

Frederick Mutual Secure BusinessownersSM

Appetite Guide - Contractors

Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops). Office	74011
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops). Shop	74021
Appliances & Accessories - Installation, Service or Repair - Commercial (Not including TV or Radio). Office *Underwriter Referral Required	74071
Appliances & Accessories - Installation, Service or Repair - Commercial (Not including TV or Radio). Shop *Underwriter Referral Required	74081
Appliances & Accessories - Installation, Service or Repair- Household (Not including TV or Radio). Office	74101
Appliances & Accessories - Installation, Service or Repair- Household (Not including TV or Radio). Shop	74111
Carpentry- Construction of Residential Property- Not exceeding 3 stories in height(1). Office	74161
Carpentry - Construction of Residential Property- Not exceeding 3 stories in height(1). Shop	74171
Carpentry - Interior (2). Office	74221
Carpentry - Interior (2). Shop	74231
Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises - Office	74251
Carpet, Rug, Furniture or Upholstery Cleaning - on customer's premises - Shop	74261
Ceiling or Wall Installation - Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281
Ceiling or Wall Installation - Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291
Concrete Construction (3) - Office	74341
Concrete Construction (3) - Shop	74351
Door, Window or Assembled Millwork - Installation - Metal only (other than metal should be classified as carpentry) - Office	74411
Door, Window or Assembled Millwork - Installation – Metal only (other than metal should be classified as carpentry) - Shop	74421
Driveway, Parking Area or Sidewalk Repair- Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Office	74471
Driveway, Parking Area or Sidewalk Repair- Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481

Green: Preferred

Yellow: Moderate risk

Red: Requires higher degree of underwriting

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Appetite Guide – Contractors (continued...)

Dry Wall or Wallboard Installation - Office	74501
Dry Wall or Wallboard Installation - Shop	74511
Electrical Work - Within Buildings (4) - Office	74561
Electrical Work - Within Buildings (4) - Shop	74541
Fence Erection - Office	74591
Fence Erection - Shop	74601
Floor Covering - Installation - Not Ceramic Tile or Stone - Office	74651
Floor Covering - Installation - Not Ceramic Tile or Stone - Shop	74661
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood- Office	74681
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691
Glass Dealers and Glaziers- Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Office	74741
Glass Dealers and Glaziers- Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Shop	74751
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74771
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes displayrooms and shops) - Shop	74781
House Furnishings Installation - NOC (includes incidental upholstering and floor covering installation) - Office	74831
House Furnishings Installation - NOC (includes incidental upholstering and floor covering installation) - Shop	74841
Interior Decorators - Office	74861
Interior Decorators - Shop	74871
Landscape Gardening - No Tree Removal or Excavation (5) - Office	74891
Landscape Gardening - No Tree Removal or Excavation (5) - Shop	74901
Lawn Sprinkler Installation - Office	74951
Lawn Sprinkler Installation - Shop	74961
Masonry - Office	75511
Masonry - Shop	75521

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Appetite Guide – Contractors (continued...)

Metal Erection - Decorative or Artistic - Office	75541
Metal Erection - Decorative or Artistic - Shop	75551
Painting - Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Office	75601
Painting - Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Shop	75611
Painting - Interior Buildings or Structures - Office	75631
Painting - Interior Buildings or Structures - Shop	75641
Paper Hanging - Office	75691
Paper Hanging - Shop	75701
Permanent Yards - Maintenance or Storage	74361
Plastering or Stucco Work - Office	75751
Plastering or Stucco Work - Shop	75761
Plumbing - Commercial (Not Industrial) - Office <i>*Underwriter Referral Required</i>	75781
Plumbing - Commercial (Not Industrial) - Shop <i>*Underwriter Referral Required</i>	75791
Plumbing - Residential or Domestic - Office	75811
Plumbing - Residential or Domestic - Shop	75821
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial - Office <i>*Underwriter Referral Required</i>	75871
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial - Shop <i>*Underwriter Referral Required</i>	75881
Residential Cleaning Service - Office	76221
Residential Cleaning Service - Shop	76231
Roofing - Residential - Office <i>*Underwriter Referral Required</i>	75931
Roofing - Residential - Shop <i>*Underwriter Referral Required</i>	75941
Septic Tank Systems - Cleaning - Office	75961
Septic Tank Systems - Cleaning - Shop	75971
Siding Installation- 3 stories or less in height (wood siding installation should be classified as carpentry) - Office	76021
Siding Installation- 3 stories or less in height (wood siding installation should be classified as carpentry) - Shop	76031
Sign Painting or Lettering - Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Office	76051
Sign Painting or Lettering - Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Shop	76061
Tile, Stone, Marble Mosaic or Terrazzo Work - Interior Construction (includes incidental exterior work) - Office	76111
Tile, Stone, Marble Mosaic or Terrazzo Work - Interior Construction (includes incidental exterior work) - Shop	76121
Window Cleaning - 3 stories or less in height - Office	76171
Window Cleaning - 3 stories or less in height - Shop	76181