

	UNDERWRITING GUIDE	Section VI Page 2.1
	Section Businessowners (BOP) Program	
	Preface to Classification Guide	

CLASSIFICATION GUIDE

The “Classification Guide” when used with “EZ Rater” will assist you in determining eligibility, classifying risks and providing a quick and easy quote for risks that fit the CBIC BOP Program.

TYPES OF RISKS

The classification guide contains three types of risks as follows:

- Mercantile/Service
- Office
- Wholesale

ELIGIBILITY

The column titled “Footnote” indicates the eligibility for the specific risk as follows:

- Classes listed as “R” should be referred to CBIC prior to quoting
- Classes listed as “P” are prohibited
- All other classes listed are acceptable subject to footnotes indicated on the “Classification Guide”.
- Risks not having a specific classification listed should be referred to CBIC prior to quoting

CLASSIFYING RISKS

For each business listed, a “rate as” EZ Rater Classification Description has been provided.