



Risk Appetite: Accepted Class Codes

CALIFORNIA EDITION

CODE DESCRIPTION

0005

DESCRIPTION CODE

2589

2660

- Nurseries propagation and cultivation of nurserv stock Orchards — citrus and deciduous fruits 0016 0034 Poultry Raising Florists — cultivating or gardening 0035 0036 Dairy Farms 0040 Vineyards 0041 Potato Crops 0042 Landscape Gardening 0045 Orchards — nut crops 0050 Farm Machinery Operation 0079 Strawberry Crops 0096 Nut Hulling, Shelling or Processing *0106 Tree Pruning, Repairing or Trimming 0171 Field Crops 0172 Truck Farms Irrigation, Drainage or Reclamation Works 0251 1803 Stone Cutting 2002 Macaroni Mfg. 2003 Bakeries and Cracker Mfg. Dairy Products or Ice Mfg. 2063 2095 Meat Products Mfg. 2102 Fruit or Vegetable Dehydrating 2107 Fruit — fresh fruit packing and handling 2108 Fruit — citrus fruit packing and handling 2109 Fruit — dried fruit packing and handling Fruit or Vegetable Preserving - including 2111 canning 2113 Fish or Seafood Products Mfg. - including packaging 2116 Fruit Juice or Concentrate Mfg. 2117 Vegetable or Fruit Processing — frozen 2121 Breweries or Malt Houses 2123 Fruit or Vegetable Processing --Fresh--Readyto-Eat 2142 Wineries Bottling - beverages - no spirituous liquors, 2163 wine or beer 2222 Spinning or Weaving 2362 Knitting 2402 Carpet or Rug Mfg. 2413 Textiles - Bleaching, Dyeing, Mercerizing, Finishing Mattress or Box Springs Mfg. 2570
- 2571 Pillow, Quilt, Comforter or Cushion Mfg.
- Awning, Tarp or Canvas Goods Mfg. 2576
- Carpet, Rug or Upholstery Cleaning 2584
- 2585 Laundries

Boot or Shoe Mfg. or Repairing Bag Mfg. — traveling bags or hand luggage 2683 2688 Leather Goods Mfg. 2757 Pallet Mfg., Repair or Reconditioning 2759 Box, Box Shook or Container Mfg. 2790 Pattern or Model Mfg. 2797 Mobile Home Mfg. 2806 Door, Sash or Window Mfg. — wood 2812 Cabinet Mfg. — wood 2840 Picture Frame Assembly 2842 Wood Products Mfg. 2852 Window Blind Mfg. or Assembly 2881 Furniture Assembling 2883 Furniture Mfg. — wood 2923 Musical Instrument Mfg. — other than metal 3808 Pipe or Tube Mfg. 3022 3040 Iron Works — non-structural 3060 Door or Window Mfg. - metal or plastic including glass 3066 Sheet Metal Products Mfg. 3070 Computer Memory Disk Mfg. 3076 Furniture Mfg. — metal 3099 Tool Mfg. 3131 Tag, Button or Fastener Mfg. 3146 Hardware Mfg. 3152 Nail, Tack or Rivet Mfg. Air-Conditioning and Refrigeration 3165 Equipment Mfg. 3169 Stove Mfg. 3175 Furnace, Heater or Radiator Mfg. 3178 Electronic Element Mfg. 3179 Electrical Apparatus Mfg. 3180 Fixtures or Lamp Mfg. or Assembly 3220 Can Mfg. Wire Rope or Cable Mfg. — including wire 3241 drawing 3257 Wire Goods Mfa. 3365 Welding or Cutting 3383 Jewelry Mfg. 3400 Metal Goods Mfg. 3401 Tube or Pipe Products Mfg. 3501 Machinery Mfg. — portable tools and lawn care Machinery or Equipment Mfg. — agricultural, 3507 construction, mining or ore milling

Machinery Mfg. — commercial food

processing equipment

3560

Dry Cleaning or Laundry — retail

3570 Electric Appliance Mfg. 3572 Medical Instrument Mfg. 3573 Power Supply Mfg. 3574 Machine Mfg. 3577 Printed Circuit Board Assembling 3612 Pump or Hydraulic Apparatus Mfg. or Repair 3632 Machine Shops 3634 Valve Mfg 3651 Electrical Wire Harness Mfg. 3681 Instrument Mfg. — electronic Instrument Mfg. --- non-electronic 3682 3683 Speaker Mfg. Millwright Work 3724 Automobile or Motorcycle Mfg. or Assemblina 3815 Automobile Truck or Automobile Truck Trailer Mfg. or Assembling 3821 Automobile or Automobile Truck Dismantling 3828 Automobile or Automobile Truck Parts Rebuilding 3831 Machine Shops — aircraft components 3840 Automobile, Truck or Motorcycle Parts Mfg. 4034 Concrete Products Mfg. - shop or yard work only 4036 Plaster Board Mfg. Plaster or Concrete Statuary or Ornament 4038 Mfg. - shop or yard work only 4041 Brick or Clay Building Products Mfg. including construction or reconstruction of sheds/kilns Pottery Products Mfg. - for decorative or 4049 architectural purposes Glassware Mfg. - no automatic or semi-4111 automatic machines 4112 Integrated Circuit and Semiconductor Wafer Mfg. 4114 Glassware Mfg. 4130 **Glass Merchants** 4150 Optical Goods Mfg. 4239 Paper or Pulp Mfg. 4240 Box Mfg. — rigid paper boxes 4243 Box Mfg. — folding paper boxes

- Corrugated or Fiber Board Container Mfg. 4244
- 4250 Paper Coating or Laminating
- 4251 Envelope Mfg.

CODE DESCRIPTION

3568

3569

Electrical Connector Mfg.

Electric Motor Mfg. or Repair

*This class code is not eligible on a governing class code basis.



4279 Paper Goods Mfg. 4286 Bag Mfg. — plastic Printing — screen printing — all other 4295 employees 4297 Electronic Prepress — all operations 4299 Printing — all other employees Newspaper Publishing or Printing — all other 4304 employees 4312 Newspaper Delivery Photo Engraving 4351 Printed Circuit Board Mfg. 4354 4361 **Photographers** 4362 Motion Pictures — negative and print processors, distributors and film exchanges 4410 Rubber Goods Mfg. 4432 Pen or Mechanical Pencil Mfg.

DESCRIPTION

CODE

- 4470 Wire Rope or Cable Mfg. — no wire drawing
- 4478 Plastic Goods Mfg.
- 4492 Sign Mfg. — metal, plastic or wood
- 4494 Plastics — blow molded products mfg. 4495 Plastics — extrusion molded products mfg.
- Plastics fabricated products mfg. no 4496
- molding 4497 Plastics — fiber reinforced plastic products mfg. 5482
- 4498 Plastics — injection molded products mfg.
- Plastics thermoformed products mfg. 4499
- 4511 Analytical or Testing Laboratories
- Ink, Mucilage or Polish Mfg. 4557
- Paint, Varnish or Lacquer Mfg. 4558
- 4611 Drug, Medicine or Pharmaceutical Preparations Mfg. 4623 Cosmetic, Personal Care or Perfumery Products
- Mfg.
- Vegetable Oil Mfg. or Refining- NOC 4683 4691 Orthotic or Prosthetic Device Mfg.
- 4692 **Dental Laboratories**
- Soap or Synthetic Detergent Mfg. 4720
- Vitamin or Food Supplement Mfg. 4831
- 4983 Gasket Mfg.
- 5020 Ceiling Installation
- 5027 Masonry — less than \$35.00
- 5028 Masonry — equals or exceeds \$35.00
- 5029 Concrete Sawing or Drilling
- Iron, Steel, Brass, Bronze or Aluminum Erection 5102 non-structural
- 5107 Door, Door Frame or Pre-Glazed Window
- Installation 5108
- Door Installation overhead doors 5128 Instrument — professional or scientific —
- installation or repair 5129 Integrated Circuit or Semiconductor Processing
- Equipment Installation, Service and Repair
- 5130 Programmable Industrial Controls Installation, Service or Repair 5140 Electrical Wiring — equals or exceeds \$36.00
- 5146 **Cabinet or Fixtures**
- 5183 Plumbing — less than \$32.00
- 5185 Automatic Sprinkler Installation — within buildings — less than \$32.00
- 5186 Automatic Sprinkler Installation — within
- buildings equals or exceeds \$32.00 5187 Plumbing — equals or exceeds \$32.00
- 5190 Electrical Wiring — less than \$36.00

- CODE DESCRIPTION
- 5191 Office Machine Installation or Repair Vending or Coin-Operated Machines 5192
- Computer or Telephone System or Equipment 5193 Installation, Service or Repair
- 5195 **Communications** Cabling 5201 Concrete or Cement Work — sidewalks — less than \$33.00
- 5205 Concrete or Cement Work — sidewalks equals or exceeds \$33.00
- 5212 Concrete Pumping
- Concrete Construction foundations 5213
- 5348 Tile, Stone, Mosaic or Terrazzo Work
- 5403 Carpentry — less than \$41.00
- 5432 Carpentry — equals or exceeds \$41.00
- 5436 Hardwood Floor Laying
- 5443 Lathing
- 5446 Wallboard Application — less than \$41.00 5447 Wallboard Application — equals or exceeds \$41.00
- 5467 Glaziers — less than \$39.00
- Glaziers equals or exceeds \$39.00 5470
- Painting, Decorating or Paper Hanging less 5474 than \$32.00 Painting, Decorating or Paper Hanging —
- equals or exceeds \$32.00 5484 Plastering or Stucco Work — less than \$38.00
- 5485 Plastering or Stucco Work — equals or exceeds \$38.00
- 5506 Street or Road Construction — paving
- 5507 Street or Road Construction — grading
- 5538 Sheet Metal Work — less than \$33.00
- Sheet Metal Work equals or exceeds \$33.00 5542 5606 Contractors — executive level supervisors (No more than 50% sub-contracting)
- 5650 Termite Control Work
- 6218 Excavation — less than \$40.00
- Excavation equals or exceeds \$40.00 6220
- 6325 Conduit Construction
- 6364 Irrigation Pipe Installation — agricultural
- 6400 Fence Construction
- Confections and Food Sundries Mfg. or 6504 Processing
- 7219 **Trucking Firms**
- Mail Delivery Service Companies 7232
- 7272 Water Truck Service Companies 7360 **Freight Handlers**
- 7382 **Bus or Limousine Operations**
- 7392 Beer or Ale Dealers
- 7605 Security Alarm, Fire Alarm or Life Safety
- Systems Installation, Service and Repair 7607 Video Post Production
- 8001 Stores — florists
- 8004 Stores — garden supplies
- 8006 Stores - Groceries
- Stores clothing, wearing apparel or dry 8008 goods — retail
- 8010 Stores - Hardware, Electrical or Plumbing supplies
- 8013 Stores — jewelry
- 8015 Stores — furniture
- 8017 Stores — retail
- 8018 Stores — wholesale
- 8019 Printing — quick printing

CODE DESCRIPTION

8021 Stores — meat, fish or poultry — wholesale 8028 Equipment or Machinery Rental Yards 8031 Stores — meat, fish or poultry — retail Stores — clothing, dry goods — wholesale 8032 8039 Stores — department stores 8041 Stores — wine or spirits — wholesale 8042 Stores — floor covering 8046 Stores — automobile accessories 8059 Stores — ceramic tile 8060 Stores — wine, beer or spirits — retail 8061 Stores — groceries and provisions convenience — retail 8062 Stores — computer 8063 Stores — lighting fixtures 8064 Stores — office supplies and stationery Stores — paint or paint supplies 8065 8071 Stores — books — retail 8078 Sandwich Shops — not restaurants 8102 Seed Merchants - including operation of seed sorting machinery 8106 Metal Stock Dealers - ferrous or non-ferrous -not metal scrap dealers 8107 Machinery or Equipment Dealers- N.O.C. 8110 Stores — welding supplies 8116 Farm Machinery Dealers or Repair Facilities 8117 Stores — feed, tack and farm supplies 8209 Vegetables — fresh vegetable and tomato packing and handling 8215 Hay, Grain or Feed Dealers 8227 **Construction or Erection Permanent Yards** 8232 Lumberyards - commercial -including counterpersons 8267 Machinery and Equipment Dealers secondhand-including reconditioning or repairing 8290 Warehouses — self-storage — all other employees 8291 Warehouses — cold storage 8292 Warehouses — general merchandise 8324 Automobile Gasoline Stations 8370 Automobile or Truck Radio, Alarm or Electronic Equipment Installation, Service or Repair 8387 Automobile or Automobile Truck Service Stations (Self-Serve car washes only) 8388 **Rubber Tire Dealers** 8389 Automobile or Automobile Truck Repair Shops or Garages 8390 Automobile Van Conversion or Customizing 8391 Auto Dealers 8392 Automobile or Automobile Truck Storage Garages or Parking Stations or Lots 8397 Automobile or Automobile Truck Transmission Repairing and Rebuilding 8500 Metal Scrap Dealers 8601 Engineers — consulting 8740 Apartment or Condominium Complex Operation — property management supervisors 8741 **Real Estate Agencies** 8742 Salespersons — Outside

- 8743 Mortgage Brokers
- News Agents or Distributors of Magazines not 8745 retail



CODE DESCRIPTION



8748 Automobile or Automobile Truck Salespersons Mortgage Bankers 9092 8749 8800 Mailing or Addressing Companies 9095 8801 Credit Unions 9096 8803 Auditors or Accountants 8804 Substance Use Disorder Recovery Homes - all 9097 9101 employees 8806 Sheltered Workshops or Work Activity Centers 9155 8807 Newspaper, Magazine or Book Publishing — no 9220 9403 printing 8808 Banks - all employees 9424 8810 **Clerical Office Employees** Libraries — Private 9501 8811 Libraries — Public 9507 8812 Printing — editing 8813 9516 Newspaper Publishing or Newspaper Printing 8818 — editing 9519 8820 Law Firms - all employees - including Outside 9521 House Furnishings Salespersons and Clerical Office Employees 9522 Upholstering 8821 Law Firm Support Services - including Clerical 9552 Office Employees and Outside Sales 9586 Residential Care Facilities for Children 8823 9620 8827 Homemaker Services 8838 Museums - all employees **Dentists and Dental Surgeons** 8839 Churches — clergy 8840 8846 Printing — screen printing — editing 8847 Beverage Container Collection or Redemption Check Cashing 8850 8859 Computer Programming or Software Development Colleges or Schools — private — academic 8868 professionals **Clerical Telecommuter Employee** 8871 8875 Public Colleges or Schools 9007 Apartment or Condominium Complex **Operation for Seniors** 9008 Janitorial Services 9009 Building Operation — commercial properties all other employees Mobile Home Park Operation — all other 9010 employees Apartment or Condominium Complex 9011 Operation — all other employees 9015 Building Operation — all other employees 9031 Pest Control 9050 Hotels, Motels or Short-Term Residential Housing 9059 Day Care Centers 9061 Clubs - NOC - all employees

- 9066 Homeowners Associations
- 9069 Clubs — gaming - all employees
- 9070 Residential Care Facilities for the Elderly

CODE DESCRIPTION

- 9079 Restaurant or Taverns
- **Bowling Centers**
 - Event Market, Festival or Trade Show Operation — all employees
- **Residential Cleaning Services**
- Swimming Pool Cleaning and Servicing
- Colleges or Schools private
- Theaters motion picture
- **Cemetery Operation**
- Document Destruction including mobile paper shredding
- Recycled Material Dealer-NOC
- Painting shop only
- Sign Painting or Lettering and Quick Sign Shops
- Television, Video, Audio and Radio Equipment Installation, Service or Repair
 - Household Appliances

 - Sign Erection or Repair (24' height max)
- Barber Shops or Beauty Parlors
- **Funeral Directors**

6165 Greenwich Drive, Suite 200 San Diego, CA 92122

TEL: 858.724.5100 TOLL FREE: 877.662.8527 atlas.us.com

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of 2021. CA License #0C66724. Rev. 7.2021