

For Agents and Brokers

Commercial Class Table – American Business Coverage



Fireman's Fund[®]
Insurance Company

A company of **Allianz** 

SIC	Class	Class Name	Program*
7219	10500	Alterations and Repairs	S
6513	10005	Apartments	A
5064	10015	Appliances – Electrical Including Radio/TV/Phone	W
5731	10015	Appliances – Electrical Including Radio/TV/Phone	R
5722	10010	Appliances – Household Excluding Radio/TV/Phone	R
5064	10010	Appliances – Household Excluding Radio/TV/Phone	W
5999	10025	Aquarium Sales and Supplies	R
5199	10025	Aquarium Sales and Supplies	W
8412	10028	Art Galleries	R
5999	10030	Artist Supplies	R
5199	10030	Artist Supplies	W
5064	10035	Audio/Visual Equipment	W
5731	10035	Audio/Visual Equipment	R
5013	10040	Auto Parts and Accessories	W
5531	10040	Auto Parts and Accessories	R
5712	10260	Baby Furniture Stores/Dealers – New Furniture Only	R
5461	10170	Bagel Shops	R
5149	10045	Bakeries	W
5461	10045	Bakeries	R
5722	10010	Barbecue Equipment Stores	R
7241	10055	Barber Shops – Includes Professional Liability	S
5719	10065	Bath Shops	R
5023	10065	Bath Shops	W
5251	10290	Bathroom Fixtures	R
7231	10070	Beauty Shops – Includes Professional Liability	S
5999	10163	Beauty Supply Stores	R
5719	10080	Bedding and Linens	R
5023	10080	Bedding and Linens	W

* A (apartment), LR (lessor's risk), O (office), R (retail), S (service), W (wholesale).

SIC	Class	Class Name	Program*
5712	10260	Beds and Mattress Stores	R
5812	10075	Beverage Shops – No Liquor	R
5719	10080	Blankets and Bedspreads	R
5023	10080	Blankets and Bedspreads	W
5714	10190	Blinds (Mini, Vertical, Wood) Stores	R
7334	10450	Blueprinting Service	S
5111	10085	Bookbinding Supplies and Printing Supplies	W
5999	10085	Bookbinding Supplies and Printing Supplies	R
5942	10090	Books and Magazines	R
5192	10090	Books and Magazines	W
5947	10095	Bric–A–Brac and Curio Stores	R
5199	10095	Bric–A–Brac and Curio Stores	W
5621	10100	Bridal Gowns (includes Rentals)	R
5719	10318	Cake Decorating Supply Stores	R
5946	10105	Camera, Photographic Equipment	R
5043	10105	Camera, Photographic Equipment	W
5941	10485	Camping Equipment Stores	R
5999	10275	Candle Shops	R
5441	10115	Candy, Nut, Confectionery	R
5145	10115	Candy, Nut, Confectionery	W
5947	10122	Cards – Greeting (Franchise)	R
5112	10120	Cards – Greeting (Non–Franchise)	W
5947	10120	Cards – Greeting (Non–Franchise)	R
5399	10270	Catalog Sales Store	R
5731	10035	Cellular Phone Stores – No Service	R
5719	10130	Ceramics, Pottery and China	R
5023	10130	Ceramics, Pottery and China	W
5451	10245	Cheese Shops	R
5944	10135	Clocks	R
5094	10135	Clocks	W
5137	10140	Clothing Stores – Children/Infants	W
5641	10140	Clothing Stores – Children/Infants	R
5611	10150	Clothing Stores – Mens/Boys	R
5136	10150	Clothing Stores – Mens/Boys	W
5621	10145	Clothing Stores – Womens/Girls	R
5137	10145	Clothing Stores – Womens/Girls	W
5812	10170	Coffee Beverage Sales with less than 50% Food	R
5499	10155	Coffee, Tea and Spices	R
5149	10155	Coffee, Tea and Spices	W
5735	10455	Compact Discs (CDs), Records, Tapes Stores	R
5199	10455	Compact Discs (CDs), Records, Tapes Stores	W
5045	10161	Computer Stores	W
5734	10161	Computer Stores	R
6531	10006	Condominiums	C

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SIC	Class	Class Name	Program*
7334	10450	Copying/Duplicating Service	S
5999	10163	Cosmetics and Perfumes Stores	R
5945	10305	Craft Supply Stores	R
5714	10190	Curtain Shops	R
5023	10190	Curtain Shops	W
5719	10318	Cutlery Shops	R
5451	10165	Dairy Products and Egg Stores	R
5621	10145	Dance Apparel and Supplies Stores	R
5812	10170	Delicatessens	R
8072	10175	Dental Labs	S
5311	10180	Department Stores	R
7331	10360	Direct Mailing Services	S
5461	10186	Donut Shops without Cooking	R
5943	10390	Drafting Equipment and Supplies	R
5714	10190	Drapery Stores	R
5023	10190	Drapery Stores	W
7212	10205	Dry Cleaning and Laundry Pickup	S
7216	10210	Dry Cleaning Plant	S
5131	10215	Dry Goods, Fabrics and Yarns	W
5949	10215	Dry Goods, Fabrics and Yarns	R
5731	10220	Electrical Parts and Accessories	R
5065	10220	Electrical Parts and Accessories	W
5064	10015	Electronics – Home	W
5731	10015	Electronics – Home	R
7389	10500	Embroidery Shops	S
7389	10225	Engraving	S
5046	10230	Equipment/Fixtures/Supplies for Restaurants, Bars, Hotels or Stores	W
5331	10235	Five and Dime Stores	R
5999	10275	Flags and Banners Stores	R
5193	10240	Florists/Flowers and Supplies	W
5992	10240	Florists/Flowers and Supplies	R
5023	10482	Flowers, Plants and Trees – Dried/Silk	W
5999	10482	Flowers, Plants and Trees – Dried/Silk	R
5499	10245	Food Stores – Not Otherwise Classified	R
7299	10100	Formal Wear Rental and Sales	R
5999	10425	Frame Shop – Picture/Posters	R
5142	10250	Frozen Food Distributors	W
5812	10310	Frozen Yogurt Stores	R
5431	10250	Fruit and Vegetable Stores/Dealers	R
5148	10250	Fruit and Vegetable Stores/Dealers	W
7261	10255	Funeral Directors	S
5712	10260	Furniture Stores/Dealers – New Furniture Only	R
5021	10260	Furniture Stores/Dealers – New Furniture Only	W
5945	10305	Games and Supplies Stores	R
5261	10265	Garden and Lawn Supplies	R

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SIC	Class	Class Table	Program*
5399	10270	General Stores	R
5947	10275	Gift Shops	R
5039	10280	Glass Shops/Dealers – Window, Plate and Mirror	W
5231	10280	Glass Shops/Dealers – Window, Plate and Mirror	R
5941	10281	Golf Equipment Stores	R
5149	10250	Gourmet Food Distributors	W
5499	10245	Gourmet Food Stores	R
7336	10172	Graphic Arts/Graphic Designers	S
5141	10285	Grocery Stores (Under 10,000 Square Feet)	W
5411	10285	Grocery Stores (Under 10,000 Square Feet)	R
5999	10163	Hair Supplies Stores	R
5072	10290	Hardware Stores	W
5251	10290	Hardware Stores	R
5999	10300	Hearing Aid Stores – Includes Professional Liability	R
5945	10305	Hobby and Model Supply Stores	R
5719	10330	Home Furnishings	R
7011	10606	Hotel/Motel – Economy – No Restaurant	S
7011	10602	Hotel/Motel – Economy – With Restaurant	S
7011	10605	Hotel/Motel – Budget – No Restaurant	S
7011	10601	Hotel/Motel – Budget – With Restaurant	S
7011	10607	Hotel/Motel – Full Service – No Restaurant	S
7011	10603	Hotel/Motel – Full Service – With Restaurant	S
7011	10604	Hotel/Motel – Historic Inn	S
7011	10608	Hotel/Motel – Bed and Breakfast < 20 rooms	S
7011	10609	Hotel/Motel – Not Otherwise Classified with Restaurant	S
7011	10610	Hotel/Motel – Not Otherwise Classified – No Restaurant	S
5719	10318	Housewares	R
5812	10310	Ice Cream Stores	R
5145	10320	Juices and Syrups	W
5719	10318	Kitchen Accessory Stores	R
5023	10318	Kitchen Accessory Stores	W
5137	10325	Ladies Lingerie Stores	W
5632	10325	Ladies Lingerie Stores	R
5719	10330	Lamp Shops	R
5023	10330	Lamp Shops	W
7211	10335	Laundries	S
5261	10265	Lawn and Garden	R
5948	10340	Leather Goods	R
5199	10340	Leather Goods	W
6512	10001	Lessor's Risk – Commercial Building with Light Hazard Occupancy	LR
6512	10002	Lessor's Risk – Commercial Building with Moderate Hazard Occupancy	LR
6512	10386	Lessor's Risk – Office	O
5719	10330	Lighting Fixtures and Ceiling Fans	R
5719	10080	Linen Stores – Not Rental	R
5921	10345	Liquor Stores	R
2752	10350	Lithographing	S

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SIC	Class	Class Table	Program*
7331	10360	Mailing and Address Companies	S
5712	10260	Mattress Dealers	R
5421	10365	Meat, Fish, Seafood and Poultry	R
5147	10365	Meat, Fish, Seafood and Poultry	W
5735	10455	Music (Pre-recorded) Stores	R
5099	10375	Musical Instruments	W
5736	10375	Musical Instruments	R
7231	10070	Nail Salons	S
5994	10090	Newsstands (Not Free Standing)	R
5131	10380	Notions	W
5949	10380	Notions	R
5261	10265	Nurseries – Plants, Flowers	R
8721	10381	Office – Accountants	O
8721	10381	Office – Actuarial	O
8011	10389	Office – Anesthesiologist	O
8711	10391	Office – Architects and Engineers	O
8111	10383	Office – Attorneys	O
8721	10381	Office – Billing Service	O
8721	10381	Office– Bookkeeper	O
8041	10389	Office – Chiropractors	O
6531	10387	Office – Condominiums (Owner-Occupied or Lessor’s Risk Only)	O
8742	10381	Office – Consultants	O
8021	10384	Office – Dental Practitioners	O
8711	10391	Office – Drafting Services	O
6211	10385	Office – Financial Planners	O
6411	10382	Office – Insurance Agents	O
8011	10389	Office – Medical Practitioners	O
8999	10385	Office – Not Otherwise Classified	O
8042	10389	Office – Optometrist	O
8021	10384	Office – Oral Surgeon	O
8011	10389	Office – Physician	O
8049	10389	Office – Psychologists	O
6531	10385	Office – Real Estate	O
6211	10385	Office – Stockbrokers	O
8011	10389	Office – Surgeons	O
8721	10381	Office – Tax Preparers	O
742	10388	Office – Veterinarians	O
5044	10390	Office Machines, Equipment and Supplies	W
5999	10390	Office Machines, Equipment and Supplies	R
5995	10395	Optical Goods – Includes Professional Liability	R
7389	10419	Packaging Stores	S
5231	10400	Paint and Wallpaper Stores	R
5198	10400	Paint and Wallpaper Stores	W
5999	10405	Paintings or Pictures	R
5947	10275	Party Supplies Stores	R

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SIC	Class	Class Table	Program*
5712	10260	Patio Furniture Stores/Dealers – New Furniture Only	R
5021	10260	Patio Furniture Stores/Dealers – New Furniture Only	W
5999	10410	Pet Stores and Supplies	R
7384	10426	Photofinishing Laboratories	S
7221	10420	Photographers Including Studios	S
5736	10430	Piano Stores	R
5999	10425	Picture Frames	R
5023	10425	Picture Frames	W
5812E	10431	Pizza Parlors	R
5992	10435	Plant Stores	R
5074	10440	Plumbers' Supplies	W
5999	10405	Poster Art and Pictures	R
7334	10450	Printing and Photocopying	S
5111	10085	Printing Supplies and Electrotyping Supplies	W
5999	10085	Printing Supplies and Electrotyping Supplies	R
5735	10455	Records, Tapes, Sheet Music and Compact Discs (CDs)	R
5199	10455	Records, Tapes, Sheet Music and Compact Discs (CDs)	W
5999	10275	Religious Articles Stores	R
5812	10700	Restaurants – Pizza - Takeout Only**	R
5812	10701	Restaurants – Pizza - Dine In**	R
5812	10702	Restaurants – Limited Cooking or Delicatessens**	R
5812	10703	Restaurants – Fast Casual - All types with Sales < \$1 million	R
5812	10704	Restaurants – Casual, except Asian, with Liquor and Total Sales < \$2 million	R
5812	10705	Restaurants – Upscale - All types, with Sales < \$1 million	R
5812	10706	Restaurants – Casual Asian with Liquor Sales	R
5812	10707	Restaurants – Casual Asian without Liquor Sales	R
5812	10708	Restaurants – Casual, except Asian, without Liquor Sales	R
5812	10709	Restaurants – Casual, except Asian, with Liquor and Total Sales > \$2 million	R
5812	10710	Restaurants – Fast Casual – All Types with Sales > \$1 million	R
5812	10711	Restaurants – Upscale – All Types with Sales > \$1 million	R
5812	10712	Restaurants – Not Otherwise Classified	R
5999	10465	Retail Store – Not Otherwise Classified	R
5064	10470	Sewing Machines	W
5722	10470	Sewing Machines	R
7251	10475	Shoe Repair	S
5139	10480	Shoe Stores/Distributors	W
5661	10480	Shoe Stores/Distributors	R
5023	10482	Silk Flowers/Plants	W
5999	10482	Silk Flowers/Plants	R
5699	10485	Soccer Apparel and Supplies Stores	R
5941	10485	Sporting Goods	R
5112	10490	Stationery and Paper Supplies	W
5943	10490	Stationery and Paper Supplies	R
5699	10275	Sunglasses Boutiques	R

** Available only in states where filed.

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SIC	Class	Class Table	Program*
7219	10500	Tailor/Dressmaker	S
5941	10485	Tennis Apparel and Supplies Stores	R
5945	10515	Toy Stores	R
5094	10520	Trophy Stores/Suppliers	W
5999	10520	Trophy Stores/Suppliers	R
5611	10100	Tuxedo Stores (includes rentals)	R
5722	10525	Vacuum Cleaner Stores/Dealers	R
5064	10525	Vacuum Cleaner Stores/Dealers	W
7841	10530	Video Stores including Rental	R
5699	10163	Wig Shops	R
5023	10190	Window Coverings Distributors	W
5714	10190	Window Coverings Stores	R
5921	10345	Wine Stores	R

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Supporting Firefighters for Safer Communities

Fireman's Fund contributes a portion of profits to support firefighters for safer communities, through our Heritage ProgramSM. We encourage our agents to participate. www.firemansfund.com/heritage