

**COMMERCIAL GENERAL LIABILITY CLASSIFICATIONS
NUMERICAL LISTING**

Following is a listing of all manual classifications for Commercial General Liability, in numerical order. The Standard Industrial Classification (SIC) codes are shown in parenthesis following the Classification Wording.

Code	Classification Wording
10010	Air Conditioning Equipment – dealers or distributors only (5075)
10015	Amusement Centers (7993)
10020	Amusement Parks (7996)
10026	Antique Stores (5932)
10036	Anhydrous Ammonia Dealers and Distributors (5191, 5261)
10040	Appliance Distributors – household type (5064)
10042	Appliance Stores – household type (5722, 5731)
10052	Archery Ranges – indoor (7999)
10054	Archery Ranges – NOC (7999)
10060	Army and Navy Stores (5399)
10065/10066	Art Galleries (10065 - 5999, 10066 - 8412)
10070	Automobile Parts and Supplies Distributors (5013)
10072	Automobile Quick Lubrication Services (7549)
10071	Automobile Parts and Supplies Stores (5531)
10073	Automobile Repair or Service Shops – NOC (753)
10075	Automobile Repair Shops – self-service (7549)
10100	Bakeries (5461)
10101	Boat Dealers (5551)
10105	Boat Storage and Moorage (4493)
10107	Boat Yards or Marinas – public (4493)
10110	Boats – canoes or rowboats – for rent – not equipped with motors (7999)
10111	Barber or Beauty Shop Supplies Distributors (5087)
10113	Barber Shops (7241)
10115	Beauty Parlors and Hair Styling Salons (7231)
10117	Boats – motor or sail – rented to others (7999)
10119	Boats – NOC – rented to others (7999)
10120	Bathhouses or Bathing Pavilions (7999, 7299)
10130/10132	Bazaars – operated by the insured (53, 54, 56, 57, 59)
10133	Beach Chairs and Umbrellas – rented to others (7999)
10135	Beaches – bathing – commercially operated (7999)
10140	Beverage Distributors – alcoholic other than beer (5182)
10141	Beverage Distributors – nonalcoholic and beer (5181, 5149)
10145	Beverage Stores – liquor and wine (5921)
10146	Beverage Stores – soft drinks and beer (5921, 5999, 5499)
10150	Bicycle Stores – sales and servicing (5941)
10151	Bicycles – rented to others (7999)
10160	Billiard or Pool Halls (7999)
10204/10205	Book and Magazine Stores (5942, 5932)
10220	Bowling Lanes (7933)
10255	Building Material Dealers (5211)
10256	Building Material Dealers – secondhand material (5932)
10257	Building Material Distributors (503)

Code	Classification Wording
10309	Camera and Photographic Equipment Stores (5946)
10315	Camper or Travel Trailer Sales Agencies (5561)
10331/10332	Campgrounds (7033)
10352	Candy or Confectionery Stores (5441)
10367	Car Washes (7542)
10368	Car Washes – self-service (7542)
10375	Carnival or Circus Companies (7999)
10378/10379	Carnivals – outside (sponsor’s risk only) (7999)
10380/10381	Carnivals or Circuses – in tents (sponsor’s risk only) (7999)
11007	Carpet, Rug or Upholstery Cleaning – shop only (7217)
11020	Catalog or Premium Coupon Redemption Stores (5961)
11039	Caterers (5812)
11052	Chairs – rented to others (7359)
11101	Chemical Distributors (5169)
11120	Children’s Playcenters – indoor (7999)
11126	Clothing or Wearing Apparel Distributors (5136, 5137)
11127/11128	Clothing or Wearing Apparel Stores (11125 - 5611, 5621, 5632, 5641, 5651, 5699; 11127 - 5611, 5621, 5632, 5641, 5654, 5699)
11138	Clubs – country or golf (7997)
11155	Collectibles and Memorabilia Stores (5999, 5092)
11160	Computer Stores (5734)
11167	Concessionaires – check room, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc. (7299)
11168	Concessionaires (5812)
11201	Contractors’ Equipment – cranes, derricks, power shovels and equipment incidental thereto – rented to others with operators (7353)
11202	Contractors’ Equipment – cranes, derricks, power shovels and equipment incidental thereto – rented to others without operators (7353)
11203	Contractors’ Equipment Dealers – ladders, excluding hoists, scaffolds or towers (5084)
11204	Contractors’ Equipment Dealers – ladders, hoists, scaffolds or towers (5084)
11205	Contractors’ Equipment – earth moving equipment other than cranes, derricks and power shovels – rented to others with operators (7353)
11206	Contractors’ Equipment – earth moving equipment other than cranes, derricks and power shovels – rented to others without operators (7353)
11207	Contractors’ Equipment – excluding automobiles – rented to others with operators – NOC (7353)
11208	Contractors’ Equipment – excluding automobiles – rented to others without operators – NOC (7353)
11209	Contractors’ Equipment – hod or material platform hoists and equipment incidental thereto – rented to others with operators (7353)
11210	Contractors’ Equipment – hod or material platform hoists and equipment incidental thereto – rented to others without operators (7353)
11211	Contractors’ Equipment – ladders, scaffolds, scaffolding, sidewalks, bridges, towers and equipment incidental thereto – rented to others (7353)
11212	Contractors’ Equipment – scaffolds, sidewalks, bridges, hod or material hoist towers – rented to others – installation, repair or removal operations only (7353)
11213	Contractors’ Equipment – steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto – rented to others with operators (7353)
11214	Contractors’ Equipment – steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto – rented to others without operators (7353)

Code	Classification Wording
11222	Copying and Duplicating Services – retail (7334)
11234	Cosmetic, Hair or Skin Preparation Stores (5999)
11248	Cotton or Wool Merchants (5159)
11258/11259	Dairy Products or Butter and Egg Stores (5451)
11273/11274	Dance Halls or Ballrooms (7911)
11288	Delicatessens (5411)
12014	Dental Laboratories (8072, 8071)
12356	Department or Discount Stores (5311, 5331)
12361	Distributors – food or drink – NOC (5141, 5143, 5149)
12362	Distributors – no food or drink – NOC (50, 511, 512, 513, 519)
12373	Drug Distributors (5122)
12374	Drugstores – no table or counter service for beverage or food (5912)
12375	Drugstores – NOC (5912)
12391	Electrical Equipment Distributors (5063)
12393	Electronics Stores (5731)
12467	Equipment, Fixtures or Supplies – for bars, hotels, offices, restaurants or stores – distributors (5046)
12509	Fabric Distributors (5131)
12510	Fabric Stores (5949)
12583	Feed, Grain or Hay Dealers (5153, 5191)
12651	Fence Dealers (5211)
12683	Fertilizer Dealers and Distributors (5191)
12707	Fire Protection Equipment Dealers and Distributors (5099, 5063)
12797	Floor Covering Distributors (5023)
12805	Floor Covering Stores (5713)
12841	Florists (5992)
12927	Formal Wear or Costumes – rented to others (7299)
13049	Frozen Food – distributors (5142)
13111	Fruit or Vegetable Dealers (5431)
13112	Fruit or Vegetable Distributors (5148)
13201	Fuel Dealers or Distributors – coal or wood (5989, 5052)
13204	Fuel Oil or Kerosene Dealers (5983)
13205	Fuel Oil or Kerosene Distributors (5172)
13314	Fur – Garments and pelts – distributors (5137)
13351/13352	Furniture Stores (5712)
13410	Gas Dealers – LPG (5984)
13411	Gas Dealers or Distributors – NOC (5984, 5169)
13412	Gas Distributors – LPG (5171)
13453	Gasoline Stations – full service (5541)
13454	Gasoline Stations – self-service (5541)
13455	Gasoline Stations – self and full service combined (5541)
13506/13507	Gift Shops (5399)
13590	Glass Dealers and Glaziers (1793, 5231)
13621	Grain Milling (2041, 2044, 2046)
13670	Grocery Distributors (5141)
13673	Grocery Stores-NOC (5411)
13715	Hardware and Tool Distributors (5072)
13716	Hardware Stores (5251)
13720	Health or Natural Food Stores (5499)

Code	Classification Wording
13759	Hearing Aid Stores (5999)
13930	Heating or Combined Heating and Air Conditioning Equipment – dealers or distributors only (5074, 5075)
14068	Hide Dealers and Distributors – raw (5159, 5999)
14101	Hobby, Craft or Artist’s Supply Stores (5945, 5999)
14279	Home Improvement Stores (5251, 5211, 5231)
14401	Ice Cream Stores (5451, 5812)
14405	Ice Dealers and Distributors (5999, 5199)
14527	Janitorial Supplies – dealers or distributors (5087)
14655	Jewelry Stores or Distributors (5944)
14731	Laundries and Dry Cleaners – self-service (7215)
14732	Laundry and Dry Cleaning or Dyeing Receiving Stations (7212)
14733	Laundry and Dry Cleaning Stores (7211)
14734	Laundry Rental Service (7213, 7219)
14855	Livestock Dealers or Commission Merchants (5154)
14913	Locksmiths (7699)
15060	Machinery or Equipment Dealers – construction or industrial – mobile type (5082, 5084)
15061	Machinery or Equipment Dealers – farm type (5083)
15062	Machinery or Equipment Dealers – NOC (5087, 5088)
15063	Machinery or Equipment Dealers – yard or garden type (5083)
15070	Mail Box or Packaging Stores (7389)
15119/15120	Markets – not open air (lessor’s risk only) (6519)
15123/15124	Markets – open air (lessor’s risk only) (6519)
15188	Oil or Gas Wells Supplies or Equipment Dealers – secondhand (5084)
15223	Meat, Fish, Poultry or Seafood – distributors (5144, 5146, 5147)
15224	Meat, Fish, Poultry or Seafood Stores (5421)
15300	Medical, Hospital and Surgical Equipment and Supplies – rented to others (7352)
15314	Medical, Hospital and Surgical Supply Stores (5122, 5047)
15404	Metal Dealers or Distributors – nonstructural (5051)
15405	Metal Dealers or Distributors – structural (5039)
15406	Metal Scrap Dealers (5093)
15488	Mobile Home Sales Agencies (5271)
15538	Musical Instrument Stores (5736)
15600	Nail Salons (7231)
15607	Newspaper or Magazine Distributors (5192)
15608	Newsstands (5994)
15656	Nightclubs, Cabarets and Comedy Clubs (5813)
15699	Nursery – garden (5261)
15733	Oil Refineries (2911)
15839	Optical Goods Stores (5995)
15991	Paint, Wallpaper or Wallcovering Stores (5231)
15993	Painting, Picture or Frame Stores (5999)
16005	Paper Products Distributors (511)
16009	Paper, Rag or Rubber Stock Dealers and Distributors – secondhand (5093)
16402	Pet Grooming (5999)
16403	Pet Stores (5999)
16404	Pet Training (5999)
16471	Photographers (7221)
16501	Plastic or Rubber Supply Goods Distributors (5085, 5162)
16527	Plumbing and Fixtures Supplies – dealers and distributors (5074)

Code	Classification Wording
16588	Printers or Electrotypers Supplies – distributors (5084)
16604	Produce Handling or Packing (0723)
16670	Racquet Sports and Handball Facilities – commercially operated (7999)
16676	Music Stores – Pre-recorded (5735, 5736)
16694	Recreational Vehicle Dealers (5561)
16705	Refrigeration Equipment – dealers and distributors only – commercial (5078)
16722	Rental Stores – NOC (7359, 7299)
16723	Rental Stores – machinery or equipment – rented to others on a long-term basis (7352, 7359)
16750	Internet Retailers (7379)
16819/16820	Restaurants – operated by concessionaires (5812)
16881	Secondhand or Salvage Dealers and Distributors (5932, 5093)
16890	Seed Merchants – excluding misdelivery and germination failure (5191)
16891	Seed Merchants (5191)
16892	Seed Merchants – excluding germination failure (5191)
16900	Restaurants - with no sale of alcoholic beverages - with table service (5812)
16901	Restaurants - with no sale of alcoholic beverages - without table service with seating (5812)
16902	Restaurants - with no sale of alcoholic beverages - without seating (5812)
16910	Restaurants -with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service (5812)
16911	Restaurants -with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating (5812)
16915	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 (5812)
16916	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 (5812)
16920	Restaurants -with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - with tables- with dance floor: table service (5812)
16921	Restaurants -with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - with tables- with dance floor: no table service (5813)
16930	Restaurants -with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - with tables- without dance floor: table service (5813)
16931	Restaurants -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 (5813)
16940	Restaurants -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 (5813)
16941	Restaurants -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 (5813)
18078	Ship Chandler Stores (5999)
18109	Shoe Repair Shops (7251)
18110	Shoe Stores (5661)
18200	Spas or Personal Enhancement Facilities (7991)
18205	Sporting Goods or Athletic Equipment Distributors (5091)
18206	Sporting Goods or Athletic Equipment Stores (5941)
18335	Stationery or Paper Products Stores (5943)
18435/18436	Stores – NOC – food or drink (5499)
18437/18438	Stores – NOC – no food or drink (See Note 2 – Bottom of Page 407)
18501	Supermarkets (5411)
18506	Tailor Merchants – men or boys (5699)

Code	Classification Wording
18507	Tailoring or Dressmaking Establishments – custom (5699)
18570	Tattoo Parlors (7299)
18575	Telecommunication Equipment Providers (4812, 4813)
18616	Tire Dealers (5531)
18707	Tobacco Products Distributors (5194)
18708	Tobacco Products Stores (5993)
18833	Toy Distributors (5092)
18834	Toy Stores (5945)
18911/18912	Variety Stores (5331)
18920	Video Stores (7841)
18991	Warehouses – miniwarehouses (4225)
19007	Washing Machines, Dryers or Ironers – coin meter types (7215)
19051	Water Softening Equipment – rented to others (7359)
19795	Trailer Dealers (5531)
19796	Trailer Retail Agencies (5531)
40005/40006	Adult Day Care (8322)
40010	Airports – commercial (4581)
40015	Airports – private (4581)
40020	Airport Control Towers – not operated exclusively by the Civil Aeronautics Authority (4581)
40026	Airport – lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft, or pilot instructions (4581)
40031/40032	Ambulance Service, First Aid or Rescue Squads (4119)
40040	Amusement Devices – NOC (7993)
40041/40042	Amusement Devices – operated in connection with carnivals or fairs (7999)
40045	Animals – draft (4789)
40046	Animals – saddle – for rent (7999)
40047	Animals – saddle – private (See Note 1 – Bottom of Page 407)
40059/40061	Athletic Games Sponsored by the Insured (799, 7941)
40063/40064	Athletic or Sports Contests – in buildings – lessees (799, 7941)
40066/40067	Athletic Programs – amateur (799, 7941)
40069	Athletic Teams – professional or semiprofessional (7941)
40072	Beaches – bathing – not commercially operated (7999, 7997)
40075	Bingo Games – in public halls or theaters – commercially operated (7999)
40101/40102	Blood Banks (8099)
40111	Boats – canoes or rowboats – not for rent – not equipped with motors (7999)
40115	Boats – motor or sail – not for rent (See Note 1 – Bottom of Page 407)
40117	Boats – NOC – not for rent (See Note 1 – Bottom of Page 407)
40140	Boats – non-owned over 26 feet (7999)
41001	Boy or Girl Scout Councils (8641)
41210	Bus Stations or Terminals (4173)
41421	Camps – for profit (7032)
41422	Camps – not for profit (7032)
41510	Caves – tourist attraction (7999)
41603/41604	Cemeteries (6553)
41650	Churches or Other Houses of Worship (8661)
41664	Clubs – horseback riding – no commercial riding instructions (7997)
41665	Clubs – racquet sports and handball (7997)
41666	Clubs – swimming (7997)

Code	Classification Wording
41667/41668	Clubs – civic, service or social – having buildings or premises owned or leased (8641)
41669/41670	Clubs – civic, service or social – no buildings or premises owned or leased except for office purposes (8641)
41672/41673	Conventions (sponsor’s risk only) (7389)
41675	Computer Consulting or Programming (7371, 7379)
41677	Consultants – NOC (8742, 8748)
41678	Community Recreational Facilities (7999)
41679	Cotton Gin Operations (0724)
41680	Convents or Monasteries (8661)
41696/41697	Crematories (7261)
41700	Dam, Levee or Dike – existence hazard only (See Note 1 – Bottom of Page 407)
41715/41716	Day Care Centers (8351)
43007	Drawbridges – existence hazard only (See Note 1 – Bottom of Page 407)
43117	Dude Ranches (7032)
43151	Computer Data Processing Operations (7374)
43152	Computer Data Processing – time-sharing (7374)
43200	Employment Agencies (7361)
43215	Entertainment Performed on Others’ Premises (7929)
43421	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 insured (7999)
43422	Exhibitions – outside – in stadiums or on premises having grandstands or bleachers – ushers or other attendants in stands provided by the insured (7999)
43424	Exhibitions – outside – no stadiums or grandstands (7999)
43470	Pest Control Services (7342)
43517	Fair Grounds – non-operating season (7999)
43518	Fairs – outside (operator’s risk only) (7999)
43550	Fire Departments – NOC (9224)
43551	Fire Departments – volunteers (9224)
43626	Fireworks Exhibitions (contractor’s risk only) (7999)
43628/43629	Fireworks Exhibitions (sponsor’s risk only) (7999)
43754	Fishing Piers (7999)
43760	Fishing Ponds or Lakes – commercially operated (7999)
43822	Forestry Service (0851)
43840	Fruit or Vegetable – harvesting contractors (0722, 0761)
43860	Fumigating (7342)
43889	Funeral Homes or Chapels (7261)
43945	Garbage or Refuse Dumps (4953)
43946	Garbage Works – separation for recycling, reduction or incineration (4953)
43990	Gambling – Casinos (7993, 7999)
43991	Gambling – incidental to other operations (7993, 7999)
44009	Gasoline or Oil Supply Stations – retail (lessor’s risk only) (6512)
44010	Gasoline Recovery – from casing head or natural gas (1321)
44069	Golf Courses – miniature (7999)
44070	Golf Courses – municipal or public – not golf or country clubs (7992)
44071	Golf Driving Ranges (7999)
44072	Golfmobiles – loaned or rented to others (7999)
44100	Governmental Subdivision – not state or federal municipalities – population under 2,500 (9999)

Code	Classification Wording
44101	Governmental Subdivision – not state or federal municipalities – population 2,501-10,000 (9999)
44102	Governmental Subdivision – not state or federal municipalities – population 10,001-25,000 (9999)
44103	Governmental Subdivision – not state or federal municipalities – population 25,001-50,000 (9999)
44104	Governmental Subdivision – not state or federal municipalities – population 50,001-100,000 (9999)
44105	Governmental Subdivision – not state or federal municipalities – population 100,001-250,000 (9999)
44106	Governmental Subdivision – not state or federal municipalities – population over 250,000 (9999)
44108	Governmental Subdivision – not state or federal counties or parishes – population under 10,000 (9999)
44109	Governmental Subdivision – not state or federal counties or parishes – population 10,001 – 25,000 (9999)
44110	Governmental Subdivision – not state or federal counties or parishes – population 25,001 – 50,000 (9999)
44111	Governmental Subdivision – not state or federal counties or parishes – population 50,001 – 100,000 (9999)
44112	Governmental Subdivision – not state or federal counties or parishes – population 100,001 – 250,000 (9999)
44113	Governmental Subdivision – not state or federal counties or parishes – population over 250,000 (9999)
44193/44194	Grandstands or Bleachers (7999)
44222	Guides or Outfitters (7999)
44276/44277	Halls (6512)
44311	Health or Exercise Clubs (7991)
44315	Health or Exercise Facilities – commercially operated (7991)
44427/44428	Health Care Facilities – alcohol and drug (8069)
44429/44430	Health Care Facilities – convalescent or nursing homes – not mental-psychopathic institutions (8051, 8052)
44431/44432	Health Care Facilities – homes for the aged (8059, 8361)
44433/44434	Health Care Facilities – homes for the physically handicapped or orphaned (8059, 8361)
44435/44436	Health Care Facilities – hospitals (8062, 8069)
44437/44438	Health Care Facilities – mental – psychopathic institutions (8063)
44439/44440	Health Care Facilities – clinics, dispensaries or infirmaries treating out-patients only – no regular bed and board facilities (8011, 8031, 804)
44500/44501	Home Health Care Services (8082)
45190	Hotels and Motels – with pools or beaches – less than 4 stories (7011)
45191	Hotels and Motels – with pools or beaches – 4 stories or more (7011)
45192	Hotels and Motels – without pools or beaches – less than 4 stories (7011)
45193	Hotels and Motels – without pools or beaches – 4 stories or more (7011)
45224/45225	Hunting Preserves (0971)
45334	Insurance Agents (6411)
45380	Junk Dealers (5093)
45450	Kennels – breeding, boarding or sales (0279, 0752)
45523/45524	Lakes or Reservoirs – existence hazard only (See Note 1 – Bottom of Page 407)
45539	Land – occupied by persons other than the insured for business purposes (lessor’s risk only) (6519)

Code	Classification Wording
45678	Laundries and Dry Cleaning Plants (7216)
45771	Livestock Sales Companies (5154)
45819	Lumberyards (5031)
45900	Mail Order or Online Drugstores (5961)
45901	Mail Order Houses (5961)
45937	Mailing or Addressing Companies (7331)
45993	Manufacturers Representatives (See Note 2 – Bottom of Page 407)
46004/46005	Mausoleums (6553)
46112	Diagnostic Testing Laboratories (8071)
46202	Mobile Home Parks or Courts (6515)
46362	Model Homes (See Note 1 – Bottom of Page 407)
46426/46427	Museums (8412)
46510	Oil or Gas Wells – non-operating working interest (6792)
46590	Parades (7999)
46603	Parking – public – not open air (7521)
46604	Parking – public – open air (7521)
46606	Parking – public – shopping centers – maintained by lessee (lessor’s risk only) (6519)
46607	Parking – public – maintained by the insured (lessor’s risk only) (7521)
46622	Parking – private (7521)
46671	Parks or Playgrounds (See Note 1 – Bottom of Page 407)
46700	Penal Institutions (9223)
46773	Picnic Grounds – commercially operated (7999)
46822	Political Campaign Headquarters or Offices (8651)
46881/46882	Professional and Trade Associations – no building or premises owned or leased except as offices (8621)
46911	Race Tracks – motorized vehicles – operators (7948)
46912	Race Tracks – NOC – operators (7948)
46913	Race Tracks – motorized vehicles (lessor’s risk only) (6519)
46914	Racing – NOC – (lessor’s risk only) (6519)
46915	Race Tracks – motorized vehicles (sponsor’s risk only) (7948)
46916	Racing – NOC – (sponsor’s risk only) (7948)
47050	Real Estate Agents (6531)
47051	Real Estate Development Property (6552)
47052	Real Estate Property Managed (6531)
47103	Recording Studios (7389)
47146/47147	Recycling Collection Centers (4953)
47221	Riding Academies (7997, 7999)
47253	Rifle or Pistol Ranges – indoor (7997, 7999)
47254	Rifle or Pistol Ranges – NOC (7997, 7999)
47318	Rodeos (7949, 7999)
47367	Sales or Service Organizations (7389)
47420	Saunas and Baths – public (7999)
47468	Schools – correspondence (8249)
47469	Schools – faculty liability for corporal punishment of pupils (See Note 1 – Bottom of Page 407)
47471	Schools – public – elementary, kindergarten or junior high (8211)
47473	Schools – public – high (8211)
47474	Schools – trade or vocational (824)
47475/47476	Schools – private – elementary, kindergarten or junior high (8211)

Code	Classification Wording
47477/47478	Schools – private – high (8211)
47600	Internet Access Providers (7379)
47610	Internet Service Providers (7379)
48039	Sewers (See Note 1 – Bottom of Page 407)
48177	Skating Rinks – ice (7999)
48178	Skating Rinks – roller (7999)
48206	Skeet Shooting or Trap Shooting Ranges (7999)
48252	Ski Lifts, Tows or Runs (7999)
48441	Soap Box Derbies (7999)
48557/48558	Social Gatherings and Meetings – on premises not owned or operated by insured (See Note 1 – Bottom of Page 407)
48600	Social Services – consulting services only – operated by the private sector (8399)
48610	Sports or Outdoor Activities – commercially operated (7999)
48636	Stockyards (0211, 4789)
48637/48638	Stadiums – operated by insured (6512, 7941)
48727	Streets, Roads, Highways or Bridges – existence and maintenance hazard only (See Note 1 – Bottom of Page 406)
48808	Sun Tanning Salons (7299)
48924	Swimming Pools – commercially operated (7997, 7999)
48925	Swimming Pools – NOC (7997, 7999)
49005	Taxidermists (7699)
49111	Tents or Canopies – loaned or rented to others (7359)
49181	Theaters – drive-in (7833)
49183	Theaters – motion pictures (7832)
49184/49185	Theaters – NOC (6512)
49239	Tires – retreading or recapping (7534)
49292	Toll Bridges (4785)
49333	Travel Agency Tours (4725)
49451/49452	Vacant Land (See Note 2 – Bottom of Page 406)
49617	Vending Machine Operations – confection, food, beverage or ice (5962)
49618	Vending Machine Operations – tobacco products (5962)
49619	Vending Machine Operations – NOC (5962)
49763	Warehouse – cold individual storage lockers (4222)
49800	Wharf and Waterfront Property – ferry docks or terminals (4491)
49801	Wharf and Waterfront Property – occupied by the insured for both freight and passenger purposes (4491)
49802	Wharf and Waterfront – property not occupied by the insured (lessor’s risk only) (6512)
49803	Wharf and Waterfront – property occupied by the insured for freight purposes (4491)
49840	Window Decorating (7389)
49870	YMCA, YWCA or Similar Institutions (8641)
49890/49891	Youth Recreation Programs (8641)
49902/49903	Zoos (8422)
50010	Abrasive Wheel Manufacturing (3291)
50015	Abrasives or Abrasive Products Manufacturing – artificial (3291)
50017	Abrasives or Abrasive Products Manufacturing – NOC (3291)
50045	Adhesive Manufacturing (2891)
50047	Adhesive Tape Manufacturing (2672)
51001	Aerosol Container Manufacturing (3411)
51005	Aerosol Containers – filling or charging for others (7389)

Code	Classification Wording
51116	Air Conditioning Equipment Manufacturing (3585)
51201	Aircraft or Aircraft Parts Manufacturing (3721, 3724, 3728)
51205	Alarm Manufacturing – burglar (3669)
51206	Alarm Manufacturing – fire or smoke (3669)
51210	Alcohol Manufacturing – not beverage (2085, 2861, 2869)
51211	Ammunition Manufacturing (3482, 3483)
51220	Appliances and Accessories Manufacturing – commercial – gas (3589, 3469)
51221	Appliances and Accessories Manufacturing – commercial – not gas (3589, 3469)
51222	Appliances and Accessories Manufacturing – household – gas (363)
51224	Appliances and Accessories Manufacturing – household – not gas (363)
51230	Asbestos Goods Manufacturing (3292, 2621)
51240	Asphalt or Tar Distilling or Refining (2911)
51241	Asphalt Works (2951)
51250	Automobile, Bus and Truck Body Manufacturing (3711, 3713)
51251	Automobile, Bus or Truck Parts Manufacturing – brakes or brake linings (3714)
51252	Automobile, Bus or Truck Parts Manufacturing – not operating parts (3714)
51253	Automobile, Bus or Truck Parts Manufacturing – operating parts (3714)
51254	Automobile, Bus or Truck Parts Manufacturing – passenger restraining devices (3714)
51255	Automobile Manufacturing or Assembling (3711)
51300	Baby Food Manufacturing – in glass containers (2032)
51305	Baby Food Manufacturing – NOC (2032)
51315	Bakery Plants (2051, 2052)
51330	Battery Manufacturing – dry cell (3692)
51333	Battery Manufacturing – wet cell or storage (3691, 3692)
51340	Bearing Manufacturing (3562, 3714, 3568, 3089, 2499)
51350	Beer, Ale or Malt Liquor Manufacturing – in bottles (2082)
51351	Beer, Ale or Malt Liquor Manufacturing – in cans (2082)
51352	Beer, Ale or Malt Liquor Manufacturing – not bottled or canned (2082)
51355	Beverage Bottler – soft drinks – carbonated – in cans or plastic bottles (2086)
51356	Beverage Bottler – soft drinks – carbonated – in glass bottles (2086)
51357	Beverage Bottler – soft drinks – in metal cylinders (2086)
51358	Beverage Bottler – soft drinks – in paper containers (2086)
51359	Beverage Bottler – soft drinks – not carbonated – in bottles or cans (2086)
51370	Bicycle Manufacturing – not motorized (3751)
51380	Billiard or Pool Table Manufacturing (3949)
51400	Boat or Ship Building – inboard and inboard/outboard (373)
51401	Boat or Ship Building – without motors (373)
51500	Bolt, Nut, Rivet, Screw or Washer Manufacturing (3452)
51516/51517	Bookbinding (2789)
51550	Bottle and Jar Manufacturing – glass – not for use under pressure (3221)
51551	Bottle and Jar Manufacturing – glass – for use under pressure – nonreturnable (3221)
51552	Bottle and Jar Manufacturing – glass – for use under pressure – returnable (3221)
51553	Bottle and Jar Manufacturing – plastic – nonreturnable (3085)
51554	Bottle and Jar Manufacturing – plastic – returnable (3085)
51575	Boxes or Containers Manufacturing – corrugated or fiber board (2653)
51576	Boxes or Containers Manufacturing – wood (2441, 2449)
51600	Brick Manufacturing (3297, 3255, 3271, 3259, 3251)
51613	Brush or Broom Manufacturing (3991)
51625	Bus Manufacturing or Assembling or Reconstructing (3711)
51666	Buttons or Fasteners Manufacturing (3965)

Code	Classification Wording
51702	Camper Bodies or Camper Trailers Manufacturing (3792)
51703	Campers Manufacturing – self-powered (3716, 3711)
51734	Can Manufacturing – metal (3411)
51741	Candle Manufacturing (3999)
51752	Candy or Confectionery Products Manufacturing (2064, 2066, 2067)
51767	Carbon Paper or Inked Ribbon Manufacturing (3955)
51777	Carpet or Rug Manufacturing (2273)
51790	Caulking Compounds, Putty or Similar Products Manufacturing (2891)
51796	Cellophane and Cellophane Products Manufacturing (2672, 2677)
51808	Cement, Concrete Mix or Plaster Manufacturing – packaged (3273, 3275, 3272, 3274)
51809	Cement or Plaster Manufacturing – bulk (3273, 3275, 3272, 3274)
51833	Charcoal or Coal Briquette Manufacturing (2861, 2819)
51850	Chemicals Manufacturing – commercial or industrial – NOC (281, 286, 287, 2899)
51851	Chemicals Manufacturing – commercial or industrial – toxic and either flammable, explosive or reactive – NOC (281, 286, 287, 2899)
51852	Chemicals Manufacturing – commercial or industrial – primarily flammable, explosive of reactive – NOC (281, 286, 287, 2899)
51853	Chemicals Manufacturing – commercial or industrial – primarily toxic or presenting a health hazard – NOC (281, 286, 287, 2899)
51854	Chemicals Manufacturing – household – toxic and either flammable, explosive or reactive – NOC (281, 286, 287, 2899)
51855	Chemicals Manufacturing – household – NOC (281, 286, 287, 2899)
51856	Chemicals Manufacturing – household – primarily flammable, explosive or reactive – NOC (281, 286, 287, 2899)
51857	Chemicals Manufacturing – household – primarily toxic or presenting a health hazard – NOC (281, 286, 287, 2899)
51869	China, Porcelain or Earthenware Manufacturing (3261, 3262, 3263, 3269)
51877	Clay Products Manufacturing (3255, 3259, 3251)
51889	Clock Manufacturing (3873)
51896	Clothing Manufacturing (231, 232, 233, 234, 235, 236, 238)
51900	Coffins or Casket Manufacturing (3995)
51909	Coke Manufacturing (2999, 2911, 3312)
51919	Color or Pigment Preparation (2816, 2865)
51926	Communication or Recording Systems or Equipment Manufacturing – industrial or commercial (366)
51927	Communication or Recording Systems or Equipment Manufacturing – NOC (3651, 366)
51934	Composition Goods Manufacturing – not floor coverings (3296)
51941	Computer Manufacturing (3571, 3572, 3575, 3577)
51942	Computer Software Manufacturing – pre-packaged (7372)
51956	Concrete – mixed in transit (3273)
51957	Concrete or Plaster Products Manufacturing – not structural (3271, 3272, 3275)
51958	Concrete Products Manufacturing – prestressed (3272)
51959	Concrete Products Manufacturing – structural – NOC (3271, 3272)
51960	Contact Lens Manufacturing (3851)
51970	Cosmetics Manufacturing (2844)
51982	Cotton Batting, Wadding or Waste Manufacturing (2299)
51985	Cotton Compressing (4221)

Code	Classification Wording
51986	Cotton Gin Operations (0724)
51999	Cutlery (not powered) and Flatware Manufacturing (3914, 3421)
52002	Dairy Products Manufacturing (202)
52075	Detergent Manufacturing – household (2841)
52076	Detergent Manufacturing – NOC (2841)
52109	Dextrine Manufacturing (2046)
52134	Door or Window Manufacturing – NOC (3089, 3442, 3231, 3272)
52137	Die Casting Manufacturing (3363, 3364)
52150	Distillation or Extraction – NOC (0831)
52315	Door or Window Manufacturing – wood (2431)
52341	Drug Manufacturing – biological products (2836)
52342	Drug, Medicine or Pharmaceutical Preparations Manufacturing – for animal use (2833, 2834, 2835)
52343	Drug, Medicine or Pharmaceutical Preparations Manufacturing – NOC (2833, 2834, 2835)
52401	Drums or Containers Manufacturing – metal (3411, 3412)
52402	Drums or Containers Manufacturing – plastic (3089)
52432	Electrical Equipment Manufacturing – NOC (361, 3621, 3624, 3625, 3629, 3699)
52433	Electrical Equipment Manufacturing – NOC – for direct and indirect application to the body (3634, 3999)
52435	Electrical Generating Machinery Manufacturing (3621)
52438	Electrical Parts, Components or Accessories Manufacturing – NOC (361, 362, 3694, 3699)
52440	Electrical Power Distribution or Transmission Equipment Manufacturing – NOC (3612, 3613)
52467	Electrical Wire or Cable Manufacturing (3315, 3351, 3355, 3356, 3357)
52469	Electronic Components Manufacturing (367)
52505	Electronic Games Manufacturing (3944)
52547	Electroplating (3471)
52581	Elevator Manufacturing (3534)
52619	Engine or Turbine Manufacturing – not aircraft – NOC (3511, 3519)
52660	Engraving (2796, 3089, 3479)
52744	Escalator or Moving Sidewalk Manufacturing (3534)
52767	Exercise or Playground Equipment Manufacturing (3949)
52876	Explosives or Fireworks Manufacturing (2892, 2899)
52911	Extracts Manufacturing (2833, 2087)
52967	Eye Glass Lens Manufacturing (3851)
53001	Feed Manufacturing – NOC (2048)
53077	Fertilizer Manufacturing (2873, 2874, 2875)
53095	Fiber Manufacturing – NOC (2229, 3229, 3624)
53096	Fiber Manufacturing – synthetic (2823, 2824)
53121	Fiberglass Manufacturing (3296)
53147	Fire Extinguishers Manufacturing (3999)
53229	Fire Suppression Systems Manufacturing (3999)
53271	Firearms Manufacturing (3484)
53333	Floor Covering Manufacturing – not carpets, rugs, ceramic or stone tiles (3996)
53374	Food Products Manufacturing – dry (2023, 2024, 2052, 2068, 2095, 2096, 2098, 2099, 2034, 2041, 2044)
53375	Food Products Manufacturing – frozen (2037, 2038, 2051, 2024, 2053)

Code	Classification Wording
53376	Food Products Manufacturing – not dry – in glass containers (2021, 2022, 2032, 2033, 2035, 2026, 2099, 2074, 2075, 2076, 2079)
53377	Food Products Manufacturing – not dry – in other than glass containers (2021, 2022, 2032, 2033, 2035, 2026, 2099, 2074, 2075, 2076, 2079)
53403	Forging Work – NOC (3462, 3463)
53425	Foundries – NOC (332, 336)
53565	Fruit or Vegetable Juice Manufacturing – no bottling of carbonated beverages (2033, 2037)
53631	Fur Garment Manufacturing (2371)
53632	Fur or Pelt Processing (3999)
53731	Furniture Manufacturing or Assembling – infants (2511)
53732	Furniture Manufacturing or Assembling – other than wood (2514, 2519)
53733	Furniture Manufacturing or Assembling – wood (2511, 2512, 2521, 2541, 2517)
53734	Furniture or Woodwork Stripping, Refinishing or Repairing – shop only (7641)
53803	Galvanizing or Tinning (3479)
53901	Gas Manufacturing – toxic and either flammable, explosive or reactive (2813, 2911)
53902	Gas Manufacturing – inert (2813, 2911)
53903	Gas Manufacturing – NOC (2813, 2911)
53904	Gas Manufacturing – primarily flammable, explosive or reactive (2813, 2911)
53905	Gas Manufacturing – primarily toxic or presenting a health hazard (2813, 2911)
53907	Gasoline Distributors (5171, 5172)
54012	Gemstone Cutting or Polishing (3915)
54077	Glass or Glassware Manufacturing (3229, 3211, 3221)
54444	Manufacturers NOC (See Note 2 – Bottom of Page 407)
55010	Heating Equipment Manufacturing – coal or wood (3433)
55011	Heating Equipment Manufacturing – electric (3567, 3585, 3634)
55012	Heating Equipment Manufacturing – fuel oil or kerosene (3433)
55013	Heating Equipment Manufacturing – gas, or liquefied petroleum gas (3433)
55214	Hone, Oilstone or Whetstone Manufacturing (3291)
55371	Honey Extracting (0279, 0752)
55410	Importers (Classify based on merchandise)
55426	Ink Manufacturing (2893, 2899, 3952)
55597	Inner Tube Manufacturing (3011)
55647	Instrument Manufacturing – analytical, calibrating, measuring, testing or recording (3823, 3824, 3825, 3826)
55648	Instrument Manufacturing – control (3822, 3823, 3829)
55649	Instrument Manufacturing – NOC (3827, 3829)
55715	Insulating Material Manufacturing – mineral (3296)
55716	Insulating Material Manufacturing – organic (2493, 2499, 2679)
55717	Insulating Material Manufacturing – plastic – for application in solid state (3086)
55718	Insulating Material Manufacturing – plastic – NOC (3086)
55802	Jewelry Manufacturing (3911)
55918	Ladder Manufacturing – NOC (3089, 3446)
55919	Ladder Manufacturing – wood (2499)
56040	Lamp Shade Manufacturing (3999, 3229, 3645, 3089)
56041	Lamp or Lantern Manufacturing – electric (3641, 3645, 3646)
56042	Lamp or Lantern Manufacturing – NOC (3648)
56170	Lead Manufacturing – red or white (3339, 3341)
56171	Lead Works – sheet, pipe or shot (3356)
56202	Leather Goods Manufacturing – NOC (3151, 3161, 3171, 3172, 3199)

Code	Classification Wording
56390	Light Bulb or Tubes Manufacturing (3641)
56391	Lighting Fixtures Manufacturing – NOC (3645, 3646, 3647, 3648)
56427	Lime Manufacturing (3274)
56488	Liquor Manufacturing (2085)
56567	Lubricants Manufacturing – grease (2992)
56650	Machinery or Machinery Parts Manufacturing – construction, mining or materials handling type (3531, 3532, 3533, 3535, 3536)
56651	Machinery or Machinery Parts Manufacturing – farm type (3523)
56652	Machinery or Machinery Parts Manufacturing – industrial type (3559, 3561, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3592, 3593)
56653	Machinery or Machinery Parts Manufacturing – metalworking (3541, 3542, 3543, 3547, 3548, 3549)
56654	Machinery or Machinery Parts Manufacturing – NOC (3524, 3552, 3553, 3554, 3555, 3556, 3582, 3586, 3589, 3593, 3594)
56690	Match Manufacturing (3999)
56699	Mattress or Box Spring Manufacturing (2515)
56758	Meat, Fish, Poultry or Seafood – curing (201, 2091)
56759	Meat, Fish, Poultry or Seafood Processing – in airtight containers (201, 2091)
56760	Meat, Fish, Poultry or Seafood Processing – not in airtight containers (201, 2091)
56805	Medical, Dental, Hospital or Surgical Equipment or Supplies Manufacturing – expendable (384)
56806	Medical, Dental, Hospital or Surgical Equipment or Supplies Manufacturing – nonexpendable (384)
56807	Medical, Dental, Hospital or Surgical Instruments Manufacturing (384)
56808	Medical, Dental or Surgical Diagnostic Treatment Machines or Devices Manufacturing (384)
56900	Metal Extraction or Refining – NOC (3331, 3334, 3339, 3341)
56910	Metal Foil Manufacturing (3353, 3497)
56911	Metal Goods Manufacturing – NOC (See Note 2 – Bottom of Page 407)
56912	Metal Goods Manufacturing – stamping – not signs (3465, 3466, 3469)
56913	Metal Heat Processing (3398)
56915	Metal Works – shop – structural – load bearing (3441)
56916	Metal Works – shop – structural – not load bearing (3446)
56917	Metals – extraction or refining – chemical processes (3331, 3334, 3339)
56918	Metals – extraction or refining – electrometallurgical processes (3312, 3313)
56919	Metals – extraction or refining of ferrous metals – blast furnace or other pyrometallurgical processes (3312)
56920	Metals – extraction or refining of nonferrous metals – blast furnace or other pyrometallurgical processes (3312, 3331, 3334)
56980	Mica Goods Manufacturing (3295, 3299)
57001	Milk Depots or Dealers (5143)
57002	Milk Processing (2020)
57090	Mobile Home Manufacturing (2451)
57146	Modular Units Manufacturing (2452, 3448)
57202	Motorcycle, Moped or Motor Scooter Manufacturing (3751)
57257	Musical Instrument Manufacturing (3931)
57401	Nails or Spikes Manufacturing (3315, 3399)
57403	Needles, Pins or Tacks Manufacturing (3965)
57410	Net Manufacturing – NOC (2298)
57411	Net Manufacturing – safety nets (2298)

Code	Classification Wordings
57572	Office Machines Manufacturing (3578, 3579)
57600	Optical Goods Manufacturing (3827)
57611	Ore Milling or Processing (3312, 1094, 1099, 1011, 1021, 1031, 1041, 1044, 1061)
57625	Orthopedic, Ambulation or Prosthetic Devices Manufacturing (3842)
57651	Packing Houses (2011)
57690	Paint, Varnish, Shellac or Lacquer Manufacturing (2851)
57716	Paper Coating or Finishing (2671, 2672, 2679)
57725	Paper Goods Manufacturing – NOC (2673, 2674, 2675, 2676, 2677, 2678, 2679)
57726	Paper Manufacturing (2621)
57798	Parachute Manufacturing (2399)
57808	Pattern Manufacturing – metal (3469)
57809	Pattern Manufacturing – NOC (3543)
57810	Pattern Manufacturing – paper (2741)
57871	Pencil, Pen, Crayon or Chalk Manufacturing (3951, 3952)
57913	Pet Food Manufacturing (2047, 2048)
57997	Photo Finishing Laboratories (7384)
57998	Photographic Equipment Manufacturing (3861)
57999	Photographic Supplies Manufacturing (3861)
58009	Pipes or Tubes Manufacturing – metal (3312, 3317, 3351, 3353)
58010	Pipes or Tubes Manufacturing – plastic (3084)
58020	Pipes Manufacturing – tobacco (3069, 3999)
58056	Plastic Manufacturing – raw material (2821)
58057	Plastic or Rubber Goods Manufacturing – NOC – household (3052, 3069, 3086, 3089)
58058	Plastic or Rubber Goods Manufacturing – NOC – other than household (3052, 3061, 3081, 3082, 3086, 3089, 3053, 3069, 3083)
58095	Plumbing Fixtures Manufacturing (3088, 3261, 3431, 3432, 3463)
58096	Plumbing Supplies Manufacturing – NOC (3069, 3494)
58301	Plywood, Veneer or Veneer Products Manufacturing – NOC (2435, 2436, 2411)
58302	Plywood, Veneer or Veneer Products Manufacturing – without log processing (2435, 2436)
58397	Prefabricated Building Manufacturing (2452, 3448)
58408/58409	Printing (2732, 2752, 2754, 2759, 2761)
58456/58457	Publishers – books or magazines (2721, 2731, 2741)
58458/58459	Publishers – newspapers (2711)
58503	Pulp Manufacturing (2611)
58532	Pump or Compressor Manufacturing (3561, 3563, 3585, 3586, 3594)
58559	Railroad Engine Manufacturing (3743)
58560	Railroad or Other Public Conveyance Cars Manufacturing (3743)
58561	Railroad or Other Public Conveyance Cars Parts Manufacturing (3743)
58575	Razor or Razor Blade Manufacturing (3421)
58627	Musical Products Manufacturing – prerecorded (3652)
58663	Refrigeration Equipment Manufacturing (3585)
58682	Rendering Works (2077)
58713	Rolling Mills – cold or hot process (3321, 3325, 3351, 3355, 3356)
58737	Rope Manufacturing (2298)
58756	Rubber Manufacturing (2822)
58757	Rubber Reclaiming (3069)
58759	Rubber Stamp Manufacturing or Assembling (3069)
58802	Saddles, Harnesses or Horses Furnishings Manufacturing (3199)

Code	Classification Wording
58813	Safes or Safe Vaults Manufacturing (3499)
58822	Sail Making (2394)
58837	Salt, Borax, Potash or Phosphate – producing or refining – NOC (2819)
58840	Salt Manufacturing (2899)
58873	Saw Mills or Planing Mills (242)
58903	Sewing Machine Manufacturing – commercial (3559)
58904	Sewing Machine Manufacturing – household (3639)
58922	Sheet Metal Work – shop only (7699)
59005	Shoe, Boot or Slipper Manufacturing (314)
59057	Sign Manufacturing – electrical (3993)
59058	Sign Manufacturing – NOC (3993)
59188	Slate Milling (1499)
59189	Slate Splitting or Slate Roofing Manufacturing (1411, 1429, 3281)
59223	Soap Manufacturing (2841)
59257	Sponge Processing (3999)
59306	Sporting Goods or Athletic Equipment Manufacturing (3949)
59378	Steel Wool or Wire Wool Manufacturing (3291)
59481	Stone Crushing (142, 3295)
59482	Stone Cutting or Polishing (3281)
59537	Sugar Refining (2062)
59601	Swimming Pools or Accessories Manufacturing (2394, 3089, 3589, 3648, 3949)
59647	Syrups or Molasses – refining, blending or manufacturing (2061, 2062, 2063, 2066, 2087, 2099)
59660	Tank Building or Manufacturing – metal – not pressurized (3443)
59661	Tank Building or Manufacturing – metal – pressurized (3443)
59693	Tanning – animal hides (3111)
59695	Telecommunication Equipment Manufacturing (3661, 3663)
59701	Television Picture Tube Manufacturing (3663)
59713	Tent or Canopy Manufacturing (2394)
59722	Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening – new goods (2226)
59723	Textile Coating or Impregnating (2295)
59724	Textile Manufacturing – impregnated or coated (2295)
59725	Textile Products Manufacturing – fabricated (239)
59726	Textile Spinning, Weaving or Knitting Mills (221, 222, 223, 224, 228)
59738	Tie, Post or Pole Yard (5211)
59750	Tire Manufacturing – auto, bus or truck (3011)
59751	Tire Manufacturing – not auto, bus or truck (3011)
59773	Tobacco Products Manufacturing – cigars or cigarettes (2111, 2121)
59774	Tobacco Products Manufacturing – NOC (2141)
59775	Tobacco Products Manufacturing – plug or snuff (2131)
59781	Tool Manufacturing – accessories – NOC (3545)
59782	Tool Manufacturing – hand type – not powered (3423)
59783	Tool Manufacturing – hand type – powered (3546)
59784	Tool Manufacturing – power equipment – household type – outdoor or workshop (3541)
59790	Toy or Game Manufacturing (3942, 3944)
59798	Trailers Manufacturing (3792)
59806	Truck Manufacturing or Assembling (3711)
59867	Turpentine or Rosin Manufacturing (2861)

Code	Classification Wording
59886	Twine or Cordage Manufacturing (2298)
59889	Umbrella or Cane Manufacturing (3999)
59892	Valves Manufacturing (3494, 3491, 3492)
59904	Vegetable Oil Manufacturing – by solvent extraction (2076, 2074, 2075, 2079, 2046)
59905	Vegetable Oil Manufacturing – NOC (2076, 2074, 2075, 2079, 2046)
59914	Metal Works – shop – decorative or artistic (3446)
59915	Vending Machines Manufacturing (3581)
59917	Venetian Blinds Manufacturing or Assembling (2591)
59923	Watch or Watch Case Manufacturing (3873)
59925	Water Bottling – in siphons (2086)
59926	Water Bottling – spring or well – not sparkling or carbonated (2086)
59927	Water Bottling – spring or well – sparkling or carbonated (2086)
59931	Wax or Wax Products Manufacturing – NOC (2842, 2891)
59932	Wax, Wax Products or Polish Manufacturing – floor (2842)
59941	Wheel Manufacturing (3714, 3499)
59947	Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing (2499)
59955	Wigs or Hair Pieces Manufacturing (3999)
59963	Wine Manufacturing – sparkling (2084)
59964	Wine Manufacturing – still (2084)
59970	Wire Cloth Manufacturing (3315)
59973	Wire Drawing (3315, 3351, 3355, 3356, 3357)
59975	Wire Goods Manufacturing – NOC (3312, 3315)
59977	Wire Rope or Cable Manufacturing – metal (3315, 3357)
59984	Wood Preserving (2491)
59985	Wood Products Manufacturing – NOC (241, 242, 243, 244, 249)
59986	Wood Turned Products Manufacturing – NOC (2499)
59988	Wool Combing, Scouring or Separating from Cotton (2299)
59989	Wool Pulling (3999)
60010	Apartment Buildings (6513)
60011	Apartment Buildings – garden (6513)
60012	Apartment Buildings or Hotels – time-sharing – less than 4 stories (6513)
60013	Apartment Buildings or Hotels – time-sharing – 4 stories or more (6513)
60015	Apartment Hotels – less than 4 stories (6513)
60016	Apartment Hotels – 4 stories or more (6513)
60035	Automobile Renting or Leasing Companies (7514, 7515)
61000	Boarding or Rooming Houses (7021)
61212/61216	Buildings or Premises – bank or office – mercantile or manufacturing (lessor’s risk only) (6512)
61217/61218	Buildings or Premises – bank or office – mercantile or manufacturing – maintained by the insured (lessor’s risk only) (6512)
61223	Buildings or Premises – Bank (6512)
61224/61225	Buildings or Premises – bank or office – premises primarily occupied by employees of the insured (6512)
61226/61227	Buildings or Premises – bank or office – NOC (6512)
62000	Condominiums – commercial – bank or mercantile, manufacturing or office (association risk only) (6512)
62001	Condominiums – commercial – shopping centers (association risk only) (6512)

Code	Classification Wording
62002	Condominiums – commercial warehouses – manufacturing or private (association risk only) (6512)
62003	Condominiums – residential – (association risk only) (6513, 6514)
63010	Dwellings – one-family (lessor’s risk only) (6514)
63011	Dwellings – two-family (lessor’s risk only) (6514)
63012	Dwellings – three-family (lessor’s risk only) (6514)
63013	Dwellings – four-family (lessor’s risk only) (6514)
63215/63216	Exhibition or Convention Buildings (6512)
63217/63218	Exhibitions – in buildings – NOC (7999)
63219/63220	Exhibitions – in buildings – no admission charged (7999)
64074	Hotels and Motels – less than 4 stories (lessor’s risk only) (6519)
64075	Hotels and Motels – 4 stories or more (lessor’s risk only) (6519)
64500	Housing Projects – federal, state, local (6513)
65007	Labor Union Offices (8631)
66122/66123	Lawyers Offices (8111)
66309	Libraries (8231)
66561	Medical Offices (8011, 8021, 8031, 8041, 8042, 8043, 8049)
67017	Shelters, Mission Settlement or Halfway Houses – not church or office buildings (8361)
67508/67509	Schools – colleges, universities, junior colleges or college preparatory (8221, 8222)
67510/67511	Schools – dormitory facilities (See Note 1 – Bottom of Page 407)
67512/67513	Schools – NOC (7911, 8299)
67634	Shopping Centers – indoor malls — buildings, or premises not occupied by the insured (lessor’s risk only) (6512)
67635	Shopping Centers – buildings, or premises not occupied by the insured (lessor’s risk only) (6512)
68001	Taxicab Companies (4121)
68439	Ticket Agencies (7922, 7999)
68500	Townhouses or Similar Associations (association risk only) (6514)
68604	Vacant Buildings – factories (See Note 2 – Bottom of Page 407)
68606/68607	Vacant Buildings – not factories (See Note 2 – Bottom of Page 407)
68702	Warehouses – manufacturing or private buildings or premises – occupied by multiple interests (lessor’s risk only) (6512)
68703	Warehouses – manufacturing or private buildings or premises – occupied by single interest (lessor’s risk only) (6512)
68706/68707	Warehouses – private (See Note 1 – Bottom of Page 407)
90089	Advertising Sign Companies – outdoor (7312)
91111	Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair (1711, 5075)
91125	Airport Runway or Warming Apron – paving or repaving, surfacing, resurfacing or scraping (1611)
91127	Alarms and Alarm Systems – installation, servicing or repair (1731)
91130	Alarms – security systems – monitoring (7382)
91135	Analytical Chemists (8999)
91150	Appliances and Accessories – installation, servicing or repair – commercial (762)
91155	Appliances and Accessories – installation, servicing or repair – household (762)
91160	Armored Car Service Companies (7381)
91175	Auctioneers – livestock – sales conducted away from the insureds premises (5154)
91177	Auctioneers – sales conducted away from the insureds premises (7389)

Code	Classification Wording
91179	Auctions – on premises owned or rented by the insured (5999)
91190	Automobile Dismantling (5093)
91200	Blacksmithing (7699)
91210	Blasting Operations (161, 15, 162)
91235	Boat Repair and Servicing (3732)
91250	Boiler Inspection, Installation, Cleaning or Repair (1711, 7699)
91265	Bridge or Elevated Highway Construction – iron or steel (1622)
91266	Bridge or Elevated Highway Construction – concrete (1622)
91280	Building Structure – raising or moving (1799)
91302	Cable Installation in Conduits or Subways (1623)
91315	Cable or Subscription Television Companies (4841)
91324	Caisson or Cofferdam Work – foundations for buildings (1799)
91325	Caisson or Cofferdam Work – not foundations for buildings (1629)
91340	Carpentry – construction of residential property not exceeding three stories in height (1751)
91341	Carpentry – interior (1751)
91342	Carpentry – NOC (1751)
91343	Carpentry – shop only (1751)
91405	Carpet, Rug, Furniture or Upholstery Cleaning – on customer’s premises (7217)
91436	Ceiling or Wall Installation – metal (1761)
91481	Chimney Cleaning (7349)
91507	Clay or Shale Digging (1459)
91523	Cleaning – outside surfaces of buildings (1799)
91547	Commissary Work (5812)
91551	Communication Equipment Installation – industrial or commercial (1731)
91555	Computer Service or Repair (7378)
91560	Concrete Construction (1771)
91562	Concrete or Cement Distributing Towers – rented to others – installation, repair or removal operations only (7353)
91577	Conduit Construction for Cables or Wires (1623)
91580	Contractors – executive supervisors or executive superintendents (See Note 1 – Bottom of Page 407)
91581	Contractors – subcontracted work – in connection with construction, reconstruction, erection or repair not buildings – NOC (See Note 2 – Bottom of Page 407)
91582	Contractors – subcontracted work – in connection with building construction, reconstruction, repair or erection – apartment or office buildings over 4 stories (1542, 1522)
91583	Contractors – subcontracted work – in connection with building construction, reconstruction, repair or erection – one or two family dwellings (1521, 1522, 1531)
91584	Contractors – subcontracted work – in connection with construction, reconstruction, repair or erection of buildings – for industrial use (1541)
91585	Contractors – subcontracted work – in connection with construction, reconstruction, repair or erection of buildings – NOC (See Note 2 – Bottom of Page 407)
91586	Contractors – subcontracted work – in connection with oil and gas field construction, reconstruction or repair (1629)
91587	Contractors – subcontracted work – in connection with pipeline (other than oil or gas), or communication or power line construction, reconstruction or repair (1623)
91588	Contractors – subcontracted work – in connection with bridge, tunnel or elevated street or highway construction, reconstruction or repair. (1622)
91589	Contractors – subcontracted work – in connection with street or highway construction,

Code	Classification Wording
	reconstruction or repair – not elevated (1611)
91590	Contractors Permanent Yards – maintenance or storage of equipment or material (See Note 1 – Bottom of Page 407)
91591	Contractors – subcontracted work – other than construction – related work (Type of contractor)
91600	Construction or Project Manager (8741)
91606	Crop Spraying – by contractors (0721)
91618	Dam or Reservoir Construction (1629)
91629	Debris Removal – construction site (4212)
91636	Detective or Investigative Agencies – private (7381)
91641	Dike, Levee or Revetment Construction (1629)
91666	Diving – marine (7389)
91722	Dock Operations – coal, grain or ore (4491)
91746	Door, Window or Assembled Millwork – installation – metal (1751)
91805	Draftsmen (7389)
92053	Dredging – gold – endless bucket or ladder type (1041)
92054	Dredging – gold – floating dragline type (1041)
92055	Dredging – NOC (1629)
92101	Drilling – NOC (1241, 1081, 1481)
92102	Drilling – water (1781)
92215	Driveway, Parking Area or Sidewalk – paving or repaving (1611)
92338	Dry Wall or Wallboard Installation (1742)
92445	Electric Light or Power Companies (4911, 4931)
92446	Electric Light or Power Line Construction – NOC (1623)
92447	Electric Light or Power Line Construction – rural electrification administration projects only (1623)
92451	Electrical Apparatus – installation, servicing or repair – NOC (7629, 1731)
92453	Electric Light or Power Cooperatives – rural electrification administration projects only (4911)
92478	Electrical Work – within buildings (1731)
92593	Elevator or Escalator Inspecting, Installation, Servicing or Repair (1796)
92663	Engineers or Architects – consulting – not engaged in actual construction (8711, 8712, 8713)
94007	Excavation (1794)
94099	Express Companies (4513, 4215)
94225	Farm Machinery Operations – by contractors (0761)
94276	Fence Erection Contractors (1799)
94304	Fire Extinguishers – servicing, refilling or testing (7389)
94381	Fire Suppression Systems – installation, servicing or repair (7389)
94404	Fireproofing – structures (1799)
94444	Contractors NOC (See Note 2 – Bottom of Page 407)
94569	Floor Covering Installation – not ceramic tile or stone (1752)
94590	Floor Waxing (7349)
94617	Freight Forwarders or Handlers – NOC (4731)
94638	Freight Forwarders or Handlers – packing, handling or shipping explosives or ammunition under contract (4731)
95124	Furniture or Fixtures – installation in offices or stores – portable – metal or wood (1796)
95233	Garbage, Ash or Refuse Collecting (4953)
95305	Gas Companies – NOC (4925, 4932)

Code	Classification Wording
95306	Gas Companies – natural gas – local distribution (4922, 4923, 4924)
95310	Gas Mains or Connections Construction (1623)
95357	Geophysical Exploration – NOC (1081, 1382, 1481)
95358	Geophysical Exploration – seismic method (1382)
95410	Grading of Land (1794)
95455	Grain Elevator Operations (4221, 5153)
95487	Greenhouse Erection (1799)
95505	Guniting or Shot-Crete (1771)
95620	Gunsmiths (7699)
95625	Handyman (1799)
95630	Hazardous Material Contractors (1799)
95647	Heating or Combined Heating and Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair – no liquefied petroleum gas (LPG) equipment sales or work (1711)
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair – NOC (1711)
96053	House Furnishings Installation – NOC (1799)
96317	Inspection and Appraisal Companies – inspecting for insurance or valuation purposes (6411, 6531, 7389)
96408	Insulation Work – plastic – NOC (1742)
96409	Insulation Work – organic or plastic in solid state (1742)
96410	Insulation Work – mineral (1742)
96611	Interior Decorators (7389)
96702	Irrigation or Drainage System Construction (1629)
96703	Irrigation Works Operations (4971)
96816	Janitorial Services (7349)
96872	Jetty or Breakwater Construction (1629)
96930	Web Site Designers (7379)
97002/97003	Laboratories – research, development or testing (8731, 8734)
97047	Landscape Gardening (0782)
97050	Lawn Care Services (0782)
97111	Logging and Lumbering (2411)
97220	Machine Shops – NOC (3599)
97221	Machinery or Equipment – farm – installation, servicing, repair or erection (7699)
97222	Machinery or Equipment – industrial – installation, servicing or repair (1796)
97223	Machinery or Equipment – installation, servicing or repair – NOC (1796)
97308	Marine Appraisers or Surveyors (8713)
97447	Masonry (1741)
97650	Metal Erection – decorative or artistic (1799)
97651	Metal Erection – frame structures, iron work on outside of buildings (1791)
97652	Metal Erection – in the construction of dwellings not exceeding 2 stories in height (1791)
97653	Metal Erection – nonstructural – NOC (1799)
97654	Metal Erection – steel lock gates, gas holders, standpipes, water towers, smoke stacks, tanks, silos, prison cells, fire or burglar-proof vaults (1799)
97655	Metal Erection – structural – NOC (1791)
98002	Mining – NOC (10, 12, 14)
98003	Mining – surface (10, 12, 14)
98090	Motion Pictures – development of negatives, printing and all subsequent operations (7819)
98091	Motion Pictures – film distribution or exchanges – not located at motion picture studios

Code	Classification Wording
	(7822)
98092	Motion Pictures – production – studios or outside – all operations prior to the development of negatives (7812)
98111	Office Machines or Appliances – installation, inspection, adjustment, repair (7629)
98150	Oil or Gas Lease Operations – natural gas (1311)
98151	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 (1311)
98152	Oil or Gas Lease Work by Contractors – not lease operation (1629)
98153	Oil or Gas Wells – acidizing (1389)
98154	Oil or Gas Wells – cementing (1389)
98155	Oil or Gas Wells – cleaning or swabbing by contractors (1389)
98156	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 (1389)
98157	Oil or Gas Wells – drilling or re-drilling, installation or recovery of casing (1381)
98158	Oil or Gas Wells – 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 (1381)
98159	Oil or Gas Wells – instrument logging or survey work in wells (1389)
98160	Oil or Gas Wells – perforating of casing (1389)
98161	Oil or Gas Wells – servicing – by contractors (1389)
98162	Oil or Gas Wells – shooting (1389)
98163	Oil Rig or Derrick Erecting or Dismantling – wood or metal (1389)
98164	Oil Still Erection or Repair (1389)
98257	Orchards and Vineyards – operation by contractors (0721)
98303	Painting – exterior – buildings or structures – exceeding 3 stories in height – NOC (1721)
98304	Painting – exterior – buildings or structures – 3 stories or less in height – NOC (1721)
98305	Painting – interior – buildings or structures (1721)
98306	Painting – oil or gasoline tanks (1721)
98307	Painting – ship hulls (1721)
98308	Painting – shop only (1721)
98309	Painting – exterior – steel structures or bridges – exceeding 3 stories in height – NOC (1721)
98344	Paperhanging (1721)
98405	Piano Tuning (7699)
98413	Pile Driving – building foundation only (1629)
98414	Pile Driving – NOC (1629)
98415	Pile Driving – sonic method (1629)
98423	Pipeline Construction – gas (1623)
98424	Pipeline Construction – NOC (1623)
98425	Pipeline Construction – oil (1623)
98426	Pipeline Construction – slurry – nonflammable mixtures (1623)
98427	Pipelines – operation – gas (4922)
98428	Pipelines – operation – NOC (4619)
98429	Pipelines – operation – oil (4612, 4613)
98430	Pipelines – operation – slurry – nonflammable mixtures (4619)
98449	Plastering or Stucco Work (1742, 1771)
98482	Plumbing – commercial and industrial (1711)
98483	Plumbing – residential or domestic (1711)

Code	Classification Wording
98502	Prefabricated Building Erection (1521, 1522, 1541, 1542)
98555	Quarries (1411, 142, 1459, 1499)
98597/98598	Radio or TV Broadcasting Stations (4832, 4833)
98601	Railroad Construction (1629)
98622	Railroads – operation and maintenance – with BI passenger hazard (401)
98623	Railroads – operation and maintenance – without BI passenger hazard (401)
98624	Railroads – shop operation and maintenance (401)
98636	Refrigeration Systems or Equipment – dealers and distributors and installation, servicing or repair – commercial (7623, 1711)
98640	Renovating – outside surfaces of buildings (1799)
98658	Rigging – not ship or boat (1799)
98659	Rigging – ship or boat (3731, 3732)
98677	Roofing – commercial (1761)
98678	Roofing – residential (1761)
98698	Salvage Operations – NOC (7389)
98699	Salvage Operations – removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings (7389)
98705	Sandblasting (1799)
98710	Sand or Gravel Digging (144)
98751	Security and Patrol Agencies (7381)
98805	Septic Tank Systems – cleaning (7699)
98806	Septic Tank Systems – installation, servicing or repair (1711)
98810	Sewage Disposal – plant operations (4952)
98813	Sewer Cleaning (7699)
98820	Sewer Mains or Connections Construction (1623)
98871	Shaft Sinking (1081, 1241, 1481)
98884	Sheet Metal Work – outside (1761)
98914	Ship Ceiling or Scaling (7699)
98949	Ship Repair or Conversion (3731, 3732)
98967	Siding Installation (1761)
98993	Sign Erection, Installation or Repair (1799)
99003	Sign Painting or Lettering – inside of buildings (7389)
99004	Sign Painting or Lettering on Buildings or Structures (7389)
99080	Solar Energy Contractors (1711)
99111	Stables – boarding, livery or racing (7948, 7999)
99160	Steam Heating or Steam Power Companies (4961)
99163	Steam Mains or Connections Construction (1623)
99165	Steam Pipe or Boiler Insulation (1711)
99220	Stevedoring – by hand or by means of hand trucks exclusively – no hoisting of cargo (4491)
99221	Stevedoring – handling explosives or ammunition under contract (4491)
99222	Stevedoring – NOC (4491)
99223	Stevedoring – tallyers or checking clerks engaged in connection with stevedoring work (4491)
99303	Street Cleaning (4959)
99315	Street or Road Construction or Reconstruction (1611)
99321	Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping (1611)
99445	Subway Construction (1629)

Code	Classification Wording
99471	Surveyors – land – not engaged in actual construction (8713)
99505	Swimming Pool Servicing (7389)
99506	Swimming Pools – installation, servicing or repair – above ground (1799, 7389)
99507	Swimming Pools – installation, servicing or repair – below ground (1799, 7389)
99570	Tank Construction, Installation, Erection or Repair – metal – not pressurized – NOC (1791)
99571	Tank Construction, Installation, Erection or Repair – metal – pressurized – NOC (1791)
99572	Tank Construction, Installation, Erection or Repair – metal – not pressurized – within buildings exclusively (1791)
99573	Tank Construction, Installation, Erection or Repair – metal – pressurized – within buildings exclusively (1791)
99600	Telecommunication Service Providers (4813)
99613	Telephone, Telegraph or Cable Television Line Construction (1623)
99614	Telegraph Companies (4822)
99620	Teleproduction Studios (7812)
99650	Television or Radio Receiving Set Installation or Repair (7622)
99709	Tent or Canvas Goods – erection, removal or repair – away from shop (1799)
99718	Theatrical Companies – traveling (7922)
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work – interior construction (1743)
99760	Tobacco Rehandling or Warehousing (4221)
99777	Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating (0783)
99793	Truckers (421)
99798	Tunneling (1622)
99803	Underpinning Buildings or Structures (1799)
99826	Upholstering – NOC (7641)
99827	Upholstering – shop only (7641)
99851	Veterinarian or Veterinary Hospitals (074)
99917	Warehouse – cold storage – public (4222)
99938	Warehouses – NOC (4221, 4225, 4226)
99943	Water Companies (4941)
99946	Water Mains or Connection Construction (1623)
99948	Water Softening Equipment – installation, servicing or repair (1799)
99952	Waterproofing – by pressure apparatus (1799)
99953	Waterproofing – by trowel – exterior (1799)
99954	Waterproofing – by trowel – interior or insulation work (1799)
99955	Waterproofing – NOC (1799)
99963	Weighers, Samplers or Inspectors of Merchandise – on vessels or docks or at railway stations or warehouses (4785)
99969	Welding or Cutting (7692)
99975	Window Cleaning (7349)
99986	Wrecking – buildings or structures – NOC (1795)
99987	Wrecking – dismantling of prefabricated dwellings not exceeding 3 stories – for reerection (1795)
99988	Wrecking – marine (4499)

SIC Footnotes:

Note 1: For coding purposes, use the SIC code of the governing classification which reflects the insured's primary economic activity.

Note 2: This classification correlates to the entire indicated Division or Major Group of the SIC manual. Any SIC code within this Division or Major Group that has not been assigned to a more specific classification in the CLM may be utilized for coding purposes.