

SELECTIVE'S SMALL BUSINESS APPETITE GUIDE

**UNIQUELY FAST.
UNIQUELY SIMPLE.
UNIQUELY SELECTIVE.**

Small business at Selective includes “Main Street” service, retail, professional office, and smaller contractors with lower hazards and exposures. Simply put, it is business that is eligible to be issued by an agent, subject to passing underwriting questions and edits, and falls within \$25,000 of premium or less. In addition, we have some [exposure limits](#), which would re-classify a policy from being considered Small and transition it to Middle Market or Large.

For a complete listing of all eligible Small Business segments, their associated SIC and Class codes as well as Workers Compensation eligibility, click on a segment category on the right.

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SELECTIVE
BE UNIQUELY INSURED®



**SELECTIVE'S SMALL BUSINESS
APPETITE GUIDE**

**SMALL BUSINESS
ELIGIBILITY AND
EXPOSURE CAPS**



WHAT DOES SMALL BUSINESS MEAN AT SELECTIVE?

Small business at Selective includes “Main Street” service, retail, professional office, and smaller contractors with lower hazards and exposures. Simply put, it is business that is eligible to be issued by an agent, subject to passing underwriting questions and edits, and falls within \$25,000 of premium or less. In addition, we have certain exposure limits, as indicated below, which would re-classify a policy from being considered Small and transition it to Middle Market or Large.

SMALL BUSINESS ELIGIBILITY EXPOSURE CAPS

SELECTIVE SMALL BUSINESS	MAXIMUM PAYROLL (GL & WC)	MAXIMUM PREMIUM PER POLICY	MAXIMUM RECEIPTS PER LOCATION	MAXIMUM PROPERTY VALUES PER LOCATION	MAXIMUM NUMBER OF VEHICLES	MAXIMUM TIV FOR INLAND MARINE	MAXIMUM UMBRELLA LIMIT
CONTRACTORS	\$750K PAYROLL / \$500K SUB CONTRACTOR COSTS	\$25K PER POLICY	\$15M	\$15M	15 VEHICLES	\$15M	\$10M
AUTO SERVICES	\$1.5M						
PROFESSIONAL OFFICES	\$10M						
RETAIL & SERVICES	\$2.5M						
WHOLESALE & TECHNOLOGY	\$2.5M						
LESSORS RISK	\$2.5M						

Our Small Business strategy focuses on making small business Uniquely Fast, Uniquely Simple, and Uniquely Selective for our agency partners. To help deliver on this promise, the following pages include our Small Business appetite for over 400 BOP classes, Workers Compensation, Auto Services, Small Contractors and more.



**SELECTIVE'S SMALL BUSINESS
APPETITE GUIDE**

**BUSINESS OWNER
POLICY
(BOP)**



Our competitive BOP appetite offers broad agency authority, letting you quickly write accounts under \$25k in premium and \$15M in max receipts and property value per location.

BOP UNDERWRITING GUIDELINES

- \$15M sales/revenue limitation per location
- Buildings and BPP must be insured to 100% replacement cost, and when common ownership exists must be written on the same policy
- No Protection Class 10 risks
- No locations with more than 50% habitational, no more than 2 stories, no more than 6 units. Protection class equal to or less than 6 and must have life safety requirements (such as multiple exits, hardwired smoke detectors).
- No more than 30% building vacancy
- No seasonal operations
- No 24-hour exposures
- Eligibility and limit restrictions will apply to buildings greater than 50 years old
- No direct importing if the foreign manufacturer does not have applicable coverage in the U.S. or a U.S. subsidiary and exporting cannot exceed 25% of gross sales
- Hired & Non-Owned may not be eligible if used for delivery services
- No marijuana or marijuana related sales, distribution, growing, warehousing or processing of related products and/or include leasing space to a tenant that sells, distributes, grows, warehouses or processes marijuana or marijuana-related products
- Segment specific and location based underwriting questions will apply

SQUARE FOOTAGE:

- Mercantile, Wholesaler and Service Occupancies: 40,000 sq. ft. (including storage)
- Shopping Centers/Strip Malls: 75,000 sq. ft. (including storage)
- Office: 200,000 sq. ft. for office buildings, up to 6 stories in height, and 80% of the square footage must be office tenants. Contractor's offices are not considered "office" due to the storage of equipment and supplies.

TENANT EXPOSURE:

- Tenant exposures cannot be a seasonal business, bar/nightclub, manufacturing, woodworking, warehousing, furniture (retail), youth recreational entertainment, social services, second hand/consignment stores, contractor's office/storage, self-storage, religious institutions, restaurants (eligible in strip mall - up to 20% of total building square footage), auto repair/service/dealerships, or daycare.
- Risks with a vape shop tenant are acceptable, provided:
 1. we are not insuring the vape shop tenant, and
 2. the tenant is not selling any marijuana or marijuana-infused products.
- Risks with a tenant that sells, distributes, grows, warehouses or processes marijuana or marijuana-related products are not eligible.

COOKING EXPOSURE:

- No frame buildings or non-sprinklered joisted masonry buildings
- No frying, grilling, broiling, barbecuing, wood/coal fire or other cooking that produces grease laden vapors
- Wet chemical AES with service contract for hood and duct cleaning every 6 months, annual contract for AES service, manual pull for AES in kitchen exit path, and a Class K portable fire extinguisher in the kitchen
- Central-station-monitored fire detection system (heat or smoke)
- Seating limited to 25 people or less
- LRO: Tenant(s) with cooking exposure cannot be greater than 20% of the buildings square footage in a Shopping Center/Strip Mall
 - If the sole tenant is a restaurant, it is not acceptable on a BOP for LRO



BOP CLASSIFICATIONS

LESSOR'S RISK BUSINESS SEGMENTS

SIC Code	Usage (Classification)	Class Code	WC Eligible
864112	Building Owner - Condominium Association - Mercantile	62000	Y
864111	Building Owner - Condominium Association - Office	60999	Y
864112	Building Owner - Condominium Association - Shopping Center/Strip Mall	60989	Y
651903	Building Owner - Lessors Risk Retail	61217	Y
651902	Building Owner - Lessors Risk Service	61217	Y
651906	Building Owner - Lessors Risk Wholesale	61217	Y
651901	Building Owner - Lessors Risk- Office	65171	Y
651907	Shopping Center / Strip Mall Greater Than 15,000 Sq. Ft.	67635	Y
651907	Shopping Center / Strip Mall Less Than 15,000 Sq. Ft.	67635	Y

OFFICE BUSINESS SEGMENTS

SIC Code	Usage (Classification)	Class Code	WC Eligible
872199/738906	Accountants Office*	63611	Y
899999	Actuarial Services Office	65171	Y
801199	Acupuncturist Office	63981	Y
731199	Advertising Agency Office	65171	Y
801199	Allergist's & Immunologist's Office	63981	Y
869999	Alumni Associations - Not For Profit	65171	Y
738905	Answering Services - Office	65171	Y
738901	Appraisal Services Office - Independent - Other Than Real Estate. No Auction Services.	63831	Y
653199	Appraisal Services Office - Independent - Real Estate Only	63831	Y
871299	Architect's Office - No Engineering, On-Site Supervision Or GC Exposure	63781	Y
811199	Attorney's Office	63921	Y
872199	Auditor's Office	65171	Y
899999	Author Or Playwright's Office	65171	Y
872150	Billing Services Office	64011	Y
801199	Cardiologist's Office	63981	Y
673299	Charitable Foundations - Not For Profit	65171	Y
801199/804199	Chiropractor's Office*	63981	Y
621199	Commodity Contract Broker - Financial Services Firms Handling Futures, Options And Similar Financial Derivatives. No Physical Handling, Storage Or Shipping Of Commodities.	65171	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
737901	Computer Consultant's Office - Advice Only - No Hardware Or Software Installation, Service Or Repair	65171	Y
874201	Consultant - Benefits/Compensation. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Business Image/Branding. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Business Management. Advice Only. No Sales Or Commissions.	65171	Y
874201	Consultant - Communication. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Educational. Advice Only. No Sales Or Commissions.	65171	Y
874201	Consultant - Executive Coaching. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Franchise. Advice Only. No Sales Or Commissions.	65171	Y
874201	Consultant - Human Resources. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Market Research. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Opinion Research. Advice Only. No Sales Or Commissions.	65171	Y
874399	Consultant - Public Relations And Media. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Purchasing/Procurement. Advice Only. No Sales Or Commissions.	65171	Y
874201	Consultant - Sales And Marketing. Advice Only. No Sales Or Commissions.	65171	Y
874899	Consultant - Strategic Planning. Advice Only. No Sales Or Commissions.	65171	Y
737901	Consultant - Telecommunications. Advice Only. No Sales Of Telecommunications Hardware Or Services.	65171	Y
874201	Consultant - Training And Development. Advice Only. No Sales Or Commissions.	65171	Y
733899	Court Reporting Office	65171	Y
737199	Custom Computer Programming - No Hardware Installation, Service Or Repair	65171	Y
802199	Dentist Office	63981	Y
801199	Dermatologist's Office*	63981	Y
738999	Draftsmen's Office	63781	Y
736101	Employment Agencies - Permanent Placement Only. No Temporary Workers.	63761	Y
801199	Endocrinologist Office	63981	Y
871199	Engineer's Office - No On-Site Supervision Or Gc Exposure	63781	Y
736101	Executive Search / Recruiter - Permanent Placement Only. No Temporary Workers.	63761	Y
801199	Family Practice Physician's Office	63981	Y
628299	Financial Planner's Office - Consulting Only. No Pension Administration, Money Mgt, Retirement Or Estate Planning.	65171	Y
672299/738904	Financial Planner's Office - Includes Pension Administration, Money Mgt, Retirement Or Estate Planning	65171	Y
801199	Gastroenterologist's Office	63981	Y
733699	Graphic Art And Design - No In-House Printing	65171	Y
801199	Gynecologist's Office*	63981	Y
801199	Hematologist's Office	63981	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
737950	Information Technology Staffing - Permanent Placement Only. No Temporary Workers.	63761	Y
738901	Inspection Services Office - Independent	63831	Y
641199	Insurance Agent's Office*	63851	Y
641102	Insurance Claim Adjuster's Office - Independent Adjusters Only*	63831	Y
738903	Interior Decorator Or Designer - Residential And Light Commercial Only. No Installation By Insured Or Subcontractors.	63871	Y
801199	Internal Medicine Physician's Office	63981	Y
811199	Law Office*	63921	Y
799105	Massage Therapist Office	65171	Y
731999	Media Buyers	65171	Y
811199	Mediation / Arbitration Services Office	65171	Y
872150	Medical Billing Office	64011	Y
801199	Medical Office	63981	Y
801130	Medical Outpatient Surgical Centers - Not Owned Or Operated By A Hospital	63981	Y
801140	Medical Urgent Care Centers - Not Owned Or Operated By A Hospital	63981	Y
616399	Mortgage / Loan Brokers Office - No Loans	65171	Y
807199	MRI, X-Ray And Related Medical Diagnostic Centers	63981	Y
801199	Neurologist's Office	63981	Y
738999	Notaries Public - Office	65171	Y
801199	Obstetrics & Gynecologist's Office	63981	Y
804999	Occupational Therapist Office	65171	Y
801199	Oncologist's Office	63981	Y
801199	Ophthalmologist's Office	63981	Y
873299	Opinion Research Services Office	65171	Y
801199/804299	Optometrist's Office	63981	Y
802199	Oral Surgeons	63981	Y
801199	Orthopedic Physicians Office	63981	Y
801199/803199	Osteopathic Physician's Office	63981	Y
801199/803199	Otolaryngologist's (Ear, Nose & Throat) Office	63981	Y
872199	Payroll Accounting Service Office	64011	Y
801199	Pediatrician's Office	63981	Y
804999	Physical Therapist Office	65171	Y
801199	Physician Or Surgeon's Office	63981	Y
801199/804399	Plastic Surgeon's Office	63981	Y
801199/804399	Podiatrist Office	63981	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
737299	Pre-Packaged Software Development - No Hardware Installation, Custom Programming, Service Or Repair	65171	Y
801199	Psychiatrist's Office	63981	Y
801150	Psychologist's Office*	63981	Y
274101	Publisher - No Printing By Insured	65171	Y
807199	Radiologists Office	63981	Y
653199	Real Estate Office - No Property Mgt	64061	Y
801199	Rheumatologist's (Arthritis) Office	63981	Y
737250	Software Research And Development - No Products	65171	Y
801199	Speech Therapist's Office	63981	Y
733899	Stenographic Services - Office Only*	65171	Y
621199	Stock And Bond Brokers Or Traders	65171	Y
729199	Tax Preparer's Office - No Accounting Work	65171	Y
738999	Telemarketers - Office Only	65171	Y
738905	Telephone Answering Services - Office Only	65171	Y
899999	Ticket Agencies - Sport And Entertainment Sales Only	64141	Y
654199	Title Abstract Office	64161	Y
472499	Travel Agency - No Sponsoring Or Escorting Of Trips	65171	Y
801199	Urologist's Office	63981	Y
074299/074201	Veterinarian Hospital	64181	Y
074299	Veterinarian's Office	64181	Y
RETAIL BUSINESS SEGMENTS			
SIC Code	Usage (Classification)	Class Code	WC Eligible
573199	Appliances Stores - Household Type - Electronics (TV, Stereo, Computer, Etc.)	57326	Y
572299	Appliances Stores - Household Type-Limited Electronics Contemplated (Including Installation, Service And Repair)	57224	Y
594199	Army And Navy Stores - New Clothing And Sporting Goods Only (No Equipment Rental, Guns/Ammunition/Army Surplus Sales)	53983	Y
569999	Army And Navy Stores - New Clothing Only (No Equipment Rental Or Gun/Ammunition Sales)	53983	Y
841202	Art Galleries - For Profit	84112	Y
841201	Art Galleries - Not For Profit	84112	Y
599910	Art, Pictures & Posters - Retail - Original & Reproduced	59999	Y
594599	Artificial Flower Shop	59995	Y
599902	Artists' Supply Stores - No Art Studio's	59995	Y

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SIC Code	Usage (Classification)	Class Code	WC Eligible
599902	Arts & Craft Supplies Store	59995	Y
553150	Auto Parts And Accessories Stores - No Installation, Service Or Repair	55313	Y
541104	Bagel Shops - No Grease Producing Cooking	71311	Y
594199	Bait And Tackle Shops	59526	Y
546199	Bakeries - Retail - No Baking Or Grease Producing Cooking	54606	Y
546199	Bakeries With Baking On Premises - Retail - No Grease Producing Cooking	71311	Y
594799	Balloons And Novelty Store	59994	Y
573699	Band Musical Instrument Stores	57334	Y
599902	Banner & Flag Shop	59995	Y
539901/571201	Bath Accessory Shops	53985	Y
591299	Beauty Supply Store - No Mfg Or Repackaging	59116	Y
594599	Beer Or Wine Making Supplies Store - No Mfg Or Bottling Of Alcoholic Beverages	59995	Y
592101	Beverage Store - Selling Beer & Soda	54341	Y
592199	Beverage Store - Selling Liquor, Wine & Beer	59215	Y
594199	Billiard Store - No Sale/Service Of Saunas, Hot Tubs, Spas, Pools And Related Equipment	59526	Y
599907	Birdseed And Bird Supplies Store	59997	Y
571903	Blanket And Bedding Stores	53985	Y
594299	Book Stores*	59425	Y
571999	Brass Specialty Store	57224	Y
563299/562101	Bridal Shop	56319	Y
599999	Burial Caskets, Coffins And Shipping Cases - Retail. No Manufacturing.	57128	Y
542199	Butcher Shops - No Grease Producing Cooking	54216	Y
571999	Cake Decorating Equipment And Supplies Store	57224	Y
594699	Camera Stores	59955	Y
594199	Camping Equipment Store	59526	Y
599994	Candle Shops - Retail Only - No Mfg On Premises	59994	Y
544199	Candy Stores - Retail Only - No Mfg On Premises	54457	Y
571399	Carpet, Rug And Floor Covering Stores - Sale Of Antique, Exotic And Oriental Rugs No More Than 10% Of Total Sales	57134	Y
596199	Catalog Or Premium Coupon Redemption Stores	73905	Y
571901	Ceiling Fans, Lamp And Lighting Store	59999	Y
573199/59904	Cellular Telephone Stores	57326	Y
599911	Ceramic Shops - Retail Only - No Mfg On Premises	59999	Y
541103	Cheese Shop - No Grease Producing Cooking	54116	Y
564199	Children's Clothing Stores - No Used Or Second-Hand Goods	56413	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
571999	China /Fine China Store	57155	Y
562199/565199	Clothing Accessories Store	56214	Y
581299/549902	Coffee Bars -No Grease Producing Cooking	09041	Y
541103/549902	Coffee, Tea Or Spice Shop	54116	Y
573199/573499	Computer And Computer Software Stores	57326	Y
573199	Consumer Electronic, Radio & TV Store	57326	Y
546199	Cookie Shop - Baking On Premises - No Grease Producing Cooking	71311	Y
546199	Cookie Shop - No Baking On Premises - No Grease Producing Cooking	54606	Y
599999	Cosmetics, Toiletries & Perfume Stores (No Mfg/Repackaging)	59991	Y
539999	Country Stores	59999	Y
594599	Craft Shop	59995	Y
594799	Curio Shops, Souvenirs & Gift Shops	59994	Y
539901/571499	Curtain & Drapery Store	53985	Y
571950	Cutlery Stores	57224	Y
545199	Dairy Products Stores - No Grease Producing Cooking	54516	Y
563299	Dance Supply Store	56319	Y
541103	Delicatessens - No Grease Producing Cooking	54116	Y
533199	Discount Store	53317	Y
541104	Donut And Bagel Shops - No Grease Producing Cooking	71311	Y
539901	Drapery Or Dry Goods Stores	53985	Y
591299	Drug Stores	59116	Y
539901	Dry Goods & Fabrics Stores	53985	Y
594399	Educational & School Supplies	59435	Y
571901	Electrical Lighting Fixtures, Lamp & Fans Store	59999	Y
599912	Electrical Supply Stores - No Repair Or Installation	59999	Y
573199	Electronics Stores - Household Type	57326	Y
594901	Fabric Stores	56311	Y
542199	Fish, Seafood, Meat Or Poultry Store - No Grease Producing Cooking	54216	Y
594199/594101	Fishing Equipment & Supplies Store	59526	Y
599299	Florists - Retail - No More Than 1,000 Sq. Ft. Of Greenhouse Building	59685	Y
545101/581201	Frozen Yogurt Shops - No Grease Producing Cooking	54516	Y
543199	Fruit, Vegetable & Produce Store - No Greenhouses, Farming/Growing, Roadside Stands And Tents	54315	Y
526199	Garden Supplies Stores - No More Than 1,000 Sq. Ft. Of Greenhouse Building, Minimal Nursery Operation	59698	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
539999	General Stores	59999	Y
594799	Gift Shops	59994	Y
571999	Glass, China Or Pottery Stores - No Products Sold Under Insured's Label	57155	Y
594199/594102	Golf Shop	59526	Y
541103	Gourmet Food Stores - No Products Sold Under The Insured's Label, No Grease Producing Cooking	54116	Y
594799	Greeting Cards Store	59994	Y
541101	Grocery Stores - Less Than 4000 Sq. Ft. No Convenience Stores, No Grease Producing Cooking, No Gasoline Sales	54341	Y
561199	Handkerchief Stores	56113	Y
525199/525189	Hardware Stores	52512	Y
562199/565199	Hat Stores	56319	Y
549901	Health Food Stores	54136	Y
599913	Hearing Aid Stores	59974	Y
594599	Hobby/Craft Stores	59995	Y
571960	Home Accessories Stores - No Furniture Or Mattress Sales	57224	Y
562199/565199	Hosiery Shop	56313	Y
571960	Housewares/Home Furnishings Store - No Furniture Or Mattress Sales	57224	Y
545101/581201	Ice Cream Stores - No Grease Producing Cooking	54516	Y
563299	Jewelry Store - Costume And Novelty Only	59715	Y
594499	Jewelry Store - No Pawn Broking	59715	Y
545101/549999	Juice Bar - No Grease Producing Cooking	54516	Y
571950	Kitchen Accessories Store	57224	Y
571950	Knives & Scissors Store	57224	Y
563299	Ladies Specialty Stores	56319	Y
563299	Ladies Undergarments & Lingerie Store	56312	Y
571901	Lamp, Lighting And Ceiling Fan Stores	59999	Y
594899	Leather Goods Stores	56992	Y
571903	Linen & White Goods Store	53985	Y
592199	Liquor Stores	59215	Y
594899	Luggage Goods Stores	59999	Y
563299	Maternity Shops	56319	Y
542199	Meat, Fish, Poultry Or Seafood Stores - No Grease Producing Cooking	54216	Y
561199	Men's Accessory & Specialty Store	56113	Y
561199	Men's Clothing Stores	56114	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
599906	Monument And Tombstone Sales - Retail. No Installation.	59999	
573599	Music Store - Prerecorded Incl. Sheet Music	57338	Y
573699	Musical Goods Stores	57334	Y
573699	Musical Instrument Stores	57334	Y
599499	News Stands - Retail	59935	Y
599909	Office Machines, Equipment Or Supplies - Retail (Incidental Service Or Repair)	50925	Y
599909	Office Supply Store - No Rental	50925	Y
561199	Official Sports Team Apparel & Accessories Stores	59526	Y
599599	Optical Stores*	59954	Y
523199	Paint And Wallpaper Stores	52322	Y
599907	Pet Food And Supplies Store	59997	Y
599907	Pet Stores - Incidental Grooming & Training. No Boarding Or Breeding	59997	Y
573699	Piano & Organ Stores	57334	Y
599910	Picture Frame Stores	59999	Y
581204	Pizzeria Take Out & Delivery Only - No Seating Or Grease Producing Cooking	09211	Y
599299	Plant Shops - No More Than 1,000 Sq. Ft. Of Greenhouse Building, No Nursery	59685	Y
525199	Plumbing Supply Stores - No Repair Or Installation	59999	Y
599910	Poster Art And Pictures Stores	59999	Y
571999	Pottery Store	57155	Y
546199	Pretzel Shop - Baking On Premises - No Grease Producing Cooking	71311	Y
546199	Pretzel Shop - No Baking On Premises - No Grease Producing Cooking	54606	Y
573599	Record, Cd's, Cassette, Etc. Stores*	57338	Y
594299	Religious Goods Store	59425	Y
594199	Running & Track Equipment Store	59526	Y
594199	Saddlery And Tack Shop - No Trailer Sales	59526	Y
563299/565199	Scarf Shops	56319	Y
594901	Sewing And Fabric Stores	56311	Y
572299/594999	Sewing Machine Sales And Repair - Retail - Limited Off Premises	57223	Y
566199	Shoe Stores	56613	Y
539901	Soap Boutiques	53985	Y
594199	Soccer Apparel & Equipment Stores	59526	Y
594199	Sporting Goods Stores - No Rental, No Guns	59526	Y
594399	Stationery Stores*	59435	Y
541103	Sub Shops - No Grease Producing Cooking	54116	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
599599	Sunglass Boutiques	59954	Y
573199	Telephone & Pager Store - No Installation	57326	Y
594199/594102	Tennis Apparel & Equipment Store	59526	Y
561199/565199	Tie Shops	56113	Y
594599	Toy Stores	59998	Y
599999	Trophy Sales Stores	59996	Y
599907	Tropical Fish Store	59997	Y
562199	T-Shirt Stores	56325	Y
569901	Uniform Stores	56319	Y
572299	Vacuum Cleaner Sales & Service - Retail - Limited Off Premises	57224	Y
533199	Variety Stores - Five And Ten	53317	Y
784199	Video And Tape Rental Stores	57338	Y
549901	Vitamin Store	54136	Y
569999	Wig Shops	59993	Y
562199	Women's Clothing Stores	56214	Y
594901	Yarn Shops	53985	Y
SERVICE BUSINESS SEGMENTS			
SIC Code	Usage (Classification)	Class Code	WC Eligible
733199	Addressing Or Direct Mailing Companies	71837	Y
724199	Barber Shop	71332	Y
723199	Beauty Parlor And Hair Styling Shops	71952	Y
769999	Camera Repair Shops	71941	Y
763199/594401	Clock And Watch Repair Shop*	71941	Y
737899	Computer Service And Repair - Shop Only. Repair Of Laptops, Desktops, Tablets, Phones And Similar Hardware. No Off-Premises Repair, Service Or Installation.	71941	Y
737301	Computer Systems Design, Installation, Integration, Service Or Repair	71212	Y
762201	Consumer Electronics Repair Shop - On Insured's Premises	71921	Y
733499	Copying & Duplicating Services	71877	Y
807199/807299	Dental Laboratories	71444	Y
733199	Direct Mailing Or Addressing Companies	71837	Y
721999/721699	Dry Cleaners And Laundry Stores - Using Petroleum Solvents, No Laundromat Or Self-Service	09501	Y
721999/721699	Dry Cleaners And Laundry Stores - Using Synthetic Solvents, No Laundromat Or Self-Service	09521	Y
721201	Dry Cleaning Receiving Stations - No Dry Cleaning Or Laundromat On Premises	71811	Y
769911	Engraving	71842	Y
738401	Film Processing Shop	71877	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
729950	Formal Wear & Costume Rental	56114	Y
726199	Funeral Homes	71865	Y
769910	Leather Goods Repair Shop - Personal Accessories & Luggage	71926	Y
275202	Lithographing	71855	Y
738909	Mail Box Or Packaging Stores - Packing And Preparing Goods For Shipping; Storefront Operations Only Handling Customers' Smaller Parcels For Shipment	71837	Y
75299	Mobile Pet Groomers - No Boarding Or Breeding	59997	Y
723102	Nail Salons	71952	Y
737302	Network Hardware & Software Installation, Service Or Repair	71212	Y
738401	One Hour Photo Develop+171:306Ing	71877	Y
75299	Pet Grooming - Limited Off Premises Exposure And Incidental Training. No Boarding Or Breeding.	59997	Y
733499	Photocopying Services	71877	Y
738499	Photoengraving	71888	Y
722199	Photography Studios	71899	Y
275402	Printing	71912	Y
271101	Publisher - With Printing By Insured	71912	Y
725199	Shoe Repair Shop	71926	Y
239699	Silk Screening	71888	Y
721901	Tailor Shop*	71961	Y
737303	Telecommunications Hardware & Software Systems Design, Installation, Service Or Repair - No Work On Towers Or For Cell Phone, Radio Or TV Broadcasting Companies	71212	Y
729950	Tuxedo Rental*	56114	Y
WHOLESALE BUSINESS SEGMENTS			
SIC Code	Usage (Classification)	Class Code	WC Eligible
506401	Air Conditioning Distributors - Household Type. No Installation, Service Or Repair	50081	Y
507599	Air Conditioning Distributors - Not Household Type. No Installation, Service Or Repair	50581	Y
506499	Appliance Distributors - Household Type - Electronics (TV, Stereo, Computer, Etc.). No Installation, Service Or Repair	50061	Y
506401	Appliance Distributors - Household Type - Limited Electronics Contemplated. No Installation, Service Or Repair	50081	Y
509299	Artists Supplies Distributor	50641	Y
501399	Auto Parts & Accessories Distributors - Sale Of Batteries And Paints No More Than 10% Of Total Sales. No Service, Installation, Repair Or Machine Shop.	50111	Y
514902	Bakery Wholesale - No Baking Or Grease Producing Cooking. No Retail.	50141	Y
514905	Baking Supplies Distributors	50481	Y
508799	Barber Or Beauty Shop Supplies And Equipment Distributor - No Repackaging Or Re-Labeling For 'Own Brand'. No Retail Sales. No Installation, Service Or Repair.	50171	Y
509199	Baseball/Softball Equipment And Uniform Distributor	50231	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
509199	Basketball Equipment And Uniform Distributor	50231	Y
502399	Bedding, Bath & Linen Distributors	50321	Y
518199	Beverage Distributors: Beer And Ale - No Serving Or Retail Sales	50481	Y
518202	Beverage Distributors: Liquor - No Serving Or Retail Sales	50481	Y
514906	Beverage Distributors: Soft Drinks	50481	Y
514906	Beverage Distributors: Water - No Bottling	50481	Y
518201	Beverage Distributors: Wine - No Serving Or Retail Sales	50481	Y
508499	Bookbinding And Printing Supplies And Equipment Distributor - No Paper Products Or Toner Sales. No Installation, Service Or Repair.	50201	Y
519299	Books, Magazine Distributors	50201	Y
514906	Bottled Water Distributors - No Bottling	50481	Y
504399	Camera And Photographic Supplies Distributor	50061	Y
502399	Candle, Soap And Potpourri Distributors - No Mfg	50641	Y
514599	Candy Distributors - No Mfg	50481	Y
519999	Cards, Gifts, Novelty And Souvenirs Distributors	50261	Y
502301	Carpet And Floor Coverings Distributors - General Line - No Installation, Service Or Repair	50351	Y
502399	China And Pottery Distributors	50261	Y
504599	Computer Equipment & Software Distributor - No Programming Or Consulting	50061	Y
512299/512201	Cosmetics, Toiletries & Perfume Distributor	50171	Y
509499	Costume Jewelry Distributor	50661	Y
514902	Crackers, Cookies And Bakery Products Distributor - No Baking Or Grease Producing Cooking	50141	Y
509299	Craft And Hobby Supplies Distributor	50641	Y
514399	Dairy Products Distributor - Except Dried/Canned	50481	Y
509299	Die-Cast Model Cars & Similar Collectibles Distributor	50641	Y
502399	Drapery , Fabrics Or Dry Goods Distributor	50321	Y
514903	Dried Or Canned Foods Distributor	50481	Y
506599	Electrical Supplies - Distributors - No Installation, Service Or Repair	50501	Y
506499	Electronics' Distributor - Household Type Incl. Parts And Supplies. No Installation, Service Or Repair	50061	Y
502101	Equipment, Fixtures Or Supplies Distributor - For Bars, Hotels, Offices, Restaurants Or Stores). No Installation, Service Or Repair.	50813	Y
502399/513199	Fabrics Distributors	50321	Y
509199	Field Hockey Equipment And Uniform Distributor	50231	Y
514699	Fish And Seafood Distributor - Fresh - No Processing	50671	Y
514202	Fish And Seafood Distributor - Frozen Food Only - No Processing	50671	Y
509103	Fishing Equipment And Apparel Distributors - No Firearms Or Archery Equipment And Supplies	50231	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
519399	Florists Supplies Distributors - No Live Flowers Or Plants	50381	Y
509199	Football Equipment And Uniform Distributor	50231	Y
514899	Fresh Fruits And Vegetables Distributor	50391	Y
514202	Frozen Fish, Meat And Poultry Distributor - No Processing	50671	Y
514201	Frozen Vegetables And Fruit Products Distributor	50391	Y
508302	Gardening And Light Farming Supply Distributors - No Heavy Farm Machinery Or Attachments, No Greenhouse Buildings	50471	Y
502399	Glassware Distributors	50501	Y
509102	Golf Equipment And Apparel Distributors	50231	Y
514299	Groceries Distributor - Frozen - Not Fish, Fruit, Meat, Poultry, Seafood Or Vegetable	50481	Y
514199	Groceries Distributor - General Line - No Frozen Food	50481	Y
507299	Hardware Distributors. No Installation, Service Or Repair	50501	Y
509299	Hobby, Craft Or Artist Supply Distributors	50641	Y
502101	Hotel, Restaurant & Bar Equipment Distributor. No Installation, Service Or Repair	50813	Y
509199	Ice/Street Hockey Equipment And Uniform Distributor	50231	Y
514599	Juice And Syrups Distributors	50481	Y
502399	Kitchen Utensils & Accessories Distributor - No Appliances	50501	Y
509999	Leather Goods Distributor - Luggage, Bags And Accessories	50231	Y
506401	Lighting, Lamps And Fan Distributor	50813	Y
518202	Liquor Distributors - No Serving Or Retail Sales	50481	Y
519299	Magazines Distributor	50201	Y
514202	Meat And Meat Products Distributor - Frozen Food Only - No Processing	50671	Y
514799	Meats And Meat Products Distributor - Fresh - No Frozen Food - No Processing	50671	Y
509902	Music Or Movie Distributors- Pre-Recorded Or Blank Tapes Or Discs	50261	Y
509903	Musical Instruments Distributor	50501	Y
519999	Novelties Distributors	50261	Y
515903	Nuts And Nut Byproducts Distributor	50481	Y
504499	Office Machines Or Appliances - Wholesale - No Installation, Service Or Repair	50691	Y
504899	Optical Goods Distributors	50721	Y
509199	Outdoor Camping Gear And Apparel Distributors - No Firearms, Archery Or Other Weapons	50231	Y
514299	Packaged Frozen Goods Distributors, Nec - No Processing	50181	Y
511301	Paper And Paper Products Distributors	50801	Y
514901	Pet Foods And Supplies Distributors - No Animals	50481	Y
509999	Pictures, Prints, Posters And Frames Distributor	50641	Y

*ALSO ELIGIBLE FOR CPP



SIC Code	Usage (Classification)	Class Code	WC Eligible
507403	Plumbing Supplies Distributor - No Service, Installation Or Repair	50741	Y
502399	Pottery Distributors	50261	Y
514202	Poultry And Poultry Products Distributor - Frozen Food Only - No Processing	50671	Y
514499	Poultry And Poultry Products Distributors - Fresh - No Frozen Food - No Processing	50671	Y
514899	Produce Distributor	50391	Y
508499	Sewing Machine Distributor - Commercial. No Installation, Service Or Repair	50081	Y
506499	Sewing Machine Distributor - Residential. No Installation, Service Or Repair	50081	Y
513999	Shoe Or Boot Distributor	50231	Y
509199	Soccer Equipment And Apparel Distributor	50231	Y
519999	Souvenir Distributors	50261	Y
511299	Stationery Distributors	50801	Y
506599	Telephone Or Pager Distributor - No Installation, Service Or Repair	50571	Y
509199	Tennis Equipment And Apparel Distributor	50231	Y
503299	Tile Flooring, Wall Or Counter Distributor - No Installation, Service Or Repair	50351	Y
507299	Tool Distributors - General Line. No Installation, Service Or Repair.	50501	Y
507201	Tool Distributors - Powered. No Installation, Service Or Repair.	50501	Y
509199	Track And Field Equipment And Apparel Distributor	50231	Y
514899	Vegetables Distributor - Fresh	50391	Y
514201	Vegetables Distributor - Frozen	50391	Y

*ALSO ELIGIBLE FOR CPP



**SELECTIVE'S SMALL BUSINESS
APPETITE GUIDE**

**SMALL
COMMERCIAL
PACKAGE
POLICY
(CPP)**



AUTO SERVICES			
SIC Code	Usage (Classification)	Class Code	WC Eligible
753299	Auto Body Shop	10073	Y
753899	Auto Engine Repair Shop	10073	Y
753699	Auto Glass-Repair/Installation	10073	Y
754950	Auto Quick Lube Service	10072	Y
753999	Auto Repair Or Service Shops (Generic Repairs)	10073	Y
762201	Car Stereo & Car Accessories Shops	10073	Y
753399	Muffler Shop	10073	Y
753799	Transmission Shop	10073	Y
753201	Upholstery Shop	10073	Y
CIVIC ORGANIZATIONS			
SIC Code	Usage (Classification)	Class Code	WC Eligible
864101	Clubs-Civic, Serv No Building NFP Only	41670	
864101	Clubs-Civic, Serv Or Social-NFP Only	41668	
861101	Trade Associations	46882	
862199	Professional Membership Organizations	46882	
869999	Membership Associations, NEC	46882	

SMALL CONTRACTORS UNDERWRITING GUIDELINES

Our competitive offerings for Small Contractors include tailored coverage options, flexible additional insured endorsements, complimentary sub-contractor agreements and more.

EXPERIENCE	3 years in business or 5 years of experience in the trade
LOSS RATIO	No more than 3 losses in last 3 years or any single loss over \$10,000
PAYROLL	- Majority of payroll is placed in Selective eligible small business trade classes - Ineligible classes must be less than 10% of the overall exposure base
NUMBER OF EMPLOYEES	- No use of day labor or temporary employees - For WC LOB, if no full time employees, the owner must be included in coverage



CONTRACTORS BUSINESS SEGMENTS			
SIC Code	Usage (Classification)	Class Code	WC Eligible
171106	Air Conditioning Systems Or Equipment - Installation, Service, Or Repair*	91111	Y
762901	Appliances/Accessories - Installation, Service Or Repair*	91155	
171115	Boiler Installation, Cleaning Or Repair - Low Pres	91250	Y
173104	Cable TV & Communication Service Connections - No Pole Work	31085	
175101	Carpentry - Interior	91341	Y
175102	Carpentry - Nec	91342	Y
152101	Carpentry - Residential Construction	91340	Y
721701	Carpet, Rug, Upholstery Cleaning - Customers Premises, No Remediation	91405	Y
176101	Ceiling And Wall Installation- Metal	91436	
173105	Communication Equipment Installation - Commercial	91551	Y
175103	Door Or Assembled Millwork - Installation - Metal	91746	
177101	Driveway, Parking Area, Or Sidewalk - Paving Or Repaving	92215	Y
174204	Drywall/Wallboard Installation	92338	Y
173102	Electrical Apparatus Installation, Service, Or Repair	92451	Y
173101	Electrical Work - Within Buildings	92478	Y
179401	Excavation	94007	Y
179903	Fence Erection	94276	Y
175201	Floor Covering Installation - Not Ceramic Tile Or Stone	94569	Y
179906	Furniture Or Fixtures Installation - Metal Or Wood	95124	Y
179301	Glazier - Building Glass Installation	13590	Y
179402	Grading Of Land	95410	Y
171105	Heating/Air Conditioning-Install, Service, Repair - No LPG*	95647	Y
179905	House Furnishings Installation	96053	Y
174202	Insulation - Not Foam	96410	
738903	Interior Decorator	96611	Y
734999	Janitorial Services - No Fire, Smoke, Or Water Remediation	96816	Y
179910	Landscape Gardening	97047	
078299	Lawn Care Services	97050	Y
171109	Lawn Sprinkler Installation	31098	Y
769906	Locksmiths	14913	Y
174102	Masonry - Other Than Chimney & Fireplace	97447	Y

*REQUIRES UNDERWRITER REVIEW. NOTE: SPECIFIC STATES/CLASS CODES MAY NOT BE ELIGIBLE



SIC Code	Usage (Classification)	Class Code	WC Eligible
172102	Painting Exterior ≤3 Stories*	98304	Y
172101	Painting Interior	98305	Y
172105	Paperhanging	98344	Y
179916	Pet Fence Systems	31099	Y
174205	Plastering Contractor (No Stucco)	98449	
171104	Plumbing - Commercial*	98482	Y
171103	Plumbing - Residential*	98483	Y
171102	Plumbing & Heating and/or AC - Commercial*	98482/ 95647	Y
171101	Plumbing & Heating and/or AC - Residential*	98483/ 95647	Y
179917	Power Washing - Sidewalks, Decks, & Buildings ≤2 Stories	32032	
171107	Refrigeration Equip - Install, Service Or Repair	98636	Y
171110	Septic Tank Installation, Service Or Repair	98806	Y
176102	Siding Installation - Not Wood	98967	
762299	Television/Radio Receiving Set Installation Or Repair	99650	Y
174301	Tile, Stone, Marble, Mosaic Work - Interior	99746	Y
179904	Water Softening Equipment - Installation, Service, Or Repair	99948	Y
DANCE SCHOOLS AND STUDIOS			
SIC Code	Usage (Classification)	Class Code	WC Eligible
791101	Schools Other Than Not For Profit	67512	
FITNESS - CIRCUIT TRAINING			
SIC Code	Usage (Classification)	Class Code	WC Eligible
799199	Health Or Exercise Facilities Com. Op.	44315	

*REQUIRES UNDERWRITER REVIEW. NOTE: SPECIFIC STATES/CLASS CODES MAY NOT BE ELIGIBLE



INLAND MARINE	
Builder's Risk	Broad appetite for commercial construction projects
Contractors Equipment	Broad appetite for all equipment types and tools
Inland Marine PACs	Three coverage levels offered
Motor Truck Cargo	Local and intermediate haulers

We have a broad appetite for Builders Risk across all segments, here are some general underwriting guidelines.

- Broad appetite across all segments – we don't underwrite based on end occupancy for new construction
- Twelve stories or less
- New construction
- Additions/Renovations
 - Non-load bearing structural work for renovations or combination renovation & addition projects
 - **No** vertical additions
- Frame projects \$10M and under per risk group
- Residential projects must include name of contractor
- NOTE: Selective's form does **not** cover the existing structure under a builders risk policy

LESSOR’S RISK			
SIC Code	Usage (Classification)	Class Code	WC Eligible
651299	Buildings Prem Merc Other Than Not-For-Profit	61217	Y
651901	Lessors Risk- Office	61217	Y
651903	Lessors Risk- Retail	61217	Y
651902	Lessors Risk- Service	61217	Y
651907	Lessors Risk- Shopping Centers & Strip Malls	67635	Y
	Parking Public Shopping	46607	
YOUTH ORGANIZATIONS NOT-FOR-PROFIT			
SIC Code	Usage (Classification)	Class Code	WC Eligible
869901	Athletic Games Not For Profit Only	40061	



AGENCY DOCUMENTATION REQUIREMENTS

Agencies shall maintain all required documentation for policies initiated in the Agency Interface Program (Small Business Platform/CLAS), also known as One & Done or Two & Done submissions. This includes all original insurance transaction documentation that would, in the absence of interfacing capability, be sent to Selective for retention purposes. Documents requiring signature should be signed and dated by the first named insured. Required documents include ACORD Applications, auto coverage selection forms, WC Inclusion/Exclusion forms, Terrorism Rejections Forms, hard copy loss runs, etc. If unable to secure hard copy loss runs then a signed statement of loss history with prior carrier information or a signed application with prior carrier/loss history section completed is acceptable. This should only be used when the agency is unsuccessful in securing loss runs from prior carrier, not as a standard practice.

Please refer to the Commercial Lines Procedures section of the [Agency Handbook](#) when you are logged into Selective's Agent Portal eSelect® for more information relating to documents required to be maintained by an agency.

**For Small Business platform support with navigation or technical issues,
please contact our Technical Support Team at (800) 777-9656, Option 3 or
AgencyTechnicalSupport@selective.com.**

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