

## Industry Classification Reference Guide

How to use NAICS codes to determine your client's industry

Industry classification on the Broker Platform is based on the North American Industry Classification System (NAICS), a standardized numerical categorization of businesses. Every type of business has a unique six-digit NAICS code that corresponds to its sector and primary activity.

At-Bay uses the first two numbers in every NAICS code to classify businesses on the Broker Platform. If you're ever unsure of how to classify your client's business, use the <u>NAICS Identification Tool</u> to cross reference the NAICS code with our reference guide below:

Industry	Code
Accommodation and Food Services	72
Administrative and Support and Waste Management and Remediation Services	56
Agriculture, Forestry, Fishing and Hunting	11
Arts, Entertainment, and Recreation	71
Construction	23
Educational Services	61
Finance and Insurance	52
Health Care and Social Assistance	62
Information	51
Management of Companies and Enterprises	55
Manufacturing	31-33
Mining	21
Professional, Scientific, and Technical Services	54
Public Administration	92
Real Estate Rental and Leasing	53
Retail Trade	44-45
Technology*	N/A
Transportation and Warehousing	48-49
Utilities	22
Wholesale Trade	42
Other Services (except Public Administration)	81

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<sup>\*</sup> Technology is not an industry classification used by NAICS. If you have specific questions about technology businesses, please consult with your dedicated underwriter.