



American Resources Insurance Company

Businessowners Classifications

Class	Code	Rate #	Class Group	Notes
Air Conditioning Equipment - Retail Only	59999	9	8	
Appliances - Household				Includes household appliances, radio, TV, home theaters, etc. See separate class below for computer stores
<i>Wholesale</i>	50081	14	12	
<i>Retail</i>	57224	9	5	
Army and Navy Stores	53983	11	3	
Art Galleries	84112	5	3	
Auctioneers	59999	9	8	
Automobile Parts and Supplies				No installation or vehicle service work. Incidental machining acceptable.
<i>Wholesale</i>	50111	13	11	
<i>Retail</i>	55313	7	3	
Bakeries				No re-packaging or re-labeling for "own brand" retail sale
<i>Wholesale</i>	50141	15	16	
<i>Retail</i>	71311	10	9	
Barber or Beauty Shop Supplies Wholesale	50171	14	11	
Barber Shops	71332	8	7	
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	8	7	
Beverage Stores - Liquor and Wine	59215	9	5	Off premises consumption only
Bicycle Shops	59505	9	6	Repair work less than 25% of total
Bookbinding and Printing Supplies				
<i>Wholesale</i>	50201	14	14	
<i>Retail</i>	50812	9	7	
Books and Magazines Stores	59425	7	3	
Camera and Photographic Equipment	59955	9	3	
Candy or Confectionary Stores	54457	9	9	
Catalog or Premium Coupon Redemption Stores	73905	7	4	
Ceramics - Retail Only	59999	9	8	
Clothing or Wearing Apparel				
<i>Wholesale</i>	50231	16	11	
<i>Retail</i>	56325	11	3	
Collectibles and Memorabilia				
<i>Wholesale</i>	50261	13	11	
<i>Retail</i>	59992	7	3	
Computer Stores	57326	9	5	Includes cell phone stores



American Resources Insurance Company

Businessowners Classifications

Class	Code	Rate #	Class Group	Notes
Convenience Food Stores				
<i>Without Gas - No Restaurant</i>	54136	10	9	
<i>With Gas - No Restaurant</i>	09321	10	10	
For the four Convenience Store classes below which include restaurant, liability coverage is rated based on gross sales. Include store sales and restaurant receipts. Do not include gasoline or lottery ticket sales.				
<i>With Limited Cooking - No Gas</i>	09331	24	36	
<i>With Fast Food - No Gas</i>	09341	25	37	
<i>With Limited Cooking - With Gas</i>	09351	24	38	
<i>With Fast Food - With Gas</i>	09361	25	39	
Copying and Duplicating Stores	71877	8	4	
Cosmetic, Hair or Skin Preparation - Retail Only	59991	9	3	
Dairy Products (Including Ice Cream)	54516	10	9	
Delicatessens	54116	10	9	Use Restaurant class if cooking
Dental Laboratories	71444	8	4	
Department Stores	53127	9	8	
Drugstores	59116	7	8	
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	7	5	
Dwellings - (Lessor's Risk Only)	65141	4	19	Incidental to otherwise eligible occupancy.
Electrical Lighting Stores	59999	9	8	
Electronics Stores	57326	9	5	
Engraving	71842	5	2	
Equipment, Fixtures or Supplies Wholesale				
<i>Office and Store Equipment</i>	50813	7	6	If installation receipts are more than 25% of total, rate under contractor section
<i>Restaurant, Bars and Hotel Equipment</i>	50813	7	6	
Fabric				
<i>Wholesale</i>	50321	16	11	
<i>Retail</i>	56311	11	3	
Feed, Grain or Hay Dealers	59625	7	6	
Fence Dealers	59999	9	8	
Fertilizer Dealers	59999	9	8	
Floor Covering				
<i>Wholesale</i>	50351	14	15	Separately rate installation using contractors code if more than 10% of total sales
<i>Retail</i>	57134	9	8	



American Resources Insurance Company

Businessowners Classifications

Class	Code	Rate #	Class Group	Notes
Florists				
<i>Wholesale</i>	50381	15	16	
<i>Retail</i>	59685	10	9	
Fruit or Vegetable				
<i>Wholesale</i>	50391	15	16	
<i>Dealers</i>	54315	10	9	
Funeral Homes or Chapels	71865	5	7	
Furniture - Retail Only	57121	9	3	
Gardening and Light Farming Supply				
<i>Wholesale</i>	50471	14	13	
<i>Retail</i>	59698	9	6	
Gift Shops	59994	9	5	
Glass Dealers - Retail Only	57155	7	8	If installation is performed, classify using contractor's section
Grocery				
<i>Wholesale</i>	50481	15	16	Retail grocery stores are limited to a maximum of 4000 square feet. Larger stores may be written on a CPP
<i>Retail - Without Gasoline Sales</i>	54321	10	9	
<i>Retail - With Gasoline Sales</i>	54331	10	10	
Hardware and Tools				
<i>Wholesale</i>	50501	13	12	
<i>Retail</i>	52512	7	5	
Health or Natural Food Stores	54127	10	9	
Hearing Aid				
<i>Wholesale</i>	50571	13	13	
<i>Retail</i>	59974	7	6	
Heating or Combined Heating and Air Conditioning equipment - Wholesale Only	50581	14	15	
Hobby, Craft or Artists' Supply				
<i>Wholesale</i>	50641	14	11	
<i>Retail</i>	59995	9	3	
Home Furnishings Stores	57224	9	5	
Home Improvement Stores	53989	9	8	
Janitorial Supplies				
<i>Wholesale</i>	50651	14	15	
<i>Retail</i>	59999	9	8	



American Resources Insurance Company

Businessowners Classifications

Class	Code	Rate #	Class Group	Notes
Laundry and Dry Cleaning				
<i>Laundry and Dry Cleaning or Dyeing Receiving Stations</i>	71811	7	4	
<i>Laundry and Dry Cleaning Plants - Using petroleum solvents</i>	09501	12	7	
<i>Laundry and Dry Cleaning Plants - Using synthetic solvents (including perchloroethylene)</i>	09521	7	7	
Laundromat (Self-service)	09531	27	22	Attended only - not open 24 hours
Leather Products or Hide Stores - Retail only	56992	11	3	
Lithographing	71855	8	2	
Locksmiths	52512	7	5	
Luggage Goods - Retail Only	59999	9	8	
Mail Box or Packaging Stores	71837	8	4	
Mail Order Houses - Retail Only	59999	9	8	Includes internet retailers
Mailing or Addressing Companies	71837	8	4	
Marble Products - Retail only	59999	9	8	
Meat, Fish, Poultry or Seafood				
<i>Wholesale</i>	50671	15	16	
<i>Retail</i>	54216	10	9	
Medical, Hospital & Surgical Supply - Retail Only	50815	7	6	
Motels				
Liability coverage for motels is rated based on gross sales. Include sales from all sources, including restaurant sales.				
<i>No Restaurants</i>	69151	21	33	All motels must be fully sprinklered.
<i>With Limited Cooking Restaurants</i>	69161	22	34	
<i>With Fast Food Restaurants</i>	69171	23	35	
Music Stores - Pre-recorded	57338	9	3	
Musical Instrument Stores	57334	9	3	
Nail Salons	71952	8	7	
Newsstands	59935	7	5	
Office Machines or Appliances				
<i>Wholesale</i>	50691	14	11	Service and repair less than 25% of total gross receipts
<i>Retail</i>	50925	9	3	
Optical Goods				
<i>Wholesale</i>	50721	13	12	Includes retail sunglass stores
<i>Retail</i>	59954	7	5	



American Resources Insurance Company

Businessowners Classifications

Class	Code	Rate #	Class Group	Notes
OFFICES				
Lessor's Risk Only	65170	1	1	
Accounting Services & CPAs	63631	1	1	
Advertising and Related Services	63651	1	1	
Bookkeeping Services	63671	1	1	
Engineers or Architects - Consulting - Not engaged in actual construction	63781	1	1	
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes	63831	1	1	
Insurance Agents	63851	1	1	
Interior Decorators	63871	1	1	
Lawyers	63921	1	1	Personal Injury And Advertising Injury Excluded
Manufacturers' Representatives	63941	1	1	Product liability must be excluded.
Marine Appraisers or Surveyors	63961	1	1	
Medical Offices	63981	1	1	
Not Otherwise Classified	65171	1	1	Subject to underwriter approval
Payroll Accounting Services	64011	1	1	
Real Estate Agents	64061	1	1	Sales agencies only. No active property management, short term rental or construction activities.
Ticket Agencies	64141	1	1	
Title Agents	64161	1	1	
Veterinarians Office	64181	1	1	
Paint, Wallpaper or Wallcovering Stores	52322	9	5	
Painting, Picture or Frame Stores	59999	9	8	
Pet Stores	59997	7	5	
Photographers	71899	8	2	
Photographic Equipment - Retail only	59955	9	3	
Photoengraving	71888	5	2	
Plumbing Supplies and Fixtures				
<i>Wholesale</i>	50741	14	15	Includes counter tops, sinks, tubs and related items
<i>Retail</i>	59999	9	8	
Precision and Scientific Tools and Instruments	50811	9	6	
Printing	71912	8	2	
Refrigeration Equipment - Commercial				
<i>Wholesale</i>	50771	14	15	
<i>Retail</i>	59983	9	8	
Retail Stores (Not Otherwise Classified)	59999	9	8	Subject to underwriter approval



American Resources Insurance Company

Businessowners Classifications

Class	Code	Rate #	Class Group	Notes
RESTAURANTS				
Liability coverage for all restaurant classes is rated based on gross sales. Sales from "drive-through" operations and from delivery, are subject to a reduction of 65%. (See state page for example).				
Casual Dining	09651	18	32	
Fast Food Restaurants	09001	18	32	
Fine Dining	09421	18	32	
Limited Cooking Restaurants	09011	17	31	
<hr/>				
Seed Merchants	59625	7	6	Excluding misdelivery or germination failure
Self-storage Facilities	09411	26	21	
Sewing Machine Stores	57223	7	3	
Ship Chandler Stores	59999	9	8	
Shoe Stores				
<i>With Repair</i>	71926	7	4	
<i>Retail</i>	56613	11	3	
<hr/>				
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	11	6	Less than 25% guns and ammunition.
<hr/>				
Stationery or Paper Products				
<i>Wholesale</i>	50801	14	12	
<i>Retail</i>	59435	9	5	
<hr/>				
Tailoring or Dressmaking	71961	7	2	
Taxidermists	71976	8	2	
<hr/>				
Toys				
<i>Wholesale</i>	50901	13	13	
<i>Retail</i>	59998	7	6	
<hr/>				
Trophy Stores	59996	9	3	
Variety Stores	53317	9	8	
Video Stores	57338	9	3	
Wigs - Retail only	59993	11	3	
<hr/>				
Wood Products - Not Otherwise Classified - Retail only	50943	9	6	