

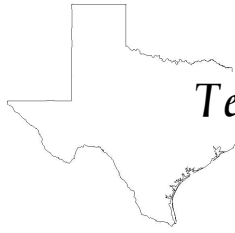
Texas Builders Insurance Company

Market Direction

Texas Builders Insurance Company will write New In Business and New to Comp Businesses coming off Alternate Plans

Classes of Business We Encourage:

Acoustical Ceiling Installation (5479)	Masonry, stone work, tile setting (5022)
Air conditioning	Miscellaneous specialty trades
Building materials dealers (8058)	Plastering (5474)
Carpet and upholstery cleaning (2581)	Plumbing, Heating and Air conditioning (5183)
Concrete work – flat (5200)	Restaurants (9079)
Drywall Installation (5437)	Stores (8017 and 8018)
Electricians (5190)	Terrazzo, tile, marble, mosaic work (5348)
Floor laying and other flooring work (5102 and 5437)	Trucking without storage – local (7230 and 7219)
Machinery and equipment manufacturing – industrial and commercial (3507)	Wood kitchen cabinets – installation (5102)
Hardware stores (8107)	



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TBIC Approved Class Codes

AIR CONDITIONING EQUIPMENT MFG.

AIR CONDITIONING SYSTEMS OR EQUIPMENT - INSTALLATION, SERVICING OR REPAIR

APPLIANCES AND ACCESSORIES MFG.

APPLIANCE DISTRIBUTORS OR STORES - HOUSEHOLD TYPE

ART GALLERIES

AUTOMOBILE PARTS AND SUPPLIES DISTRIBUTORS OR STORES

BAKERIES

BAKERY PLANTS

BARBER OR BEAUTY SHOP SUPPLIES DISTRIBUTORS

BARBER SHOP

BEAUTY PARLORS & HAIR STYLING SALONS

BEER, ALE OR MALT LIQUOR MFG.

BICYCLE STORES - SALES AND SERVICING

BOOKS AND MAGAZINES STORES

BRUSH OR BROOM MFG.

BUILDING MATERIAL DEALERS

BUILDING MATERIAL DISTRIBUTORS

BUILDING OR PREMISES - (lessor's risk only)

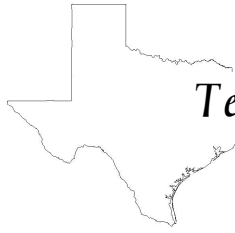
BUILDING OR PREMISES - bank or office

CABLE INSTALLATION IN CONDUITS OR SUBWAYS

CABLE OR SUBSCRIPTION TELEVISION COMPANIES

CAMERA AND PHOTOGRAPHIC EQUIPMENT STORES

CAMPER BODIES OR CAMPER TRAILERS MFG.



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CAMPER OR TRAVEL TRAILER SALES AGENCIES

CANDY OR CONFECTIONERY PRODUCTS MFG.

CANDY OR CONFECTIONERY STORES

CARPENTRY – NOC (Not Framing Contractors)

CARPENTRY - shop only

CARPET, RUG, FURNITURE OR UPHOLSTERY CLEANING - on customers premises

CARPET, RUG OR UPHOLSTERY CLEANING - shop only

CEMENT, CONCRETE MIX OR PLASTER MFG. - packaged

CEMETERIES

CLOCK MFG.

CLOTHING MFG.

CLOTHING OR WEARING APPAREL DISTRIBUTORS OR STORES

COFFINS OR CASKETS MFG.

COIN, stamp or rare book dealers and distributors

COMMUNICATION EQUIPMENT INSTALLATION -industrial or commercial (No Tower Work)

COMMUNICATION OR RECORDING SYSTEMS OR EQUIPMENT MFG.

CONCRETE CONSTRUCTION

CONCRETE OR PLASTER PRODUCTS MFG. - not structural

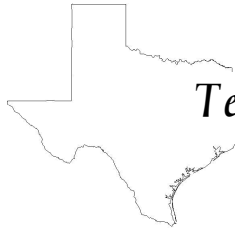
COPYING AND DUPLICATING SERVICES - retail

COTTON OR WOOL MERCHANTS

CREMATORIES

DAIRY PRODUCTS MFG.

DAIRY PRODUCTS OR BUTTER & EGG STORES



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DELICATESSENS

DENTAL LABORATORIES

DEPARTMENT OR DISCOUNT STORES

DISTRIBUTORS - NO FOOD OR DRINK - NOC

DOOR OR WINDOW MFG. - NOC

DOOR OR WINDOW MFG. - wood

DRIVEWAY, PARKING AREA OR SIDEWALK - paving or repaving

DRUG DISTRIBUTORS

ELECTRICAL EQUIPMENT DISTRIBUTORS

ELECTRICAL EQUIPMENT MFG.

ELECTRICAL GENERATING MACHINERY MFG.

ELECTRICAL PARTS, COMPONENTS OR ACCESSORIES MFG. - NOC

ELECTRONIC DATA [PROCESSING] OPERATIONS

ELECTRONIC GAMES MFG.

ENGRAVING

EQUIPMENT, FIXTURES OR SUPPLIES - for bars, hotels, offices, restaurants or stores - distributors

FABRIC DISTRIBUTORS AND STORES

FEED, GRAIN OR HAY DEALERS (Not Silos)

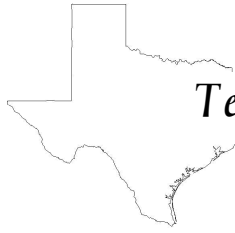
FENCE DEALERS

FIRE PROTECTION EQUIPMENT DEALERS AND DISTRIBUTORS

FIRE SUPPRESSION SYSTEMS - installation, servicing or repair

FLORISTS

FORMAL WEAR OR COSTUMES - rented to others



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FROZEN FOOD - distributors

FURNITURE STORES

GIFT SHOPS

GROCERY DISTRIBUTORS

HARDWARE STORES

HEALTH CARE FACILITIES - clinic, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities

HEARING AID STORES

HEATING EQUIPMENT - dealers or distributors - coal, wood electric, oil or kerosene

HEATING EQUIPMENT - installation, servicing or repair - coal, wood, electric, oil or kerosene

HEATING EQUIPMENT MFG.

HOBBY, MODEL MAKER OR ARTIST'S SUPPLY STORES

HOME IMPROVEMENT STORES

HOUSE FURNISHINGS INSTALLATION - NOC

ICE CREAM STORES

INSPECTION & APPRAISAL COMPANIES - inspecting for insurance or valuation purposes

INSTRUMENT MFG.

INSURANCE AGENTS

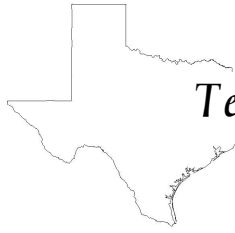
INTERIOR DECORATORS

JANITORIAL SUPPLIES - dealers or distributors

JEWELRY STORES OR DISTRIBUTORS

LADDER MFG.

LAMPS OR LANTERNS MFG.



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LANDSCAPE GARDENING

LAUNDRY & DRY CLEANING OR DYEING RECEIVING STATIONS

LEATHER GOODS MFG. - NOC.

LIBRARIES

LIGHTING FIXTURES MFG. - NOC

LITHOGRAPHING

LOCKSMITHS

LUMBERYARDS (Not Sawmills or Planing exposures)

MACHINE SHOPS - NOC

MAILING OR ADDRESSING COMPANIES

MASONRY

MAUSOLEUMS

MEAT, FISH, POULTRY OR SEAFOOD - distributors and stores

MEDICAL, DENTAL, HOSPITAL OR surgical equipment or supplies mfg.

MEDICAL, HOSPITAL AND SURGICAL - equipment and supplies - rented to others

MEDICAL, HOSPITAL AND SURGICAL - supply stores

MILK DEPOTS OR DEALERS

MILK PROCESSING

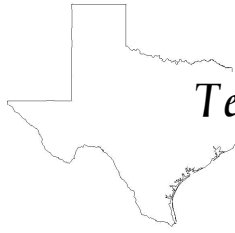
MUSEUMS

MUSICAL INSTRUMENT MFG.

MUSICAL INSTRUMENT STORES

NEWSPAPER OR MAGAZINE DISTRIBUTORS

OFFICES



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OFFICE MACHINES OR APPLIANCES -installation, inspection, adjustment or repair

OPTICAL GOODS MANUFACTURING

OPTICAL GOODS STORES

ORTHOPEDIC, AMBULATION OR PROSTHETIC DEVICES MFG.

PAINTERS: Minimum Premium \$5,000; Exterior work not to exceed two stories

PAINTING, WALLPAPER, WALLCOVERING PICTURE OR FRAME STORES

PAPER PRODUCTS DISTRIBUTORS

PAPERHANGING

PHOTO FINISHING LABORATORIES

PHOTOGRAPHERS

PHOTOGRAPHIC EQUIPMENT & SUPPLIES MFG.

PLASTERING OR STUCCO WORK

PLASTIC OR RUBBER SUPPLY GOODS DISTRIBUTORS

PLUMBING - commercial and industrial

PLUMBING - residential or domestic

PLUMBING FIXTURES & SUPPLIES MFG.

PLUMBING SUPPLIES & FIXTURES DEALERS & DISTRIBUTORS

PRINTING

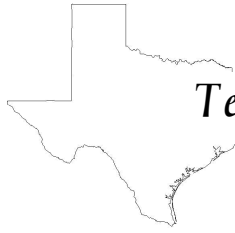
PUBLISHERS

RADIO OR TV BROADCASTING STATIONS

RECORDING STUDIOS

RECORDS OR TAPES MFG. - prerecorded

RECORDS, TAPES & SHEET MUSIC STORES



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REFRIGERATION EQUIPMENT MFG.

REFRIGERATION EQUIPMENT DEALERS & DISTRIBUTORS - commercial

REFRIGERATION SYSTEMS - commercial - installation, servicing or repair

RESTAURANTS

SALES, SERVICE OR CONSULTING ORGANIZATIONS - NOC

SHEET METAL WORK - outside

SHEET METAL - shop

SHOE REPAIR SHOPS

SHOE STORES

SIDING INSTALLATION

SIGN MFG. (not installation)

SPORTING GOODS OR ATHLETIC EQUIPMENT DISTRIBUTORS

& STORES

SPORTING GOODS OR ATHLETIC EQUIPMENT MFG.

STATIONERY OR PAPER PRODUCTS STORES

STORES – NOC

TAILORING OR DRESSMAKING ESTABLISHMENTS - custom

TELEPHONE OR TELEGRAPH COMPANIES

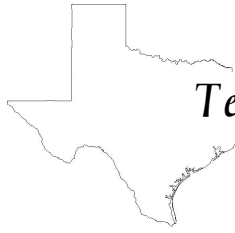
TELEVISION OR RADIO RECEIVING SET INSTALLATION OR REPAIR

TENT OR CANOPY MFG.

THEATERS

TILE, STONE, MARBLE, MOSAIC OR TERRAZZO WORK - interior construction

TIRE DEALERS (No Split Rims)



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TOBACCO PRODUCTS DISTRIBUTORS

TOBACCO PRODUCTS STORES

TOOL MFG.

TOY DISTRIBUTORS OR STORES

TRAILERS MFG. – Not mobile homes

UPHOLSTERING

VARIETY STORES

VENDING MACHINE OPERATIONS - confection, food, beverage or ice

VENDING MACHINE OPERATION - tobacco products

VENDING MACHINES MFG.

VENETIAN BLINDS MFG. OR ASSEMBLING

WATER BOTTLING

WATER COMPANIES

WATER SOFTENING EQUIPMENT - installation, servicing or repair

WINE MFG. – Still mfg.

Reinsurance Exclusions:

Nuclear exposures

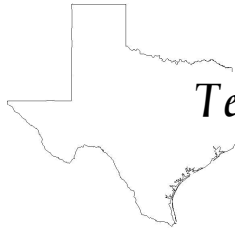
War Risks

Occupational disease

Known exposure to dioxin or polychlorinated biphenols

Operations under the jurisdiction of any federal act (USL&H, Maritime, Railroad, etc.).

Operations of docks and wharves. (Not marinas or inland waterways)



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Reinsurance Exclusions:

Asbestos exposures (Any)

Professional sports teams

Railway operations except sidetrack

Amusement parks, carnival or circus written as such

Subaqueous operations

Underground mining (Not Quarries)

Demolition of buildings or structures in excess of three stories

Shoring, underpinning or moving of buildings or structures in excess of three stories

Construction of dams or tunnels over 100 feet. Auguring shall not be considered tunneling. Does not apply to other operations, which are part of tunnel construction.

Manufacture, loading, importing, handling, storage, transportation, or use of fireworks, fuses or explosive substance

Contractors whose principal operations involve blasting

Drilling, manufacturing, production or refining of natural or artificial fuel, oil, butane, propane or liquefied petroleum gases or gasoline

Ownership, maintenance or use of any airport or aircraft, including fueling Exception: owned or leased aircraft exposures that are incidental to the overall operations and provided the aircraft is designed for six occupants or less

Municipalities

Any professional sports activity

Tower, steeple and chimney shaft work over 50 feet

Commercial airline flight crews

Liability imposed by the Federal Employers Liability Act