

ISO CODE	ISO CLASSIFICATION DESCRIPTION
10010	Air Conditioning Equip. - drlrs. or distr. only
10026	Antique Stores
10040	Appliance Distributors - household type
10042	Appliance Stores - household type
10060	Army and Navy Stores
10065	Art Galleries – Other than Not-For-Profit
10066	Art Galleries - not for profit only
10070	Automobile Parts and Supplies Distributors
10071	Automobile Parts and Supplies Stores
10072	Automobile Quick Lubrication Services
10073	Automobile Sales, Repair or Service Shops
10100	Bakeries
10111	Barber or Beauty Shop Supplies Distributors
10113	Barber Shops
10115	Beauty Parlors and Hair Styling Salons
10130	Bazaars - operated by insd. - for profit
10132	Bazaars – operated by the insured – Not-For-Profit only
10140	Beverage Distributors - alcoholic other than beer
10141	Beverage Distributors - nonalcoholic and beer
10145	Beverage Stores - liquor and wine
10146	Beverage Stores - soft drinks and beer
10160	Billiard or Pool Halls
10204	Books and Magazines Stores - for profit
10205	Books and Magazines Stores - not for profit
10220	Bowling Lanes
10255	Building Material Dealers – other than secondhand material
10257	Building Material Distributors
10309	Camera and Photographic Equipment Stores
10331	Campgrounds - Other than not for profit
10332	Campgrounds - not for profit only
10352	Candy or Confectionary Stores
11007	Carpet, Rug or Upholstery Cleaning - shop only
11020	Catalog or Premium Coupon Redemption Stores

ISO CODE	ISO CLASSIFICATION DESCRIPTION
11039	Caterers
11126	Clothing or Wearing Apparel Distributors
11127	Clothing or Wearing Apparel Stores - Other than Not-For-Profit
11128	Clothing or Wearing Apparel Stores - not for profit only
11138	Clubs - country or golf
11155	Collectibles and Memorabilia Stores
11160	Computer Stores
11167	Concessionaries - checkroom, shoeshine, or toilet concessions in hotels, etc.
11168	Concessionaries
11222	Copying and Duplicating Services - retail
11234	Cosmetic, Hair or Skin Preparation Stores
11258	Dairy Products or Butter and Egg Stores - Other than not for profit
11259	Dairy Products or Butter and Egg Stores - not for profit only
11288	Delicatessens
12014	Dental Laboratories
12356	Department or Discount Stores
12361	Distributors – food or drink
12362	Distributors – no food or drink
12374	Drugstores – no table or counter service for beverage or food
12375	Drugstores
12391	Electrical Equipment Distributors
12393	Electronics Stores
12467	Equipment, Fixtures or Supplies – bars, hotels, offices, restaurants
12509	Fabric Distributors
12510	Fabric Stores
12651	Feed, Grain or Hay Dealers
12797	Floor covering Distributors
12805	Floor Covering Stores
12841	Florists
12927	Formal Wear or Costumes – rented to others
13049	Frozen Food Distributors
13112	Fruit or Vegetable Distributors
13351	Furniture Stores – other than not for profit

ISO CODE	ISO CLASSIFICATION DESCRIPTION
13352	Furniture Stores – not for profit only
13453	Gasoline Stations – full service
13454	Gasoline Stations - self-service
13455	Gasoline Stations - self and full service combined
13506	Gift Shops - other than not for profit
13507	Gift Shops - not for profit only
13590	Glass Dealers and Glaziers
13670	Grocery Distributors
13673	Grocery Stores
13715	Hardware and Tool Distributors
13716	Hardware Stores
13720	Health or Natural Food Stores
13759	Hearing Aid Stores
13930	Heating & Air Conditioning Equip. - dealers or distributors
14101	Hobby, Model Maker or Artist's Supply Stores
14279	Home Improvement Stores
14401	Ice Cream Stores
14405	Ice Dealers and Distributors
14527	Janitorial Supplies - dealers or distributors
14655	Jewelry Stores or Distributors
14731	Laundries and Dry Cleaners - self-service
14733	Laundry and Dry Cleaning Stores
14913	Locksmiths
15070	Mail Box or Packaging Stores
15119	Markets - not open air - LRO - other than not for profit
15120	Markets - not open air - LRO - not for profit only
15123	Markets - open air - LRO - other than not for profit
15124	Markets - open air - LRO - not for profit only
15223	Meat, Fish, Poultry or Seafood - distributors
15224	Meat, Fish, Poultry or Seafood Stores
15314	Medical, Hospital and Surgical Supply Stores
15488	Mobile Home Sales Agencies
15538	Musical Instrument Stores

ISO CODE	ISO CLASSIFICATION DESCRIPTION
15600	Nail Salons
15608	Newsstands
15699	Nursery - garden
15839	Optical Goods Stores
15991	Paint, Wallpaper or Wallcovering Stores
15993	Painting, Picture or Frame Stores
16005	Paper Products Distributors
16402	Pet Grooming
16403	Pet Stores
16404	Pet Training
16471	Photographers
16501	Plastic or Rubber Supply Goods Distributors
16527	Plumbing Supplies and Fixtures Dealers and Distributors
16588	Printers or Electrotypers Supplies - distributors
16604	Produce Handling or Packing
16670	Racquet Sports and Handball Facilities – commercially operated
16676	Music Stores – pre-recorded
16676	Records, Tapes and Sheet Music Stores
16750	Internet Retailers
16813	Restaurants - no sale of alcoholic beverages - w/ dance
16814	Restaurants - no sale of alcoholic beverages - w/o dance
16819	Restaurants - concessionaires - Other than Not-For-Profit
16820	Restaurants - concessionaires - not for profit only
16821	Restaurants - refreshment stands - for profit
16822	Restaurants - refreshment stands - not for profit
16823	Restaurants - self-service & cafeterias - for profit
16824	Restaurants - self-serv & cafet - not for profit
16900	Restaurants – with no sale of alcoholic beverages – with table service
16901	Restaurants – with no sale of alcoholic beverages – without table service with seating
16902	Restaurants – with no sale of alcoholic beverages – without seating
16910	Restaurants – with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants – with table service
16911	Restaurants – with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants – without table service with seating

ISO CODE	ISO CLASSIFICATION DESCRIPTION
16915	Restaurants – with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants – with dance floor
16916	Restaurants – with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants – without dance floor
18109	Shoe Repair Shops
18110	Shoe Stores
18206	Sporting Goods or Athletic Equipment Stores
18335	Stationery or Paper Products Stores
18435	Stores - food or drink - Other than Not For Profit
18436	Stores - food or drink - not for profit only
18437	Stores - no food or drink - Other than not for profit
18438	Stores - no food or drink - not for profit only
18501	Supermarkets
18506	Tailor merchants - men or boys
18507	Tailoring or Dressmaking Establishments - custom
18911	Variety Stores - other than not for profit
18912	Variety Stores - not for profit only
18920	Video Stores
18991	Warehouses - mini-warehouses
19007	Washing Machines, Dryers or Ironers - coin meter type
19051	Water Softening Equipment - rented to others
41665	Club - racket sports and handball
41667	Club - civic, service or social - having bldgs or premises owned or leased - for profit
41668	Club - civic, service or social - having bldgs or premises owned or leased - not for profit only
41669	Club - civic, service or social - no buildings or premises owned or leased - for profit
41670	Club - civic, service or social - no buildings or premises owned or leased - not for profit
41675	Computer Consulting or Programming
41677	Consultants
41665	Club - racket sports and handball
41667	Club - civic, service or social - having bldgs or premises owned or leased - for profit
41668	Club - civic, service or social - having bldgs or premises owned or leased - not for profit only
41669	Club - civic, service or social - no buildings or premises owned or leased - for profit
41670	Club - civic, service or social - no buildings or premises owned or leased - not for profit
41675	Computer Consulting or Programming

ISO CODE	ISO CLASSIFICATION DESCRIPTION
41677	Consultants
41680	Convents or Monasteries
43151	Computer Data Processing – operations
43152	Computer Data Processing – time sharing
44070	Golf Courses - municipal or public - not golf or country clubs
44311	Health or Exercise Clubs
44315	Health or Exercise Facilities – commercially operated
44501	Home Health Care Services – Other than Not-For-Profit
45190	Hotels and Motels - with pools or beaches - less than 4 stories
45192	Hotels and Motels - w/o pools or beaches- less than 4 stories
45334	Insurance Agents
45450	Kennels - breeding, boarding or sales
45539	Land - occupied by persons other than the insured for business purposes
45819	Lumberyards
45900	Mail Order or Online Drugstores
45901	Mail Order Houses
45937	Mailing or Addressing Companies
45993	Manufacturers Representatives
46202	Mobile Home Parks or Courts
46362	Model Homes
46426	Museums - other than not for profit
46427	Museums - not for profit only
46603	Parking - public - not open air
46604	Parking - public - open air
46606	Parking - public - shopping centers - lessee maint. - LRO
46607	Parking - public - shopping centers - insured maint. - LRO
46622	Parking - private
46881	Prof. & Trade Assocs. - no prem. - for profit
46882	Prof. & Trade Assocs. - no prem. - not for profit
47050	Real Estate Agents
47051	Real Estate Development Property
47052	Real Estate Property Managed
47103	Recording Studios

ISO CODE	ISO CLASSIFICATION DESCRIPTION
47367	Sales or Service Organizations
48557	Social Gatherings and Meetings - for profit
48558	Social Gatherings and Meetings - not for profit
49005	Taxidermists
49181	Theaters - drive-in
49183	Theatres - motion picture
49184	Theatres - other than not for profit only
49185	Theatres - not for profit only
49451	Vacant Land - other than not for profit
49452	Vacant Land - not for profit only
49763	Warehouse - cold individual storage lockers
49840	Window Decorating
51315	Bakery Plants
51516	Bookbinding - other than not for profit
51517	Bookbinding - not for profit only
51889	Clock Mfg.
51900	Coffins or Caskets Mfg.
52547	Electroplating
52660	Engraving
53333	Floor Covering Mfg. – not carpets, rugs, ceramic or stone tiles
54012	Gemstone Cutting or Polishing
55371	Honey Extracting
57572	Office Machines Mfg
57997	Photo Finishing Laboratories
57998	Photographic Equipment Mfg.
58408	Lithpgraphing
58408	Printing – other than not for profit
58409	Printing – not for profit only
58922	Sheet Metal Work – shop only
59057	Sign Mfg. – electrical
59058	Sign Mfg. – other than electrical
59482	Stone Cutting or Polishing
59738	Tile, Post or Pole Yard

ISO CODE	ISO CLASSIFICATION DESCRIPTION
59914	Metal Works – shop – decorative or artistic
59923	Watch or Watch Case Mfg.
60010	Apartment Buildings
60011	Apartment Buildings -- garden
60015	Apartment Hotel – less than 4 stories
61212	Building or Premises – LRO – for profit
61216	Building or Premises – LRO – not for profit
61217	Building or Premises – LRO – maintained – for profit
61218	Building or Premises – LRO – maintained – not for profit
61223	Building or Premises – bank
61224	Building or Premises – office – insd. occ – for profit
61225	Building or Premises – office – insd. occ – not for profit
61226	Building or Premises – office – other than not for profit
61227	Building or Premises – office –not for profit only
62000	Condominiums – commercial – bank, mercantile, manufacturing or office, etc.
62001	Condominiums – commercial shopping centers (association risk only)
62002	Condominiums – commercial warehouses-manufacturing or private (association risk only)
62003	Condominiums – residential (association risk only)
63010	Dwellings – one family (lessors risk only)
63011	Dwellings – two family (lessors risk only)
63012	Dwellings – three family (lessors risk only)
63013	Dwellings – four family (lessors risk only)
64074	Hotels and Motels - less than 4 stories - LRO
66122	Lawyers Offices - other than not for profit
66123	Lawyers Offices - not for profit only
66309	Libraries
66561	Medical Offices
67634	Shopping Centers - indoor malls - LRO
67635	Shopping Centers - LRO
68439	Ticket Agencies
68500	Townhouses or Similar Associations (assoc. risk only)
68702	Warehouses - occupied by multi interests - LRO
68703	Warehouses - occupied by single interest - LRO

ISO CODE	ISO CLASSIFICATION DESCRIPTION
68706	Warehouses - private - other than not for profit
68707	Warehouses - private - not for profit only
90089	Advertising Sign Companies - outdoor
91111	Air Conditioning Sys. or Equip. - dealers or dist. & installers
91150	Appliances and Acc. installation, servicing or repair-commercial
91155	Appliances and Acc. installation, servicing or repair-household
91175	Auctioneers - livestock - away from insds. premises
91177	Auctioneers - away from insds. premises
91179	Auctions - on premises owned or rented by insured
91200	Blacksmithing
91315	Cable or Subscription Television Companies
91340	Carpentry - construction of residential property not exceeding three stories
91341	Carpentry - interior
91342	Carpentry
91343	Carpentry - shop only
91405	Carpet, Rug, Furniture or Upholstery Cleaning - on customers' premises
91436	Ceiling or Wall Installation - metal
91551	Communication Equipment Installation - ind. or comml.
91555	Computer Service or Repair
91560	Concrete Construction
91580	Contractors Executive Supervisors or Superintendents
91584	Contractors - subcontracted work - industrial buildings
91585	Contractors - subcontracted work - buildings
91590	Contractors Permanent Yards - maintenance or storage of equipment or materials
91600	Construction or Project Manager
91629	Debris Removal – construction site
91746	Door, Window or Assembled Millwork – installation -- metal
91805	Draftsmen
92215	Driveway, Parking Area or Sidewalk – paving or repaving
92338	Drywall or Wallboard Installation
92451	Electrical Apparatus – installation, servicing or repair
92478	Electrical Work – within buildings
92663	Engineers or Architects – consulting – not engaged in actual construction

ISO CODE	ISO CLASSIFICATION DESCRIPTION
94007	Excavation
94276	Fence Erection Contractors
94304	Fire Extinguishers – servicing, refilling or testing
94569	Floor Covering Installation – not ceramic tile or stone
94590	Floor Waxing
95124	Furniture or Fixtures - installation in offices or stores- portable-metal or wood
95410	Grading of Land
95487	Greenhouse Erection
95625	Handyperson
95647	Heating & Air Conditioning Equip. - inst. & repair - no LPG
95648	Heating & Air Conditioning Equip. - installation & repair
96053	House Furnishings Installation
96317	Inspection and Appraisal Companies - inspecting for insurance or valuation
96611	Interior Decorators
96816	Janitorial Services
96930	Web Site Designers
97047	Landscape Gardening
97050	Lawn Care Services
97447	Masonry
97650	Metal Erection - decorative or artistic
97653	Metal Erection - nonstructural
98090	Motion Pictures - development of negatives and printing
98111	Office Machines or Appliances - installation, inspection, adjustment or repair
98257	Orchards and Vineyards - operation by contractors
98304	Painting - exterior - build or struct - 3 stories or less
98305	Painting - interior - buildings or structures
98308	Painting - shop only
98344	Paperhanging
98405	Piano Tuning
98449	Plastering or Stucco Work
98482	Plumbing - commercial and industrial
98483	Plumbing - residential or domestic
98502	Prefabricated Building Erection

ISO CODE	ISO CLASSIFICATION DESCRIPTION
98640	Renovating – outside surfaces of buildings
98805	Septic Tank Systems - cleaning
98806	Septic Tank Systems - installation, service or repair
98884	Sheet Metal Work - outside
98967	Siding Installation
98993	Sign Erection, Installation or Repair
99003	Sign Painting or Lettering - inside of buildings
99004	Sign Painting or Lettering - on Buildings or Structures
99080	Solar Energy Contractors
99471	Surveyors - land - no actual construction
99505	Swimming Pool Servicing
99620	Teleproduction Studios
99650	Television or Radio Receiving Set Installation or Repair
99650	TV or Radio Receiving Set Installation or Repair
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work - interior
99826	Upholstering
99827	Upholstering - shop only
99851	Veterinarian or Veterinary Hospitals
99917	Warehouse - cold storage - public
99938	Warehouses
99948	Water Softening Equipment - installation & service