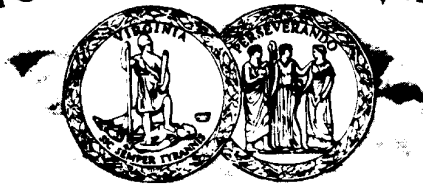


COMMONWEALTH OF VIRGINIA



STEVEN T. FOSTER
COMMISSIONER OF INSURANCE

Box 1157
RICHMOND, VA 23209
TELEPHONE: (804) 786-3741

STATE CORPORATION COMMISSION BUREAU OF INSURANCE

February 1, 1989

Administrative Letter
1989-2

TO: All Companies Licensed to Write Commercial Liability Insurance

RE: Report of Certain Liability Claims as Required by Virginia Code Section 38.2-2228.1

Virginia Code Section 38.2-2228.1 requires that all liability claims for commercial liability insurance as defined in Sections 38.2-117 (personal injury liability) and 38.2-118 (property damage liability) be reported annually to the State Corporation Commission (SCC). To collect the required data, the SCC Bureau of Insurance has developed the attached market definitions and reporting formats that insurers are required to complete. Mutual assessment insurers and insurers with 1988 written premiums of \$100,000, or less, for "Other Liability" and "Medical Professional Liability" combined (lines 17 and 11 respectively of page 14 of the Annual Statement) are exempt from the data reporting requirements.

A separate report is required of each insurer not exempt from the data reporting requirements for each of the market definitions attached. For the purposes of the data report, "insurer" shall mean an individual insurer or group of insurers including all companies under common ownership or control. A combined report must indicate it is a group report and include the group NAIC number as well as the name and NAIC number of each individual company comprising the group. These reports are due September 1, 1989.

Insurers shall report data in the detail prescribed by the report formats. If some information is not available, insurers should estimate appropriate figures to complete the form.

Administrative Letter 1989-2
February 1, 1989
Page Two

The market definitions provided are to be used as a guide in defining specific markets which are required to be reported. Companies should also report the required information for policies written under any comparable classification in use by the individual company.

Companies and statistical agents should contact Jan Fatouros (804)-786-4418 at the SCC for details regarding the computerized transmission of the reports to the Bureau of Insurance. While the receipt of computerized reports is preferred, manual reports will be accepted.

Actuarial questions about the report may be addressed to our staff actuary at the following address:

Anthony J. Pipia
Actuarial Analyst
Property and Casualty Division
Bureau of Insurance
Box 1157
Richmond, Virginia 23209
(804) 786-0333

Virginia Code Section 38.2-218 provides that any person who knowingly or willfully violates any provision of the insurance laws shall be punished for each violation by a penalty of not more than \$5,000. Failure to file a substantially complete and accurate liability claims report by the due date will be considered a willful violation and an appropriate penalty will be assessed.

Attached is a sheet of additional instructions to facilitate accurate completion of the required reports.

Sincerely,



Steven T. Foster
Commissioner of Insurance

STF:km
Attachments

LIABILITY CLAIMS REPORT INSTRUCTIONS

The following should be utilized to assure the proper completion of the liability claims report.

1. Do not change the format of the report.
2. Submit only one report per market definition. For example, all contractors are considered one market definition and separate reports should not be submitted for the various subclassifications within that market definition.
3. In the event you had no written premium in 1988 for a specific market definition, or in the event you had 1988 written premiums of \$100,000, or less, for "Other Liability" and "Medical Professional Liability" combined (lines 17 and 11 respectively of page 14 of the Annual Statement), complete Exhibit 1. Completion of Exhibit 1 verifies that you are exempt from the data reporting requirements.
4. Reports must contain the individual company name and NAIC number or the group name and group NAIC number. Group reports should clearly indicate the name and NAIC number of all companies within that group in addition to the group information.
5. Claims made coverage and occurrence coverage data should be reported by separate reports. In addition, tail coverage and basic coverage for claims made data should each be identified on a separate report. Each report shall clearly indicate what type of coverage is being reported.
6. All data applicable for deductible liability insurance should be included with data for non-deductible insurance and must not be reported separately.
7. All bodily injury, property damage and medical payments data should be combined to provide one report for each market definition.
8. Reports are due September 1, 1989.

**VIRGINIA LIABILITY CLAIMS REPORT
DEFINITIONS**

Calendar Year Earned Premium (#2)

Report premium that is earned during the Calendar year beginning January 1st and ending December 31st for each year.

Incurred But Not Reported (IBNR) Loss and Allocated Loss Adjustment Expenses

Report IBNR loss and allocated loss adjustment expense reserves segregated by year of accident or occurrence at annual intervals for each accident year. IBNR is the amount held in reserve for claims which have occurred, but have not yet been reported, plus the amount held in reserve for the deficiency (or redundancy) of known case reserves. It is the estimated ultimate incurred loss and allocated loss adjustment expenses for each accident year as of the particular evaluation date minus the incurred loss and allocated loss adjustment expenses for all reported accidents as of the particular evaluation date.

Evaluation Dates

Report data on a cumulative basis for the evaluation points indicated up to 120 months.

Market Definitions

The attached Insurance Services Office (ISO) Commercial Statistical Plan (CSP) subline and classification codes are to be used as a guide in defining specific markets which are required to be reported. Companies should also report the required premium and loss data written under any comparable classification in use by the individual company.

Attorney's Fees (#3)

Attorney's fees are all expenses billed by an attorney to the insurer including hourly billings, expert or other witnesses, stenographic, summons and copies of documents.

ANNUAL REPORT OF VIRGINIA COMMERCIAL LIABILITY CLAIMS
 AS REQUIRED BY SECTION 38.2-2228.1 OF THE CODE OF VIRGINIA

Insurer: _____
 Address: _____
 COMPANY NAIC # _____
 or if Group Report: GROUP # _____

This report is due September 1, 1989. For each type of coverage described in the Market Definitions attached, provide the information requested for the State of Virginia.

1. Type of coverage _____	(\$000 omitted)						
	1982	1983	1984	1985	1986	1987	6 months 1988
2. Calendar year earned premium _____	_____	_____	_____	_____	_____	_____	_____
3. Total amount of attorney's fees paid in connection with the claim(s) to the extent these amounts are known (evaluated as of 3/31/88 on an accident year basis) _____	_____	_____	_____	_____	_____	_____	XXX
4. Total amount of paid and outstanding unallocated loss adjustment expense in connection with the claim(s) to the extent these amounts are known (evaluated as of 3/31/88 on an accident year basis). _____	_____	_____	_____	_____	_____	_____	XXX

5. Signed: _____
 Telephone: _____
 Date: _____
 6. Title: _____
 Print Name: _____

VIRGINIA LIABILITY CLAIMS REPORT
(\$000 Omitted)

Insurer
NAIC # or GROUP # _____

7. Type of coverage:
(from #1 on page 1)

8. For accident years beginning with 1980, list the cumulative paid loss and allocated loss adjustment expense at the various points in time.

PAID LOSS AND ALLOCATED LOSS ADJUSTMENT EXPENSES EVALUATED AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105	108						
1980	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
1981	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
1982	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1988																																								

9. For accident years beginning with 1980, list the case outstanding loss and allocated loss adjustment expense (excluding IBNR) at the various points in time.

CASE OUTSTANDING LOSS AND ALLOCATED LOSS ADJUSTMENT EXPENSES EVALUATED AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105	108							
1980	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1981	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1982	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1988																																									

VIRGINIA LIABILITY CLAIMS REPORT
(\$000 Omitted)

Insurer
NAIC # or GROUP # _____

10. Type of coverage:
(from #1 on page 1)

11. For accident years beginning with 1980, list the cumulative incurred loss and allocated loss adjustment expense (excluding IBNR) at the various points in time. (sum of 8 and 9)

INCURRED LOSS AND ALLOCATED LOSS ADJUSTMENT EXPENSES EVALUATED AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105	108				
1980	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
1981	XXX																																					
1982	XXX																																					
1983	XXX																																					
1984	XXX																																					
1985	XXX																																					
1986	XXX																																					
1987	XXX																																					
1988																																						

12. For accident years beginning with 1980, list the cumulative number of incurred claims at the various points in time.

ACTUAL NUMBER OF INCURRED CLAIMS AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105							
1980	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
1981	XXX																																							
1982	XXX																																							
1983	XXX																																							
1984	XXX																																							
1985	XXX																																							
1986	XXX																																							
1987	XXX																																							
1988																																								

VIRGINIA LIABILITY CLAIMS REPORT
(\$000 OMITTED)

Insurer _____
NAIC # or GROUP # _____

13. Type of coverage:
(from #1 on page 1)
14. For accident years beginning with 1980, list the IBNR for loss and allocated loss adjustment expense for each evaluation.

INCURRED BUT NOT REPORTED (IBNR) LOSS AND ALLOCATED
LOSS ADJUSTMENT EXPENSE EVALUATED AS OF:

Accident Year	12 Mos	24	36	48	60	72	84	96	108	120
1980										
1981										
1982										
1983										
1984										
1985										
1986										
1987										
1988										

EXHIBIT 1

INSURER _____

NAIC # _____

If you are exempt from the data reporting requirements, enter a check in either Column A or B beside the appropriate line and/or subclassification listed below. Check Column A when you had no written premium in 1988. Check Column B when you had 1988 written premiums of \$100,000, or less, for "Other Liability" and "Medical Professional Liability" combined (lines 17 and 11 respectively of page 14 of the Annual Statement).

	<u>Column A</u>	<u>Column B</u>
1. Architects and Engineers Professional Liability	_____	_____
2. Asbestos Abatement Contractors Liability	_____	_____
3. Commercial Contractors Liability	_____	_____
4. Dams (existence hazard) Liability	_____	_____
5. Day Care Liability	_____	_____
6. Detective or Investigative Agencies Liability (private)	_____	_____
7. Directors and Officers Liability	_____	_____
8. Environmental Impairment Liability	_____	_____
9. Gas Companies Liability	_____	_____
10. Insurance Agents Professional Liability	_____	_____
11. Landfill Liability	_____	_____
12. Law Enforcement Agencies Liability	_____	_____
13. Lawyers Professional Liability	_____	_____
14. Liquor Liability	_____	_____
15. Medical Professional Liability	_____	_____
16. Municipal Liability	_____	_____
17. Pest Control Liability	_____	_____
18. Products and Completed Operations Liability	_____	_____
19. Public Housing Liability	_____	_____

EXHIBIT 1

Page 2

INSURER _____

NAIC # _____

	<u>Column A</u>	<u>Column B</u>
20. Public Officials Errors and Omissions Liability	_____	_____
21. Real Estate Agents Professional Liability	_____	_____
22. Recreational Liability	_____	_____
23. Rental Stores (machinery or equipment) Liability	_____	_____
24. School Board Errors and Omissions Liability	_____	_____
25. School Divisions Liability	_____	_____
26. Security and Alarm Systems Installation Liability	_____	_____
27. Security Guards Liability	_____	_____
28. Sewage Treatment Plants Liability	_____	_____
29. Underground Tanks Liability	_____	_____
30. Volunteer Fire Departments and Rescue Squads Liability	_____	_____
31. Water Treatment Plants Liability	_____	_____

Signed: _____

Title: _____

Telephone: _____

Print Name: _____

Date: _____

EXHIBIT 2

MARKET DEFINITIONS

Market	Commercial Statistical Plan (CSP) Classes
OWNERS LANDLORDS AND TENANTS	All Subline 314 Classes
Municipal Liability	See Exhibit 3
School Divisions Liability	See Exhibit 4
Day Care Liability	See Exhibit 5
Recreational Liability	See Exhibit 6
Public Housing Liability	See Exhibit 7
Dams (existence hazard) Liability	See Exhibit 8
Landfill Liability	All Classes
Rental Stores (machinery or equipment) Liability	See Exhibit 9
Underground Tanks Liability	All Classes
MANUFACTURERS AND CONTRACTORS LIABILITY	All Subline 313 Classes
Pest Control Liability	See Exhibit 10
Commercial Contractors Liability	See Exhibit 11
Asbestos Abatement Contractors Liability	See Exhibit 12
Detective or Investigative Agencies Liability (private)	See Exhibit 13
Gas Companies Liability	See Exhibit 14
Security and Alarm Systems Installation Liability	See Exhibit 15
Security Guards Liability	See Exhibit 16
Sewage Treatment Plants Liability	See Exhibit 17
Volunteer Fire Departments and Rescue Squads Liability	See Exhibit 18
Water Treatment Plants Liability	See Exhibit 19
PREMISES/OPERATIONS LIABILITY	All Subline 334 Classes
Municipal Liability	See Exhibit 3
School Divisions Liability	See Exhibit 4
Day Care Liability	See Exhibit 5
Recreational Liability	See Exhibit 6
Public Housing Liability	See Exhibit 7
Pest Control Liability	See Exhibit 10
Commercial Contractors Liability	See Exhibit 11
Gas Companies Liability	See Exhibit 14
Landfill Liability	All Classes
Security and Alarm Systems Installation Liability	See Exhibit 15
Security Guards Liability	See Exhibit 16
Sewage Treatment Plants Liability	See Exhibit 17
Underground Tanks Liability	All Classes
Volunteer Fire Departments and Rescue Squads Liability	See Exhibit 18
Water Treatment Plants Liability	See Exhibit 19

EXHIBIT 2

Page 2

MARKET DEFINITIONS

Market	Commercial Statistical Plan (CSP) Classes
LIQUOR LIABILITY	All Subline 312 & 332 Classes See Exhibit 20
PROFESSIONAL LIABILITY OTHER THAN MEDICAL	
Architects and Engineers	73908, 73909, 73910
Insurance Agents	73123
Public Officials Errors & Omissions	No CSP Code - all classes
Real Estate Agents	73127
School Board Errors & Omissions	No CSP Code - all classes
Lawyers Professional Liability	Classes 81113, 81114, 81220, 81330, 81400 and 81420
Directors and Officers Liability	See Exhibit 21
ENVIRONMENTAL IMPAIRMENT LIABILITY	See Exhibit 22
PRODUCTS AND COMPLETED OPERATIONS LIABILITY	All Subline 316 and 336 Classes
CONTRACTUAL LIABILITY	All Subline 311 Classes and 335 Classes
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY	All Subline 315 and 335 Classes
COMMERCIAL UMBRELLA LIABILITY	All Classes
MEDICAL PROFESSIONAL LIABILITY	All Subline 210, 220, 230 and 240 Classes
LAW ENFORCEMENT AGENCIES LIABILITY	See Exhibit 23

EXHIBIT 3

MUNICIPAL LIABILITY

GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL

Municipalities (including boroughs, cities, towns, townships, etc.)

<u>Subline*</u>	<u>Class Code</u>		<u>Population</u>
	<u>Old</u>	<u>New</u>	
	91250	44100	Under 2,500
	91251	44101	2,501 - 10,000
	91252	44102	10,001 - 25,000
	91253	44103	25,001 - 50,000
	91254	44104	50,001 - 100,000
	91255	44105	100,001 - 250,000
	91256	44106	Over 250,000
	91263	Included	Personal Injury Coverage

Counties or Parishes

	91257	44108	Under 10,000
	91258	44109	10,001 - 25,000
	91259	44110	25,001 - 50,000
	91260	44111	50,001 - 100,000
	91261	44112	100,001 - 250,000
	91262	44113	Over 250,000
	91263	Included	Personal Injury Coverage
	93050	93050	Governmental Composite Rate Risks

Class Code

<u>Old</u>	<u>New</u>	<u>Description</u>
93111		Government Employees - municipal, township, county or state
		This classification includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar occupations. Workmen, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.

EXHIBIT 3

Page 2

MUNICIPAL LIABILITY

GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL

Municipalities (including boroughs, cities, towns, townships, etc.)
Streets, Roads, Highways or Bridges

Class Code

<u>Old</u>	<u>New</u>	<u>Description</u>
93151		Streets, Roads or Highways - with or without sidewalks - including bridges and culverts but excluding toll bridges and drawbridges - existence hazard only (excluding New York)
	48727	Streets, Roads, Highways or Bridges - existence and maintenance hazard only

* NOTE: All old classes are subline 314 - all new classes are
subline 334

EXHIBIT 4

SCHOOL DIVISIONS LIABILITY

<u>Subline</u>	<u>Class Code</u>		<u>Description</u>
	<u>Old</u>	<u>New</u>	
314	82113		Schools - high or junior colleges - public - Not Otherwise Classified
334		47473	Schools - public - high
314	93221		Schools - elementary, kindergarten, junior high - public
334		47471	Schools - public - elementary, kindergarten, junior high
314	82420		Schools - manual training, trade, vocational - public or private
334		47474	Schools - trade or vocational
314	82116		Schools - Not Otherwise Classified
334		67507	Schools - Not Otherwise Classified
314	82210		Schools - colleges, universities or college preparatory
334		67505	Schools - colleges, universities, junior colleges, or college preparatory

EXHIBIT 5

DAY CARE LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	82115		Day Nurseries
334		41714	Day Care Centers
334		41712	Day Care Centers (different exposure base)

EXHIBIT 6

RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
<u>Amusement Parks, Center, Devices, etc.</u>			
314	77110-135		Various Amusement Devices, Stands, Shows, etc.
314	77139		General Park Operations - Ground Hazard
314	77199		Amusement Parks, Centers Devices, etc. - Contingent Liability
314	79431		Penny Arcades and Shooting Galleries
314	79439		Hobby Horses or Rocket Ships - not on premises of insured or in amusement parks - coin operated
334		40039	Amusement Devices - operated in connection with carnivals or fairs
334		40040	Amusement Devices - Not Otherwise Classified
334		10020	Amusement Parks
334		10015	Amusement Centers
<u>Animals</u>			
314	47891		Animals - not saddle
314	79434		Animals - saddle - for hire
314	47893		Animals - saddle - private
334		40046	Animals - saddle - for rent
334		40047	Animals - saddle - private

EXHIBIT 6

Page 2

RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	79492Ø		Archery Ranges Ø Code 79492 also includes: "Golf Driving Ranges" and "Tennis, Handball or Shuffleboard Courts - operated for commercial purpose - not private or municipal"
334		10052	Archery Ranges - Indoor
334		10054	Archery Ranges - Not Otherwise Classified

Athletic Games, Teams, Programs, etc.

314	79422		Athletic Games Sponsored by the Insured - no admission other than for charitable purpose
314	79495Ø		Athletic Games or Sports Contests - in buildings Ø Code 79495 also includes: "Automobile Shows - in buildings", "Caves" and "Exhibitions in buildings"
314	79429Ø		Athletic Teams - games away from premises operated by insured Ø Code 79429 also includes: "Baseball Programs - Little League, Pony League, etc."
334		40060	Athletic Games Sponsored by the Insured
334		40062	Athletic Games or Sports Contests - in buildings - lessees

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		40065	Athletic Programs - amateur
334		40069	Athletic Teams - professional or semi-professional
314	72992Ø		Awnings or Canopies - loaned or rented to others ØCode 72992 also includes: also includes: "Chairs Not Rolling Chairs - rented to others" and "Beach Chairs and Umbrellas - rented to others"
314	79411		Baseball Parks - operated by insured
314	79436Ø		Baseball Parks - operated by insured ØCode 79436 also includes: "Exhibition or Convention Buildings or Armories" and "Schools - Stadiums or Outdoor Grandstands or Bleachers"
314	79401		Sports Programs - youth - Not Otherwise Classified
314	47894		Teams - Not Otherwise Classified
<hr/>			
314	79426		Bazaars - operated by the insured
334		10131	Bazaars - operated by the insured

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
<u>Beaches, Baths, Swimming Pools, etc.</u>			
314	79493		Bathhouses or Bathing Pavilions
334		10120	Bathhouses or Bathing Pavilions
314	80927		Baths - Not Otherwise Classified
334		47420	Saunas & Baths - public
334		10133	Beach Chairs and Umbrellas - rented to others
314	79306		Private Beaches - not swimming clubs
334		40072	Beaches - bathing - not commercially operated
314	79307		Public beaches - commercially operated
334		10135	Beaches - bathing - commercially operated
314	72993		Chairs - rolling operations
314	79416		Swimming Pools - commercially operated in connection with hotels or apartment hotels (operator or owned)
334		48924	Swimming Pools - commercially operated
314	79417		Swimming Pools - Not Otherwise Classified
334		48925	Swimming Pools - Not Otherwise Classified

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	72997Ø		Swimming Pools - in parks -not amusement parks - no admission charge
			Ø Code 72997 also includes: "Apartment, Tenement, Boarding or Rooming Houses - Not Otherwise Classified and Apartment Hotels - Swimming Pools or Bathing Beaches (not commercial)," "Mobile Home Parks or Courts - Swimming Pools or Bathing Beaches (not commercial)" and "Clubs - Swimming Pools or Bathing Beaches (not commercial)"
314	79428		Bicycles - rented to others
334		10151	Bicycles - rented to others
314	79300		Billiard or Pool Halls and Bowling Alleys
334		10160	Billiard or Pool Halls
334		10220	Bowling Lanes
314	79415Ø		Bleachers or Grandstands in Connection with Baseball Programs (on any premises)
			Ø Code 79415 also includes: "Grandstands or Bleachers - Not Otherwise Classified"
314	79424		Bingo Games - in public halls or theaters - commercially operated
334		40075	Bingo Games - in public halls or theaters - commercially operated

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Subline</u>	<u>Class Code</u>		<u>Description</u>
	<u>Old Boats</u>	<u>New</u>	
334		10107	Boat yards or marinas - public
314	44693Ø		Canoes or Rowboats - for hire - not equipped with motor Ø Code 44693 also includes "Motorboats or Sailboats - for hire - not operated by the insured - Not Otherwise Classified"
334		10110	Canoes or Rowboats - for rent - not equipped with motors
314	44696		Canoes or Rowboats - private - with or without sails - no motors
334		40111	Canoes or Rowboats - not for rent - not equipped with motors
314	44598		Camps, Clubs, Hotels etc. - Motorboats and Sailboats - Not Otherwise Classified
314	44617		Houseboats
334		10119	Boats - Not Otherwise Classified - rented to others
334		10117	Boats - motor or sail - rented to others
334		40117	Boats - Not Otherwise Classified - not for rent

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	44613		Boats - private passenger - motor or sail - stored out of water or tied to buoys or docks for storage purposes away from insured's premises
334		40115	Boats - motor or sail - not for rent
314	44607		Boats - inboard motor - not exceeding 10 horsepower
314	44615		Boats - outboard motor - not for hire- 25 horsepower or more
314	44614		Boats - not for hire - with outboard motors less than 25 horsepower
314	44616		Boats - private passenger - motor or sail - non-owned
334		40140	Boats - non-owned over 26 feet
314	44507		Inboard Motorboats and Sail-
314	44517		boats (not equipped with
314	44557		auxiliary power) - Private
314	44567		Passenger - not applicable to
314	44577		Camps, Clubs or Hotels
314	44587		
314	44597		
314	44598		
314	70322		Camps - Boy or Girl - Not Otherwise Classified
334		41421	Camps - for profit
334		10330	Campgrounds

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	70321		Camps - Boy or Girl - non-profit
334		41422	Camps - not for profit
314	80998		Camps - first aid to campers
<u>Carnivals and Circuses</u>			
314	79221		Carnivals or Circus Companies -excluding mechanical amusement devices
334		10375	Carnival or Circus Companies
334		10377	Carnival or Circuses - in tents (sponsor's risk only)
334		10376	Carnival - outside (sponsor's risk only)
314	79421		Carnival - outside (sponsor's risk only)
314	79464		Circuses - in tents (sponsor's risk only)
314	79498		Clubs - athletic sports, games or contests away from club premises
314	79472		Clubs - country, golf, polo or tennis
334		11138	Clubs - country or golf
314	704110		Clubs - Not Otherwise Classified (including lodges, fraternal orders and sororities)

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
			Ø Code 70411 also includes: "Clubs - riding - private without riding rings, etc. - not commercial (not riding academies)"
314	79496Ø		Clubs - riding - private, with riding rings - not commercial (not riding academies)
			Ø Code 79496 also includes: "Riding Academies - with riding rings, etc."
334		41664	Clubs - horseback riding - no commercial riding instructions
314	86990		Clubs - swimming (not commercial)
334		41666	Clubs - swimming
334		41665	Clubs - racquet sports and Handball
314	86110		Conventions
334		41671	Conventions (sponsor's risk)
314	79112		Dance Halls - no admission charge
314	79301		Dance Halls - no admission charge
334		11270	Dance Halls or Ballrooms

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	86414Ø		Day Camps and Youth Recreation Programs
			Ø Code 86414 also includes: "Fair Grounds - non operating season" and "Parks or Play Grounds - Not Otherwise Classified"
314	79467		Dog Shows - outside
314	70323		Dude Ranches
334		43117	Dude Ranches
314	80996		Exercise or Health Institutes
334		44311	Exercise or Health Clubs
<u>Exhibitions</u>			
314	79435		Exhibitions or Convention Buildings or Armories
334		63212	Exhibition or Convention Buildings
334		63213	Exhibitions in Buildings - Not Otherwise Classified
314	79499		Exhibition - in Buildings - trade or educational exhibi- tions - no admission charge
334		63214	Exhibitions - in Buildings - no admission charge
314	79418		Exhibitions - Not Otherwise Classified - outside - no stadiums or grandstands

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	79462		Exhibitions - Not Otherwise Classified - outside - in stadiums or on premises having grandstands - ushers not provided by insured
334		43421	Exhibitions - outside - in stadiums or on premises having grandstands not erected by or for insured - ushers not provided by insured
314	79413Ø		Exhibitions - Not Otherwise Classified - outside - in stadiums or grandstands - ushers provided by insured ØCode 79413 also includes: "Stadiums - Not Otherwise Classified - operated by insured"
334		43424	Exhibitions - outside - no stadiums or grandstands
334		43422	Exhibitions - outside - in stadiums or on premises having grandstands - ushers provided by insured
<hr/>			
334		43517	Fair Grounds - non operating season
314	79465		Fairs - outside
334		43518	Fairs - outside (operator's risk only)
314	79463		Fireworks exhibitions - contractor's risk only

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		43626	Fireworks exhibitions - contractor's risk only
314	79461		Fireworks exhibition - sponsor's risk only
334		43627	Fireworks exhibition - sponsor's risk only
314	79407		Firing ranges - indoor - not amusement parks or shooting galleries
<u>Fishing</u>			
314	44637		Fishing Piers - commercially operated - no boats rented by insured
334		43754	Fishing Piers
314	79478		Fishing Ponds or Lakes - commercially operated - includes boats rented
334		43760	Fishing Ponds or Lakes - commercially operated
314	44636		Fishing Ponds or Lakes - commercially operated - no boats rented by insured
<u>Golf</u>			
334		44071	Golf Driving Ranges
314	79497		Golf Courses - miniature
334		44069	Golf Courses - miniature
314	79420		Golf Courses - municipal or public - not golf or country club

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		44070	Golf Courses - municipal or public - not golf or country club
314	79410		Golfmobiles - loaned or rented to others
334		44072	Golfmobiles - loaned or rented to others
314	79433		Additional Charge Class under Golf Courses: "Golfmobiles loaned or rented to others"
<hr/>			
334		44192	Grandstands or Bleachers
314	93120		Halls - Not Otherwise Classified
334		44275	Halls
314	79466		Horse shows - outside
314	07410		Hunting on insured premises for a charge
334		45223	Hunting preserves
334		45522	Lakes or reservoirs - existence hazard only
314	82310Ø		Libraries Ø Code 82310 also includes: "Museums" and "Mausoleums"
334		66309	Libraries
314	79302		Model Airplane Contests

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		46425	Museums
334		15655	Nightclubs, cabarets and discotheques
314	79303		Parades
334		46590	Parades (Note: does <u>not</u> apply to parades organized or sponsored by a governmental body)
334		46671	Parks or Playgrounds (Note: does <u>not</u> apply to parks or playgrounds owned by a governmental body)
314	79305		Picnic Grounds - commercially operated
334		46773	Picnic Grounds - commercially operated
<u>Racing: Auto, horse, dog, etc.</u>			
314	79483		Horse racing, dog racing, race tracks
334		46911	Race tracks - motorized vehicles - operators
314	79482		Auto racing - midget and not midget; Motorcycle Racing
334		46912	Race Tracks - Not Otherwise Classified - operators
334		46913	Race tracks - motorized vehicles (lessor's risk only)
334		46914	Racing - Not Otherwise Classified (lessor's risk only)

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		46915	Race Tracks - motorized vehicles (sponsor's risk only)
334		46916	Racing - Not Otherwise Classified (sponsor's risk only)
334		47221	Riding academies
314	86411Ø		Recreation Centers Ø Code 86411 includes: "YMCA and YWCA Institutions"
314	79255		Rifle Ranges - indoor - not on insured premises
334		47253	Rifle or Pistol Ranges - indoor
314	79308		Rifle Ranges - open air - private - away from other premises - owned or operated by the insured
334		47254	Rifle or Pistol Ranges - Not Otherwise Classified
314	79468		Rodeos - includes parades
334		47318	Rodeos
314	79451		Skating Rinks - ice
334		48177	Skating Rinks - ice
314	79452		Skating Rinks - roller
334		48178	Skating Rinks - roller
314	79444		Skeet shooting or trap shooting ranges
334		48206	Skeet shooting or trap shooting ranges

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	41191		Ski lifts or tows - including ski runs - commercially operated
334		48252	Ski lifts, Tows or Runs
314	70324		Ski lifts or Tows - not commercial
314	79481		Soap box derbies - without seating arrangements for spectators
334		48441	Soap Box Derbies
314	79111		Social Gatherings and Meetings - on premises not owned or operated by the insured
334		48556	Social Gatherings and Meetings - on premises not owned or operated by the insured
334		99111	Stables - boarding, livery, acing
314	79413		Stadiums - Not Otherwise Classified - operated by insured
314	79414		Stadiums - Not Otherwise Classified - operated by insured
334		48634	Stadiums - operated by insured
334		48808	Sun Tanning Salons
314	72995		Tents - loaned or rented to others

EXHIBIT 6

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RECREATIONAL LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		49111	Tents or Canopies - loaned or rented to others
<u>Theaters</u>			
314	78821		Theaters - Not Otherwise Classified
334		49182	Theaters - Not Otherwise Classified
314	78330		Theaters - drive-in - admissions
334		49181	Theaters - drive-in - admissions
314	78331		Theaters - drive-in - receipts
334		49183	Theaters - motion picture
314	78329		Theaters (not drive-in) - Halls or Auditoriums - not operated by insured (lessor's risk only)
314	78320		Theaters - motion picture
<hr/>			
334		99718	Theatrical Companies - traveling
314	70324		Toboggan Slides - not commercial
334		49333	Travel Agency Tours
314	70329		Vacation Farms

EXHIBIT 6

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RECREATIONAL LIABILITY

<u>Subline</u>	<u>Class Code</u> <u>Old</u>	<u>New</u>	<u>Description</u>
334		49870	YMCA, YWCA or similar institutions
334		49889	Youth Recreation Programs
314	07292		Additional Charge Class under Parks or Playgrounds - Not Otherwise Classified: "Zoos"
334		49901	Zoos

EXHIBIT 7

PUBLIC HOUSING LIABILITY

<u>Subline</u>	<u>Class Code</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	93181			Housing Projects - Federal, State, Local - Apartment Houses - not three or four family dwellings
314	93182			Housing Projects - Federal, State, Local - Dwellings - four family
314	93183			Housing Projects - Federal, State, Local - Dwellings - three family
314	93184			Housing Project - Federal, State, Local - Dwellings - two family
314	93185			Housing Projects - Federal, State, Local - Private Residences
334			64500	Housing Projects - Federal, State, Local

EXHIBIT 8

DAMS (existence hazard) LIABILITY

Class Code

Subline

New

Description

334

41700

Dams, Levee or Dike -
existence hazard only

EXHIBIT 9

RENTAL STORES (machinery or equipment) LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		16722	Rental Stores
334		16723	Rental Stores - machinery or equipment - rented to others on a long-term basis
314	73918		Machinery or Equipment rented to others on a long term basis

EXHIBIT 10

PEST CONTROL LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	73420		Exterminators including Pest Control - excluding the use of gas
334		43470	Exterminators
313	07315		Crop Spraying
334		91606	
313	73421		Fumigating
334		43860	Fumigating

EXHIBIT 11

COMMERCIAL CONTRACTORS LIABILITY

<u>Subline</u>	<u>Class Code</u>		<u>Description</u>
	<u>Old</u>	<u>New</u>	
313	17140Ø		Air Conditioning, Heating, or Refrigeration Systems or Combined Heating and Air Conditioning Systems - installation, servicing and repair - including shop and retail stores or display rooms Ø Code 17140 includes "Gas Appliances or Equipment - household type - installation, servicing or repair"
334		91111	Air Conditioning Systems or Equipment - Dealers or distributors and installation, servicing or repair
334		95647	Heating or Combined Heating and Air Conditioning System or Equipment - dealers or distributors and installation, servicing or repair - no liquified petroleum gas (LPG) equipment sales or work
334		95648	Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - Not Otherwise Classified
313	16135		Airport Runway or Warming Apron Construction, Paving or Repaving
334		91125	Airport Runway or Warming Apron - paving or repaving, surfacing, resurfacing or scraping
313	76992		Boiler Inspecting or Scaling

EXHIBIT 11

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	17145Ø		Boiler Installation or repair - steam ØCode 17145 also includes "Tank Erection or Repair - metal - within buildings exclusively"
334		91250	Boiler Inspection, Installation, Cleaning or Repair
334		99572	Tank Construction, Installation, Erection or Repair - metal - not pressurized - within buildings exclusively
334		99573	Tank Construction, Installation, Erection or Repair - metal - pressurized - within buildings exclusively
313	16275Ø		Bridge or Elevated Highway Construction ØCode 16275 also includes "Iron or Steel Erection - bridges"
334		91265	Bridge or Elevated Highway Construction - iron or steel
334		91266	Bridge or Elevated Highway Construction - concrete
313	17835		Building Equipment Installation, Erection, Servicing or Repair - Not Otherwise Classified
313	17885Ø		Building or Structure Raising, Moving or Underpinning - including incidental shoring ØCode 17885 includes "Salvage Operations" and "Underpinning Buildings or Structures"
334		91280	Building Structure - raising or moving

EXHIBIT 11

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		98698	Salvage Operations - Not Otherwise Classified
334		99803	Underpinning Buildings or Structures
313	17314		Cable Installation in Conduits or Subways
334		91302	Cable Installation in Conduits or Subways
334		91324	Caisson or Cofferdam Work - Foundations for buildings
334	16235Ø		Caisson Work - not foundations for buildings ØCode 16235 also includes "Cofferdam Work," "Shaft Sinking" and "Tunneling"
334		91325	Caisson or Cofferdam work - not foundations for buildings
334		98871	Shaft Sinking
334		99798	Tunneling
313	17535Ø		Carpentry - Not Otherwise Classified ØCode 17535 also includes "Ceiling or Wall Installation - not plastering", "Modular Units - building erection", "Prefabricated Building Erection"

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		91342	Carpentry - Not Otherwise Classified
334		98502	Prefabricated Building Erection
313	17621		Ceiling or Wall Installation - metal
334		91436	Ceiling or Wall Installation - metal
313	17745Ø		Cement, Concrete or Granolithic Floor Construction, Finishing or Surfacing ØCode 17745 also includes "Concrete Construction - Not Otherwise Classified"
334		91560	Concrete Construction
313	17425Ø		Chimney Construction ØCode 17425 also includes "Masonry - Not Otherwise Classified"
334		91481	Chimney Cleaning
334		97447	Masonry
313	17965		Cleaning or Renovating - outside Surfaces of Buildings
334		91522	Cleaning or Renovating - outside Surfaces of Buildings
313	17741		Concrete Block Construction - buildings

EXHIBIT 11

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	16285		Conduit Construction
334		91577	Conduit Construction for Cables or Wires
313	42264		Contractors Permanent yards - maintenance or storage of equipment or material
334		91590	Contractors Permanent Yards - maintenance or storage of equipment or material
313	17755Ø		Core Drilling - Not Otherwise classified ØCode 17755 also includes: "Drilling - Not Otherwise classified"
334		92101	Drilling - Not Otherwise classified
334		92102	Drilling - Water
313	16232		Dam or Reservoir Construction
334		91618	Dam or Reservoir Construction
313	16295Ø		Dike or Revetment Construction - river work only ØCode 16295 also includes: "Jetty or Breakwater Construction" and "Levee Construction"
334		91641	Dike, Levee or Revetment Construction
334		96872	Jetty or Breakwater Construction
313	17511		Door, Window or Assembled Millwork Erection - metal or metal covered

EXHIBIT 11

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		91746	Door, Window or Assembled Millwork - installation - metal
313	16293		Dredging - except gold dredging
334		92055	Dredging - Not Otherwise Classified
313	16144		Driveway, Parking Area or Sidewalk Construction, Paving or Repaving
334		92215	Driveway, Parking Area or Sidewalk - paving or repaving
313	17946		Dry Wall or Wallboard Installation
334		92338	Dry Wall or Wallboard Installation
313	16242		Electric Light or Power Line Construction - Rural Electrification Administration Projects only
334		92447	Electric Light or Power Line Construction - Rural Electrification Administration Projects only
313	16245Ø		Electric Light or Power Line Construction - Not Otherwise Classified Ø Code 16245 also includes: "Telephone, Telegraph or Fire Alarm Line Construction"
334		92446	Electric Light or Power Line Construction - Not Otherwise Classified
334		99613	Telephone, Telegraph or Cable Television Line Construction

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	17315		Electrical Wiring - within buildings - including installation or repair of fixtures or appliances
334		91127	Alarm and Alarm Systems - installation, servicing or repair
334		92451	Electrical Apparatus - installation, servicing or repair - Not Otherwise Classified
334		92478	Electrical Work - within building
313	17845		Elevator, Escalator or moving Sidewalk Installation, Service or Repair
334		92593	Elevator or Escalator Inspecting, Installation, Servicing or Repair
313	15111		Excavation - Not Otherwise Classified
334		94007	Excavation
313	17985		Fence Erection - metal
334		94276	Fence Erection Contractors
313	15161Ø		Fireproofing - structures
			Ø Code 15161 also includes "Insulation Work - installation or application of acoustical or thermal insulating materials in buildings or within building walls - Not Otherwise Classified"
334		94404	Fireproofing - structures
334		96408	Insulation Work - plastic - Not Otherwise Classified

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		96409	Insulation Work - organic or plastic in solid state
334		96410	Insulation Work - mineral
313	49531Ø		Garbage, Ashes or Refuse Collecting
			Ø Code 49531 also includes: "Street Cleaning - including snow removal from street and highways"
334		95233	Garbage, Ash or Refuse Collecting
334		99303	Street Cleaning
313	16225		Gas, Sewer, Steam or Water Mains or Connections Construction - including tunneling at street crossings
334		95310	Gas Mains or Connections Construction
334		98820	Sewer Mains or Connections Construction
334		99163	Steam Mains or Connections Construction
334		99946	Water Main or Connections Construction
313	07313		Grading of Land - Not Otherwise Classified
334		95410	Grading of Land
313	17765		Iron or Steel Erection - frame structures, iron work on outside of buildings including erecting or repairing balconies, fire escapes, railings, staircases, coal chutes or fireproof shutters

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		97651	Metal erection - frame structures - iron work on outside of buildings
313	15121		Iron or Steel Erection in the construction of dwellings not exceeding two stories in height
334		97652	Metal Erection - in the construction of dwellings not exceeding two stories in height
313	15122		Iron or Steel Erection - steel lock gates, gas holders, standpipes, water towers, smoke stacks, tanks, silos, prison cells or fire or burglar proof vaults
334		97654	Metal Erection - steel lock gates gas holders, standpipes, water tower, smokestacks, tanks, silos, prison cells, fire or burglar proof vaults
313	15125		Iron or Steel Erection - Not Otherwise Classified
334		97655	Metal Erection - structural - Not Otherwise Classified
313	16255		Irrigation or Drainage System Construction - including pile driving or dredging
334		96702	Irrigation or Drainage System Construction
313	15142		Military Reservation Construction - Carpentry
313	17762		Military Reservation Construction - iron or steel erection - not over two stories in height

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	16365Ø		Oil or Gas Pipe Construction - including pile driving and dredging Ø Code 16365 also includes "Pipe Line Construction - including pile driving or dredging"
334		98423	Pipeline Construction - gas
334		98424	Pipeline Construction - Not Otherwise Classified
334		98425	Pipeline Construction - Oil
334		98426	Pipeline Construction - slurry - nonflammable mixtures
313	17235Ø		Painting - oil or gasoline tanks - including shop operations Ø Code 17235 also includes "Painting, Decorating or Paper Hanging - Not Otherwise Classified - including shop operations", "Paperhanging" and "Sign Painting or Lettering - on buildings or structures - including operations"
334		98304	Painting - exterior - buildings or structures - three stories or less in height - Not Otherwise Classified
334		98305	Painting - interior buildings or structures
334		98306	Painting - Oil or gasoline tanks
334		98344	Paperhanging
334		99004	Sign Painting or Lettering on Buildings or Structures
313	17215		Painting - ship hulls
334		98307	Painting - ship hulls

EXHIBIT 11

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	17225		Painting - steel structures or bridges
334		98303	Painting - exterior - buildings or structures - exceeding three stories in height - Not Otherwise Classified
313	17805		Pile Driving - building foundations only
334		98413	Pile Driving - building foundations only
313	16296		Pile Driving - sonic method
334		98415	Pile Driving - sonic method
313	16294		Pile Driving - including timber wharf building - Not Otherwise Classified
334		98414	Pile Driving - Not Otherwise Classified
313	17185		Plumbing - Not Otherwise Classified
334		98482	Plumbing commercial and industrial
334		98483	Plumbing - residential or domestic
334		99080	Solar Energy Contractors
334		99948	Water Softening Equipment - installation, servicing or repair
334		98636	Refrigeration Systems or Equipment - dealers and distributors and installation, servicing or repair - commercial
313	17625		Roofing - all kinds - including yard employees
334		98677	Roofing - commercial

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COMMERCIAL CONTRACTORS LIABILITY

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		98678	Roofing - residential
334		98705	Sandblasting
313	17615Ø		Sheet Metal Work Erection Installation or Repair - Not Otherwise Classified
			Ø Code 17615 also includes "Siding Installation - not wood"
313	73122		Sign Erection or Repair - not outdoor advertising companies - including shop operations
334		98884	Sheet Metal Work - shop and outside
334		98967	Siding Installation
334		98993	Sign Erection, Installation or Repair
313	17141		Steam Pipe or Boiler Insulation
334		99165	Steam Pipe or Boiler Insulation
313	16115		Street or Road Construction or Reconstruction
334		99315	Street or Road Construction or Reconstruction
313	16125		Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping
334		99321	Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping
313	16205		Subway Construction
334		99445	Subway Construction

EXHIBIT 11

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	17802		Swimming Pools - below ground - installation, service or repair
334		99507	Swimming Pools - installation, servicing or repair - below ground
313	17906		Swimming Pools - above ground - installation, service or repair
334		99506	Swimming Pools - above ground - installation, service or repair
334		99570	Tank Construction, Installation, Erection or Repair - metal - not pressurized - Not Otherwise Classified
334		99571	Tank Construction, Installation, Erection or Repair - metal - pressurized - Not Otherwise Classified
313	17821		Wrecking - marine- including salvage operations
334		99988	Wrecking - marine
313	17822		Wrecking Buildings or Structures - not marine - Not Otherwise Classified
334		99986	Wrecking - buildings or structures - Not Otherwise Classified

EXHIBIT 12

ASBESTOS ABATEMENT CONTRACTORS

Class Code

<u>Subline</u>	<u>New</u>	<u>Description</u>
334	95630	Hazardous Material Contractors

