

## Filing at a Glance

Companies: Farmers Insurance Exchange, Mid-Century Insurance Company, Truck Insurance Exchange

Product Name: Retail & Service Expansion - SERFF Tr Num: FARM-125189312 State: Arkansas

Phase II

TOI: 05.0 Commercial Multi-Peril - Liability & SERFF Status: Closed State Tr Num: AR-PC-07-025345  
Non-Liability

Sub-TOI: 05.0002 Businessowners

Co Tr Num: O4AR070703RSBD1

State Status:

Filing Type: Rule

Co Status:

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins

Authors: Tina Campbell, Bernice

Disposition Date: 07-11-2007

Diaz, Cynthia Nelson, Bill Riedley,

Mina Villegas, Edward Petersen

Date Submitted: 07-06-2007

Disposition Status: Exempt from  
Review

Effective Date Requested (New): 09-01-2007

Effective Date (New): 09-01-2007

Effective Date Requested (Renewal):

Effective Date (Renewal):

## General Information

Project Name: Retail & Service Expansion - Phase II

Status of Filing in Domicile: Pending

Project Number: J-AR-2007-RS-F

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-11-2007

State Status Changed: 07-06-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The Farmers Insurance Group of Companies respectfully submits for filing revised manual pages 3012, 3016, 3017, 3022, 3023, and 3091-3099 adding the following new SIC Codes and their rating factors:

SIC Code 0752 Animal Specialty Services (Pet Grooming)

SIC Code 6282 Investment Advice

SIC Code 7215 Coin-Operated Laundries and Cleaning

SIC Code 7299 Miscellaneous Personal Services (Day Spas)

SIC Code 7389 Business Services NEC (Interior Designers)

SIC Code 7911 Dance Studios, Schools

SIC Code 8412 Art Galleries

SIC Code 8711 Engineering Services

SIC Code 8712 Architectural Services

SIC Code 8713 Surveying Services

The purpose of this filing is to expand the SIC codes that can be written on our Retail and Service Industry Businessowners Program. As such, there is no rate impact resulting from this revision to our program.

The new business effective date is September 1, 2007. Since these new codes will apply to new business policies only, no renewals will be affected.

If you have any questions regarding this filing, please contact Rick Seguy at (805) 306-6667, fax number (805) 306-6667 or email Rick\_Seguy@FarmersInsurance.com.

Your early approval/acknowledgement of this filing is appreciated.

## Company and Contact

### Filing Contact Information

Rosemary Samuelson, Actuary  
3041 Cochran Street  
Simi Valley, CA 93065

Rosemary\_Marks-Samuelson@farmersinsurance.com  
(805) 306-6554 [Phone]  
( )-[FAX]

### Filing Company Information

Farmers Insurance Exchange  
4680 Wilshire Blvd.  
Los Angeles, CA 90010  
(323) 932-3056 ext. [Phone]

CoCode: 21652  
Group Code: 212  
Group Name:  
FEIN Number: 95-2575893  
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State of Domicile: California  
Company Type:  
State ID Number:

Mid-Century Insurance Company  
4680 Wilshire Blvd.  
Los Angeles, CA 90010  
(323) 932-3056 ext. [Phone]

CoCode: 21687  
Group Code: 212  
Group Name:  
FEIN Number: 95-6016640  
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State of Domicile: California  
Company Type:  
State ID Number:

Truck Insurance Exchange  
4680 Wilshire Blvd.  
Los Angeles, CA 90010  
(323) 932-3056 ext. [Phone]

CoCode: 21709  
Group Code: 212  
Group Name:  
FEIN Number: 95-2575892  
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State of Domicile: California  
Company Type:  
State ID Number:

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No

Fee Explanation: \$25.00 is the required fee amount for each of the 3 filing companies -- FIE, MC, TIE -- for a total of \$75.00

Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3010315174	\$25.00	06-04-2007
3040007727	\$25.00	06-04-2007
3020016801	\$25.00	06-04-2007

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	07-11-2007	07-11-2007

## Disposition

Disposition Date: 07-11-2007

Effective Date (New): 09-01-2007

Effective Date (Renewal):

Status: Exempt from Review

Comment: Per Arkansas Code 23-67-206: Property and casualty insurance for commercial risk, excluding workers compensation, employers liability, and professional liability insurance are exempted from rate and rule filing and review. (see actual code site for details)

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Rate	Retail Service Manual Pages	Accepted for Informational Purposes	Yes

**Rate Information**

Rate data does NOT apply to filing.

## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Accepted for Informational Purposes	Retail Service Manual Pages	3012, 3016, 3017, 3022, 3023, and 3091-3099	Replacement	ARC3001.pdf

**XIII. Sprinklered Factors**

A. Building Coverage

<u>Occupancy</u>	<u>Factor</u>
Mercantile – Occupant	.50
Mercantile – Lessor	.70
Office – Occupant	.60
Office – Lessor	.75

B. Personal Property Coverage

<b>Rate Number</b>	<b>Sprinklered Factors</b>	<b>Rate Number</b>	<b>Sprinklered Factors</b>
1-4	0.75	63	0.80
5-11	0.80	64	0.85
12-13	0.85	65	0.80
14	0.90	66-70	0.90
15-16	0.85	71	0.95
17	0.80	72	0.85
18	0.85	73-76	0.80
19	0.95	77	0.95
20	0.85	78	0.80
21-36	0.80	79-80	0.95
★37	0.85	81-82	0.80
★38	0.90	83	0.95
★39-56	0.80	84	0.80
57-59	0.85	85-97	0.85
60	0.80	★98	0.80
61-62	0.85	★99	0.85

**XVII. Rate Number Factors (Continued)**

**A. Personal Property Coverage**

Rate Number	Territories
	620-624
34	1.264
35	1.369
36	1.369
★37	1.452
★38	1.445
★39	1.264
40	1.098
41	0.769
42	1.463
43	1.431
44	0.769
45	0.769
46	0.769
47	0.769
48	1.390
49	1.098
50	0.769
51	0.950
52	0.769
53	1.264
54	1.264
55	1.264
56	1.264
57	1.452
58	0.462
59	0.462
60	0.629
61	0.722
62	1.031
63	1.069
64	1.227
65	0.629
66	0.903

**XVII.Rate Number Factors (Continued)**

**A. Personal Property Coverage**

Rate Number	Territories
	620-624
67	1.445
68	1.445
69	1.445
70	1.112
71	1.723
72	0.323
73	0.641
74	0.666
75	1.098
76	1.755
77	1.567
78	0.699
79	2.238
80	1.567
81	0.699
82	0.998
83	2.238
84	1.307
85	0.370
86	0.370
87	0.370
88	0.370
89	0.370
90	0.370
91	0.370
92	0.323
93	0.370
94	0.370
95	0.462
96	0.416
97	2.372
★98	1.212
★99	0.370

**XVII. Rate Number Factors (Continued)**

**B. Building Coverage**

Rate Number	Territories
	620-624
34	1.418
35	1.535
36	1.535
★37	1.418
★38	1.124
★39	1.418
40	1.230
41	0.984
42	1.640
43	1.605
44	0.984
45	0.984
46	0.984
47	0.984
48	1.558
49	1.230
50	0.984
51	1.218
52	0.984
53	1.418
54	1.418
55	1.418
56	1.418
57	1.418
58	0.404
59	0.404
60	0.806
61	0.806
62	1.007
63	1.198
64	1.198
65	0.806
66	0.802

**XVII.Rate Number Factors (Continued)**

**B. Building Coverage**

Rate Number	Territories
	620-624
67	1.124
68	1.124
69	1.124
70	0.865
71	0.990
72	0.323
73	0.906
74	0.824
75	1.230
76	1.969
77	0.899
78	0.895
79	1.124
80	0.899
81	0.895
82	1.119
83	1.124
84	1.464
85	0.364
86	0.364
87	0.364
88	0.364
89	0.364
90	0.364
91	0.364
92	0.323
93	0.364
94	0.364
95	0.404
96	0.364
97	1.678
★98	1.359
★99	0.364

**H. SIC CODES, RATE NUMBERS, RATE GROUPS, CONTENTS SUSCEPTIBILITY**

<b>SIC Codes</b>		<b>Rate No</b>	<b>Rate Grp</b>	<b>Susceptibility</b>
<b>DRY CLEANERS</b>				
7212	Agents, Retail: For Laundries and Dry Cleaners	60	2	H
7213	Apron Service Supply	62	2	H
7212	Bobtailers, Laundry and Dry Cleaning	60	2	H
7216	Cleaning and Dyeing Plants (Except Rug Cleaning)	64	2	H
7212	Cleaning and Laundry Pick Up Stations, not Owned by Laundries or Cleaners	60	2	H
★7215	Coin-Operated Laundries and Cleaning	60	2	H
7216	Collecting and Distributing Agencies Operated by Cleaning Plants	63	2	H
7219	Diaper Service	65	2	H
7216	Drapery Dry Cleaning Plants	64	2	H
7219	Dressmaking Services on Material Owned by Individual Customers	65	2	H
7216	Dry Cleaning Plants (Except Rug Cleaners)	64	2	H
7219	Garment Alterations and Repair Shops	65	2	H
7219	Laundries (Except Power and Coin Operated)	65	2	H
7212	Press Shops for Garments	61	2	H
7219	Reweaving Textiles (Mending Service)	65	2	H
7219	Tailor Shops (Except Custom or Merchant Tailors) as Part of Cleaners	65	2	H
7212	Truck Route Laundry and Dry Cleaning, Not Operated by Laundries or Dry Cleaners	60	2	H
7213	Uniform Supply Service (Except Industrial)	62	2	H
7212	Valet Apparel Service	60	2	H
<b>FOOD STORES</b>				
5461	Bagel Stores - Retail - Baking on Premises	19	1	M
5461	Bagel Stores - Retail - No Baking on Premises	20	1	M
5461	Bakeries - Retail - Baking on Premises	19	1	M
5461	Bakeries - Retail - No Baking on Premises	20	1	M
5451	Butter and Other Dairy Product Stores - Retail	18	2	M
5441	Candy Stores - Retail	17	1	M
5451	Cheese Stores - Retail	18	2	M
5499	Coffee Stores - Retail	21	1	M
5441	Confectionery Produced for Direct Sale on the Premises - Retail	17	1	M
5441	Confectionery Stores - Retail	17	1	M
5411	Convenience Food Stores - Retail	97	5	M
5411	Convenience Food Stores with Gasoline Sales – Retail	97	5	M
5461	Cookie Stores - Retail - Baking on Premises	19	1	M
5461	Cookie Stores - Retail - No Baking on Premises	20	1	M
5451	Dairy Products Stores - Retail	18	2	M
5461	Doughnut Shops - Retail - Baking on Premises	19	1	M
5461	Doughnut Shops - Retail - No Baking on Premises	20	1	M
5499	Egg Dealers - Retail	21	1	M
5421	Fish Markets - Retail	15	3	M
5411	Food Markets - Retail	13	5	M
5421	Freezer Food Plans, Meat - Retail	15	3	M
5421	Freezer Provisioners, Meat - Retail	15	3	M
5421	Frozen Food & Freezer Plans, Except Meat - Retail	15	5	M

<b>SIC Codes</b>		<b>Rate No</b>	<b>Rate Grp</b>	<b>Susceptibility</b>
5411	Frozen Food and Freezer Plans, Meat - Retail	97	3	M
5431	Fruit Markets and Stands - Retail	16	1	M
5411	Grocery Stores (With or Without Fresh Meat) - Retail	13	5	M
5451	Ice Cream (Packaged) Stores - Retail	18	2	M
5421	Meat Markets - Retail	15	3	M
5451	Milk and Other Dairy Products Stores - Retail	18	2	M
5441	Nut Stores - Retail	17	1	M
5441	Popcorn Stands - Retail	17	1	M
5499	Poultry Dealers - Retail	21	1	M
5461	Pretzel Stores and Stands - Retail - Baking on Premises	19	1	M
5461	Pretzel Stores and Stands - Retail - No Baking on Premises	20	1	M
5431	Produce Markets and Stands - Retail	16	1	M
5421	Seafood Markets - Retail	15	3	M
5411	Self-service Gas Stations with or without Convenience Stores – No Repairs-Retail	97	5	M
5499	Spice and Herb Stores - Retail	21	1	M
5411	Supermarkets, Grocery - Retail - Greater Than 4,000 Square Feet	14	6	M
5411	Supermarkets, Grocery - Retail - Less Than or Equal to 4,000 Square Feet	13	5	M
5499	Tea Stores - Retail	21	1	M
5431	Vegetable Markets and Stands - Retail	16	1	M
5499	Water, Mineral - Retail	21	1	M
<b>HARDWARE/HOME IMPROVEMENT</b>				
5211	Brick and Tile Dealers	7	4	M
5251	Builders' Hardware - Retail	9	4	M
5211	Building Materials Dealers - Retail	7	4	M
5211	Concrete or Cinder Block - Retail	7	4	M
5211	Doors - Retail	7	4	M
5251	Doors, Locks and Lock Sets - Retail	9	4	M
5211	Fencing Doors - Retail	7	4	M
5211	Flooring, Wood - Retail	7	4	M
5211	Garage Doors - Retail	7	4	M
5261	Garden Supplies	10	1	M
5231	Glass Stores - Retail	8	1	M
5251	Hand Tools - Retail	9	4	M
5251	Hardware Stores - Retail	9	4	M
5211	Insulation Material, Building - Retail	7	4	M
5261	Nursery Stock, Seeds and Bulbs - Retail	10	1	M
5231	Paint Stores - Retail	8	1	M
5211	Paneling - Retail	7	4	M
5211	Roofing Materials Dealers - Retail (No Installation)	7	4	M
5211	Sand and Gravel Dealers - Retail	7	4	M
5261	Sod - Retail	10	1	M
5261	Soil, Top - Retail	10	1	M
5211	Storm Windows and Sash, Wood or Metal - Retail	7	4	M
5251	Tools, Power and Hand - Retail (No Repair)	9	4	M

<b>SIC Codes</b>		<b>Rate No</b>	<b>Rate Grp</b>	<b>Susceptibility</b>
5211	Wallboard (Composition) Dealers - Retail	7	4	M
5231	Wallcovering Stores - Retail	8	1	M
5231	Wallpaper Stores - Retail	8	1	M
<b>PRINTERS/PHOTOCOPIERS/DUPLICATORS</b>				
7334	Duplicating Service (Except Printing)	74	1	H
7334	Mimeographic Service	74	1	H
7334	Multigraphing Service	74	1	H
7334	Multilithing Service	74	1	H
7334	Photocopying Service	74	1	H
7334	Quick Print Photocopying Service	74	1	H
<b>REPAIR</b>				
7623	Air Conditioning Repair - Self Contained Units (Except Automotive)	79	4	M
7629	Appliance Repair, Electrical	80	4	M
7699	Awning Repair Shops	83	4	M
7699	Binoculars and Other Optical Goods Repair	83	4	M
7629	Business Machine Repair, Electrical	80	4	M
7699	Camera Repair Shops	83	4	M
7622	Citizens' Band (CB) Antennas, Installation of	77	6	M
7699	Cleaning and Reglazing of Baking Pans	83	4	M
7699	Coppersmithing Repair (Except Construction)	83	4	M
7699	Covering Textile Rolls	83	4	M
7699	Drafting Instrument Repair	83	4	M
7629	Electric Razor Repair	80	4	M
7629	Electric Tool Repair	80	4	M
7629	Electrical Measuring Instrument Repair and Calibration	80	4	M
7629	Electrical Repair Shops (Except Radio, Television and Refrigerator Repair)	80	4	M
7629	Electronic Equipment Repair (Except Computers and Computer Peripheral Equipment)	80	4	M
7699	Engine Repair (Except Automotive)	83	4	M
7699	Glazing and Cleaning Baking Pans	83	4	M
7629	Hearing Aid Repair	80	2	M
7699	Key Duplicating Shops	83	4	M
7699	Leather Goods Repair Shops	83	4	M
7699	Locksmith Shops	83	4	M
7699	Luggage Repair Shops	83	4	M
7629	Office Machine Repair, Electrical (Except Typewriters, Computers	80	4	M
7699	Organ Tuning and Repair	83	4	M
7622	Phonograph Repair; Stereo, Hi-Fi and Tape Recorder	77	6	M
7699	Piano Tuning and Repair	83	4	M
7699	Picture Framing to Individual Order, Not Connected with Retail Art Stores	83	4	M
7699	Picture Framing, Custom	83	4	M
7699	Pocketbook Repair Shops	83	4	M
7622	Public Address System Repair	77	6	M
7622	Radio and Television Receiver Installation (Excluding Police and Emergency)	77	6	M
7622	Radio Repair Shops	77	6	M

<b>SIC Codes</b>		<b>Rate No</b>	<b>Rate Grp</b>	<b>Susceptibility</b>
7623	Refrigeration Repair Service - Electric	79	4	M
7623	Refrigerator Repair Service - Electric	79	4	M
7699	Sewing Machine Repair Shops	83	4	M
7622	Stereophonic Equipment Repair	77	6	M
7629	Telephone Set Repair	80	4	M
7622	Television Repair Shops	77	6	M
7699	Tent Repair Shops	83	4	M
7699	Thermostat Repair	83	4	M
7699	Tinsmithing Repair (Except Construction)	83	4	M
7699	Tuning of Pianos and Organs	83	4	M
7699	Typewriter Repair, Including Electric	83	4	M
7699	Venetian Blind Repair Shops	83	4	M
7622	Video Recorder or Player Repair	77	6	M
7629	Washing Machine Repair	80	4	M
7699	Window Shade Repair Shops	83	4	M
<b>RETAIL</b>				
7331	Addressing Service	73	1	H
5722	Air Conditioning Room Units, Self Contained - Retail	36	4	H
5719	Aluminumware Stores - Retail	34	4	H
★0752	Animal Specialty Services (Pet Grooming)	37	2	M
5912	Apothecaries - Retail	42	6	H
5611	Apparel Accessory Stores, Men's and Boy's - Retail	23	6	H
5632	Apparel Accessory Stores, Women's - Retail	26	2	H
5999	Architectural Supplies - Retail	55	2	M
5999	Art Dealers - Retail	53	1	M
★8412	Art Galleries	39	1	M
5999	Artificial Flowers - Retail	55	2	M
5999	Artists' Supply and Material Stores - Retail	55	2	M
5661	Athletic Shoe Stores - Retail	28	4	H
5531	Auto Parts Store	22	3	H
5999	Awning Shops - Retail	55	2	M
5999	Baby Carriages - Retail	55	2	M
5941	Backpacking and Hiking Equipment - Retail	43	9	L
5941	Bait and Tackle Shops - Retail	43	9	L
5947	Balloon Shops - Retail	48	2	M
5999	Banner Shops - Retail	55	2	M
7241	Barber Shops	70	1	M
5699	Bathing Suit Stores - Retail	29	5	H
7231	Beauty and Barber Shops, Combined	67	1	M
7231	Beauty Shops or Salons	68	1	M
5719	Bedding (Sheets, Blankets, Spreads and Pillows) - Retail	33	4	H
5712	Beds and Springs - Retail	30	6	H
5699	Belts, Apparel Custom - Retail	29	5	H
5999	Binoculars - Retail	56	9	M

SIC Codes		Rate No	Rate Grp	Susceptibility
5632	Blouse Stores - Retail	26	10	H
5942	Book Stores Selling New Books and Magazines - Retail	44	4	H
5941	Bowling Equipment and Supplies	43	9	L
5621	Bridal Shops, Except Custom - Retail	24	10	H
5719	Brooms - Retail	34	4	H
5719	Brushes - Retail	34	4	H
5712	Cabinet Work on a Custom Basis to Individual Order - Retail	30	1	H
5712	Cabinets, Kitchen: Not Built In - Retail	30	1	H
5999	Cake Decorating Supplies - Retail	53	1	M
5946	Camera Shops, Photographic - Retail	47	5	H
5941	Camping Equipment - Retail	43	9	L
5999	Candle Shops - Retail	53	1	M
5713	Carpet Stores - Retail	31	4	H
5399	Catalog Showrooms, General Merchandise: Except Catalog Mail Order - Retail	12	5	H
5945	Ceramic Supplies - Retail	46	2	H
5719	China Stores - Retail	33	1	H
5611	Clothing Stores, Men's and Boy's - Retail	23	6	H
5621	Clothing, Ready to Wear, Women's -Retail	76	10	H
5719	Cookware - Retail	33	1	H
5999	Cosmetic Stores - Retail	55	1	M
5632	Costume Jewelry Stores - Retail	26	10	H
5399	Country General Stores - Retail	12	5	H
5945	Craft Kits and Supplies - Retail	46	2	H
5719	Crockery - Retail	33	1	H
5947	Curio Shops - Retail	48	2	M
5714	Curtain Stores - Retail	32	4	H
5699	Custom Tailors - Retail	29	6	H
5719	Cutlery Stores - Retail	33	1	H
★7911	Dance Studios, Schools	98	5	H
5311	Department Stores	11	3	H
7384	Developing and Printing of Film, Except Commercial Motion Picture Film	75	1	H
7331	Direct Mail Advertising Service	73	1	H
5735	Disks, Music and Video - Retail	40	2	M
5714	Drapery Stores - Retail	32	4	H
5621	Dress Shops - Retail	24	10	H
5699	Dresses Made to Order - Retail	29	6	H
5699	Dressmakers' Shops Custom - Retail	29	6	H
5912	Drug Stores - Retail	42	6	H
5722	Electric Household Appliance Stores - Retail	36	4	H
7629	Electric Razor Shops - Retail	81	1	M
5719	Enamelware Stores - Retail	33	1	H
5949	Fabric Shops - Retail	50	2	H
5651	Family Clothing Stores - Retail	27	5	H
5941	Fishing Equipment - Retail	43	9	L

SIC Codes		Rate No	Rate Grp	Susceptibility
5999	Flag Shops - Retail	55	2	M
5713	Floor Covering Stores - Retail	31	4	H
5713	Floor Tile Stores - Retail	31	4	H
5992	Florists - Retail	51	10	M
5992	Flowers, Fresh - Retail	51	10	M
5661	Footwear Stores - Retail	28	4	H
5632	Foundation Garments - Retail	26	6	H
5722	Freezers, Household - Retail	36	4	H
5712	Furniture, Custom Made - Retail	30	6	H
5712	Furniture, Household, With or Without Furnishings and Appliances - Retail	30	6	H
5945	Game Shops - Retail	46	2	H
5722	Garbage Disposers, Electric - Retail	36	4	H
5399	General Merchandise Stores - Retail	12	5	M
5399	General Stores - Retail	12	5	M
5947	Gift Shops - Retail	48	2	M
5719	Glassware Stores - Retail	33	1	H
5941	Golf Goods and Equipment - Retail	43	9	L
5941	Golf Professionals Operating Retail Stores	43	9	L
5999	Gravestones, Finished - Retail	57	5	M
5947	Greeting Card Shops - Retail	48	2	M
5611	Haberdashery Stores - Retail	23	6	H
7231	Hairdressers	67	1	M
7241	Hairstylists, Men's	70	1	M
5632	Handbag Stores - Retail	25	4	H
7251	Hat Cleaning and Blocking Shops	71	4	M
5611	Hat Stores, Men's and Boy's - Retail	23	2	H
5999	Hearing Aids - Retail	53	2	M
5945	Hobby Shops - Retail	46	2	H
7221	Home Photographers	66	1	H
5632	Hosiery Stores - Retail	26	4	H
5722	Household Appliance Stores, Electric or Gas - Retail	36	4	H
5719	Housewares Stores - Retail	33	1	H
5999	Ice Dealers - Retail	55	2	M
5651	Jeans Stores - Retail	27	5	H
5712	Juvenile Furniture - Retail	30	6	H
5722	Kitchens, Complete (Sinks, Cabinets, etc.) - Retail	36	4	H
5719	Kitchenware Stores - Retail	33	1	H
5945	Kite (Toy) Stores - Retail	46	1	H
5949	Knitting Yarn Shops - Retail	50	2	H
5719	Lamp and Shade Shops -Retail	33	4	H
5948	Leather Goods, Including Goods Made to Order - Retail	49	2	H
5719	Linen Shops - Retail	33	1	H
5632	Lingerie Stores - Retail	26	6	H
5713	Linoleum Stores - Retail	31	4	H

SIC Codes		Rate No	Rate Grp	Susceptibility
7699	Luggage and Leather Goods Stores - Retail	82	2	M
7331	Mail Advertising Service	73	1	H
7331	Mailing Service	73	1	H
7231	Manicure and Pedicure Salons	69	1	M
5621	Maternity Shops - Retail	24	10	H
5712	Mattress Stores, Including Custom Made - Retail	30	6	H
5611	Men's Wearing Apparel - Retail	23	6	H
5699	Merchant Tailors - Retail	29	6	H
5719	Metalware Stores - Retail	33	1	H
5949	Mill End Stores - Retail	50	2	H
5632	Millinery Stores - Retail	26	2	H
5719	Mirrors - Retail	33	1	H
★7299	Miscellaneous Personal Services (Day Spas)	38	1	m
5999	Monuments, Finished to Custom Order - Retail	57	5	M
7841	Motion Picture Film or Tape Rental to the General Public	84	5	H
5736	Musical Instrument Stores - Retail	41	4	H
5949	Needlework Stores - Retail	50	2	H
5949	Notion Stores - Retail	50	2	H
5947	Novelty Shops - Retail	48	2	M
5995	Optical Goods - Retail	52	2	M
5995	Opticians - Retail	52	2	M
5712	Outdoor Furniture - Retail	30	6	H
7221	Passport Photographers	66	1	H
5943	Pen and Pencil Shops - Retail	45	4	H
5999	Pet Food Stores - Retail	57	2	M
5999	Pet Shops - Retail	57	2	M
5912	Pharmacies - Retail	42	6	H
7221	Photographers, Portrait: Still or Video	66	1	H
5946	Photographic Supply Stores - Retail	47	5	H
5736	Piano Stores - Retail	41	4	H
5999	Picture Frames, Ready-Made - Retail	57	5	M
5949	Piece Goods - Retail	50	2	H
5941	Pool and Billiards Table Stores - Retail	43	9	L
7221	Portrait Photographers	66	1	H
5992	Potted Plants - Retail	51	10	M
5719	Pottery Stores - Retail	33	1	H
5912	Proprietary (Nonprescription Medicines) Stores - Retail	42	6	H
5949	Quilting Materials and Supplies - Retail	50	2	H
5699	Raincoat Stores - Retail	29	5	H
5722	Ranges, Gas and Electric - Retail	36	4	H
5621	Ready to Wear Stores, Women's - Retail	24	10	H
5735	Record Stores - Retail	40	4	M
5722	Refrigerators and Related Electric and Gas Appliances - Retail	36	4	H
5942	Religious Book Stores - Retail	44	4	H

<b>SIC Codes</b>		<b>Rate No</b>	<b>Rate Grp</b>	<b>Susceptibility</b>
5999	Religious Goods Stores (Other than Books) - Retail	55	2	M
5949	Remnant Stores - Retail	50	2	H
5699	Riding Apparel Stores - Retail	29	5	H
5941	Riding Goods and Equipment - Retail	43	9	L
5999	Rock and Stone Specimens - Retail	55	2	M
5999	Rubber Stamp Stores - Retail	54	4	M
5713	Rug Stores - Retail	31	4	H
7221	School Photographers	66	1	H
5943	School Supplies - Retail	45	4	H
5722	Sewing Machine Stores - Retail	35	1	H
5949	Sewing Supplies - Retail	50	2	H
5736	Sheet Music Stores - Retail	41	2	H
5699	Shirts, Custom Made - Retail	29	6	H
7251	Shoe Dyeing Shops	71	4	M
7251	Shoe Repair Shops	71	4	M
5661	Shoe Stores - Retail	28	4	H
5714	Slipcover Stores - Retail	32	4	H
5947	Souvenir Shops - Retail	48	2	M
5941	Sporting Goods Stores - Retail	43	9	L
5699	Sports Apparel Stores - Retail	29	5	H
5943	Stationery Stores - Retail	45	1	H
5999	Stones, Crystalline: Rough - Retail	55	2	M
5722	Stoves and Related Electric and Gas Appliances - Retail	36	4	H
5735	Tape Stores, Audio and Visual - Retail	40	2	M
5699	Tee Shirts, Custom Printed - Retail	29	5	H
5999	Telephone Stores - Retail	53	4	M
5999	Telescope Stores - Retail	56	9	M
5941	Tennis Goods and Equipment - Retail	43	9	L
5999	Tent Shops - Retail	56	9	M
5611	Tie Shops - Retail	23	6	H
5719	Tinware Stores - Retail	33	1	H
5999	Tombstones - Retail	57	5	M
5945	Toy and Game Stores - Retail	46	1	H
5999	Trophy Shops - Retail	55	2	M
5948	Trunks, Luggage - Retail	49	2	H
5999	Typewriter Stores - Retail	53	1	M
5699	Umbrella Stores - Retail	29	5	H
5699	Uniforms - Retail	29	5	H
5651	Unisex Clothing Stores - Retail	27	5	H
7231	Unisex Hairdressers	67	1	M
5714	Upholstery Materials Store - Retail	32	4	H
5722	Vacuum Cleaner Stores - Retail	35	4	H
5719	Venetian Blind Shops - Retail	33	1	H
7841	Video Disk Rental to the General Public	84	5	H

<b>SIC Codes</b>		<b>Rate No</b>	<b>Rate Grp</b>	<b>Susceptibility</b>
7221	Video Photography, Portrait	66	1	H
7622	Video Tape Recorder Stores - Retail	78	5	M
7841	Video Tape Rental to the General Public	84	5	H
5735	Video Tape Stores - Retail	40	2	M
5719	Window Shade Shops - Retail	33	1	H
5943	Writing Supplies - Retail	45	1	H
5949	Yarn Goods Stores - Retail	50	2	H
5949	Yarn Shops (Knitting) - Retail	50	2	H
<b>OFFICE</b>				
8721	Accounting, auditing and bookkeeping Services	94	N/A	M
★8712	Architectural Services	99	N/A	M
★7389	Business Services NEC (Interior Designers)	55	N/A	M
7336	Commercial Artists and Graphic Design	87	N/A	M
7373	Computer Integrated System Design	95	N/A	M
7378	Computer Maintenance & Repair	95	N/A	M
7374	Computer Processing & Data Preparation	95	N/A	M
7371	Computer Programming Services	95	N/A	M
7379	Computer Related Services – NEC	95	N/A	M
8072	Dental Laboratories	92	N/A	M
★8711	Engineering Services	99	N/A	M
6411	Insurance Agents	58	N/A	M
★6282	Investment Advice	58	N/A	M
8111	Legal Services	93	N/A	M
6163	Loan Brokers	59	N/A	M
8742	Management Consultant Services	94	N/A	M
8071	Medical Laboratories	92	N/A	M
8099	MRI/Diagnostic Facilities	91	N/A	M
8041	Offices and Clinics of Chiropractors	88	N/A	M
8021	Offices and Clinics of Dentists	86	N/A	M
8011	Offices and Clinics of Doctors of Medicine	85	N/A	M
8031	Offices and Clinics of Doctors of Osteopathy	87	N/A	M
8049	Offices and Clinics of Health Practitioners, not elsewhere classified	91	N/A	M
8042	Offices and Clinics of Optometrists	89	N/A	M
8043	Offices and Clinics of Podiatrist's	90	N/A	M
6531	Real Estate Agents & Managers	59	N/A	M
7338	Secretarial and Court Reporting Services	87	N/A	M
8999	Services not elsewhere classified, Offices - NOC	95	N/A	M
★8713	Surveying Services	99	N/A	M
7291	Tax Preparation Service	72	N/A	M
4724	Travel Agents	87	N/A	M
0742	Veterinary Services for Animal Specialties	96	N/A	M
7377	Web Hosting Services	94	N/A	M