

Commodore Insurance  
 Standard RRG Contractors Program-General Liability  
 Classification Guide

April 14, 2021

States: Oregon and Washington

ELIGIBLE CLASSES:

Classification by Industry Segment	Class Code	Description	UW Notes
Homebuilder/General Contractor-new ground up construction	<b>91340</b>	<p>General contractor building new ground up of single family homes.</p> <p>No roofing work as this must be subcontracted out to a roofing contractor.</p> <p>Class includes modular homes.</p>	<p>No construction management or supervisors for a fee.</p> <p>No new multi-unit or tract home builders.</p> <p>Cannot work on more than 10 homes in any one subdivision (new ground up construction).</p> <p>Maximum home value cannot exceed \$1,000,000 (any one home).</p> <p>No exterior work over 3 stories.</p> <p>No foundation repair work allowed.</p> <p>Any direct foundation work should be classification under Concrete-91560 unless the work is being subcontracted out.</p>
Carpentry - Interior	<b>91341</b>	<p>Interior - Finish carpentry, Includes woodwork, trim, countertop (no tile), wooden doors, hardwood floors, cabinet installation, and shelving. Class code includes cabinet makers-shop. Must install 100% of what they make.</p>	<p>No structural framing.</p> <p>Interior room remodel is classified as Carpentry-NOC 91342</p> <p>Good housekeeping is critical. Dust collection system is required on cabinet makers.</p>

Carpentry-NOC (Remodeling)	<b>91342</b>	<p>Carpentry - Residential and Commercial. Includes non-structural and structural remodeling &amp; repair. Structural work incl. adding square footage such as second story, room additions, commercial tenant improvements &amp; betterments, repair/replacement and decks. Class also includes attached and detached garages with no living space.</p> <p>This class is exclusively for residential and commercial remodelers.</p> <p>Stand alone roofing/foundation work not part of the room addition project is excluded.</p>	<p>No exterior work over 3 stories.</p> <p>No new or stand alone roofing work allowed.</p> <p>No roofing/foundation repair work allowed.</p> <p>No new or stand alone foundation work allowed.</p> <p>Framers should be rated under the Siding/Framing classification-98967.</p> <p>Any direct foundation work (for room additions) should be classified under Concrete-91560 unless the work is being subcontracted out.</p>
Carpentry-Handyman	<b>91344</b>	<p>Licensed carpentry handyman. OR: Jobs must be under \$1,000 WA: Jobs must be under \$2,000</p>	<p>Remodeling contractors are classified under Carpentry NOC-91342.</p>
Carpet/Upholstery Cleaning	<b>91405</b>	<p>Carpet, Rug, Furniture or Upholstery Cleaning – on customer premises only, no shop exposure.</p>	<p>No bleaching.</p> <p>Does not require a license for cleaning.</p>
Concrete Construction	<b>91560</b>	<p>Classification includes foundations as part of the room additions or homebuilding project as a general contractor. 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.</p>	<p>No new or stand alone foundation work.</p> <p>Foundation work must be either part of the room addition or homebuilding project.</p> <p>No foundation repair work allowed.</p> <p>No swimming pool work allowed.</p> <p>No hardscaping or water features.</p>
Sub-contractor Costs	<b>91585</b>	<p>Applicable when Carpentry homebuilder/General Contractor-91340 is the primary classification and where work is subcontracted out.</p>	<p>Maximum sub-contractor costs is 50% of the gross sales.</p>
Debris Removal- Construction Site	<b>91629</b>	<p>Applies to risks engaged in the removal of debris in connection with construction or erection.</p>	<p>Janitorial work should be rated using 96816.</p>

Door & Window	<b>91746</b>	<p>Door/millwork/window installation - service, repair. Acceptable work includes installation of garage doors and any electrical in conjunction with their door work.</p> <p>Class includes glass/glaziers and skylights.</p>	<p>No exterior work over 3 stories. Includes Glass/Glaziers.</p> <p>Must install 100% of what they make.</p>
Driveway, Parking Area or Sidewalk Paving or Repaving	<b>92215</b>	<p>Driveway, Parking Area or Sidewalk includes asphalt or paver installation, parking lots, private roads &amp; commercial or residential driveways or sidewalks.</p> <p>No stand alone grading or excavation other than incidental to driveway, parking area and sidewalk paving.</p>	<p>No pointing, public street, road or highway work.</p> <p>No concrete foundations-digging of foundations.</p>
Dry Wall or Wallboard	<b>92338</b>	<p>Drywall or Wallboard installation. Class includes insulation work and acoustical ceilings.</p>	<p>No asbestos work.</p>
Electrical Work - Within Buildings	<b>92478</b>	<p>Electrical Work within Buildings including incidental outside work.</p> <p>Telephone Equipment Installation - wiring, cables &amp; circuits for telephone and communications equipment operating at less than 50 volts. Work within buildings only.</p> <p>Includes erection of antennas, satellite dishes and cable service from the pole into the building.</p>	<p>No installation, servicing, repair or monitoring of security or fire alarm systems.</p> <p>No power line construction, pole work, generator, electrical machinery or auxiliary apparatus work.</p> <p>Incidental landscape light work is ok.</p>
Fence Erection Contractors	<b>94276</b>	<p>Fence Erection Contractors- Wooden or metal.</p> <p>Includes mailbox installation and real estate sign installation.</p> <p>Automated gates acceptable.</p>	<p>No agricultural fencing.</p> <p>No swimming pool, playground, child-safety or electrically charged fencing.</p> <p>No manufacturing of fences.</p>
Floor Covering - Not Ceramic Tile or Stone	<b>94569</b>	<p>Floor Covering Installation - Installation of carpeting, hardwood flooring and laminate.</p>	<p>No store operations.</p> <p>No sales-only operations.</p> <p>Ceramic tile, stone, marble or terrazzo work should be separately classified as Tile-99746.</p>

Heat/AC	<b>95647</b>	<p>Heating and Air Conditioning Systems - No refrigeration or cold storage work.</p> <p>This classification applies to risks engaged in sales and installation, servicing or repair of air conditioning and heating systems or equipment.</p> <p>Class includes whole house fans, air purification systems, radiant flooring, and duct/dryer vent cleaning.</p>	<p>If plumbing operations, rate under the plumbing class(es).</p> <p>Incidental LPG work acceptable if part of their operations.</p> <p>No Tank installation service or repair.</p>
House Furnishings	<b>96053</b>	<p>House Furnishing Installation - Includes installation of pictures, mirrors, window treatments and closet organizers.</p> <p>Also includes installation of draperies, curtains, window shades, blinds and interior shutters.</p>	<p>No furniture repair.</p> <p>Not intended for household furniture/fixture/appliance movers/moving services</p>
Janitorial	<b>96816</b>	<p>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.</p> <p>No grocery store- floor waxing.</p> <p>Window cleaning acceptable under 3 stories (exterior).</p> <p>Class includes installation of spraying sanitizers to disinfect surfaces.</p>	<p>For construction clean up/debris removal use 91629.</p> <p>Does not require a license for cleaning.</p>
Landscape Gardening/Landscape Installation/Lawn Care Gardening	<b>97047</b>	<p>Landscape Maintenance &amp; 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 tree removal. Deck construction (use 91342), decorative retaining walls (use 97447), No pools or ponds.</p>	<p>Pesticide or Herbicide Applicator Coverage endorsement available upon request</p>

Masonry Contractor	<b>97447</b>	Masonry - includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work.	Retaining walls over 6 feet not allowed.  No street, road or highway walls or work.  No digging of foundations or pointing.  No exterior work on buildings exceeding 3 stories.  No chimney, cast-in-place concrete work, or pellet stoves.  No hardscaping or water features.
Metal Erection- Decorative or Artistic/Sheet Metal Work	<b>97650</b>	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/work.
Painting - Exterior - Buildings or Structures	<b>98304</b>	Paint Exterior-Buildings & appurtenant structures only, including walkways/fences, surface preparation and faux/texture painting.  Class includes parking lot stripping and concrete sealing.	No work over 3 stories.  No roof painting, work on tanks, street, road, bridges, or automotive/watercraft work.
Painting - Interior - Buildings or Structures	<b>98305</b>	Painting Interior – surface preparation and faux/texture painting including bathtub resurfacing.	No exterior work.  No automotive/watercraft work.
Paperhanging	<b>98344</b>	Paperhanging - Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings.	

<p>Plumbing - Commercial and Industrial</p>	<p><b>98482</b></p>	<p>Plumbing Commercial - 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.</p> <p>This class includes drain cleaning, water softener installation, and gas meter regulators.</p> <p>Acceptable operations: breaking and repair of concrete to install pipes.</p> <p>Class also includes installation of sinks in conjunction with the hook ups. Any stand alone sink work not requiring hooking up the hoses/connections will need to be rated under the carpentry classes.</p>	<p>Incidental back flow testing and repair allowed.</p> <p>Incidental LPG work acceptable if part of their operations.</p> <p>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.</p> <p>No Tank installation service or repair.</p> <p>No main line work (sewer, gas, water).</p> <p>Lawn sprinkler installation should use the Landscape classification – 97047.</p>
<p>Plumbing - Residential or Domestic</p>	<p><b>98483</b></p>	<p>Plumbing Residential - 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.</p> <p>This includes drain cleaning, water softener installation, and gas meter regulators.</p> <p>Acceptable operations: breaking concrete &amp; repair to install pipes, lay sewer line/pipe drain and use ditch witch for underground lines.</p> <p>Class includes installation of sinks in conjunction with the hook ups. Any stand alone sink work not requiring hooking up the hoses/connections will need to be rated under the carpentry classes.</p>	<p>Incidental back flow testing and repair allowed.</p> <p>Incidental LPG work acceptable if part of their operations.</p> <p>No Tank installation service or repair.</p> <p>No fire sprinklers, septic tank, excavation, or pools.</p> <p>No main line work (sewer, gas, water).</p> <p>Lawn sprinkler installation should use the Landscape classification- 97047.</p>

Siding and Gutter/Framers	<b>98967</b>	Siding and Gutter - Installation includes soffit/fascia and decorative shutters.  Classification includes framing contractors.	No spray on siding and roofing.  No work on buildings exceeding 3 stories.
Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction	<b>99746</b>	Tile, Stone, Marble, Mosaic or Terrazzo Work - Installation and repair of these materials to floors, walls or counter-tops. Class includes cleaning.  Incidental exterior work acceptable if under 10% of operations.	No swimming pool work or roofing operations.