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MSLAA
APPROVED RISK LIST - EFFECTIVE 11/22/2004

AL - AUTOMOBILE LIABILITY

1. GARAGE LIABILITY - RECREATIONAL VEHICLE DEALERS **New 11/07/2001**
2. GARAGE LIABILITY - ENVIRONMENTAL IMPAIRMENT (SERVICE STATIONS / BULK PLANTS)
3. RESERVED FOR FUTURE USE **DELETION 6/3/04**
4. EMERGENCY VEHICLES
5. AUTO RACING / RECREATIONAL VEHICLES RACING **New 04/08/2003**
6. GARAGE LIABILITY - RECREATIONAL VEHICLE REPAIR/SERVICE (NON DEALER)

AP - AUTOMOBILE PHYSICAL DAMAGE

1. EMERGENCY VEHICLES
2. RESERVED FOR FUTURE USE **DELETION 6/3/04**
3. RECREATIONAL VEHICLE DEALERS
4. USED AUTOMOBILE DEALERS

AV - AVIATION/AIRCRAFT LIABILITY AND HULL

1. AIR AMBULANCE
2. EXPERIMENTAL
3. GLIDERS - COMMERCIAL
4. HOT AIR BALLOONS
5. SLUNG CARGO
6. HELICOPTER OPERATORS
7. AERIAL APPLICATORS
8. AERIAL TANKERS / WATER BOMBERS
9. EXCESS AVIATION LIABILITY

FA - FIRE AND ALLIED LINES

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. CARNIVAL / EXHIBITIONS / CONCERTS / FIRE WORKS **Revised 06/03/2004**
3. UNPROTECTED SEASONAL OPERATIONS
4. WOODWORKING PROPERTY (W/O A CENTRAL DUST COLLECTION SYSTEM)
5. BAR & TAVERN PROTECTION CLASS 9 & 10 ONLY (NO RESTAURANTS) **New 11/07/2001**
6. APARTMENT BUILDINGS (OVER 4 UNITS) (UNITS OVER 20 YEARS OLD) **New 04/08/2003**
7. VACANT BUILDINGS
8. RESTAURANTS - WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
9. SAWMILLS / FOREST PRODUCTS MANUFACTURING
10. PAWN SHOPS / SECOND-HAND STORES
11. WELDING (Classification Code #6850 in Comm'l Lines Manual)

GL - GENERAL LIABILITY

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. MANUFACTURING / APPLICATION / TRANSPORTATION / STORAGE OF: ANHYDROUS AMMONIA / FERTILIZERS / HERBICIDES / PESTICIDES
3. CONTESTS: AVIATION / MOTOR VEHICLE / WATER CRAFT / RODEO **Revised 06/03/2004**

GL - GENERAL LIABILITY (CON'T)

4. BUILDING DEMOLITION AND / OR MOVING
5. CARNIVALS / EXHIBITIONS
6. UNSUPPORTED FARM LIABILITY
7. BLASTING CONTRACTORS
8. PRE-RELEASE CENTERS
9. SALVAGE YARDS
10. MOUNTAIN CLIMBING / ICE-CLIMBING / ROCK CLIMBING **Revised 06/03/2004**
11. RAILROAD LIABILITY / RAILROAD PROTECTIVE (MONOLINE) **Revised 11/07/2001**
12. MERCHANT POLICE
13. SKI AREA OPERATIONS, INCLUDING TOWS AND LIFTS
14. FIREWORKS DISPLAY (ONLY)
15. YOUTH GROUP HOMES **New 11/07/2001**
16. RECREATIONAL VEHICLE RENTAL
17. RESIDENTIAL HEALTH CARE CLASS A (NOT INCLUDING ADULT DAY CARE) **New 04/08/2003**
18. NURSING HOMES (CLASS B) **New 11/07/2001**
19. GENERAL CONTRACTORS INVOLVED IN TRACT HOUSE BUILDING (MORE THAN 10 HOUSES)
(Revised 11/22/04)
20. FIRE SUPPRESSION SYSTEMS / ALARM SYSTEMS - INSTALLATION AND SERVICE
21. OPEN DITCH OR CANAL LIABILITY
22. SHOOTING CLUBS AND SHOOTING RANGES - INCLUDING PAINT BALL (Revised 11/22/04)
23. UNDERGROUND STORAGE TANK MANUFACTURING / REMOVAL
24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE
25. TREE TRIMMERS
26. VACANT BUILDINGS
27. WELDING (Classification Code #99969 in Comm'l Lines Manual)
28. TATOOING, SCARIFICATION, BODY PERCING **New 11/07/2001**

IM - INLAND MARINE

1. BRIDGES
2. COLLECTIBLES DEALER (SPORTS CARDS, COINS, STAMPS ETC.) **Revised 11/07/2001**
3. RESERVED FOR FUTURE USE **DELETION 11/07/2001**
4. TUNNELING
5. CARGO FOR TAXI
6. CARGO - HOUSE MOVING (NOT MOBILE HOMES)
7. WELDING EQUIPMENT

MS - MISCELLANEOUS SPECIALTY LINES

1. ASBESTOS AND / OR RADON ABATEMENT - ALL COVERAGES
2. EXPLOSIVE / AMMUNITION (GUN POWDER) MANUFACTURING OR SALES OR STORAGE
3. MINING - ALL COVERAGES
4. OIL & GAS - PRODUCTION/REFINING / EXPLORATION/SERVICE (NOT GAS STATIONS)
5. RESERVED FOR FUTURE USE **Deletion 11/07/2001**
6. WORKERS' COMPENSATION (EXCESS)
7. RESERVED FOR FUTURE USE
8. RESERVED FOR FUTURE USE
9. MONOLINE LIQUOR LEGAL LIABILITY **Revised 11/07/2001**
10. ENVIRONMENTAL IMPAIRMENT - POLLUTION

PL - PROFESSIONAL LIABILITY

1. MONOLINE AMBULANCE PERSONNEL / EMT
2. MIDWIFE – NURSE PRACTITIONER (W/O DOC. SUPERVISION/ AWAY FROM HOSPITAL)
(Revised 11/22/04)
3. RESERVED FOR FUTURE USE
4. RESERVED FOR FUTURE USE
5. RESERVED FOR FUTURE USE
6. HEALING ARTS (ie, NATUROPATHIC)
7. RESERVED FOR FUTURE USE
8. PSYCHOLOGISTS / SOCIOLOGISTS / COUNSELORS
9. RESERVED FOR FUTURE USE
10. DESIGN BUILDERS (CONTRACTORS ONLY)
11. RESERVED FOR FUTURE USE
12. PROPERTY MANAGEMENT (MONOLINE) **Revised 11/07/2001**
13. RESERVED FOR FUTURE USE
14. REAL ESTATE INSPECTORS
15. ENVIRONMENTAL CONSULTANTS
16. MEDICAL LABS / BLOOD LABS