

Rule 23. CIC 8-tier curve and industry class table

The 17 offered industry segments are shown in Table 23.A. Unsupported or referral classes are handled under Rule 4.

Industry segment	Hazard Tier
Translation / computer maintenance / graphic design (low-data services)	1
Public relations / marketing / business consulting	2
Retail - general, in-store	3
Hospitality / hotels / restaurants	3
Construction / contractors	3
Real estate - agents, managers, developers	3
Professional services - accounting, engineering, architects	4
Non-profit / membership / social service	4
Manufacturing / distribution / wholesale (B2B)	5
Financial services - advisors, small banks, credit unions	5
Education - private schools, vocational	5
Online retail / e-commerce	6
Insurance agents, brokers, MGAs	6
Technology services - software, MSP, ISP, hosting	7
Healthcare providers - medical group, clinic, long-term care	7
Public entity / municipality / school district	8
Data / records / payment processing / TPA	8

Table 23.A Industry segments and hazard tiers