

**TOWER GROUP/COMMODORE INSURANCE SERVICES**  
**Artisan Contractors Program**  
**Eligible Classes of Business**  
General Liability – CA

**ELIGIBLE CLASSES:**

Classification by Industry Segment	Class Code	Description	UW Notes
Air Conditioning	91111	This classification applies to risks engaged in sales and installation, servicing or repair of air conditioning systems or equipment. This classification also applies to risks engaged only in installation, servicing or repair of air conditioning systems or equipment. No heating systems (rate heating under Heat/AC class 95647). No refrigeration or cold storage work.	If plumbing operation, rate under plumbing class. Incidental LPG work (10% or less) ok.
Appliances and Accessories - installation, servicing or repair - Commercial	91150	Appliance Installation, service and repair Commercial – No residential, apartment work ok. No cutting, slicing equipment. Not intended for Commercial TV or radio receiving set installation, service or repair-see 99650. No refrigeration work-see 98636.	Incidental LPG work (10% or less) ok.
Appliances and Accessories - installation, servicing or repair - Residential	91155	Appliance and Accessories – Installation, service and repair of household appliances & accessories. No commercial appliances. Not intended for Household TV or radio receiving set installation, service or repair-see 99650.	Incidental LPG work (10% or less) ok.
Cabinet Makers/Carpentry - shop only(SEE CARPENTRY INTERIOR - 91341)	91343	Cabinet makers - shop only will use Carpentry - Interior 91341	Good housekeeping is critical. Dust collection system is required. Class as Carpentry Interior 91341
Carpentry - interior	91341	Interior – Finish carpentry, Includes woodwork, trim, countertop (no tile), wooden doors, hardwood floors, cabinet installation, and shelving. Class code includes cabinet makers-shop.	No structural framing. Interior room remodel is classified as Carpentry-NOC 91342.

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Carpentry-NOC	91342	Carpentry - Residential and Commercial. Includes non-structural and structural remodeling & repair. Structural work includes framing, adding square footage such as second story, room additions, commercial tenant improvements & betterments, repair and replacement and decks. Includes licensed Handyman. . No exterior work on buildings exceeding three stories. Any direct foundation (for room additions) work must be rated accordingly using 91560 (concrete) unless this work is being subcontracted. Roofing operations must be incidental to remodeling. No stand alone roofing contractors.	<ul style="list-style-type: none"> <li>▪ This class is exclusively for residential and commercial remodelers</li> <li>▪ Two Stories + attic considered three stories</li> <li>▪ Service &amp; Repair and/or Commercial Only premium credit NOT available for stand alone framers with this class.</li> </ul>
Carpet/Upholstery Cleaning	91405	Carpet, Rug, Furniture or Upholstery Cleaning – on customer premises only, no shop exposure.	No bleaching
Ceiling/Wall Panel Installation	91436	Ceiling or wall installation - metal or acoustic	No asbestos work.
Communication Equipment Installation	91551	Telephone Equipment Installation - wiring, cables & circuits for telephone and communications equipment operating at less than 50 volts. Work within buildings only.	
Concrete Construction	91560	Classification includes foundations as part of the room additions. Pouring, placing, finishing concrete, patios, pads, walkways and mow strips. No public street/road or highway work, pile driving, tunneling, subway construction, caisson or cofferdam work, bridge and elevated highway construction, sewer or pool construction.	No new stand alone foundation work.
Debris Removal-Construction Site	91629	Applies to risks solely engaged in the removal of debris in connection with construction or erection. Janitorial work should be rated using 96816.	

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Door & Window Installation	91746	Door/millwork/window installation - service, repair and installation of garage doors are okay.	No exterior over 3 stories. Includes Glass/Glaziers
Driveway, Parking Area or Sidewalk Paving or Repaving	92215	Driveway, Parking Area or Sidewalk includes asphalt or paver installation, parking lots, private roads & commercial or residential driveways or sidewalks. No public street, road or highway work. No stand alone grading or excavation other than incidental to driveway, parking area and sidewalk paving.	No concrete foundations-digging of foundations, No pointing. No Public street, road or highway work. No grading or excavation other than incidental to driveway and sidewalk paving. (1) <b>Apply Mandatory Exclusion:</b> Concrete Foundation Exclusion (CG9 21 46 04 08)
Dry Wall or Wallboard Installation	92338	Drywall or Wallboard installation. Class includes insulation work.	No asbestos work.
Electrical Work - within buildings	92478	Electrical Work within Buildings including incidental outside work.	No installation, servicing, repair or monitoring of security or fire alarm systems. No power line construction, pole work, generator, electrical machinery or auxiliary apparatus work. Incidental landscape work is ok.
Excavation-in connection with additions/remodels	94007	Excavation must be in connection with ground up new construction project or room additions/remodels. Work includes borrowing, filling and back filling. No public street/road, highway or tunneling work.	No stand alone excavation work.
Fence Erection Contractors	94276	Fence Erection Contractors – Wooden or metal. No swimming pool, playground, child-safety or electrically charged fencing. Includes mailbox installation and real estate sign installation. No manufacturing of fences. Incidental automated gates acceptable.	(1) <b>Apply Mandatory Exclusion:</b> Subsidence of Land or Soil Exclusion (CG9 21 44) (2) <b>Apply Mandatory Exclusion:</b> EXCLUSION – EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD -SPECIFIED OPERATIONS (CG 21 42 12 04)
Floor covering Installation - not ceramic tile or stone	94569	Floor Covering Installation – No store operations, no sales-only operations. Installation of carpeting and laminate. Ceramic tile, stone, marble or terrazzo work should be separately classified as Tile-99746.	WOOD FLOORING - USE CARPENTRY INTERIOR - 91341

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Glaziers-(SEE DOOR & WINDOW INSTALLATION)	91746	SEE DOOR & WINDOW INSTALLATION.	NO work over 3 stories.
Grading of Land-in connection with additions/remodels	95410	Grading must be in connection with ground up new construction project or room additions/remodels. Work includes borrowing, filling or back filling. No public street/road, highway or tunneling work. Landscaping must be rated under 97047.	
Heat/AC	95647	Heating and Air Conditioning Systems – No refrigeration or cold storage work-see 98636.	If plumbing operations, rate under the plumbing class. Incidental LPG work (10% or less) ok.
House Furnishings Installation	96053	House Furnishing Installation – Includes installation of pictures, mirrors, window treatments and closet organizers. Also includes installation of draperies, curtains, window shades and blinds. No furniture repair or moving services. For residential or commercial appliance installation see 91155 & 91150.	Not intended for household furniture/fixture/appliance movers/moving services.
Janitorial	96816	Janitorial - Commercial and Residential- No industrial sites, model homes, retail work or sales of chemicals or cleaning supplies. No debris removal other than incidental to office cleaning. For construction clean up-debris removal see 91629. No grocery store-floor waxing.	

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Landscape Gardening/Landscape installation/Lawn care gardening	97047	Landscape Maintenance & Gardening— (1) Basic landscape/lawn care service-mowing and trimming of bushes/trees from ground level (2) Landscape Installation. Including planting trees, shrubs, flowers and lawn installation. Over-the-counter fertilizer/weed control. No nursery, agricultural or industrial irrigation systems. Lawn sprinkler installation ok. NO pesticides or tree removal. Deck construction (use 91342), decorative retaining walls (use 97447), No pools or ponds.	(1) <b>Apply Mandatory Exclusion:</b> Subsidence of Land or Soil Exclusion (CG9 21 44) (2) <b>Apply Mandatory Exclusion:</b> EXCLUSION – EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD -SPECIFIED OPERATIONS (CG 21 42 12 04) (3) <b>Apply Mandatory Exclusion:</b> Exclusion Designated Work (CG9 21 10) fill in form: <b>Construction of retaining walls higher than four feet.</b>
Masonry Contractor	97447	Masonry – includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work. Retaining walls over 4 feet not allowed BUT perimeter wall over 4 feet ok. No street, road or highway walls or work. NO exterior work on buildings exceeding 3 stories, chimney or cast-in-place concrete work.	No digging of foundations, or pointing. No work over 3 stories (1) <b>Apply Mandatory Exclusion:</b> Exclusion Designated Work (CG9 21 10) fill in form: <b>Construction of retaining walls higher than four feet.</b>
Metal Erection-decorative or artistic/sheet metal work	97650	Metal erection-decorative-interior work only, office partitions or work stations. Includes installation of metal or wrought iron railings and fences. Includes sheet metal work, exterior gutter and ventilation.	No structural components. NO FLASHING
Painting - exterior - buildings or structures	98304	Paint Exterior-Buildings & appurtenant structures only, including walkways/fences, surface preparation and faux/texture painting. NO exterior work on buildings exceeding 3 stories or roof painting. No work on tanks, street and road or bridges.	No work over 3 stories.
Painting - interior - buildings or structures	98305	Painting Interior – Bathtub refinishing ok – No exterior work.	
Paperhanging	98344	Paperhanging – Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings.	

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Plastering or Stucco Work-Interior (SEE DRYWALL)	92338	INTERIOR WORK ONLY-SEE DRYWALL	No EIFS installation. EIFS Excl mandatory.
Plumbing - commercial and industrial	98482	Plumbing Commercial – No fire sprinklers, septic tank, excavation, swimming pools, process piping, public utilities, hospitals or industrial work (ok if work is for building), or steam/boiler work. This class includes the installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections and gas or liquid fuel appliances. This includes drain cleaning. Water softener installation ok. Acceptable operations: breaking and repair of concrete to install pipes. No main line work (sewer, gas, water). Back flow testing allowed. For refrigeration work-see 98636. Lawn sprinkler installation ok.	(1) <b>Apply Mandatory Exclusion:</b> Exclusion Designated Work (CG9 21 10) fill in form: Septic tank installation. No sewer/water/gas/ Mains. Incidental LPG work (10% or less) ok.
Plumbing - residential or domestic	98483	Plumbing Residential – Water softener installation, okay to break concrete & repair to install pipes, lay sewer line/pipe drain and use ditch witch for underground lines. This class includes the installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections and gas or liquid fuel appliances. This includes drain cleaning. Lawn sprinklers installation ok. No main line work (sewer, gas, water). Back flow testing allowed.	(1) <b>Apply Mandatory Exclusion:</b> Exclusion Designated Work (CG9 21 10) fill in form: Septic tank installation. No sewer/water/gas/ Mains Incidental LPG work (10% or less) ok.
Refrigeration Equipment Installation / Service	98636	Refrigeration Equipment - Installation, service, repair of commercial refrigeration systems. No wholesale cold storage work, manufacturing, industrial, or processing work.	Incidental LPG work (10% or less) ok.
Septic Tank Systems Installation/Cleaning	98806	No RV work. This classification includes house connections. Some restaurant grease trap work ok.	

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Sheet Metal Work - outside (SEE METAL WORKSHOPS)	97650	SEE METAL WORKS	
Siding and Gutter Installation	98967	Siding and Gutter - Installation includes soffit/fascia and decorative shutters. No spray on siding/roofing/roof flashings. No work on buildings exceeding three stories.	<ul style="list-style-type: none"> <li>▪ Two Stories + attic considered three stories</li> <li>(1) <b>Apply Mandatory Endorsement:</b> Designated Work: Open Roof Exclusion (CG9 21 10A 08 06)</li> </ul>
Satellite Dish Installation	99650	Includes erection of antennas, satellite dishes and cable service from the pole into the building. Electrical work-see 92478.	No installation, servicing, repair or monitoring of security or fire alarm systems. No power line construction, generator, electrical machinery or auxiliary apparatus work.
Tile, Stone, Marble, Mosaic or Terrazzo Work -interior construction	99746	Tile, Stone, Marble, Mosaic or Terrazzo Work – Installation and repair of these materials to floors, walls or counter-tops. NO swimming pool work or roofing operations. Incidental outside work ok.	<p>No roofing, swimming pool work.</p> <p>(1) <b>Apply Mandatory Endorsement:</b> Designated Work: Open Roof Exclusion (CG9 21 10A 08 06)</p>