

**State:** District of Columbia **Filing Company:** Ohio Security Insurance Company  
**TOI/Sub-TOI:** 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package  
**Product Name:** CUSTOM PROTECTOR Program  
**Project Name/Number:** Class Factor Split/2016-MU-2-CP-E-R

## Filing at a Glance

Company: Ohio Security Insurance Company  
Product Name: CUSTOM PROTECTOR Program  
State: District of Columbia  
TOI: 05.0 CMP Liability and Non-Liability  
Sub-TOI: 05.0003 Commercial Package  
Filing Type: Rule  
Date Submitted: 11/18/2016  
SERFF Tr Num: LBRC-130807460  
SERFF Status: Submitted to State  
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State Status:  
Co Tr Num: 2016-MU-2-CP-E-R  
Effective Date: 01/01/2017  
Requested (New):  
Effective Date: 01/01/2017  
Requested (Renewal):  
Author(s): Andrew Bornowski  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Effective Date (New):  
Effective Date (Renewal):

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## General Information

Project Name: Class Factor Split	Status of Filing in Domicile:
Project Number: 2016-MU-2-CP-E-R	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/18/2016	
State Status Changed:	Deemer Date:
Created By: Andrew Bornowski	Submitted By: Andrew Bornowski
Corresponding Filing Tracking Number:	

**Filing Description:**  
 Submitting: DC CPSP Class Factors (2nd Edition 01-17)  
 Replacing: DC CPSP Class Factors (1st Edition 03-15)

On behalf of the Ohio Security Insurance Company, we are submitting Rule 9 Class Factor Section for your review.

We have broken out the class factors by line of business and each LOB now has its own sub-section within Rule 9. Previously all lines of business were combined in Rule 9.

Please note there are no changes to the Class Factors themselves.

This filing is being implemented applicable to all policies written on or after January 1, 2017.

Please feel free to contact me with any questions or concerns.

## Company and Contact

### Filing Contact Information

Andrew Bornowski, Product Technician	andrew.bornowski@libertymutual.com
2000 Westwood Dr	877-792-8728 [Phone] 38929 [Ext]
PO BOX 8017	715-261-5121 [FAX]
Wausau, WI 54401-8017	

### Filing Company Information

Ohio Security Insurance Company	CoCode: 24082	State of Domicile: New Hampshire
PO Box 8017	Group Code: 111	Company Type: Property and Casualty
Wausau, WI 54402-8017	Group Name: Liberty Mutual Insurance	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 31-0541777	

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

**SERFF Tracking #:**

LBRC-130807460

**State Tracking #:**

**Company Tracking #:**

2016-MU-2-CP-E-R

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## Rate Information

Rate data does NOT apply to filing.

**SERFF Tracking #:**

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rule 9. Class Factor Section	9.A	Replacement		RU9A CP DC 0117E.pdf
2		Rule 9. Class Factor Section	9.B	Replacement		RU9B CP DC 0117E.pdf
3		Rule 9. Class Factor Section	9.C	Replacement		RU9C CP DC 0117E.pdf
4		Rule 9. Class Factor Section	9.D	Replacement		RU9D CP DC 0117E.pdf

COMMERCIAL LINES MANUAL  
CUSTOM PROTECTOR™ PROGRAM

**RULE 9. CLASS FACTOR SECTION**

**A. Class Factors – Division Three – Crime and Fidelity**

**1. Apply the Class Factors to the Division Three manual rates.**

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
10010	Air Conditioning Equipment - dealers or distributors only	W, M	1.000
10026	Antique Stores	M	1.000
10040	Appliances Distributors - household type	W	1.000
10042	Appliance Stores - household type	M	1.000
10060	Army and Navy Stores	M	1.000
10065	Art Galleries - Other than Not-For-Profit	M	1.000
10066	Art Galleries - Not-For-Profit only	NMS	1.000
10070	Automobile Parts and Supplies Distributors	W	1.000
10071	Automobile Parts and Supplies Stores	M	1.000
10072	Automobile Quick Lubrication Services	G	1.000
10073	Automobile Repair or Service Shops	G, M	1.000
10100	Bakeries	M, FP	1.000
10111	Barber or Beauty Shop Supplies Distributors	W	1.000
10113	Barber Shops	S	1.000
10115	Beauty Parlors and Hair Styling Salons	S	1.000
10140	Beverage Distributors - alcoholic other than beer	W	1.000
10141	Beverage Distributors - nonalcoholic and beer	W	1.000
10145	Beverage Stores - liquor and wine	M	1.000
10146	Beverage Stores - soft drinks and beer	M	1.000
10150	Bicycle Store-sales and servicing	M, S	1.000
10204	Books and Magazines Stores - Other than Not-For-Profit	M	1.000
10205	Books and Magazines Stores - Not-For-Profit only	M	1.000
10255	Building Materials Dealer - Other than second hand	M	1.000
10309	Camera and Photographic Equipment Stores	M	1.000
10352	Candy or Confectionery Stores	M	1.000
10367	Car Washes	S	1.000
10368	Car Washes - self-service	S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
11007	Carpet, Rug or Upholstery Cleaning - shop only	S	1.000
11020	Catalog or Premium Coupon Redemption Stores	M	1.000
11039	Caterers	S, Rest	1.000
11126	Clothing or Wearing Apparel Distributors - men's and boy's clothing and furnishings, women's, children's and infant's clothing and accessories	W, IP	1.000
11127	Clothing or Wearing Apparel Stores - Other than Not-For- Profit	M, IP	1.000
11128	Clothing or Wearing Apparel Stores - Not-For-Profit	M, IP	1.000
11160	Computer Stores	M	1.000
11167	Concessionaires - checkroom, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc.	M, S	1.000
11168	Concessionaires	M, S	1.000
11222	Copying and Duplicating Services – retail	S	1.000
11234	Cosmetic Hair or Skin Preparation Stores	M	1.000
11258	Dairy Products or Butter and Egg Stores - Not-For-Profit only	M	1.000
11259	Dairy Products or Butter and Egg Stores-Other than Not- For-Profit	M	1.000
11288	Delicatessens	M, FP	1.000
12014	Dental Laboratories	S	1.000
12356	Department or Discount Stores	M	1.000
12361	Distributors - food or drink	W	1.000
12362	Distributors - no food or drink	W	1.000
12374	Drugstores - no table or counter service for beverage or food	M	1.000
12375	Drugstores	M	1.000
12391	Electrical Equipment Distributors	W, M, S	1.000
12393	Electronic Stores	M	1.000
12467	Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores – distributors	W	1.000
12510	Fabric Stores	M	1.000
12651	Fence Dealers	M	1.000
12797	Floor Covering Distributors	W	1.000
12805	Floor Covering Stores	M	1.000
12841	Florists	M, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
12927	Formal Wear or Costumes - rented to others	S	1.000
13049	Frozen Food – distributors	W	1.000
13111	Fruit or Vegetable Dealers	M	1.000
13112	Fruit or Vegetable Distributors	W	1.000
13351	Furniture Stores - Other than Not-For-Profit	M	1.000
13352	Furniture Stores - Not-For-Profit only	M	1.000
13453	Gasoline Stations - full service	M, G	1.000
13454	Gasoline Stations - self-service	M, G	1.000
13455	Gasoline Stations - self and full service combined	M, G	1.000
13506	Gift Shops - Other than Not-For-Profit	M	1.000
13507	Gift Shops - Not-For-Profit only	M	1.000
13590	Glass Dealers and Glaziers	M, IP	1.000
13670	Grocery Distributors	W	1.000
13673	Grocery Stores	M	1.000
13715	Hardware and Tool Distributors	W	1.000
13716	Hardware Stores	M	1.000
13720	Health or Natural Food Stores	M	1.000
13759	Hearing Aid Stores	M	1.000
13930	Heating or Combined Heating and Air Conditioning Equipment - dealers and distributors only	W, M	1.000
14068	Hide Dealers and Distributors - raw	W	1.000
14101	Hobby, Model Maker or Artist's Supply Stores	M	1.000
14279	Home Improvement Stores - renting of equipment and appliances; installation work - separately classified and rated	M	1.000
14401	Ice Cream Stores	M	1.000
14405	Ice Dealers and Distributors	W, M, IP	1.000
14527	Janitorial Supplies - dealers or distributors	W	1.000
14655	Jewelry Stores or Distributors	M, W	1.000
14731	Laundries and Dry Cleaners - self-service	S	1.000
14732	Laundry and Dry Cleaning or Dyeing/Receiving Stations	S	1.000
14733	Laundry and Dry Cleaning Stores	S	1.000
14734	Laundry Rental Service	S	1.000
14913	Locksmiths	S	1.000
15070	Mail Box or Packaging Stores	S	1.000
15223	Meat, Fish, Poultry or Seafood – distributors	W	1.000
15224	Meat, Fish, Poultry or Seafood stores	M	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
15404	Metal Dealers or Distributors - nonstructural	W	1.000
15538	Musical Instrument Stores	M	1.000
15600	Nail Salons	S	1.000
15607	Newspaper or Magazine Distributors	W	1.000
15608	Newsstands	M	1.000
15699	Nursery – garden	M	1.000
15839	Optical Goods Stores	M, IP	1.000
15991	Paint, Wallpaper or Wall Covering Stores	M	1.000
15993	Painting, Picture or Frame Stores	M	1.000
16005	Paper Products Distributors	W	1.000
16402	Pet Grooming	S	1.000
16403	Pet Stores	M	1.000
16404	Pet Training	S	1.000
16471	Photographers	S	1.000
16501	Plastic or Rubber Supply Goods Distributors	W	1.000
16527	Plumbing Supplies and Fixtures Dealers and Distributors	W	1.000
16588	Printers or Electrotypers Supplies – distributors	W	1.000
16676	Music Stores-pre-recorded	M	1.000
16705	Refrigeration Equipment - dealers and distributors only - commercial	W, M	1.000
16819	Restaurants - operated by concessionaires - Other than Not-For-Profit	Rest	1.000
16820	Restaurants - operated by concessionaires - Not-For- Profit only	Rest	1.000
16900	Restaurants - with no sale of alcoholic beverages; with table service	Rest	1.000
16901	Restaurants - with no sale of alcoholic beverages; without table service - with seating	Rest	1.000
16902	Restaurants - with no sale of alcoholic beverages; without seating	Rest	1.000
16910	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - with table service	Rest	1.000
16911	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - without table service - with seating	Rest	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
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	Rest	1.000
18109	Shoe Repair Shops	S	1.000
18110	Shoe Stores	M	1.000
18200	Spas or Personal Enhancement Facilities	S, O	1.000
18205	Sporting Goods or Athletic Equipment Distributors	W	1.000
18206	Sporting Goods or Athletic Equipment Stores	M	1.000
18335	Stationery or Paper Products Stores	M	1.000
18435	Stores - food or drink - Other than Not-For-Profit	M, Rest	1.000
18436	Stores - food or drink - Not-For-Profit only	M, Rest	1.000
18437	Stores - no food or drink - Other than Not-For-Profit	M	1.000
18438	Stores - no food or drink - Not-For-Profit only	M	1.000
18501	Supermarkets	M	1.000
18506	Tailor Merchants - men or boys	M, IP	1.000
18507	Tailoring or Dressmaking Establishments - custom	M, IP	1.000
18575	Telecommunication Equipment Providers	M, S	1.000
18616	Tire Dealers	G, M, S	1.000
18833	Toy Distributors	W	1.000
18834	Toy Stores	M	1.000
18911	Variety Stores - Other than Not-For-Profit	M	1.000
18912	Variety Stores - Not-For-Profit only	M	1.000
18920	Video Stores	M	1.000
18991	Warehouses - mini- warehouses	S	1.000
19007	Washing Machines, Dryers or Ironers - coin meter type (away from insured premise)	S	1.000
19051	Water Softening Equipment - rented to others	S	1.000
41603	Cemeteries - Other than Not- For-Profit	NMS	1.000
41604	Cemeteries - Not-For-Profit	NMS	1.000
41650	Churches or Other Houses of Worship	REL	1.000
41665	Clubs - racket sports and handball	S	1.000
41667	Club - civic, service or social - having buildings or premises owned or leased - Other than Not-For-Profit	S, O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
41668	Club - civic, service, or social - having buildings or premises owned or leased - Not-For- Profit only	S, O	1.000
41669	Clubs - civic, service, or social - no buildings or premises owned or leased except for office purposes - Other than Not-For-Profit	S, O	1.000
41670	Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes - Not-For- Profit only	S, O	1.000
41677	Consultants - NOC E & O coverage required for all types. Eligible list: Business Management; Communications; Education; Financial Planning; Graphic Art; Printing; Retail; Training; Wedding	O	1.000
41680	Convents or Monasteries	NMS	1.000
41696	Crematories - Other than Not- For-Profit	S	1.000
41697	Crematories - Not-For-Profit only	S	1.000
43889	Funeral Homes or Chapels	S	1.000
44009	Gasoline or Oil supply Stations - retail - (lessor's risk only)	O	1.000
45190	Hotels and Motels - with pools or beaches - less than four stories	MH	1.000
45191	Hotels and Motels - with pools or beaches - four stories or more	MH	1.000
45192	Hotels and Motels – without pools or beaches - less than four stories	MH	1.000
45193	Hotels and Motels – without pools or beaches - four stories or more	MH	1.000
45334	Insurance Agents	O	1.000
45450	Kennels - breeding, boarding or sales	S	1.000
45678	Laundries and Dry Cleaning plants	S	1.000
45901	Mail Order Houses	M	1.000
45937	Mailing or Addressing Companies	S	1.000
45993	Manufacturers Representatives	O	1.000
46004	Mausoleums - Other than Not-For-Profit	NMS	1.000
46005	Mausoleums - Not-For-Profit only	NMS	1.000
46426	Museums - Other than Not-For-Profit	NMS	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
46427	Museums - Not-For-Profit only	NMS	1.000
46881	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Other than Not-For-Profit	O	1.000
46882	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Not-For-Profit only	O	1.000
47050	Real Estate Agents	O	1.000
47103	Recording Studios	S	1.000
47367	Sales or Service Organizations	O, S	1.000
48600	Social Services-consulting services only-operated by private sector	O	1.000
49005	Taxidermists	S	1.000
49617	Vending Machine Operations - confection, food, beverage or ice	M, S	1.000
49619	Vending Machine Operations	M, S	1.000
49840	Window Decorating	M, O	1.000
51116	Air Conditioning Equipment Mfg.	IP	1.000
51221	Appliances and Accessories Mfg. - commercial - not gas	IP	1.000
51224	Appliance and Accessories Mfg. - household - not gas	IP	1.000
51315	Bakery Plants	FP	1.000
51355	Beverage Bottler - soft drinks - carbonated - in cans or plastic bottles	FP, IP	1.000
51356	Beverage Bottler - soft drinks - carbonated - in glass bottles	FP, IP	1.000
51357	Beverage Bottler - soft drinks - in metal cylinders	FP, IP	1.000
51358	Beverage Bottler - soft drinks - in paper containers	FP, IP	1.000
51359	Beverage Bottler - soft drinks - not carbonated - in bottles or cans	FP, IP	1.000
51500	Bolt, Nut, Rivet, Screw or Washer Mfg.	IP	1.000
51516	Bookbinding - Other than Not-For-Profit	S	1.000
51517	Bookbinding - Not-For-Profit only	S	1.000
51550	Bottle and Jar Mfg. - glass - not for use under pressure	IP	1.000
51551	Bottle and Jar Mfg. - glass - for use under pressure - nonreturnable	IP	1.000
51552	Bottle and Jar Mfg. - glass - for use under pressure - returnable	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
51553	Bottle and Jar Mfg. - plastic - nonreturnable	IP	1.000
51554	Bottle and Jar Mfg. - plastic - returnable	IP	1.000
51600	Brick Mfg.	IP	1.000
51666	Buttons or Fasteners Mfg.	IP	1.000
51734	Can Mfg. - metal	IP	1.000
51752	Candy or Confectionery Products Mfg.	FP	1.000
51767	Carbon paper or Inked Ribbon Mfg.	IP	1.000
51869	China, Porcelain or Earthenware Mfg.	IP	1.000
51877	Clay Products Mfg.	IP	1.000
51889	Clock Mfg.	IP	1.000
51896	Clothing Mfg.	IP	1.000
51900	Coffins or Caskets Mfg.	IP	1.000
51919	Color or Pigment Preparation	IP	1.000
51926	Communication or Recording Systems or Equipment Mfg - industrial or commercial	IP	1.000
51927	Communication or Recording Systems or Equipment Mfg - other than industrial or commercial	IP	1.000
51934	Composition Goods Mfg. – not floor coverings	IP	1.000
51957	Concrete or Plaster Products Mfg. - not structural	IP	1.000
51999	Cutlery (not powered) and Flatware Mfg.	IP, S	1.000
52002	Dairy Products Mfg.	FP	1.000
52134	Door or Window Mfg.	IP	1.000
52432	Electrical Equipment Mfg.	IP	1.000
52438	Electrical Parts, Components or Accessories Mfg.	IP	1.000
52467	Electrical Wire or Cable Mfg.	IP	1.000
52469	Electronic Components Mfg.	IP	1.000
52505	Electronic Games Mfg. – video games designed in conjunction with television sets is to be separately classified and rated	IP	1.000
52660	Engraving	S	1.000
52967	Eye Glass Lens Mfg.	IP	1.000
53374	Food Products Mfg. - dry	FP, M	1.000
53375	Food Products Mfg. - frozen	FP, M	1.000
53376	Food Products Mfg. - not dry - in glass containers	FP	1.000
53377	Food Products Mfg. - not dry - in other than glass containers	FP	1.000
53565	Fruit or Vegetable Juice Mfg. - no bottling of carbonated beverages	FP	1.000
53732	Furniture Mfg. or Assembling - other than wood	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
54012	Gemstone Cutting or Polishing	IP	1.000
54077	Glass or Glassware Manufacturing	IP	1.000
55371	Honey Extracting	FP	1.000
55802	Jewelry Mfg.	IP	1.000
56040	Lamp Shade Mfg.	IP	1.000
56041	Lamps or Lanterns Mfg. – electric	IP	1.000
56042	Lamps or Lanterns Mfg.	IP	1.000
56202	Leather Goods Mfg.	IP, M	1.000
56390	Light Bulb or Tubes Mfg.	IP	1.000
56391	Lighting Fixtures Mfg.	IP	1.000
56758	Meat, Fish, Poultry or Seafood – curing	FP	1.000
56759	Meat, Fish, Poultry or Seafood Processing - in airtight containers	FP	1.000
56760	Meat, Fish, Poultry or Seafood Processing - not in airtight containers	FP	1.000
56910	Metal Foil Mfg.	IP	1.000
57001	Milk Depots or Dealers	FP	1.000
57002	Milk Processing	FP	1.000
57257	Musical Instruments Mfg.	IP	1.000
57401	Nails or Spikes Mfg.	IP	1.000
57403	Needles, Pins or Tacks Mfg.	IP	1.000
57410	Net Mfg.	IP	1.000
57572	Office Machines Mfg.	IP	1.000
57600	Optical Goods Manufacturing	IP	1.000
57716	Paper Coating or Finishing	IP	1.000
57808	Pattern Mfg. - metal	IP	1.000
57809	Pattern Mfg.	IP	1.000
57871	Pencil, Pen, Crayon or Chalk Mfg.	IP	1.000
57913	Pet Food Mfg.	IP	1.000
57997	Photo Finishing Laboratories	S	1.000
57998	Photographic Equipment Mfg.	IP	1.000
57999	Photographic Supplies Mfg.	IP	1.000
58009	Pipes or Tubes Mfg. - metal	IP	1.000
58010	Pipes or Tubes Mfg. - plastic	IP	1.000
58057	Plastic or Rubber Goods Mfg. – household	IP	1.000
58095	Plumbing Fixtures Mfg.	IP	1.000
58096	Plumbing Supplies Mfg.	IP	1.000
58408	Printing - Other than Not-For-Profit	S	1.000
58409	Printing - Not-For-Profit only	S	1.000
58456	Publishers - books or magazines - Other than Not-For-Profit	IP, S	1.000
58457	Publishers - books or magazines - Not-For-Profit only	IP, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
58458	Publishers - newspapers - Other than Not-For-Profit	IP, S	1.000
58459	Publishers - newspapers - Not-For-Profit only	IP, S	1.000
58627	Musical Products Mfg-pre-recorded	IP	1.000
58663	Refrigeration Equipment Mfg.	IP	1.000
58759	Rubber Stamp Mfg. or Assembling	IP, S	1.000
58903	Sewing Machines Mfg. - commercial	IP	1.000
58904	Sewing Machines Mfg. - household	IP	1.000
58922	Sheet Metal Work - shop only	IP	1.000
59005	Shoe, Boot or Slipper Mfg.	IP	1.000
59057	Sign Mfg. – electrical	IP	1.000
59058	Sign Mfg.	IP	1.000
59223	Soap Mfg.	IP	1.000
59482	Stone Cutting or Polishing	IP	1.000
59701	Television Picture Tube Mfg.	IP	1.000
59781	Tool Mfg. - Accessories	IP	1.000
59782	Tool Mfg. - hand type – not powered	IP	1.000
59889	Umbrella or Cane Mfg.	IP	1.000
59904	Vegetable Oils Mfg. – by solvent extraction	FP	1.000
59905	Vegetable Oil Mfg.	FP	1.000
59914	Metal Works - shop - decorative or artistic	IP	1.000
59915	Vending Machines Mfg.	IP	1.000
59917	Venetian Blinds Mfg. or Assembling	IP	1.000
59923	Watch or Watch Case Mfg.	IP	1.000
59963	Wine Mfg. – sparkling	FP	1.000
59964	Wine Mfg. – still	FP	1.000
59973	Wire Drawing	IP	1.000
59975	Wire Goods Mfg.	IP	1.000
61212	Building or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	O	1.000
61216	Buildings or Premises – bank or office - mercantile or manufacturing (lessor's risk only) - Not-For-Profit only	O	1.000
61217	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured - (lessor's risk only) - Other than Not-For-Profit	O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
61218	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured (lessor's risk only) - Not-For-Profit only	O	1.000
61223	Buildings or Premises - bank	O	1.000
61224	Building or Premises - office - premises occupied by employees of the insured - Other than Not-For-Profit	O	1.000
61225	Building or Premises-office-premises occupied by employees of the insured-Not- for-profit only	O	1.000
61226	Buildings or Premises - office - Other than Not-For-Profit	O	1.000
61227	Buildings or Premises - office - Not-For-Profit	O	1.000
62000	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)	Condo	1.000
62001	Condominiums – commercial shopping centers (association risk only)	Condo	1.000
62002	Condominiums – commercial warehouses - manufacturing or private (association risk only)	Condo	1.000
62003	Condominiums – residential (association risk only)	Condo	1.000
64074	Hotels and Motels - less than four stories (lessor's risk only)	MH	1.000
64075	Hotels and Motels – four stories or more - (lessor's risk only)	MH	1.000
66122	Lawyers Offices - Other than Not-For-Profit	O	1.000
66123	Lawyers Offices - Not-For- Profit only	O	1.000
66309	Libraries	NMS	1.000
66561	Medical Offices	O	1.000
67634	Shopping Centers – indoor malls - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
67635	Shopping Centers - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
68439	Ticket Agencies	O	1.000
68500	Townhouses or Similar Association (association risk only)	Condo	1.000
90089	Advertising Sign Companies - Outdoor	S	1.000
91111	Air Conditioning Systems or Equip. Dealers/Distributors & Install. Service or Repair	C, S, W	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
91150	Appliances and Accessories installation, servicing or repair – commercial	S, C	1.000
91155	Appliances and Accessories installation, servicing or repair – household	S	1.000
91179	Auctions - on premises owned or rented by the insured	M	1.000
91302	Cable Installation in Conduits or Subways	C	1.000
91340	Carpentry - construction of residential property not exceeding three stories in height	C	1.000
91341	Carpentry – interior	C	1.000
91342	Carpentry - NOC	C, IP	1.000
91405	Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises	S, C	1.000
91436	Ceiling or Wall Installation - metal	C	1.000
91551	Communication Equipment Installation - industrial or commercial	C, S	1.000
91555	Computer Service or Repair	S	1.000
91560	Concrete Construction	C	1.000
91746	Door, Window or Assembled Millwork - installation - metal	C, IP	1.000
91805	Draftsmen	O	1.000
92102	Water Well Drilling	C, IP	1.000
92215	Driveway, Parking Area or Sidewalk - paving or repaving	C	1.000
92338	Dry Wall or Wallboard Installation	C	1.000
92451	Electrical Apparatus - installation, servicing or repair	C, M, S	1.000
92478	Electrical Work – within buildings	C	1.000
92663	Engineers or Architects - consulting - not engaged in actual construction	O	1.000
94007	Excavation	C	1.000
94276	Fence Erection Contractors	C	1.000
94569	Floor Covering Installation - not ceramic tile or stone	C	1.000
95124	Furniture or Fixtures - installation in offices or stores - portable - metal or wood	C, S	1.000
95410	Grading of Land	C	1.000
95487	Greenhouse Erection	C	1.000
95625	Handyperson	C,S,O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
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	C, M, S	1.000
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	C, M, S	1.000
96053	House Furnishings Installation	C, S	1.000
96317	Inspection and Appraisal Companies - inspecting for insurance or valuation purposes	O	1.000
96611	Interior Decorators	O	1.000
96816	Janitorial Services - no industrial cleaning	S, C	1.000
97047	Landscape Gardening	C	1.000
97050	Lawn Care Services	C	1.000
97220	Machine Shops	IP	1.000
97308	Marine Appraisers or Surveyors	O	1.000
97447	Masonry	C	1.000
97650	Metal Erection - decorative or artistic	C	1.000
97653	Metal Erection-non structural	C	1.000
98090	Motion Pictures - development of negatives, printing and all subsequent operations	S	1.000
98091	Motion Pictures – film distribution or exchanges - not located at motion picture studios	S	1.000
98111	Office Machines or Appliances - installation inspection, adjustment or repair	S	1.000
98304	Painting - exterior – buildings or structures - three stores or less in height	C	1.000
98305	Painting - interior - buildings or structures	C	1.000
98344	Paperhanging	C	1.000
98405	Piano Tuning	S	1.000
98449	Plastering or Stucco Work	C	1.000
98482	Plumbing - commercial and industrial	C	1.000
98483	Plumbing - residential and or domestic	C, S	1.000
98597	Radio or TV Broadcasting Stations - Other than Not-For- Profit	O, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 3 Factor</b>
98598	Radio or TV Broadcasting Stations - Not-For-Profit only	O, S	1.000
98636	Refrigeration Systems or Equipment - dealers or distributors and installation, servicing or repair – commercial	C, M, S	1.000
98805	Septic Tank Systems - cleaning	S	1.000
98806	Septic Tank Systems - installation, servicing or repair	C, S	1.000
98813	Sewer Cleaning	S	1.000
98884	Sheet Metal Work - Outside	C	1.000
98967	Siding Installation	C	1.000
98993	Sign Erection, Installation or Repair	C, IP	1.000
99003	Sign Painting or Lettering - insides of buildings	C, S	1.000
99004	Sign Painting or Lettering – on buildings or structures	C	1.000
99080	Solar Energy Contractors	C	1.000
99471	Surveyors - land – not engaged in actual construction	C, S	1.000
99505	Swimming Pool Servicing	C, S	1.000
99600	Telecommunication Service Providers	S, O	1.000
99614	Telegraph Companies	S, O	1.000
99620	Teleproduction Studios	S	1.000
99650	Television or Radio Receiving Set Installation or Repair	S	1.000
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	C, M	1.000
99826	Upholstering	IP	1.000
99827	Upholstering - shop only	IP	1.000
99851	Veterinarian or Veterinary Hospitals	S, O	1.000
99948	Water Softening Equipment - installation, servicing or repair	S, M	1.000

W = Wholesalers                      S = Service                      M = Retailers                      REST = Restaurant                      IP = Manufactures  
 O = Office/Lessors                      FP = Food Processors                      C = Contractors                      REL = Religious Organizations  
 CONDO = Condominiums                      MH = Hotel/Motel                      G = Garage                      NMS = No Market Segment

COMMERCIAL LINES MANUAL  
CUSTOM PROTECTOR™ PROGRAM

**RULE 9. CLASS FACTOR SECTION**

**B. Class Factors – Division Five – Commercial Property**

**1. Apply the Class Factors to the Division Five manual rates.**

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
10010	Air Conditioning Equipment - dealers or distributors only	W, M	1.000
10026	Antique Stores	M	1.000
10040	Appliances Distributors - household type	W	1.000
10042	Appliance Stores - household type	M	1.000
10060	Army and Navy Stores	M	1.000
10065	Art Galleries - Other than Not-For-Profit	M	1.000
10066	Art Galleries - Not-For-Profit only	NMS	1.000
10070	Automobile Parts and Supplies Distributors	W	1.000
10071	Automobile Parts and Supplies Stores	M	1.000
10072	Automobile Quick Lubrication Services	G	1.000
10073	Automobile Repair or Service Shops	G, M	1.000
10100	Bakeries	M, FP	1.000
10111	Barber or Beauty Shop Supplies Distributors	W	1.000
10113	Barber Shops	S	1.000
10115	Beauty Parlors and Hair Styling Salons	S	1.000
10140	Beverage Distributors - alcoholic other than beer	W	1.000
10141	Beverage Distributors - nonalcoholic and beer	W	1.000
10145	Beverage Stores - liquor and wine	M	1.000
10146	Beverage Stores - soft drinks and beer	M	1.000
10150	Bicycle Store-sales and servicing	M, S	1.000
10204	Books and Magazines Stores - Other than Not-For-Profit	M	1.000
10205	Books and Magazines Stores - Not-For-Profit only	M	1.000
10255	Building Materials Dealer - Other than second hand	M	1.000
10309	Camera and Photographic Equipment Stores	M	1.000
10352	Candy or Confectionery Stores	M	1.000
10367	Car Washes	S	1.000
10368	Car Washes - self-service	S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
11007	Carpet, Rug or Upholstery Cleaning - shop only	S	1.000
11020	Catalog or Premium Coupon Redemption Stores	M	1.000
11039	Caterers	S, Rest	1.000
11126	Clothing or Wearing Apparel Distributors - men's and boy's clothing and furnishings, women's, children's and infant's clothing and accessories	W, IP	1.000
11127	Clothing or Wearing Apparel Stores - Other than Not-For- Profit	M, IP	1.000
11128	Clothing or Wearing Apparel Stores - Not-For-Profit	M, IP	1.000
11160	Computer Stores	M	1.000
11167	Concessionaires - checkroom, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc.	M, S	1.000
11168	Concessionaires	M, S	1.000
11222	Copying and Duplicating Services – retail	S	1.000
11234	Cosmetic Hair or Skin Preparation Stores	M	1.000
11258	Dairy Products or Butter and Egg Stores - Not-For-Profit only	M	1.000
11259	Dairy Products or Butter and Egg Stores-Other than Not- For-Profit	M	1.000
11288	Delicatessens	M, FP	1.000
12014	Dental Laboratories	S	1.000
12356	Department or Discount Stores	M	1.000
12361	Distributors - food or drink	W	1.000
12362	Distributors - no food or drink	W	1.000
12374	Drugstores - no table or counter service for beverage or food	M	1.000
12375	Drugstores	M	1.000
12391	Electrical Equipment Distributors	W, M, S	1.000
12393	Electronic Stores	M	1.000
12467	Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores – distributors	W	1.000
12510	Fabric Stores	M	1.000
12651	Fence Dealers	M	1.000
12797	Floor Covering Distributors	W	1.000
12805	Floor Covering Stores	M	1.000
12841	Florists	M, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
12927	Formal Wear or Costumes - rented to others	S	1.000
13049	Frozen Food – distributors	W	1.000
13111	Fruit or Vegetable Dealers	M	1.000
13112	Fruit or Vegetable Distributors	W	1.000
13351	Furniture Stores - Other than Not-For-Profit	M	1.000
13352	Furniture Stores - Not-For-Profit only	M	1.000
13453	Gasoline Stations - full service	M, G	1.000
13454	Gasoline Stations - self-service	M, G	1.000
13455	Gasoline Stations - self and full service combined	M, G	1.000
13506	Gift Shops - Other than Not-For-Profit	M	1.000
13507	Gift Shops - Not-For-Profit only	M	1.000
13590	Glass Dealers and Glaziers	M, IP	1.000
13670	Grocery Distributors	W	1.000
13673	Grocery Stores	M	1.000
13715	Hardware and Tool Distributors	W	1.000
13716	Hardware Stores	M	1.000
13720	Health or Natural Food Stores	M	1.000
13759	Hearing Aid Stores	M	1.000
13930	Heating or Combined Heating and Air Conditioning Equipment - dealers and distributors only	W, M	1.000
14068	Hide Dealers and Distributors - raw	W	1.000
14101	Hobby, Model Maker or Artist's Supply Stores	M	1.000
14279	Home Improvement Stores - renting of equipment and appliances; installation work - separately classified and rated	M	1.000
14401	Ice Cream Stores	M	1.000
14405	Ice Dealers and Distributors	W, M, IP	1.000
14527	Janitorial Supplies - dealers or distributors	W	1.000
14655	Jewelry Stores or Distributors	M, W	1.000
14731	Laundries and Dry Cleaners - self-service	S	1.000
14732	Laundry and Dry Cleaning or Dyeing/Receiving Stations	S	1.000
14733	Laundry and Dry Cleaning Stores	S	1.000
14734	Laundry Rental Service	S	1.000
14913	Locksmiths	S	1.000
15070	Mail Box or Packaging Stores	S	1.000
15223	Meat, Fish, Poultry or Seafood – distributors	W	1.000
15224	Meat, Fish, Poultry or Seafood stores	M	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
15404	Metal Dealers or Distributors - nonstructural	W	1.000
15538	Musical Instrument Stores	M	1.000
15600	Nail Salons	S	1.000
15607	Newspaper or Magazine Distributors	W	1.000
15608	Newsstands	M	1.000
15699	Nursery – garden	M	1.000
15839	Optical Goods Stores	M, IP	1.000
15991	Paint, Wallpaper or Wall Covering Stores	M	1.000
15993	Painting, Picture or Frame Stores	M	1.000
16005	Paper Products Distributors	W	1.000
16402	Pet Grooming	S	1.000
16403	Pet Stores	M	1.000
16404	Pet Training	S	1.000
16471	Photographers	S	1.000
16501	Plastic or Rubber Supply Goods Distributors	W	1.000
16527	Plumbing Supplies and Fixtures Dealers and Distributors	W	1.000
16588	Printers or Electrotypers Supplies – distributors	W	1.000
16676	Music Stores-pre-recorded	M	1.000
16705	Refrigeration Equipment - dealers and distributors only - commercial	W, M	1.000
16819	Restaurants - operated by concessionaires - Other than Not-For-Profit	Rest	1.000
16820	Restaurants - operated by concessionaires - Not-For- Profit only	Rest	1.000
16900	Restaurants - with no sale of alcoholic beverages; with table service	Rest	1.000
16901	Restaurants - with no sale of alcoholic beverages; without table service - with seating	Rest	1.000
16902	Restaurants - with no sale of alcoholic beverages; without seating	Rest	1.000
16910	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - with table service	Rest	1.000
16911	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - without table service - with seating	Rest	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
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	Rest	1.000
18109	Shoe Repair Shops	S	1.000
18110	Shoe Stores	M	1.000
18200	Spas or Personal Enhancement Facilities	S, O	1.000
18205	Sporting Goods or Athletic Equipment Distributors	W	1.000
18206	Sporting Goods or Athletic Equipment Stores	M	1.000
18335	Stationery or Paper Products Stores	M	1.000
18435	Stores - food or drink - Other than Not-For-Profit	M, Rest	1.000
18436	Stores - food or drink - Not-For-Profit only	M, Rest	1.000
18437	Stores - no food or drink - Other than Not-For-Profit	M	1.000
18438	Stores - no food or drink - Not-For-Profit only	M	1.000
18501	Supermarkets	M	1.000
18506	Tailor Merchants - men or boys	M, IP	1.000
18507	Tailoring or Dressmaking Establishments - custom	M, IP	1.000
18575	Telecommunication Equipment Providers	M, S	1.000
18616	Tire Dealers	G, M, S	1.000
18833	Toy Distributors	W	1.000
18834	Toy Stores	M	1.000
18911	Variety Stores - Other than Not-For-Profit	M	1.000
18912	Variety Stores - Not-For-Profit only	M	1.000
18920	Video Stores	M	1.000
18991	Warehouses - mini- warehouses	S	1.000
19007	Washing Machines, Dryers or Ironers - coin meter type (away from insured premise)	S	1.000
19051	Water Softening Equipment - rented to others	S	1.000
41603	Cemeteries - Other than Not- For-Profit	NMS	1.000
41604	Cemeteries - Not-For-Profit	NMS	1.000
41650	Churches or Other Houses of Worship	REL	1.000
41665	Clubs - racket sports and handball	S	1.000
41667	Club - civic, service or social - having buildings or premises owned or leased - Other than Not-For-Profit	S, O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
41668	Club - civic, service, or social - having buildings or premises owned or leased - Not-For- Profit only	S, O	1.000
41669	Clubs - civic, service, or social - no buildings or premises owned or leased except for office purposes - Other than Not-For-Profit	S, O	1.000
41670	Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes - Not-For- Profit only	S, O	1.000
41677	Consultants - NOC E & O coverage required for all types. Eligible list: Business Management; Communications; Education; Financial Planning; Graphic Art; Printing; Retail; Training; Wedding	O	1.000
41680	Convents or Monasteries	NMS	1.000
41696	Crematories - Other than Not- For-Profit	S	1.000
41697	Crematories - Not-For-Profit only	S	1.000
43889	Funeral Homes or Chapels	S	1.000
44009	Gasoline or Oil supply Stations - retail - (lessor's risk only)	O	1.000
45190	Hotels and Motels - with pools or beaches - less than four stories	MH	1.000
45191	Hotels and Motels - with pools or beaches - four stories or more	MH	1.000
45192	Hotels and Motels – without pools or beaches - less than four stories	MH	1.000
45193	Hotels and Motels – without pools or beaches - four stories or more	MH	1.000
45334	Insurance Agents	O	1.000
45450	Kennels - breeding, boarding or sales	S	1.000
45678	Laundries and Dry Cleaning plants	S	1.000
45901	Mail Order Houses	M	1.000
45937	Mailing or Addressing Companies	S	1.000
45993	Manufacturers Representatives	O	1.000
46004	Mausoleums - Other than Not-For-Profit	NMS	1.000
46005	Mausoleums - Not-For-Profit only	NMS	1.000
46426	Museums - Other than Not-For-Profit	NMS	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
46427	Museums - Not-For-Profit only	NMS	1.000
46881	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Other than Not-For-Profit	O	1.000
46882	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Not-For-Profit only	O	1.000
47050	Real Estate Agents	O	1.000
47103	Recording Studios	S	1.000
47367	Sales or Service Organizations	O, S	1.000
48600	Social Services-consulting services only-operated by private sector	O	1.000
49005	Taxidermists	S	1.000
49617	Vending Machine Operations - confection, food, beverage or ice	M, S	1.000
49619	Vending Machine Operations	M, S	1.000
49840	Window Decorating	M, O	1.000
51116	Air Conditioning Equipment Mfg.	IP	1.000
51221	Appliances and Accessories Mfg. - commercial - not gas	IP	1.000
51224	Appliance and Accessories Mfg. - household - not gas	IP	1.000
51315	Bakery Plants	FP	1.000
51355	Beverage Bottler - soft drinks - carbonated - in cans or plastic bottles	FP, IP	1.000
51356	Beverage Bottler - soft drinks - carbonated - in glass bottles	FP, IP	1.000
51357	Beverage Bottler - soft drinks - in metal cylinders	FP, IP	1.000
51358	Beverage Bottler - soft drinks - in paper containers	FP, IP	1.000
51359	Beverage Bottler - soft drinks - not carbonated - in bottles or cans	FP, IP	1.000
51500	Bolt, Nut, Rivet, Screw or Washer Mfg.	IP	1.000
51516	Bookbinding - Other than Not-For-Profit	S	1.000
51517	Bookbinding - Not-For-Profit only	S	1.000
51550	Bottle and Jar Mfg. - glass - not for use under pressure	IP	1.000
51551	Bottle and Jar Mfg. - glass - for use under pressure - nonreturnable	IP	1.000
51552	Bottle and Jar Mfg. - glass - for use under pressure - returnable	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
51553	Bottle and Jar Mfg. - plastic - nonreturnable	IP	1.000
51554	Bottle and Jar Mfg. - plastic - returnable	IP	1.000
51600	Brick Mfg.	IP	1.000
51666	Buttons or Fasteners Mfg.	IP	1.000
51734	Can Mfg. - metal	IP	1.000
51752	Candy or Confectionery Products Mfg.	FP	1.000
51767	Carbon paper or Inked Ribbon Mfg.	IP	1.000
51869	China, Porcelain or Earthenware Mfg.	IP	1.000
51877	Clay Products Mfg.	IP	1.000
51889	Clock Mfg.	IP	1.000
51896	Clothing Mfg.	IP	1.000
51900	Coffins or Caskets Mfg.	IP	1.000
51919	Color or Pigment Preparation	IP	1.000
51926	Communication or Recording Systems or Equipment Mfg - industrial or commercial	IP	1.000
51927	Communication or Recording Systems or Equipment Mfg - other than industrial or commercial	IP	1.000
51934	Composition Goods Mfg. – not floor coverings	IP	1.000
51957	Concrete or Plaster Products Mfg. - not structural	IP	1.000
51999	Cutlery (not powered) and Flatware Mfg.	IP, S	1.000
52002	Dairy Products Mfg.	FP	1.000
52134	Door or Window Mfg.	IP	1.000
52432	Electrical Equipment Mfg.	IP	1.000
52438	Electrical Parts, Components or Accessories Mfg.	IP	1.000
52467	Electrical Wire or Cable Mfg.	IP	1.000
52469	Electronic Components Mfg.	IP	1.000
52505	Electronic Games Mfg. – video games designed in conjunction with television sets is to be separately classified and rated	IP	1.000
52660	Engraving	S	1.000
52967	Eye Glass Lens Mfg.	IP	1.000
53374	Food Products Mfg. - dry	FP, M	1.000
53375	Food Products Mfg. - frozen	FP, M	1.000
53376	Food Products Mfg. - not dry - in glass containers	FP	1.000
53377	Food Products Mfg. - not dry - in other than glass containers	FP	1.000
53565	Fruit or Vegetable Juice Mfg. - no bottling of carbonated beverages	FP	1.000
53732	Furniture Mfg. or Assembling - other than wood	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
54012	Gemstone Cutting or Polishing	IP	1.000
54077	Glass or Glassware Manufacturing	IP	1.000
55371	Honey Extracting	FP	1.000
55802	Jewelry Mfg.	IP	1.000
56040	Lamp Shade Mfg.	IP	1.000
56041	Lamps or Lanterns Mfg. – electric	IP	1.000
56042	Lamps or Lanterns Mfg.	IP	1.000
56202	Leather Goods Mfg.	IP, M	1.000
56390	Light Bulb or Tubes Mfg.	IP	1.000
56391	Lighting Fixtures Mfg.	IP	1.000
56758	Meat, Fish, Poultry or Seafood – curing	FP	1.000
56759	Meat, Fish, Poultry or Seafood Processing - in airtight containers	FP	1.000
56760	Meat, Fish, Poultry or Seafood Processing - not in airtight containers	FP	1.000
56910	Metal Foil Mfg.	IP	1.000
57001	Milk Depots or Dealers	FP	1.000
57002	Milk Processing	FP	1.000
57257	Musical Instruments Mfg.	IP	1.000
57401	Nails or Spikes Mfg.	IP	1.000
57403	Needles, Pins or Tacks Mfg.	IP	1.000
57410	Net Mfg.	IP	1.000
57572	Office Machines Mfg.	IP	1.000
57600	Optical Goods Manufacturing	IP	1.000
57716	Paper Coating or Finishing	IP	1.000
57808	Pattern Mfg. - metal	IP	1.000
57809	Pattern Mfg.	IP	1.000
57871	Pencil, Pen, Crayon or Chalk Mfg.	IP	1.000
57913	Pet Food Mfg.	IP	1.000
57997	Photo Finishing Laboratories	S	1.000
57998	Photographic Equipment Mfg.	IP	1.000
57999	Photographic Supplies Mfg.	IP	1.000
58009	Pipes or Tubes Mfg. - metal	IP	1.000
58010	Pipes or Tubes Mfg. - plastic	IP	1.000
58057	Plastic or Rubber Goods Mfg. – household	IP	1.000
58095	Plumbing Fixtures Mfg.	IP	1.000
58096	Plumbing Supplies Mfg.	IP	1.000
58408	Printing - Other than Not-For-Profit	S	1.000
58409	Printing - Not-For-Profit only	S	1.000
58456	Publishers - books or magazines - Other than Not-For-Profit	IP, S	1.000
58457	Publishers - books or magazines - Not-For-Profit only	IP, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
58458	Publishers - newspapers - Other than Not-For-Profit	IP, S	1.000
58459	Publishers - newspapers - Not-For-Profit only	IP, S	1.000
58627	Musical Products Mfg-pre-recorded	IP	1.000
58663	Refrigeration Equipment Mfg.	IP	1.000
58759	Rubber Stamp Mfg. or Assembling	IP, S	1.000
58903	Sewing Machines Mfg. - commercial	IP	1.000
58904	Sewing Machines Mfg. - household	IP	1.000
58922	Sheet Metal Work - shop only	IP	1.000
59005	Shoe, Boot or Slipper Mfg.	IP	1.000
59057	Sign Mfg. – electrical	IP	1.000
59058	Sign Mfg.	IP	1.000
59223	Soap Mfg.	IP	1.000
59482	Stone Cutting or Polishing	IP	1.000
59701	Television Picture Tube Mfg.	IP	1.000
59781	Tool Mfg. - Accessories	IP	1.000
59782	Tool Mfg. - hand type – not powered	IP	1.000
59889	Umbrella or Cane Mfg.	IP	1.000
59904	Vegetable Oils Mfg. – by solvent extraction	FP	1.000
59905	Vegetable Oil Mfg.	FP	1.000
59914	Metal Works - shop - decorative or artistic	IP	1.000
59915	Vending Machines Mfg.	IP	1.000
59917	Venetian Blinds Mfg. or Assembling	IP	1.000
59923	Watch or Watch Case Mfg.	IP	1.000
59963	Wine Mfg. – sparkling	FP	1.000
59964	Wine Mfg. – still	FP	1.000
59973	Wire Drawing	IP	1.000
59975	Wire Goods Mfg.	IP	1.000
61212	Building or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	O	1.000
61216	Buildings or Premises – bank or office - mercantile or manufacturing (lessor's risk only) - Not-For-Profit only	O	1.000
61217	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured - (lessor's risk only) - Other than Not-For-Profit	O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
61218	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured (lessor's risk only) - Not-For-Profit only	O	1.000
61223	Buildings or Premises - bank	O	1.000
61224	Building or Premises - office - premises occupied by employees of the insured - Other than Not-For-Profit	O	1.000
61225	Building or Premises-office-premises occupied by employees of the insured-Not- for-profit only	O	1.000
61226	Buildings or Premises - office - Other than Not-For-Profit	O	1.000
61227	Buildings or Premises - office - Not-For-Profit	O	1.000
62000	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)	Condo	1.000
62001	Condominiums – commercial shopping centers (association risk only)	Condo	1.000
62002	Condominiums – commercial warehouses - manufacturing or private (association risk only)	Condo	1.000
62003	Condominiums – residential (association risk only)	Condo	1.000
64074	Hotels and Motels - less than four stories (lessor's risk only)	MH	1.000
64075	Hotels and Motels – four stories or more - (lessor's risk only)	MH	1.000
66122	Lawyers Offices - Other than Not-For-Profit	O	1.000
66123	Lawyers Offices - Not-For- Profit only	O	1.000
66309	Libraries	NMS	1.000
66561	Medical Offices	O	1.000
67634	Shopping Centers – indoor malls - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
67635	Shopping Centers - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
68439	Ticket Agencies	O	1.000
68500	Townhouses or Similar Association (association risk only)	Condo	1.000
90089	Advertising Sign Companies - Outdoor	S	1.000
91111	Air Conditioning Systems or Equip. Dealers/Distributors & Install. Service or Repair	C, S, W	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
91150	Appliances and Accessories installation, servicing or repair – commercial	S, C	1.000
91155	Appliances and Accessories installation, servicing or repair – household	S	1.000
91179	Auctions - on premises owned or rented by the insured	M	1.000
91302	Cable Installation in Conduits or Subways	C	1.000
91340	Carpentry - construction of residential property not exceeding three stories in height	C	1.000
91341	Carpentry – interior	C	1.000
91342	Carpentry - NOC	C, IP	1.000
91405	Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises	S, C	1.000
91436	Ceiling or Wall Installation - metal	C	1.000
91551	Communication Equipment Installation - industrial or commercial	C, S	1.000
91555	Computer Service or Repair	S	1.000
91560	Concrete Construction	C	1.000
91746	Door, Window or Assembled Millwork - installation - metal	C, IP	1.000
91805	Draftsmen	O	1.000
92102	Water Well Drilling	C, IP	1.000
92215	Driveway, Parking Area or Sidewalk - paving or repaving	C	1.000
92338	Dry Wall or Wallboard Installation	C	1.000
92451	Electrical Apparatus - installation, servicing or repair	C, M, S	1.000
92478	Electrical Work – within buildings	C	1.000
92663	Engineers or Architects - consulting - not engaged in actual construction	O	1.000
94007	Excavation	C	1.000
94276	Fence Erection Contractors	C	1.000
94569	Floor Covering Installation - not ceramic tile or stone	C	1.000
95124	Furniture or Fixtures - installation in offices or stores - portable - metal or wood	C, S	1.000
95410	Grading of Land	C	1.000
95487	Greenhouse Erection	C	1.000
95625	Handyperson	C,S,O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
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	C, M, S	1.000
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	C, M, S	1.000
96053	House Furnishings Installation	C, S	1.000
96317	Inspection and Appraisal Companies - inspecting for insurance or valuation purposes	O	1.000
96611	Interior Decorators	O	1.000
96816	Janitorial Services - no industrial cleaning	S, C	1.000
97047	Landscape Gardening	C	1.000
97050	Lawn Care Services	C	1.000
97220	Machine Shops	IP	1.000
97308	Marine Appraisers or Surveyors	O	1.000
97447	Masonry	C	1.000
97650	Metal Erection - decorative or artistic	C	1.000
97653	Metal Erection-non structural	C	1.000
98090	Motion Pictures - development of negatives, printing and all subsequent operations	S	1.000
98091	Motion Pictures – film distribution or exchanges - not located at motion picture studios	S	1.000
98111	Office Machines or Appliances - installation inspection, adjustment or repair	S	1.000
98304	Painting - exterior – buildings or structures - three stores or less in height	C	1.000
98305	Painting - interior - buildings or structures	C	1.000
98344	Paperhanging	C	1.000
98405	Piano Tuning	S	1.000
98449	Plastering or Stucco Work	C	1.000
98482	Plumbing - commercial and industrial	C	1.000
98483	Plumbing - residential and or domestic	C, S	1.000
98597	Radio or TV Broadcasting Stations - Other than Not-For- Profit	O, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 5 Factor</b>
98598	Radio or TV Broadcasting Stations - Not-For-Profit only	O, S	1.000
98636	Refrigeration Systems or Equipment - dealers or distributors and installation, servicing or repair – commercial	C, M, S	1.000
98805	Septic Tank Systems - cleaning	S	1.000
98806	Septic Tank Systems - installation, servicing or repair	C, S	1.000
98813	Sewer Cleaning	S	1.000
98884	Sheet Metal Work - Outside	C	1.000
98967	Siding Installation	C	1.000
98993	Sign Erection, Installation or Repair	C, IP	1.000
99003	Sign Painting or Lettering - insides of buildings	C, S	1.000
99004	Sign Painting or Lettering – on buildings or structures	C	1.000
99080	Solar Energy Contractors	C	1.000
99471	Surveyors - land – not engaged in actual construction	C, S	1.000
99505	Swimming Pool Servicing	C, S	1.000
99600	Telecommunication Service Providers	S, O	1.000
99614	Telegraph Companies	S, O	1.000
99620	Teleproduction Studios	S	1.000
99650	Television or Radio Receiving Set Installation or Repair	S	1.000
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	C, M	1.000
99826	Upholstering	IP	1.000
99827	Upholstering - shop only	IP	1.000
99851	Veterinarian or Veterinary Hospitals	S, O	1.000
99948	Water Softening Equipment - installation, servicing or repair	S, M	1.000

W = Wholesalers                      S = Service                      M = Retailers                      REST = Restaurant                      IP = Manufactures  
 O = Office/Lessors                      FP = Food Processors                      C = Contractors                      REL = Religious Organizations  
 CONDO = Condominiums                      MH = Hotel/Motel                      G = Garage                      NMS = No Market Segment

COMMERCIAL LINES MANUAL  
CUSTOM PROTECTOR™ PROGRAM

**RULE 9. CLASS FACTOR SECTION**

**C. Class Factors – Division Six – Commercial General Liability**

**1. Apply the Class Factors to the Division Six manual rates.**

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
10010	Air Conditioning Equipment - dealers or distributors only	W, M	1.000
10026	Antique Stores	M	1.000
10040	Appliances Distributors - household type	W	1.000
10042	Appliance Stores - household type	M	1.000
10060	Army and Navy Stores	M	1.000
10065	Art Galleries - Other than Not-For-Profit	M	1.000
10066	Art Galleries - Not-For-Profit only	NMS	1.000
10070	Automobile Parts and Supplies Distributors	W	1.000
10071	Automobile Parts and Supplies Stores	M	1.000
10072	Automobile Quick Lubrication Services	G	1.000
10073	Automobile Repair or Service Shops	G, M	1.000
10100	Bakeries	M, FP	1.000
10111	Barber or Beauty Shop Supplies Distributors	W	1.000
10113	Barber Shops	S	1.000
10115	Beauty Parlors and Hair Styling Salons	S	1.000
10140	Beverage Distributors - alcoholic other than beer	W	1.000
10141	Beverage Distributors - nonalcoholic and beer	W	1.000
10145	Beverage Stores - liquor and wine	M	1.000
10146	Beverage Stores - soft drinks and beer	M	1.000
10150	Bicycle Store-sales and servicing	M, S	1.000
10204	Books and Magazines Stores - Other than Not-For-Profit	M	1.000
10205	Books and Magazines Stores - Not-For-Profit only	M	1.000
10255	Building Materials Dealer - Other than second hand	M	1.000
10309	Camera and Photographic Equipment Stores	M	1.000
10352	Candy or Confectionery Stores	M	1.000
10367	Car Washes	S	1.000
10368	Car Washes - self-service	S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
11007	Carpet, Rug or Upholstery Cleaning - shop only	S	1.000
11020	Catalog or Premium Coupon Redemption Stores	M	1.000
11039	Caterers	S, Rest	1.000
11126	Clothing or Wearing Apparel Distributors - men's and boy's clothing and furnishings, women's, children's and infant's clothing and accessories	W, IP	1.000
11127	Clothing or Wearing Apparel Stores - Other than Not-For- Profit	M, IP	1.000
11128	Clothing or Wearing Apparel Stores - Not-For-Profit	M, IP	1.000
11160	Computer Stores	M	1.000
11167	Concessionaires - checkroom, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc.	M, S	1.000
11168	Concessionaires	M, S	1.000
11222	Copying and Duplicating Services – retail	S	1.000
11234	Cosmetic Hair or Skin Preparation Stores	M	1.000
11258	Dairy Products or Butter and Egg Stores - Not-For-Profit only	M	1.000
11259	Dairy Products or Butter and Egg Stores-Other than Not- For-Profit	M	1.000
11288	Delicatessens	M, FP	1.000
12014	Dental Laboratories	S	1.000
12356	Department or Discount Stores	M	1.000
12361	Distributors - food or drink	W	1.000
12362	Distributors - no food or drink	W	1.000
12374	Drugstores - no table or counter service for beverage or food	M	1.000
12375	Drugstores	M	1.000
12391	Electrical Equipment Distributors	W, M, S	1.000
12393	Electronic Stores	M	1.000
12467	Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores – distributors	W	1.000
12510	Fabric Stores	M	1.000
12651	Fence Dealers	M	1.000
12797	Floor Covering Distributors	W	1.000
12805	Floor Covering Stores	M	1.000
12841	Florists	M, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
12927	Formal Wear or Costumes - rented to others	S	1.000
13049	Frozen Food – distributors	W	1.000
13111	Fruit or Vegetable Dealers	M	1.000
13112	Fruit or Vegetable Distributors	W	1.000
13351	Furniture Stores - Other than Not-For-Profit	M	1.000
13352	Furniture Stores - Not-For-Profit only	M	1.000
13453	Gasoline Stations - full service	M, G	1.000
13454	Gasoline Stations - self-service	M, G	1.000
13455	Gasoline Stations - self and full service combined	M, G	1.000
13506	Gift Shops - Other than Not-For-Profit	M	1.000
13507	Gift Shops - Not-For-Profit only	M	1.000
13590	Glass Dealers and Glaziers	M, IP	1.000
13670	Grocery Distributors	W	1.000
13673	Grocery Stores	M	1.000
13715	Hardware and Tool Distributors	W	1.000
13716	Hardware Stores	M	1.000
13720	Health or Natural Food Stores	M	1.000
13759	Hearing Aid Stores	M	1.000
13930	Heating or Combined Heating and Air Conditioning Equipment - dealers and distributors only	W, M	1.000
14068	Hide Dealers and Distributors - raw	W	1.000
14101	Hobby, Model Maker or Artist's Supply Stores	M	1.000
14279	Home Improvement Stores - renting of equipment and appliances; installation work - separately classified and rated	M	1.000
14401	Ice Cream Stores	M	1.000
14405	Ice Dealers and Distributors	W, M, IP	1.000
14527	Janitorial Supplies - dealers or distributors	W	1.000
14655	Jewelry Stores or Distributors	M, W	1.000
14731	Laundries and Dry Cleaners - self-service	S	1.000
14732	Laundry and Dry Cleaning or Dyeing/Receiving Stations	S	1.000
14733	Laundry and Dry Cleaning Stores	S	1.000
14734	Laundry Rental Service	S	1.000
14913	Locksmiths	S	1.000
15070	Mail Box or Packaging Stores	S	1.000
15223	Meat, Fish, Poultry or Seafood – distributors	W	1.000
15224	Meat, Fish, Poultry or Seafood stores	M	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
15404	Metal Dealers or Distributors - nonstructural	W	1.000
15538	Musical Instrument Stores	M	1.000
15600	Nail Salons	S	1.000
15607	Newspaper or Magazine Distributors	W	1.000
15608	Newsstands	M	1.000
15699	Nursery – garden	M	1.000
15839	Optical Goods Stores	M, IP	1.000
15991	Paint, Wallpaper or Wall Covering Stores	M	1.000
15993	Painting, Picture or Frame Stores	M	1.000
16005	Paper Products Distributors	W	1.000
16402	Pet Grooming	S	1.000
16403	Pet Stores	M	1.000
16404	Pet Training	S	1.000
16471	Photographers	S	1.000
16501	Plastic or Rubber Supply Goods Distributors	W	1.000
16527	Plumbing Supplies and Fixtures Dealers and Distributors	W	1.000
16588	Printers or Electrotypers Supplies – distributors	W	1.000
16676	Music Stores-pre-recorded	M	1.000
16705	Refrigeration Equipment - dealers and distributors only - commercial	W, M	1.000
16819	Restaurants - operated by concessionaires - Other than Not-For-Profit	Rest	1.000
16820	Restaurants - operated by concessionaires - Not-For- Profit only	Rest	1.000
16900	Restaurants - with no sale of alcoholic beverages; with table service	Rest	1.000
16901	Restaurants - with no sale of alcoholic beverages; without table service - with seating	Rest	1.000
16902	Restaurants - with no sale of alcoholic beverages; without seating	Rest	1.000
16910	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - with table service	Rest	1.000
16911	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - without table service - with seating	Rest	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
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	Rest	1.000
18109	Shoe Repair Shops	S	1.000
18110	Shoe Stores	M	1.000
18200	Spas or Personal Enhancement Facilities	S, O	1.000
18205	Sporting Goods or Athletic Equipment Distributors	W	1.000
18206	Sporting Goods or Athletic Equipment Stores	M	1.000
18335	Stationery or Paper Products Stores	M	1.000
18435	Stores - food or drink - Other than Not-For-Profit	M, Rest	1.000
18436	Stores - food or drink - Not-For-Profit only	M, Rest	1.000
18437	Stores - no food or drink - Other than Not-For-Profit	M	1.000
18438	Stores - no food or drink - Not-For-Profit only	M	1.000
18501	Supermarkets	M	1.000
18506	Tailor Merchants - men or boys	M, IP	1.000
18507	Tailoring or Dressmaking Establishments - custom	M, IP	1.000
18575	Telecommunication Equipment Providers	M, S	1.000
18616	Tire Dealers	G, M, S	1.000
18833	Toy Distributors	W	1.000
18834	Toy Stores	M	1.000
18911	Variety Stores - Other than Not-For-Profit	M	1.000
18912	Variety Stores - Not-For-Profit only	M	1.000
18920	Video Stores	M	1.000
18991	Warehouses - mini- warehouses	S	1.000
19007	Washing Machines, Dryers or Ironers - coin meter type (away from insured premise)	S	1.000
19051	Water Softening Equipment - rented to others	S	1.000
41603	Cemeteries - Other than Not- For-Profit	NMS	1.000
41604	Cemeteries - Not-For-Profit	NMS	1.000
41650	Churches or Other Houses of Worship	REL	1.000
41665	Clubs - racket sports and handball	S	1.000
41667	Club - civic, service or social - having buildings or premises owned or leased - Other than Not-For-Profit	S, O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
41668	Club - civic, service, or social - having buildings or premises owned or leased - Not-For- Profit only	S, O	1.000
41669	Clubs - civic, service, or social - no buildings or premises owned or leased except for office purposes - Other than Not-For-Profit	S, O	1.000
41670	Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes - Not-For- Profit only	S, O	1.000
41677	Consultants - NOC E & O coverage required for all types. Eligible list: Business Management; Communications; Education; Financial Planning; Graphic Art; Printing; Retail; Training; Wedding	O	1.000
41680	Convents or Monasteries	NMS	1.000
41696	Crematories - Other than Not- For-Profit	S	1.000
41697	Crematories - Not-For-Profit only	S	1.000
43889	Funeral Homes or Chapels	S	1.000
44009	Gasoline or Oil supply Stations - retail - (lessor's risk only)	O	1.000
45190	Hotels and Motels - with pools or beaches - less than four stories	MH	1.000
45191	Hotels and Motels - with pools or beaches - four stories or more	MH	1.000
45192	Hotels and Motels – without pools or beaches - less than four stories	MH	1.000
45193	Hotels and Motels – without pools or beaches - four stories or more	MH	1.000
45334	Insurance Agents	O	1.000
45450	Kennels - breeding, boarding or sales	S	1.000
45678	Laundries and Dry Cleaning plants	S	1.000
45901	Mail Order Houses	M	1.000
45937	Mailing or Addressing Companies	S	1.000
45993	Manufacturers Representatives	O	1.000
46004	Mausoleums - Other than Not-For-Profit	NMS	1.000
46005	Mausoleums - Not-For-Profit only	NMS	1.000
46426	Museums - Other than Not-For-Profit	NMS	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
46427	Museums - Not-For-Profit only	NMS	1.000
46881	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Other than Not-For-Profit	O	1.000
46882	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Not-For-Profit only	O	1.000
47050	Real Estate Agents	O	1.000
47103	Recording Studios	S	1.000
47367	Sales or Service Organizations	O, S	1.000
48600	Social Services-consulting services only-operated by private sector	O	1.000
49005	Taxidermists	S	1.000
49617	Vending Machine Operations - confection, food, beverage or ice	M, S	1.000
49619	Vending Machine Operations	M, S	1.000
49840	Window Decorating	M, O	1.000
51116	Air Conditioning Equipment Mfg.	IP	1.000
51221	Appliances and Accessories Mfg. - commercial - not gas	IP	1.000
51224	Appliance and Accessories Mfg. - household - not gas	IP	1.000
51315	Bakery Plants	FP	1.000
51355	Beverage Bottler - soft drinks - carbonated - in cans or plastic bottles	FP, IP	1.000
51356	Beverage Bottler - soft drinks - carbonated - in glass bottles	FP, IP	1.000
51357	Beverage Bottler - soft drinks - in metal cylinders	FP, IP	1.000
51358	Beverage Bottler - soft drinks - in paper containers	FP, IP	1.000
51359	Beverage Bottler - soft drinks - not carbonated - in bottles or cans	FP, IP	1.000
51500	Bolt, Nut, Rivet, Screw or Washer Mfg.	IP	1.000
51516	Bookbinding - Other than Not-For-Profit	S	1.000
51517	Bookbinding - Not-For-Profit only	S	1.000
51550	Bottle and Jar Mfg. - glass - not for use under pressure	IP	1.000
51551	Bottle and Jar Mfg. - glass - for use under pressure - nonreturnable	IP	1.000
51552	Bottle and Jar Mfg. - glass - for use under pressure - returnable	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
51553	Bottle and Jar Mfg. - plastic - nonreturnable	IP	1.000
51554	Bottle and Jar Mfg. - plastic - returnable	IP	1.000
51600	Brick Mfg.	IP	1.000
51666	Buttons or Fasteners Mfg.	IP	1.000
51734	Can Mfg. - metal	IP	1.000
51752	Candy or Confectionery Products Mfg.	FP	1.000
51767	Carbon paper or Inked Ribbon Mfg.	IP	1.000
51869	China, Porcelain or Earthenware Mfg.	IP	1.000
51877	Clay Products Mfg.	IP	1.000
51889	Clock Mfg.	IP	1.000
51896	Clothing Mfg.	IP	1.000
51900	Coffins or Caskets Mfg.	IP	1.000
51919	Color or Pigment Preparation	IP	1.000
51926	Communication or Recording Systems or Equipment Mfg - industrial or commercial	IP	1.000
51927	Communication or Recording Systems or Equipment Mfg - other than industrial or commercial	IP	1.000
51934	Composition Goods Mfg. – not floor coverings	IP	1.000
51957	Concrete or Plaster Products Mfg. - not structural	IP	1.000
51999	Cutlery (not powered) and Flatware Mfg.	IP, S	1.000
52002	Dairy Products Mfg.	FP	1.000
52134	Door or Window Mfg.	IP	1.000
52432	Electrical Equipment Mfg.	IP	1.000
52438	Electrical Parts, Components or Accessories Mfg.	IP	1.000
52467	Electrical Wire or Cable Mfg.	IP	1.000
52469	Electronic Components Mfg.	IP	1.000
52505	Electronic Games Mfg. – video games designed in conjunction with television sets is to be separately classified and rated	IP	1.000
52660	Engraving	S	1.000
52967	Eye Glass Lens Mfg.	IP	1.000
53374	Food Products Mfg. - dry	FP, M	1.000
53375	Food Products Mfg. - frozen	FP, M	1.000
53376	Food Products Mfg. - not dry - in glass containers	FP	1.000
53377	Food Products Mfg. - not dry - in other than glass containers	FP	1.000
53565	Fruit or Vegetable Juice Mfg. - no bottling of carbonated beverages	FP	1.000
53732	Furniture Mfg. or Assembling - other than wood	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
54012	Gemstone Cutting or Polishing	IP	1.000
54077	Glass or Glassware Manufacturing	IP	1.000
55371	Honey Extracting	FP	1.000
55802	Jewelry Mfg.	IP	1.000
56040	Lamp Shade Mfg.	IP	1.000
56041	Lamps or Lanterns Mfg. – electric	IP	1.000
56042	Lamps or Lanterns Mfg.	IP	1.000
56202	Leather Goods Mfg.	IP, M	1.000
56390	Light Bulb or Tubes Mfg.	IP	1.000
56391	Lighting Fixtures Mfg.	IP	1.000
56758	Meat, Fish, Poultry or Seafood – curing	FP	1.000
56759	Meat, Fish, Poultry or Seafood Processing - in airtight containers	FP	1.000
56760	Meat, Fish, Poultry or Seafood Processing - not in airtight containers	FP	1.000
56910	Metal Foil Mfg.	IP	1.000
57001	Milk Depots or Dealers	FP	1.000
57002	Milk Processing	FP	1.000
57257	Musical Instruments Mfg.	IP	1.000
57401	Nails or Spikes Mfg.	IP	1.000
57403	Needles, Pins or Tacks Mfg.	IP	1.000
57410	Net Mfg.	IP	1.000
57572	Office Machines Mfg.	IP	1.000
57600	Optical Goods Manufacturing	IP	1.000
57716	Paper Coating or Finishing	IP	1.000
57808	Pattern Mfg. - metal	IP	1.000
57809	Pattern Mfg.	IP	1.000
57871	Pencil, Pen, Crayon or Chalk Mfg.	IP	1.000
57913	Pet Food Mfg.	IP	1.000
57997	Photo Finishing Laboratories	S	1.000
57998	Photographic Equipment Mfg.	IP	1.000
57999	Photographic Supplies Mfg.	IP	1.000
58009	Pipes or Tubes Mfg. - metal	IP	1.000
58010	Pipes or Tubes Mfg. - plastic	IP	1.000
58057	Plastic or Rubber Goods Mfg. – household	IP	1.000
58095	Plumbing Fixtures Mfg.	IP	1.000
58096	Plumbing Supplies Mfg.	IP	1.000
58408	Printing - Other than Not-For-Profit	S	1.000
58409	Printing - Not-For-Profit only	S	1.000
58456	Publishers - books or magazines - Other than Not-For-Profit	IP, S	1.000
58457	Publishers - books or magazines - Not-For-Profit only	IP, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
58458	Publishers - newspapers - Other than Not-For-Profit	IP, S	1.000
58459	Publishers - newspapers - Not-For-Profit only	IP, S	1.000
58627	Musical Products Mfg-pre-recorded	IP	1.000
58663	Refrigeration Equipment Mfg.	IP	1.000
58759	Rubber Stamp Mfg. or Assembling	IP, S	1.000
58903	Sewing Machines Mfg. - commercial	IP	1.000
58904	Sewing Machines Mfg. - household	IP	1.000
58922	Sheet Metal Work - shop only	IP	1.000
59005	Shoe, Boot or Slipper Mfg.	IP	1.000
59057	Sign Mfg. – electrical	IP	1.000
59058	Sign Mfg.	IP	1.000
59223	Soap Mfg.	IP	1.000
59482	Stone Cutting or Polishing	IP	1.000
59701	Television Picture Tube Mfg.	IP	1.000
59781	Tool Mfg. - Accessories	IP	1.000
59782	Tool Mfg. - hand type – not powered	IP	1.000
59889	Umbrella or Cane Mfg.	IP	1.000
59904	Vegetable Oils Mfg. – by solvent extraction	FP	1.000
59905	Vegetable Oil Mfg.	FP	1.000
59914	Metal Works - shop - decorative or artistic	IP	1.000
59915	Vending Machines Mfg.	IP	1.000
59917	Venetian Blinds Mfg. or Assembling	IP	1.000
59923	Watch or Watch Case Mfg.	IP	1.000
59963	Wine Mfg. – sparkling	FP	1.000
59964	Wine Mfg. – still	FP	1.000
59973	Wire Drawing	IP	1.000
59975	Wire Goods Mfg.	IP	1.000
61212	Building or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	O	1.000
61216	Buildings or Premises – bank or office - mercantile or manufacturing (lessor's risk only) - Not-For-Profit only	O	1.000
61217	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured - (lessor's risk only) - Other than Not-For-Profit	O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
61218	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured (lessor's risk only) - Not-For-Profit only	O	1.000
61223	Buildings or Premises - bank	O	1.000
61224	Building or Premises - office - premises occupied by employees of the insured - Other than Not-For-Profit	O	1.000
61225	Building or Premises-office-premises occupied by employees of the insured-Not- for-profit only	O	1.000
61226	Buildings or Premises - office - Other than Not-For-Profit	O	1.000
61227	Buildings or Premises - office - Not-For-Profit	O	1.000
62000	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)	Condo	1.000
62001	Condominiums – commercial shopping centers (association risk only)	Condo	1.000
62002	Condominiums – commercial warehouses - manufacturing or private (association risk only)	Condo	1.000
62003	Condominiums – residential (association risk only)	Condo	1.000
64074	Hotels and Motels - less than four stories (lessor's risk only)	MH	1.000
64075	Hotels and Motels – four stories or more - (lessor's risk only)	MH	1.000
66122	Lawyers Offices - Other than Not-For-Profit	O	1.000
66123	Lawyers Offices - Not-For- Profit only	O	1.000
66309	Libraries	NMS	1.000
66561	Medical Offices	O	1.000
67634	Shopping Centers – indoor malls - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
67635	Shopping Centers - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
68439	Ticket Agencies	O	1.000
68500	Townhouses or Similar Association (association risk only)	Condo	1.000
90089	Advertising Sign Companies - Outdoor	S	1.000
91111	Air Conditioning Systems or Equip. Dealers/Distributors & Install. Service or Repair	C, S, W	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
91150	Appliances and Accessories installation, servicing or repair – commercial	S, C	1.000
91155	Appliances and Accessories installation, servicing or repair – household	S	1.000
91179	Auctions - on premises owned or rented by the insured	M	1.000
91302	Cable Installation in Conduits or Subways	C	1.000
91340	Carpentry - construction of residential property not exceeding three stories in height	C	1.000
91341	Carpentry – interior	C	1.000
91342	Carpentry - NOC	C, IP	1.000
91405	Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises	S, C	1.000
91436	Ceiling or Wall Installation - metal	C	1.000
91551	Communication Equipment Installation - industrial or commercial	C, S	1.000
91555	Computer Service or Repair	S	1.000
91560	Concrete Construction	C	1.000
91746	Door, Window or Assembled Millwork - installation - metal	C, IP	1.000
91805	Draftsmen	O	1.000
92102	Water Well Drilling	C, IP	1.000
92215	Driveway, Parking Area or Sidewalk - paving or repaving	C	1.000
92338	Dry Wall or Wallboard Installation	C	1.000
92451	Electrical Apparatus - installation, servicing or repair	C, M, S	1.000
92478	Electrical Work – within buildings	C	1.000
92663	Engineers or Architects - consulting - not engaged in actual construction	O	1.000
94007	Excavation	C	1.000
94276	Fence Erection Contractors	C	1.000
94569	Floor Covering Installation - not ceramic tile or stone	C	1.000
95124	Furniture or Fixtures - installation in offices or stores - portable - metal or wood	C, S	1.000
95410	Grading of Land	C	1.000
95487	Greenhouse Erection	C	1.000
95625	Handyperson	C,S,O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
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	C, M, S	1.000
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	C, M, S	1.000
96053	House Furnishings Installation	C, S	1.000
96317	Inspection and Appraisal Companies - inspecting for insurance or valuation purposes	O	1.000
96611	Interior Decorators	O	1.000
96816	Janitorial Services - no industrial cleaning	S, C	1.000
97047	Landscape Gardening	C	1.000
97050	Lawn Care Services	C	1.000
97220	Machine Shops	IP	1.000
97308	Marine Appraisers or Surveyors	O	1.000
97447	Masonry	C	1.000
97650	Metal Erection - decorative or artistic	C	1.000
97653	Metal Erection-non structural	C	1.000
98090	Motion Pictures - development of negatives, printing and all subsequent operations	S	1.000
98091	Motion Pictures – film distribution or exchanges - not located at motion picture studios	S	1.000
98111	Office Machines or Appliances - installation inspection, adjustment or repair	S	1.000
98304	Painting - exterior – buildings or structures - three stores or less in height	C	1.000
98305	Painting - interior - buildings or structures	C	1.000
98344	Paperhanging	C	1.000
98405	Piano Tuning	S	1.000
98449	Plastering or Stucco Work	C	1.000
98482	Plumbing - commercial and industrial	C	1.000
98483	Plumbing - residential and or domestic	C, S	1.000
98597	Radio or TV Broadcasting Stations - Other than Not-For- Profit	O, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 6 Factor</b>
98598	Radio or TV Broadcasting Stations - Not-For-Profit only	O, S	1.000
98636	Refrigeration Systems or Equipment - dealers or distributors and installation, servicing or repair – commercial	C, M, S	1.000
98805	Septic Tank Systems - cleaning	S	1.000
98806	Septic Tank Systems - installation, servicing or repair	C, S	1.000
98813	Sewer Cleaning	S	1.000
98884	Sheet Metal Work - Outside	C	1.000
98967	Siding Installation	C	1.000
98993	Sign Erection, Installation or Repair	C, IP	1.000
99003	Sign Painting or Lettering - insides of buildings	C, S	1.000
99004	Sign Painting or Lettering – on buildings or structures	C	1.000
99080	Solar Energy Contractors	C	1.000
99471	Surveyors - land – not engaged in actual construction	C, S	1.000
99505	Swimming Pool Servicing	C, S	1.000
99600	Telecommunication Service Providers	S, O	1.000
99614	Telegraph Companies	S, O	1.000
99620	Teleproduction Studios	S	1.000
99650	Television or Radio Receiving Set Installation or Repair	S	1.000
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	C, M	1.000
99826	Upholstering	IP	1.000
99827	Upholstering - shop only	IP	1.000
99851	Veterinarian or Veterinary Hospitals	S, O	1.000
99948	Water Softening Equipment - installation, servicing or repair	S, M	1.000

W = Wholesalers                      S = Service                      M = Retailers                      REST = Restaurant                      IP = Manufactures  
O = Office/Lessors                      FP = Food Processors                      C = Contractors                      REL = Religious Organizations  
CONDO = Condominiums                      MH = Hotel/Motel                      G = Garage                      NMS = No Market Segment

COMMERCIAL LINES MANUAL  
CUSTOM PROTECTOR™ PROGRAM

**RULE 9. CLASS FACTOR SECTION**

**D. Class Factors – Division Eight – Commercial Inland Marine**

**1. Apply the Class Factors to the Division Eight manual rates.**

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
10010	Air Conditioning Equipment - dealers or distributors only	W, M	1.000
10026	Antique Stores	M	1.000
10040	Appliances Distributors - household type	W	1.000
10042	Appliance Stores - household type	M	1.000
10060	Army and Navy Stores	M	1.000
10065	Art Galleries - Other than Not-For-Profit	M	1.000
10066	Art Galleries - Not-For-Profit only	NMS	1.000
10070	Automobile Parts and Supplies Distributors	W	1.000
10071	Automobile Parts and Supplies Stores	M	1.000
10072	Automobile Quick Lubrication Services	G	1.000
10073	Automobile Repair or Service Shops	G, M	1.000
10100	Bakeries	M, FP	1.000
10111	Barber or Beauty Shop Supplies Distributors	W	1.000
10113	Barber Shops	S	1.000
10115	Beauty Parlors and Hair Styling Salons	S	1.000
10140	Beverage Distributors - alcoholic other than beer	W	1.000
10141	Beverage Distributors - nonalcoholic and beer	W	1.000
10145	Beverage Stores - liquor and wine	M	1.000
10146	Beverage Stores - soft drinks and beer	M	1.000
10150	Bicycle Store-sales and servicing	M, S	1.000
10204	Books and Magazines Stores - Other than Not-For-Profit	M	1.000
10205	Books and Magazines Stores - Not-For-Profit only	M	1.000
10255	Building Materials Dealer - Other than second hand	M	1.000
10309	Camera and Photographic Equipment Stores	M	1.000
10352	Candy or Confectionery Stores	M	1.000
10367	Car Washes	S	1.000
10368	Car Washes - self-service	S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
11007	Carpet, Rug or Upholstery Cleaning - shop only	S	1.000
11020	Catalog or Premium Coupon Redemption Stores	M	1.000
11039	Caterers	S, Rest	1.000
11126	Clothing or Wearing Apparel Distributors - men's and boy's clothing and furnishings, women's, children's and infant's clothing and accessories	W, IP	1.000
11127	Clothing or Wearing Apparel Stores - Other than Not-For- Profit	M, IP	1.000
11128	Clothing or Wearing Apparel Stores - Not-For-Profit	M, IP	1.000
11160	Computer Stores	M	1.000
11167	Concessionaires - checkroom, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc.	M, S	1.000
11168	Concessionaires	M, S	1.000
11222	Copying and Duplicating Services – retail	S	1.000
11234	Cosmetic Hair or Skin Preparation Stores	M	1.000
11258	Dairy Products or Butter and Egg Stores - Not-For-Profit only	M	1.000
11259	Dairy Products or Butter and Egg Stores-Other than Not- For-Profit	M	1.000
11288	Delicatessens	M, FP	1.000
12014	Dental Laboratories	S	1.000
12356	Department or Discount Stores	M	1.000
12361	Distributors - food or drink	W	1.000
12362	Distributors - no food or drink	W	1.000
12374	Drugstores - no table or counter service for beverage or food	M	1.000
12375	Drugstores	M	1.000
12391	Electrical Equipment Distributors	W, M, S	1.000
12393	Electronic Stores	M	1.000
12467	Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores – distributors	W	1.000
12510	Fabric Stores	M	1.000
12651	Fence Dealers	M	1.000
12797	Floor Covering Distributors	W	1.000
12805	Floor Covering Stores	M	1.000
12841	Florists	M, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
12927	Formal Wear or Costumes - rented to others	S	1.000
13049	Frozen Food – distributors	W	1.000
13111	Fruit or Vegetable Dealers	M	1.000
13112	Fruit or Vegetable Distributors	W	1.000
13351	Furniture Stores - Other than Not-For-Profit	M	1.000
13352	Furniture Stores - Not-For-Profit only	M	1.000
13453	Gasoline Stations - full service	M, G	1.000
13454	Gasoline Stations - self-service	M, G	1.000
13455	Gasoline Stations - self and full service combined	M, G	1.000
13506	Gift Shops - Other than Not-For-Profit	M	1.000
13507	Gift Shops - Not-For-Profit only	M	1.000
13590	Glass Dealers and Glaziers	M, IP	1.000
13670	Grocery Distributors	W	1.000
13673	Grocery Stores	M	1.000
13715	Hardware and Tool Distributors	W	1.000
13716	Hardware Stores	M	1.000
13720	Health or Natural Food Stores	M	1.000
13759	Hearing Aid Stores	M	1.000
13930	Heating or Combined Heating and Air Conditioning Equipment - dealers and distributors only	W, M	1.000
14068	Hide Dealers and Distributors - raw	W	1.000
14101	Hobby, Model Maker or Artist's Supply Stores	M	1.000
14279	Home Improvement Stores - renting of equipment and appliances; installation work - separately classified and rated	M	1.000
14401	Ice Cream Stores	M	1.000
14405	Ice Dealers and Distributors	W, M, IP	1.000
14527	Janitorial Supplies - dealers or distributors	W	1.000
14655	Jewelry Stores or Distributors	M, W	1.000
14731	Laundries and Dry Cleaners - self-service	S	1.000
14732	Laundry and Dry Cleaning or Dyeing/Receiving Stations	S	1.000
14733	Laundry and Dry Cleaning Stores	S	1.000
14734	Laundry Rental Service	S	1.000
14913	Locksmiths	S	1.000
15070	Mail Box or Packaging Stores	S	1.000
15223	Meat, Fish, Poultry or Seafood – distributors	W	1.000
15224	Meat, Fish, Poultry or Seafood stores	M	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
15404	Metal Dealers or Distributors - nonstructural	W	1.000
15538	Musical Instrument Stores	M	1.000
15600	Nail Salons	S	1.000
15607	Newspaper or Magazine Distributors	W	1.000
15608	Newsstands	M	1.000
15699	Nursery – garden	M	1.000
15839	Optical Goods Stores	M, IP	1.000
15991	Paint, Wallpaper or Wall Covering Stores	M	1.000
15993	Painting, Picture or Frame Stores	M	1.000
16005	Paper Products Distributors	W	1.000
16402	Pet Grooming	S	1.000
16403	Pet Stores	M	1.000
16404	Pet Training	S	1.000
16471	Photographers	S	1.000
16501	Plastic or Rubber Supply Goods Distributors	W	1.000
16527	Plumbing Supplies and Fixtures Dealers and Distributors	W	1.000
16588	Printers or Electrotypers Supplies – distributors	W	1.000
16676	Music Stores-pre-recorded	M	1.000
16705	Refrigeration Equipment - dealers and distributors only - commercial	W, M	1.000
16819	Restaurants - operated by concessionaires - Other than Not-For-Profit	Rest	1.000
16820	Restaurants - operated by concessionaires - Not-For- Profit only	Rest	1.000
16900	Restaurants - with no sale of alcoholic beverages; with table service	Rest	1.000
16901	Restaurants - with no sale of alcoholic beverages; without table service - with seating	Rest	1.000
16902	Restaurants - with no sale of alcoholic beverages; without seating	Rest	1.000
16910	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - with table service	Rest	1.000
16911	Restaurants - with sale of alcoholic beverages that are less than 30% of the total annual receipts - without table service - with seating	Rest	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
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	Rest	1.000
18109	Shoe Repair Shops	S	1.000
18110	Shoe Stores	M	1.000
18200	Spas or Personal Enhancement Facilities	S, O	1.000
18205	Sporting Goods or Athletic Equipment Distributors	W	1.000
18206	Sporting Goods or Athletic Equipment Stores	M	1.000
18335	Stationery or Paper Products Stores	M	1.000
18435	Stores - food or drink - Other than Not-For-Profit	M, Rest	1.000
18436	Stores - food or drink - Not-For-Profit only	M, Rest	1.000
18437	Stores - no food or drink - Other than Not-For-Profit	M	1.000
18438	Stores - no food or drink - Not-For-Profit only	M	1.000
18501	Supermarkets	M	1.000
18506	Tailor Merchants - men or boys	M, IP	1.000
18507	Tailoring or Dressmaking Establishments - custom	M, IP	1.000
18575	Telecommunication Equipment Providers	M, S	1.000
18616	Tire Dealers	G, M, S	1.000
18833	Toy Distributors	W	1.000
18834	Toy Stores	M	1.000
18911	Variety Stores - Other than Not-For-Profit	M	1.000
18912	Variety Stores - Not-For-Profit only	M	1.000
18920	Video Stores	M	1.000
18991	Warehouses - mini- warehouses	S	1.000
19007	Washing Machines, Dryers or Ironers - coin meter type (away from insured premise)	S	1.000
19051	Water Softening Equipment - rented to others	S	1.000
41603	Cemeteries - Other than Not- For-Profit	NMS	1.000
41604	Cemeteries - Not-For-Profit	NMS	1.000
41650	Churches or Other Houses of Worship	REL	1.000
41665	Clubs - racket sports and handball	S	1.000
41667	Club - civic, service or social - having buildings or premises owned or leased - Other than Not-For-Profit	S, O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
41668	Club - civic, service, or social - having buildings or premises owned or leased - Not-For- Profit only	S, O	1.000
41669	Clubs - civic, service, or social - no buildings or premises owned or leased except for office purposes - Other than Not-For-Profit	S, O	1.000
41670	Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes - Not-For- Profit only	S, O	1.000
41677	Consultants - NOC E & O coverage required for all types. Eligible list: Business Management; Communications; Education; Financial Planning; Graphic Art; Printing; Retail; Training; Wedding	O	1.000
41680	Convents or Monasteries	NMS	1.000
41696	Crematories - Other than Not- For-Profit	S	1.000
41697	Crematories - Not-For-Profit only	S	1.000
43889	Funeral Homes or Chapels	S	1.000
44009	Gasoline or Oil supply Stations - retail - (lessor's risk only)	O	1.000
45190	Hotels and Motels - with pools or beaches - less than four stories	MH	1.000
45191	Hotels and Motels - with pools or beaches - four stories or more	MH	1.000
45192	Hotels and Motels – without pools or beaches - less than four stories	MH	1.000
45193	Hotels and Motels – without pools or beaches - four stories or more	MH	1.000
45334	Insurance Agents	O	1.000
45450	Kennels - breeding, boarding or sales	S	1.000
45678	Laundries and Dry Cleaning plants	S	1.000
45901	Mail Order Houses	M	1.000
45937	Mailing or Addressing Companies	S	1.000
45993	Manufacturers Representatives	O	1.000
46004	Mausoleums - Other than Not-For-Profit	NMS	1.000
46005	Mausoleums - Not-For-Profit only	NMS	1.000
46426	Museums - Other than Not-For-Profit	NMS	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
46427	Museums - Not-For-Profit only	NMS	1.000
46881	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Other than Not-For-Profit	O	1.000
46882	Professional and Trade Associations - no buildings or premises owned or leased except as offices - Not-For-Profit only	O	1.000
47050	Real Estate Agents	O	1.000
47103	Recording Studios	S	1.000
47367	Sales or Service Organizations	O, S	1.000
48600	Social Services-consulting services only-operated by private sector	O	1.000
49005	Taxidermists	S	1.000
49617	Vending Machine Operations - confection, food, beverage or ice	M, S	1.000
49619	Vending Machine Operations	M, S	1.000
49840	Window Decorating	M, O	1.000
51116	Air Conditioning Equipment Mfg.	IP	1.000
51221	Appliances and Accessories Mfg. - commercial - not gas	IP	1.000
51224	Appliance and Accessories Mfg. - household - not gas	IP	1.000
51315	Bakery Plants	FP	1.000
51355	Beverage Bottler - soft drinks - carbonated - in cans or plastic bottles	FP, IP	1.000
51356	Beverage Bottler - soft drinks - carbonated - in glass bottles	FP, IP	1.000
51357	Beverage Bottler - soft drinks - in metal cylinders	FP, IP	1.000
51358	Beverage Bottler - soft drinks - in paper containers	FP, IP	1.000
51359	Beverage Bottler - soft drinks - not carbonated - in bottles or cans	FP, IP	1.000
51500	Bolt, Nut, Rivet, Screw or Washer Mfg.	IP	1.000
51516	Bookbinding - Other than Not-For-Profit	S	1.000
51517	Bookbinding - Not-For-Profit only	S	1.000
51550	Bottle and Jar Mfg. - glass - not for use under pressure	IP	1.000
51551	Bottle and Jar Mfg. - glass - for use under pressure - nonreturnable	IP	1.000
51552	Bottle and Jar Mfg. - glass - for use under pressure - returnable	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
51553	Bottle and Jar Mfg. - plastic - nonreturnable	IP	1.000
51554	Bottle and Jar Mfg. - plastic - returnable	IP	1.000
51600	Brick Mfg.	IP	1.000
51666	Buttons or Fasteners Mfg.	IP	1.000
51734	Can Mfg. - metal	IP	1.000
51752	Candy or Confectionery Products Mfg.	FP	1.000
51767	Carbon paper or Inked Ribbon Mfg.	IP	1.000
51869	China, Porcelain or Earthenware Mfg.	IP	1.000
51877	Clay Products Mfg.	IP	1.000
51889	Clock Mfg.	IP	1.000
51896	Clothing Mfg.	IP	1.000
51900	Coffins or Caskets Mfg.	IP	1.000
51919	Color or Pigment Preparation	IP	1.000
51926	Communication or Recording Systems or Equipment Mfg - industrial or commercial	IP	1.000
51927	Communication or Recording Systems or Equipment Mfg - other than industrial or commercial	IP	1.000
51934	Composition Goods Mfg. – not floor coverings	IP	1.000
51957	Concrete or Plaster Products Mfg. - not structural	IP	1.000
51999	Cutlery (not powered) and Flatware Mfg.	IP, S	1.000
52002	Dairy Products Mfg.	FP	1.000
52134	Door or Window Mfg.	IP	1.000
52432	Electrical Equipment Mfg.	IP	1.000
52438	Electrical Parts, Components or Accessories Mfg.	IP	1.000
52467	Electrical Wire or Cable Mfg.	IP	1.000
52469	Electronic Components Mfg.	IP	1.000
52505	Electronic Games Mfg. – video games designed in conjunction with television sets is to be separately classified and rated	IP	1.000
52660	Engraving	S	1.000
52967	Eye Glass Lens Mfg.	IP	1.000
53374	Food Products Mfg. - dry	FP, M	1.000
53375	Food Products Mfg. - frozen	FP, M	1.000
53376	Food Products Mfg. - not dry - in glass containers	FP	1.000
53377	Food Products Mfg. - not dry - in other than glass containers	FP	1.000
53565	Fruit or Vegetable Juice Mfg. - no bottling of carbonated beverages	FP	1.000
53732	Furniture Mfg. or Assembling - other than wood	IP	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
54012	Gemstone Cutting or Polishing	IP	1.000
54077	Glass or Glassware Manufacturing	IP	1.000
55371	Honey Extracting	FP	1.000
55802	Jewelry Mfg.	IP	1.000
56040	Lamp Shade Mfg.	IP	1.000
56041	Lamps or Lanterns Mfg. – electric	IP	1.000
56042	Lamps or Lanterns Mfg.	IP	1.000
56202	Leather Goods Mfg.	IP, M	1.000
56390	Light Bulb or Tubes Mfg.	IP	1.000
56391	Lighting Fixtures Mfg.	IP	1.000
56758	Meat, Fish, Poultry or Seafood – curing	FP	1.000
56759	Meat, Fish, Poultry or Seafood Processing - in airtight containers	FP	1.000
56760	Meat, Fish, Poultry or Seafood Processing - not in airtight containers	FP	1.000
56910	Metal Foil Mfg.	IP	1.000
57001	Milk Depots or Dealers	FP	1.000
57002	Milk Processing	FP	1.000
57257	Musical Instruments Mfg.	IP	1.000
57401	Nails or Spikes Mfg.	IP	1.000
57403	Needles, Pins or Tacks Mfg.	IP	1.000
57410	Net Mfg.	IP	1.000
57572	Office Machines Mfg.	IP	1.000
57600	Optical Goods Manufacturing	IP	1.000
57716	Paper Coating or Finishing	IP	1.000
57808	Pattern Mfg. - metal	IP	1.000
57809	Pattern Mfg.	IP	1.000
57871	Pencil, Pen, Crayon or Chalk Mfg.	IP	1.000
57913	Pet Food Mfg.	IP	1.000
57997	Photo Finishing Laboratories	S	1.000
57998	Photographic Equipment Mfg.	IP	1.000
57999	Photographic Supplies Mfg.	IP	1.000
58009	Pipes or Tubes Mfg. - metal	IP	1.000
58010	Pipes or Tubes Mfg. - plastic	IP	1.000
58057	Plastic or Rubber Goods Mfg. – household	IP	1.000
58095	Plumbing Fixtures Mfg.	IP	1.000
58096	Plumbing Supplies Mfg.	IP	1.000
58408	Printing - Other than Not-For-Profit	S	1.000
58409	Printing - Not-For-Profit only	S	1.000
58456	Publishers - books or magazines - Other than Not-For-Profit	IP, S	1.000
58457	Publishers - books or magazines - Not-For-Profit only	IP, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
58458	Publishers - newspapers - Other than Not-For-Profit	IP, S	1.000
58459	Publishers - newspapers - Not-For-Profit only	IP, S	1.000
58627	Musical Products Mfg-pre-recorded	IP	1.000
58663	Refrigeration Equipment Mfg.	IP	1.000
58759	Rubber Stamp Mfg. or Assembling	IP, S	1.000
58903	Sewing Machines Mfg. - commercial	IP	1.000
58904	Sewing Machines Mfg. - household	IP	1.000
58922	Sheet Metal Work - shop only	IP	1.000
59005	Shoe, Boot or Slipper Mfg.	IP	1.000
59057	Sign Mfg. – electrical	IP	1.000
59058	Sign Mfg.	IP	1.000
59223	Soap Mfg.	IP	1.000
59482	Stone Cutting or Polishing	IP	1.000
59701	Television Picture Tube Mfg.	IP	1.000
59781	Tool Mfg. - Accessories	IP	1.000
59782	Tool Mfg. - hand type – not powered	IP	1.000
59889	Umbrella or Cane Mfg.	IP	1.000
59904	Vegetable Oils Mfg. – by solvent extraction	FP	1.000
59905	Vegetable Oil Mfg.	FP	1.000
59914	Metal Works - shop - decorative or artistic	IP	1.000
59915	Vending Machines Mfg.	IP	1.000
59917	Venetian Blinds Mfg. or Assembling	IP	1.000
59923	Watch or Watch Case Mfg.	IP	1.000
59963	Wine Mfg. – sparkling	FP	1.000
59964	Wine Mfg. – still	FP	1.000
59973	Wire Drawing	IP	1.000
59975	Wire Goods Mfg.	IP	1.000
61212	Building or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	O	1.000
61216	Buildings or Premises – bank or office - mercantile or manufacturing (lessor's risk only) - Not-For-Profit only	O	1.000
61217	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured - (lessor's risk only) - Other than Not-For-Profit	O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
61218	Building or Premises - bank or office - mercantile or manufacturing - maintained by the insured (lessor's risk only) - Not-For-Profit only	O	1.000
61223	Buildings or Premises - bank	O	1.000
61224	Building or Premises - office - premises occupied by employees of the insured - Other than Not-For-Profit	O	1.000
61225	Building or Premises-office-premises occupied by employees of the insured-Not- for-profit only	O	1.000
61226	Buildings or Premises - office - Other than Not-For-Profit	O	1.000
61227	Buildings or Premises - office - Not-For-Profit	O	1.000
62000	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)	Condo	1.000
62001	Condominiums – commercial shopping centers (association risk only)	Condo	1.000
62002	Condominiums – commercial warehouses - manufacturing or private (association risk only)	Condo	1.000
62003	Condominiums – residential (association risk only)	Condo	1.000
64074	Hotels and Motels - less than four stories (lessor's risk only)	MH	1.000
64075	Hotels and Motels – four stories or more - (lessor's risk only)	MH	1.000
66122	Lawyers Offices - Other than Not-For-Profit	O	1.000
66123	Lawyers Offices - Not-For- Profit only	O	1.000
66309	Libraries	NMS	1.000
66561	Medical Offices	O	1.000
67634	Shopping Centers – indoor malls - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
67635	Shopping Centers - buildings, or premises not occupied by the insured (lessor's risk only)	O	1.000
68439	Ticket Agencies	O	1.000
68500	Townhouses or Similar Association (association risk only)	Condo	1.000
90089	Advertising Sign Companies - Outdoor	S	1.000
91111	Air Conditioning Systems or Equip. Dealers/Distributors & Install. Service or Repair	C, S, W	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
91150	Appliances and Accessories installation, servicing or repair – commercial	S, C	1.000
91155	Appliances and Accessories installation, servicing or repair – household	S	1.000
91179	Auctions - on premises owned or rented by the insured	M	1.000
91302	Cable Installation in Conduits or Subways	C	1.000
91340	Carpentry - construction of residential property not exceeding three stories in height	C	1.000
91341	Carpentry – interior	C	1.000
91342	Carpentry - NOC	C, IP	1.000
91405	Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises	S, C	1.000
91436	Ceiling or Wall Installation - metal	C	1.000
91551	Communication Equipment Installation - industrial or commercial	C, S	1.000
91555	Computer Service or Repair	S	1.000
91560	Concrete Construction	C	1.000
91746	Door, Window or Assembled Millwork - installation - metal	C, IP	1.000
91805	Draftsmen	O	1.000
92102	Water Well Drilling	C, IP	1.000
92215	Driveway, Parking Area or Sidewalk - paving or repaving	C	1.000
92338	Dry Wall or Wallboard Installation	C	1.000
92451	Electrical Apparatus - installation, servicing or repair	C, M, S	1.000
92478	Electrical Work – within buildings	C	1.000
92663	Engineers or Architects - consulting - not engaged in actual construction	O	1.000
94007	Excavation	C	1.000
94276	Fence Erection Contractors	C	1.000
94569	Floor Covering Installation - not ceramic tile or stone	C	1.000
95124	Furniture or Fixtures - installation in offices or stores - portable - metal or wood	C, S	1.000
95410	Grading of Land	C	1.000
95487	Greenhouse Erection	C	1.000
95625	Handyperson	C,S,O	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
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	C, M, S	1.000
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	C, M, S	1.000
96053	House Furnishings Installation	C, S	1.000
96317	Inspection and Appraisal Companies - inspecting for insurance or valuation purposes	O	1.000
96611	Interior Decorators	O	1.000
96816	Janitorial Services - no industrial cleaning	S, C	1.000
97047	Landscape Gardening	C	1.000
97050	Lawn Care Services	C	1.000
97220	Machine Shops	IP	1.000
97308	Marine Appraisers or Surveyors	O	1.000
97447	Masonry	C	1.000
97650	Metal Erection - decorative or artistic	C	1.000
97653	Metal Erection-non structural	C	1.000
98090	Motion Pictures - development of negatives, printing and all subsequent operations	S	1.000
98091	Motion Pictures – film distribution or exchanges - not located at motion picture studios	S	1.000
98111	Office Machines or Appliances - installation inspection, adjustment or repair	S	1.000
98304	Painting - exterior – buildings or structures - three stores or less in height	C	1.000
98305	Painting - interior - buildings or structures	C	1.000
98344	Paperhanging	C	1.000
98405	Piano Tuning	S	1.000
98449	Plastering or Stucco Work	C	1.000
98482	Plumbing - commercial and industrial	C	1.000
98483	Plumbing - residential and or domestic	C, S	1.000
98597	Radio or TV Broadcasting Stations - Other than Not-For- Profit	O, S	1.000

<b>GL Class Code</b>	<b>Class Description</b>	<b>Market Segment</b>	<b>Division 8 Factor</b>
98598	Radio or TV Broadcasting Stations - Not-For-Profit only	O, S	1.000
98636	Refrigeration Systems or Equipment - dealers or distributors and installation, servicing or repair – commercial	C, M, S	1.000
98805	Septic Tank Systems - cleaning	S	1.000
98806	Septic Tank Systems - installation, servicing or repair	C, S	1.000
98813	Sewer Cleaning	S	1.000
98884	Sheet Metal Work - Outside	C	1.000
98967	Siding Installation	C	1.000
98993	Sign Erection, Installation or Repair	C, IP	1.000
99003	Sign Painting or Lettering - insides of buildings	C, S	1.000
99004	Sign Painting or Lettering – on buildings or structures	C	1.000
99080	Solar Energy Contractors	C	1.000
99471	Surveyors - land – not engaged in actual construction	C, S	1.000
99505	Swimming Pool Servicing	C, S	1.000
99600	Telecommunication Service Providers	S, O	1.000
99614	Telegraph Companies	S, O	1.000
99620	Teleproduction Studios	S	1.000
99650	Television or Radio Receiving Set Installation or Repair	S	1.000
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	C, M	1.000
99826	Upholstering	IP	1.000
99827	Upholstering - shop only	IP	1.000
99851	Veterinarian or Veterinary Hospitals	S, O	1.000
99948	Water Softening Equipment - installation, servicing or repair	S, M	1.000

W = Wholesalers                      S = Service                      M = Retailers                      REST = Restaurant                      IP = Manufactures  
 O = Office/Lessors                      FP = Food Processors                      C = Contractors                      REL = Religious Organizations  
 CONDO = Condominiums                      MH = Hotel/Motel                      G = Garage                      NMS = No Market Segment

State: District of Columbia

Filing Company:

Ohio Security Insurance Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name: CUSTOM PROTECTOR Program

Project Name/Number: Class Factor Split/2016-MU-2-CP-E-R

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	