

# MAIN STREET COMMERCIAL+ DESIRABILITY GUIDE



CLASS DESCRIPTION	PROGRAM / LINE OF BUSINESS				
	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Accountant (CPA)	A	*	A	A	A
Accounting Services Office	A	A	A	A	A
Acupuncturist Office	A	A	A	A	A
Advertising Offices	A	A	A	A	A
Air Conditioning Equipment Distributors	B	*	C	B	B
Air Conditioning Equipment Store	B	B	B	B	A
Air Conditioning Systems or Equipment Installation, Service or Repair	B	B	B	B	B
Air Duct Cleaning Services	*	B	B	B	B
Allergist Office	A	A	A	A	A
Animal Pet Grooming	A	*	C	C	A
Answering Services	A	A	A	A	A
Antique Store	*	*	C	*	*
Apartment	*	*	C	*	*

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Appliance Installation, Service and Repair	*	B	B	C	B
Appliance Store	*	*	C	*	*
Appliances - Household and Home Furnishings - Distributors	C	*	C	C	B
Appliances - Household Electronics - Distributors	C	*	C	C	B
Aquarium Supplies and Fish Store	B	*	B	B	A
Army and Navy Store	*	*	B	*	*
Art Gallery	B	B	C	B	B
Art Instructor, School or Studio	*	A	A	A	A
Art Supply Store	A	A	A	A	A
Asian Style Restaurant	C	*	C	C	C
Auctioneers	*	A	C	A	A
Audio and Video Equipment - Household - Manufacturing	*	B	B	B	B
Audio Video Equipment Installation and Repair	*	A	B	C	A
Auto Stereo and Electronics Store	*	C	C	C	C
Auto Body and Paint Shop	*	*	C	*	*
Auto Detailing Services	*	*	C	*	*
Auto Engine Repair	*	*	C	*	*
Auto Glass Repair	*	*	C	*	*
Auto Roadside Assistance	*	*	C	*	*
Auto Specialty Services	*	*	C	*	*
Auto Stereo and Electronics Store	*	*	C	*	*

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Automobile Parts and Supplies Distributors	B	*	C	C	B
Automobile Parts and Supplies Store - Retail	B	B	C	B	B
Awning Installation	*	A	A	*	A
Bagel Shop	B	B	B	B	B
Baked Goods Distributors - No Baking On Premises	A	*	C	A	A
Bakery - No Baking on Premises	A	A	C	A	C
Bakery - With Baking on Premises	B	B	C	B	C
Barber or Beauty Shop Supplies Distributors	B	*	C	B	C
Barber School	B	*	B	B	B
Barber Shop	B	B	B	B	B
Bath and Kitchen Accessories Distributors	B	*	C	C	C
Beauty and Hair Styling Salon	B	B	B	B	B
Beauty School	B	*	B	B	B
Beauty Supply Store	A	A	A	A	A
Bed and Bath Store	A	*	A	A	A
Bed and Mattress Store	C	*	C	C	C
Bedding and Linen Distributors	C	*	C	C	C
Beverage / Refreshment Stand - No Alcohol Sales	A	A	A	A	A
Beverage Bottling - Soft Drinks (No Glass Bottles) Manufacturing	*	B	B	C	B
Beverage Distributors - Beer and Ale (No Bottling)	B	*	C	B	B

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Beverage Distributors - Non - Alcoholic Only (No Bottling)	B	*	C	B	B
Beverage Distributors - Wine (No Bottling)	B	*	C	B	B
Beverage Stores - Liquor, Wine and Beer	B	*	B	B	B
Beverage Stores - No Alcoholic Beverages	B	*	B	B	B
Bicycle Shop	B	B	B	B	B
Bolt, Nut, Rivet, Screw, Turned Product or Washer Manufacturing	*	B	B	B	B
Bookbinding and Printing Supplies	A	A	A	A	A
Books & Magazines Store	A	A	A	A	A
Books and Magazines Distributors	B	*	C	B	C
Bottled Water Distributors	B	B	C	B	B
Bowling Equipment and Supply Store	B	B	A	B	B
Brick, Stone and Related Construction Materials Distributors	C	C	C	C	C
Bridal Gown Store	A	A	A	A	A
Buffet Style Restaurant	C	C	B	B	C
Building - Lessors Risk Only - <i>State restrictions may apply</i>	C	*	A	C	C
Business Administration and Secretarial Training	A	*	A	A	A
Business Administrative Services	A	A	A	A	A
Business Management Consulting	A	A	A	A	A
Butcher Shop	C	*	C	C	C

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Cabinet and Countertop Installation and Repair	*	A	A	B	A
Cable TV and Satellite - Home Installation	*	C	C	C	C
Calendar Store	B	*	A	B	A
Camera and Photographic Equipment Distributors	C	*	C	C	C
Camera and Photographic Equipment Store	B	B	B	B	B
Camera Repair Shops	B	*	B	B	B
Candle Store	A	A	A	A	A
Candy, Nut or Confectionery Distributors	B	*	C	C	B
Candy, Nut or Confectionery Store	A	A	A	B	A
Canned Fruit or Vegetables Distributors	B	*	C	C	B
Canned Meat, Poultry or Seafood Distributors	B	*	C	C	B
Carpentry	*	*	C	*	*
Carpentry - Interior	*	C	C	*	*
Carpentry - Residential 3 stories or less - State restrictions may apply	*	C	C	*	*
Carpet, Rug and Upholstery Cleaning	B	B	C	B	A
Carpet, Rug and Upholstery Cleaning - Shop only	*	B	A	B	B
Caskets and Coffins Dealers	C	*	C	C	B
Ceramics and Pottery Distributors	A	*	C	C	A
Ceramics and Pottery Store	A	A	A	A	A
Cheese Shop	A	*	A	A	A

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Chinaware - Household Type - Distributors	B	*	C	C	B
Chinaware Store	A	*	A	A	A
Chiropractor Office	A	A	A	A	A
Christmas Store	A	A	A	A	A
Clock and Watch Repair Shop	A	*	A	A	A
Clock and Watch Store	A	*	A	A	A
Clock Distributors	A	*	C	C	A
Closet Organizer Store	A	A	A	A	A
Clothing and Apparel Distributors	B	*	B	B	B
Clothing and Apparel Store	C	C	C	C	C
Clothing Design Services	C	*	C	C	C
Coffee / Espresso Stand	B	*	B	B	B
Coffee and Tea Manufacturing	*	B	B	B	B
Coffee Shop	A	A	A	A	A
Coffee, Tea, and Spice Store	A	A	A	A	A
Collectibles and Memorabilia Store	D	D	D	D	D
Collection Agency	*	*	B	*	B
Commercial Condominium - Lessors Risk Only - State restrictions may apply	A	*	A	A	A
Communication Equipment Installation and Repair	*	*	C	*	*
Communications Systems Wiring (no equipment installation, service or repair)	*	C	C	C	C

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Computer and Office Equipment Maintenance	B	*	B	B	B
Computer Consulting	A	A	A	A	A
Computer Equipment Manufacturing	*	B	B	B	B
Computer Store	B	*	B	B	A
Computer Training	B	B	B	B	B
Computers, Peripherals and Software Distributors	B	*	C	C	B
Concession Stand / Snack Bar	B	B	C	B	B
Concrete Construction - State restrictions may apply	*	D	D	*	D
Condo - Lessors Risk Only	*	*	C	*	*
Container Store	B	*	B	B	B
Containers - Light Gauge Metal (no aerosol cans) Manufacturing	*	B	B	B	B
Cookie Shop	A	A	A	A	A
Cookies and Crackers Manufacturing	*	B	B	B	B
Cosmetics, Toiletries and Perfume Store	C	C	C	C	C
Cosmetology School	B	*	B	B	B
Costume Jewelry Store	A	A	A	A	A
Costume Rental	C	C	C	C	C
Curtains and Draperies Distributors	C	*	C	C	C
Cutlery and Flatware - Metal (not precious) Manufacturing	*	B	B	B	B
Dairy Products Store	A	*	A	A	A

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Dairy Products, Eggs, and Ice Cream Distributors	B	*	C	B	B
Dance Instructor, School or Studio	*	B	B	B	B
Delicatessens & Sandwich Shops	B	B	B	B	B
Dental Hygienist Office	A	A	A	A	A
Dental Laboratories	A	A	A	A	A
Dentist and Oral Surgeon Office	B	B	B	B	B
Department Store	A	A	A	A	A
Dermatology Office	A	A	A	A	A
Dies and Tools Manufacturing	*	B	B	B	B
Direct Mail Advertising Services	A	*	A	A	A
Directory and Mailing List Publishers	B	*	B	B	B
Donut Shops	A	A	B	A	A
Door and Window Installation and Repair	*	C	C	C	C
Door and Window Store	A	*	A	A	A
Doors, Windows, Trim and Accessories Manufacturing	*	B	B	B	B
Drafting Company	B	B	B	B	B
Draftsmen	*	A	A	A	A
Dress Shop	C	C	C	C	A
Drive-In Restaurant	B	*	B	B	B
Driveway, Parking Area or Sidewalk Sealing (No Paving or repaving)	*	C	C	C	C
Driveway, Parking Area or Sidewalk Paving or Repaving	*	C	C	C	C

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Drugstores	*	*	B	*	*
Dry Goods Dealers - Fabrics, Yarn and Piece Goods	C	*	C	C	C
Dry Goods Store	B	*	B	B	B
Drywall Installation and Repair	*	D	D	D	D
Ear, Nose, and Throat (ENT) Office	A	A	A	A	A
Educational and School Supplies Distributors	A	*	C	A	B
Educational and School Supplies Store	A	*	A	A	A
Electrical Apparatus, Supplies and Equipment Distributors	B	*	C	B	B
Electrical Parts, Components and Accessories Manufacturing	*	B	B	B	B
Electrical Sign Manufacturing	*	B	B	B	B
Electrical Supplies Store	A	A	A	A	A
Electrician	*	C	C	C	B
Electronic Parts and Equipment Distributors	B	*	B	B	B
Electronics Store - Auto only	*	*	A	*	*
Emergency Supplies Store	B	*	B	B	A
Employment Agencies	*	*	C	*	*
Endocrinologist Office	A	A	A	A	A
Engineers or Architectural Consulting - No Construction	B	B	B	A	B
Engraving	B	*	B	B	B
Equipment, Fixtures and Supplies Distributors	B	*	C	B	B

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Exam Preparation and Tutoring Services	B	B	B	B	B
Executive Coaching and Training Services	B	*	B	B	B
Exercise Equipment Store	B	B	B	B	A
Fabric Distributors	C	*	C	C	B
Fabric Store	A	A	A	A	A
Family Medicine Practice	A	A	A	A	A
Farm and Garden Supply Store	C	C	C	C	A
Fasteners, Buttons, Needles and Pins - Metal Manufacturing	*	B	B	B	B
Fast-Food Restaurant	C	C	C	C	C
Feed, Grain, or Hay Dealers	C	*	B	C	C
Fence Contracting	*	B	B	B	B
Fence Distributors	B	*	B	B	B
Film and Photo Processing Store	A	*	A	A	A
Financial Planner Offices - No stock brokerages	C	C	C	C	C
Fine Dining Restaurant	B	B	B	B	B
Fishing Equipment and Supplies Store	A	A	A	A	A
Flags and Banners Store	A	A	A	A	A
Floor Covering Installation and Repair	*	A	A	A	A
Floor Covering Store	B	B	A	B	A
Floor Covering, Carpets & Rugs Distributors	C	*	C	C	B
Florist	A	A	A	A	A

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Florists Distributors	B	*	C	B	B
Flower Shop (Artificial or Dried)	A	A	C	A	A
Flowers (Artificial) Distributors	B	*	C	B	B
Foil and Leaf - Metal Manufacturing	*	B	B	B	B
Food Products - Dry - Manufacturing	*	B	B	B	B
Food Products - Not Dry (no glass containers) Manufacturing	*	B	B	B	B
Food Wagon	D	*	D	D	B
Footwear Distributors	B	*	C	B	B
Footwear Manufacturing	*	B	B	B	B
Foreign Language School	B	B	B	B	B
Formal Wear Rental	A	A	A	A	A
Fresh Fruit, Produce, or Vegetable Distributors	B	*	C	C	B
Frozen Food Distributors	B	*	C	C	B
Frozen Food Products Manufacturing	*	B	B	C	B
Frozen Meat, Poultry or Seafood Distributors	B	*	C	C	B
Fruit and Vegetable Canning	*	B	B	C	B
Fruit or Vegetable Dealers	A	A	B	A	A
Fruit or Vegetable Juice Manufacturing	*	B	B	C	B
Full-Service Restaurant	B	B	B	B	B
Funeral Homes or Chapels	B	*	B	B	B
Furniture - Metal - Manufacturing	*	B	B	B	B

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Furniture Distributors	D	*	D	D	B
Furniture Installation	*	B	C	B	B
Furniture Store	C	C	C	C	A
Garage Door Installation and Repair	*	B	B	B	B
General Contractor - Commercial	*	*	C	*	*
General Contractor - Residential	*	*	C	*	*
Gift Shops	A	A	A	A	A
Gift, Novelty and Souvenir Distributors	B	*	C	C	B
Glass Dealers	C	*	B	C	B
Glass Dealers and Glaziers	*	C	A	C	A
Glass or Glassware Manufacturing	*	B	B	B	B
Glassware Store	A	*	A	A	A
Golf Equipment and Supplies Store	A	A	A	A	A
Graphic Design Services	B	B	A	B	B
Groceries Distributors	B	*	B	B	B
Gutter Installation and Repair	*	C	C	*	C
Hamburger Restaurant	B	*	B	B	B
Handbag stores	C	C	C	C	C
Hardware & Tools Distributors	C	*	*	C	C
Hardware & Tools Store	B	B	C	B	B
Hat and Cap Store	A	A	A	A	A
Health Foods Distributors	B	*	C	B	B

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Health or Natural Food Stores	D	D	D	D	D
Hearing Aid Distributors	B	*	C	B	B
Hearing Aid Stores	A	*	A	A	A
Heating or Combined Heating and Air Conditioning Equipment - Distributors	B	*	C	C	B
Heating, Venting and Air Conditioning Services	*	B	B	B	B
Hobby, Craft or Artists Supply - Distributors	B	*	C	B	B
Hobby, Craft or Artists' Supply Store	A	A	A	B	A
Home Furnishings Distributors	B	*	B	B	B
Home Furnishings Store	B	B	B	B	B
Home Improvement Store	B	B	B	B	B
House Furnishing Installation (No Upholstering)	*	A	A	A	A
Ice Cream Stand	B	B	D	B	B
Ice Cream Store	B	B	B	B	B
Inspection and Appraisal Services	A	A	A	A	A
Insulation Contracting	*	B	B	*	B
Insurance Agency Offices	A	A	A	A	A
Interior Decorators	A	A	A	A	A
IT Marketing Consulting Services	A	*	A	A	A
Janitorial Cleaning Services	*	B	B	B	B
Janitorial Supplies Distributors	B	*	C	C	B
Janitorial Supplies Store	B	B	B	B	B

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Jewelry - Costume & Novelty Only - Distributors	B	*	C	B	B
Jewelry Design Services	C	*	C	C	C
Jewelry Repair Shop	C	*	C	C	C
Juice and Beverage Shop	B	*	B	B	B
Kitchen Accessories Store	A	*	A	A	A
Kitchen Utensils, Pots and Pans Manufacturing	*	B	B	B	B
Lamp Shades Manufacturing	*	B	B	B	B
Lamps and Lighting Distributors	B	*	C	B	B
Landscape and Gardening Services	*	B	B	B	B
Law Offices	A	A	A	A	A
Lawn and Garden Equipment Store	B	B	B	B	B
Lawn and Garden Sprinkler Installation	*	A	A	A	A
Lawn Care Services	*	A	A	A	A
Lawn, Gardening and Light Farming Supply Distributors	B	*	B	B	B
Leather Goods and Luggage Distributors	B	*	C	B	B
Leather Goods Manufacturing	*	B	B	B	B
Leather Goods Store	A	A	A	A	A
Life Coaching Services	*	C	C	C	C
Light Bulb or Tubes Manufacturing	*	B	B	B	B
Lighting Fixtures Manufacturing	*	B	B	B	B
Lighting Store	A	*	A	A	A

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Limited-Cooking Restaurant	B	*	B	B	B
Linen Store	B	*	C	B	B
Lingerie Store	A	A	A	A	A
Locksmiths	A	*	A	A	A
Luggage Goods Store	A	A	A	A	A
Machine Shops	*	B	B	B	B
Manufacturers' Representative	*	A	A	A	A
Marine Supply Distributors. - Excl Boats and Engines	B	*	C	B	B
Marketing Consulting	A	A	A	A	A
Marking Devices and Stamps Manufacturing	*	B	B	B	B
Masonry Repair or Service *State restrictions may apply	*	C	D	C	C
Meat, Poultry or Seafood Distributors	B	*	C	B	B
Meat, Poultry or Seafood Store	B	B	B	B	B
Mercantile/Service Building Leased to others	*	*	C	*	*
Metal Ceiling or Wall Installation and Repair	*	B	B	*	B
Metal Erection - Decorative or Artistic	*	A	A	A	A
Metal Goods - N.O.C. - Manufacturing	*	B	B	B	B
Metal Goods - Stampings - Manufacturing	*	B	B	B	B
Metal Work Shop - Decorative or Ornamental	*	B	B	B	B
Mexican Restaurant	B	*	B	B	B

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CLASS DESCRIPTION	PROGRAM / LINE OF BUSINESS				
	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Milk Depots or Distributors	B	*	D	B	B
Monument Engraving and Installation	*	A	A	*	A
Monument, Tombstone and Statuary Products Manufacturing	*	B	B	B	B
Monuments and Tombstones Store	A	A	A	A	A
Mortgage Brokers Office	A	A	A	A	A
Movie and Video Game Rental Store	C	C	C	C	C
Music - Pre-recorded and Sheet - Distributors	B	*	B	B	B
Music Instructor, School or Studio	*	A	A	A	A
Music Store	B	B	B	B	A
Musical Instrument Store	B	B	B	B	A
Musical Instrument Tuning and Repairs	B	*	B	B	B
Musical Instruments Distributors	B	*	B	B	B
Musical Instruments Manufacturing	*	B	B	B	B
Nail Salon	*	*	C	*	*
Nails or Spikes Manufacturing	*	B	B	B	B
Naturopathic Specialist Office	A	A	A	A	A
Net (not safety) Manufacturing	*	B	B	B	B
Neurologist Office	A	A	A	A	A
Newsstands	A	A	A	A	A
Notary Services	*	A	A	A	A
Nurse Practitioner	A	A	A	A	A
Nutritionist Office	A	*	A	A	A

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CLASS DESCRIPTION	PROGRAM / LINE OF BUSINESS				
	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Office Equipment Store	A	*	A	A	A
Office Leased to Others	*	*	C	*	*
Office Machinery Manufacturing	*	B	B	B	B
Office Machines or Appliances Distributors	B	*	B	B	B
Office Supplies and Stationery Stores	A	A	A	A	A
Oil and Lube Services	*	*	C	*	*
Online Retailer - No automobiles, firearms, drugs or alcohol sales	B	B	B	B	B
Ophthalmologist Office	A	*	A	A	A
Optical Goods - Distributors	B	*	B	B	B
Optical Goods Store	A	*	A	A	A
Optical Instruments and Lenses (Not contact lenses) Manufacturing	*	B	B	B	B
Optometrist Office	A	A	A	A	A
Orthodontists Office	A	A	A	A	A
Osteopathic Office	A	A	A	A	A
Packaging and Mailing Centers (e.g. Mail Boxes Express, UPS Store, FedEx)	A	A	A	A	A
Paint, Wallpaper or Wallcovering Distributors	B	*	B	B	B
Paint, Wallpaper or Wallcovering Store	B	B	B	B	A
Painting - State restrictions may apply	*	C	B	C	C
Painting, Picture or Frame Distributors	B	*	B	B	B
Painting, Picture, or Frame Store	A	A	A	A	A
Paintless Dent Repair	*	*	C	*	*

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Paperhanging	*	B	B	B	B
Parking Lot Sweeping	*	D	D	D	B
Party Planning Consultant	B	B	B	B	B
Party Supplies Store	B	B	B	B	A
Pattern or Plate Work Manufacturing	*	B	B	B	B
Paving and Asphalt Contracting	*	C	D	C	C
Payroll Services Office	A	*	A	A	A
Personal Trainer	*	A	A	A	A
Pet Store	A	A	A	A	A
Pet Supply Distributors	B	*	B	B	B
Photographers	A	A	A	A	A
Photographic Equipment Manufacturing	*	B	B	B	B
Physical Therapist	A	A	A	A	A
Physicians and Surgeons Office	A	A	A	A	A
Pizzeria	C	C	D	C	C
Plastic or Rubber Goods - Household Manufacturing	*	B	B	B	B
Plumbing	*	B	B	B	B
Plumbing Fixtures, Fittings and Trim - Ceramic / Porcelain Manufacturing	*	B	B	B	B
Plumbing Fixtures, Fittings and Trim Manufacturing	*	B	B	B	B
Plumbing Supplies and Fixtures Distributors	A	*	A	A	A
Plumbing Supplies and Fixtures Store	A	*	A	A	A

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Podiatrist Office	A	A	A	A	A
Power Equipment Store	C	*	C	C	C
Precision Scientific Tools and Instruments Store	A	*	A	A	A
Pre-Packaged Ice Cream Store	B	B	B	B	B
Pressure Washing	*	B	B	B	B
Pretzel Shop	B	B	B	B	B
Preventative Medicine Office	A	A	A	A	A
Printed Circuit Boards - Assembly Only	*	B	B	B	B
Printing & Bookbinding Supplies Distributors	B	*	B	B	B
Printing (Books, Cards, Catalogs, Magazines, Stationery, etc.) - No Silk Screening	C	C	C	C	C
Professional and Management Development Training	A	A	A	A	A
Psychologist Office	A	A	A	A	A
Quick Printing	A	*	A	A	A
Real Estate Agents	B	B	B	B	B
Real Estate Appraisers	A	*	A	A	A
Real Estate Property Managed	*	A	A	A	A
Recording Studio	B	*	B	B	B
Refrigeration Equipment and Supplies Distributors	B	*	B	B	B
Refrigeration Systems - Servicing	*	A	A	A	A
Religious Goods Distributors	B	*	B	B	B

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CLASS DESCRIPTION	PROGRAM / LINE OF BUSINESS				
	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Religious Goods Store	A	A	A	A	A
Residential Cleaning Services	*	A	A	A	A
Roofing, Siding and Insulating Materials Distributors	B	*	C	C	B
Rubber Stamps Manufacturing and Assembly	*	B	B	B	B
Running and Track Equipment and Apparel Store	A	*	A	A	A
Salad Bars	B	*	B	B	B
School Uniform Store	A	A	A	A	A
Seafood Restaurant	C	*	C	C	C
Second Hand Store	*	*	C	*	*
Septic System Cleaning Services -State restrictions may apply	*	B	D	*	B
Septic Tank Installation, Service or Repair - State restrictions may apply	*	C	D	*	C
Sewing Machine Distributors	B	*	B	B	B
Sewing Machine Store	A	*	A	A	A
Sewing Machines - Household Manufacturing	*	B	B	B	B
Sheet Metal Work - Shop Only	*	C	C	C	C
Shoe Repair	A	A	A	A	A
Shoe Store	B	B	B	B	B
Siding Installation and Repair - State restrictions may apply	*	D	D	*	D
Sign Erection, Installation and Repair	*	A	A	*	A
Sign Painting and Lettering - Interior	*	A	A	A	A

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CLASS DESCRIPTION	PROGRAM / LINE OF BUSINESS				
	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Sign Painting or Lettering - No Spray Painting	B	*	B	B	B
Sign Store	B	*	B	B	B
Ski and Snowboard Equipment Store	C	*	C	C	C
Soccer Equipment and Apparel Store	A	*	A	A	A
Specialty Food Store	C	C	C	C	C
Speech Therapist	A	A	A	A	A
Sporting Goods and Apparel Distributors	B	*	C	B	B
Sporting Goods Store	B	B	B	B	B
Sports and Entertainment Ticket Agency	A	A	A	A	A
Sports Medicine Office	A	A	A	A	A
Sports Uniform Store	A	A	A	A	A
Springs - Light Gauge - Manufacturing	*	B	B	B	B
Stamp Store	B	*	B	B	B
Stationery, Card or Paper Products Distributors	B	*	B	B	B
Stenography, Court Reporting and Word Processing Services	A	A	A	A	A
Stone Cutting and Polishing (excl Gems)	*	B	B	B	B
Street Food Vendor	B	*	D	D	B
Sunglass Store	C	*	C	C	C
Surveyor	*	B	B	B	B
Swimming Pool Cleaner	*	B	B	B	B

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Swimming Pool Servicing - Private Residences Only (no major repair)	*	A	B	B	A
Swimming Pool Supply Store	*	A	A	A	A
Tack Shop - Saddlery Store	C	C	C	C	C
Tailoring and Alterations Services	A	A	A	A	A
Take-Out Only Restaurant	B	B	C	B	B
Tax Preparation Services	A	*	A	A	A
Taxidermists	B	B	B	B	B
Telecommunications Equipment Manufacturing	*	B	B	B	B
Telemarketing Services	B	B	B	B	B
Tennis Equipment and Apparel Store	A	*	A	A	A
Tie Shops	A	A	A	A	A
Tile, Stone and Marble Installation and Repair	*	A	A	A	A
Tire Dealers	*	*	C	*	*
Title Agency Office	A	*	A	A	A
Toy and Hobby Supplies Distributors	B	*	B	B	B
Toy Store	B	B	A	B	B
Translation and Interpretation Services	A	A	A	A	A
Travel Agency Offices	B	B	B	B	B
Trophy Distributors	B	*	B	B	B
Trophy Store	A	A	A	A	A
T-Shirt Shop	A	A	A	A	A

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	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Umbrellas Manufacturing	*	B	B	B	B
Upholstery Shop	*	A	A	A	A
Urologist Office	A	A	A	A	A
Used Books & Magazines Store	*	*	A	*	*
Utility Installation and Repair (Cable, Security, Sprinklers, Gas, Etc)	*	*	C	*	*
Vacuum Store	B	*	B	B	A
Variety Discount Stores	C	*	C	C	C
Vending Machine Operators	*	A	C	A	A
Vending Machine Sales	A	A	A	A	A
Veterinarians Office	A	A	A	A	A
Videographer	A	*	A	A	A
Watch, Clock and Parts Manufacturing	*	B	B	B	B
Water Bottling	*	B	B	B	B
Water Softening Equipment Installation, Service or Repair	*	B	B	B	B
Wedding Consultant	B	*	B	B	B
Wig Store	B	B	B	B	B
Wigs Distributor	B	*	B	B	B
Window Covering Store	B	B	B	B	B
Window Shades and Blinds Distributor	B	*	B	B	B
Window Washing	*	A	A	*	A
Wood Floor Refinishing, Installation and Repair	*	A	A	A	A

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CLASS DESCRIPTION	PROGRAM / LINE OF BUSINESS				
	BOP	COMMERCIAL PACKAGE	AUTO	WORKERS' COMP	UMBRELLA
Yarn Shop	B	*	B	B	A
Yogurt Store	B	*	B	B	B

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