracks – motorized vehicles (sponsor's risk only)</b>	Thousands of Admissions	46915 @
<b>Racing – NOC – (lessor's risk only)</b>	\$1,000 of Gross Sales	46914 @
<b>Racing – NOC – (sponsor's risk only)</b>	Thousands of Admissions	46916 @
<b>Racquet Sports and Handball Facilities – commercially operated</b>	\$1,000 of Gross Sales	16670
<b>Radio or TV Broadcasting Stations (For-Profit)</b>	\$1,000 of Payroll	98597
<b>Radio or TV Broadcasting Stations (Not-For-Profit)</b>	\$1,000 of Payroll	98598
<b>Railroad Construction</b>	\$1,000 of Payroll	98601
<b>Railroad Engine Mfg.</b>	\$1,000 of Gross Sales	58559 @
<b>Railroad or Other Public Conveyance Cars Mfg.</b>	\$1,000 of Gross Sales	58560 @
<b>Railroad or Other Public Conveyance Cars Parts Mfg.</b>	\$1,000 of Gross Sales	58561 @
<b>Railroads – operation and maintenance – with BI passenger hazard</b>	\$1,000 of Payroll	98622 @
<b>Railroads – operation and maintenance – without BI passenger hazard</b>	\$1,000 of Payroll	98623 @
<b>Railroads – shop operation and maintenance</b>	\$1,000 of Payroll	98624
<b>Razor or Razor Blades Mfg.</b>	\$1,000 of Gross Sales	58575
<b>Real Estate Agents</b>	\$1,000 of Payroll	47050
<b>Real Estate Development Property</b>	No. of Acres	47051
<b>Real Estate Property Managed</b>	\$1,000 of Gross Sales	47052
<b>Recording Studios</b>	Thousands of Square Feet	47103
<b>Recreational Vehicle Dealers</b>	\$1,000 of Gross Sales	16694
<b>Recycling Collection Centers (For-Profit)</b>	\$1,000 of Gross Sales	47146
<b>Recycling Collection Centers (Not-For-Profit)</b>	Thousands of Sq. Feet	47149
	\$1,000 of Gross Sales	47147
	Thousands of Sq. Feet	47148
<b>Refrigeration Equipment Mfg.</b>	\$1,000 of Gross Sales	58663
<b>Refrigeration Equipment Dealers and Distributors only – commercial</b>	\$1,000 of Gross Sales	16705
<b>Refrigeration Systems or Equipment – dealers and distributors and installation, servicing or repair – commercial</b>	\$1,000 of Payroll	98636
<b>Rendering Works</b>	\$1,000 of Gross Sales	58682 @
<b>Renovating – outside surfaces of buildings</b>	\$1,000 of Payroll	98640
<b>Rental Stores – NOC</b>	\$1,000 of Gross Sales	16722
<b>Rental Stores – machinery or equipment – rented to others on a long term basis</b>	\$1,000 of Gross Sales	16723
<b>Restaurants – operated by concessionaires (For-Profit)</b>	\$1,000 of Gross Sales	16819
<b>Restaurants – operated by concessionaires (Not-For-Profit)</b>	\$1,000 of Gross Sales	16820

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**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Restaurants</b> – with no sale of alcoholic beverages – with table service	\$1,000 of Gross Sales	16900
<b>Restaurants</b> – with no sale of alcoholic beverages – without table service with seating	\$1,000 of Gross Sales	16901
<b>Restaurants</b> – with no sale of alcoholic beverages – without seating	\$1,000 of Gross Sales	16902
<b>Restaurants</b> – Bring Your Own Alcohol – with no sale of alcoholic beverages – with table service	\$1,000 of Gross Sales	16905
<b>Restaurants</b> – Bring Your Own Alcohol – with no sale of alcoholic beverages – without table service with seating	\$1,000 of Gross Sales	16906
<b>Restaurants</b> – with sales of alcoholic beverages that are less than 30% of the total annual receipts of the restaurants – with table service	\$1,000 of Gross Sales	16910
<b>Restaurants</b> – with sales of alcoholic beverages that are less than 30% of the total annual receipts of the restaurants – without table service	\$1,000 of Gross Sales	16911
<b>Restaurants</b> – with sales of alcoholic beverages that are 30% or more but less than 75% of the total annual receipts of the restaurants – with dance floor	\$1,000 of Gross Sales	16915
<b>Restaurants</b> – with sales of alcoholic beverages that are 30% or more but less than 75% of the total annual receipts of the restaurants – without dance floor	\$1,000 of Gross Sales	16916
<b>Restaurants</b> – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – with tables and dance floor – with table service	\$1,000 of Gross Sales	16920
<b>Restaurants</b> – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – with tables and dance floor – no table service	\$1,000 of Gross Sales	16921
<b>Restaurants</b> – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – with tables – without dance floor – with table service	\$1,000 of Gross Sales	16930
<b>Restaurants</b> – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – with tables – without dance floor – no table service	\$1,000 of Gross Sales	16931
<b>Restaurants</b> – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – bar service only/no tables – with dance floor	\$1,000 of Gross Sales	16940
<b>Restaurants</b> – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – bar service only/no tables – without dance floor	\$1,000 of Gross Sales	16941
<b>Riding Academies</b>	Thousands of Square Feet	47221
<b>Rifle or Pistol Ranges</b> – indoor	No. of Ranges	47253 @
<b>Rifle or Pistol Ranges</b> – NOC	No. of Ranges	47254 @
<b>Rigging</b> – not ship or boat	\$1,000 of Payroll	98658
<b>Rigging</b> – ship or boat	\$1,000 of Payroll	98659
<b>Rodeos</b>	\$1,000 of Gross Sales	47318
<b>Rolling Mills</b> – cold or hot process	\$1,000 of Gross Sales	58713
<b>Roofing</b> – commercial or residential over three stories	\$1,000 of Payroll	98677
<b>Roofing</b> – residential – three stories and under	\$1,000 of Payroll	98678
<b>Rope Mfg.</b>	\$1,000 of Gross Sales	58737
<b>Rubber Mfg.</b>	\$1,000 of Gross Sales	58756
	Thousands of Tons	58755
<b>Rubber Reclaiming</b>	\$1,000 of Gross Sales	58757 @
	Thousands of Tons	58758 @
<b>Rubber Stamp Mfg. or Assembling</b>	\$1,000 of Gross Sales	58759
<b>Saddles, Harnesses or Horse Furnishings Mfg.</b>	\$1,000 of Gross Sales	58802
<b>Safes or Safe Vaults Mfg.</b>	\$1,000 of Gross Sales	58813 @
<b>Sail Making</b>	\$1,000 of Gross Sales	58822 @
<b>Sales or Service Organizations</b>	\$1,000 of Payroll	47367
<b>Salt, Borax, Potash or Phosphate</b> – producing or refining – NOC	\$1,000 of Gross Sales	58837

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## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION	EXPOSURE REPORTING BASIS	CODE
<b>Schools</b> – private – elementary, kindergarten or junior high (For-Profit)	No. of Students	47475
<b>Schools</b> – private – elementary, kindergarten or junior high (Not-For-Profit)	No. of Students	47476
<b>Schools</b> – public – elementary, kindergarten or junior high	No. of Pupils	47471
<b>Schools</b> – private – high (For-Profit)	No. of Pupils	47477
<b>Schools</b> – private – high (Not-For-Profit)	No. of Pupils	47478
<b>Schools</b> – public – high	No. of Pupils	47473
<b>Schools</b> – trade or vocation	No. of Pupils	47474
<b>Secondhand or Salvage Dealers and Distributors</b>	\$1,000 of Gross Sales	16881
<b>Security and Patrol Agencies</b>	\$1,000 of Payroll	98751
<b>Seed Merchants</b> – excluding misdelivery, error in mixture and germination failure	\$1,000 of Gross Sales	16890
<b>Seed Merchants</b> – NOC	\$1,000 of Gross Sales	16891
<b>Seed Merchants</b> – excluding germination failure	\$1,000 of Gross Sales	16892
<b>Septic Tank Systems</b> – cleaning	\$1,000 of Payroll	98805
<b>Septic Tank Systems</b> – installation, servicing or repair	\$1,000 of Payroll	98806
<b>Sewage Disposal</b> – plant operations	\$1,000 of Payroll	98810
<b>Sewer Cleaning</b>	\$1,000 of Payroll	98813
<b>Sewer Mains or Connections Construction</b>	\$1,000 of Payroll	98820
<b>Sewers</b>	No. of Miles	48039
<b>Sewing Machines Mfg.</b> – commercial	\$1,000 of Gross Sales	58903 @
<b>Sewing Machines Mfg.</b> – household	\$1,000 of Gross Sales	58904
<b>Shaft Sinking</b>	\$1,000 of Payroll	98871 @
<b>Sheet Metal Work</b> – shop and outside	\$1,000 of Payroll	98884
<b>Sheet Metal Work</b> – shop only	\$1,000 of Gross Sales	58922
<b>Shelters, Mission, Settlement or Halfway Houses</b> – not church or office buildings	Thousands of Square Feet	67017
<b>Ship Ceiling or Scaling</b>	\$1,000 of Payroll	98914
<b>Ship Chandler Stores</b>	\$1,000 of Gross Sales	18078
<b>Ship Repair or Conversion</b>	\$1,000 of Payroll	98949
<b>Shoe, Boot or Slipper Mfg.</b>	\$1,000 of Gross Sales	59005
<b>Shoe Repair Shops</b>	\$1,000 of Gross Sales	18109
<b>Shoe Stores</b>	\$1,000 of Gross Sales	18110
<b>Shopping Centers</b> – indoor malls – buildings or premises not occupied by the insured (lessor's risk only)	Thousands of Sq. Feet	67634
<b>Shopping Centers</b> – excluding indoor malls – buildings or premises not occupied by the insured (lessor's risk only)	Thousands of Square Feet	67635
<b>Siding Installation</b>	\$1,000 of Payroll	98967
<b>Sign Erection, Installation or Repair</b>	\$1,000 of Payroll	98993
<b>Sign Mfg.</b> – electrical	\$1,000 of Gross Sales	59057
<b>Sign Mfg.</b> – NOC	\$1,000 of Gross Sales	59058
<b>Sign Painting or Lettering</b> – inside of buildings	\$1,000 of Payroll	99003
<b>Sign Painting or Lettering on Buildings or Structures</b>	\$1,000 of Payroll	99004
<b>Skating Rinks</b> – ice	\$1,000 of Gross Sales	48177 @
<b>Skating Rinks</b> – roller	\$1,000 of Gross Sales	48178 @
<b>Skeet Shooting or Trap Shooting Ranges</b>	No. of Ranges	48206
<b>Ski Lifts, Tows or Runs</b>	\$1,000 of Gross Sales	48252 @
<b>Slate Milling</b>	\$1,000 of Gross Sales	59188
<b>Slate Splitting or Slate Roofing Mfg.</b>	\$1,000 of Gross Sales	59189
<b>Snow and Ice Removal – Contractor</b>	\$1,000 of Payroll	99310
<b>Soap Box Derbies</b>	No. of Contestants	48441
<b>Soap Mfg.</b>	\$1,000 of Gross Sales	59223
<b>Social Gatherings and Meetings</b> – on premises not owned or operated by the insured (For-Profit)	No. of Locations	48557
<b>Social Gatherings and Meetings</b> – on premises not owned or operated by the insured (Not-For-Profit)	No. of Locations	48558
<b>Social Services</b> – consulting service only – operated by the private sector	Thousands of Sq. Feet	48600

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**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Tank Building or Mfg.</b> – metal – not pressurized	\$1,000 of Gross Sales	59660
<b>Tank Building or Mfg.</b> – metal – pressurized	\$1,000 of Gross Sales	59661
<b>Tank Construction, Installation, Erection or Repair</b> – metal – not pressurized – NOC	\$1,000 of Payroll	99570
<b>Tank Construction, Installation, Erection or Repair</b> – metal – pressurized – NOC	\$1,000 of Payroll	99571 @
<b>Tank Construction, Installation, Erection or Repair</b> – metal – not pressurized – within buildings exclusively	\$1,000 of Payroll	99572 @
<b>Tank Construction, Installation, Erection or Repair</b> – metal – pressurized – within buildings exclusively	\$1,000 of Payroll	99573 @
<b>Tanning</b> – animal hides	\$1,000 of Gross Sales	59693
<b>Tattoo Parlors</b>	\$1,000 of Gross Sales	18570
<b>Taxicab Companies</b>	Thousands of Square Feet	68001
<b>Taxidermists</b>	\$1,000 of Gross Sales	49005
<b>Telecommunication Equipment Mfg.</b>	\$1,000 of Gross Sales	59695 @
<b>Telecommunication Equipment Providers</b>	\$1,000 of Gross Sales	18575 @
<b>Telecommunication Service Providers</b>	\$1,000 of Payroll	99600
<b>Telegraph Companies</b>	\$1,000 of Payroll	99614
<b>Telephone, Telegraph or Cable Television Line Construction</b>	\$1,000 of Payroll	99613
<b>Teleproduction Studios</b>	\$1,000 of Payroll	99620
<b>Television or Radio Receiving Set Installation or Repair</b>	\$1,000 of Payroll	99650
<b>Television Picture Tube Mfg.</b>	\$1,000 of Gross Sales	59701
<b>Tent or Canopy Mfg.</b>	\$1,000 of Gross Sales	59713
<b>Tent or Canvas Goods</b> – erection, removal or repair – away from shop	\$1,000 of Payroll	99709
<b>Tents or Canopies</b> – loaned or rented to others	\$1,000 of Gross Sales	49111
<b>Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening</b> – new goods	\$1,000 of Gross Sales	59722
<b>Textile Coating or Impregnating</b>	\$1,000 of Gross Sales	59723
<b>Textile Mfg.</b> – impregnated or coated	\$1,000 of Gross Sales	59724
<b>Textile Products Mfg.</b> – fabricated	\$1,000 of Gross Sales	59725
<b>Textile Spinning, Weaving or Knitting Mills</b>	\$1,000 of Gross Sales	59726
<b>Theaters</b> – drive-in	Thousands of Admissions	49181
<b>Theaters</b> – motion pictures	Thousands of Admissions	49183
 <b>Theaters</b> – NOC (For-Profit)	Thousands of Admissions	49184
<b>Theaters</b> – NOC (Not-For-Profit)	Thousands of Admissions	49185
 <b>Theatrical Companies</b> – traveling	\$1,000 of Payroll	99718
<b>Ticket Agencies</b>	Thousands of Square Feet	68439
<b>Tie, Post or Pole Yard</b>	\$1,000 of Gross Sales	59738
<b>Tile, Stone, Marble, Mosaic or Terrazzo Work</b> – interior construction	\$1,000 of Payroll	99746
<b>Tire Dealers</b>	\$1,000 of Gross Sales	18616
<b>Tire Mfg.</b> – auto, bus or truck	\$1,000 of Gross Sales	59750
<b>Tire Mfg.</b> – not auto, bus or truck	\$1,000 of Gross Sales	59751 @
<b>Tires</b> – retreading or recapping	\$1,000 of Gross Sales	49239
<b>Tobacco Products Distributors</b>	\$1,000 of Gross Sales	18707
<b>Tobacco Products Mfg.</b> – cigars or cigarettes	\$1,000 of Gross Sales	59773
<b>Tobacco Products Mfg.</b> – NOC	\$1,000 of Gross Sales	59774
<b>Tobacco Products Mfg.</b> – plug or snuff	\$1,000 of Gross Sales	59775
<b>Tobacco Products Stores</b>	\$1,000 of Gross Sales	18708
<b>Tobacco Rehandling or Warehousing</b>	\$1,000 of Payroll	99760
<b>Toll Bridges</b>	Thousands of Vehicles	49292
<b>Tool Mfg.</b> – accessories – NOC	\$1,000 of Gross Sales	59781
<b>Tool Mfg.</b> – hand type – not powered	\$1,000 of Gross Sales	59782
<b>Tool Mfg.</b> – hand type – powered	\$1,000 of Gross Sales	59783
<b>Tool Mfg.</b> – power equipment – household type – outdoor or workshop	\$1,000 of Gross Sales	59784

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**CODING SECTION**

**PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Towers – Telecommunication – Existence Hazard Only – (lessor's risk only)</b>	Each Tower	49305 @
<b>Townhouse or Homeowners Associations (association risk only)</b>	No. of Units	68500
<b>Toy Distributors</b>	\$1,000 of Gross Sales	18833
<b>Toy Stores</b>	\$1,000 of Gross Sales	18834
<b>Toys or Games Mfg.</b>	\$1,000 of Gross Sales	59790
<b>Trailer Dealers</b>	\$1,000 of Gross Sales	19795 @
<b>Trailer Rental Agencies</b>	\$1,000 of Gross Sales	19796
<b>Trailers Mfg.</b>	\$1,000 of Gross Sales	59798
<b>Travel Agency Tours</b>	Thousands of Passenger Days	49333
<b>Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating</b>	\$1,000 of Payroll	99777
<b>Truck Mfg. or Assembling</b>	\$1,000 of Gross Sales	59806
<b>Truckers</b>	\$1,000 of Payroll	99793
<b>Tunneling</b>	\$1,000 of Payroll	99798 @
<b>Turpentine or Rosin Mfg.</b>	\$1,000 of Gross Sales	59867 @
<b>Twine or Cordage Mfg.</b>	\$1,000 of Gross Sales	59886
<b>Umbrella or Cane Mfg.</b>	\$1,000 of Gross Sales	59889
<b>Underpinning Buildings or Structures</b>	\$1,000 of Payroll	99803 @
<b>Upholstering – NOC</b>	\$1,000 of Payroll	99826
<b>Upholstering – shop only</b>	\$1,000 of Payroll	99827
<b>Vacant Buildings – factories</b>	Thousands of Square Feet	68604
<b>Vacant Buildings – not factories (For-Profit)</b>	Thousands of Square Feet	68606
<b>Vacant Buildings – not factories (Not-For-Profit)</b>	Thousands of Square Feet	68607
<b>Vacant Land (For-Profit)</b>	No. of Acres	49451
<b>Vacant Land (Not-For-Profit)</b>	No. of Acres	49452
<b>Valves Mfg.</b>	\$1,000 of Gross Sales	59892
<b>Variety Stores (For-Profit)</b>	\$1,000 of Gross Sales	18911
<b>Variety Stores (Not-For-Profit)</b>	\$1,000 of Gross Sales	18912
<b>Vegetable Oil Mfg. – by solvent extraction</b>	\$1,000 of Gross Sales	59904
<b>Vegetable Oil Mfg. – NOC</b>	\$1,000 of Gross Sales	59905
<b>Vending Machine Operations – confection, food, beverage or ice</b>	\$1,000 of Gross Sales	49617
<b>Vending Machine Operations – tobacco products</b>	\$1,000 of Gross Sales	49618
<b>Vending Machine Operations – NOC</b>	\$1,000 of Gross Sales	49619
<b>Vending Machines Mfg.</b>	\$1,000 of Gross Sales	59915
<b>Venetian Blinds Mfg. or Assembling</b>	\$1,000 of Gross Sales	59917
<b>Veterinarian or Veterinary Hospitals</b>	\$1,000 of Payroll	99851
<b>Video Stores</b>	\$1,000 of Gross Sales	18920
<b>Warehouse – cold individual storage lockers</b>	\$1,000 of Gross Sales	49763
<b>Warehouse – cold storage – public</b>	\$1,000 of Payroll	99917
<b>Warehouses – occupied by multiple interests (lessor's risk only)</b>	Thousands of Square Feet	68702
<b>Warehouses – occupied by single interest (lessor's risk only)</b>	Thousands of Square Feet	68703
<b>Warehouses – miniwarehouses</b>	\$1,000 of Gross Sales	18991
<b>Warehouses – NOC</b>	\$1,000 of Payroll	99938
<b>Warehouses – private (For-Profit)</b>	Thousands of Square Feet	68706
<b>Warehouses – private (Not-For-Profit)</b>	Thousands of Square Feet	68707
<b>Washing Machines, Dryers or Ironers – coin meter type</b>	\$1,000 of Gross Sales	19007
<b>Watch or Watch Case Mfg.</b>	\$1,000 of Gross Sales	59923
<b>Water Bottling – in siphons</b>	\$1,000 of Gross Sales	59925
<b>Water Bottling – spring or well – not sparkling or carbonated</b>	\$1,000 of Gross Sales	59926
<b>Water Bottling – spring or well – sparkling or carbonated</b>	\$1,000 of Gross Sales	59927
<b>Water Companies</b>	\$1,000 of Payroll	99943
<b>Water Mains or Connections Construction</b>	\$1,000 of Payroll	99946
<b>Water Softening Equipment – installation, servicing or repair</b>	\$1,000 of Payroll	99948
<b>Water Softening Equipment – rented to others</b>	\$1,000 of Gross Sales	19051

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## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION	EXPOSURE REPORTING BASIS	CODE
<b>Waterproofing</b> – by pressure apparatus	\$1,000 of Payroll	99952
<b>Waterproofing</b> – by trowel – exterior	\$1,000 of Payroll	99953
<b>Waterproofing</b> – by trowel – interior or insulation work	\$1,000 of Payroll	99954
<b>Waterproofing</b> – NOC	\$1,000 of Payroll	99955
<b>Wax or Wax Products Mfg.</b> – NOC	\$1,000 of Gross Sales	59931
<b>Wax, Wax Products of Polish Mfg.</b> – floor	\$1,000 of Gross Sales	59932
<b>Webpage or Website Designers</b>	\$1,000 of Payroll	96930 @
<b>Weighers, Samplers or Inspectors of Merchandise</b> – on vessels or docks or at railway stations or warehouses	\$1,000 of Payroll	99963
<b>Welding or Cutting</b>	\$1,000 of Payroll	99969
<b>Wharf and Waterfront Property</b> – ferry docks or terminals	Thousands of Square Feet	49800 @
<b>Wharf and Waterfront Property</b> – occupied by the insured for both freight and passenger purposes	Thousands of Square Feet	49801
<b>Wharf and Waterfront</b> – property not occupied by the insured (lessor's risk only)	Thousands of Square Feet	49802
<b>Wharf and Waterfront</b> – property occupied by the insured for freight purposes exclusively	Thousands of Square Feet	49803
<b>Wheel Mfg.</b>	\$1,000 of Gross Sales	59941 @
<b>Wicker, Rattan, Willow or Twisted Fiber Products Mfg.</b>	\$1,000 of Gross Sales	59947
<b>Wigs or Hair Pieces Mfg.</b>	\$1,000 of Gross Sales	59955
<b>Wind Farms</b> – on-shore	\$1,000 of Payroll	99082
<b>Wind Farms</b> – off-shore	\$1,000 of Payroll	99083
<b>Wind Turbines</b> – existence hazard only (owner-operated)	Each Turbine	97503 @
<b>Wind Turbines</b> – existence hazard only (lessor's risk only)	Each Turbine	97504 @
<b>Wind Turbine Contractors</b> – installation, service and repair – on-shore	\$1,000 of Payroll	99084
<b>Wind Turbine Contractors</b> – installation, service and repair – off-shore	\$1,000 of Payroll	99085
<b>Window Cleaning</b>	\$1,000 of Payroll	99975
<b>Window Decorating</b>	\$1,000 of Gross Sales	49840
<b>Wine Mfg.</b> – sparkling	\$1,000 of Gross Sales	59963
<b>Wine Mfg.</b> – still	\$1,000 of Gross Sales	59964
<b>Wire Cloth Mfg.</b>	\$1,000 of Gross Sales	59970
<b>Wire Drawing</b>	\$1,000 of Gross Sales	59973
<b>Wire Goods Mfg.</b> – NOC	\$1,000 of Gross Sales	59975
<b>Wire Rope or Cable Mfg.</b> – metal	\$1,000 of Gross Sales	59977 @
<b>Wood Preserving</b>	\$1,000 of Gross Sales	59984
<b>Wood Products Mfg.</b> – NOC	\$1,000 of Gross Sales	59985
<b>Wood Turned Products Mfg.</b> – NOC	\$1,000 of Gross Sales	59986
<b>Wool Combing, Scouring or Separating from Cotton</b>	\$1,000 of Gross Sales	59988
<b>Wool Pulling</b>	\$1,000 of Gross Sales	59989
<b>Wrecking</b> – buildings or structures – NOC	\$1,000 of Payroll	99986
<b>Wrecking</b> – dismantling of prefabricated dwellings not exceeding three stories – for reerection	\$1,000 of Payroll	99987 @
<b>Wrecking</b> – marine	\$1,000 of Payroll	99988
<b>Wrecking or Dismantling</b> of Frame Dwelling or other frame buildings not exceeding three stories in height (Louisiana only)	\$1,000 of Payroll	93169 @
<b>YMCA, YWCA or Similar Institutions</b>	Thousands of Square Feet	49870
<b>Youth Recreation Programs</b> (For-Profit)	No. of Registrants	49890
<b>Youth Recreation Programs</b> (Not-For-Profit)	No. of Registrants	49891
<b>Zoos</b> (For-Profit)	Each Zoo	49902 @
	Thousands of Admissions	49905 @
<b>Zoos</b> (Not-For-Profit)	Each Zoo	49903 @
	Thousands of Admissions	49904 @

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**CGL PURE (a) RATED CLASSIFICATIONS FOR  
SUBLINES 334 (PREMISES/OPERATIONS) AND 336 (PRODUCTS/COMPLETED OPERATIONS)**

(For these classifications, Loss Cost Multiplier and Rating Identification are not required in those states and for those coverages where classes are pure (a) rated (i.e., when referred to company), and no advisory rates/loss costs/Estimated Loss Potentials are displayed.)

**1. PURE (a) RATED FOR BOTH PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS  
(SUBLINES 334 AND 336)**

<b>Ammunition Mfg.</b>	51211
<b>Caisson or Cofferdam Work</b> – not foundations for buildings	91325
<b>Contractors</b> – NOC	94444
<b>Cotton Gin Operations</b> – other than those performed for a fee per bale	41679
<b>Dam or Reservoir Construction</b>	91618
<b>Explosives or Fireworks Mfg.</b>	52876
<b>Gas Manufacturing</b> – inert	53902
<b>Gas Manufacturing</b> – NOC	53903
<b>Gas Manufacturing</b> – primarily flammable, explosive or reactive	53904
<b>Gas Manufacturing</b> – primarily toxic or presenting a health hazard	53905
<b>Gas Manufacturing</b> – toxic and either flammable, explosive, or reactive	53901
<b>Gasoline Recovery</b> – from casing head or natural gas	44010
<b>Hazardous Material Contractors</b>	95630
<b>Importers</b>	55410
<b>Manufacturers</b> – NOC	54444
<b>Oil or Gas Wells</b> – 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	98156
<b>Oil or Gas Wells</b> – drilling or re-drilling, installation or recovery of casing – within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay	98158
<b>Oil or Gas Wells</b> – shooting	98162
<b>Railroad or Other Public Conveyance Cars Parts Mfg.</b>	58561
<b>Salvage Operations</b> – NOC	98698
<b>Shaft Sinking</b>	98871
<b>Stevedoring</b> – handling explosives or ammunition – under contract	99221
<b>Subway Construction</b>	99445
<b>Telecommunication Equipment Mfg.</b>	59695

**CGL PURE (a) RATED CLASSIFICATIONS FOR  
SUBLINES 334 (PREMISES/OPERATIONS) AND 336 (PRODUCTS/COMPLETED OPERATIONS)**

(For these classifications, Loss Cost Multiplier and Rating Identification are not required in those states and for those coverages where classes are pure (a) rated (i.e., when referred to company), and no advisory rates/loss costs/Estimated Loss Potentials are displayed.)

**2. PURE (a) RATED FOR PREMISES/OPERATIONS WITH PRODUCTS/COMPLETED OPERATIONS INCLUDED**

<b>Airport Control Towers</b> – not operated exclusively by the Federal Aviation Administration	40020
<b>Airport</b> – lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft or pilot instructions	40026
<b>Airports</b> – commercial	40010
<b>Airports</b> – private	40015
<b>Amusement Devices</b> – operated in connection with carnivals or fairs – not for profit	40042
<b>Amusement Devices</b> – operated in connection with carnivals or fairs – for profit	40041
<b>Athletic Teams</b> – professional or semi-professional	40069
<b>Beaches</b> – bathing – commercially operated	10135
<b>Boats</b> – non-owned over 26 feet	40140
<b>Boats</b> – rented to others – NOC	10119
<b>Bus Stations or Terminals</b>	41210
<b><u>Carnival or Circus Companies</u></b>	<u>10375</u>
<b>Children's Playcenters</b> – indoor	11120
<b>Drawbridges</b> – existence hazard only	43007
<b>Dude Ranches</b>	43117
<b>Fair Grounds</b> – non-operating season	43517
<b><del>Fishing Piers</del></b>	<del>43754</del>
<b>Freight Forwarders or Handlers</b> – packing, handling or shipping explosives or ammunition under contract	94638
<b>Gambling</b> – incidental to other operations	43991
<b>Garbage Works</b> – separation for recycling, reduction or incineration	43946
<b><del>Home Health Care Services</del></b> – for profit	<del>44501</del>
<b><del>Home Health Care Services</del></b> – not for profit	<del>44500</del>
<b><del>Internet Access Providers</del></b>	<del>47600</del>
<b><del>Internet Service Providers</del></b>	<del>47610</del>

**CGL PURE (a) RATED CLASSIFICATIONS FOR  
SUBLINES 334 (PREMISES/OPERATIONS) AND 336 (PRODUCTS/COMPLETED OPERATIONS)**

(For these classifications, Loss Cost Multiplier and Rating Identification are not required in those states and for those coverages where classes are pure (a) rated (i.e., when referred to company), and no advisory rates/loss costs/Estimated Loss Potentials are displayed.)

**2. PURE (a) RATED FOR PREMISES/OPERATIONS WITH PRODUCTS/COMPLETED OPERATIONS INCLUDED (Cont'd)**

<b>Oil or Gas Lease Operations</b> – natural gas – within the limits of any town or city, on the right-of-way of any railroad, or in an ocean, gulf or bay	98151
<b>Oil or Gas Wells</b> – non-operating work interest	46510
<del><b>Parades</b></del>	<del>46590</del>
<b>Pipelines</b> – operation – NOC	98428
<b>Pipelines</b> – operation – slurry – nonflammable mixtures	98430
<b>Political Campaign Headquarters or Offices</b>	46822
<del><b>Portable Toilet Rentals</b></del>	<del>49064</del>
<b>Race Tracks</b> – motorized vehicles (lessor's risk only)	46913
<b>Race Tracks</b> – motorized vehicles (sponsor's risk only)	46915
<b>Racing</b> – (lessor's risk only) – NOC	46914
<b>Racing</b> – (sponsor's risk only) – NOC	46916
<b>Railroads</b> – operation and maintenance – with BI passenger hazard	98622
<b>Railroads</b> – operation and maintenance – without BI passenger hazard	98623
<b>Rifle or Pistol Ranges</b> – indoor	47253
<b>Rifle or Pistol Ranges</b> – NOC	47254
<del><b>Skating Rinks</b> – ice</del>	<del>48177</del>
<b>Skating Rinks</b> – roller	48178
<b>Ski Lifts, Tows or Runs</b>	48252
<b>Sports or Outdoor Activities</b> – commercially operated	48610
<b>Steam Heating or Steam Power Companies</b>	99160
<b>Solar Energy Systems</b> – existence hazard only (owner-operated)	97501
<b>Solar Energy Systems</b> – existence hazard only ( lessor's risk only)	97502
<del><b>Towers – Telecommunication – Existence Hazard Only</b> – (lessor's risk only)</del>	<del>49305</del>
<b>Web Page or Web Site Designers</b>	96930
<b>Wharf and Waterfront Property</b> – ferry docks or terminals	49800
<b>Wind Turbines</b> – existence hazard only (owner-operated)	97503
<b>Wind Turbines</b> – existence hazard only (lessor's risk only)	97504
<b>Wrecking</b> – dismantling of prefabricated dwellings not exceeding three stories – for re-erection	99987
<b>Wrecking or Dismantling</b> of Frame Dwelling or other frame buildings not exceeding three stories in height (Louisiana only)	93169
<b>Zoos</b> – for-profit	49902
	49905
<b>Zoos</b> – not-for-profit	49903
	49904

**CGL PURE (a) RATED CLASSIFICATIONS FOR  
SUBLINES 334 (PREMISES/OPERATIONS) AND 336 (PRODUCTS/COMPLETED OPERATIONS)**

(For these classifications, Loss Cost Multiplier and Rating Identification are not required in those states and for those coverages where classes are pure (a) rated (i.e., when referred to company), and no advisory rates/loss costs/Estimated Loss Potentials are displayed.)

**3. PURE (a) RATED FOR PREMISES/OPERATIONS (SUBLINE 334) AND MANUALLY RATED FOR PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)**

**Underpinning Buildings or Structures** 99803

**4. PURE (a) RATED FOR PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336) AND MANUALLY RATED FOR PREMISES/OPERATIONS (SUBLINE 334)**

<b>Adhesive Tape Mfg.</b>	50047
<b>Aerosol Containers</b> – filling or charging for others	51005
<b>Aircraft or Aircraft Parts Mfg.</b>	51201
<b>Amusement Parks</b>	10020
<b>Bus Mfg. or Assembling or Reconstruction</b>	51625
<b>Caisson or Cofferdam Work</b> – foundations for buildings	91324
<b>Camper or Travel Trailer Sales Agencies</b>	10315
<b>Campers Mfg.</b> – self-powered	51703
<b>Cellophane and Cellophane Products Mfg.</b>	51796
<del><b>Contractors</b> – subcontracted work – in connection with bridge, tunnel or elevated street or highway construction, reconstruction or repair</del>	<del>91588</del>
<b>Dextrine Mfg.</b>	52109
<b>Dike, Levee or Revetment Construction</b>	91641
<b>Distillation or Extraction</b> – NOC	52150
<b>Diving</b> – Marine	91666
<b>Dock Operations</b> – coal, grain or ore	91722
<del><b>Drums or Containers Mfg.</b> – plastic</del>	<del>52402</del>
<b>Fire Extinguishers Mfg.</b>	53147
<b>Fire Suppression Systems Mfg.</b>	53229
<b>Firearms Mfg.</b>	53271
<b>Furniture Mfg. or Assembling</b> – infants	53731
<b>Galvanizing or Tinning</b>	53803
<del><b>Gambling</b> – casinos</del>	<del>43990</del>
<b>Greenhouse Erection</b>	95487
<b>Gunsmiths</b>	95620

**CODING SECTION**

**CGL PURE (a) RATED CLASSIFICATIONS FOR  
SUBLINES 334 (PREMISES/OPERATIONS) AND 336 (PRODUCTS/COMPLETED OPERATIONS)**

(For these classifications, Loss Cost Multiplier and Rating Identification are not required in those states and for those coverages where classes are pure (a) rated (i.e., when referred to company), and no advisory rates/loss costs/Estimated Loss Potentials are displayed.)

**4. PURE (a) RATED FOR PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336) AND MANUALLY RATED FOR PREMISES/OPERATIONS (SUBLINE 334) (cont'd)**

<del>Insulating Material Mfg. — plastic — for application in a solid state</del>	<del>55717</del>
<del>Insulating Material Mfg. — plastic — NOC</del>	<del>55718</del>
<b>Jetty or Breakwater Construction</b>	<b>96872</b>
<b>Junk Dealers</b>	<b>45380</b>
	<b>45381</b>
<b>Lead Mfg. — red or white</b>	<b>56170</b>
	<b>56172</b>
<b>Lead Works — sheet, pipe or shot</b>	<b>56171</b>
<b>Metal — extraction or refining — NOC</b>	<b>56900</b>
	<b>56901</b>
<b>Metal Foil Mfg.</b>	<b>56910</b>
<b>Metals — extraction or refining — chemical processes</b>	<b>56917</b>
	<b>56921</b>
<b>Metals — extraction or refining — electrometallurgical processes</b>	<b>56918</b>
	<b>56922</b>
<b>Metals — extraction or refining of ferrous metals — blast furnace or other pyrometallurgical processes</b>	<b>56919</b>
	<b>56923</b>
<b>Metals — extraction or refining of nonferrous metals — blast furnace or other pyrometallurgical processes</b>	<b>56920</b>
	<b>56924</b>
<b>Mica Goods Mfg.</b>	<b>56980</b>
<b>Mining — surface</b>	<b>98003</b>
	<b>98004</b>
<b>Motorcycle, Moped or Motor Scooter Mfg.</b>	<b>57202</b>
<b>Net Mfg. — safety nets</b>	<b>57411</b>
<b>Oil or Gas Wells — acidizing</b>	<b>98153</b>
<b>Oil or Gas Wells — cementing</b>	<b>98154</b>
<b>Oil or Gas Wells — cleaning or swabbing by contractors</b>	<b>98155</b>
<b>Oil or Gas Wells — instrument logging or survey work in wells</b>	<b>98159</b>
<b>Oil or Gas Wells — perforating of casing</b>	<b>98160</b>
<b>Oil or Gas Wells Supplies or Equipment Dealers — secondhand</b>	<b>15188</b>
<b>Parachute Mfg.</b>	<b>57798</b>
<b>Pile Driving — building foundation only</b>	<b>98413</b>
<b>Pile Driving — NOC</b>	<b>98414</b>
<b>Pile Driving — sonic method</b>	<b>98415</b>



**CGL PURE (a) RATED CLASSIFICATIONS FOR  
SUBLINES 334 (PREMISES/OPERATIONS) AND 336 (PRODUCTS/COMPLETED OPERATIONS)**

(For these classifications, Loss Cost Multiplier and Rating Identification are not required in those states and for those coverages where classes are pure (a) rated (i.e., when referred to company), and no advisory rates/loss costs/Estimated Loss Potentials are displayed.)

**4. PURE (a) RATED FOR PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336) AND MANUALLY RATED FOR PREMISES/OPERATIONS (SUBLINE 334) (Cont'd)**

Pipeline Construction – slurry – nonflammable mixtures	98426
Pipes Mfg. – tobacco	58020
Printers or Electrotypers Supplies – distributors	16588
Railroad Engine Mfg.	58559
Railroad or Other Public Conveyance Cars Mfg.	58560
Rendering Works	58682
Rubber Reclaiming	58757
	58758
<del>Safes or Safe Vaults Mfg.</del>	<del>58813</del>
Sail Making	58822
Salvage Operations – removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings	98699
Sewing Machines Mfg. – commercial	58903
Stevedoring – by hand or by means of hand trucks exclusively – no hoisting of cargo	99220
Stevedoring – NOC	99222
Stevedoring – tallyers or checking clerks engaged in connection with stevedoring work	99223
Steamship Lines or Agencies – port superintendents, captains, engineers, stewards, or their assistants or pay clerks (Louisiana only)	93166
Steamship Lines or Agencies – tallymen, checking clerks or employees engaged in mending or repacking of damaged containers (Louisiana only)	93167
Stockyards	48636
Tank Construction, Installation, Erection or Repair – metal – pressurized – NOC	99571
Tank Construction, Installation, Erection or Repair – metal – not pressurized – within building exclusively	99572
Tank Construction, Installation, Erection or Repair – metal – pressurized – within building exclusively	99573
<del>Telecommunications Equipment Providers</del>	<del>18575</del>
Tire Mfg. – not auto, bus or truck	59751
Trailer Dealers	19795
Tunneling	99798
Turpentine or Resin Mfg.	59867
Wheel Mfg.	59941
<del>Wire Rope or Cable Mfg. – metal</del>	<del>59977</del>