



Earning Your Business Every Day

Risk Appetite Guide

New Jersey



Merchants Insurance Group is pleased to provide you with our Marketing Guide. Merchants offers a broad portfolio of commercial property and casualty insurance products. This guide provides an overview of our position on many classes of business, and will help you determine our overall underwriting approach for the classes listed.

Please contact your Territory Manager to determine if there are any state specific guidelines not contemplated in this guide. You also need to review the product eligibility guidelines and your agency binding authority. These documents are located on the Merchants Web Site: www.merchantsgroup.com/

Our risk desirability is shown in this guide by using the following symbols:

- indicates this is a class or line of business that we prefer to write, subject to loss history and other underwriting information.
- ▼ indicates we would like you to discuss the classification or line of business with your Underwriter prior to quoting or binding the exposure, as we may have specific underwriting requirements for the class.
- ⊗ indicates the classification or line of business is not desirable to Merchants Insurance Group and should not be submitted.

In addition to these symbols, many of the classifications in this guide include underwriting guidelines that are used to communicate class specific eligibility issues.

Regardless of the symbol shown in the manual, if you have an insured whom you believe would be a good account for Merchants Insurance Group, please contact your underwriter to discuss the risk.



AUTOMOBILE ACCEPTABILITY MATRIX

We are a competitive market for many of the automobile exposures you will be asked to write. Though we strive to write the entire account, in some cases this may not be possible.

Although our Acceptability Matrix will help you identify the type of automobile risks we wish to write, please refer to the alphabetical class listing in this manual to see if there are specific guidelines in regard to the automobile exposures.

Gross Vehicle Weight

- Light (0-10,000)
- Medium (10,001 - 20,000)
- Heavy (20,001 - 45,000)

Radius

- Local (Less than 50 miles)
- Intermediate (less than 200 miles)

Vehicle Usage Most commercial, service or retail vehicles

Private Passenger Vehicles All

WHAT WE DON'T WANT

- Tow Trucks - Except if written in conjunction with an eligible garage risk and not involved in contract or 24 hour towing.
- Trucking Exposures (Autos used to haul or transport goods, materials or commodities for another.)
Specialized Delivery (Autos used in deliveries subject to time and similar constraints.)
- Waste Disposal
- Farm Vehicles
- Logging and Lumbering
- Public Automobile Exposures

Questions regarding risk acceptability should be directed to your Underwriter or Territory Manager.



Risk Appetite Guide - New Jersey ONLY

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Merchants Preferred Insurance Company

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Air Conditioning and Heating (Combined) or Heating Equipment Dealers or Distributors Only	013930				⊗	⊗	●	●	▼	●	●			No service or repair installation. Use class 95647 for Installation.	
Air Conditioning and Heating (Combined) or Heating Systems or Equipment Dealers or Distributors and Installation, Servicing or Repair - NO LPG Equipment Sales or Work	095647				⊗	⊗	▼	▼	▼	●	●			No roof top installation. Over 30% subcontracting work, Refer to Company.	
Air Conditioning and Heating Supplies	013930	131000		RETL	●	⊗	●	●	●	●	●	This class is intended for businesses without any installation, service or repair. If an installation exposure exists, refer to the Retail/Installation segment where a charge can be made. No sales of LPG. The risk must not directly import products.		No Installation, Service or Repair. No LPG Sales. The risk must not directly import products.	
Air Conditioning and Heating Supplies - Wholesale	013930	131002		WHLS	●	⊗	●	●	●	●	●	This class is intended for businesses without any installation, service or repair. No sales of LPG. The risk must not directly import products.		No Installation, Service or Repair. No LPG Sales. The risk must not directly import products.	
Air Conditioning and Heating Work	095647	132000		CONT	●	⊗	●	●	●	●	●	TARGET: Air conditioning and furnace installation, service and repair (including duct work); low pressure residential boiler work for hot water heating systems (without asbestos); Refrigeration Systems Repair and Service are acceptable operations. INELIGIBLE: Rigging (placement of roof top units with cranes), asbestos abatement/handling, chimney cleaning, Geothermal operations, installation, service or repair to solar energy systems or equipment; welding or installation of Refrigeration Systems or Equipment. This class does not include commercial, institutional, industrial boiler work, LPG, butane or propane gas tank or line work. No high pressure boiler work. High pressure boilers provide steam at pressure above 15 lbs. per square inch or provides hot water at temperatures exceeding 250 degrees F. Hot Tar Exclusion applies.		Air conditioning and furnace installation, service and repair (including duct work). Low pressure residential boiler work for hot water heating systems (without asbestos) is acceptable. Refrigeration System Repair and Service. INELIGIBLE: Rigging (placement of roof top units with cranes). Asbestos abatement/handling. This class does not include commercial, institutional, industrial boiler work, LPG, butane or propane gas tank or line work. No welding. No installation of refrigeration systems or equipment.	
Air Conditioning Equipment - Sales Only	010010				⊗	⊗	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Air Conditioning Systems or Equipment - Sales, Installation, Servicing or Repair	091111				⊗	⊗	●	●	▼	●	●			No roof top work. Over 30% subcontracting work, Refer to Company.	
Alarms and Alarm Systems - Installation, Servicing or Repair	091127				⊗	⊗	●	⊗	⊗	●	⊗		No 24 hour use of vehicles to monitor alarm sites or respond to alarm activations.		No 24 hour use of vehicles to monitor alarm sites or respond to alarm activations.



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Antique Stores	010026				⊗	⊗	▽	●	▽	●	●			No antique machinery sales. Any habitational occupancy, Refer to Company.	
Apartment Buildings	060010				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Appliance and Accessory Installation, Servicing or Repair - Commercial	091150				⊗	⊗	●	●	▽	●	●			Over 30% subcontracting work, Refer to Company.	
Appliance and Accessory Installation, Servicing or Repair - Household	091155	131006		SERV	⊗	⊗	●	●	▽	●	●	For installation refer to Retail Store class or Contractor classes, Appliance and Accessory Installation, Servicing or Repair - Household Type only- Electrical or Appliance and Accessory Installation, Servicing or Repair - Household Type - Gas.		Less than 25% commercial repair.	
Appliance Installation or Repair - Household Type only - Electrical	091155	132011		CONT	●	⊗	●	●	▽	●	●	TARGET: Installation, service and repair of residential electrical appliances such as stoves, refrigerators and clothes washers and dryers. INELIGIBLE: Industrial work, fire or burglar alarm work, fireplace or fireplace inserts or wood/wood pellet stoves. \$250 Property Damage Deductible applies.		TARGET: Installation, service and repair of residential electrical appliances such as stoves, refrigerators and clothes washers and dryers. INELIGIBLE: Industrial work, fire or burglar alarm work, fireplace or fireplace inserts or wood/wood pellet stoves. Over 30% subcontracting work, Refer to Company.	
Appliance Installation or Repair - Household Type only - Gas	091155	132014		CONT	●	⊗	●	●	▽	●	●	TARGET: Installation, service and repair of residential gas appliances such as stoves and clothes dryers. INELIGIBLE: industrial work, fireplace or fireplace inserts or wood or wood pellet stoves. \$250 Property Damage deductible applies.		TARGET: Installation, service and repair of residential gas appliances such as stoves and clothes dryer. INELIGIBLE: Industrial Work, Industrial work, fireplace or fireplace inserts or wood/wood pellet stoves. Over 30% subcontracting work, Refer to Company.	
Appliance Store - Household Type	010042	131008		RETL	●	⊗	●	●	●	●	●	This class includes parts and supplies up to 25% of total receipts from installation, service or repair. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. This class does not include rentals. Central Station Burglar Alarm recommended. Ineligible operations: Sales of fireplaces, fireplace inserts, wood stoves or wood pellet stoves.		Less than 25% rental, less than 25% repair, household only. Ineligible operations: Sales/installation of fireplaces, fireplace inserts, wood stoves or wood pellet stoves.	
Appliance Store - Household Type - Wholesale	010040	131010		WHLS	●	⊗	●	●	●	●	●	This class includes parts and supplies up to 25% of total receipts from installation, service or repair. This class does not include rentals. Central Station Burglar Alarm recommended. Ineligible operations: Sales/installation of fireplaces, fireplace inserts, wood stoves or wood pellet stoves.		Ineligible operations: Sales/installation of fireplaces, fireplace inserts, wood stoves or wood pellet stoves.	
Army and Navy Store	010060				⊗	⊗	⊗	⊗	⊗	⊗	⊗				



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Merchants Preferred Insurance Company

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Automobile Parts, Accessories and Supplies	010071	131014		RETL	●	⊘	●	●	●	●	●	Tire sales (excluding recaps) must be less than 25% of the operation. This class includes up to 10% of total receipts from installation, service or repair. Sale of used auto parts include up to 15%. No junkyards. Burglar Alarm recommended.		Tire sales (excluding recaps) must be less than 25% of the operation. This class does not include installation, service or repair. Sale of used auto parts include up to 15%. No junkyards. Burglar Alarm recommended.	
Automobile Parts, Accessories and Supplies - Wholesale	010070	131016		WHLS	●	⊘	●	●	●	●	●	Tire storage should be incidental. Burglar Alarm recommended.		Tire Storage should be incidental. Burglar Alarm recommended.	
Automobile Quick Lubrication Services	010072				⊘	⊘	▼	▼	▼	●	▼			No gasoline sales.	
Automobile Repair or Service Shops, NOC	010073		909323		⊘	●	●	●	●	●	●		This classification contemplates those automobile repair and service type operations that are not otherwise classified. Risks whose operations are better described by one of the more specific classifications should use that classification unless incidental operations from other eligible classes exceed the 15% threshold. In that case the Auto Repair or Service Shop classification should be used. No gasoline sales. Incidental sales of used vehicles may not exceed 12 units per year. Tire sales--no more than 25% of receipts from sales of tires. No sale of retreads or used tires. Tire sales limited to private passenger, light or medium type vehicles.	This classification contemplates those automobile repair and service type operations that are not otherwise classified. No gasoline sales.	
Automobile Repair Shops - Self Service - No Body Repair	010075				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Automobile Repair: Air Conditioning Systems	010073		909321		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle air conditioning systems and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle air conditioning systems and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Auto Collision Repair	010073		909328		⊘	●	●	●	●	●	●		This classification contemplates automobile body repair / collision center type operations (that are not otherwise ineligible. (Refer to Product Manual for eligibility requirements.) No gasoline sales.	This classification contemplates automobile body repair / collision center type operations. No gasoline sales.	
Automobile Repair: Electrical Installation and Repair	010073		909325		⊘	●	●	●	●	●	●		Operations must be limited to the service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	



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Automobile Repair: Glass Installation	010073		909322		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle window glass. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle window glass. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Transmission Systems	010073		909326		⊘	●	●	●	●	●	●		Operations must be limited to the installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to the installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Automobile Repair: Tune Up and Emissions Testing	010073		909327		⊘	●	●	●	●	●	●		Operations must be limited to vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	Operations must be limited to vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other eligible classes must be limited to 15% of receipts. No gasoline sales.	
Bakery - Limited Cooking - Retail	010100	131018		FOOD	●	●	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto liability is not available if any delivery.		Cooking must be limited to Baking/Boiling only. This class does not include deep fat frying or grilling.	
Bakery - Limited Cooking - Wholesale	010100	131020		FOOD	●	●	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto liability is not available if any delivery.		Cooking must be limited to Baking/Boiling only. This class does not include deep fat frying or grilling.	
Bakery - With Cooking - Retail	010100	131022		FOOD	●	●	●	●	●	●	●	Must comply with NFPA Code 96. Hired and Non-Owned Auto liability is not available if any delivery.		Must comply with NFPA Code 96.	
Bakery - With Cooking - Wholesale	010100	131024		FOOD	●	●	●	●	●	●	●	Must comply with NFPA Code 96. Hired and Non-Owned Auto liability is not available if any delivery.		Must comply with NFPA Code 96.	
Bakery Plants	051315				⊘	⊘	▼	▼	▼	●	▼			Includes operations primarily engaged in mass production of bakery products which are distributed to retailers. Must comply with NFPA Code 96.	
Beaches - Bathing - Not Commercially Operated	040072				⊘	⊘	⊘	⊘	⊘	⊘	⊘				



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Beauty and Hair Styling Salon	010113	131026		SERV	●	⊘	●	●	▼	●	▼	Services may include cutting, styling or coloring, pedicures, manicures, massages, waxing, and facials. Risks that perform hair extensions, hair weaves, electrolysis, hair implants, eye lash extensions, laser skin and hair treatments, weight reduction services and any services which require medical supervision are not eligible. Tanning or spray tanning operations must have separate Professional Coverage with another carrier. Proof of coverage is required. Professional Liability for other operations is required.		Services may include cutting, styling or coloring, pedicures, manicures, massages, waxing, and facials. Risks that perform hair extensions, hair weaves, electrolysis, hair implants, eye lash extensions, laser skin and hair treatments, weight reduction services and any services which require medical supervision are not eligible. Tanning or spray tanning operations must have separate Professional Coverage with another carrier. Proof of coverage is required. Professional Liability for other operations is required.	
Beauty or Barber Shop Supplies	011234	131028		RETL	●	⊘	●	●	●	●	●	Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.		Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.	
Beauty or Barber Shop Supplies - Wholesale	010111	131030		WHLS	●	⊘	▼	▼	●	●	●	Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.		Includes the sale of beauty products only. This class is not intended to include incidental services such as massage, tanning, weight reduction, etc. No Products sold under insured's own label.	
Beverage - Wholesale - Non-Alcoholic and Beer	010141	131032		WHLS	●	⊘	●	●	●	●	●	This class does not include bottling or any on-premises consumption. Burglar and Fire Alarms recommended.		This class does not include bottling or any on-premises consumption. Burglar and Fire Alarms recommended.	
Beverage Store - Non-Alcoholic and Beer	010146	131034		RETL	●	⊘	●	●	●	●	●	This class does not include convenience stores, drive-through service or on-premises consumption. Hired and Non-Owned Auto liability is not available if there is any delivery exposure. Central Station Burglar Alarm recommended.		This class does not include convenience stores, drive-through service or on-premises consumption. Hired and Non-Owned Auto liability is not available if there is any delivery exposure. Central Station Burglar Alarm recommended.	
Bicycle Stores - Sales and Servicing	010150				⊘	⊘	⊘	⊘	⊘	●	⊘				
Bicycles - Rented to Others	010151				⊘	⊘	⊘	⊘	⊘	●	⊘				
Billiard or Pool Halls	010160				⊘	⊘	⊘	⊘	⊘	●	⊘				
Bingo Games - in Public Halls or Theaters - Commercially Operated	040075				⊘	⊘	⊘	⊘	⊘	●	⊘				
Boat or Ship Building - inboard and inboard/outboard	051400				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat or Ship Building - without motors	051401				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat Dealers	010101				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat Repair And Servicing	091235				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat Storage and Mooring	010105				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boat Yards or Marinas	010107				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Boats - canoes or rowboats - for rent - not equipped with motors	010110				⊘	⊘	⊘	⊘	⊘	⊘	⊘				



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Boats - canoes or rowboats - not for rent - not equipped with motors	040111				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - motor or sail - not for rent	040115				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - motor or sail - rented to others	010117				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - non-owned over 26 feet	040140				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - not for rent	040117				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Boats - rented to others	010119				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Bookbinders, Equipment & Supplies	051516	131036		SERV	●	⊗	●	●	●	●	●	No restoration of rare books.			
Books and Magazines	010204	131038		RETL	●	⊗	●	●	●	●	●	This class does not include adult book stores, printing, publishing, restoration services or sales of antique books.		This class does not include adult book stores, printing, publishing, restoration services or sales of antique books.	
Books and Magazines - Wholesale	012362	131040		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Boutiques	018437	131042		RETL	●	⊗	●	●	⊗	●	●	Small shop that specializes in elite and fashionable items including clothing and accessories. Central Station Fire and Burglar Alarm recommended.		Small shop that specializes in elite and fashionable items including clothing and accessories. Central Station Fire and Burglar Alarm recommended.	
Bowling Apparel and Accessories	018206	131044		RETL	●	⊗	●	●	●	●	●	This class includes ball drilling and trophies.		This class includes ball drilling and trophies.	
Bowling Apparel and Accessories - Wholesale	018205	131046		WHLS	●	⊗	●	●	●	●	●	This class includes ball drilling and trophies.		This class includes ball drilling and trophies.	
Bowling Lanes	010220				⊗	⊗	⊗	⊗	●	●	●				
Brake Installation and Repair	010073		909324		⊗	●	●	●	●	●	●				
Bridal and Tuxedo Shop - Retail	011127	131048		RETL	●	⊗	●	●	●	●	●	This class includes tailoring and rental. Central Station Fire and Burglar Alarm recommended.			
Bridal and Tuxedo Shop - Wholesale	011126	131050		WHLS	●	⊗	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Building - Lessors Risk - Retail/Mixed Occupancy with Habitational	061212	131064		LSRO	●	⊗	●	●	▼	●	●	For Lessors Risk Buildings occupied by one or more mercantile occupancies with up to 50% Habitational. The Building Owner should occupy no more than 25% of the premises. A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured with a Hold Harmless agreement on the tenants' policies.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building - Lessors Risk - Office Only	061212	131060		LSRO	●	⊗	●	●	▼	●	●	For Lessors Risk Buildings 100% occupied by office tenants. The Building Owner should occupy no more than 25% of the premises. A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured with a Hold Harmless agreement on the tenants' policies.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	



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Building - Lessors Risk - Retail/Mixed Occupancy without Habitational	061212	131066		LSRO	●	⊘	●	●	▼	●	●	For Lessors Risk Buildings occupied by one or more mercantile occupancies. If there is a Habitational Exposure, use class 131064 - Buildings - Lessors Risk - Retail/ Mixed Occupancy with Habitational. The Building Owner should occupy no more than 25% of the premises. A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured with a Hold Harmless agreement on the tenants' policies.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building - Lessors Risk- Office with up to 25% Non Office Occupancy (no Habitational)	061212	131062		LSRO	●	⊘	●	●	▼	●	●	For Lessors Risk Buildings at least 75% occupied by Office tenants. If there is Habitational Occupancy , use class 131064-Buildings -Lessors Risk - Retail/Mixed Occupancy with Habitational. The Building Owner should occupy no more than 25% of the premise. A list of the tenants' lease agreements and the area they occupy is required. A snow removal contract should be in place. The Building Owner should be named as an Additional Insured with a Hold Harmless agreement on the tenants' policies.		A list of Tenants, Lease Agreements and the area they occupy is required. A Snow Removal Contract should be in place. The Building Owner should be named as an additional insured on the Tenants' policies.	
Building - Owner Occupied (25% or More Occupied by Owner)	061212	USEBPP			●	⊘	⊘	⊘	▼	●	●	This class is intended for risks where the Building Owner occupies more than 25% of the premises. The Owner of the Building should occupy an eligible business and be on the premises during normal business hours. Classify the building according to the owner's Business Personal Property.			
Building or Premises - Bank	061223				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Building Material Dealer - Secondhand Material	010256				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Building Material Distributors	010257				⊘	⊘	▼	▼	▼	▼	▼				
Cabinet Makers and Installers	091341	132001		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Finish carpenters who only build and install cabinets, countertops and trim. Shops must meet NFPA Code 664 (Woodworking facilities) and NFPA Code 33 (Spray Painting- if applicable). For all other carpenters, see separate Carpentry class. Ineligible: Handyman, Exterior work and General Contractors. Hot Tar exclusion applies.		Finish carpenters who only build and install cabinets, countertops and trim. Shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable). For all other carpenters, see separate Carpentry class. No more than 30% of sales to others for installation.	
Camera and Photographic Equipment	010309	131068		RETL	●	⊘	●	●	●	●	●	Central Station Burglar Alarm recommended.			

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Camera and Photographic Equipment - Wholesale	010309	131070		WHLS	●	⊘	▼	▼	●	●	●	Central Station Burglar Alarm recommended.			
Camper or Travel Trailer Sales Agencies	010315				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Campgrounds - Not-For-Profit Only	010332				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Campgrounds - Other than Not-For-Profit	010331				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Camps - For-Profit	041421				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Camps - Not-For-Profit	041422				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Candle Shop	013506	131072		RETL	●	⊘	●	●	●	●	●				
Candle Shop - Wholesale	012362	131074		WHLS	●	⊘	●	●	●	●	●				
Candy or Confectionery Products Manufacturing	051752				⊘	⊘	▼	▼	▼	●	▼				
Candy, Nut or Confectionery Store	010352	131076		RETL	●	⊘	●	●	●	●	●				
Candy, Nut or Confectionery Store - Wholesale	012361	131078		WHLS	●	⊘	●	●	●	●	●				
Car Washes	010367				⊘	⊘	▼	▼	▼	●	▼				
Car Washes - self-serve	010368				⊘	⊘	⊘	⊘	⊘	●	⊘				
Card and Stationery Store	018335	131080		RETL	●	⊘	●	●	●	●	●				
Card and Stationery Store - Wholesale	016005	131082		WHLS	●	⊘	●	●	●	●	●				
Carpentry - Construction of Residential Property Not Exceeding Two and One Half Stories in Height	091340				⊘	⊘	⊘	⊘	⊘	●	⊘				
Carpentry - Interior	091341				⊘	⊘	▼	▼	⊘	●	▼	TARGET: Interior carpentry work only. INELIGIBLE: General Contractors, Home Builders, Roofing work.			
Carpentry Shop Only	091343				⊘	⊘	▼	▼	⊘	▼	▼				
Carpentry, NOC	091342	132002		CONT	●	⊘	▼	▼	⊘	●	●	TARGET: Specific carpentry trades such as rough framing and finish work and carpenters that remodel or construct additions where they perform the majority of the work with their own employees. Office construction and remodeling is acceptable if risk meets all other guidelines. INELIGIBLE: General Contractors, Home Builders, Handymen, roofing work and exterior work over 2 1/2 stories. Hot tar exclusion applies. Class not available in New York.		INELIGIBLE: General Contractors, Home Builders, Handymen, roofing work and exterior work over 2 1/2 stories. CLASS NOT AVAILABLE IN NEW YORK.	
Carpet and Floor Covering	012805	131084		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. For businesses with more than 25% of total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. Over 30% subcontracting work, Refer to Company.	
Carpet and Floor Covering - Wholesale	012797	131086		WHLS	●	⊘	▼	●	●	●	●	This class includes up to 25% oriental or Persian rugs and up to 25% installation. Central Station Burglar and Fire Alarm recommended.		This class includes up to 25% installation. May include up to 25% oriental or Persian rugs. Over 30% subcontracting work, Refer to Company. Central Station Burglar and Fire Alarm recommended.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Carpet and Floor Installation	094569	132003		CONT	●	⊘	●	●	▼	●	●	TARGET: Carpet, vinyl and hardwood floor covering installation. Tile and stone floor installation may be written as a separate class. Hot tar exclusion applies. No refinishing.		Over 30% subcontracting work, Refer to Company.	
Carpet and Floor Installation	099746				●	⊘	●	●	▼	●	●	TARGET: Carpet, vinyl and hardwood for covering installation. Tile and stone floor installation may be written as a separate class. No refinishing.		Carpet, vinyl and hardwood floor covering installation. Tile and stone floor installation may be written as a separate class. Over 30% subcontracting work, Refer to Company. No refinishing.	
Carpet, Rug and Upholstery Cleaning	091404	132040		CONT	●	⊘	●	●	▼	●	●	TARGET: Cleaning of carpet, rugs, furniture and drapes in the insured's shop or at the customer's premises. INELIGIBLE: Any repair operations, doormat and rug rental and service, upholstery or reupholstery operations. No fire or flood restoration or mold remediation work.		Cleaning of carpet, rugs, furniture and drapes in the insured's shop or at the customer's premises. Any repair operations, doormat and rug rental and service, upholstery or reupholstery operations or mold remediation work are ineligible.	
Carpet, Rug, Furniture or Upholstery Cleaning - On Customers Premises	091405				⊘	⊘	⊘	⊘	▼	●	⊘				
Carpet, Rug, Furniture or Upholstery Cleaning - Shop Only	011007				⊘	⊘	●	●	▼	●	●			Over 30% subcontracting work, Refer to Company.	
Caterers	011039				⊘	⊘	▼	▼	▼	●	▼				
Ceiling and Wall Panel Installation	092338	132004		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation of acoustical and drop type ceilings. NOTE: Drywall and/or carpentry work may be written as separate classes. Hot tar exclusion applies. Class not available in New York.		Installation of acoustical and drop type ceilings. NOTE: Drywall and/or carpentry work may be written as separate classes. Class not available in New York. Over 30% subcontracting work, Refer to Company.	
Ceiling or Wall Installation - Metal	091436				⊘	⊘	▼	▼	⊘	●	▼			Class not available in New York. Over 30% subcontracting work, Refer to Company.	
Cement and Concrete Finishing and Surfacing	091560	132005		CONT	●	⊘	●	●	▼	●	●	TARGET: Finish work and decorative concrete work. Concrete construction may be written as separate class. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: Road construction, bridge construction, guniting/swimming pool construction.		TARGET: Finish work and decorative concrete work. Concrete construction may be written as separate class. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: Road construction, bridge construction, guniting/swimming pool construction. Over 30% subcontracting work, Refer to Company.	
Cemeteries	041603				⊘	⊘	●	●	▼	●	●				
Cemetery Supplies and Monuments	059482	131090		RETL	⊘	⊘	●	●	▼	●	●	This class includes sale of mortuary supplies other than caskets.		This class includes sale of mortuary supplies other than caskets.	
Ceramic, Pottery, China Shop	013506	131092		RETL	●	⊘	●	●	●	●	●				
Ceramic, Pottery, China Shop - Wholesale	012362	131094		WHLS	●	⊘	●	●	●	●	●				
Cheese Store	011258	131096		RETL	●	⊘	●	●	●	●	●				
Cheese Store - Wholesale	012361	131098		WHLS	●	⊘	●	●	●	●	●				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Chimney Cleaning	091481				⊗	⊗	⊗	⊗	⊗	▽	⊗		No use, ownership or leasing of bucket trucks.		No use, ownership or leasing of bucket trucks
Christmas Tree Lots	018437				⊗	⊗	⊗	⊗	⊗	G	⊗				
Churches or Other Houses of Worship	041650				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Cleaning - Outside Surfaces of Building	091523				⊗	⊗	⊗	⊗	⊗	▽	⊗		No use, ownership or leasing of bucket trucks.		No use, ownership or leasing of bucket trucks
Clock and Watch Store	014655	131100		RETL	●	⊗	●	●	●	●	●	This class includes up to 25% repair and up to 15% antiques. Central Station Burglar Alarm recommended.		Less than 25% repair. Less than 15% antiques. Central Station Burglar Alarm Recommended.	
Clock and Watch Store - Wholesale	012362	131102		WHLS	●	⊗	●	●	●	●	●	This class includes up to 25% repair and up to 15% antiques. Central Station Burglar Alarm recommended.		Less than 25% repair. Less than 15% antiques. Central Station Burglar Alarm Recommended.	
Clock, Watch, and Jewelry Repair	055802	131104		SERV	●	⊗	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm Recommended.	
Clothing or Wearing Apparel Distributors	011126				⊗	⊗	▽	▽	▽	●	▽				
Clothing or Wearing Apparel Stores	011127				⊗	⊗	▽	▽	▽	●	▽				
Clothing Manufacturing	051896				⊗	⊗	▽	▽	⊗	●	▽				
Clothing Repair Shops/Tailors	018506				●	⊗	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.		Central Station Fire and Burglar Alarm recommended.	
Clothing Repair Shops/Tailors	051896	131106		SERV	●	⊗	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased	041667				⊗	⊗	▽	⊗	⊗	▽	⊗		No transporting of club members or others. No hired or non-owned coverage to be provided.		No transporting of club members or others. No hiring of buses, vans or other vehicles. No hired or non-owned coverage to be provided.
Clubs - Country or Golf	011138				⊗	⊗	▽	▽	▽	●	▽				
Clubs - Racquet Sports and Handball	041665				⊗	⊗	⊗	⊗	⊗	●	⊗				
Clubs Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes	041669				⊗	⊗	▽	⊗	⊗	▽	⊗				No transporting of club members or others. No hiring of buses, vans or other vehicles. No hired or non-owned coverage to be provided.
Coffee Shop	018435	131108		FOOD	●	⊗	●	●	●	●	●	Cooking must be limited to baking/boiling only. This class does not include deep fat frying or grilling. Hired and Non-Owned Auto option is not available if any delivery. Customer services may include Internet cafes.		Cooking must be limited to Baking/Boiling only. This class does not include Deep Fat Frying or Grilling. Customer services may include Internet cafes.	
Coffee, Tea or Spice	018435	131110		RETL	●	⊗	●	●	●	●	●				
Coffee, Tea or Spice - Wholesale	012361	131112		WHLS	●	⊗	●	●	●	●	●				
Community Recreational Facilities - Not Operated by a Governmental Agency	041678				⊗	⊗	⊗	⊗	⊗	⊗	⊗				

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Computer Service or Repair	091555	131114		SERV	●	⊘	●	●	▼	●	●	For risks engaged in the service and repair of personal computers and devices, including up to 25% retail sales of pc devices and accessories. Computer programming, consulting and network hosting services are ineligible. Central Station Burglar Alarm required. The Computer Services Professional Liability Exclusion applies.		For risks engaged in the service and repair of personal computers and devices, including up to 25% retail sales of pc devices and accessories. Computer programming, consulting and network hosting services are ineligible. Central Station Burglar Alarm required. The Computer Services Professional Liability Exclusion applies.	
Computer Store	011160	131116		RETL	●	⊘	●	●	●	●	●	This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Computer Store - Wholesale	012362	131118		WHLS	●	⊘	●	▼	●	●	●	This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.		This class does not include consulting, leasing or rentals, or customization or development of software. Installation, service or repair must be 25% or less of the receipts. Central Station Burglar Alarm recommended. Computer Services Professional Liability Exclusion.	
Concessionaire - Limited Cooking (in building)	016819	131120		FOOD	●	⊘	●	●	●	●	●	Cooking should be limited to microwave oven or toaster. This class does not include deep fat frying or grilling. No automobile snack services. No vending machines. No catering		Cooking limited to microwave oven or toaster. This class does not include Deep Fat Frying or Grilling. No automobile snack services. No vending machines. No catering.	
Concessionaire - With Cooking (in building)	016819	131122		FOOD	●	⊘	●	●	●	●	●	Must comply with NFPA 96. No automobile snack services. No vending machines.		Must comply with NFPA 96. No automobile snack services. No vending machines.	
Concrete - Mixed in Transit	051956				⊘	⊘	●	●	⊘	▼	●				
Concrete or Plaster Products Manufacturing - Not Structural	051957				⊘	⊘	▼	▼	▼	▼	▼				
Concrete Construction	091560	132006		CONT	●	⊘	▼	▼	⊘	●	●	TARGET: Foundations to a maximum depth of 12 feet, floor and wall construction. Driveway, sidewalk or parking area paving or repaving may be written as a separate class. INELIGIBLE: Road construction, bridge construction, waterproofing and guniting/swimming pool installation, service or repair.		Foundations max 12 ft. Over 30% subcontracting work, Refer to Company. INELIGIBLE: Road construction, bridge construction and guniting/swimming pool construction.	
Concrete Products Manufacturing - Prestressed	051958				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Concrete Products Manufacturing - Structural	051959				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Condominium - Residential (Association Risk Only)	062003				⊘	⊘	⊘	⊘	⊘	▼	⊘		No transporting of residents or guests. No hiring of buses or vans.		No transporting of residents or guests. No hiring of buses or vans



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators	011201				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others without operators	011202				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others with operators	011205				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others without operators	011206				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - excluding automobiles - rented to others with operators	011207				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - excluding automobiles - rented to others without operators	011208				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others with operators	011209				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others without operators	011210				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto - rented to others	011211				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - scaffolds, sidewalk bridges, hod or material hoists towers - rented to others - installation, repair or removal operations only	011212				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others with operators	011213				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others without operators	011214				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Executive Supervisors or Executive Superintendents	091580				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Contractors Permanent Yard - Maintenance or Storage of Equipment or Material	091590				⊗	⊗	●	●	▼	⊗	●				
Convenience Store (No Gas)	013673				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Convenience Store (With Gas)	013455				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Copying and Duplicating Service	011222	131124		SERV	●	⊗	●	●	●	●	●				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Cosmetic Store	011234	131126		RETL	●	⊘	●	●	●	●	●	This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.		This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.	
Cosmetics - Wholesale	042499	131128		WHLS	●	⊘	●	●	●	●	●	This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.		This class does not include mixing, blending or products sold under the insureds' own label. This class does not include massage, tanning or weight reduction. Central Station Burglar Alarm recommended.	
Crematories	041696				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Dairy Products - Wholesale	011258	131130		WHLS	●	⊘	▼	▼	⊘	●	●				
Dairy Products Manufacturing	052002				⊘	⊘	⊘	⊘	⊘	▼	⊘		No transporting of bulk milk products or use of tanker trucks.		No transporting of bulk milk products or use of tanker trucks
Dairy Products Store	011258	131132		RETL	●	⊘	▼	▼	⊘	●	●				
Dance Clothing and Supplies	011127	131134		RETL	●	⊘	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Day Care Centers	041715				⊘	⊘	▼	⊘	⊘	⊘	⊘				
Day Spa	018200	131136		SERV	●	⊘	▼	▼	▼	●	▼	Services include: Hair styling, pedicures, manicures, massages, facials, waxing, reflexology, body wraps, exfoliating, and makeup application. Ineligible Services include electrolysis, hair weaving, hair implants, oxygen bars, diet or reducing programs, communal tubs, tattooing including permanent skin dying, eye lash extensions, laser skin and hair treatments and any services which require medical supervision. Tanning or spray tanning operations must have separate coverage with another carrier. Proof of coverage is required. Professional Liability must be provided.		Services include: Hair styling, pedicures, manicures, massages, facials, waxing, reflexology, body wraps, exfoliating, and makeup application. Ineligible Services include electrolysis, hair weaving, hair implants, oxygen bars, diet or reducing programs, communal tubs, tattooing including permanent skin dying, eye lash extensions, laser skin and hair treatments and any services which require medical supervision. Tanning or spray tanning operations must have separate coverage with another carrier. Proof of coverage is required. Professional Liability must be provided.	
Delicatessen/Sandwich Shop - Limited Cooking	011288	131138		FOOD	●	⊘	●	●	●	●	●	Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. This class contemplates limited cooking only. Refer to Delicatessen/Sandwich Shop with Cooking if there is any deep fat frying, grilling, open broiling, roasting, barbequing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes on appliances that produce grease laden vapors. Hired and Non-owned Auto coverage is not available. INELIGIBLE: Off premises catering. Catering defined as providing both food and food servers.		Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. This class contemplates limited cooking only. Refer to Delicatessen/Sandwich Shop with Cooking if there is any deep fat frying, grilling, open broiling, roasting, barbequing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes on appliances that produce grease laden vapors. Hired and Non-owned Auto coverage is not available.	

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Delicatessen/Sandwich Shop - With Cooking	011288	131140		FOOD	●	⊘	●	●	●	●	●	Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. Cooking equipment must comply with NFPA96. Hired and Non-owned Auto coverage is not available. INELIGIBLE: Off premises catering. Catering defined as providing both food and food servers.		Convenience/Corner Stores are not eligible. Retail receipts should not exceed 25% of total sales. Cooking equipment must comply with NFPA96. Hired and Non-owned Auto coverage is not available.	
Dental Laboratory	012014	131142		SERV	●	⊘	●	●	▼	●	●	Professional Liability Excluded.			
Dental Laboratory - Wholesale	012014	131144		WHLS	●	⊘	●	●	▼	●	●				
Department or Discount Stores	012356				⊘	⊘	▼	▼	▼	▼	▼				
Diagnostic Testing Laboratory	046112	131146		SERV	●	⊘	●	●	▼	●	●	Diagnostic Testing Laboratories Exclusion applies.		Diagnostic Testing Laboratories Exclusion applies.	
Distributors - Food or Drink, NOC	012361				⊘	⊘	▼	▼	▼	●	▼				
Distributors - NO Food/Drink, NOC	012362				⊘	⊘	▼	▼	▼	●	▼				
Door and Window Erection	091746	132007		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation or replacement of windows and doors, including combination storms/screens. Class includes installation of overhead garage doors - maximum 30% commercial garage door installation. Siding installation may be written as a separate class. INELIGIBLE: Exterior work over 2 1/2 stories, roofing, work involving removal or stripping of trim with lead paint or asbestos. Hot Tar Exclusion applies.		Over 30% subcontracting work, Refer to Company. INELIGIBLE: Exterior work over 2 1/2 stories, roofing, work involving removal or stripping of trim with lead paint or asbestos.	
Door, Window or Assembled Millwork - Dealer	014279	131148		RETL	●	⊘	●	●	●	●	●	No installation.		No installation	
Door, Window or Assembled Millwork - Wholesale	014279	131150		WHLS	●	⊘	●	●	●	●	●	No installation.		No installation	
Drilling - Water	092102	132008		CONT	●	⊘	▼	▼	▼	●	●	TARGET: Contractors who drill, construct, install and service water wells and pumps that provide water supplies for residential use. INELIGIBLE: Contractors who perform water well or any other drilling work for commercial, industrial, irrigation or any other purpose other than to supply water for residential use, including laying of water lines or water mains, building of storage tanks or installation of pumping equipment. Hydrofracking and hydrofracturing operations are also ineligible.		TARGET: Contractors who drill, construct, install and service water wells and pumps that provide water supplies for residential use. INELIGIBLE: Contractors who perform water well drilling work for industrial or irrigation purposes, laying of water lines or water mains, building of storage tank, installation of pumping equipment.	
Driveway, Parking Area or Sidewalk - Paving or Repaving	092215	132009		CONT	●	⊘	●	●	⊘	●	●	TARGET: Flat cement or concrete work including asphalt and blacktop work. Foundation construction may be written as a separate class. INELIGIBLE: Road construction, road paving and bridge construction.		TARGET: Flat cement or concrete work including asphalt and blacktop work. Foundation construction may be written as a separate class. INELIGIBLE: Road construction, road paving and bridge construction. Over 30% subcontracting work, Refer to Company.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Drug Store	012375	131152		RETL	⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Drywall Installation	092338	132010		CONT	●	⊘	▼	▼	⊘	▼	●	TARGET: Drywall or wallboard hanging and finishing. Office construction is acceptable if risk meets other guidelines. INELIGIBLE: Hazardous materials abatement work and EIFS. Refer to company is subcontracting is over 30%. Class is not available in New York.		TARGET: Drywall or wallboard hanging and finishing. Office construction is acceptable if risk meets other guidelines. INELIGIBLE: Hazardous materials abatement work. Class not available in New York. Over 30% subcontracting work, Refer to Company.	
Dwellings - Four Family - Lessors Risk Only	063013				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - One Family - Lessors Risk Only	063010				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - Three Family - Lessors Risk Only	063012				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Dwellings - Two Family - Lessors Risk Only	063011				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Electrical and Lighting Store	018437	131154		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems, transformers, rentals, used or rebuilt items, or power tool sales. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Products must be U.L. listed. Central Station Burglar Alarm recommended.		This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems. Products must be U.L. listed. Central Station Burglar Alarm recommended.	
Electrical and Lighting Store - Wholesale	012391	131156		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems, transformers, rentals, used or rebuilt items, or power tool sales. Products must be U.L. listed. Central Station Burglar Alarm recommended.		This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems. Products must be U.L. listed. Central Station Burglar Alarm recommended.	
Electrical Apparatus Installation, Servicing or Repair, NOC	092451				⊘	⊘	●	▼	▼	●	▼			30% subcontracting work, Refer to Company.	



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Merchants Preferred Insurance Company

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Electrical Equipment and Supplies	012393	131160		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% of the total receipts from installation, service or repair. This class does not include installation or service of alarms or surveillance systems or used or reconditioned sales. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Products must be U.L. listed. Garagekeepers Liability coverage available for auto radio and stereo installation. Central Station Burglar Alarm recommended. INELIGIBLE: Cell phone stores.		This class includes up to 25% of the total receipts from installation, service or repair. No installation or service of alarms or surveillance systems. No used or reconditioned sales. Products must be U.L. listed. Central Station Burglar Alarm recommended.	
Electrical Equipment and Supplies - Wholesale	012391	131162		WHLS	●	⊘	●	●	●	●	●	This class does not include distribution of products used in aircraft or aerospace applications, used or rebuilt parts or equipment rentals, or power tools. Products distributed must be U.L. listed. Burglar and Fire Alarm recommended.		This class does not include distribution of products used in aircraft or aerospace applications, used or rebuilt parts or equipment rentals, or power tools. Products distributed must be U.L. listed. Burglar and Fire Alarm recommended.	
Electrical Wiring	092478	132012		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation and repair of electrical wiring within buildings. INELIGIBLE: Work on power lines exceeding 220 volts, industrial work and fire or burglar alarm work. Any installation, service or repair to solar energy systems or equipment. No high voltage overhead or underground line work. No specialty wiring work (explosion proof, dust, wet location, etc).		TARGET: Installation and repair of electrical wiring within buildings. Any installation, service or repair to solar energy systems or equipment. INELIGIBLE: Work on power lines exceeding 220 volts, industrial work and fire or burglar alarm work. Over 30% subcontracting work, Refer to Company. No high voltage overhead or underground line work.	
Electronic Repair	099650	131166		SERV	●	⊘	●	●	●	●	●	Applies to businesses that repair various home electronic equipment such as cameras (video and DVD), DVD players, stereos, TVs, VCRs and wireless phones. This class does not include repair of security/surveillance equipment. Central Station Burglar Alarm recommended.		Applies to businesses that repair various home electronic equipment such as cameras (video and DVD), DVD players, stereos, TVs, VCRs and wireless phones. This class does not include repair of security/surveillance equipment. Central Station Burglar Alarm recommended.	
Electroplating	052547				⊘	⊘	⊘	⊘	⊘	●	⊘				
Engraving	052660	131168		SERV	●	⊘	●	●	▼	●	●				
Entertainment Performed on Others Premises	043215				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Excavation	094007				⊘	⊘	▼	▼	⊘	▼	▼			Over 30% subcontracting work, Refer to Company.	
Fabric and Yarn	012510	131170		RETL	●	⊘	●	●	●	●	●	Includes up to 10% furniture upholstery.			
Fabric and Yarn - Wholesale	012509	131172		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.			
Farm - vegetables, melons, tree nuts, insect farming - not owner operated	003519				⊘	⊘	⊘	⊘	⊘	●	⊘				



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Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Farm - vegetables, melons, tree nuts, insect farming - owner operated	003518				⊗	⊗	⊗	⊗	⊗	●	⊗				
Farm - Grain or other field crops - not owner operated	006519				⊗	⊗	⊗	⊗	⊗	●	⊗				
Farm - Grain or other field crops - owner operated	006518				⊗	⊗	⊗	⊗	⊗	●	⊗				
Farm - Livestock, Horses and other animals - not owner operated	001519				⊗	⊗	⊗	⊗	⊗	●	⊗				
Farm - Livestock, Horses and other animals - owner operated	001518				⊗	⊗	⊗	⊗	⊗	●	⊗				
Farm - Poultry or Dairy - not owner operated	002519				⊗	⊗	⊗	⊗	⊗	●	⊗				
Farm - Poultry or Dairy - owner operated	002518				⊗	⊗	⊗	⊗	⊗	●	⊗				
Feed Manufacturing, NOC	053001				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Feed, Grain or Hay Dealers	012583				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Fence Dealer	012651	131174		RETL	●	⊗	●	●	●	●	●	This class does not include installation, even if subcontractors are used. If an installation exposure exists, refer to the Retail/Installation segment where a charge can be made. Burglar and Fire Alarm recommended.		Over 30% subcontracting work, Refer to Company.	
Fence Dealer - Wholesale	012651	131176		WHLS	●	⊗	●	●	●	●	●	This class does not include installation, even if subcontractors are used. Burglar and Fire Alarm recommended.		Over 30% subcontracting work, Refer to Company.	
Fence Installation	094276	132013		CONT	●	⊗	▼	▼	▼	●	●	TARGET: Residential or farm type wood, vinyl and metal fence installation. INELIGIBLE: Razor or concertina wire installation, penal work, electric or security fences, highway guard rail installation.		TARGET: Residential or farm type wood, vinyl and metal fence installation. INELIGIBLE: Razor or concertina wire installation, penal work, electric or security fences, highway guard rail installation.	
Fire Departments - Volunteer	043551				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Floor Covering Distributors	012797				●	⊗	●	●	●	●	●	Refer to Carpet and Floor Covering - Wholesale Class.			
Florist	012841	131180		RETL	●	⊗	●	●	●	●	●	This class does not include nursery or greenhouse operation. Hired and Non-Owned Auto Liability is not available.	Hired and non-owned Auto Liability is not available.	This class does not include nursery or greenhouse operations.	Hired and non-owned Auto Liability is not available.
Food Products Manufacturing - dry	053374				⊗	⊗	▼	▼	⊗	▼	▼				
Food Products Manufacturing - frozen	053375				⊗	⊗	▼	▼	⊗	▼	▼				
Food Products Manufacturing - not dry - in glass containers	053376				⊗	⊗	▼	▼	⊗	●	▼				
Food Products Manufacturing - not dry - in other than glass containers	053377				⊗	⊗	▼	▼	⊗	●	▼				
Formal Wear or Costumes - Rented To Others	012927	131182		RETL	●	⊗	●	●	●	●	●				
Frozen Food Distributors	013049				⊗	⊗	▼	▼	▼	●	▼				

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Fruit, Vegetable and Produce	013111	131184		RETL	●	⊘	●	●	●	▼	●	This class does not include roadside stands or seasonal operations, delis, greenhouses or farms. Evaluate for more appropriate class if the sales of food, other than fruits, vegetables, or produce, represent more than 25% of the total receipts.		This class does not include roadside stands or seasonal operations, delis, greenhouses or farms. Evaluate for more appropriate class if the sales of food, other than fruits, vegetables, or produce, represent more than 25% of the total receipts.	
Fruit, Vegetable and Produce - Wholesale	013112	131186		WHLS	●	⊘	●	●	●	▼	●				
Fuel Dealers or Distributors - Coal or Wood	013201				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Fuel Oil or Kerosene Distributors	013205				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Fuel Oil Or Kerosene Dealers	013204				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Funeral Home	043889	131188		SERV	●	⊘	●	●	●	●	●	Professional Liability is required. This class does not include crematory operations.	No leasing or renting vehicles to others.	No crematories. Any habitational occupancy, Refer to Company.	No leasing or renting vehicles to others.
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood	095124				⊘	⊘	●	●	▼	●	●			30% subcontracting work, Refer to Company.	
Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only	053734				⊘	⊘	⊘	⊘	⊘	●	▼				
Furniture Manufacturing or Assembling - Infants	053731				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Furniture Manufacturing or Assembling - Other Than Wood	053732				⊘	⊘	▼	▼	⊘	▼	▼				
Furniture Manufacturing or Assembling - Wood	053733				⊘	⊘	▼	▼	⊘	▼	▼				
Furniture Store	013351	131190		RETL	●	⊘	●	●	▼	●	●	This class does not include used furniture sales or infants/children furniture sales. No refinishing. Hired/Non-Owned Liability is not available if any delivery exposure. Sprinkler System, Central Station Burglar and Fire Alarm recommended. If BPP is over \$500,000, refer to company.		This class does not include used furniture sales or infants/children furniture sales. No refinishing. Sprinkler system, Central Station Burglar and Fire Alarm recommended.	
Garbage, Ash or Refuse Collecting	095233				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gasoline or Oil Supply Station - Retail - Lessors Risk Only	044009				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gasoline Station - Full Service	013453				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gasoline Station - Self and Full Service Combined	013455				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gasoline Station - Self Service	013454				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gift, Souvenir or Novelty Store	013506	131192		RETL	●	⊘	●	●	●	●	●	This class does not include outdoor cart vendors or seasonal operations. Central Station Burglar Alarm recommended.		This class does not include outdoor cart vendors or seasonal operations. Central Station Burglar Alarm recommended.	
Gift, Souvenir or Novelty Store - Wholesale	012362	131194		WHLS	●	⊘	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm Recommended.	



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Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Glass or Mirror Store - (No Auto Glass)	013590	131196		RETL	●	⊘	●	●	●	●	●	This class does not include automotive glass sales or installation. This class includes up to 25% of the receipts from installation. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class does not include automotive glass sales or installation.	
Glass or Mirror Store - Wholesale (No Auto Glass)	012362	131200		WHLS	●	⊘	●	●	●	●	●	This class does not include automotive glass sales or installation.		This class does not include automotive glass sales or installation.	
Glaziers	013590	132015		CONT	●	⊘	●	●	▼	●	●	TARGET: Auto glass installation, cutting and installing of glass. Door and window installation may be written as a separate class. INELIGIBLE: Work over 2 1/2 stories.		TARGET: Auto glass installation, cutting and installing of glass. Door and window installation may be written as a separate class. No work over 2 1/2 stories. Over 30% subcontracting work, Refer to Company.	
Golf Courses - Miniature	044069				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Golf Courses - Municipal or Public - Not Golf or Country Clubs	044070				⊘	⊘	▼	▼	▼	●	▼			Not a market for municipal courses. See Golf Program Manual for eligibility guidelines.	
Golf Driving Ranges	044071				⊘	⊘	●	●	▼	●	●				
Golf Equipment and Supplies	018206	131202		RETL	●	⊘	●	●	●	●	●	This class does not include driving ranges or golf cart rental or sales. Includes up to 30% repair of used clubs or custom club making. Central Station Burglar Alarm recommended.		This class does not include driving ranges or golf cart rental or sales. Includes up to 30% repair of used clubs or custom club making. Central Station Burglar Alarm recommended.	
Golf Equipment and Supplies - Wholesale	018205	131204		WHLS	●	⊘	●	●	●	●	●	Applies to businesses distributing golf clubs, apparel and golfing supplies. This class does not include golf cart sales. Central Station Burglar Alarm recommended.		Applies to businesses distributing golf clubs, apparel and golfing supplies. This class does not include golf cart sales. Central Station Burglar Alarm recommended.	
Golfmobiles - Loaned or Rented to Others	044072				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Gourmet and Specialty Food	018435	131206		RETL	●	⊘	▼	▼	●	●	●	This class does not include cooking. Hired and Non-owned Auto Liability is not available if any delivery. Maximum 3,000 square feet.	No hired and non-owned liability if delivery.	No cooking.	No Hired and Non-Owned Auto Liability if delivery.
Governmental Subdivision - not state or federal - counties or parishes population over 250000	044113				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population under 10000	044108				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 100001-250000	044112				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Governmental Subdivision - not state or federal - counties or parishes population 10001-25000	044109				⊘	⊘	⊘	⊘	⊘	⊘	⊘				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Governmental Subdivision - not state or federal - counties or parishes population 25001-50000	044110				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - counties or parishes population 50001-100000	044111				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population over 250000	044106				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 100001-250000	044105				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 10001-25000	044102				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 2500	044100				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 25001-50000	044103				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 2501-10000	044101				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Governmental Subdivision - not state or federal - municipalities population under 50001-100000	044104				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Grading of Land	095410				⊗	⊗	⚠	⚠	⊗	⚠	⚠				
Greenhouse Erection	095487				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Grocery - Wholesale	013670	131208		WHLS	⚠	⊗	⚠	⚠	⚠	⚠	⚠	Applies to businesses distributing general or specialty foods to retailers. This class does not include frozen food, alcoholic beverages, fish, meat, poultry or tobacco products. Perishable goods limited to \$100,000. If higher - Refer to Company. Central Station Burglar and Fire Alarms recommended.			
Grocery Stores, NOC	013673				⊗	⊗	⚠	⚠	⚠	⊗	⚠				
Gunsmiths	095620				⊗	⊗	⊗	⊗	⊗	⚠	⊗				
Halls	044276				⊗	⊗	⊗	⊗	⊗	⚠	⊗				



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Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Handyman	095625	132016		CONT	●	⊘	▼	▼	⊘	●	⊘	A Handyman is someone who is hired to do a variety of miscellaneous repair work that is found in a residential household environment. A Handyman is not licensed in any trade and is not trained as a professional artisan. Risks with more than two full time and one part time employee are not eligible. The risk may not subcontract any work. Any roofing work can not exceed 35% of the roof. The percentage of non-residential work cannot exceed 30%. The policy includes the following limitations and exclusions: Limited Contractual, Hot Tar Exclusion, Exclusion to Employees, Contractors and Employees of Contractors, and Roofing Exclusion if work is done to more than 35% of the roof. This class is not combinable with other Contracting classes.			
Hardware - Wholesale	013715	131210		WHLS	●	⊘	●	●	●	▼	●	This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.		This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.	
Hardware Store	013716	131212		RETL	●	⊘	●	●	●	●	●	This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.		This class does not include: sale of firearms or ammunition, equipment rental or repair. Products sold under insured's own label, greenhouses, nurseries. LPG sales must be incidental. May include up to 25% of total receipts for lumber sales.	
Health or Exercise Clubs	044311				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Health or Exercise Facilities - Commercially Operated	044315				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Health or Natural Food Stores	013720				⊘	⊘	▼	⊘	⊘	●	⊘				
Health Care Facilities - alcohol and drug - other than not-for-profit	044427				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - alcohol and drug - Not-for-profit only	044428				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - other than Not-For-Profit	044439				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - Not-For-Profit only	044440				⊘	⊘	⊘	⊘	⊘	⊘	⊘				



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Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - other than Not-For-Profit	044429				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - Not-For-Profit only	044430				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - homes for the aged - other than Not-For-Profit	044431				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - homes for the aged - Not-For-Profit only	044432				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - homes for the physically handicapped or orphaned - other than Not-For-Profit	044433				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - homes for the physically handicapped or orphaned - Not-For-Profit only	044434				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - hospitals - other than Not-For-Profit	044435				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - hospitals - Not-For-Profit only	044436				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - mental - psychopathic institutions - other than Not-For-Profit	044437				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Health Care Facilities - mental - psychopathic institutions - Not-For-Profit only	044438				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hobby, Craft or Artists' Supply	014101	131214		RETL	●	⊘	●	●	●	●	●	This class does not include the sale of sporting goods.			
Hobby, Craft or Artists' Supply - Wholesale	012362	131216		WHLS	●	⊘	●	●	●	●	●	This class does not include the sale of sporting goods. Burglar and Fire Alarm recommended.		No sale of sporting goods. Central Station Burglar and Fire Alarm recommended.	
Home Furnishings - Wholesale	012362	131218		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% installation. This class does not include rental. Burglar and Fire Alarm recommended.		No rental. Central Station Burglar and Fire Alarm recommended.	
Home Furnishings Store	018437	131220		RETL	●	⊘	●	●	●	●	●	This class is intended for miscellaneous home accessories. Includes up to 25% installation. If furniture sales, refer to Furniture Store. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class is intended for miscellaneous home accessories. If furniture sales, refer to Furniture Store class.	
Hotels and Motels - with Pools or Beaches - Less than 4 Stories	045190				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - with Pools or Beaches - More than 4 Stories	045191				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - without Pools or Beaches - Less than 4 Stories	045192				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - without Pools or Beaches - More than 4 Stories	045193				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Hotels and Motels - Less than 4 Stories - Lessors Risk Only	064074				⊘	⊘	⊘	⊘	⊘	⊘	⊘				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Hotels and Motels - More than 4 Stories - Lessors Risk Only	064075				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Household Furnishings Installation and Repair	096053	132017		CONT	●	⊗	●	●	▼	●	●	TARGET: Installation and repair of household furnishings including window treatments, draperies and shades. Appliance installation may be written as a separate class. INELIGIBLE: furniture/household moving, alarm installation and furniture repair. \$250 Property Damage deductible applies.		TARGET: Installation and repair of household furnishings including window treatments, draperies and shades. Appliance installation may be written as a separate class. INELIGIBLE: furniture/household moving, alarm installation and furniture repair.	
Hunting Preserves	045224				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Ice Cream and Yogurt Store	014401	131224		FOOD	●	⊗	●	●	●	●	●	Any cooking should be limited to microwave, oven, or toaster. This class does not include deep fat frying or grilling.		Any cooking should be limited to microwave, oven, or toaster. This class does not include deep fat frying or grilling.	
Ice Dealer - Wholesale	014405	131226		WHLS	▼	⊗	▼	▼	▼	▼	▼				
Instrument Manufacturing - Analytical, Calibrating, Measuring, Testing or Recording	055647				⊗	⊗	▼	⊗	⊗	▼	⊗				
Instrument Manufacturing - Control	055648				⊗	⊗	▼	⊗	⊗	▼	⊗				
Instrument Manufacturing, NOC	055649				⊗	⊗	▼	⊗	⊗	▼	⊗				
Insulation Work - Mineral	096410				⊗	⊗	⊗	⊗	⊗	●	⊗				
Insulation Work - Organic	096409				⊗	⊗	⊗	⊗	⊗	●	⊗				
Insulation Work - Plastic	096408				⊗	⊗	⊗	⊗	⊗	●	⊗				
Interior Decorator	096611	132018		CONT	●	⊗	●	●	▼	●	●	TARGET: Interior decorators. Painting and paperhanging and household furnishings installation or repair may be written as separate classes. Class does not include contracting work performed by or for the insured.		TARGET: Interior decorators. Painting and paperhanging and household furnishings installation or repair may be written as separate classes. Class does not include contracting work performed by or for the insured.	
Internet Access Provider	047600				⊗	⊗	⊗	⊗	⊗	●	⊗				
Internet Service Provider	047610				⊗	⊗	⊗	⊗	⊗	●	⊗				
Janitorial Services	096816	132019		CONT	●	⊗	●	●	⊗	●	●	TARGET: Janitorial and cleaning services for residential and commercial facilities, interior only. INELIGIBLE: Exterior window washing, exterior cleaning of buildings (power washing or abrasive blasting), industrial cleaning or any process requiring/providing compliance with environmental regulations (such as hazardous waste clean-up). No Fire or Flood restoration work. No chimney cleaning work.		TARGET: Janitorial and cleaning services for residential and commercial facilities, interior only. INELIGIBLE: No exterior window washing, cleaning of buildings (power washing or sandblasting), industrial cleaning or any process requiring compliance with environmental regulations (such as hazardous waste clean-up). No Fire or Flood restoration work.	
Janitorial Supply	014527	131228		RETL	●	⊗	●	●	●	●	●	This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.		This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Janitorial Supply - Wholesale	014527	131230		WHLS	●	⊘	●	●	●	●	●	This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.		This class does not include products sold under insured's own label or mixing, blending, repackaging or relabeling of products. Includes up to 15% rentals.	
Jewelry Manufacturing	055802				⊘	⊘	▼	▼	▼	▼	▼				
Junk Dealers	045380				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Kennel - Breeding, Boarding or Sales	045450	131232		SERV	●	⊘	●	●	▼	●	●	The Kennel should require evidence of vaccinations prior to boarding. Domestic animals only. Includes up to 30% incidental obedience training.		The Kennel should require evidence of vaccinations prior to boarding. Domestic animals only.	
Kitchen Accessories	018437	131234		RETL	●	⊘	●	●	●	●	●	This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.		This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.	
Kitchen Accessories - Wholesale	012467	131236		WHLS	●	⊘	●	●	●	●	●	This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.		This class does not include major appliance sales. Small kitchen appliances are acceptable. Incidental installation (up to 30%) is acceptable.	
Labor Union Offices	065007				⊘	⊘	▼	▼	▼	●	▼				
Laboratories - Research, Development or Testing	097002				⊘	⊘	⊘	⊘	⊘	▼	⊘		No transporting of biological, chemical or hazardous substances. No hired or non-owned coverage to be provided.		No transporting of biological, chemical or hazardous substances. No hired or non-owned coverage to be provided.
Land Occupied by Persons Other Than the Insured for Business Purposes - Lessors Risk Only	045539				⊘	⊘	⊘	▼	▼	●	▼				
Landscape Gardening	097047	132020		CONT	●	⊘	●	●	⊘	●	●	TARGET: Residential landscaping and lawn care. Residential snowplowing operations may be eligible but must be separately rated. Tree trimming is acceptable if at no more than 12 feet. INELIGIBLE: Commercial snowplowing (parking lots, streets and roads) and application of other than over-the-counter pesticides or fertilizers. No tree removal. No grading of land or excavation work.		Tree Trimming is acceptable if at no more than 12 feet. No tree removal.	
Laundry and Dry Cleaning - Self-Service	014731	131238		SERV	⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Laundry and Dry Cleaning Receiving Station	014732	131240		SERV	●	⊘	●	●	●	●	●	Applies to dry cleaning and laundry drop-off/pickup sites operated in conjunction with dry cleaning plants at another premises. This class does not include dry cleaning or laundering on premises of receiving stations.		Applies to dry cleaning and laundry drop-off/pickup sites operated in conjunction with dry cleaning plants at another premises. This class does not include dry cleaning or laundering on premises of receiving stations.	
Laundry Rental Service	014734				⊘	⊘	▼	▼	▼	●	▼				
Lawn Care Services	097050				⊘	⊘	●	●	⊘	●	●				
Lawn Sprinkler Installation	098483	132021		CONT	●	⊘	●	●	▼	●	●	TARGET: Lawn sprinkler installation. INELIGIBLE: Fire protection system work.		TARGET: Lawn sprinkler installation. INELIGIBLE: Fire protection system work.	

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Leather Goods	011127	131242		RETL	●	⊘	●	●	●	●	●	This class includes repair. Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Leather Goods - Wholesale	011126	131244		WHLS	●	⊘	⊘	⊘	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar Alarm recommended.	
Libraries	066309				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Liquor - Wholesale	010140	131246		WHLS	●	⊘	●	●	●	●	●	Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales -Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month - Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served - check cashing -24 hour operations - Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage not available - Proof of Coverage required. Central Station Burglar Alarm recommended.		Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales -Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month - Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served - check cashing -24 hour operations - Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage not available - Proof of Coverage required. Central Station Burglar Alarm recommended.	
Liquor Store	010145	131248		RETL	●	⊘	●	●	●	●	●	Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales -Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month - Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served - check cashing -24 hour operations - Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage required - Refer To Company. Central Station Burglar Alarm recommended.		Applies to businesses that sell 75% or more of alcoholic beverages. This class does not include: - Grocery/convenience items greater than 25% of total sales -Drive thru service -On premise alcohol consumption, wine tasting must not exceed four times per month - Sponsoring on premises or off premises events (such as fund raisers) where alcohol is served - check cashing -24 hour operations - Risks with firearms or guard dog. Hired/Non-Owned Auto liability is not available if any delivery. Liquor Liability Coverage required - Refer To Company. Central Station Burglar Alarm recommended.	
Locksmith	014913				⊘	⊘	●	●	●	●	●	No alarm work.		No Alarm work.	
Luggage Store	018437	131250		RETL	●	⊘	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Luggage Store - Wholesale	012362	131252		WHLS	●	⊘	●	●	●	●	●	Central Station Burglar Alarm recommended.		Central Station Burglar Alarm recommended.	
Lumberyards	045819				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Machine Shop, NOC	097220				⊘	⊘	▼	▼	▼	G	▼				
Machinery or Equipment - Farm - Installation, Servicing or Repair	097221				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Machinery or Equipment - Industrial - Installation, Servicing or Repair	097222				⊘	⊘	▼	▼	⊘	▼	⊘				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Machinery or Equipment - Installation, Servicing or Repair, NOC	097223				⊘	⊘	▼	▼	⊘	▼	⊘				
Machinery or Equipment Dealers - Construction or Industrial - Mobile Type	015060				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Machinery or Equipment Dealers - Yard or Garden Type	015063				⊘	⊘	●	▼	▼	●	▼				
Machinery or Equipment Dealers, NOC	015062				⊘	⊘	▼	▼	▼	●	▼				
Mail Box or Packaging Store	015070	131254		SERV	G	⊘	●	▼	●	●	●	This class includes risks that specialize in performing packing and mailing services for others. Includes incidental sales of packing products and mailing accessories and faxing and copying of materials. Brokers for shipping companies are not to be included in this class.		This class includes risks that specialize in performing packing and mailing services for others. Includes incidental sales of packing products and mailing accessories and faxing and copying of materials. Brokers for shipping companies are not to be included in this class.	
Mail Order House	045901				⊘	⊘	●	▼	●	●	▼	No tools, no sporting goods, no adult books or magazines.			
Mailing or Addressing Company	045937	131256		SERV	●	⊘	●	●	●	●	●				
Manufacturers Representatives	045993				⊘	⊘	▼	▼	▼	▼	▼			No directs import. No sales of drugs, cosmetics, aircraft or auto parts, power tools, motorized vehicles, machinery, equipment or chemicals.	
Markets - open air (Lessors Risk only) other than Not-For-Profit	015123				⊘	⊘	▼	▼	▼	●	▼				
Markets - open air (Lessors Risk only) Not-For-Profit only	015124				⊘	⊘	▼	▼	▼	●	▼				
Markets - Not open air (Lessors Risk only) other than Not-For-Profit	015119				⊘	⊘	▼	▼	▼	●	▼				
Markets - Not open air (Lessors Risk only) Not-For-Profit only	015120				⊘	⊘	▼	▼	▼	●	▼				
Masonry Work	097447	132022		CONT	●	⊘	●	●	⊘	●	●	TARGET: Residential installation, repointing and repair of brick and concrete block. Includes setting of tiles on exterior of buildings. Concrete work (other than block) may be written as a separate class. Installation and repair of ceramic tile (walls and floors) stone floors, patios and walkways may be written separately under the tile, stone or terrazzo work class. INELIGIBLE: Exterior Insulation and Finishing System (EIFS) work, waterproofing work, Industrial work, exterior work over 2 1/2 stories, chimney cleaning, church steeple work, road construction, bridge construction, curb or street work, guniting/swimming pool installation, service or repair, work in connection with lining of boilers and building or installation of fireplaces or similar type work.		TARGET: Residential installation, repointing and repair of brick and concrete block. Includes setting of tiles on exterior of buildings. Concrete work (other than block) may be written as a separate class. Installation and repair of ceramic tile (walls and floors) stone floors, patios and walkways may be written separately under the tile, stone or terrazzo work class. INELIGIBLE: Exterior Insulation and Finishing System (EIFS) work, Industrial work, exterior work over 2 1/2 stories, chimney cleaning, church steeple work, road construction, bridge construction, curb or street work, guniting/swimming pool construction, work in connection with lining of boilers and building or installation of fireplaces or similar type work	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Maternity Shop	011127	131258		RETL	●	⊘	●	●	●	●	●	Central Station Fire and Burglar Alarm recommended.		Central Station Fire and Burglar Alarm recommended.	
Mausoleums	046004				⊘	⊘	●	●	▼	●	●				
Meat, Fish, Poultry or Seafood	015224	131260		RETL	●	⊘	●	●	●	●	●	Burglar Alarm recommended.		Burglar Alarm recommended.	
Meat, Fish, Poultry or Seafood - Wholesale	015223	131262		WHLS	●	⊘	●	●	●	●	●				
Meat, Fish, Poultry or Seafood Processing	056760				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Medical, Hospital and Surgical Equipment and Supplies - Rented to Others	015300				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Medical, Hospital and Surgical Supplies - Stores	015314				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Dealers or Distributors - Nonstructural	015404				⊘	⊘	●	▼	▼	▼	▼				
Metal Dealers or Distributors - Structural	015405				⊘	⊘	●	⊘	⊘	▼	⊘				
Metal Erection - Decorative or Artistic	097650				⊘	⊘	▼	▼	⊘	▼	▼				
Metal Erection - Frame Structures - Ironwork on Outside of Buildings	097651				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Erection - In the Construction of Dwellings Not Exceeding 2 Stories in Height	097652				⊘	⊘	▼	▼	⊘	▼	▼			Class not available in New York.	
Metal Erection - Nonstructural, NOC	097653				⊘	⊘	▼	▼	⊘	▼	▼			Class not available in New York.	
Metal Erection - Structural, NOC	097655				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Goods Manufacturing - Stamping - Not Signs	056912				⊘	⊘	▼	▼	▼	▼	▼				
Metal Goods Manufacturing, NOC	056911				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Heat Processing	056913				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Works - Shop - Decorative or Artistic	059914				⊘	⊘	▼	▼	▼	▼	▼				
Metal Works - Shop - Structural - Load Bearing	056915				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Metal Works - Shop - Structural - Not Load Bearing	056916				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Milk Depots or Dealers	057001				⊘	⊘	▼	▼	▼	▼	▼				
Milk Processing	057002				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Mobile Home Parks or Courts	046202				⊘	⊘	⊘	⊘	⊘	▼	⊘		No transporting or moving of trailers or mobile homes.		No transporting or moving of trailers or mobile homes.
Mobile Home Sales Agencies	015488				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Museum	046426				⊘	⊘	⊘	⊘	⊘	G	⊘				
Music Store	016676	131264		RETL	●	⊘	●	●	●	●	●	Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.		Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.	
Music Store - Wholesale	012362	131266		WHLS	●	⊘	●	●	●	●	●	Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.		Incidental sales of small electronics up to 30% is acceptable. Central Station Fire and Burglar Alarm recommended.	
Musical Instrument Manufacturing	057257				⊘	⊘	▼	▼	▼	●	▼				
Musical Instrument Store	015538	131268		RETL	●	⊘	●	●	●	●	●	This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.		This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.	

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Musical Instrument Store - Wholesale	012362	131270		WHLS	●	⊘	●	●	●	●	●	This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.		This class includes lessons, rental and repair. Central Station Burglar Alarm recommended. Sexual Molestation Exclusion.	
Nail Salon	015600	131272		SERV	⊘	⊘	▼	▼	⊘	●	●	Manicures and Pedicures only. For other services, see Beauty Shop or Day Spa. Professional Liability Required.		Manicures and Pedicures only.	
Net Manufacturing, NOC	057410				⊘	⊘	⊘	⊘	⊘	●	⊘				
Newspaper or Magazine Distributor	015607				⊘	⊘	●	●	▼	●	●				
Newsstands	015608	131274		RETL	●	⊘	●	●	●	●	●				
Night Clubs, Cabarets and Comedy Clubs	015656				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Nursery - Garden	015699				⊘	⊘	●	●	▼	●	●			No mixing or blending of herbicides or pesticides. No mixing of fertilizer for sale; no landscaping.	
Office Furniture and Fixture Installation	423210	132023		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation of office partitions, modular work stations and retail store displays. INELIGIBLE: High rack storage installation for warehouses or industrial risks.		TARGET: Installation of office partitions, modular work stations and retail store displays. INELIGIBLE: High rack storage installation for warehouses or industrial risks.	
Office Machine Installation and Repair	811212	132024		CONT	●	⊘	●	●	▼	●	●	TARGET: Installation, service and repair of equipment such as facsimile machines, copiers, computers, telephones and telecommunications systems. INELIGIBLE: Manufacturing / processing control work, work for emergency facilities such as hospitals, fire and alarm monitoring, computer consulting work.		TARGET: Installation, service and repair of equipment such as facsimile machines, copiers, computers, telephones and telecommunications systems. INELIGIBLE: Manufacturing/processing control work, work for emergency facilities such as hospitals, fire and alarm monitoring, computer consulting work.	
Office Machines and Equipment	018437	131276		RETL	●	⊘	●	●	●	●	●	This class includes up to 25% installation, rental, service or repair. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		Less than 25% installation. No wholesale. Less than 25% rental leasing.	
Office Machines and Equipment - Wholesale	012362	131278		WHLS	●	⊘	●	●	●	●	●	This class includes up to 25% installation and up to 25% rental (no repair). Burglar and Fire Alarm recommended.		This class includes up to 25% installation and up to 25% rental (no repair). Burglar and Fire Alarm recommended.	
Office Machines or Appliances - Installation, Inspection, Adjustment or Repair	098111				⊘	⊘	●	●	●	●	●				
Office Machines Manufacturing	057572				⊘	⊘	▼	⊘	⊘	▼	⊘				
Office Supplies	018437	131282		RETL	●	⊘	●	●	●	●	●				
Office Supplies - Wholesale	012362	131284		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar Alarm recommended.	
Office: Accountant	061226	131286		OFFC	●	⊘	●	●	●	●	●	Risks primarily engaged in providing accounting services on or off premises. This class does not include employee leasing. Financial Services Exclusion. Professional Liability Excluded.		Risks primarily engaged in providing accounting services on or off premises. No employee leasing. Professional Liability Coverage required. Any habitational occupancy. Refer to Company. Financial Services Exclusion applies.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Office: Actuary	061226	131288		OFFC	●	⊘	▼	▼	●	●	●	Provides actuarial services on or off premises. Professional Liability Excluded.		Provides actuarial services on or off premises. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Advertising Agency	061226	131290		OFFC	●	⊘	●	●	●	●	●	Office that prepares ad layouts for brochures, newspapers, magazines & books. Develops prototype for printing. Personal and Advertising Injury Exclusion.		Office that prepares ad layouts for brochures, newspapers, magazines & books. Develops prototype for printing. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies.	
Office: Answering Service	061226	131292		OFFC	●	⊘	●	●	●	●	●	This class does not include ambulance, police, fire, private security or other emergency services. Professional Liability Excluded.		Telephone answering service for individuals / businesses on a contract basis. No alarm monitoring services contemplated in this class. Any habitational occupancy, Refer to Company.	
Office: Appraisal and Inspection Service	096317	131294		OFFC	●	⊘	●	●	●	●	●	Risks that provide inspection/appraisal services for homes & personal property. The premise is visited for the purpose of pictures and a written report of the condition/value of the home. No jewelry or art on insured's premises. Ineligible: Risks that provide appraisal services for fine arts and jewelry for the public. Professional Liability Excluded.		Risks that provide inspection/appraisal services for homes & personal property. The premise is visited for the purpose of pictures and a written report of the condition/value of the home. No jewelry or art on insured's premises. Risks that provide appraisal services for fine arts for the public. Not to include jewelry appraisals. Any habitational occupancy, Refer to Company.	
Office: Audio Consultant	041677	131296		OFFC	●	⊘	●	●	●	●	●	Provides testing of industrial noise levels and hearing loss. This class does not include medical offices or operations with physicians/nurses. Professional Liability Excluded.		Provides testing of industrial noise levels and hearing loss. This class does not include medical offices or operations with physicians/nurses. Professional liability excluded. Any habitational occupancy, Refer to Company.	
Office: Auditor	041677	131298		OFFC	●	⊘	●	●	●	●	●	Risks primarily engaged in providing auditing services on or off premises. Professional Liability Excluded.		Risks primarily engaged in providing auditing services on or off premises. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Bookkeeping Service	041677	131300		OFFC	●	⊘	●	●	●	●	●	Risks engaged in bookkeeping operations and business records / transactions for others. Professional Liability Excluded.		Risks engaged in bookkeeping operations and business records / transactions for others. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Cardiologist	066561	131302		OFFC	●	⊘	●	●	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Chiropractor	066561	131304		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Claims Adjuster	096317	131306		OFFC	●	⊘	●	●	●	●	●	Provides claim adjustment services for insurance companies or the public on an independent basis. Professional Liability Excluded.		Provides claim adjustment services for insurance companies or the public on an independent basis. Any habitational occupancy, Refer to Company.	
Office: Computer Consulting	041675	131308		OFFC	⊘	⊘	⊘	⊘	⊘	●	⊘				
Office: Consultants - NOC	041677				⊘	⊘	⊘	⊘	⊘	●	⊘	Refer to specific class.		Any habitational occupancy, Refer to Company.	
Office: Contractors	061226	132035		CONT	●	⊘	●	●	●	●	●	\$2500 Business Personal Property is automatically included.			
Office: Court Reporter/Stenographer	047367	131310		OFFC	●	⊘	●	●	●	●	●	Provide transcription services for legal depositions or other legal activities. Services may be off premises. Personal and Advertising Injury Exclusion.		Provide transcription services for legal depositions or other legal activities. Services may be off premises. Personal & Advertising Injury Exclusion. Any habitational occupancy, Refer to Company.	
Office: Credit and Debt Counseling Service	061226	131312		OFFC	●	⊘	▼	▼	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion.		Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion. Financial Services Exclusion.	
Office: Dental	066561	131314		OFFC	●	⊘	●	●	●	●	●	Includes Dentists, Cosmetic Dentists, Dental Hygienists, Endodontists, Orthodontists and Periodontists. This class does not include oral surgery involve general anesthesia. Sexual Molestation Exclusion. Professional Liability Excluded.		Includes Dentists, Cosmetic Dentists, Dental Hygienists, Endodontists, Orthodontists and Periodontists. This class does not include oral surgery involve general anesthesia. Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Dermatologist	066561	131316		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Draftsmen	091805	131318		OFFC	●	⊘	●	●	●	●	●	Risks with draftsmen performing office work only. Drawing services for engineers or architects only when others provide specifications. This class does not include engineers or architects.		Risks with draftsmen performing office work only. Drawing services for engineers or architects only when others provide specifications. Not to include engineers or architects. Any habitational occupancy, Refer to Company.	
Office: Employment Agency	043200	131320		OFFC	●	⊘	●	▼	⊘	▼	●	This class does not include leasing of employees or temp agencies. Includes permanent job placement agencies. Personal and Advertising Injury Exclusion. Sexual Molestation Exclusion.	No transporting of temporary employees to or from jobs.	This class does not include leasing of employees or temp agencies. Includes permanent job placement agencies. Personal and Advertising Injury Exclusion. Sexual Molestation exclusion. Any habitational occupancy, Refer to Company.	No transporting of temporary employees to or from jobs.
Office: Engineers & Architects & Surveyors	092663	131322		OFFC	●	⊘	●	●	●	●	●	Provides architectural advice and architectural drawings. This class does not include risks engaged in actual construction operations. Professional Liability Excluded.		Provides architectural advice and architectural drawings. Not to include risks engaged in actual construction operations, Professional Liability excluded. Any habitational occupancy, Refer to Company.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Office: Escrow Agency	061223	131324		OFFC	●	⊘	●	●	●	●	●	Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion applies. Professional Liability excluded.	
Office: Estate/Financial Planning and Management	061226	131326		OFFC	●	⊘	●	●	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion and Personal and Advertising Injury Exclusion apply. Professional Liability excluded.	
Office: Family Practice	066561	131328		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Geneticist	066561	131330		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Graphic Design and Commercial Artist	041677	131332		OFFC	●	⊘	●	●	●	●	●	Designs artwork for others including letterhead, greeting card designs and logos, etc. This class does not include printing.		Designs artwork for others including letterhead, greeting card designs and logos, etc. Not to include printing. Any habitational occupancy, Refer to Company.	
Office: Gynecologist	066561	131334		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Hearing Aid Service	013759	131336		OFFC	●	⊘	●	●	●	●	●	Professional Liability is available.		Any habitational occupancy, Refer to Company.	
Office: Insurance Agent	045334	131338		OFFC	●	⊘	●	●	●	●	●	Insurance and Related Operations Exclusion. Professional Liability Excluded.		Risks operating as independent insurance agents. Any habitational occupancy, Refer to Company. Insurance and Related Operations Exclusion applies. Professional Liability excluded.	
Office: Internal Medicine	066561	131340		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability excluded. Any habitational occupancy, Refer to Company.	
Office: Lawyers Office	066122	131342		OFFC	●	⊘	●	●	●	●	●	Risks that provide Legal advice. Professional Liability Excluded. Employment Practices Liability Excluded.		Risks that provide legal advice. Any habitational occupancy, Refer to Company. Professional Liability excluded. Employment Practices Liability not available.	
Office: Market Research Firm	046112	131344		OFFC	●	⊘	●	●	●	●	●	Collects data to determine market trends. Professional Liability Excluded.		Collects data to determine market trends. Any habitational occupancy, Refer to Company. Professional Liability excluded.	
Office: Medical Billing Service	061226	131346		OFFC	●	⊘	●	●	●	●	●	Provides billing services to medical and professional offices on a contract basis. Collection agencies/operations are not eligible. Personal and Advertising Injury Exclusion. Professional Liability Excluded.		Provides billing services to medical and professional offices on a contract basis. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies. Professional Liability excluded.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Office: Medical, NOC	066561	131348		OFFC	●	⊘	●	●	●	●	●	Medical offices where the operations on premises do not include the following: Any premises that are used by ambulance services, any short term or long term rehabilitation facilities, any premises used for inpatient/outpatient surgical procedures, any premises that include physical therapy services, any premises that include an ambulatory center, any premises used for emergency, any holistic health centers. Professional Liability Excluded (except for Hearing Aid and Opticians where professional liability is available.) Refer to Company if the specific medical office is not listed. Sexual Molestation Exclusion.		Any habitational occupancy, refer to Company.	
Office: Mortgage Broker	061223	131350		OFFC	●	⊘	●	●	●	●	●	This class does not include mortgage bankers, banks, building and loan institutions, loan operations, finance companies or any operations involving the holding or possession of property. Personal and Advertising Injury Exclusion. Financial Services Exclusion. Professional Liability Excluded.		Operations usual to the arranging of mortgages. Primarily provides mortgages to buyers of residential property and refinancing existing residential mortgages. Any habitational occupancy, Refer to Company. Personal and Advertising Injury Exclusion applies. Professional Liability excluded.	
Office: Neurologist	066561	131352		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Sexual Molestation exclusion.	
Office: Notary Public	061226	131356		OFFC	●	⊘	▼	▼	●	●	●	Personal and Advertising Injury Exclusion. Financial Services Exclusion.		Any habitational occupancy, Refer to Company. Financial Services Exclusion applies. Personal and Advertising exclusion.	
Office: NOC	061226	131354		OFFC	●	⊘	▼	▼	●	●	●	Refer to Company.			
Office: Obstetrician	066561	131358		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Oncologist	066561	131360		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Ophthalmologist	066561	131362		OFFC	●	⊘	▼	▼	●	●	●	Ophthalmologists are specialists in medical and surgical eye problems that perform eye surgery. Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Optician	015839	131364		OFFC	●	⊘	●	●	●	●	●	Opticians design, fit, and dispense lenses for the correction of a persons vision. Professional Liability is available as an option.		Any habitational occupancy, Refer to Company.	

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Office: Optometrists	015839	131365		OFFC	●	⊘	●	●	●	●	●	Optometrists prescribe and fit lenses to improve vision and they diagnose and treat various eye diseases. Professional Liability is available as an option. Surgical procedures (including laser) are excluded.		Any habitational occupancy, Refer to Company.	
Office: Orthopedic Surgeon	066561	131366		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Pathologist	066561	131368		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Payroll Accounting Service	061226				⊘	⊘	▼	▼	▼	▼	▼				
Office: Pediatrician	066561	131370		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Podiatrist	066561	131372		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Psychiatrist	066561	131374		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Psychologist	066561	131376		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Radiologist	066561	131378		OFFC	●	⊘	▼	▼	▼	●	▼	Sexual Molestation Exclusion. Professional Liability Excluded. INELIGIBLE: Imaging Centers.		Any habitational occupancy, Refer to Company. Sexual Molestation exclusion.	
Office: Real Estate Agent	047050	131380		OFFC	●	⊘	●	●	●	▼	●	This class does not include commercial real estate (unless incidental up to 10%), real estate management operations or real estate agents that also act as a property manager. Hired or Non-Owned Auto coverage is not available. Real Estate Operations Limitation of Coverage.		This class does not include commercial real estate (unless incidental up to 10%), real estate management operations or real estate agents that also act as a property manager. Any habitational occupancy, Refer to Company.	
Office: Speech Therapist	066561	131382		OFFC	●	⊘	▼	▼	●	●	●	Not to include medical offices or operations with physicians/nurses. Sexual Molestation Exclusion. Professional Liability Excluded.		Not to include medical offices or operations with physicians/nurses. Any habitational occupancy, Refer to Company. Sexual Molestation Exclusion. Professional Liability Excluded.	
Office: Stockbroker	061226	131384		OFFC	●	⊘	▼	▼	●	●	●	Financial Services Exclusion. Professional Liability Excluded.		Any habitational occupancy, Refer to Company. Financial Services Exclusion. Professional Liability excluded.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Office: Surgeon	066561	131386		OFFC	●	⊘	▼	▼	●	●	●	Office only. This class does not include surgical procedures. Sexual Molestation Exclusion. Professional Liability Excluded.		Not to include medical offices or operations with physicians/nurses. Any habitational occupancy, Refer to Company. Sexual Molestation Exclusion. Professional Liability Excluded.	
Office: Tax Preparation Service	041677	131388		OFFC	●	⊘	●	●	●	●	●	This class does not include employee leasing or sub-contractors, accountants, auditors or bookkeepers. Professional Liability Excluded. Financial Services Exclusion.		Provides tax return preparation services. Not to include accountants, auditors or bookkeepers. Any habitational occupancy, Refer to Company. Professional Liability excluded. Financial services exclusion.	
Office: Ticket Agency	068439	131390		OFFC	●	⊘	●	●	●	●	●	Internet sales must be 35% or less of the operation. If events are sponsored the risk is ineligible.		Internet sales must be 35% or less of the operation. If events are sponsored the risk is ineligible. Any habitational occupancy, Refer to Company.	
Office: Title Agent	045334	131392		OFFC	●	⊘	●	●	●	●	●	Risks engaged in searching public records for titles and liens against property. Preparing title abstracts, issuing titles and performing real estate closings. This class is not intended to include lawyers or real estate agents.		Risks engaged in searching public records for titles and liens against property. Preparing title abstracts, issuing titles and performing real estate closings. Not to include lawyers or real estate agents. Any habitational occupancy, Refer to Company.	
Office: Translator	061226	131394		OFFC	●	⊘	▼	▼	●	●	●	Class includes risks that provide written and/or verbal communications. Professional Liability Excluded.		Class includes risks that provide written and/or verbal communications. Any habitational occupancy, Refer to Company. Professional Liability excluded.	
Office: Travel Agent	061226	131396		OFFC	●	⊘	●	●	●	●	●	This class does not include tour operations. Professional Liability Excluded. Professional Liability excluded.		No organizing, operating or sponsoring of tours. Any habitational occupancy, Refer to Company. Professional Liability excluded.	
Office: Urologist	066561	131398		OFFC	●	⊘	▼	▼	●	●	●	Sexual Molestation Exclusion. Professional Liability Excluded.		Sexual Molestation Exclusion. Professional Liability Excluded. Any habitational occupancy, Refer to Company.	
Office: Website Designer	096930	131400		OFFC	●	⊘	▼	▼	●	●	●	Must have evidence of Professional Liability Coverage. Website Designers' Professional Liability Exclusion.		Any habitational occupancy, Refer to Company. Website Designers' Professional Liability Exclusion.	
Office: Word Processing Service	061226	131402		OFFC	●	⊘	●	●	●	●	●	Risks that provide word processing services. This class does not include employee leasing or publishing operations.		Risks that provide word processing services. Not to include publishing operations. Any habitational occupancy, Refer to Company.	
Optical Goods	015839	131404		SERV	●	⊘	●	●	●	●	●	Professional Liability is available.		Any habitational occupancy, Refer to Company.	
Optical Goods - Wholesale	012362	131406		WHLS	●	⊘	●	●	●	●	●			Any habitational occupancy, Refer to Company.	

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Paint, Wallpaper or Wallcovering	015991	131408		RETL	●	⊘	●	●	●	●	●	This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Businesses must not exceed 25% of the total receipts from painting or wallpapering. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made.		This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Over 30% subcontracting work, Refer to Company.	
Paint, Wallpaper or Wallcovering - Wholesale	012362	131410		WHLS	●	⊘	●	●	●	●	●	This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. No installation or painting operations are eligible.		This class does not include rental of scaffolding or ladders. Rental of other products must be less than 25% of the total receipts. Over 30% subcontracting work, Refer to Company.	
Painting - Exterior Buildings or Structures - Not Exceeding Three Stories in Height	098304				⊘	⊘	●	▼	▼	●	▼			Class not available in New York.	
Painting - Shop Only	098308				⊘	⊘	▼	●	▼	●	●				
Painting and Paperhanging	098305	132025		CONT	●	⊘	●	●	▼	●	●	TARGET: Interior/exterior painting and paperhanging. INELIGIBLE: Bridge painting, tower painting, traffic and road markings, abrasive blasting or burning operations, high pressure cleaning, waterproofing, exterior work over 2 1/2 stories, hazardous materials abatement work, and rental or loaning of scaffolds to others. Hot Tar Exclusion applies. \$250 Property Damage deductible applies.		TARGET: Interior/exterior painting and paperhanging. INELIGIBLE: Bridge painting, traffic and road markings, sandblasting or burning operations, exterior work over 2 1/2 stories, hazardous materials abatement work, and rental or loaning of scaffolds to others. Hot Tar Exclusion applies. \$250 Property Damage deductible applies.	
Painting, Picture or Frame Stores	015993				⊘	⊘	●	●	●	●	●				
Paper Goods Manufacturing	057725				⊘	⊘	▼	▼	⊘	▼	▼				
Paper, Paper Products and Party Supplies	018335	131414		RETL	●	⊘	●	●	●	●	●	This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. This class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible.		This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. This class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible. Burglar and Fire Alarm recommended.	
Paper, Paper Products and Party Supplies - Wholesale	016005	131416		WHLS	●	⊘	▼	●	●	●	●	This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. This class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible.		This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. This class is exclusively for stores selling party supplies, greeting cards and stationery. Bulk paper and packaging material suppliers are not eligible. Burglar and Fire Alarm recommended.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

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Paperhanging	098344				⊗	⊗	●	●	▼	●	●	This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. Burglar and Fire Alarm recommended.		This class does not include distribution of amusement devices or equipment, or rental of tents, tables, chairs, etc. Burglar and Fire Alarm recommended.	
Parades	046590				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Parking - private	046622				⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - not open air	046603				⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - open air	046604				⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - shopping centers - maintained by the insured (Lessors Risk only)	046607				⊗	⊗	▼	▼	▼	▼	▼				
Parking - public - shopping centers - maintained by the lessee (Lessors Risk only)	046606				⊗	⊗	▼	▼	▼	▼	▼				
Parks or Playgrounds	046671				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Pattern Manufacturing - Metal	057808				⊗	⊗	▼	▼	⊗	▼	▼				
Pattern Manufacturing - Paper	057810				⊗	⊗	▼	▼	⊗	▼	▼				
Pattern Manufacturing, NOC	057809				⊗	⊗	▼	▼	⊗	▼	▼				
Pest Control Services	043470				⊗	⊗	⊗	⊗	⊗	●	⊗				
Pet Day Care	016404	131418		SERV	●	⊗	▼	▼	▼	●	●				
Pet Grooming	016402	131420		SERV	●	⊗	●	●	▼	●	●	Professional Liability is required. No mobile pet grooming.		Professional Liability is required. No mobile pet grooming.	
Pet Store	016403	131422		RETL	●	⊗	●	●	▼	●	●	This class does not include kennels, boarding, or breeding. No bulk sale of hay, grain or feed intended for use with livestock. Incidental grooming (up to 30%) is acceptable. Pet Groomers Professional Liability is available as an option.		This class does not include kennels, boarding, or breeding. No bulk sale of hay, grain or feed intended for use with livestock. Incidental grooming (up to 30%) is acceptable.	
Pet Supplies	016403	131424		RETL	●	⊗	●	●	●	●	●				
Pet Supplies - Wholesale	012362	131426		WHLS	●	⊗	●	●	●	●	●	This class does not include hay, grain or feed distributors.		This class does not include hay, grain or feed distributors.	
Pet Training	016404	131428		SERV	●	⊗	●	●	▼	●	●				
Photo Finishing	057997	131430		SERV	●	⊗	●	●	●	●	●				
Photographer/Videographer	016471	131432		SERV	●	⊗	●	●	●	●	●	Includes videographer and studios. Burglar and Fire Alarm recommended. INELIGIBLE: Operations which utilize drones.		Includes videographer and studios. Burglar and Fire Alarm recommended. INELIGIBLE: Operations which utilize drones.	
Piano Tuning	098405				⊗	⊗	●	●	▼	●	●				
Picnic Grounds - Commercially Operated	046773				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Pictures or Frames	015993	131434		RETL	●	⊗	●	●	●	●	●				
Pictures or Frames - Wholesale	012362	131436		WHLS	●	⊗	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Pizza Shop - Ovens Only	010100	131438		FOOD	●	⊗	●	●	●	▼	●	No seating. Hired and non-owned auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.	Hired and non-owned liability not available if delivery.	This class does not include the serving of alcoholic beverages or table service. Cooking may not include grills or deep fat fryers. Hired and Non-Owned Liability not available if delivery.	Hired and Non-Owned Auto Liability. Not Available if Delivery.

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Pizza Shop - With Cooking - without seating	016902	131440		FOOD	●	⊘	●	●	●	▼	●	No seating. Must comply with NFPA Code 96. Hired and non-owned auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.	Hired and non-owned liability not available if delivery.	Must comply with NFPA Code 96.	Hired and Non-Owned Liability not Available if Delivery.
Pizza Shop - With Cooking - without table service - with seating	016901	131442		FOOD	●	⊘	●	●	●	▼	●	No waitress/waiters serving customers at their table. Must comply with NFPA Code 96. Hired and Non-owned Auto coverage is not available if delivery. If alcoholic beverages are sold or served, Liquor Liability coverage is required. Receipts for alcoholic beverages cannot exceed 30% of total receipts.	Hired and non-owned liability not available if delivery.	Must comply with NFPA Code 96.	Hired and Non-Owned Liability not Available if Delivery.
Plant and Greenery Services	015699	131444		SERV	●	⊘	●	●	▼	●	●	Includes interior plant care services, plant rental, interior plantscape design and maintenance. Does not include nurseries.			
Plaster and Stucco	098449	132026		CONT	●	⊘	●	●	▼	●	●	TARGET: Residential type plaster and stucco application and/or repair. No work involving EIFS - Exterior Finishing Systems. No exterior work.		No work involving EIFS - Exterior Finishing Systems. No exterior work over 2 1/2 stories.	
Plastic or Rubber Supply Goods Distributors	016501				⊘	⊘	▼	●	▼	●	●				
Plumbing	098483	132027		CONT	●	⊘	●	●	▼	●	●	TARGET: Plumbing installation, service and repair. INELIGIBLE: Industrial work, fire protection or automatic sprinkler, fire lines or standpipes. Work on irrigation systems (for Lawn Sprinkler work refer to the Lawn Sprinkler Installation Class), municipal work, no high pressure boiler work. High pressure boilers operate at pressure greater than 15 PSI for steam or 30 PSI for hot water. No work at water treatment or waste disposal facilities. This class does not include work on wood or pellet stoves. No LPG, butane or propane gas tank or line work. No asbestos or hazardous materials abatement work.		TARGET: Plumbing installation, service and repair. INELIGIBLE: Industrial work, fire protection or sprinkler, fire lines or standpipes. Work on irrigation systems (for Lawn Sprinkler work refer to the Lawn Sprinkler Installation Class), municipal work, no high pressure boiler work. High pressure boilers operate at pressure greater than 15 PSI for steam or 30 PSI for hot water. No work at water treatment of waste disposal facilities.	
Plumbing - Commercial and Industrial	098482				⊘	⊘	●	▼	▼	●	▼			No Fire Protection or Sprinkler System work. No installation, service or repair on solar energy systems or equipment.	
Plumbing Fixtures Manufacturing	058095				⊘	⊘	▼	▼	⊘	▼	▼				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Plumbing Supplies and Fixtures	016527	131446		RETL	●	⊘	●	●	●	●	●	This class Includes up to 25% installation and rental, and up to 15% used parts. For business with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Burglar Alarm recommended.		This class Includes up to 25% installation and rental, and up to 15% used parts. Burglar Alarm recommended.	
Plumbing Supplies and Fixtures - Wholesale	016527	131448		WHLS	●	⊘	▼	▼	●	●	●	This class includes up to 25% installation and rental, and up to 15% used parts. Burglar and Fire Alarm recommended.		This class includes up to 25% installation and rental, and up to 15% used parts. Burglar and Fire Alarm recommended.	
Plumbing Supplies Manufacturing, NOC	058096				⊘	⊘	▼	▼	⊘	▼	▼				
Prefabricated Building Erection	098502				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Printers or Electrotypers Supplies Distributors	016588				⊘	⊘	●	●	●	●	●				
Printing	058408	131452		SERV	●	⊘	●	●	●	●	●	This class is available for risks with up to 25 employees and less than 2,500 square feet. Printing presses must be valued at less than \$500,000. Printers Errors and Omissions coverage is required. Ineligible Operations: 3D printing.		Printers Errors and Omissions coverage is required. Ineligible Operations: 3D printing.	
Printing Supplies	016588	131454		RETL	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Printing Supplies - Wholesale	016588	131456		WHLS	●	⊘	▼	●	▼	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Produce Handling or Packing	016604				⊘	⊘	●	●	⊘	●	●				
Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Offices	046881				⊘	⊘	●	▼	▼	●	▼				
Race Tracks - motorized vehicles - operators	046911				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - motorized vehicles - sponsor's risk only	046915				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - motorized vehicles - Lessors Risk only	046913				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Race Tracks - operators	046912				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Racing - Lessors Risk only	046914				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Racquet Sports and Handball Facilities - Commercially Operated	016670				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Radio/TV Broadcasting Stations	098597				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Real Estate Development Property	047051				⊘	⊘	⊘	▼	⊘	▼	▼				
Real Estate Property Managed	047052				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Recreational Vehicle Dealers	016694				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Recycling Collection Centers	047146				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Refreshment Stand/Juice Bar	011168	131458		FOOD	●	⊘	●	●	●	●	●	This class does not include cooking or any seasonal operations.		This class does not include cooking or any seasonal operations.	

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Refrigeration Equipment	016705	131460		RETL	●	⊘	●	●	▼	●	●	This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. For businesses with more than 25% of the total receipts from installation, service or repair, refer to the Retail/Installation segment where a charge can be made. Burglar and Fire Alarm recommended.		This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.	
Refrigeration Equipment - Wholesale	016705	131462		WHLS	●	⊘	▼	▼	▼	●	●	This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.		This class is intended for primarily household refrigeration systems and equipment. Also, includes up to 25% commercial and up to 25% installation. Burglar and Fire Alarm recommended.	
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial	098636				⊘	⊘	▼	▼	▼	●	▼				
Religious Supplies	018437	131466		RETL	●	⊘	●	●	●	●	●				
Religious Supplies - Wholesale	012362	131468		WHLS	●	⊘	●	●	●	●	●				
Renovating - Outside Surfaces of Buildings	098640				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Rental Stores - Machinery or Equipment, Rented to Others on a Long Term Basis	016723				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Rental Stores, NOC	016722				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Restaurant and Bar Supplies	012467	131470		RETL	●	⊘	●	●	●	●	●	This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.		This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.	
Restaurant and Bar Supplies - Wholesale	012467	131472		WHLS	●	⊘	●	●	●	●	●	This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.		This class does not include sales of refurbished or used appliances. Includes up to 30% rental and up to 30% installation. Burglar and Fire Alarm recommended.	
Restaurants - with no sale of alcoholic beverages - with table service	016900				⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96.	
Restaurants - with no sale of alcoholic beverages - without seating	016902				⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96.	
Restaurants - with no sale of alcoholic beverages - without table service with seating	016901				⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service	016910				⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96.	
Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating	016911				⊘	⊘	▼	▼	▼	●	▼			Must comply with NFPA Code 96.	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
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	016915				⊗	⊗	▽	▽	▽	●	▽			Must comply with NFPA Code 96	
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	016916				⊗	⊗	▽	▽	▽	●	▽			Must comply with NFPA Code 96	
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): with dance floor	016940				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): without dance floor	016941				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: no table service	016921				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: table service	016920				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: no table service	016931				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: table service	016930				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - with table service	016905				⊗	⊗	▽	▽	▽	●	▽				
Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - without table service - with seating	016906				⊗	⊗	▽	▽	▽	●	▽				
Rigging - Not Ship or Boat	098658				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Roofing - Commercial	098677				⊗	⊗	⊗	⊗	⊗	▽	⊗				
Roofing - Residential	098678				⊗	⊗	⊗	⊗	⊗	▽	⊗				
Rubber Stamp Manufacturing or Assembling	058759				⊗	⊗	▽	▽	▽	●	▽				
Sail Making	058822				⊗	⊗	⊗	⊗	⊗	▽	⊗				
Sales or Service Organizations	047367				⊗	⊗	●	▽	▽	●	▽				
Sand or Gravel Digging	098710				⊗	⊗	▽	▽	⊗	⊗	⊗				
Sandblasting	098705				⊗	⊗	⊗	⊗	⊗	▽	⊗				
Saunas and Baths - Public	047420				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Saw Mills or Planing Mills	058873				⊗	⊗	⊗	⊗	⊗	⊗	⊗				

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Schools - colleges, universities, junior colleges or college preparatory Not-For-Profit only	067509				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - colleges, universities, junior colleges or college preparatory Other than Not-For-Profit	067508				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - correspondence	047468				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - dormitory facilities - Not-For-Profit only	067511				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - dormitory facilities - Other than Not-For-Profit	067510				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - faculty liability for corporal punishment of students	047469				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - elementary, kindergarten or junior high - Not-For-Profit only	047476				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - elementary, kindergarten or junior high - Other than Not-For-Profit	047475				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - high - Not-For-Profit only	047478				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - private - high - Other than Not-For-Profit	047477				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - public - elementary, kindergarten or junior high	047471				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - public - high	047473				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - trade or vocational	047474				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - Not-For-Profit only	067513				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Schools - Other than Not-For-Profit	067512				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Screen Printing	059722	131474		SERV	●	⊗	●	●	●	●	●	Includes Silk Screening and Embroidery. Printers' Errors & Omissions is available as an option.			
Screen Printing - Wholesale	059722	131476		WHLS	●	⊗	●	●	●	●	●				
Secondhand or Salvage Dealers and Distributors	016881				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Septic Tank Systems - Cleaning	098805	132028		CONT	●	⊗	●	●	●	●	●	TARGET: Contractors involved in the cleaning of residential septic tanks and the disposal of septic waste. These contractors will pump waste from underground septic tanks into a truck tank for transportation and disposal at a municipal sewage treatment plant. All dumping must be at sites which are regulated waste water treatment plants. INELIGIBLE: Operations involved in cleaning of non-residential septic tanks and systems. No handling of chemical or industrial waste. No land application disposals. Contractor who own or operate a dumping facility or location. No underground work greater than 12 feet. No more than 10% portable toilet rental. No more than 10% municipal work.		Contractors involved in the cleaning of residential septic tanks and the disposal of septic waste. INELIGIBLE: Operations involved in cleaning of non-residential septic tanks and systems. Ineligible: No handling of chemical or industrial waste. No land application disposals. Contractor who own or operate a dumping facility or location. No underground work greater than 12 feet. No more than 10% municipal work.	

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Septic Tank Systems - Installation, Servicing or Repair	098806				⊗	⊗	▽	▽	▽	●	▽				
Sewer Cleaning	098813				⊗	⊗	⊗	⊗	⊗	●	⊗				
Sewer Mains or Connections Construction	098820				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Sewing Machines and Accessories	010042	131478		RETL	●	⊗	●	●	●	●	●	This class includes repair.		This class includes repair.	
Sewing Machines and Accessories - Wholesale	012362	131480		WHLS	●	⊗	●	●	●	●	●	This class includes repair.		This class includes repair.	
Sheet Metal Work	098884	132029		CONT	●	⊗	●	●	▽	●	●	TARGET: Installation or repair of sheet metal such as duct work (included fabrication). Air conditioning and heating system work may be written as a separate class. INELIGIBLE: Hood and vent system design to carry vapors, fumes and dust from non-residential occupancies (restaurants, medical facilities or spray booths), industrial work, exterior work over 2 1/2 stories, shop work only, roofing work, gutter installation. No duct work for commercial equipment.			
Sheet Metal Work - Outside	098884				⊗	⊗	⊗	⊗	⊗	●	⊗				
Sheet Metal Work - Shop Only	058922				⊗	⊗	●	●	▽	●	●	TARGET: Installation or repair of sheet metal such as duct work (included fabrication). Air conditioning and heating system work may be written as a separate class. INELIGIBLE: Hood and vent system design to carry vapors, fumes and dust from non-residential occupancies (restaurants, medical facilities or spray booths), industrial work, exterior work over 2 1/2 stories, shop work only, roofing work, gutter installation. No duct work for commercial equipment.			
Shelters, Mission, Settlement or Halfway Houses - Not Church or Office Buildings	067017				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Ship Chandler Stores	018078				⊗	⊗	⊗	⊗	⊗	●	⊗				
Shoe Repair	018109				⊗	⊗	●	●	●	●	●				
Shoe Store	018110	131482		RETL	●	⊗	●	●	●	●	●	Shoe repair operations are eligible.			
Shoe Store - Wholesale	012362	131484		WHLS	●	⊗	●	●	●	●	●	Central Station Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Shop - Work shop in connection with Contracting operation.	068706	132034		CONT	●	⊗	●	▽	⊗	●	●	Work Shops leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations. For cabinet makers, shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable).		Work Shops leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations. For cabinet makers, shops must meet NFPA Code 664 (Woodworking Facilities) and NFPA Code 33 (Spray Painting - if applicable).	



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Shopping Centers - Buildings or Premises Not Occupied by Insured - Lessors Risk Only	067635				⊘	⊘	▼	▼	▼	▼	▼			Strip shopping center only.	
Shopping Centers - Indoor Malls - Buildings or Premises Not Occupied by the Insured - Lessors Risk Only	067634				⊘	⊘	⊘	⊘	⊘	▼	⊘			Strip shopping center only.	
Siding Installation	098967	132030		CONT	●	⊘	▼	▼	⊘	●	●	TARGET: Installation of vinyl or aluminum siding and gutters. INELIGIBLE: Roofing work, exterior cleaning of buildings (power washing, burning and sandblasting). Class not available in New York.		Installation of vinyl or aluminum siding and gutters. INELIGIBLE: Exterior work over 2 1/2 stories, roofing work, exterior cleaning of building (power washing, burning and sandblasting), hazardous materials abatement work. Exterior Insulation Finishing System (EIFS) work.	
Sign Erection, Installation or Repair	098993				⊘	⊘	▼	▼	⊘	▼	▼				
Sign Manufacturing - Electrical	059057				⊘	⊘	▼	▼	⊘	▼	▼				
Sign Manufacturing, NOC	059058				⊘	⊘	▼	▼	⊘	▼	▼				
Sign Painting or Lettering - Inside of Buildings	099003				⊘	⊘	▼	▼	▼	▼	▼				
Sign Painting or Lettering - On Buildings or Structures	099004				⊘	⊘	▼	▼	⊘	▼	▼				
Skating Rink - Ice	048177				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Skating Rink - Roller	048178				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Snow and Ice Removal	099310	132037		CONT	●	⊘	▼	▼	▼	▼	▼	This class can only be written with another eligible contractor class. Snow Plowing Supplemental Questionnaire MU 79 96 is required. TARGET: Contractors responsible for removing snow and ice from driveways and sidewalks of residential 1-4 family single dwelling units, either by hand, mechanical device or shovel on the front of a truck or machinery. Snow or ice removal with light or medium vehicles at commercial properties such as offices and single occupant commercial buildings is acceptable. INELIGIBLE: Snow and ice removal from multiple unit (> 4 units) or multiple building apartments, condos, associations, row houses, townhouses, public streets, roads, strip plazas, grocery stores or other high traffic areas.		TARGET: Contractors responsible for removing snow and ice from residential driveways and sidewalks either by hand, shovel on the front of a truck or machinery. INELIGIBLE: Snow and ice removal from streets, roads and parking lots. No commercial snow plowing.	No commercial plowing. No snow and ice removal from streets, roads and parking lots.
Social Gatherings and Meetings - On Premises Not Owned or Operated by Insured	048557				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Social Services - Consulting Services Only - Operated by the Private Sector	048600				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Solar Energy Contractors	099080				⊘	⊘	⊘	⊘	⊘	●	⊘				
Sporting Goods or Athletic Equipment - Distributors	018205				⊘	⊘	▼	▼	▼	▼	▼				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Sporting Goods or Athletic Equipment Stores	018206				⊗	⊗	●	▼	●	●	▼				
Stone Cutting or Polishing	059482				⊗	⊗	●	●	▼	●	●				
Storage Building - in connection with a food occupancy	068706	131496		FOOD	●	⊗	▼	▼	▼	●	●	Storage Building leased, operated or owned by the insured and incidental to a MAP class are eligible. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with a retail occupancy	068706	131488		RETL	●	⊗	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with a service occupancy	068706	131490		SERV	●	⊗	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with a wholesale occupancy	068706	131492		WHLS	G	⊗	▼	▼	▼	G	G	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Storage Building - in connection with an office occupancy	068706	131494		OFFC	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage Building - in connection with Lessors Risk occupancy	068706	131486		LSRO	●	⊘	▼	▼	▼	●	●	Storage buildings leased, operated or owned by the insured and incidental to a MAP class are eligible. Buildings may be covered up to 5,000 square feet. The rate is based on the Business Personal Property stored. This class is not intended for self storage or mini-warehouse operations. Adequate fire and theft detection is required. For Business Personal Property, use class code for the property stored.			
Storage/Retail Building - in connection with a Contractors occupancy	068706	132033		CONT	●	⊘	▼	▼	▼	●	●	Storage Building leased, operated or owned by the insured are eligible. Buildings may be covered up to 5,000 square feet. This class is not intended for self storage or mini-warehouse operations.			
Stores - Food or Drink, NOC	018435				⊘	⊘	▼	▼	▼	▼	▼				
Stores - No Food or Drink, NOC	018437				⊘	⊘	▼	▼	▼	▼	▼				
Street or Road Construction or Reconstruction	099315				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	099321				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Street Cleaning/Snow Removal	099303				⊘	⊘	▼	▼	▼	▼	▼			See Snow and Ice Removal.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair	091581	132036		CONT	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	091581	131498		LSRO	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	091581	131500		FOOD	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	091581	131502		RETL	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	091581	131504		WHLS	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	091581	131506		SERV	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings	091581	131508		OFFC	●	⊘	▼	▼	▼	●	●	Subcontracting must be 30% or less of the receipts from installation.		Subcontracting must be 30% or less of the receipts from installation.	
Sun Tanning Salons	048808				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Sunglasses	015839	131510		RETL	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Sunglasses - Wholesale	015839	131512		WHLS	●	⊘	●	●	●	●	●	Burglar and Fire Alarm recommended.		Central Station Burglar and Fire Alarm recommended.	
Supermarkets	018501				⊘	⊘	▼	▼	▼	▼	▼				
Surveyors - Land - Not Engaged in Actual Construction	099471				⊘	⊘	●	●	●	●	●	See OFFICE - ENGINEERS			
Swimming Pool Servicing	099505	132042		CONT	●	⊘	▼	▼	▼	●	▼	Risks that provide routine maintenance services of residential swimming pools, hot tubs or spas. Routine maintenance includes cleaning, vacuuming, skimming and skimmer basket cleaning, maintaining proper chemical levels, incidental repair of filter or pump systems and seasonal opening or closing of the pool. (Removal and reinstallation of diving boards is acceptable in conjunction with routine maintenance). INELIGIBLE SERVICES: Pool installation contractors. Risks that install, repair or replace alarms, safety gates/latches or fencing.			
Swimming Pools	048925				⊘	⊘	⊘	⊘	⊘	●	⊘				
Swimming Pools - Commercially Operated	048924				⊘	⊘	⊘	⊘	⊘	●	⊘				
Swimming Pools - Installation, Servicing or Repair - Above Ground	099506				⊘	⊘	▼	▼	⊘	●	▼			Residential only. No diving board installation. Over 30% subcontracting work. Refer to company.	
Swimming Pools - Installation, Servicing or Repair - Below Ground	099507				⊘	⊘	▼	▼	⊘	●	▼			Residential only. No diving board installation. Over 30% subcontracting work. Refer to company.	
Tailoring or Dressmaking Service - Custom	018507	131514		SERV	●	⊘	▼	●	●	●	●	Central Station Fire and Burglar Alarm recommended.			
Tank Building or Manufacturing - Metal - Not Pressurized	059660				⊘	⊘	⊘	⊘	⊘	▼	⊘				
Tank Building or Manufacturing - Metal - Pressurized	059661				⊘	⊘	⊘	⊘	⊘	⊘	⊘				
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized	099570				⊘	⊘	⊘	⊘	⊘	▼	⊘				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized - Within Buildings Exclusively	099572				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tank Construction, Installation, Erection or Repair - Metal - Pressurized	099571				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tank Construction, Installation, Erection or Repair - Metal - Pressurized - Within Buildings Exclusively	099573				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tattoo Parlors	018570				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Taxidermist	049005	131516		SERV	●	⊗	●	●	●	●	●	Applies to licensed (state and federal, when required) taxidermy operations with limited tanning of animal hides. Sales of hunting/fishing equipment must be incidental.		Applies to licensed (state and federal, when required) taxidermy operations with limited tanning of animal hides. Sales of hunting/fishing equipment must be incidental.	
Telecommunication Equipment Providers	018575				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Telecommunication Service Providers	099600				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tent or Canvas Goods - Erection, Removal or Repair - Away From Shop	099709				⊗	⊗	⊗	⊗	⊗	●	⊗				
Tents or Canopies - Loaned or Rented to Others	049111				⊗	⊗	▼	▼	▼	●	▼				
Textile Products Manufacturing - Fabricated	059725				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Textile Spinning, Weaving or Knitting Mills	059726				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Theaters - drive-in	049181				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - motion pictures	049183				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - Not-For-Profit only	049185				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theaters - Other than Not-For-Profit only	049184				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Theatrical Companies - Traveling	099718				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tile, Stone or Terrazzo Work	099746	132031		CONT	●	⊗	●	●	▼	●	●	TARGET: Installation and repair of ceramic tile (walls and floors), stone floors, patios and walkways. Masonry (brick) work may be written as a separate class.		TARGET: Installation and repair of ceramic tile (walls and floors), stone floors, patios and walkways. Masonry (brick) work may be written as a separate class. Over 30% subcontracting work. Refer to Company.	
Tire Dealers	018616				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tobacco Products Distributors	018707				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tobacco Products Stores	018708				⊗	⊗	▼	▼	▼	▼	▼				
Tool Manufacturing - Accessories, NOC	059781				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Hand Type - Not Powered	059782				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Hand Type - Powered	059783				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Tool Manufacturing - Power Equipment - Household Type - Outdoor or Workshop	059784				⊗	⊗	⊗	⊗	⊗	▼	⊗				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Townhouses or Similar Associations (Association Risk Only)	068500				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Toy Store	018834	131518		RETL	●	⊗	●	●	●	●	●	This class does not include the sale of motorized bikes or scooters, or any rental. Central Station Burglar Alarm recommended.		This class does not include the sale of motorized bikes or scooters, or any rental. Central Station Burglar Alarm recommended.	
Toy Store - Wholesale	018833	131520		WHLS	⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Toys or Games Manufacturing	059790				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Trailer Dealer	019795				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Trailer Rental	019796				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Travel Agency Tours	049333				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	099777				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Truckers	099793				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Uniform Store	011127	131522		RETL	●	⊗	●	●	●	●	●	This class may include incidental tailoring. Central Station Fire and Burglar Alarm recommended. No Rentals. No laundering or dry cleaning for others.		This class may include incidental tailoring. Central Station Fire and Burglar Alarm recommended. Including Rentals. No laundering or dry cleaning for others.	
Upholstering - Shop Only	099827				⊗	⊗	▼	●	▼	●	●				
Upholstering, NOC	099826				⊗	⊗	▼	●	▼	●	●				
Vacant Buildings - Not Factories	068606				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Vacant Land	049451				⊗	⊗	⊗	▼	⊗	▼	▼				
Variety Stores	018911				⊗	⊗	▼	▼	▼	●	▼				
Vending Machine Operations - Confection, Food, Beverage or Ice	049617				⊗	⊗	▼	▼	▼	▼	▼				
Vending Machine Operations, NOC	049619				⊗	⊗	▼	▼	▼	▼	▼				
Vending Machines Operations - Tobacco Products	049618				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Veterinarian or Veterinary Hospital	099851	131524		SERV	●	⊗	●	●	⊗	●	●	This class does not include kennels or breeding operations. No equine or exotic Animals. Central Station Burglar Alarm recommended. Professional Liability is required.		This class does not include kennels or breeding operations. No equine or exotic Animals. Central Station Burglar Alarm recommended. Professional Liability is required.	
Video and DVD	018920	131526		RETL	●	⊗	●	●	●	●	●	No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.		No adult video stores. Includes rental and up to 25% repair. Incidental Internet sales up to 35%. Central Station Burglar Alarm recommended.	
Video and DVD - Wholesale	012362	131528		WHLS	⊗	⊗	●	●	●	●	●				
Warehouse - cold individual storage lockers	049673				⊗	⊗	▼	▼	⊗	▼	▼				
Warehouses	099938				⊗	⊗	▼	▼	⊗	▼	▼				
Warehouses - cold storage - public	099917				⊗	⊗	▼	▼	⊗	▼	▼				
Warehouses - mini-warehouses	018991				⊗	⊗	▼	▼	⊗	▼	▼				
Warehouses - occupied by multiple interests (Lessors Risk only)	068702				⊗	⊗	▼	▼	⊗	▼	▼				
Warehouses - occupied by single interest (Lessors Risk only)	068703				⊗	⊗	▼	▼	⊗	▼	▼				
Warehouses - private - other than Not-For-Profit	068706				⊗	⊗	▼	▼	⊗	▼	▼				
Warehouses - private - Not-For-Profit only	068707				⊗	⊗	▼	▼	⊗	▼	▼				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Washing Machines, Dryers or Irons - coin meter type	019007				⊗	⊗	▼	▼	▼	▼	▼				
Watch or Watch Case Manufacturing	059923				⊗	⊗	▼	▼	▼	▼	▼				
Water Companies	099943				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Water Mains or Connections Construction	099946				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Water Softening & Conditioning - Equipment, Service & Supplies	016527	131530		SERV	●	⊗	●	●	⊗	●	●	Household only. Less than 15% chemical sales. Less than 25% installation.		Household only.	
Water Softening Equipment - Installation, Servicing or Repair	099948	132032		CONT	●	⊗	●	●	▼	●	●	TARGET: Contractors who install a variety of products that are designed to filter or soften water for drinking and personal use. INELIGIBLE: Contractors who perform water treatment work for commercial operations or municipal entities. No equipment rental to others. \$250 Property Damage deductible applies.		Contractors who install a variety of products that are designed to filter or soften water for drinking and personal use. INELIGIBLE: Contractors who perform water treatment work for commercial operations or municipal entities. No equipment rental to others.	
Water Softening Equipment - Rented to Others	019051				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing	099955				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by pressure apparatus	099952				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by trowel - exterior	099953				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Waterproofing - by trowel - interior or insulation work	099954				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Welding or Cutting	099969				⊗	⊗	▼	▼	⊗	▼	▼			Over 30% subcontracting work. Refer to Company. No work from any height. Refer to Company.	
Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing	059947				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Wigs and Hairpieces	018437	131532		RETL	●	⊗	●	●	●	●	●	This class does not include hair weaving or hair implants.		This class does not include hair weaving or hair implants.	
Wigs and Hairpieces - Wholesale	012362	131534		WHLS	●	⊗	●	●	●	●	●	This class does not include hair weaving or hair implants.		This class does not include hair weaving or hair implants.	
Wigs or Hairpieces Manufacturing	059955				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Window Cleaning	099975				⊗	⊗	⊗	⊗	⊗	●	⊗				
Window Decorating	049840				⊗	⊗	●	●	●	●	●				
Window Treatment - Including Blinds and Draperies	018437	131536		RETL	●	⊗	●	●	▼	●	●				
Window Treatment - Including Blinds and Draperies - Wholesale	012362	131538		WHLS	●	⊗	●	●	▼	●	●				
Wire Cloth Manufacturing	059970				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Drawing	059973				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Goods Manufacturing, NOC	059975				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wire Rope or Cable Manufacturing - Metal	059977				⊗	⊗	⊗	⊗	⊗	▼	⊗				
Wood Products Manufacturing, NOC	059985				⊗	⊗	▼	▼	⊗	▼	▼				
Wood Turned Products Manufacturing, NOC	059986				⊗	⊗	▼	▼	⊗	▼	▼				
Wrecking - buildings or structures	099986				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Wrecking - dismantling of prefabricated dwellings not exceeding three stories for re-erection	099987				⊗	⊗	⊗	⊗	⊗	⊗	⊗				



Risk Appetite Guide - New Jersey ONLY

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

Business Description	ISO GL Class Code	MAP Class Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol	MAP Underwriting Guidelines	Auto Repair Guidelines	Property / Liability Comments	Automobile Comments
Wrecking - marine	099988				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Youth Recreation Program	049890				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
YMCA, YWCA or Similar Institution	049870				⊗	⊗	⊗	⊗	⊗	⊗	⊗				
Zoos or Aquarium	049902				⊗	⊗	⊗	⊗	⊗	⊗	⊗				