

# STRAIGHT-THROUGH PROCESSING FOR BUSINESS OWNERS POLICIES

## CLASS CODE GUIDE

### CLASS CODE

### CLASSIFICATION

50581	<b>AC/combined AC &amp; heating equipment</b> - distributors only
59999	<b>AC equipment</b> - retail only
74011	<b>AC system or equipment dealer or distributors &amp; install, service or repair</b> - office
74021	<b>AC system or equipment dealer or distributors &amp; install, service or repair</b> - shop
63641	<b>Accounting services</b> - CPAs
63631	<b>Accounting services</b> - CPAs
63631	<b>Accounting services</b> - CPAs - lessor risk only
63641	<b>Accounting services</b> - CPAs - lessor risk only
63611	<b>Accounting services</b> - except CPAs
63621	<b>Accounting services</b> - except CPAs
63611	<b>Accounting services</b> - except CPAs - lessor risk only
63621	<b>Accounting services</b> - except CPAs - lessor risk only
50081	<b>Appliance distributors</b> - household & home furnishings
50061	<b>Appliance distributors</b> - household types - radio, television or compact disc players
57224	<b>Appliance stores</b> - household appliances and home furnishings
57326	<b>Appliance stores</b> - radio, television and phonographic stores
71212	<b>Appliances &amp; accessories</b> - install, servicing or repair - commercial or household
53983	<b>Army and Navy stores</b>
50111	<b>Automobile parts &amp; supplies</b> - distributors
55313	<b>Automobile parts &amp; supplies</b> - retail stores
50141	<b>Bakeries - distributors</b> - no baking on premises
54606	<b>Bakeries</b> - retail - no baking on premises
71311	<b>Bakeries</b> - retail - with baking on premises
50171	<b>Barber/beauty shop supplies distributors</b>
71332	<b>Barber shops</b>
71952	<b>Beauty parlors &amp; hair styling salons</b>
59215	<b>Beverage stores</b> - liquor & wine
59505	<b>Bicycle shops</b> - repair & maintenance shops without retail

## CLASS CODE

59505	<b>Bicycle shops</b> - retail
09671	<b>Bistros, brasseries and cafes</b> - bring your own alcohol establishments - with no sales of alcoholic beverages
09611	<b>Bistros, brasseries and cafes</b> - with no sales of alcoholic beverages
50201	<b>Bookbinding &amp; printing supplies</b> - distributors
50812	<b>Bookbinding &amp; printing supplies</b> - retail
63681	<b>Bookkeeping services</b>
63671	<b>Bookkeeping services</b>
63671	<b>Bookkeeping services</b> - lessor risk only
63681	<b>Bookkeeping services</b> - lessor risk only
59425	<b>Books &amp; magazines stores</b> - new
59425	<b>Books &amp; magazines stores</b> - used
09001	<b>Cafes</b>
09011	<b>Cafes</b>
59955	<b>Camera &amp; photographic equipment</b> - retail only
54457	<b>Candy/confectionery stores</b> - no manufacturing on premises
74221	<b>Carpentry</b> - interior - office
74231	<b>Carpentry</b> - interior - shop
74251	<b>Carpet, rug, furniture or upholstery cleaning</b> - on customers' premises - office
74261	<b>Carpet, rug, furniture or upholstery cleaning</b> - on customers' premises - shop
74281	<b>Ceiling/wall installation</b> - metal only - office
74291	<b>Ceiling/wall installation</b> - metal only - shop
50231	<b>Clothing/wearing apparel</b> - distributors - men's and boys' clothing and furnishing
50231	<b>Clothing/wearing apparel</b> - distributors - women's, children's & infants' clothing/accessories
56214	<b>Clothing/wearing apparel</b> - retail - clothing - ladies' & girls' (coats, suits & dresses)
56114	<b>Clothing/wearing apparel</b> - retail - clothing - men's & boys' (coats & suits)
56413	<b>Clothing/wearing apparel</b> - retail - children's & infants' wear
56311	<b>Clothing/wearing apparel</b> - retail - fabric stores (including millinery and trimmings)
56325	<b>Clothing/wearing apparel</b> - retail - family clothing stores
56113	<b>Clothing/wearing apparel</b> - retail - haberdashery & men's furnishings
56313	<b>Clothing/wearing apparel</b> - retail - hosiery
56319	<b>Clothing/wearing apparel</b> - retail - ladies' specialty stores
56312	<b>Clothing/wearing apparel</b> - retail - ladies' undergarments & lingerie
56992	<b>Clothing/wearing apparel</b> - retail - leather products or hide stores

## CLASS CODE

## CLASSIFICATION

50333	<b>Clothing/wearing apparel</b> - retail - men's & boys' hats & caps
56613	<b>Clothing/wearing apparel</b> - retail - shoe stores - children's, ladies' & men's
59526	<b>Clothing/wearing apparel</b> - retail - sporting goods & athletic apparel
59993	<b>Clothing/wearing apparel</b> - retail - wigs
09041	<b>Coffee bars/shops</b>
57326	<b>Computer stores</b>
09051	<b>Concession stands/snack bars</b>
09061	<b>Concession stands/snack bars</b>
71877	<b>Copying &amp; duplicating stores</b>
54516	<b>Dairy products or butter &amp; egg stores</b>
09071	<b>Delicatessens &amp; sandwich shops</b>
09081	<b>Delicatessens &amp; sandwich shops</b>
54116	<b>Delicatessens</b> - primarily retailing - range of grocery items & meats
53127	<b>Department stores</b>
09631	<b>Diners</b> - with no sales of alcoholic beverages
09091	<b>Donut shops</b>
09101	<b>Donut shops</b>
09111	<b>Drive-ins/service in car</b>
09121	<b>Drive-ins/service in car</b>
09131	<b>Drug stores</b>
09141	<b>Drug stores</b>
59116	<b>Drugstores</b>
53985	<b>Dry goods dealers</b> - retail - including fabrics, yarn & piece goods
74501	<b>Dry wall/wallboard installation</b> - office
74511	<b>Dry wall/wallboard installation</b> - shop
59999	<b>Electrical lighting stores</b>
57326	<b>Electronics stores</b>
50813	<b>Equipment, fixtures or supplies distributors</b> - office & store equipment
50813	<b>Equipment, fixtures or supplies distributors</b> - restaurant, bars and hotel equipment
50321	<b>Fabric</b> - distributors
56311	<b>Fabric stores</b>
09651	<b>Family-style restaurants</b> - with no sales of alcoholic beverages
59999	<b>Fence dealers</b>
74591	<b>Fence erection contractors</b> - office

## CLASS CODE

## CLASSIFICATION

74601	<b>Fence erection contractors</b> - shop
09421	<b>Fine dining</b> - with no sales of alcoholic beverages
09431	<b>Fine dining</b> - with sales of alcoholic beverages up to 30% of total sales
50351	<b>Floor covering</b> - distributors
74651	<b>Floor covering installation</b> - not ceramic tile or stone - office
74661	<b>Floor covering installation</b> - not ceramic tile or stone - shop
57134	<b>Floor covering</b> - stores - except wood or ceramic tile only
57134	<b>Floor covering</b> - stores - wood or ceramic tile only
50381	<b>Florists</b> - distributors
59685	<b>Florists</b> - retail
54315	<b>Fruit or vegetable</b> - dealers
50391	<b>Fruit or vegetable</b> - distributors
71865	<b>Funeral homes/chapels</b>
74681	<b>Furniture/fixtures</b> - install in offices or stores - portable - metal or wood - office
74691	<b>Furniture/fixtures</b> - install in offices or stores - portable - metal or wood - shop
57121	<b>Furniture</b> - upholstered - retail only
57128	<b>Furniture</b> - wood or metal - retail only
50471	<b>Gardening &amp; light farming supply</b> - distributors
59698	<b>Gardening &amp; light farming supply</b> - retail
59994	<b>Gift shops</b>
57155	<b>Glass dealers &amp; glaziers</b> - retail only
54321	<b>Grocery stores</b> - with an area at least 4000 square feet - without gasoline sales
54341	<b>Grocery stores</b> - with an area less than 4000 square feet - without gasoline sales
50481	<b>Grocery</b> - distributors
09151	<b>Hamburger/malt shops</b>
52512	<b>Hardware &amp; tools</b> - retail
50501	<b>Hardware &amp; tools</b> - distributors
54127	<b>Health/natural food stores</b> - with an area at least 4,000 square feet
54136	<b>Health/natural food stores</b> - with an area less than 4,000 square feet
50571	<b>Hearing aid</b> - distributors
59974	<b>Hearing aid</b> - retail
74771	<b>Heat/combined heating &amp; AC system/equipment-dealer, distributors &amp; install, service/repair</b> - no LPG - office (includes sales/installation of ducts/piping, display rooms and shops)
74781	<b>Heat/combined heating &amp; AC system/equipment-dealer, distributors &amp; install, service/repair</b> - no LPG - shop (includes sales/installation of ducts/piping, display rooms and shops)

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50581	Heating/combined heating & AC equipment - distributors only
59995	Hobby, craft or artists' supply - retail
50641	Hobby, craft/artists' supply - distributors
57224	Home furnishings stores
09161	Hotdog shops
74831	House furnishings installation - not otherwise classified - office
74841	House furnishings installation - not otherwise classified - shop
09171	Ice cream & yogurt stores
63851	Insurance agents
63861	Insurance agents
63851	Insurance agents - lessor risk only
63861	Insurance agents - lessor risk only
63871	Interior decorators
63881	Interior decorators
63871	Interior decorators - lessor risk only
63881	Interior decorators - lessor risk only
74861	Interior decorators - office
74871	Interior decorators - shop
50651	Janitorial supplies - distributors
59999	Janitorial supplies - retail
63921	Lawyers
63931	Lawyers
63921	Lawyers - lessor risk only
63931	Lawyers - lessor risk only
59999	Luggage goods - retail only
71837	Mail box/packaging stores - packaging services (except packing and crating for transportation)
71837	Mail box/packaging stores - packing & preparing goods for shipping
59999	Marble products - retail only
63981	Medical offices
63991	Medical offices
63981	Medical offices - lessor risk only
63991	Medical offices - lessor risk only
57334	Musical instrument stores

## CLASS CODE

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57338	Music stores - pre-recorded
71952	Nail salons
65171	Not otherwise classified
65231	Not otherwise classified
65171	Not otherwise classified - lessor risk only
65231	Not otherwise classified - lessor risk only
59935	Newsstands
50691	Office machines or appliances - distributors - no repair
50925	Office machines or appliances - retail - no repair
50721	Optical goods - distributors
59954	Optical goods - retail
52322	Paint, wallpaper or wallcovering stores
59999	Painting, picture or frame stores
75691	Paper hanging - office
75701	Paper hanging - shop
64011	Payroll accounting services
64021	Payroll accounting services
64011	Payroll accounting services - lessor risk only
64021	Payroll accounting services - lessor risk only
59997	Pet stores
59955	Photographic equipment - retail only
09201	Pizza shops
09211	Pizza shops
50741	Plumbing supplies and fixtures - distributors
59999	Plumbing supplies and fixtures - retail
71912	Printing
64061	Real estate agents
09411	Self-storage facilities
57223	Sewing machine stores
71926	Shoe stores - repair
56613	Shoe stores - retail
50801	Stationery/paper production distributors - paper (fine, printing, writing) bulk, wholesale
50801	Stationery/paper production distributors - paper no office supply, print/write paper, station wholesale

## CLASS CODE

59435

**Stationery/paper products** - retail

54241

**Supermarkets** - with an area less than 4,000 square feet - without gasoline sales

71961

**Tailoring/dressmaking establishments** - custom

09251

**Takeout only restaurants** - no on-premises consumption of food

09261

**Takeout only restaurants** - no on-premises consumption of food

71921

**Television/radio receiving set installation or repair**

76111

**Tile, stone, marble mosaic or terrazzo work** - interior construction - office

76121

**Tile, stone, marble mosaic or terrazzo work** - interior construction - shop

64161

**Title agents**

64171

**Title agents**

64161

**Title agents** - lessor risk only

64171

**Title agents** - lessor risk only

50901

**Toys** - distributors

59998

**Toys** - retail

59996

**Trophy stores**

53317

**Variety stores** - five and ten cent stores

64181

**Veterinarians office**

64191

**Veterinarians office**

64181

**Veterinarians office** - lessor risk only

64191

**Veterinarians office** - lessor risk only

57338

**Video stores** - rental

57338

**Video stores** - sales

59993

**Wigs** - retail only

59993

**Wood products** - not otherwise classified - retail only