

# Manufacturing appetite guide

EMC understands the ins and outs of manufacturing because we're industry specialists.

**Our manufacturing program offers targeted coverages for a multitude of manufacturing segments from metal and plastics to wood products and textiles. The following pages will outline our appetite for over 320 familiar ISO manufacturing classifications.**

Our top performing ISO class codes are represented in green. Classes marked in yellow will typically require more underwriter involvement due to the higher hazardous nature of operations. Classes that are red, we are generally not a market for this exposure.

## Lines of business:

- General liability
- Commercial auto
- Property
- Inland marine
- Workers' compensation
- Cyber liability
- Umbrella

## Top performing manufacturing classes:

- 52134 Door window manufacturing — not wood
- 97220 Machine shop
- 58922 Sheet metal work — shop only
- 59914 Metal works — shops — decorative or artistic
- 59985 Wood products manufacturing/59986 Wood turned products manufacturing
- 56916 Metal works — shop — structural
- 59781 Tool MFG — NOC
- 59975 Wire goods manufacturing

## Manufacturing segments we can consider:

- Plastics
- Wood
- Metal
- Textiles
- Food
- Electronic
- Concrete

## Manufacturing eligibility

The EMC Manufacturing Program offers manufacturers competitively priced, customized insurance coverage to meet their unique needs. In addition to basic guidelines, manufacturers must have no more than 25% of their total receipts generated from the following:


- Distribution of goods they do not manufacture (wholesaling/distributing)
- Installation, service, or repair of products






























































































































## General manufacturing guidelines

- Applicants must have at least 3 years in business or 5 years' experience
- No bankruptcy
- 3 years hard copy loss runs (currently valued within last 3 months) must show favorable loss history
- No prior cancellation or non-renewal due to loss history or payment history
- Applicable manufacturing questionnaire must be completed and submitted
- Proper risk transfer utilized
- Prior coverage must be with a standard carrier (no prior E&S)

## Appetite by class

Classes marked in yellow will typically require more underwriter involvement due to the higher hazard nature of operations. Classes in the red are generally unacceptable.

**Class eligibility:**  Acceptable  Will consider  Not a market

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
								
Abrasive wheel manufacturing				50010		1748		
Abrasives or abrasive products manufacturing – artificial				50015		4279		
Abrasives or abrasive products manufacturing				50017		1122		
Adhesive manufacturing				50045		4557		No property
Adhesive tape manufacturing				50047		4279		No property
Aerosol container manufacturing				51001		3220		
Aerosol containers – filling or charging for others				51005		2111		
Air conditioning equipment manufacturing				51116		5130		
Aircraft or aircraft parts manufacturing				51201		3805		
Alarm manufacturing – burglar				51205		3179		
Alarm manufacturing – fire or smoke				51206		3179		
Alcohol manufacturing – not beverage				51210		4740		
Ammunition manufacturing				51211		4771		
Appliances and accessories manufacturing – commercial; gas				51220		3169		
Appliances and accessories manufacturing – commercial; not gas				51221		3632		
Appliances and accessories manufacturing – household; gas				51222		3169		
Appliances and accessories manufacturing – household; not gas				51224		3169		
Asbestos goods manufacturing				51230		1701		
Automobile, bus, and truck body manufacturing				51250		3815		
Automobile, bus, or truck parts manufacturing – brakes or brake linings				51251		3840		
Automobile, bus, or truck parts manufacturing – not operating parts				51252		3807 3179		
Automobile, bus, or truck parts manufacturing – operating parts				51253		3648 3840 3581		
Automobile, bus, or truck parts manufacturing – passenger restraining devices				51254		2576		
Automobile manufacturing or assembling				51255		3808		
Baby food manufacturing – in glass containers				51300		6504		
Baby food manufacturing				51305		6504		
Bakery plants				51315		2003		
Battery manufacturing – dry cell				51330		3647		
Battery manufacturing – wet cell or storage				51333		3647		
Bearing manufacturing				51340		3632		
Beer, ale, or malt liquor manufacturing – in bottles				51350	Breweries and Wineries	2121		Top manufacturing class
Beer, ale, or malt liquor manufacturing – in cans				51351	Breweries and Wineries	2121		Top manufacturing class
Beer, ale, or malt liquor manufacturing – not bottled or canned				51352	Breweries and Wineries	2121		Top manufacturing class

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Beverage bottler—soft drinks; carbonated; in cans or plastic bottles	✓			51355	✓	2157	✓	
Beverage bottler—soft drinks; carbonated; in glass bottles	✓			51356	✓	2157	✓	
Beverage bottler—soft drinks; in metal cylinders	✓			51357	✓	2157	✓	
Beverage bottler—soft drinks; in paper containers	✓			51358	✓	2157	✓	
Beverage bottler—soft drinks; not carbonated; in bottles or cans	✓			51359	✓	2157	✓	
Bicycle manufacturing—not motorized		●		51370		3865	✓	
Billiard or pool table manufacturing		●		51380	✓	2883	✓	
Boat or ship building— inboard and inboard/outboard			✗	51400		6811 6854		
Boat or ship building—without motors			✗	51401		6811		
Bolt, nut, rivet, screw, or washer manufacturing	✓			51500	✓	3132 3145	✓	
Bookbinding—other than not-for-profit	✓			51516		4307	✓	
Bookbinding—not-for-profit only	✓			51517		4307	✓	
Bottle and jar manufacturing—glass; not for use under pressure		●		51550	✓	4114	✓	
Bottle and jar manufacturing—glass; for use under pressure; nonreturnable		●		51551	✓	4114	✓	
Bottle and jar manufacturing—glass; for use under pressure; returnable		●		51552	✓	4114	✓	
Bottle and jar manufacturing—plastic; nonreturnable		●		51553	✓	4484	✓	
Bottle and jar manufacturing—plastic; returnable		●		51554	✓	4484	✓	
Boxes or containers manufacturing—corrugated or fiberboard		●		51575		4244	✓	No property
Boxes or containers manufacturing—wood		●		51576		2759	✓	No property
Brick manufacturing		●		51600	✓	4021		
Brush or broom manufacturing		●		51613	✓	2836 2835	✓	
Bus manufacturing or assembling or reconstruction			✗	51625		3808		
Buttons or fasteners manufacturing	✓			51666	✓	3131	✓	
Camper bodies or camper trailers manufacturing			✗	51702		3808		
Campers manufacturing—self-powered			✗	51703		8393		
Can manufacturing—metal	✓			51734	✓	3220	✓	
Candle manufacturing		●		51741		4557	✓	No property
Candy or confectionery products manufacturing		●		51752	✓	2041	✓	
Carbon paper or inked ribbon manufacturing		●		51767		2041	✓	No property
Carpet or rug manufacturing		●		51777	✓	2402	✓	
Caulking compounds, putty, or similar products manufacturing		●		51790		4558	✓	
Cellophane and cellophane products manufacturing		●		51796		4459	✓	No property
Cement, concrete mix, or plaster manufacturing—packaged		●		51808		1701	✓	
Cement or plaster manufacturing—bulk		●		51809		1701	✓	
Chemical manufacturing—commercial or industrial			✗	51850		4828		
Chemical manufacturing—commercial or industrial—toxic and either flammable, explosive, or reactive; NOC			✗	51851		4829		
Chemical manufacturing—commercial or industrial—primarily flammable, explosive, or reactive; NOC			✗	51852		4829		
Chemical manufacturing—commercial or industrial—primarily toxic or presenting a health hazard; NOC			✗	51853		1438		

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Chemical manufacturing—household; toxic and either flammable, explosive, or reactive			✗	51854		4829		
Chemical manufacturing—household			✗	51855		4829		
Chemical manufacturing—household; primarily flammable, explosive, or reactive			✗	51856		4829		
Chemical manufacturing—household; primarily toxic or presenting a health hazard			✗	51857		4829		
China, porcelain, or earthenware manufacturing		●		51869	✓	4021	✓	
Clay products manufacturing		●		51877		4021	✓	
Clock manufacturing	✓			51889	✓	3385	✓	
Clothing manufacturing		●		51896	✓	2501	✓	
Coffins or caskets manufacturing		●		51900	✓	4034 3076	✓	
Coke manufacturing			✗	51909		1472		
Communication or recording systems or equipment manufacturing— industrial or commercial	✓			51926	✓	3179	✓	
Communication or recording systems or equipment manufacturing—other than industrial or commercial	✓			51927	✓	4431	✓	
Composition goods manufacturing— not floor coverings		●		51934		4263		No property
Computer manufacturing		●		51941	✓	3574	✓	No chip or wafer manufacturing
Computer software manufacturing—pre-packaged			✗	51942		8810		
Concrete or plaster products manufacturing— not structural	✓			51957	✓	4036 4038	✓	
Concrete products manufacturing— prestressed		●		51958		4034	✓	
Concrete products manufacturing— structural		●		51959		4034	✓	Products typically utilized in structures two stories or less
Contact lenses manufacturing			✗	51960		4149		
Cosmetics manufacturing		●		51970		4611	✓	Limited umbrella
Cotton batting, wadding, or waste manufacturing			✗	51982		2211		
Cotton compressing			✗	51985		8103		
Cotton gin operations			✗	51986		0401		
Cutlery (not powered) and flatware manufacturing		●		51999	✓	3122	✓	
Dairy products manufacturing		●		52002	✓	2065	✓	
Detergent manufacturing—household			✗	52075		4720		
Detergent manufacturing—other than household			✗	52076		4720		
Dextrin manufacturing			✗	52109		4703		
Die casting manufacturing			✗	52137		1925		
Distillation or extraction			✗	52150		1472		
Door or window manufacturing—other than wood	✓			52134	✓	3076	✓	Top manufacturing class
Door or window manufacturing— wood		●		52315	✓	2802	✓	
Drug manufacturing— biological products			✗	52341		5951		
Drug, medicine, or pharmaceutical preparations manufacturing— for animal use			✗	52342		4825		

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Drug, medicine, or pharmaceutical preparations manufacturing— other than for animal use			✗	52343		4825		
Drums or containers manufacturing— metal	✓			52401	✓	3400	✓	
Drums or containers manufacturing— plastic		●		52402	✓	4484	✓	
Electrical equipment manufacturing— other than for direct and indirect application to the body		●		52432	✓	3179	✓	
Electrical equipment manufacturing— for direct and indirect application to the body			✗	52433		3179		
Electrical generating machinery manufacturing		●		52435		3643	✓	
Electrical parts, components, or accessories manufacturing		●		52438	✓	3179	✓	
Electrical power distribution or transmission equipment manufacturing		●		52440		3643	✓	
Electrical wire or cable manufacturing	✓			52467	✓	4474 4110	✓	
Electronic components manufacturing		●		52469	✓	3179	✓	
Electronic games manufacturing		●		52505	✓	3574	✓	
Electroplating			✗	52547		3372		
Elevator manufacturing			✗	52581		3042		
Engine or turbine manufacturing— not aircraft			✗	52619		3612		
Engraving	✓			52660	✓	4352	✓	
Escalator or moving sidewalk manufacturing			✗	52744		3042		
Exercise or playground equipment manufacturing			✗	52767		4902		
Explosive or fireworks manufacturing			✗	52876		4777		
Extracts manufacturing		●		52911		4825		No property
Eye glass lens manufacturing		●		52967	✓	4149	✓	
Feed manufacturing			✗	53001		2014		
Fertilizer manufacturing			✗	53077		4583		
Fiber manufacturing— other than synthetic		●		53095		2220 2302 4263	✓	
Fiber manufacturing— synthetic		●		53096		2305 2501	✓	
Fiberglass manufacturing			✗	53121		4101		
Fire extinguishers manufacturing			✗	53147		3315		
Fire suppression systems manufacturing			✗	53229		3315		
Firearms manufacturing			✗	53271		3548 3574		
Floor covering manufacturing— not carpets, rugs, ceramic, or stone tiles	✓			53333	✓	4493	✓	
Food products manufacturing— dry		●		53374	✓	6504 6503 2016 2002 2112	✓	
Food products manufacturing— frozen		●		53375	✓	6504	✓	
Food products manufacturing— not dry; in glass containers		●		53376	✓	6504 2110	✓	
Food products manufacturing— not dry; in other than glass containers		●		53377	✓	2111	✓	

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Forging work			✗	53403		3110		
Foundries			✗	53425		3081		
Fruit or vegetable juice manufacturing—no bottling of carbonated beverages		●		53565	✓	2143	✓	
Fur garment manufacturing		●		53631		2623 2501	✓	No property
Fur or pelt processing		●		53632		2600	✓	No property
Furniture manufacturing or assembling—infants			✗	53731		2883		
Furniture manufacturing or assembling—other than wood		●		53732	✓	3076	✓	
Furniture manufacturing or assembling—wood		●		53733	✓	2883	✓	
Galvanizing or tinning			✗	53803		3373		
Gas manufacturing—toxic and either flammable, explosive, or reactive			✗	53901		4829		
Gas manufacturing—inert			✗	53902		4635		
Gas manufacturing—other			✗	53903		4635		
Gas manufacturing—primarily flammable, explosive, or reactive			✗	53904		4635		
Gas manufacturing—primarily toxic or presenting a health hazard			✗	53905		4829		
Biofuels manufacturing—ethanol			✗	53951		1472		
Biofuels manufacturing—other than ethanol			✗	53952		4829		
Nanomaterial manufacturing			✗	53953		4828		
Glass or glassware manufacturing		●		54077	✓	4111 4114 4131 4133	✓	
Manufacturers NOC			✗	54444		NA		
Heating equipment manufacturing—coal or wood		●		55010		3169	✓	Limited umbrella
Heating equipment manufacturing—electric		●		55011		3169	✓	Limited umbrella
Heating equipment manufacturing—fuel oil or kerosene		●		55012		3169	✓	Limited umbrella
Heating equipment manufacturing—gas or liquefied petroleum gas		●		55013		3169	✓	Limited umbrella
Solar energy equipment manufacturing			✗	55014		3179		
Hone, oilstone, or whetstone manufacturing			✗	55214		1803		
Honey extracting		●		55371		0034	✓	
Ink manufacturing		●		55426		4557	✓	Water based ink only
Inner tubes manufacturing			✗	55597		4420		
Instrument manufacturing—analytical, calibrating, measuring, testing, or recording		●		55647		3574 3685	✓	
Instrument manufacturing—control		●		55648		3574	✓	
Instrument manufacturing—NOC		●		55649		3685	✓	
Insulating material manufacturing—mineral		●		55715		1699		
Insulating material manufacturing—organic		●		55716		4263		
Insulating material manufacturing—plastic; for application in a solid state		●		55717		4263		
Insulating material manufacturing—plastic; NOC		●		55718		4263		
Jewelry manufacturing	✓			55802	✓	3383	✓	
Ladder manufacturing—other than wood			✗	55918		3076		

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Ladder manufacturing— wood			✗	55919		2802		
Lamp shade manufacturing	✓			56040	✓	2501	✓	
Lamps or lanterns manufacturing— electric		●		56041	✓	3180	✓	
Lamps or lanterns manufacturing— other than electric		●		56042	✓	3180	✓	
Lead manufacturing— red or white		●		56170		1430		
Leather goods manufacturing		●		56202	✓	2623 2683 2688 4493	✓	
Light bulb or tubes manufacturing		●		56390	✓	4110	✓	
Lighting fixtures manufacturing	✓			56391	✓	3180	✓	
Lime manufacturing			✗	56427		1642		
Liquor manufacturing		●		56488		2130 2131	✓	No property
Lubricants manufacturing— grease			✗	56567		4557		
Machine shops— NOC	✓			97220	✓	3632 3629	✓	Top manufacturing class
Machinery or machinery parts manufacturing— construction, mining, or materials handling type		●		56650	✓	3507	✓	
Machinery or machinery parts manufacturing— farm type		●		56651	✓	3507	✓	
Machinery or machinery parts manufacturing— industrial type		●		56652	✓	3507 3515 3548 3612 3822	✓	
Machinery or machinery parts manufacturing— metalworking		●		56653	✓	3507	✓	
Machinery or machinery parts manufacturing— NOC		●		56654	✓	3612 3632 3559	✓	
Match manufacturing			✗	56690		4279		
Mattress or box spring manufacturing— NOC		●		56699		2501		No property
Meat, fish, poultry, or seafood— curing			✗	56758		2111 2095		
Meat, fish, poultry, or seafood processing— in airtight containers			✗	56759		2089		
Meat, fish, poultry, or seafood processing— not in airtight containers			✗	56760		2095 2114		
Medical, dental, hospital, or surgical equipment or supplies manufacturing— expendable		●		56805		4693	✓	
Medical, dental, hospital, or surgical equipment or supplies manufacturing— nonexpendable			✗	56806		3685		
Medical, dental, hospital, or surgical instruments manufacturing			✗	56807		3685		
Medical, dental, or surgical diagnostic or treatment machines or devices manufacturing			✗	56808		3685		
Metals— extraction or refining			✗	56900		1438		
Metal foil manufacturing		●		56910	✓	3334 3383	✓	
Metal goods manufacturing— NOC		●		56911	✓	3076 3146 3227 3315	✓	

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Metal goods manufacturing—stamping; not signs	✓			56912	✓	3131 3400	✓	
Metal heat processing			✗	56913		3307		
Metal works—shop—structural; load bearing		●		56915		3030	✓	Products typically utilized in structures two stories or less
Metal works—shop—structural; not load bearing	✓			56916	✓	3030	✓	Products typically utilized in structures two stories or less; Top manufacturing class
Metals—extraction or refining; chemical processes			✗	56917		1438		
Metals—extraction or refining; electrometallurgical processes			✗	56918		1438		
Metals—extraction, refining ferrous metal blast furnace, other pyrometallurgical processes			✗	56919		1438 3004		
Metals—extraction, nonferrous metal blast furnace, other pyrometallurgical processes			✗	56920		1438		
Mica goods manufacturing			✗	56980		1701		
Milk processing			✗	57002		2070		
Mobile home manufacturing			✗	57090		2797		
Modular units manufacturing			✗	57146		2797		
Motorcycle, moped, or motor scooter manufacturing			✗	57202		3851		
Musical instrument manufacturing	✓			57257	✓	2923 3383	✓	
Nails or spikes manufacturing	✓			57401	✓	3132 3270	✓	
Needles, pins, or tacks manufacturing	✓			57403	✓	3119 3270	✓	
Net manufacturing—other than safety nets	✓			57410	✓	2380 2388	✓	
Net manufacturing—safety nets			✗	57411		2380		
Office machines manufacturing	✓			57572	✓	3574	✓	
Optical goods manufacturing	✓			57600	✓	4147	✓	
Ore milling or processing		●		57611		1452	✓	No property
Orthopedic, ambulation, or prosthetic devices manufacturing			✗	57625		4693		
Packing houses			✗	57651		2081 2089		
Paint, varnish, shellac, or lacquer manufacturing			✗	57690		4558		
Paper coating or finishing		●		57716		4250	✓	No property
Paper goods manufacturing		●		57725		4251 4273 4276 4279	✓	No property
Paper manufacturing		●		57726		4239	✓	No property
Parachute manufacturing			✗	57798		2501		
Media manufacturing—blank		●		57800		4431	✓	
Media manufacturing—pre-recorded		●		58627		4431	✓	
Pattern manufacturing—metal	✓			57808	✓	2790	✓	
Pattern manufacturing—other	✓			57809	✓	2790	✓	



Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Pattern manufacturing—paper		●		57810		4279	✓	No property
Pencil, pen, crayon, or chalk manufacturing		●		57871	✓	4432 3119 2735	✓	
Pet food manufacturing		●		57913		2111	✓	No property
Photo finishing laboratories	✓			57997	✓	4361	✓	
Photographic equipment manufacturing	✓			57998	✓	4923	✓	
Photographic supplies manufacturing	✓			57999	✓	4923	✓	
Pipes or tubes manufacturing—metal	✓			58009	✓	3022 3028	✓	
Pipes or tubes manufacturing—plastic	✓			58010	✓	4459	✓	
Pipes manufacturing—tobacco		●		58020		2841	✓	
Pipes manufacturing—raw materials		●		58056		4459		No property
Plastic or rubber goods manufacturing—household		●		58057	✓	4484 4410	✓	
Plastic or rubber goods manufacturing—other than household		●		58058	✓	4452 4484 4459	✓	
Plumbing fixtures manufacturing	✓			58095	✓	3081 3224 4484 4021	✓	
Plumbing supplies manufacturing—NOC		●		58096	✓	3188	✓	
Plywood, veneer, or veneer products manufacturing—other		●		58301		2915 2714		No property
Plywood, veneer, or veneer products manufacturing—without log processing		●		58302		2916		No property
Prefabricated building manufacturing		●		58397		3030	✓	
Printing—other than not-for-profit	✓			58408	Printers	4299 4351 8810	✓	
Printing—not-for-profit only	✓			58409	Printers	4299	✓	
Pulp manufacturing		●		58503		4206	✓	No property; No 4207 for WC
Pumps or compressors manufacturing		●		58532	✓	3612	✓	
Railroad engine manufacturing			✗	58559		3507		
Railroad or other public conveyance cars manufacturing			✗	58560		3881		
Railroad or other public conveyance cars parts manufacturing			✗	58561		3082		
Razor or razor blades manufacturing		●		58575		3122 3270	✓	
Refrigeration equipment manufacturing		●		58663	✓	3076 3179	✓	
Rendering works			✗	58682		4665 4683		
Rolling mills—cold or hot process			✗	58713		3018 3027		
Rope manufacturing		●		58737	✓	2220	✓	
Rubber manufacturing		●		58756		2651 4410 4751 4829		No Property
Rubber reclaiming		●		58757		4410		No Property

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Rubber stamp manufacturing or assembling		●		58759	✓	4299	✓	
Saddles, harnesses, or horses furnishings manufacturing		●		58802	✓	4902	✓	
Safes or safe vaults manufacturing		●		58813	✓	3507	✓	
Sail making		●		58822		2501	✓	
Salt, borax, potash, or phosphate—producing or refining		●		58837		4568 4581		
Salt manufacturing			✗	58840		4568		
Sawmills or planing mills			✗	58873		2710 2731		
Sewing machines manufacturing—commercial	✓			58903	✓	3643 3574	✓	
Sewing machines manufacturing—household	✓			58904	✓	3574	✓	
Sheet metal work—shop only	✓			58922	✓	3076	✓	Top manufacturing class
Shoe, boot, or slipper manufacturing	✓			59005	✓	2660 4410 2651	✓	
Sign manufacturing—electrical	✓			59057	✓	3064	✓	
Sign manufacturing—other than electrical	✓			59058	✓	3064 4299 2501 2881 9501	✓	
Slate milling			✗	59188		1803		
Slate splitting or slate roofing manufacturing			✗	59189		1624		
Soap manufacturing		●		59223		4720	✓	
Sponge processing		●		59257		7016	✓	
Sporting goods or athletic equipment manufacturing		●		59306		4902 3146	✓	
Steel wool or wire wool manufacturing		●		59378		3255	✓	
Stone crushing		●		59481		1710		
Stone cutting or polishing		●		59482		1803		
Sugar refining			✗	59537		2021		
Swimming pools or accessories manufacturing			✗	59601		4484		
Syrups or molasses—refining, blending, or manufacturing		●		59647	✓	2021	✓	
Tank building or manufacturing—metal; not pressurized			✗	59660		3620		
Tank building or manufacturing—metal; pressurized			✗	596601		3620		
Telecommunication equipment manufacturing		●		59695		3681	✓	
Tent or canopy manufacturing		●		59713		2501 3076	✓	
Textile bleaching, dyeing, mercerizing, printing, finishing, or silk screening—new goods		●		59722		2413 2417 2501	✓	
Textile coating or impregnating		●		59723		4493	✓	
Textile manufacturing—impregnated or coated		●		59724		4493	✓	
Textile products manufacturing—fabricated		●		59725	✓	2501	✓	
Textile spinning, weaving, or knitting mills		●		59726		2220 2288 4493 2501	✓	

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Tie, post, or pole yard	✓	●	✗	59738		2960	✓	
Tire manufacturing—auto, bus, or truck	✓	●	✗	59750		4420		
Tire manufacturing—not auto, bus, or truck	✓	●	✗	59751		4420		
Tobacco products manufacturing—cigars or cigarettes	✓	●	✗	59773		2172		
Tobacco products manufacturing—other	✓	●	✗	59774		2172		
Tobacco products manufacturing—plug or snuff	✓	●	✗	59775		2172		
Tool manufacturing—accessories NOC	✓	●	✗	59781	✓	3113 3114	✓	Top manufacturing class
Tool manufacturing—hand type; not powered	✓	●	✗	59782	✓	3110 3118 3126	✓	
Tool manufacturing—hand type; powered	✓	●	✗	59783	✓	3110	✓	
Tool manufacturing—power equipment; household type; outdoor or workshop	✓	●	✗	59784	✓	3110	✓	
Toys or games manufacturing	✓	●	✗	59790		2501 4484	✓	No umbrella
Trailers manufacturing	✓	●	✗	59798		3808		
Truck manufacturing or assembling	✓	●	✗	59806		3808		
Turpentine or resin manufacturing	✓	●	✗	59867		0016 1472		
Twine or cordage manufacturing	✓	●	✗	59886	✓	2220	✓	
Umbrella or cane manufacturing	✓	●	✗	59889	✓	2501	✓	
Valves manufacturing	✓	●	✗	59892	✓	3634	✓	
Vegetable oil manufacturing—by solvent extraction	✓	●	✗	59904		4683 4686		
Vegetable oil manufacturing	✓	●	✗	59905		4683 4717		
Metal works—shop—decorative or artistic	✓	●	✗	59914	✓	3040 3041	✓	Top manufacturing class
Vending machines manufacturing	✓	●	✗	59915	✓	3559	✓	
Venetian blinds manufacturing or assembling	✓	●	✗	59917	✓	2881	✓	No umbrella
Watch or watch case manufacturing	✓	●	✗	59923	✓	3383 3385	✓	
Water bottling—in siphons	✓	●	✗	59925	✓	2157	✓	
Water bottling—spring or well; not sparkling or carbonated	✓	●	✗	59926	✓	2157	✓	
Water bottling—spring or well; sparkling or carbonated	✓	●	✗	59927	✓	2157	✓	
Wax or wax products manufacturing	✓	●	✗	59931	✓	4557	✓	
Wax, wax products, or polish manufacturing—floor	✓	●	✗	59932	✓	4557	✓	
Wheel manufacturing	✓	●	✗	59941	✓	2841 2883	✓	
Wicker, rattan, willow, or twisted fiber products manufacturing	✓	●	✗	59947	✓	2883	✓	
Wigs or hair pieces manufacturing	✓	●	✗	59955		2501	✓	
Wine manufacturing—sparkling	✓	●	✗	59963	Breweries and Wineries	2143	✓	Top manufacturing class
Wine manufacturing—still	✓	●	✗	59964	Breweries and Wineries	2143	✓	Top manufacturing class
Wire cloth manufacturing	✓	●	✗	59970	✓	3255	✓	
Wire drawing	✓	●	✗	59973	✓	1924 3241	✓	

Description	Eligibility			ISO	Program eligible?	WC	WC eligible?	Considerations
	✓	●	✗					
Wire goods manufacturing	✓			59975	✓	3241 3257 3300	✓	Top manufacturing class
Wire rope or cable manufacturing — metal	✓			59977	✓	3240	✓	
Wood preserving			✗	59984		2960		
Wood products manufacturing		●		59985	✓	2735 2841	✓	
Wood turned products manufacturing	✓			59986	✓	2735 2841	✓	Top manufacturing class
Wool combing, scouring, or separating from cotton			✗	59988		2211		
Wool pulling			✗	59989		2623		

## Keeping insurance human

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- Solution-based mindset
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- Time-saving technology
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- Compassionate claims handling; we proudly boast a 4.6/5 claims satisfaction score\*
- A national carrier with local heart

\*Data reflects 2023 results.

## Ineligible manufacturing operations

- Protection class 9-10
- Monoline property
- Unsprinklered wood, plastics, and textiles manufacturing facilities
- Following hazards:
  - Military, aerospace, and medical exposures
  - Critical Parts
  - Products containing dangerous materials (asbestos, silica, and lead)
  - Firearms parts
  - Oil and Gas
  - Railroad parts
  - Elevator parts
  - Baby/toddler clothing, furniture, toys, food, etc. (anything to do with infants or toddlers)
  - Load bearing products (if product is designed for use over two stories)
  - 3D Printing/manufacturing
  - Clean rooms
  - Safety/protective equipment/devices
  - Recycling operations
  - Extensive worldwide exposure
  - Marijuana, THC and CBD
  - Life safety equipment — fire protection and/or emergency equipment



717 Mulberry Street  
Des Moines, IA 50309

515-280-2511  
800-447-2295

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Disclaimer: The chart above indicates general acceptability by class; it does not guarantee acceptance of individual risks. All risks must align with EMC underwriting guidelines.

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