



**First Benefits Insurance Mutual Preferred Classes of Business**

**Retail Operations**

Most Types of Main Street Businesses  
Franchised Automobile Dealerships  
Franchised Equipment Dealerships  
Convenience Stores  
Grocery Stores  
Beverage Distributorships  
Furniture Stores  
Automotive Parts Stores/Distribution Centers

**Agricultural Operations**

Various Wide Ranging Crop Growers  
Orchards  
Vineyards  
Hog Farms  
Poultry Farms  
Cotton Gin Operations  
Vegetable Packing  
Seed Stores  
Fertilizer Dealers  
Oil Extraction/Processing

**Artisan Contractor's**

**(2 Employee & \$40,000 Payroll Minimum)**  
**(Excludes General Contractors & "Handy-Man" Operations)**  
**(Excludes Framers & Roofers)**

Electricians  
Plumbers  
Dry Waller Installers  
Finish Contractors  
HAVC Contractors  
Landscapers  
Masonry Contractors (2 stories max)  
Painters (2 stories max)  
Swimming Pool Contractors  
Flat Pavers (sidewalks, driveways etc)

**Service Operations**

Restaurants  
Auto Repair Shops  
Body Shops  
Craft Breweries  
Gold Courses/Country Clubs  
Hotel/Motels  
Legal Services Offices  
Medial Offices  
Waste Haulers  
Recycling Centers

**Manufacturing (light)**

Wood, Metal or Plastics Manufacturing  
Furniture Manufacturing  
Industrial Sewing Operations  
Textiles  
Machine Shops

**Transportation**

**(Excludes Long-Haul Trucking)**  
**(Excludes Sand & Gravel Haulers)**  
Distribution Businesses  
Fertilizer Haulers  
Non-Emergency Medical Transport  
Short-Haul Trucking (reviewed case-by-case)

**Real Estate Rental / Leasing**

Property Management Companies  
Real Estate Offices

**Miscellaneous Classes**

Schools  
Community Colleges  
Day Care Operations  
Churches