



ARTISAN CONTRACTORS- CA

CLASSIFICATION GUIDE

Classification by Industry Segment	Class Code	Description	UW Notes
Artisan Contractors			
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.	(1) Apply Mandatory Exclusion: Liquefied Petroleum Gas CG9 21 38 04/08 . If plumbing operation, rate under plumbing class.
Appliances and Accessories - installation, servicing or repair - Commercial	91150	Appliance Installation Commercial – No residential, apartment work ok. No cutting, slicing equipment. Not intended for Commercial TV or radio receiving set installation, service or repair .	(1) Apply Mandatory Exclusion: Liquefied Petroleum Gas CG9 21 38 04/08
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 .	(1) Apply Mandatory Exclusion: Liquefied Petroleum Gas CG9 21 38 04/08

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Carpentry - construction of residential property not exceeding three stories in height	91340	Carpentry - Residential only. Includes non-structural remodeling & repair and structural remodeling & repair. Structural work includes adding square footage such as second story, room additions, and decks. Includes licensed Handyman. All roofing and foundation work must be subcontracted. No exterior work on buildings exceeding three stories.	<ul style="list-style-type: none"> ▪ This class is exclusively for residential remodelers ▪ No new construction ▪ No framing contractors ▪ Two Stories + attic considered three stories ▪ Service & Repair and/or Commercial Only premium credit NOT available for this class. <p>(1) Apply Mandatory Endorsement: Designated Work: New Construction Exclusion (CG9 21 10E 08 06) (2) Apply Mandatory Endorsement: Designated Work: Roofing Exclusion (CG9 21 10A 08 06) (3) Apply Mandatory Exclusion: Concrete Foundation Exclusion (CG9 21 46 04 08)</p>
Cabinet Makers/Carpentry - shop only(SEE CARPENTRY INTERIOR - 91341)	91341	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, cabinet installation, and shelving.	No structural framing. Interior room remodel is classified as Carpentry-NOC 91342.
Carpentry NOC	91342	Carpentry - Commercial only. Includes commercial tenants improvements & betterments, repair & replacement. Non-structural remodeling & repair only. All roofing and foundation work must be subcontracted. No exterior work on buildings exceeding three stories.	<ul style="list-style-type: none"> ▪ No new construction ▪ No framing contractors <p>(1) Apply Mandatory Endorsement: Designated Work: New Construction Exclusion (CG9 21 10E 08 06) (2) Apply Mandatory Endorsement: Designated Work: Roofing Exclusion (CG9 21 10A 08 06) (3) Apply Mandatory Exclusion: Concrete Foundation Exclusion (CG9 21 46 04 08)</p>
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 or insulation work

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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.	
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/Sidewalk Pavement	92215	Driveway or Sidewalk – No public/private street, road or highway work. No grading or excavation other than incidental to driveway and sidewalk paving.	Concrete foundation exclusion. No parking lots, No digging of foundations, No waterproofing, No pointing, No Public street, road or highway work. No grading or excavation other than incidental to driveway and sidewalk paving.
Dry Wall or Wallboard Installation/Interior Stucco & Plastering	92338	Drywall or Wallboard installation	No asbestos or insulation 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.
Fence Erection Contractors	94276	Fence Erection Contractors – No swimming pool, playground, child-safety or electrically charged fencing. No manufacture of metal fences—erection only with no welding exposure.	(1) Apply Mandatory Exclusion: Subsidence of Land or Soil Exclusion (CG9 21 44) (2) Apply Mandatory Exclusion: EXCLUSION – EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD -SPECIFIED OPERATIONS (CG 21 42 12 04)

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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.	WOOD FLOORING - USE CARPENTRY NOC - 91342
Glaziers - (SEE DOOR & WINDOW INSTALLATION)	91746	SEE DOOR & WINDOW INSTALLATION	No work over 3 stories
Heat/AC No LPG	95647	Heating and Air Conditioning Systems – No refrigeration or cold storage work.	(1) Apply Mandatory Exclusion: Liquefied Petroleum Gas CG9 21 38 04 08. If plumbing operations, rate under the plumbing class.
House Furnishings Installation	96053	House Furnishing Installation – Includes installation of pictures, mirrors, window treatments and closet organizers. 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 - Commercial	96816	Janitorial - COMMERCIAL OFFICES ONLY - No industrial sites, residential exposures, model homes, retail work or sales of chemicals or cleaning supplies. No debris removal other than incidental to office cleaning.	
Landscape Gardening/Landscape installation/Lawn care gardening	97047	Landscape Maintenance & Gardening— (1) Basic landscape/lawn care service-mowing ; (2) Landscape Installation. Over-the-counter fertilizer/weed control. No nursery, agricultural or industrial irrigation systems. Law sprinkler installation ok. NO pesticides or tree trim/removal. Deck construction (use 91342), decorative retaining walls (use 97447), No Pools, ponds.	(1) Apply Mandatory Exclusion: Subsidence of Land or Soil Exclusion (CG9 21 44) (2) Apply Mandatory Exclusion: EXCLUSION – EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD -SPECIFIED OPERATIONS (CG 21 42 12 04) (3) Apply Mandatory Exclusion: Exclusion Designated Work (CG9 21 10) fill in form: Construction of retaining walls higher than four feet.

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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, waterproofing, or pointing. No work over 3 stories (1) Apply Mandatory Exclusion: Exclusion Designated Work (CG9 21 10) fill in form: Construction of retaining walls higher than four feet.
Metal Erection - decorative or artistic/Sheet Metal Work	97650	Includes installation of metal or wrought iron railings and fences. Includes sheet metal work, exterior gutter, ventilation. No structural components. No steel fabricating or manufacturing. NO FLASHING	No structural components. No steel fabricating or manufacturing. NO FLASHING
Painting - exterior - buildings or structures	98304	Paint Exterior-Buildings & appurtenant structures only, including walkways/fences, surface preparation and faux/texture painting. NO waterproofing, exterior work on buildings exceeding 3 stories or roof painting. No work on tanks, street and road or bridges.	No work over 3 stories, EXTERIOR SPRAY PAINTING OPERATIONS ONLY ACCEPTABLE WITH THREE (3) YEARS LOSS-FREE EXPERIENCE.
Painting - interior - buildings or structures	98305	Painting Interior – Bathtub refinishing ok – No exterior/No waterproofing.	
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: EFIS Exclusion mandatory
Plumbing - commercial and industrial	98482	Plumbing Commercial – No fire sprinklers, liquefied petroleum gas (LPG), septic tank, excavation, swimming pools, process piping, public utilities, hospitals or industrial work, or steam/boiler work. Water softener installation ok. Acceptable operations: breaking and repair of concrete to install pipes. No main line work (sewer, gas, water).	(1) Apply Mandatory Exclusion: Exclusion Designated Work (CG9 21 10) fill in form: Septic tank installation. (2) Apply Mandatory Exclusion: Liquefied Petroleum Gas CG9 21 38 04 08 No sewer/water/gas/ Mains
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. Lawn sprinklers installation ok. No main line work (sewer, gas, water).	(1) Apply Mandatory Exclusion: Exclusion Designated Work (CG9 21 10) fill in form: Septic tank installation. (2) Apply Mandatory Exclusion: Liquefied Petroleum Gas CG9 21 38 04 08 No sewer/water/gas/ Mains
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 ok (up to 15% of annual receipts).	(1) Apply Mandatory Exclusion: Liquefied Petroleum Gas CG9 21 38 04 08
Sheet Metal Work - outside (SEE METAL WORKS)	97650	SEE METAL WORKS - NO FLASHING	No steel fabricating or manufacturing, No Flashing

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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. Only 100% service/repair and/or commercial risks permitted in this class.	<ul style="list-style-type: none"> ▪ No new construction ▪ Two Stories + attic considered three stories (1) Apply Mandatory Endorsement: Designated Work: New Construction Exclusion (CG9 21 10E 08 06) (2) Apply Mandatory Endorsement: Designated Work: Roofing Exclusion (CG9 21 10A 08 06)
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.	No roofing, swimming pool work.