<table>
<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable Or Subscription Television Companies</td>
<td>*</td>
<td>5135</td>
<td>4</td>
<td>15,000</td>
<td>p+</td>
<td>91315</td>
<td>91315</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Cable Or Wire Mfg.</td>
<td>6850</td>
<td>3320</td>
<td>1</td>
<td>5,000</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Camera And Photographic Equipment Stores</td>
<td>0567 (15)</td>
<td>4430</td>
<td>3</td>
<td>25,000</td>
<td>s</td>
<td>10309</td>
<td>10309</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Camper Or Travel Trailer Sales Agencies</td>
<td>(10)</td>
<td>(11)</td>
<td>3</td>
<td>15,000</td>
<td>s</td>
<td>10315</td>
<td>(14)</td>
<td>(a) (b)</td>
</tr>
</tbody>
</table>

1. NA
2. This classification includes the installation of lines and equipment at the customer’s premises. Cable TV line construction shall be separately classified and rated as “Telephone, Telegraph or Cable Television Line Construction”. (91315)
3. NA
4. NA
5. This classification includes incidental service and repair. (10309)
6. Excluding electrical wire or cable manufacturing. This footnote does not apply to Contents, Fire.
7. SBF, SBR – Rate Group 3. This footnote does not apply to Contents, Fire.
8. NA
9. NA
10. Campers or Trailers without motors and without repair, use Code 0550 and CPP PMA M. Campers or Trailers without motors and with repair, use Code 0922 and CPP PMA S.
11. This classification includes incidental installation, service and repair. Self-powered units shall be separately classified and rated under Division One – Automobile. (10315)
12. NA
13. NA
14. Refer to company products
15. Refer to theft guidelines

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## CenCal Insurance Services
### Commercial Lines Manual
#### Classification Table

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<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Campgrounds – Not-For-Profit Only</td>
<td>(1)</td>
<td>7215</td>
<td>(6)</td>
<td>1</td>
<td>5,000</td>
<td>s+</td>
<td>10332 (3) (6) (7) (8)</td>
<td>Included</td>
</tr>
<tr>
<td></td>
<td>(2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>No Saddle Animals</td>
</tr>
<tr>
<td></td>
<td>(6)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Campgrounds – Other Than Not-For-Profit</td>
<td>(1)</td>
<td>7215</td>
<td>(6)</td>
<td>1</td>
<td>5,000</td>
<td>s+</td>
<td>10331 (3) (6) (7) (8)</td>
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<tr>
<td></td>
<td>(2)</td>
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<td></td>
<td></td>
<td>No Saddle Animals</td>
</tr>
<tr>
<td></td>
<td>(6)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Camps – For Profit</td>
<td>(6)</td>
<td>7215</td>
<td>(6)</td>
<td>1</td>
<td>5,000</td>
<td>t+</td>
<td>41421 (4) (6) (7) (8)</td>
<td>Included</td>
</tr>
<tr>
<td>Camps – Not- For Profit</td>
<td>(6)</td>
<td>7215</td>
<td>(6)</td>
<td>1</td>
<td>5,000</td>
<td>t+</td>
<td>41422 (4) (6) (7) (8)</td>
<td>Included</td>
</tr>
<tr>
<td>Can Mfg. – Metal</td>
<td>6850</td>
<td>33320</td>
<td>1</td>
<td>15,000</td>
<td>s</td>
<td>51734 (5)</td>
<td>51734</td>
<td>Non-admitted only</td>
</tr>
<tr>
<td>Candle Mfg.</td>
<td>5050</td>
<td>3395</td>
<td>1</td>
<td>5,000</td>
<td>s</td>
<td>51741</td>
<td>51741</td>
<td>(a) (b)</td>
</tr>
</tbody>
</table>

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(1) Girl Scout, Boy Scout, Church and YMCA camps, etc. including all buildings on premises (except private dwellings), use Code 0845 and CPP PMA 1.

(2) Recreational Vehicle Parks:
   Laundries used by general public, offices, repair garages, gasoline stations, grocery stores and other retail stores, see specific occupancies. Laundries for tenants only, use Code 0922 and CPP PMA S.
   Property in the open such as pump houses, platforms or pads for mobile home or recreational vehicles, use Code 1190 and CPP PMA S.
   Community centers, recreational buildings, shelter houses, locker houses and other auxiliary or subsidiary buildings not provided for above, use Code 0844 and CPP PMA S.

(3) Coverage does not apply to medical payments to campers nor to medical professional services. Use Exclusion – Camps Or Campgrounds Endorsement CG 22 39.

The following shall be separately classified and rated:
- Restaurants
- Saddle animals
- Swimming pools
- Bathing beaches
- Mobile home parks
- Boats

(4) This classification includes coverage for the operation of owned canoes and rowboats. Use Boats Endorsement CG 24 12.

Coverage does not apply to medical payments to campers nor to medical professional services. Use Exclusion – Camps Or Campgrounds Endorsement CG 22 39.

The following shall be separately classified and rated:
- Saddle animals
- Boats (other than canoes or rowboats)
- Campgrounds

Basis of premium is each camper day.
The total number of “camper days” shall be the sum of the daily number of campers for each day in which the camp is in operation during the policy period. (41421) (41422)

(5) Aerosol container manufacturing shall be separately classified and rated. (51734)

(6) Refer to company
(7) Exclude Assault And Battery – SL-4
(8) Exclude Sexual Abuse – SL-10
## CenCal Insurance Services
### Commercial Lines Manual
#### Classification Table

<table>
<thead>
<tr>
<th>Description</th>
<th>FIRE Class Code</th>
<th>CRIME Class Code</th>
<th>Rate Group</th>
<th>CRIME CONTENTS, FIRE Class Limit</th>
<th>CRIME CONTENTS, FIRE Premium Base</th>
<th>CRIME CONTENTS, FIRE Premises Code</th>
<th>CRIME CONTENTS, FIRE Products Code</th>
<th>GENERAL LIABILITY Class Code</th>
<th>GENERAL LIABILITY Rate Group</th>
<th>GENERAL LIABILITY Premium Base</th>
<th>GENERAL LIABILITY Premises Code</th>
<th>GENERAL LIABILITY Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Candy or Confectionery Products Mfg.</td>
<td>2200</td>
<td>3110</td>
<td>1</td>
<td>5,000</td>
<td>s</td>
<td>51752</td>
<td>51752</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Candy or Confectionery Stores</td>
<td>0532</td>
<td>4452</td>
<td>3</td>
<td>5,000</td>
<td>s</td>
<td>10352</td>
<td>10352</td>
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<td></td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Car Washes – Self-service</td>
<td>0931</td>
<td>8111</td>
<td>1</td>
<td>5,000</td>
<td>s+</td>
<td>10368</td>
<td>Included</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Car Washes – Other Than Self-Service</td>
<td>0931</td>
<td>8111</td>
<td>1</td>
<td>5,000</td>
<td>s+</td>
<td>10367</td>
<td>Included</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Carbon Paper or Inked Ribbon Mfg.</td>
<td>4450</td>
<td>3395</td>
<td>1</td>
<td>5,000</td>
<td>s</td>
<td>51767</td>
<td>51767</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(a) (b)</td>
</tr>
</tbody>
</table>
CenCal Insurance Services  
Commercial Lines Manual  
Classification Table

(1) If products are sold principally in the insured’s own retail store at the same location, classify and rate as “Candy or Confectionery Stores”. (51752)

(2) Sole occupancy and over 15,000 square feet, use Code 0432.

(3) This classification includes candy or confectionery manufacturing at the same location as the store if the products are sold principally in that store. (10352)

(4) C – Including Tobacco Products, use Rate Group 2.  
E, H – Excluding Tobacco Products, use Rate Group 1. 
This footnote does not apply to Contents, Fire.

(5) This classification includes coverage for operation of customers’ automobiles on insured’s premises. Use Operation Of Customers Autos On Particular Premises Endorsement CG 22 68. (10367)

(6) For premium computation purposes, receipts from towel dispensers, vacuum cleaners, etc. are to be included in gross sales. (10367) (10368)

(7) C – Rate Group 3.  
E, H – Excluding Vending Machines, use Exclude Specified Property Endorsement CR 15 01.  
This footnote does not apply to Contents, Fire.

(8) This classification applies to risks where customers physically wash their own vehicles. A $250.00 deductible per claim applies to property damage to customers’ automobiles. Use Deductible Liability Insurance Endorsement CG 03 00. (10368)

(9) Paper Manufacturing shall be separately classified and rated. (51767)

(10) For distributors use code 4230

(11) For distributors use code 4221
## CenCal Insurance Services
### Commercial Lines Manual
#### Classification Table

<table>
<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carpentry</td>
<td>(1) (3)</td>
<td>2350</td>
<td>*</td>
<td>p</td>
<td>91342</td>
<td>91342</td>
<td></td>
<td>Commercial Work Only (a) (b) (d1)</td>
</tr>
<tr>
<td>Carpentry – Interior</td>
<td>(1)</td>
<td>2350</td>
<td>*</td>
<td>p</td>
<td>91341</td>
<td>91341</td>
<td></td>
<td>Commercial Work Only (a) (b) (d1)</td>
</tr>
<tr>
<td>Carpentry – Shop Only</td>
<td>3959</td>
<td>2350</td>
<td>1</td>
<td>5,000</td>
<td>p</td>
<td>91343</td>
<td>91343</td>
<td>Commercial Work Only (a) (b) (d1)</td>
</tr>
<tr>
<td>Carpet or Rug Mfg.</td>
<td>(6)</td>
<td>3140</td>
<td>2</td>
<td>15,000</td>
<td>s</td>
<td>51777</td>
<td>11</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Carpet, Rug, Furniture Or Upholstery Cleaning – On Customers’ Premises</td>
<td>(7)</td>
<td>5617</td>
<td>N/A</td>
<td>p+</td>
<td>91405</td>
<td></td>
<td></td>
<td>Included (a) (b)</td>
</tr>
<tr>
<td>Carpet, Rug Or Upholstery Cleaning – Shop Only</td>
<td>(8)</td>
<td>5617</td>
<td>2</td>
<td>5,000</td>
<td>s+</td>
<td>11007</td>
<td></td>
<td>Included (a) (b)</td>
</tr>
<tr>
<td>Catalog Or Premium Coupon Redemption Stores</td>
<td>0567</td>
<td>4520</td>
<td>*</td>
<td>s</td>
<td>11020</td>
<td>11020</td>
<td></td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Caterers</td>
<td>0542</td>
<td>7225</td>
<td>3</td>
<td>5,000</td>
<td>s</td>
<td>11039</td>
<td>11039</td>
<td>(a) (b) (n)</td>
</tr>
</tbody>
</table>

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(1) Contractors equipment storage, use Code 0567 and CPP PMA C.
    Equipment in the open, use Code 1190 and CPP PMA C.
    Office, use Code 0702 and CPP PMA C or O.
    Vehicle storage or repair, refer to “Automobile” classifications.

(2) NA

(3) Carpentry shop, use Code 3959 and CPP PMA IP.

(4) This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring.
    This classification is not applicable to contractors engaged in any other carpentry operations at the same job or location. (91341)

(5) The following shall be separately classified and rated: (91343)
    • Lumberyards
    • Building material dealers
    • Home improvement stores

(6) Use Code 2800 and CPP PMA IP for carpet or rug manufacturing.
    Carpet sales, use Code 0520 and CPP PMA M.

(7) For storage of cleaning equipment and supplies, use Code 0567.

(8) Refer to “Laundries and Dry Cleaning” classifications.

(9) This classification applies to risks serving food away from the insured’s premises only. Concessionaires selling beverages or food at exhibitions, parks, shows, sports contests or theaters and store operations shall be separately classified and rated. (11039)

(10) California contractors prohibited
(11) Refer to company
(12) Attach Pre Existing Damage Exclusion SL-63
(13) Attach Indoor Air Quality Exclusion EPA-353
(14) Attach Residential Projects Exclusion EAA-148
(15) Attach Contractors Supplemental Application NAA-110
<table>
<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ceiling Or Wall Installation – Metal</td>
<td>(1)</td>
<td>2350</td>
<td>1 (3)</td>
<td>5,000</td>
<td>p</td>
<td>91436 (2)(12)(13)(14)(15)</td>
<td>91436 (2)(12)(13)(14)(15)</td>
<td>Commercial Work Only (a) (b) (d1)</td>
</tr>
<tr>
<td>Cellophane and Cellophane Products Mfg.</td>
<td>5100</td>
<td>3250</td>
<td>1</td>
<td>5,000</td>
<td>s</td>
<td>51796 (10)</td>
<td>(10)</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Cement, Concrete Mix Or Plaster Mfg. – Packaged</td>
<td>6009</td>
<td>3270</td>
<td>1</td>
<td>5,000</td>
<td>s</td>
<td>51808 (4)(10)</td>
<td>(10)</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Cement Or Plaster Mfg. – Bulk</td>
<td>6009 (10)</td>
<td>3270 (10)</td>
<td>1</td>
<td>5,000</td>
<td>s</td>
<td>51809 (4)(10)</td>
<td>(10)</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Cemeteries – Not-For-Profit Only</td>
<td>(5)</td>
<td>8122</td>
<td>1</td>
<td>5,000</td>
<td>t+</td>
<td>41604 (6)(11)</td>
<td>Included</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Cemeteries – Other Than Not-For-Profit</td>
<td>(5)</td>
<td>8122</td>
<td>1</td>
<td>5,000</td>
<td>t+</td>
<td>41603 (6)(11)</td>
<td>Included</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Ceramics</td>
<td>(7)</td>
<td>3270</td>
<td>1</td>
<td>5,000</td>
<td>N/A</td>
<td></td>
<td></td>
<td>(a) (b)</td>
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<tr>
<td>Chairs – Rented To Others</td>
<td>(9)</td>
<td>5320</td>
<td>s+</td>
<td></td>
<td></td>
<td>11052</td>
<td>Included</td>
<td>Non-Admitted Only (a) (b)</td>
</tr>
</tbody>
</table>
**CenCal Insurance Services**

**Commercial Lines Manual**

**Classification Table**

1. Contractors equipment storage, use Code 0567 and CPP PMA C.
   - Equipment in the open, use Code 1190 and CPP PMA C.
   - Office, use Code 0702 and CPP PMA C or O.
   - Vehicle storage or repair, refer to “Automobile” classifications.

2. Ceiling or wall installation other than metal shall be separately classified and rated as “Dry Wall or Wallboard Installation: or “Carpentry”. (91436)

3. Ceiling or Wall Installation – not plastering., Class Code 1500.
   - This footnote does not apply to Contents, Fire.

4. The following shall be separately classified and rated: (51808) (51809)
   - Dredging
   - Excavation
   - Mining
   - Quarrying

5. Tombstones only, use Code 1190 and CPP PMA 1.
   - All other buildings (except private dwellings and mausoleums), use Code 1070 and CPP PMA1.
   - Also refer to “Mausoleums”.

6. This classification includes all buildings on the property other than mausoleums owned and operated by the cemetery.
   - Professional services are excluded. Use Exclusion – Funeral Services Endorsement CG 21 56.
   - The following shall be separately classified and rated:
     - Mausoleums owned or operated by the cemetery
     - Crematory operations
   - Basis of premium is each acre. (41604) (41603)

7. Sales and/or storage only, use Code 0567 and CPP PMA M.
   - With shop work (hobby or instructional), use Code 0921 and CPP PMA M.
   - With shop work other than above, use Code 6009 and CPP PMA IP.

8. NA


10. Refer to company

11. Attach Professional Liability Exclusion

12. Attach Pre Existing Damage Exclusion SL-63

13. Attach Indoor Air Quality Exclusion EPA-353


15. Attach Contractors Supplemental Application NAA-110
<table>
<thead>
<tr>
<th>Description</th>
<th>FIRE Class Code</th>
<th>CRIME Class Code</th>
<th>CRIME CONTENTS, FIRE</th>
<th>CRIME AND CONTENTS, FIRE</th>
<th>GENERAL LIABILITY</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children’s Play Center – Indoor</td>
<td>0844 (11)</td>
<td>7130</td>
<td>3 (10)</td>
<td>215,000</td>
<td>s+</td>
<td>Included Non-Admitted Only</td>
</tr>
<tr>
<td>Chimney Cleaning</td>
<td>(2)</td>
<td>5617</td>
<td>N/A</td>
<td>p+</td>
<td>91481 (17)(18)(19)(20)</td>
<td>Included Commercial Work Only</td>
</tr>
<tr>
<td>China, Porcelain Or Earthenware Mfg.</td>
<td>6009</td>
<td>3270</td>
<td>2</td>
<td>s</td>
<td>51869 (3)</td>
<td>(a)</td>
</tr>
<tr>
<td>Churches Or Other Houses Of Worship</td>
<td>0900 (4)</td>
<td>8600</td>
<td>1 (9)</td>
<td>a+</td>
<td>41650 (5)(13)(14)</td>
<td>Included (a) (b) (p)</td>
</tr>
<tr>
<td>Clay Products Mfg.</td>
<td>6009</td>
<td>3270</td>
<td>1</td>
<td>s</td>
<td>51877 (7)</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Cleaning – Outside Surfaces Of Buildings</td>
<td>(2)</td>
<td>2350</td>
<td>1</td>
<td>p+</td>
<td>91523 (8)(16)(17)(18)(19)(20)</td>
<td>Included Commercial Work Only</td>
</tr>
<tr>
<td>Clock Mfg.</td>
<td>*</td>
<td>3347</td>
<td>1</td>
<td>s</td>
<td>51889 (12)</td>
<td>(a) (b)</td>
</tr>
</tbody>
</table>
## CenCal Insurance Services
### Commercial Lines Manual
#### Classification Table

1. This classification applies to commercially operated indoor play facilities for children. This classification does not apply to a children’s play center operated in connection with the insured’s business and on the same premises, if the classification to which the insured is assigned is rated on a gross sales basis. (11120)

2. Contractors equipment storage, use Code 0567 and CPP PMA C. Equipment in the open, use Code 1190 and CPP PMA C. Office use Code 0702 and CPP PMA or O. Vehicle storage or repair, refer to “Automobile” classifications.

3. This classification includes construction or reconstruction of sheds or kilns. (51869)

   The following shall be separately classified and rated:
   - Clay or shale digging
   - Sand digging
   - Mining
   - Quarrying
   - Manufacturing of building materials

4. 0900 also applies to all auxiliary buildings other than academic schools, habitational buildings, or dwellings.

5. Burial sites located in the same premises are included at no additional charge.

   Church members are included as additional insured. Use Additional Insured – Church Members, Officers And Volunteer Workers Endorsement CG 20 22. (41650)

   The following shall be separately classified and rated:
   - Camps
   - Private residences, as dwellings except that no charge shall be made for private residences occupied full-time and used exclusively for residential purposes by clergy or other religious members and their families.

6. This classification includes milling and preparing of clay and shale. (91507)

   The following shall be separately classified and rated:
   - Canal, sewer or cellar excavation
   - Underground mining

7. The following shall be separately classified and rated: (51877)

   - Clay or shale digging
   - Sand digging
   - Mining
   - Quarrying

8. This classification applies to risks primarily engaged in cleaning the outside surfaces of buildings, including power washing with water or laser-beam techniques. Sandblasting operations shall be separately classified and rated. (91523)


   This footnote does not apply to Contents, Fire.


   This footnote does not apply to Contents, Fire.


12. This classification does not include clock or clock works used for the operation, timing, regulation or control of machinery or equipment other than household type appliances. Time devices of this nature shall be separately classified and rated as “Instrument Mfg.”. (51889)


14. Exclude professional liability

15. Refer Products to company

16. Refer to company work on buildings over 3 stories

17. Attach Pre Existing Damage Exclusion SL-63

18. Attach Indoor Air Quality Exclusion EPA-353

19. Attach Residential Projects Exclusion EAA-148

20. Attach Contractors Supplemental Application NAA-110

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## CenCal Insurance Services
### Commercial Lines Manual
#### Classification Table

<table>
<thead>
<tr>
<th>Description.</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing Mfg.</td>
<td>3009</td>
<td>3150</td>
<td>(2) (3)</td>
<td>s</td>
<td>51896 (8)</td>
<td>51896 (8)</td>
<td></td>
<td>(Exclude Children’s)</td>
</tr>
<tr>
<td>Clothing Or Wearing Apparel Distributors</td>
<td>0567 (4)</td>
<td>4223</td>
<td>4 (1)</td>
<td>15,000</td>
<td>s</td>
<td>11126 (5)</td>
<td>11126</td>
<td></td>
</tr>
<tr>
<td>Clothing Or Wearing Apparel Stores – Not-For-Profit Only</td>
<td>0520 (4)</td>
<td>4480</td>
<td>4 (1)</td>
<td>25,000</td>
<td>s</td>
<td>11128 (5) (6)</td>
<td>11128</td>
<td></td>
</tr>
<tr>
<td>Clothing Or Wearing Apparel Stores – Other Than Not-For-Profit</td>
<td>0520 (4)</td>
<td>4480</td>
<td>4 (1)</td>
<td>25,000</td>
<td>s</td>
<td>11127 (5) (6)</td>
<td>11127</td>
<td></td>
</tr>
</tbody>
</table>

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Classification Table

(1) SBF and SBR – Clothing – Ladies and Girls (Coats, Suits and Dresses); Haberdashery and Men’s furnishings, Ladies’ Specialty Stores and Men’s and Boy’s Clothing (Coats and Suits), SBF, SBR – Rate Group 2. This footnote does not apply to Contents, Fire.

(2) Refer to the following table:

<table>
<thead>
<tr>
<th>Description</th>
<th>BP Class Code</th>
<th>BP Rate No.</th>
<th>BP Rate Group</th>
<th>Crime Class Code</th>
<th>Crime And Contents, Fire Rate Group</th>
<th>Crime And Contents, Fire Class Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing – Ladies and Girls (Coats, Suits and Dresses)</td>
<td>56214</td>
<td>3</td>
<td>10</td>
<td>2300</td>
<td>3</td>
<td>15,000</td>
</tr>
<tr>
<td>Furs (Including Pelts)</td>
<td>56814</td>
<td>3</td>
<td>8</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Haberdashery and Men’s Furnishings</td>
<td>56113</td>
<td>3</td>
<td>6</td>
<td>2300</td>
<td>4</td>
<td>15,000</td>
</tr>
<tr>
<td>Hosiery</td>
<td>56313</td>
<td>3</td>
<td>4</td>
<td>2250</td>
<td>2</td>
<td>15,000</td>
</tr>
<tr>
<td>Ladies’ Specialty Stores</td>
<td>56319</td>
<td>3</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ladies’ Undergarments and Lingerie</td>
<td>56312</td>
<td>3</td>
<td>6</td>
<td>2300</td>
<td>3</td>
<td>15,000</td>
</tr>
<tr>
<td>Leather</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>2301</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Men’s and Boys’ Hats and Caps</td>
<td>50333</td>
<td>3</td>
<td>2</td>
<td>2300</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Men’s and Boys’ Clothing (Coats &amp; Suits)</td>
<td>56114</td>
<td>3</td>
<td>10</td>
<td>2300</td>
<td>4</td>
<td>15,000</td>
</tr>
<tr>
<td>Millinery and Trimmings</td>
<td>56311</td>
<td>3</td>
<td>2</td>
<td>2300</td>
<td>1</td>
<td>15,000</td>
</tr>
<tr>
<td>Shoes – Ladies’, Men’s and Children’s</td>
<td>56613</td>
<td>1</td>
<td>4</td>
<td>3100</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Wigs</td>
<td>59993</td>
<td>3</td>
<td>3</td>
<td>3900</td>
<td>Children’s and Infants Wear</td>
<td>56413</td>
</tr>
</tbody>
</table>


(4) If over 5 employees engaged in sewing, use Code 3009 and CPP PMA IP.

(5) This classification includes tailoring, clothing alterations and repair work but excludes manufacturing. Manufacturing of clothing shall be separately classified and rated. (11126) (11128) (11127)

(6) Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement CG 22 45. (11128) (11127)

(7) NA

(8) Refer to Company accounts that manufacture children’s sleepwear
<table>
<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Club – Civic, Service Or Social – Having Buildings Or Premises Owned Or Leased – Not-For-Profit Only</td>
<td>(1)</td>
<td>8133</td>
<td>3 (3)</td>
<td>15,000</td>
<td>a+</td>
<td>41668</td>
<td>(2) (5) (6) (7)</td>
<td>Included (a) (b) (p)</td>
</tr>
<tr>
<td>Club – Civic, Service Or Social – Having Buildings Or Premises Owned Or Leased – Other Than Not-For-Profit</td>
<td>(1)</td>
<td>8133</td>
<td>3 (3)</td>
<td>15,000</td>
<td>a+</td>
<td>41667</td>
<td>(2) (5) (6) (7)</td>
<td>Included (a) (b) (p)</td>
</tr>
<tr>
<td>Clubs – Civic, Service Or Social – No Buildings Or Premises Owned Or Leased Except For Office Purposes – Not-For-Profit Only</td>
<td>(1)</td>
<td>8133</td>
<td>N/A</td>
<td>t+</td>
<td></td>
<td>41670</td>
<td>(4) (5) (6) (7)</td>
<td>Included (a) (b) (p)</td>
</tr>
<tr>
<td>Clubs – Civic, Service Or Social – No Buildings Or Premises Owned Or Leased Except For Office Purposes – Other Than Not-For-Profit</td>
<td>(1)</td>
<td>8133</td>
<td>N/A</td>
<td>t+</td>
<td></td>
<td>41669</td>
<td>(4) (5) (6) (7)</td>
<td>Included (a) (b) (p)</td>
</tr>
</tbody>
</table>
(1) Clubs such as golf clubs, tennis clubs and similar sports facilities:
   With cooking, use Code 0755.
   Without cooking, use Code 0756.
   Clubs, NOC, including fraternal and union halls, use Code 0757.
   Also refer to “Recreational Facilities” and “Clubs – horseback riding,
   swimming pools, etc.”.
(2) Club members are included as additional insureds. Use Additional
   insured – Club Members Endorsement CG 20 02.
   This classification does not apply to parks or other grounds where
   admission is charged. (41668) (41667)
   The following shall be separately classified and rated:
   • Camps
   • Motorboats or sailboats
   • Saddle animals
   • Skeet shooting or trap shooting ranges
   • Ski lifts or tows
   • Stadiums, grandstands or bleachers – outdoor – permanent or
     portable
   • Grounds in excess of 5 acres, as “Vacant Land”
   • Swimming pools
   • Bathing beaches
   • Toboggan slides
   • Activities conducted by the insured to which the public is admitted
     for an admission charge
   • Restaurants
(3) C – Clubs – Serving Food, Beers, Wines, Liquor or Other Alcoholic
   Beverages, use Rate Group 4.
   E, H – Excluding restaurant or drugstore operations, use Limit Coverage
   To Specified Portion Of Premises Endorsement CR 15 08, Rate Group 1.
   If excluding wines or liquors, use Exclude Specified Property
   Endorsement CR 15 01, Rate Group 1.
   SBF, SBR – Clubs – Rate Group 3.
   This footnote does not apply to Contents, Fire.
(4) Club members are included as additional insureds. Use Additional
   Insured – Club Members Endorsement CG 20 02.
   This classification includes clubs and organizations such as: Advertising,
   Business and Professional Women’s lodges, Civitan, Exchange, Fraternities
   or Sororities, Kiwanis, Lions, Optimist, Rotary and Round
   Table which hire or rent premises only for specified days for meeting
   purposes.
   The following shall be separately classified and rated:
   • Activities conducted by the insured to which the public is admitted
     for an admission charge
   • Buildings or premises, other than offices, owned by or rented to the
     insured, except premises hired or rented only for specified days for
     meeting purposes.
   • Premises occupied by the insured for purposes other than meetings
     of members and guests
   Basis of premium is each member. (41690) (41669)
(5) This classification applies only to clubs which charge a membership fee
   to join, may assess fees to cover expenses and/or liabilities, and provide
   that members oversee activities or elect directors, officers or
   management. (41667) (41668) (41669) (41670)
(6) Clubs such as VFW, American Legion, etc. can be considered. All others
   must be referred to Company. Watch special events exposure.
(7) Attach Assault and Battery Exclusion SL-4
## CenCal Insurance Services
### Commercial Lines Manual
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<table>
<thead>
<tr>
<th>Description</th>
<th>FIRE Class Code</th>
<th>CRIME Class Code</th>
<th>Description</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>General Liability: Premium Base</th>
<th>General Liability: Premises Code</th>
<th>General Liability: Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clubs – Country Or Golf</td>
<td>(1)</td>
<td>7990</td>
<td>(1)</td>
<td>3</td>
<td>25,000</td>
<td>s+</td>
<td>11138</td>
<td>Included</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Clubs – Racket Sports And Handball</td>
<td>(1)</td>
<td>7940</td>
<td>(1)</td>
<td>3</td>
<td>15,000</td>
<td>s+</td>
<td>41665</td>
<td>Included</td>
<td>(a) (b)</td>
</tr>
</tbody>
</table>
CenCal Insurance Services
Commercial Lines Manual
Classification Table

(1) Clubs such as golf clubs, tennis clubs and similar sports facilities:
   With cooking, use Code 0755.
   Without cooking, use Code 0756.
   Clubs, NOC, including fraternal and union halls, use Code 0757.
   Also refer to “Recreational Facilities” and “Clubs – horseback riding, swimming pools, etc.”

(2) C, - Clubs – Serving Food, Beers, Wines, Liquor or Other Alcoholic Beverages, use Rate Group 4.
E, H – Excluding restaurant or drugstore operations, use Limit Coverage To Specified Portion of Premises Endorsement CR 15 08, Rate Group 1.
If excluding wines or liquors, use Exclude Specified Property Endorsement CR 15 01, Rate Group 1.
SBF, SBR – Clubs – Rate Group 3.
This footnote does not apply to Contents, Fire.

(3) This classification includes Golf Carts rented to others. Use Additional Insured – Users of Golf Carts Endorsement CG 20 08. (11138)

(4) The following shall be separately classified and rated: (11138) (41665)
   • Swimming pools
   • Bathing beaches
   • Restaurants and refreshment stands
   • Sales of sporting goods

(5) Club members are included as additional insureds. Use Additional Insured – Club Members Endorsement CG 20 02. (11138) (41664) (41665) (41666)

(6) NA

(7) NA

(8) Coverage does not apply to medical payments. Use Exclusion – Coverage C – Medical Payments Endorsement CG 21 35. (41665)

(9) NA

(10) For premium computation purposes do not include one time initiation fees in gross sales. (11138) (41665) (41666)

(11) This classification applies only to clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management. (11138) (41664) (41665) (41666)

(12) Attach – Exclusion Participants And Contestants – SL - 8
# CenCal Insurance Services
## Commercial Lines Manual
### Classification Table

<table>
<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coffins Or Caskets Mfg.</td>
<td>*</td>
<td>3395</td>
<td>2</td>
<td>15,000</td>
<td>s</td>
<td>51900</td>
<td>51900</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Collectibles and Memorabilia Stores</td>
<td>0567</td>
<td>4530</td>
<td>4</td>
<td>15,000</td>
<td>s+</td>
<td>11155</td>
<td>Included</td>
<td>(a) (b) (o) (p)</td>
</tr>
<tr>
<td>Commission Merchants – Produce</td>
<td>*</td>
<td>4230</td>
<td>2 (8)</td>
<td>5,000</td>
<td>*</td>
<td>(7)</td>
<td>(16)</td>
<td>Non Admitted Only</td>
</tr>
<tr>
<td>Communication Equipment Installation – Industrial Or Commercial</td>
<td>(9)</td>
<td>2350</td>
<td>2 (11)</td>
<td>25,000</td>
<td>p</td>
<td>91551</td>
<td>(10)</td>
<td>Non Admitted Only</td>
</tr>
<tr>
<td>Communication Or Recording Systems Or Equipment Mfg. – Industrial Or Commercial</td>
<td>(12)</td>
<td>3347</td>
<td>2 (11)</td>
<td>25,000</td>
<td>s</td>
<td>51926</td>
<td>(14)</td>
<td>Non Admitted Only</td>
</tr>
<tr>
<td>Communication Or Recording Systems Or Equipment Mfg. – Other Than Industrial Or Commercial</td>
<td>(12)</td>
<td>3347</td>
<td>2 (11)</td>
<td>25,000</td>
<td>s</td>
<td>51927</td>
<td>NOC (13)</td>
<td>Non Admitted Only</td>
</tr>
</tbody>
</table>

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Commercial Lines Manual
Classification Table

(1) NA
(2) Distributors – Use BP Class Code 50261, Rate No. 4, Rate Group 7.
(3) NA
(4) The classification does not apply to stores engaged in the sale of antique furnishings. (11155)
(5) NA
(6) NA
(7) Refer to “Manufacturers’ Representatives”.
(8) C – Rate Group 2.
   This footnote does not apply to Contents, Fire.
(9) Sales and/or storage with no repair use Code 0567 and CPP PMA C or M.
   Repair only with no sales or storage use Code 0922 and CPP PMA C or S.
(10) The following shall be separately classified and rated: (91551)
   - Outside electrical power line construction
   - Telephone, telegraph or cable TV line construction
   - Household communication equipment, appliances – household
(11) E, H – NOC.
   This footnote does not apply to Contents, Fire.
(12) Electronic components use Code 6900.
    Heavy metal, use Code 6810.
    Other metal, use Code 6850.
    Plastic parts use Code 5500.
(13) This classification includes the manufacturing of televisions, radios, stereo equipment, tape or cassette recorders, telephones, intercom systems, telephone answering equipment, home video equipment, etc. (51927)
(14) This classification includes the manufacturing of data communication equipment, paging or signaling equipment, radio or television transmitting equipment, sound equipment, monitors, scanners, etc. (51926)
(15) Property on building or office contents only
(16) Refer to company products
<table>
<thead>
<tr>
<th>Description</th>
<th>FIRE Class Code</th>
<th>FIRE Class Code</th>
<th>FIRE Rate Group</th>
<th>FIRE Class Limit</th>
<th>CRIME Class Code</th>
<th>CRIME Rate Group</th>
<th>CRIME Class Limit</th>
<th>CRIME PREMIUM BASE</th>
<th>CRIME PREMISES CODE</th>
<th>CRIME PRODUCTS CODE</th>
<th>GENERAL LIABILITY</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Recreational Facilities – Not Operated By Governmental Agency</td>
<td>0844</td>
<td>7130</td>
<td>3 (9)</td>
<td>5,000</td>
<td>5415</td>
<td>1 (10)</td>
<td>5,000 (10)</td>
<td>a+</td>
<td>41678</td>
<td>(1) (12) (13)</td>
<td>Included</td>
<td>Non-Admitted Only (a) (b) (p)</td>
</tr>
<tr>
<td>Computer Consulting Or Programming</td>
<td>0702 (11)</td>
<td>5415</td>
<td>1 (10)</td>
<td>5,000</td>
<td>5415</td>
<td>2</td>
<td>15,000</td>
<td>p+</td>
<td>41675</td>
<td>(5)</td>
<td>Included</td>
<td>(a) (b) (d1)</td>
</tr>
<tr>
<td>Computer Data Processing – Time Sharing</td>
<td>*</td>
<td>5415</td>
<td>2</td>
<td>15,000</td>
<td>5415</td>
<td>2</td>
<td>15,000</td>
<td>a+</td>
<td>43152</td>
<td>(3)</td>
<td>Included</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Computer Data Processing – Operations</td>
<td>(4)</td>
<td>5415</td>
<td>2</td>
<td>15,000</td>
<td>5415</td>
<td>2</td>
<td>15,000</td>
<td>a+</td>
<td>43151</td>
<td>(7)</td>
<td>Included</td>
<td>(a) (b) (o)</td>
</tr>
<tr>
<td>Computer Mfg.</td>
<td>6900</td>
<td>3347</td>
<td>4</td>
<td>50,000</td>
<td>5415</td>
<td>4</td>
<td>50,000</td>
<td>s</td>
<td>51941</td>
<td>(3)</td>
<td>51941</td>
<td>(a) (b)</td>
</tr>
<tr>
<td>Computer Service Or Repair</td>
<td>0922</td>
<td>8112</td>
<td>3</td>
<td>25,000</td>
<td>5415</td>
<td>3</td>
<td>25,000</td>
<td>p</td>
<td>91555</td>
<td>(6)</td>
<td>91555</td>
<td>(a) (b) (o) (p)</td>
</tr>
</tbody>
</table>

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Classification Table

(1) This classification applies to any community recreational facility operated by the private sector.
Social services, other than services of a recreational nature, provided by the insured shall be separately classified and rated. (41678)

(2) This classification includes fiberboard and acoustic tile. (51934)

(3) This classification includes the development or manufacturing of computer operating systems and component parts.
Liability arising out of the selling, licensing, franchising or furnishing of computer operating systems developed by the insured is excluded. Use Professional Liability Exclusion – Computer Software Endorsement CG 22 75.
The installation, inspection, service or repair of computers, word or data processors or similar equipment shall be separately classified and rated as “Office Machines or Appliances – Installation…”
Development of computer software shall be separately classified and rated. (51941)

(4) Governmental, use Code 0701 and CPP PMA 1. Other than Governmental, use Code 0702 and CPP PMA O or S.

(5) This classification applies to risks providing computer consulting services to others, including custom designed computer programs, instruction or data retrieval services, on or off the insured’s premises.
Computer instructions conducted at the insured’s premises open to the general public for a fee should be classified and rated under an appropriate “Schools” classification.
Professional services are excluded. Use Professional Liability Exclusion – Electronic Data Processing Services And Computer Consulting Or Programming Services Endorsement CG 22 88.
For premium computation purposes, include the payroll of all employees. (41675)

(6) This classification applies to risks specializing in installation, service or repair of computers or computer-related equipment not sold by the insured.
An insured who sells computers and computer related equipment and also does installation, service or repair work on computers or computer related equipment, whether or not such work is limited to the products sold by that insured, shall be classified and rated as “Computer Stores”. (91555)

(7) This classification applies to risks that provide time-sharing on their own computer systems. (43152)

(8) NA

(9) This classification applies to risks which use their own computer systems to provide a full range of services to others. Liability arising out of errors and omissions is excluded. Use Professional Liability Exclusion – Computer Data Processing Operations Endorsement CG 22 77.
Risks that develop software packages to be used with customers’ computer systems shall be referred to company. (43151)

(10) C – Rate Group 3.
SBF, SBR – Rate Group 2.
This footnote does not apply to Contents Fire.

(11) This classification applies to Offices only.

(12) Refer to State Rate Section of the CLM Division Five – Fire and Allied Lines.

(13) Attach Exclusion Participants And Contestants – SL-8

(14) Exclude operations of swimming pools.
## CenCal Insurance Services
### Commercial Lines Manual
### Classification Table

<table>
<thead>
<tr>
<th>Description</th>
<th>FIRE Class Code</th>
<th>CRIME Class Code</th>
<th>CRIME AND CONTENTS, FIRE Rate Group</th>
<th>Class Limit</th>
<th>GENERAL LIABILITY Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer Stores</td>
<td>0570 (8)</td>
<td>4430</td>
<td>3</td>
<td>25,000</td>
<td>s</td>
<td>11160 (6)</td>
<td>11160</td>
<td>(a) (b) (o) (p)</td>
</tr>
<tr>
<td>Concessionaires</td>
<td>*</td>
<td>N/A</td>
<td>---</td>
<td>---</td>
<td>s+</td>
<td>11168 NOC (7)</td>
<td>11168</td>
<td>(a) (b) (o) (p)</td>
</tr>
<tr>
<td>Concessionaires – Checkroom, Shoeshine, Or Toilet Concessions In Hotels, Restaurants, Railroad Stations, Etc.</td>
<td>*</td>
<td>N/A</td>
<td>---</td>
<td>---</td>
<td>s+</td>
<td>11167</td>
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<tr>
<td>Concrete Construction</td>
<td>(3)</td>
<td>2350</td>
<td>1</td>
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<td>p</td>
<td>91560 (9)</td>
<td>91560 (9)</td>
<td>(a) (b) (d1)</td>
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<tr>
<td>Concrete – Mixed in Transit</td>
<td>6009</td>
<td>2330</td>
<td>N/A</td>
<td>s</td>
<td>51956 (2) (9)</td>
<td>51956 (9)</td>
<td>(a) (b) (d1)</td>
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<tr>
<td>Concrete Or Plaster Products Mfg. – Not Structural</td>
<td>6009 (9)</td>
<td>(9)</td>
<td>(9)</td>
<td>(9)</td>
<td>(a) (b)</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

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(1) NA

(2) This classification includes operations at the insured’s permanent yard maintained for the storage of material or the storage and maintenance of equipment. (51956)

(3) For contractor’s office, use Code 0702, CPP PMA C or O.
   For electrical, plumbing, heating, air conditioning or sheet metal contractors storage facilities, use Code 0563, CPP PMA C.
   For all other contractor’s storage facilities, use Code 0567, CPP PMA C.
   Vehicle storage or repair, refer to “Automobile” classifications.

(4) NA

(5) NA

(6) This classification applies to risks which predominantly sell computers, computer accessories and computer-related or peripheral products, including pre-packaged computer software.

   This classification includes installation, service, repair or leasing of computers and computer-related or peripheral apparatus, accessories or equipment, including pre-packaged computer software for or to others, regardless of whether such apparatus, accessories or equipment were sold by the insured.

   This classification does not apply to risks whose sales of computers, computer accessories or computer-related or peripheral products is incidental to the insured’s business. Incidental sales of such products is included in the appropriate “Stores” or “Dealers” classification. (11160)

(7) This classification applies to concessionaires selling beverages or food by means of hawking or peddling at exhibitions, parks, shows, sports contests or theaters, including the incidental selling or renting of other merchandise, and restaurants operated by the insured, at the same location.

   This classification does not apply to concessionaires selling or renting primarily merchandise other than beverages or food. Such risks shall be referred to company.

   Concessionaires operating restaurants or refreshment stands only, with no hawking or peddling, at exhibitions, parks, shows, sports contests or theaters shall be classified and rated as “Restaurants – refreshment stands and drive-ins with tray service”. (11168)

(8) See Theft guidelines

(9) Refer to company

(10) NA
## CenCal Insurance Services
### Commercial Lines Manual
#### Classification Table

<table>
<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Condominiums – Commercial – Bank Or Mercantile, Manufacturing Or Office (Association Risk Only)</td>
<td>*</td>
<td>8139</td>
<td>3 (4)</td>
<td>15,000</td>
<td>a+</td>
<td>62000</td>
<td>(2) (3) (12)</td>
<td>Included (a) (b) (k) (p) (q)</td>
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<tr>
<td>Condominiums – Commercial Shopping Centers (Association Risk Only)</td>
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<td>8139</td>
<td>3 (4)</td>
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<td>a+</td>
<td>62001</td>
<td>(2) (5) (12)</td>
<td>Included (a) (b) (k) (p) (q)</td>
</tr>
<tr>
<td>Condominiums – Commercial Warehouses – Manufacturing Or Private (Association Risk Only)</td>
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<td>8139</td>
<td>3 (4)</td>
<td>15,000</td>
<td>a+</td>
<td>62002</td>
<td>(2) (3) (12)</td>
<td>Included (a) (b) (k) (p) (q)</td>
</tr>
<tr>
<td>Condominiums – Residential – (Association Risk Only)</td>
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<td>8139</td>
<td>3 (4) (7)</td>
<td>15,000</td>
<td>u+</td>
<td>62003</td>
<td>(2) (8) (12)</td>
<td>Included Must Provide CC of D&amp;O (a) (b) (k) (p) (q)</td>
</tr>
</tbody>
</table>
CenCal Insurance Services  
Commercial Lines Manual  
Classification Table

(1) For Office Condominium Associations, use BP Class Code 60999 and refer to Condominiums – Office rates.

(2) This classification includes coverage for each individual unit owner of the condominium for liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner’s exclusive use or occupancy.

Use Additional Insured – Condominium Unit Owners Endorsement CG 20 04. (62000) (62001) (62002) (62003)

(3) For premium computation purposes the area shall include the area of each unit and indoor parking areas. (62000) (62002)

(4) E, H – Excluding restaurant or drugstore operations, wines or liquors, use Rate Group 1.

This footnote does not apply to Contents, Fire.

(5) For the purpose of this classification a shopping center must consist of at least 5 stores and at least 25,000 square feet of area for automobile parking at each location.

Events or exhibitions at shopping centers, sponsored or operated by the Condominium Association shall be referred to company.

For premium computation purposes, the area shall include the area of each unit and the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot and shall also include any access roads to or form the parking area which are maintained by the Condominium Association, but shall not include restricted delivery truck parking areas or areas restricted to pickup only. (62001)

(6) Apartments or tenements:

- Up to 10 units, use Code 0311.
- 11 to 30 units, use Code 0312.
- Over 30 units, use Code 0313.

(7) Refer to State Rates Section of CLM Division Five – Fire and Allied Lines for Fire and CPP.

(8) The following shall be separately classified and rated: (62003)

- Commercial condominiums
- Swimming pools
- Bathing beaches
- Indoor parking
- Boat moorage facilities

(9) This classification applies to risks who provide consulting services to others, regardless of whether such services are provided on the insured’s own premises or the premises of others.

For premium computation purposes, include the payroll of qualified consultants; and the payroll of employees performing support functions for those consultants at clients’ premises, whether or not directly working with clients of the insured. (41677)

The following type of consultation shall be separately classified and rated:

- Architectural
- Engineering
- Legal
- Medical
- Computer consulting

(10) This classification applies to Offices only.

(11) Refer to State Rates Section of the CLM Division Five – Fire and Allied Lines. This classification applies to Offices only.

(12) Refer to Company Condominiums with recreational facilities including pools, and those that are over 3 stories

(13) Use Exclusion Products/Completed Operations Hazard. CG2104
<table>
<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contractors</td>
<td>(1)</td>
<td></td>
<td>*</td>
<td>p</td>
<td>94444</td>
<td>(4)(6)(7)(8)</td>
<td>(9)(10)</td>
<td>Commercial Work Only</td>
</tr>
<tr>
<td>Contractors – Executive Supervisors Or Executive Superintendents</td>
<td>(1)</td>
<td>N/A</td>
<td>p+</td>
<td>(2)(6)(7)(8) (9)(10)</td>
<td>91580</td>
<td>(2)(6)(7) (8)(9)(10)</td>
<td>Commercial Work Only</td>
<td>(a) (b) (d) (s)</td>
</tr>
<tr>
<td>Contractors – Subcontracted Work - In Connection With Building Construction, Reconstruction, Repair Or Erection – Apartment Or Office Buildings Over Four Stories</td>
<td>(1)</td>
<td>2330</td>
<td>*</td>
<td>c</td>
<td>91582</td>
<td>(3)(6)(7)(8)(9)(10)</td>
<td>91582</td>
<td>(3)(6)(7)(8)(9)(10)</td>
</tr>
<tr>
<td>Contractors – Subcontracted Work - In Connection With Construction, Reconstruction, Erection Or Repair – Not Buildings</td>
<td>(1)</td>
<td>2330</td>
<td>*</td>
<td>c</td>
<td>91581 NOC (3) (6)</td>
<td>91581</td>
<td>(a) (b) (d1) (s)</td>
<td></td>
</tr>
<tr>
<td>Contractors – Subcontracted Work - In Connection With Construction, Reconstruction, Repair Or Erection Of Buildings – For Industrial Use</td>
<td>(1)</td>
<td>2330</td>
<td>*</td>
<td>c</td>
<td>91584</td>
<td>(3)(6)</td>
<td>91584</td>
<td>(a) (b) (d1) (s)</td>
</tr>
</tbody>
</table>
(1) Contractors Not otherwise classified:
   Equipment storage, use Code 0567 and CPP PMA C.
   Equipment in the open, use Code 1190 and CPP PMA C.
   Office use Code 0702 and CPP PMA C or O.
   Vehicle storage or repair, refer to “Automobile” classifications.

(2) This classification only applies to executive supervisors or executive superintendents having administrative or managerial responsibility for construction or erection projects and exercising supervisory control through job superintendents or foremen.
   This classification includes products coverage only when concurrent liability insurance for products/completed operations is provided for other contracting operations of the insured.
   This classification does not apply to any person who is directly in charge of daily construction operations. Such person shall be separately classified and rated under the appropriate contractors classification.
   This is an N.P.D. classification.
   For premium computation purposes, the payroll of employees assigned to this classification may not be divided with another classification. (91580)

(3) This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification description for each operation.
   Determination of the adequacy of insurance shall be made in accordance with criteria established by the company prior to policy inception. (91588) (91582) (91583) (91581) (91584)

(4) This classification applies only where there is no other appropriate classification assignable to the risk.
   For Increased Limits Tables assignment, refer to company. (94444)

(5) Refer to Businessowners Special Trade Contractors rates of CLM Division Nine – Multiple Line – Businessowners Subdivision.

(6) Refer to Class Write Up Section General Contractors

(7) Attach Pre Existing Damage Exclusion SL-63

(8) Attach Indoor Air Quality Exclusion EPA-353

(9) Attach Contractors Supplemental Application NAA-110

(10) Attach Residential Projects Exclusion EAA-148
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<thead>
<tr>
<th>Description</th>
<th>Class Code</th>
<th>Class Code</th>
<th>Rate Group</th>
<th>Class Limit</th>
<th>Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contractors – Subcontracted Work – In Connection With Construction, Reconstruction, Repair Or Erection Of Buildings</td>
<td>(1)</td>
<td>2330</td>
<td>*</td>
<td></td>
<td>c</td>
<td>91585</td>
<td>91585</td>
<td>Commercial Work Only (a) (b) (d1) (s)</td>
</tr>
<tr>
<td>Contractors – Subcontracted Work – In Connection With Pipeline (Other Than Oil Or Gas) Or Communication Or Power Line Construction, Reconstruction Or Repair</td>
<td>(1)</td>
<td>2330</td>
<td>*</td>
<td></td>
<td>c</td>
<td>91587</td>
<td>91587</td>
<td>Commercial Work Only (a) (b) (d1) (s)</td>
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<tr>
<td>Contractors – Subcontracted Work - Other Than Construction-Related Work</td>
<td>0702 (5)</td>
<td>6501 (7)</td>
<td>1 5,000</td>
<td></td>
<td>c</td>
<td>91591 (4)</td>
<td>91591S (a)</td>
<td>(b) (d1) (s)</td>
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</tbody>
</table>

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CenCal Insurance Services
Commercial Lines Manual
Classification Table

(1) Contractors not otherwise classified:
   Equipment storage, use Code 0567 and CPP PMA C.
   Equipment in the open, use Code 1190 and CPP PMA C.
   Office, use Code 0702 and CPP PMA C or O.
   Vehicle storage or repair, refer to “Automobile” classifications.

(2) This classification applies to that portion of the operations performed by
   adequately insured subcontractors of the insured. Operations performed
   by subcontractors without adequate insurance shall be classified and
   rated under the specific classification description for each operation.
   Determination of the adequacy of insurance shall be made in accordance
   with criteria established by the company prior to policy inception.
   (91585) (91586) (91587) (91589)

(3) This classification includes oil or gas pipeline construction,
   reconstruction or repair. (91586)

(4) This classification applies to any insured contractor who is assigned to
   any contracting classification for non-construction related work only
   when such insured contractor subcontracts all or a portion of his/her work
   to an adequately insured subcontractor or subcontractors.
   Operations performed by subcontractors without adequate insurance shall
   be classified and rated under the specific classification assignable to
   contracting risks for such operations.
   Determination of the adequacy of insurance shall be made in accordance
   with criteria established by the company prior to policy inception.
   If an insured contractor is involved in construction work and subcontracts
   such work or a portion of such work, to subcontractors, such
   subcontracted work shall be classified and rated under an appropriate
   “Contractors-subcontracted work - …” classification for construction
   work only. (91591)

(5) This classification applies to Offices only.

(6) Refer to State Rate Section of the CLM Division Five- Fire and Allied
   Lines. This classification applies to Offices only.

(7) Refer to State Rates Section of the CLM Division Five- Fire and Allied
   Lines for Fire and CPP.

(8) Refer to Class Write Up Section General Contractors

(9) Attach Pre Existing Damage Exclusion SL-63

(10) Attach Indoor Air Quality Exclusion EPA-353

(11) Attach Contractors Supplemental Application NAA-110

(12) Attach Residential Projects Exclusion EAA-148
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<tr>
<th>Description</th>
<th>FIRE Class Code</th>
<th>CRIME Class Code</th>
<th>CRIME CONTENTS, FIRE Rate Group</th>
<th>CRIME CONTENTS, FIRE Class Limit</th>
<th>GENERAL LIABILITY Premium Base</th>
<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience Food Stores</td>
<td>0532</td>
<td>4451</td>
<td>3 (4)</td>
<td>15,000</td>
<td>*</td>
<td>(5)</td>
<td>(5)</td>
<td>(a) (b) (o) (p)</td>
</tr>
<tr>
<td>Convenience Food/Gasoline Stores – Full Service</td>
<td>(8)</td>
<td>4470</td>
<td>3 (7)</td>
<td>15,000</td>
<td>*</td>
<td>(6)(10)</td>
<td>(6)</td>
<td>(a) (b) (o) (p)</td>
</tr>
<tr>
<td>Convenience Food/Gasoline Stores – Self-Service</td>
<td>0931</td>
<td>4470</td>
<td>2 (7)</td>
<td>15,000</td>
<td>*</td>
<td>(6)(10)</td>
<td>(6)</td>
<td>(a) (b) (o) (p)</td>
</tr>
<tr>
<td>Convenience Food/Gasoline Stores – Self And Full Service Combined</td>
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<td>4470</td>
<td>2 (7)</td>
<td>15,000</td>
<td>*</td>
<td>(6)(10)</td>
<td>(6)</td>
<td>(a) (b)</td>
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<tr>
<td>Conventions (Sponsor’s Risk Only) – Not-For-Profit Only</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>5,000</td>
<td>t+</td>
<td>(9)</td>
<td>(9)</td>
<td></td>
</tr>
<tr>
<td>Conventions (Sponsor’s Risk Only) – Other Than Not-For-Profit</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>5,000</td>
<td>t+</td>
<td>(9)</td>
<td>(9)</td>
<td>(a) (b)</td>
</tr>
</tbody>
</table>
CenCal Insurance Services
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(1) This classification is applicable only to a permanent yard maintained by a contractor for the storage of material or the storage and maintenance of equipment. It is not available for division of payroll at the place where construction operations are carried on.
This classification includes products coverage only when concurrent liability insurance for products/completed operations is provided for other contracting operations of the insured.
Mill operations or fabrication shall be separately classified and rated.
(91590)

(2) Basis of risk is each convention day. (41673) (41672)

(3) C – Rate Group 5.
SBF, SBR – Rate Group 3.
This footnote does not apply to Contents, Fire.

(4) Contents, Fire – NA.

(5) Refer to “Grocery Stores”.

(6) Refer to “Grocery Stores” and “Gasoline Stations”.

(7) C, E, H, SBF and SBR – Gasoline Dealers including all places vending gasoline.
   Wholesale
   C – Rate Group 2.
   Retail
   C – Rate Group 3.
SBF, SBR – Rate Group 3.
E, H, SBF and SBR – Include Automotive Products in Outside Containers Endorsement CR 15 07 is to be used to include loss from or damage to containers located outside the premises for:
   Automobile supplies and equipment and oil and gasoline.
This footnote does not apply to Contents, Fire.

(8) No repair, use Code 0931.
With repair limited to auto glass replacement, battery replacement, brake adjustments, tire changing, tune ups (points, plugs and carburetor adjustments), oil changing, lubrications, speedometer adjustments and similar services, use Code 0932.
With major engine repair, use Code 0933.

(9) Refer to company

(10) Attach Assault and Battery Exclusion SL-4
## CenCal Insurance Services
### Commercial Lines Manual
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<table>
<thead>
<tr>
<th>Description</th>
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<th>Premises Code</th>
<th>Products Code</th>
<th>Comments &amp; Application Coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convents Or Monasteries</td>
<td>(6)</td>
<td>8131</td>
<td>1</td>
<td>5,000</td>
<td>a+</td>
<td>41680</td>
<td>(7)</td>
<td>Included</td>
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<tr>
<td>Copying And Duplicating Services – Retail</td>
<td>(8)</td>
<td>5614</td>
<td>1</td>
<td>5,000</td>
<td>s+</td>
<td>11222</td>
<td>(11)</td>
<td>Included (a) (b) (o) (p)</td>
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<tr>
<td>Cosmetic, Hair Or Skin Preparation Stores</td>
<td>0567</td>
<td>4462</td>
<td>1 (10)</td>
<td>15,000</td>
<td>s</td>
<td>11234</td>
<td>(9) (12)</td>
<td>(13) Included (a) (b) (o) (p)</td>
</tr>
<tr>
<td>Cosmetics Mfg.</td>
<td>5000</td>
<td>3250</td>
<td>1 (10)</td>
<td>15,000</td>
<td>s</td>
<td>51970</td>
<td>(14)</td>
<td>No (a) (b)</td>
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<tr>
<td>Cotton Or Wool Merchants</td>
<td>(3)</td>
<td>4225</td>
<td>1</td>
<td>15,000</td>
<td>s</td>
<td>11248</td>
<td>(4) (13)</td>
<td>1 (13) (a) (b)</td>
</tr>
<tr>
<td>Cutlery (Not Powered) And Flatware Mfg.</td>
<td>6850 (15)</td>
<td>3320</td>
<td>2 (16)</td>
<td>15,000</td>
<td>s</td>
<td>51999</td>
<td>51999</td>
<td>(a) (b)</td>
</tr>
</tbody>
</table>
(1) Cotton waste, use Code 1400.
Cotton batting and wadding, use Code 2800.
(2) This classification includes warehousing. (51985)
(3) Cotton cloth, use Code 0520.
Cotton batting, use Code 1300.
(4) This classification includes warehousing. (11248)
(5) This classification applies to the following type of cotton gin operators only:
- Ginning cotton without a fee and obtaining the right to broker the cotton and/or seeds for a commission
- Ginning cotton without a fee and keeping the cotton seeds
Cotton gin operations with a fee per bale shall be classified and rated as “Cotton Gin Operations”.
Basis of premium is per 1,000 bales. (41679)
(6) Up to 10 units, use Code 0077.
11-30 units, use Code 0078.
Over 30 units, use Code 0079.
(7) The following shall be separately classified and rated: (41680)
- Schools, other than schools for novitiates
- Public chapels or churches
- Operations conducted for commercial purposes
(8) Copying and Duplicating Services, use Code 0921.
Sale of copying and duplicating equipment with or without repair, use Code 0567.
Repair of copying and duplicating equipment with no sales or storage, use Code 0922.
(9) This classification includes stores with incidental application of products for demonstration purposes.
Professional services are excluded. Use Exclusion – Specified Therapeutic Or Cosmetic Services Endorsement CG 22 45.
Beauty Parlors and Hair Styling Salons shall be separately classified and rated. (11234)
(10) E, H – NOC. For perfumes and essential oils, refer to “Extracts Mfg.”.
This footnote does not apply to Contents, Fire.
(11) This classification includes stores in which customers drop off film for development and pick up photographs, whether or not the developing is done on premises.
Photo Finishing Laboratories shall be separately classified and rated. (11222)
(12) Exclude all professional services
(13) Refer to company for quote
(14) Use Exclusion Products/Completed Operations Hazard CG2104
(15) Cutlery sharpening, use Code 0922 and CPP PMA S.
(16) E, H – Cutlery only.
This footnote does not apply to Contents, Fire.