

NAICS Group	Digit NAICS	Casualty	A&H	Fire	D&O	EIL	Marine	Cyber	PI
Agriculture, Forestry, Fishing and Hunting	11	Standard	Challenged	Standard	Preferred	Preferred	Standard	Preferred	Preferred
Mining, Quarrying, and Oil and Gas Extraction	21	Challenged	Challenged	Standard	Standard	Standard	Challenged	Standard	Challenged
Utilities	22	Standard	Preferred	Standard	Standard	Standard	Standard	Challenged	Challenged
Construction	23	Challenged	Challenged	Standard	Challenged	Preferred	Preferred	Standard	Preferred
Manufacturing 1a (Food, Textile, Beverages)	31	Preferred	Preferred	Challenged	Preferred	Preferred	Standard	Challenged	Preferred
Manufacturing 2 (Wood, Chemical, Plastics)	32	Preferred	Preferred	Standard	Preferred	Standard	Standard	Challenged	Preferred
Manufacturing 3 (Metals, Machinery)	33	Preferred	Preferred	Standard	Preferred	Standard	Preferred	Challenged	Preferred
Wholesale Trade	42	Standard	Standard	Standard	Preferred	Standard	Standard	Preferred	Preferred
Retail Trade 1 (Food & Beverage Stores)	44	Preferred	Preferred	Challenged	Challenged	Preferred	Standard	Standard	Challenged
Retail Trade 1 (Food, Clothing, Furniture)	44	Preferred	Standard	Challenged	Challenged	Preferred	Standard	Standard	Challenged
Retail Trade 2 (Motor, Electronic, Material, Misc, other retail)	45	Preferred	Standard	Challenged	Challenged	Preferred	Standard	Standard	Challenged
Transportation and Warehousing	48	Challenged	Challenged	Standard	Preferred	Standard	Standard	Challenged	Preferred
Information & Media	51	Standard	Challenged	Standard	Challenged	Preferred	Challenged	Preferred	Standard
Financial Institutions	52	Preferred	Preferred	Standard	Challenged	Preferred	Standard	Standard	Standard
Real Estate (Residential, non residential)	53	Preferred	Preferred	Standard	Preferred	Preferred	Challenged	Preferred	Standard
Professional, Scientific, and Technical Services	54	Preferred	Standard	Preferred	Preferred	Preferred	Challenged	Standard	Preferred
Management of Companies and Enterprises	55	Preferred	Standard	Standard	Standard	Preferred	Challenged	Standard	Standard
Administrative and Support and Waste Management and Remediation Services	56	Standard	Challenged	Standard	Preferred	Standard	Challenged	Standard	Preferred
Education	61	Preferred	Challenged	Preferred	Standard	Preferred	Challenged	Standard	Preferred
Healthcare	62	Challenged	Standard	Standard	Standard	Preferred	Standard	Challenged	Standard
Arts, Entertainment, and Recreation	71	Preferred	Challenged	Challenged	Challenged	Preferred	Preferred	Preferred	Standard
Accommodation and Food Services	72	Preferred	Preferred	Challenged	Challenged	Preferred	Standard	Standard	Challenged
Other Services	81	Preferred	Preferred	Preferred	Preferred	Preferred	Challenged	Standard	Preferred
Public Administration	92	Challenged	Challenged	Standard	Challenged	Preferred	Challenged	Challenged	Preferred
Life Science		Preferred	Preferred	Standard	Preferred	Preferred	Preferred	Preferred	Preferred
IT services		Preferred	Preferred	Standard	Preferred	Preferred	Preferred	Preferred	Preferred

- Preferred**
The risks of loss and claims are lower than the standard applicant
- Standard**
The risks are considered common or normal
- Challenged**
The risks might require special restrictions or extra ratings