

This is only a guide and is subject to change.
ED 05.01.2022

Appetite Guide

| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|--|--------|--------------------|------------------|---------|---------|------|--|
| Abrasive Wheel mfg | Services | | No | | 1748 | 50010 | 3291 | 327910 |
| Abrasives or Abrasive Products Mfg | Manufacturing | | No | | 1741 | 50017 | 3291 | 327910 |
| Abrasives or Abrasive Products Mfg (Artificial) | Manufacturing | | No | | 1860 | 50015 | 3291 | 327910 |
| Accounting Services - LRO | Finance, Insurance, Real Estate | | No | | 8810 | 65198 | 8721 | 541211 - CPA 541214-Payroll svc 541219-Other |
| Accounting Services Office Only | Finance, Insurance, Real Estate | | Yes | | 8810 | 61226 | 8721 | 541211 - CPA 541214-Payroll svc 541219-Other |
| Adhesive mfg | Manufacturing | | No | | 4653 | 50045 | 2891 | 325520 |
| Adhesive Tape mfg | Manufacturing | | No | | 4279 | 50047 | 2672 | 322230 |
| Advertising Sign Companies - Outdoor | Construction | | Yes | | 9554 | 90089 | 7312 | 541850 |
| Aerosol Container filling or charging | Services | | No | | 2111 | 51005 | 7389 | 325998 |
| Aerosol Container mfg | Manufacturing | | No | | 3220 | 51001 | 3411 | 332431 |
| Air Conditioning Equipment - Manufacturing | Manufacturing | | Yes | | 3179 | 51116 | 3585 | 333415 |
| Air Conditioning Equipment - Retail | Retail | Yes | Yes | Yes | 8111 | 10010 | 5075 | 423730 |
| Air Conditioning Equipment - Wholesale | Wholesale | Yes | Yes | | 8111 | 10010 | 5075 | 423730 |
| Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair - Office | Construction | | Yes | | 5537 | 91111 | 1711 | 238220 |
| Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair - Shop | Construction | | Yes | | 5537 | 91111 | 1711 | 238220 |
| Aircraft or Aircraft Parts mfg | Manufacturing | | No | | 3826 | 51201 | 3721 | 336411 |
| Airport Runway or Warming Apron - paving or repaving, surfacing, resurfacing or scraping | Construction | | No | | 5506 | 91125 | 1611 | 238110 |
| Airports - Commercial | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7403 | 40010 | 4581 | 488119 |
| Airports - Control Towers - not operated exclusively by the FAA | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7402 | 40020 | 4581 | 488111 |
| Airports - lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft, or pilot instructions | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7403 | 40026 | 4581 | 488190 |
| Airports - Private | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7403 | 40015 | 4581 | 488119 |
| Alarm mfg - burglar | Manufacturing | | No | | 3179 | 51205 | 3669 | 334290 |
| Alarm mfg - fire or smoke | Manufacturing | | No | | 3179 | 51206 | 3669 | 334290 |
| Alarms - security systems - monitoring | Services | | No | | 7720 | 91130 | 7382 | 561621 |
| Alarms and Alarm Systems - installation, servicing or repair | Construction | | No | | 7605 | 91127 | 1731 | 561621 |
| Alcohol mfg - not beverage | Manufacturing | | No | | 1472 | 51210 | 2869 | 325193 |
| Ambulance Service, First Aid or Rescue Squad - Not-For-Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7705 | 40032 | 4119 | 621910 |

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| Ambulance Service, First Aid or Rescue Squad - Other Than Not For Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7705 | 40032 | 4119 | 621910 |
| Ammunition mfg | Manufacturing | | No | | 4771 | 51211 | 3483 | 332993 |
| Amusement Centers (no Video Games) | Services | | No | | 9180 | 10015 | 7993 | 713120 |
| Amusement Devices | Services | | No | | 9180 | 40040 | 7993 | 713990 |
| Amusement Devices - operated in connection with carnivals or fairs - Not-For-Profit | Services | | No | | 9186 | 40042 | 7999 | 713990 |
| Amusement Devices - operated in connection with carnivals or fairs - Other than Not For Profit | Services | | No | | 9186 | 40041 | 7999 | 713990 |
| Amusement Parks | Services | | No | | 9016 | 10020 | 7996 | 713110 |
| Analytical Chemists | Services | | No | | 4511 | 91135 | 8734 | 541620 |
| Anhydrous Ammonia Dealers and Distributors | Wholesale | | No | | 8350 | 10036 | 5169 | 424690 |
| Animals - draft | Agriculture | | No | | 0083 | 40045 | 0272 | 112920 |
| Animals - saddle - for rent | Agriculture | | No | | 8279 | 40046 | 0272 | 112920 |
| Animals - saddle - private | Agriculture | | No | | 8279 | 40047 | 0272 | 112920 |
| Antique Stores | Retail | | Yes | Yes | 8017 | 10026 | 5932 | 453310 |
| Apartment Buildings < 6 Stories NOC (includes Advantage - as incidental exposure only) | Habitational | | Yes | | 9015 | 60010 | 6513 | 531311 |
| Apartment Buildings <6 Stories | Finance, Insurance, Real Estate | | No | | 9012 | 60016 | 6513 | 531311 |
| Apartment Buildings <6 Stories Garden | Finance, Insurance, Real Estate | | Yes | | 9015 | 60011 | 6513 | 531190 |
| Apartment Buildings <6 Stories Garden (includes Advantage - as incidental exposure only) | Habitational | | Yes | | 9015 | 60011 | 6513 | 531190 |
| Apartment Buildings <6 Stories NOC | Finance, Insurance, Real Estate | | Yes | | 9015 | 60010 | 6513 | 531190 |
| Apartment Buildings 6 Stories and > - NOC | Finance, Insurance, Real Estate | | Yes | | 9015 | 60010 | 6513 | 531311 |
| Apartment Buildings 6 Stories and > - Time Share | Finance, Insurance, Real Estate | | No | | 9015 | 60013 | 6513 | 531190 |
| Apartment Buildings or Hotels - <6 stories - time-sharing - less than 4 stories | Finance, Insurance, Real Estate | | No | | 9015 | 60012 | 6513 | 531190 |
| Apartment Hotels 6 Stories and > | Finance, Insurance, Real Estate | | No | | 9015 | 60016 | 6513 | 531110 |
| Apartments 4-5 Stories | Finance, Insurance, Real Estate | | No | | 9015 | 60015 | 6513 | 531110 |
| Appliance Distributors - household and home furnishings | Wholesale | | Yes | | 8018 | 10040 | 5064 | 423620 |
| Appliance Stores - (includes Advantage) | Retail | | Yes | Yes | 8044 | 10042 | 5722 | 443141 |
| Appliance Stores - Household NOC | Wholesale | | Yes | | 8044 | 10042 | 5722 | 443141 |
| Appliance Stores -household appliances and home furnishings | Retail | | Yes | | 8044 | 10042 | 5722 | 443141 |
| Appliances & Access Inst.-Residential (includes Advantage) | Contractors | | Yes | | 8045 | 91155 | 7629 | 443141 |
| Appliances and Access Inst.-Commercial | Services | | No | | 8046 | 91150 | 7626 | 443111 |
| Appliances and Access Inst.-Residential | Construction | | Yes | | 9519 | 91155 | 7623 | 443111 |
| Appliances and Accessories - installation, servicing or repair - commercial - Office | Services | | No | | 9519 | 91150 | 7629 | 811219 |
| Appliances and Accessories - installation, servicing or repair - commercial - Shop | Services | | No | | 9515 | 91150 | 7629 | 811219 |
| Appliances and Accessories - installation, servicing or repair - household - Office | Services | | Yes | | 9519 | 91155 | 7629 | 811412 |

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| Appliances and Accessories - installation, servicing or repair - household - Shop | Services | | Yes | | 9159 | 91155 | 7629 | 811412 |
| Appliances and Accessories mfg - Commercial Gas | Manufacturing | | No | | 3169 | 51220 | 3469 | 333312 |
| Appliances and Accessories mfg - Not Gas - Commercial | Manufacturing | | No | | 3169 | 51221 | 3469 | 333912 |
| Appliances and Accessories mfg - Not Gas - Household | Manufacturing | | No | | 3169 | 56911 | 3469 | 332215 |
| Appliances and Accessories mfg -Residential Gas | Manufacturing | | No | | 3169 | 51222 | 3469 | 335221 |
| Archery Ranges - indoor | Services | | No | | 9016 | 10052 | 7999 | 713990 |
| Archery Ranges - outdoor | Services | | No | | 9016 | 10054 | 7999 | 713990 |
| Architects - Consulting - Not Engaged in Construction | Services | | Yes | Yes | 8601 | 92663 | 8712 | 541310 |
| Armored Car Service Companies | Services | | No | | 7720 | 91160 | 7381 | 561613 |
| Army and Navy Stores | Retail | | Yes | Yes | 8017 | 10060 | 5399 | 452990 |
| Art Galleries - not for profit | Retail | | Yes | Yes | 8017 | 10066 | 5999 | 453920 |
| Art Galleries -Other than not for profit | Retail | | No | | 8017 | 10065 | 5999 | 453920 |
| Asbestos Goods mfg | Manufacturing | | No | | 1852 | 51230 | 3292 | 327999 |
| Asphalt or Tar Distilling or Refining | Manufacturing | | No | | 4741 | 51240 | 2951 | 324121 |
| Asphalt Works | Manufacturing | | No | | 1463 | 51241 | 2951 | 324121 |
| Athletic Games, Sports, Contests, Programs - amateur | Services | | No | | 9182 | 40067 | 7941 | 711320 |
| Athletic Games, Sports, Contests, Programs - amateur-other than not for profit | Services | | No | | 9182 | 40066 | 7941 | 711320 |
| Athletic Games, Sports, Contests, Programs - Lessor - other than not for profit | Services | | No | | 9182 | 40063 | 7941 | 711320 |
| Athletic Games, Sports, Contests, Programs - lessor-not for profit | Services | | No | | 9182 | 40064 | 7941 | 711320 |
| Athletic Games, Sports, Contests, Programs - sponsored by insd-other than not for profit | Services | | No | | 9063 | 40059 | 7997 | 711320 |
| Athletic Games, Sports, Contests, Programs-sponsored by insd-not for profit | Services | | No | | 9063 | 40061 | 7997 | 711320 |
| Athletic Teams-Prof. or Semi-Pro | Services | | No | | 9178 | 40069 | 7941 | 813990 |
| Auctioneers - livestock - sales conducted away from the insureds premises | Services | | No | | 8288 | 91175 | 7389 | 424520 |
| Auctioneers - Sales conducted away from the insureds premises | Services | | No | | 8017 | 91177 | 7389 | 423110-auto & other motor vehicles; 561990-all other |
| Auctions - on premises owned or rented by the insured | Retail | | No | | 8017 | 91179 | 5999 | 453998 |
| Auto, bus and truck Body MFG | Manufacturing | | No | | 3824 | 51250 | 3711 | 336211 |
| Automobile Dealers - New and Used - Retail | | No | No | | 8380 | N/A | 5511 | 441120 |
| Automobile Dismantling | Wholesale | | No | | 3821 | 91190 | 5093 | 423930 |
| Automobile mfg or Assembling | Manufacturing | | No | | 3808 | 51255 | 3711 | 336111 |
| Automobile Parts and Supplies Distributors - Used Parts | Wholesale | Yes | Yes | | 8046 | 10070 | 5015 | 423140 |
| Automobile Parts and Supplies Distributors -New Parts | Wholesale | Yes | Yes | | 8046 | 10070 | 5013 | 423120 |
| Automobile Parts and Supplies Stores | Retail | Yes | Yes | Yes | 8046 | 10071 | 5531 | 441310 |
| Automobile Quick Lubrication Services | Services | | Yes | | 8380 | 10072 | 7549 | 811191 |
| Automobile Renting or Leasing Companies | Services | | No | | 8002 | 60035 | 7515 | 532112 |
| Automotive Body, Paint and Interior Repair and Maintenance | Services | | Yes | | 8380 | 10073 | 7539 | 811118 |
| Automotive Exhaust System repair | Services | | Yes | | 8380 | 10073 | 7532 | 811121 |
| Automotive Glass Replacement Shops | Services | | Yes | | 8380 | 10073 | 7538 | 811111 |

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| Automotive Paintless Dent Repair | Services | | Yes | | 8380 | 10073 | 7533 | 811112 |
| Automotive Transmission Repair | Services | | Yes | | 8380 | 10073 | 7536 | 811122 |
| Baby Food mfg - in glass containers | Manufacturing | | No | | 2111 | 51300 | 2032 | 311422 |
| Baby Food mfg - NOC | Manufacturing | | No | | 2111 | 51305 | 2032 | 311422 |
| Bakeries | Retail | | Yes | Yes | 2003 | 10100 | 5461 | 445291 |
| Bakeries - Commercial | Manufacturing | | Yes | | 2003 | 51315 | 2051 | 311812 |
| Bakeries - Distributors - No baking on premises | Wholesale | | Yes | | 2003 | 10100 | 5461 | 311811 |
| Bakeries - Retail - No Baking on Premises | Retail | | Yes | | 2003 | 10100 | 5461 | 311811 |
| Barber or Beauty Shop Supplies Distributors | Wholesale | | Yes | | 8018C | 10111 | 5087 | 424210 |
| Barber Shops | Services | | Yes | Yes | 9586 | 10113 | 7241 | 812111 |
| Bathhouses or Bathing Pavilions | Services | | No | | 9063 | 10120 | 7999 | 713990 |
| Battery mfg - dry cell | Manufacturing | | No | | 3642 | 51330 | 3692 | 335912 |
| Battery mfg - wet cell and storage | Manufacturing | | No | | 3647 | 51333 | 3691 | 335911 |
| Bazaars - operated by the insured | Services | | No | | 8017 | 10130 | 7999 | 454390 |
| Bazaars - operated by the insured - Other Than Not For Profit | Services | | No | | 8017 | 10130 | 7999 | 454390 |
| Beach Chairs and Umbrellas - rented to others | Services | | No | | 8017 | 10133 | 7999 | 532292 |
| Beaches - bathing - commercially operated | Services | | No | | 9063 | 10135 | 7997 | 713990 |
| Beaches - bathing - not commercially operated | Services | | No | | 9015 | 40072 | 7999 | 713990 |
| Bearing mfg | Manufacturing | | No | | 3638 | 51340 | 3562 | 332991 |
| Beauty Parlors and Hair Styling Salons | Services | | Yes | Yes | 9586 | 10115 | 7231 | 812112 |
| Bed and Breakfasts with Limited Cooking | Services | | Yes | | 9052 | 45210 | 7011 | 721191 |
| Bed and Breakfasts without Limited Cooking | Services | | Yes | | 9052 | 45210 | 7011 | 721191 |
| Beer, Ale or Malt Liquor mfg - in bottles | Manufacturing | | Yes | | 2121 | 51350 | 2082 | 312120 |
| Beer, Ale or Malt Liquor mfg - in cans | Manufacturing | | Yes | | 2121 | 51351 | 2082 | 312120 |
| Beer, Ale or Malt Liquor mfg - not bottled or canned | Manufacturing | | Yes | | 2121 | 51352 | 2082 | 312120 |
| Beverage Bottler - soft drinks - carbonated - in cans or plastic bottles | Manufacturing | | Yes | | 2157 | 51355 | 2086 | 312111 |
| Beverage Bottler - soft drinks - carbonated - in glass containers | Manufacturing | | No | | 2157 | 51356 | 2086 | 312111 |
| Beverage Bottler - soft drinks - in metal cylinders | Manufacturing | | No | | 2157 | 51357 | 2086 | 312111 |
| Beverage Bottler - soft drinks - in paper containers | Manufacturing | | No | | 2157 | 51358 | 2086 | 312111 |
| Beverage Bottler - soft drinks - not carbonated - in cans or plastic bottles | Manufacturing | | No | | 2157 | 51359 | 2086 | 312112 |
| Beverage Distributors - Alcoholic other than beer | Wholesale | | Yes | | 8018 | 10140 | 5182 | 424820 |
| Beverage Distributors - Nonalcoholic | Wholesale | | Yes | | 7390 | 10141 | 5149 | 424490 |
| Beverage Stores - Liquor and wine | Retail | | Yes | Yes | 8017 | 10145 | 5921 | 445310 |
| Beverage Stores - soft drinks and beer | Retail | | Yes | Yes | 8017 | 10146 | 5921 | 445310 |
| Bicycle mfg - <i>not</i> motorized | Manufacturing | | No | | 3865 | 51370 | 3751 | 336991 |
| Bicycle Stores - sales and servicing | Retail | | Yes | Yes | 8010 | 10150 | 5941 | 451110 |
| Bicycles - rented to others | Services | | No | | 8010 | 10151 | 7999 | 532292 |
| Billiard or Pool Halls | Services | | No | | 9089 | 10160 | 7999 | 713990 |
| Billiard or Pool Table mfg | Manufacturing | | No | | 2883 | 51380 | 3949 | 339920 |
| Bingo Games - in public halls or theaters - commercially operated | Services | | No | | 9062 | 40075 | 7999 | 713290 |
| Blacksmithing | Services | | No | | 3111 | 91200 | 7699 | 115210-involving animals 332996-all other |
| Blasting Operations | Construction | | No | | 6217 | 91210 | 1794 | 238910 |
| Bldg Structure-Raising or Moving | | | No | | 5703 | 91280 | 1629 | 238290 |
| Bldg/Premis-Bank/office/merc/mfg Lessors Risk Only | Finance, Insurance, Real Estate | | No | | 9015 | 61216 | 6531 | 531120 |

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| Bldg/Premis-Bank/office/merc/mfg Lessors Risk Only | Finance, Insurance, Real Estate | | No | | 9015 | 61217 | 6531 | 531120 |
| Bldg/Premis-Bank/office/merc/mfg Lessors Risk Only | Finance, Insurance, Real Estate | | No | | 9015 | 61218 | 6531 | 531120 |
| Bldg/Premis-Bank/office/merc/mfg Occupied | Finance, Insurance, Real Estate | | No | | 9015 | 61224 | 6531 | 531120 |
| Bldg/Premis-Bank/office/merc/mfg Occupied | Finance, Insurance, Real Estate | | No | | 9015 | 61225 | 6531 | 531120 |
| Bldg/Premis-Bank/office/merc/mfg Occupied | Finance, Insurance, Real Estate | | No | | 9015 | 61227 | 6531 | 531120 |
| Blood Banks - Not-For-Profit | Services | | No | | 8832 | 40102 | 8099 | 621991 |
| Blood Banks - Other Than Not For Profit | Services | | No | | 8832 | 40101 | 8099 | 621991 |
| Boarding or Rooming Houses | Services | | No | | 9052 | 61000 | 7021 | 721310 |
| Boat Building - with inboard and inboard/outboard motor | Manufacturing | | No | | 6801 | 51400 | 3732 | 336612 |
| Boat Building - without motors | Manufacturing | | No | | 6824 | 51401 | 3732 | 336612 |
| Boat Dealers | Retail | | No | | 6826 | 10101 | 5551 | 441222 |
| Boat Repair and Servicing | Manufacturing | | No | | 6824 | 91235 | 3732 | 336612 |
| Boat Storage and Moorage | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 6826 | 10105 | 4493 | 713930 |
| Boat Yards or Marinas - public | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 6826 | 10107 | 4493 | 713930 |
| Boats - canoes or rowboats - for rent - not equipped with motors | Services | | No | | 6826 | 10110 | 7999 | 532292 |
| Boats - canoes or rowboats - not for rent - not equipped with motors | Services | | No | | | 40111 | 7999 | 487210 |
| Boats - motor or sail - not for rent | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | | 40115 | 4489 | 487210 |
| Boats - nonowned over 26 feet | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | | 40140 | 4489 | 487210 |
| Boats - not for rent | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7016 | 40117 | 4489 | 487210 |
| Boats - rented to others | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 6826 | 10119 | 4499 | 532411 |
| Boiler Inspection, Installation, Cleaning or Repair | Services | | No | | 3726 | 91250 | 7699 | 562991-septic tank 811310-all other |
| Boiler Inspection, Installation, Cleaning or Repair - High Pressure >15 psi | Services | | No | | 3726 | 91250 | 7699 | 238220 |
| Bolt, Nut, Rivet, Screw or Washer mfg | Services | Yes | No | | 3132 | 51500 | 3452 | 332722 |
| Bookbinding | Manufacturing | | No | | 4307 | 51517 | 2789 | 323120 |
| Bookbinding | Services | | Yes | | 4307 | 51516 | 2789 | 323120 |
| Bookbinding and Printers Supplies - Distributors | Wholesale | | Yes | Yes | 8018 | 16588 | 5112 | 423840 |
| Books and Magazines Stores - New or Used | Retail | | Yes | | 8072 | 10204 | 5941 | 451210 |
| Books and Magazines Stores - Not for Profit | Retail | | No | | 8073 | 10205 | 5942 | 451211 |

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| Books and Magazines Stores - Other Than Not For Profit | Retail | | Yes | | 8072 | 10204 | 5942 | 451211 |
| Bottle and Jar mfg - glass - for use under pressure - nonreturnable | Manufacturing | | No | | 4114 | 51551 | 3221 | 327213 |
| Bottle and Jar mfg - glass - for use under pressure - returnable | Manufacturing | | No | | 4114 | 51552 | 3221 | 327213 |
| Bottle and Jar mfg - glass - not for use under pressure | Manufacturing | | No | | 4114 | 51550 | 3221 | 327213 |
| Bottle and Jar mfg - plastic - non-returnable | Manufacturing | | No | | 4484 | 51553 | 3085 | 326160 |
| Bottle and Jar mfg - plastic - returnable | Manufacturing | | No | | 4484 | 51554 | 3085 | 326160 |
| Bowling Lanes | Services | | No | | 9093 | 10220 | 7933 | 713950 |
| Boxes or Containers mfg - corrugated or fiberboard | Manufacturing | | No | | 4244 | 51575 | 2653 | 322211 |
| Boxes or Containers mfg - wood | Manufacturing | | No | | 2759 | 51576 | 2449 | 321920 |
| Boy or Girl Scout Councils | Services | | No | | 8810 | 41001 | 8641 | 813410 |
| Brick Mfg | Manufacturing | | No | | 4021 | 51600 | 3251 | 327120 |
| Bridge or Elevated Highway Construction - Concrete | Construction | | No | | 5222 | 91266 | 1622 | 237310 |
| Bridge or Elevated Highway Construction - iron or steel | Construction | | No | | 5040 | 91265 | 1622 | 237310 |
| Brush or Broom mfg | Manufacturing | | No | | 2836 | 51613 | 3991 | 339994 |
| Building Material Dealers - other than secondhand material | Retail | | Yes | Yes | 8232 | 10255 | 5211 | 444190 |
| Building Material Dealers - secondhand material | Wholesale | | No | | 8204 | 10256 | 5093 | 423930 |
| Building Material Distributors | Wholesale | | Yes | | 8058 | 10257 | 5032 | 423320 |
| Building or Premises - Credit Unions and other financial institutions | Services | | Yes | Yes | 9015 | 61223 | 6512 | 522190 |
| Building or Premises - Office - Not Otherwise Classified | Services | | Yes | Yes | 9015 | 61226 | 6512 | 525190 |
| Buildings or Premises - Accountants Office | Services | | Yes | Yes | 9015 | 61226 | 6512 | 525190 |
| Buildings or Premises - Bank | Services | | Yes | Yes | 9015 | 61223 | 6512 | 522190 |
| Buildings or Premises - Office - Interior Decorators Consulting Only | Services | | Yes | Yes | 9015 | 61226 | 6512 | 525190 |
| Buildings or Premises - Office - Tax Preparation Service | Services | | Yes | Yes | 8810 | 61226 | 6512 | 525190 |
| Buildings or Premises - office- Advertising and related services | Services | | Yes | Yes | 9015 | 61226 | 6512 | 525190 |
| Bus mfg | Manufacturing | | No | | 3808 | 51625 | 3711 | 336120 |
| Bus Stations or Terminals | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7382 | 41210 | 4131 | Depends on type of system - see ISO |
| Buttons or Fasteners Mfg | Manufacturing | | Yes | | 3131 | 51666 | 3965 | 339993 |
| Cable Installation in Conduits or Subways | Construction | | No | | 5190 | 91302 | 1623 | 237130 |
| Cable or Subscription Television Companies | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7610 | 91315 | 4841 | 515210 |
| Caisson or Cofferdam Work - foundations | Construction | | No | | 6252 | 91324 | 1629 | 238910 |
| Caisson or Cofferdam Work - not for foundations | Construction | | No | | 6252 | 91325 | 1629 | 238910 |
| Camera and Photographic Equipment Stores | Retail | | Yes | Yes | 8017 | 10309 | 5946 | 443142 |
| Camper Bodies or Camper Trailers mfg | Manufacturing | | No | | 3808 | 51702 | 3792 | 336214 |
| Camper or Travel Trailer Sales Agencies | Retail | | No | | 8748 | 10315 | 5561 | 441210 |
| Campgrounds - Not-For-Profit | Services | | No | | 9015 | 10332 | 7033 | 721211 |

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| Campgrounds - Other than Not For Profit | Services | | No | | 9015 | 10331 | 7033 | 721211 |
| Can mfg -metal | Manufacturing | | No | | 3220 | 51734 | 3411 | 332431 |
| Candle mfg | Manufacturing | | No | | 4557 | 51741 | 3999 | 339999 |
| Candy or Confectionery Products Mfg | Manufacturing | | Yes | | 2041 | 51752 | 2064 | 311340 |
| Candy or Confectionery Stores | Retail | | Yes | Yes | 8006 | 10352 | 5441 | 445292 |
| Car Washes - other than self-service | Services | | Yes | | 8380 | 10367 | 7542 | 811192 |
| Car Washes - self-service | Services | | Yes | | 8380 | 10368 | 7542 | 811192 |
| Carbon Paper or Inked Ribbon mfg | Manufacturing | | No | | 4251 | 51767 | 3955 | 339940 |
| Carnival or Circus Companies | Services | | No | | 9186 | 10375 | 7999 | 711190 |
| Carnivals - outside (sponsors risk only) - Other than Not For Profit | Services | | No | | | 10378 | 7999 | 711190 |
| Carnivals - outside (sponsors risk only) Not-For-Profit | Services | | No | | | 10379 | 7999 | 711190 |
| Carnivals or Circuses - in tents (sponsors risk only) - Other than Not For Profit | Services | | No | | | 10380 | 7999 | 711190 |
| Carnivals or Circuses - in tents (sponsors risk only) Not-For-Profit | Services | | No | | | 10381 | 7999 | 711190 |
| Carpentry construction of residential property not 3 stories | Construction | | No | | 5645 | 91340 | 1522 | 236116 - New 236118-remodeling |
| Carpentry - Interior | Construction | | Yes | | 5437 | 91341 | 1751 | 238130-Framing 238350-Finishing |
| Carpentry - NOC | Construction | | Yes | | 5403 | 91342 | 1751 | 238130-Framing 238350-Finishing |
| Carpentry - shop only | Construction | | Yes | | 2802 | 91343 | 1751 | 238130-Framing 321214-Truss mfg 321912-Cut stock, resawing, planing |
| Carpet or Rug mfg | Manufacturing | | No | | 2402 | 51777 | 2273 | 314110 |
| Carpet, Rug or Upholstery Cleaning - shop only | Services | | Yes | Yes | 2585 | 11007 | 7217 | 561740 |
| Carpet, Rug, Furniture or Upholstery Cleaning | Construction | | Yes | Yes | 2585 | 91405 | 7217 | 561740 |
| Catalog or Premium Coupon Redemption Store | Retail | | Yes | Yes | 8017 | 11020 | 5961 | 453998 |
| Caterers | Retail | | Yes | Yes | 9082 | 11039 | 5812 | 722320 |
| Caulking Compounds, Putty or Similar Products mfg | Manufacturing | | No | | 4558 | 51790 | 2891 | 325520 |
| Caves - tourist attraction | Services | | No | | 9016 | 41510 | 7999 | 712190 |
| Ceiling or Wall Installation | Construction | | Yes | | 5535 | 91436 | 1761 | 238390 |
| Cellophane and Cellophane Products mfg | Manufacturing | | No | | 4459 | 51796 | 2823 | 325220 |
| Cement, Concrete Mix or Plaster mfg - Bulk | Manufacturing | | No | | 1701 | 51809 | 3241 | 327310 |
| Cement, Concrete Mix or Plaster mfg - Packaged | Manufacturing | | No | | 1701 | 51808 | 3241 | 327310 |
| Cemeteries | Services | | Yes | Yes | 9220 | 41604 | 6553 | 812220 |
| Cemeteries - Other than Not For Profit | Finance, Insurance, Real Estate | | No | | 9220 | 41603 | 6553 | 812220 |
| Chairs - rented to others | Services | | No | | 8017 | 11052 | 7359 | 532310 |
| Charcoal or Coal Briquette mfg | Manufacturing | | No | | 1472 | 51833 | 2819 | 325998 |
| Chemical Distributors | Wholesale | | No | | 8018 | 11101 | 5169 | 424690 |
| Chemical MFG - All Classes | Manufacturing | | No | | 4829 | 51855 | 2879 | 325320 |
| Childrens Play Center - Indoor | Services | | No | | 9016 | 11120 | 7999 | 713990 |
| Chimney Cleaning | Services | | No | | 9170 | 91481 | 7349 | 561790 |
| China, Porcelain or Earthenware Mfg | Manufacturing | | Yes | | 4021 | 51869 | 3262 | 327110 |
| Churches or Other Houses of Worship | Services | | No | | 8868 | 41650 | 8661 | 813110 |
| Claim Adjusters | Services | | Yes | Yes | 8720 | 96317 | 6411 | 524291 |
| Clay or Shale Digging | Mining | | No | | 4000 | 91507 | 1459 | 212325 |
| Clay Products | Manufacturing | | Yes | | 4021 | 51877 | 3255 | 327120 |
| Cleaning - Outside surfaces of buildings and other exterior surfaces | Construction | | No | | 5213 | 91523 | 1799 | 238190 |
| Clock Mfg | Manufacturing | | Yes | | 3385 | 51889 | 3873 | 334519 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|----------------|--------|--------------------|------------------|---------|---------|------|------------|
| Clothing Mfg | Manufacturing | | No | | 2501 | 51896 | 2389 | 315990 |
| Clothing or Wearing Apparel Distributors - Mens and Boys | Wholesale | | Yes | | 8032 | 11126 | 5136 | 424320 |
| Clothing or Wearing Apparel Distributors - Womens, Childrens and Infants | Wholesale | | Yes | | 8032 | 11126 | 5137 | 424320 |
| Clothing or Wearing Apparel Stores - Leather | Retail | | Yes | Yes | 8008 | 11127 | 5948 | 448110 |
| Clothing or Wearing Apparel Stores - Children and Infants Wear | Retail | | Yes | Yes | 8008 | 11127 | 5641 | 448110 |
| Clothing or Wearing Apparel Stores - Fabric Stores | Retail | | Yes | Yes | 8008 | 11127 | 5949 | 448110 |
| Clothing or Wearing Apparel Stores - Family Clothing | Retail | | Yes | Yes | 8008 | 11127 | 5651 | 448110 |
| Clothing or Wearing Apparel Stores - Furs | Retail | | Yes | Yes | 8008 | 11127 | 5632 | 448110 |
| Clothing or Wearing Apparel Stores - Hats and Caps | Retail | | Yes | Yes | 8008 | 11127 | 5611 | 448110 |
| Clothing or Wearing Apparel Stores - Hosiery | Retail | | Yes | Yes | 8008 | 11127 | 5632 | 448110 |
| Clothing or Wearing Apparel Stores - Ladies specialty store | Retail | | Yes | Yes | 8008 | 11127 | 5632 | 448110 |
| Clothing or Wearing Apparel Stores - Ladies Undergarments | Retail | | Yes | Yes | 8008 | 11127 | 5632 | 448110 |
| Clothing or Wearing Apparel Stores - Mens and Boys | Retail | | Yes | Yes | 8008 | 11127 | 5611 | 448110 |
| Clothing or Wearing Apparel Stores - Shoe stores | Retail | | Yes | Yes | 8008 | 11127 | 5661 | 448110 |
| Clothing or Wearing Apparel Stores - Sporting Goods | Retail | | Yes | Yes | 8008 | 11127 | 5699 | 448110 |
| Clothing or Wearing Apparel Stores - Wigs | Retail | | Yes | Yes | 8008 | 11127 | 5699 | 448110 |
| Clothing or Wearing Apparel Stores -Haberdashery and Mens | Retail | | Yes | Yes | 8008 | 11127 | 5611 | 448110 |
| Clothing or Wearing Apparel Stores -Ladies and Girls | Retail | | Yes | Yes | 8008 | 11127 | 5621 | 448110 |
| Clubs - civic, service or social - having buildings or premises owned or leased (includes Advantage) | Services | | Yes | | 9061 | 41668 | 8641 | 813410 |
| Clubs - civic, service or social - having buildings or premises owned or leased- Other than Not-For-Profit | Services | | No | | 9061 | 41667 | 8641 | 813410 |
| Clubs - civic, service or social - having buildings or premises owned or leased-Not-For-Profit Only | Services | | Yes | | 9061 | 41668 | 8641 | 813410 |
| Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes - Not For Profit | Services | | No | | 8864 | 41670 | 8641 | See ISO |
| Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes- Other than Not-For-Profit | Services | | No | | 9061 | 41669 | 8641 | See ISO |
| Clubs - country or golf | Services | | No | | 9060 | 11138 | 7997 | 713910 |
| Clubs - horseback riding - no commercial riding instructions | Services | | No | | 8279 | 41664 | 7999 | 713990 |
| Clubs - racquet sports and handball | Services | | No | | 9063 | 41665 | 7997 | 713940 |
| Clubs - swimming | Services | | No | | 9063 | 41666 | 7997 | 713940 |
| Coffins or Caskets mfg | Manufacturing | | Yes | | 2881 | 51900 | 3995 | 339995 |
| Coin Stamp or rare book dealers and Distributors | Retail | | Yes | | 8017 | 11155 | 5497 | 453220 |
| Coke mfg | Manufacturing | | No | | 1472 | 51909 | 2999 | 324199 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|----------------|--------|--------------------|------------------|---------|---------|------|--|
| Collectibles and Memorabilia - Distributors and Retail | Retail | | Yes | Yes | 8017 | 11155 | 5099 | 451120 |
| Collectibles and Memorabilia distributors | Wholesale | | Yes | | 8017 | 11155 | 5947 | 453220 |
| Color or Pigment Preparation | Manufacturing | | No | | 4825 | 51919 | 2865 | 325130-synthetic 325199-organic |
| Commissary Work | Retail | | No | | 9052 | 91547 | 5812 | 722310 |
| Communication Equipment Installation | Construction | | No | | 7605 | 91551 | 1731 | 238210 |
| Communication or Recording Systems or Equipment mfg | Manufacturing | | Yes | | 3179 | 51926 | 3669 | 334290 |
| Communications or Recording System/ Equip. mfg | Manufacturing | | No | | 4431 | 51927 | 3651 | 334310 |
| Community Recreational Facility | Incidental | | No | | 9063 | 41678 | 7999 | 713990 |
| Composition Goods mfg- not floor coverings | Manufacturing | | No | | 4263 | 51934 | 2493 | 322299 |
| Computer Consulting or Programming | Services | | No | | 8810 | 41675 | 7373 | 541512 |
| Computer Data Processing - operations | Services | | No | | 8803 | 43151 | 7374 | 518210 |
| Computer Data Processing - time sharing | Services | | No | | 8803 | 43152 | 7374 | 518210 |
| Computer mfg | Manufacturing | | No | | 3574 | 51941 | 3577 | 334310-Audio & video equipment 334418-printed circuit assembly 334613-blank magnetic & optical recording media |
| Computer Service or Repair | Services | | Yes | | 5191 | 91555 | 7378 | 811212 |
| Computer Software mfg - Prepackaged | Services | | No | | 8810 | 51942 | 7372 | 511210 |
| Computer Stores - Retail | Retail | | Yes | Yes | 8072 | 11160 | 5734 | 443142 |
| Concessionaires | Retail | | Yes | Yes | 8017 | 11168 | 5812 | 812990 |
| Concessionaires - Checkroom, shoeshine, etc | Services | | No | | 8017 | 11167 | 7299 | 812990 |
| Concrete - mixed in transit | Manufacturing | | No | | 7229 | 51956 | 3273 | 327320 |
| Concrete Construction - Incidental to construction of 1 to 4 family dwellings - Office Code | Construction | | No | | 5213 | 91560 | 1771 | 238110-Poured foundations & structures 238120-Precast 238990-All other |
| Concrete Construction - Incidental to construction of 1 to 4 family dwellings - Shop | Construction | | No | | 5213 | 91560 | 1771 | 238110-Poured foundations & structures 238120-Precast 238990-All other |
| Concrete or Cement Distributing Towers - rented to others | Services | | No | | 5057 | 91562 | 7353 | 238990 |
| Concrete or Plaster Products Mfg | Manufacturing | Yes | Yes | | 4036 | 51957 | 3275 | 327420-Gypsum 327999-All other |
| Concrete Products mfg - Prestressed | Manufacturing | | No | | 4034 | 51958 | 3272 | 327390 |
| Concrete Products mfg - Structural | Manufacturing | | No | | 4034 | 51959 | 3271 | 327331-Block & brick 327332-Pipes |
| Condominiums-Com-I-All Classes bank or mercantile, manufacturing or office (association risk only (includes Advantage)) | Condo | | Yes | | 9015 | 62000 | 6531 | 531312 |
| Condominiums-Com-I-All Classes shopping centers (association risk only) (includes Advantage) | Condo | | Yes | | 9015 | 62001 | 8641 | 531312 |
| Condominiums-ComI-All Classes warehouses - manufacturing or private - (association risk only) | Services | | No | | 9015 | 62002 | 6531 | 531312 |
| Condo-Resident - 1 < 6 stories - Assoc Only | Services | | No | | 9012 | 62003 | 6531 | 531311 |
| Condo-Resident - 1 >= 6 stories - Assoc Only | Services | | No | | 9012 | 62003 | 6531 | 531311 |
| Conduit Construction for Cables or Wires | Construction | | No | | 6325 | 91577 | 1623 | 237130 |
| Const-Executive Supervisors | Construction | | Yes | | 5606 | 91580 | 8741 | 237990 |
| Construction or Project Manager | Services | | No | | 5606 | 41620 | 8741 | 237990 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Consultants (includes Advantage) | Office | | Yes | Yes | 8742 | 41677 | 8748 | 561990 |
| Consultants NOC w/o separate Professional Liability | Services | | Yes | | 8742 | 41677 | 8748 | 541219-Other Acctg 541410-Int'r Design 541613-Marketing 541614- Process, distr, & logistics 541690-Other scientific & tech 561990-all other |
| Consultants NOC with separate Professional Liability | Services | | Yes | | 8742 | 41677 | 8748 | 541219-Other Acctg 541410-Int'r Design 541613-Marketing 541614- Process, distr, & logistics 541690-Other scientific & tech 561990-all other |
| Cont Equip Earth Moving Rented Without Operator | Wholesale | | No | | 8107 | 11206 | 5082 | 532412 |
| Cont Equip-Cranes Etc- Rented W/O Operators | Wholesale | | No | | 8107 | 11202 | 5082 | 532412 |
| Cont Equip-Cranes Etc- Rented With Operators | Services | | No | | 8107 | 11201 | 7353 | 238990 |
| Cont Equip-Dlrs-Ladder Excl Hoists, Etc | Services | | No | | 8107 | 11203 | 7353 | 532412 |
| Cont Equip-Dlrs-Ladders, Hoists, Etc | Services | | No | | 8107 | 11204 | 7353 | 532412 |
| Cont Equip-Earth Moving Rented With Operator | Services | | No | | 8107 | 11205 | 7353 | 532412 |
| Cont Equip-Excl Auto-Rented With Operator | Services | | No | | 8107 | 11208 | 7353 | 532412 |
| Cont Equip-Excl Auto-Rented Without Operator | Services | | No | | 8107 | 11207 | 7353 | 532412 |
| Cont Equip-HOD or Mat'l Rented W/O Operator | Wholesale | | No | | 8107 | 11210 | 5082 | 532412 |
| Cont Equip-HOD or Mat'l Rented With or W/O Operator | Wholesale | | No | | 8107 | 11209 | 5082 | 532412 |
| Cont Equip-Ladders, Etc Rented to Others | Services | | No | | 8107 | 11211 | 7353 | 532412 |
| Cont Equip-Scaffold, Etc Inst. Repair | Services | | No | | 8107 | 11212 | 7353 | 532412 |
| Cont Equip-Steam Boiler Etc Rented W/O Operator | Services | | No | | 8107 | 11214 | 7353 | 532412 |
| Cont Equip-Steam Boiler Etc Rented With Operator | Services | | No | | 8107 | 11213 | 7353 | 532412 |
| Contact Lenses mfg | Manufacturing | | No | | 4149 | 51960 | 3851 | 339115 |
| Contractors Permanent Yards | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8227 | 91590 | 4226 | 493190 |
| Contractors-NOC | Construction | | No | | | 94444 | 1799 | 238990 |
| Contractors-Subcontracted Work In Connection With Building Construction Reconstruction, Repair or Erection-One or Two Family Dwelling | Construction | | No | | 5645 | 91583 | 1521 | 236118 |
| Contractors-Subcontracted Work In Connection With Construction - Bridge Tunnel, Etc | Construction | | No | | | 91588 | 1622 | 237310 |
| Contractors-Subcontracted Work In Connection With Construction Etc Bldgs Indust | Construction | | Yes | | | 91584 | 1541 | 236210 |
| Contractors-Subcontracted Work In Connection With Construction Etc-Not Bldgs | Construction | | No | | | 91581 | 1771 | 238110 |
| Contractors-Subcontracted Work In Connection With Construction -Other than Construction | Construction | | Yes | | | 91591 | 1731 | 238210 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|------------|
| Contractors-Subcontracted Work In Connection With Construction -Reconst Etc of Bldgs | Construction | | Yes | | | 91585 | 1542 | 236220 |
| Contractors-Subcontracted Work In Connection With Construction, Bldg const Etc Apt/Off >4 Stories | Construction | | No | | | 91582 | 1522 | 236220 |
| Contractors-Subcontracted Work In Connection With Construction-Oil and Gas Field Const Etc | Construction | | No | | | 91586 | 1623 | 237120 |
| Contractors-Subcontracted Work In Connection With Construction-Pipeline(Not Oil or Gas) | Construction | | No | | | 91587 | 1623 | 237110 |
| Contractors-Subcontracted Work In Connection With Construction-Street. Hwy Const-Not Elevate | Construction | | No | | | 91589 | 1611 | 237310 |
| Convenience Food Store - With Gasoline Sales - No Restaurant | Retail | | Yes | Yes | 8006 | 13673 | 5411 | 445110 |
| Convenience Food Store - With Gasoline Sales - with Limited Cooking Restaurant | Retail | | Yes | Yes | 8006 | 13673 | 5411 | 445110 |
| Convenience Food Store - Without Gasoline Sales - No Restaurant | Retail | | Yes | Yes | 8006 | 13673 | 5411 | 445110 |
| Convenience Food Store - Without Gasoline Sales - with Limited Cooking Restaurant | Retail | | Yes | Yes | 8006 | 13673 | 5411 | 445110 |
| Convenience Food Stores - With Gasoline Sales and No Restaurant | Retail | | No | | 8006 | 13454 | 5411 | 447110 |
| Convenience Food Stores - With Gasoline Sales and With Fast Food Restaurant | Retail | | No | | 8006 | 13454 | 5411 | 447110 |
| Convenience Food Stores - With Gasoline Sales and With Limited Cooking Restaurant | Retail | | No | | 8006 | 13454 | 5411 | 447110 |
| Convenience Food Stores - Without Gasoline Sales and With Fast Food Restaurant | Retail | | No | | 8006 | 13673 | 5411 | 445110 |
| Conventions (sponsors risk only) - Other than Not For Profit | Services | | No | | | 41672 | 7389 | 561920 |
| Conventions (sponsors risk only) Not-For-Profit | Services | | No | | | 41673 | 7389 | 561920 |
| Convents or Monasteries | Services | | No | | 8868 | 41680 | 8661 | 813110 |
| Copying and Duplicating Services | Retail | | Yes | Yes | 8015 | 11222 | 7334 | 561439 |
| Cosmetic mfg | Manufacturing | | No | | 4611 | 51970 | 2844 | 325620 |
| Cosmetic, Hair and Skin Preparation Stores | Retail | | Yes | Yes | 8017 | 11234 | 5999 | 446120 |
| Costumes - rented to others | Services | | Yes | | 8008 | 12927 | 7299 | 532220 |
| Cotton Batting, Wadding or Waste mfg | Manufacturing | | No | | 2211 | 51982 | 2299 | 314999 |
| Cotton Compressing | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 0400 | 51985 | 4221 | 493130 |
| Cotton Gin Operations - all classes | Agriculture | | No | | 0401 | 51986 | 0724 | 115111 |
| Cotton or Wool Merchants | Wholesale | | No | | 8103 | 11248 | 5159 | 424590 |
| Credit Reporting Agencies - condominium office | Services | | Yes | | 8742 | 47367 | 7323 | 561450 |
| Credit Reporting Agencies - LRO | Services | | No | | 8742 | 47367 | 7324 | 561450 |
| Credit Reporting Agencies -office | Services | | No | | 8742 | 47367 | 7325 | 561450 |
| Crematories | Services | | Yes | | 9620 | 41696 | 7261 | 812220 |
| Crematories - Not-For-Profit | Services | | No | | 9620 | 41697 | 7261 | 812220 |
| Crop Spraying - by contractors | Agriculture | | No | | 7420 | 91606 | 0721 | 115112 |
| Cutlery (Not powered) and Flatware mfg | Manufacturing | | Yes | | 3122 | 51999 | 3421 | 332215 |
| Dairy Prod or Butter and Egg Stores | Retail | | Yes | Yes | 8006 | 11258 | 5451 | 445299 |

| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|---|
| Dairy Prod or Butter and Egg Stores Not for Profit | Retail | | No | | 8006 | 11259 | 5451 | 445299 |
| Dairy Products mfg | Manufacturing | | No | | 2070 | 52002 | 2022 | 311513 |
| Dam or Reservoir Construction | Construction | | No | | 6017 | 91618 | 1629 | 237990 |
| Dam, Levee or Dike - existence hazard only | Public Administration | | No | | | 41700 | 9999 | 488490 |
| Dance Halls or Ballrooms | Services | | No | | 9084 | 11273 | 7911 | 713990 |
| Dance Halls or Ballrooms - Not-For-Profit | Services | | No | | 9084 | 11274 | 7911 | 713990 |
| Debris Removal - Construction Site | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 5610 | 91629 | 4212 | 562119 |
| Delicatessens | Retail | | Yes | Yes | 8006 | 11288 | 5812 | 722515 |
| Dental Laboratories | Services | | Yes | Yes | 4692 | 12014 | 8072 | 339116 |
| Department or Discount Stores | Retail | | Yes | Yes | 8039 | 12356 | 5311 | 452111 |
| Detective/ Investigative Age-Condo Office | Services | | No | | 7720 | 91636 | 7381 | 561210-Facilities support services 561611- Investigation 561612 - Security Guards, Patrol Svc |
| Detective/ Investigative Age-Office | Services | | No | | 7720 | 91636 | 7381 | 561210-Facilities support services 561611- Investigation 561612 - Security Guards, Patrol Svc |
| Detective/ Investigative Age-Office- Lessor's Risk Only | Services | | No | | 7720 | 91636 | 7381 | 561210-Facilities support services 561611- Investigation 561612 - Security Guards, Patrol Svc |
| Detective/ Investigative Age-Private | Services | | No | | 7720 | 91636 | 7381 | 561210-Facilities support services 561611- Investigation 561612 - Security Guards, Patrol Svc |
| Detergent mfg - Household | Manufacturing | | No | | 4720 | 52075 | 2841 | 325611 |
| Detergent mfg - Other Than Household | Manufacturing | | No | | 4720 | 52076 | 2841 | 325611 |
| Dextrine mfg | Manufacturing | | No | | 4703 | 52109 | 2046 | 311221 |
| Diagnostic Testing Laboratories | Services | | Yes | Yes | 4511 | 46112 | 8071 | 541711 |
| Die Casting mfg | Manufacturing | | No | | 1925 | 52137 | 3364 | 331523 |
| Dike, Levee or Revetment | Construction | | No | | 6005 | 91641 | 1629 | 237990 |
| Distillation or Extraction | Manufacturing | | No | | 1472 | 52150 | 2861 | 325194 |
| Distributor - Hearing Aids | Wholesale | | Yes | | 8018 | 12362 | 5047 | 423460 |
| Distributors - Dry Goods | Wholesale | | Yes | | 8018 | 12362 | 5131 | 424310 |
| Distributors - Gardening and Light Farming | Wholesale | | No | | 8018 | 12362 | 5149 | 424490 |
| Distributors - Gardening and Light Farming (includes Advantage) | Wholesale | | Yes | | 8018 | 12362 | 5149 | 424490 |
| Distributors - Lighting Fixtures | Wholesale | Yes | Yes | | 8018 | 12362 | 5149 | 424490 |
| Distributors - Office Machines or Appliances | Wholesale | | Yes | | 8018 | 12362 | 5044 | See ISO |
| Distributors - Paint and Wallpaper Dealer | Wholesale | | Yes | | 8018 | 12362 | 5199 | See ISO |
| Distributors - Shoe (includes Advantage) | Wholesale | | Yes | | 8018 | 12362 | 5063 | 424340 |
| Distributors - Stationery and Office Supplies Merchant | Wholesale | | Yes | | 8018 | 12362 | 5063 | 424120 |
| Distributors-Food or Drink | Wholesale | | Yes | | 8018 | 12361 | 5145 | 424410 |
| Distributors-No Food or Drink | Wholesale | | Yes | | 8018 | 12362 | 5063 | 424990 |
| Diving - marine | Services | | No | | 7394 | 91666 | 7389 | 488999 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Dock Operations - coal, grain or ore | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7313 | 91722 | 4491 | 488310 |
| Door or Window mfg - Other Than Wood | Manufacturing | Yes | No | | 3076 | 52134 | 3442 | 332321 |
| Door or Window mfg -Wood | Manufacturing | | No | | 2802 | 52315 | 2431 | 321911 |
| Door, Window or Assembled Millwood MTL-Inst | Construction | | No | | 5102 | 91746 | 1751 | 238130 |
| Door, Window or Assembled Millwood MTL-Installation- Office | Construction | | No | | 5102 | 91746 | 1751 | 238130 |
| Door, Window or Assembled Millwood MTL-Installation- Office | Construction | | No | | 5102 | 91746 | 1751 | 238130 |
| Draftsmen | Services | | Yes | Yes | 8603 | 91805 | 7389 | 541340 |
| Drawbridges - existence hazard only | Public Administration | | No | | 9019 | 43007 | 9999 | 488490 |
| Dredging - NOC | Construction | | No | | 7333 | 92055 | 1629 | 237990 |
| Dredging-Gold endless bucket | Mining | | No | | 7333 | 92053 | 1081 | 213114 |
| Dredging-Gold floating dragline | Mining | | No | | 7333 | 92054 | 1081 | 213114 |
| Drilling | Mining | | No | | 6204 | 92101 | 1081 | 213113 - Coal 213114 - Metal 213115-Nonmetallic Minerals, except fuels |
| Drilling - Water | Construction | | No | | 6204 | 92102 | 1781 | 237110 |
| Driveway, Parking Area or Sidewalk-Paving | Construction | | Yes | | 5221 | 92215 | 1771 | 238110 |
| Drug Distributors | Wholesale | | No | | 8047 | 12373 | 5122 | 424210 |
| Drug mfg - biological products | Manufacturing | | No | | 5951 | 52341 | 2834 | 325412 |
| Drug, Medicine or Phar Prep Mfg | Manufacturing | | No | | 4611 | 52343 | 2835 | 325413 |
| Drug, Medicine or Phar Prep Mfg For Animals | Manufacturing | | No | | 4611 | 52342 | 2834 | 325412 |
| Drugstore-No table/counter service | Retail | | Yes | Yes | 8045 | 12374 | 5912 | 446110 |
| Drugstore-NOC | Retail | | Yes | Yes | 8045 | 12375 | 5912 | 446110 |
| Drums or Containers mfg - metal | Manufacturing | | No | | 3400 | 52401 | 3412 | 332439 |
| Drums or Containers mfg - Plastic | Manufacturing | | No | | 4484 | 52402 | 3089 | 326199 |
| Dry Wall or Wallboard Installation - Not Incidental | Construction | | No | | 5445 | 92338 | 1742 | 238310 |
| Dry Wall or Wallboard Installation - office | Construction | | Yes | | 5445 | 92338 | 1742 | 238310 |
| Dry Wall or Wallboard Installation - shop | Construction | | Yes | | 5445 | 92338 | 1742 | 238310 |
| Dude Ranches | Services | | No | | 9052 | 43117 | 7032 | 721214 |
| Dwellings-3 or 4 Family - No Mercantile | Finance, Insurance, Real Estate | | No | | 9015 | 63013 | 6514 | 531110 |
| Dwellings-3 or 4 Family - Residential Condominium | Finance, Insurance, Real Estate | | No | | 9015 | 63013 | 6515 | 531110 |
| Dwellings-3 or 4 Family- w/ Mercantile | Finance, Insurance, Real Estate | | No | | 9015 | 63013 | 6516 | 531110 |
| Dwellings-All Classes 3 Family | Finance, Insurance, Real Estate | | No | | 9015 | 63012 | 6514 | 531110 |
| Dwellings-All Classes 4 Family | Finance, Insurance, Real Estate | | No | | 9015 | 63013 | 6514 | 531110 |
| Dwellings-All Classes One Family | Finance, Insurance, Real Estate | | Yes | | 9015 | 63010 | 6515 | 531110 |
| Dwellings-All Classes two Family | Finance, Insurance, Real Estate | | No | | 9016 | 63011 | 6516 | 531110 |
| Electric Light or Power Companies | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7539 | 92445 | 4911 | See ISO |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Electric Light or Power Cos. Coop | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7540 | 92453 | 4911 | 221118 |
| Electric Light, Pwer Line Const-NOC | Construction | | No | | 7538 | 92446 | 1623 | 237130 |
| Electric Light, Pwer Line Const-Rural Utilities | Construction | | No | | 7538 | 92447 | 1623 | 237130 |
| Electrical Part, Component,or Acces Mfg | Manufacturing | Yes | No | | 3179 | 52438 | 3822 | 334512 |
| Electrical Apparatus - installation servicing or repair - NOC | Construction | | Yes | | 3724 | 92451 | 7629 | 811310 |
| Electrical Equip Mfg-Appl to body | Manufacturing | | No | | 3179 | 52433 | 3999 | 335210 |
| Electrical Equipment Distributors | Wholesale | Yes | Yes | | 8010 | 12391 | 5063 | 423610 |
| Electrical Equipment Manufacturing | Manufacturing | | Yes | | 3179 | 52432 | 3624 | 335991 |
| Electrical Generating Machinery mfg | Manufacturing | | No | | 3643 | 52435 | 3621 | 335312 |
| Electrical Power Distribution or Transmission Equipment mfg | Manufacturing | | No | | 3643 | 52440 | 3613 | See ISO |
| Electrical Wire or Cable mfg | Manufacturing | | No | | 4470 | 52467 | 3357 | 335921-Fiber optic 335929-All other |
| Electrical Work-within Buildings- Office | Construction | | Yes | Yes | 5190 | 92478 | 1731 | 238210 |
| Electrical Work-within Buildings- Shop | Construction | | Yes | Yes | 5190 | 92478 | 1731 | 238210 |
| Electronic Components Mfg | Manufacturing | | No | | 3179 | 52469 | 3675 | 334416 |
| Electronic Games mfg | Manufacturing | | Yes | | 3574 | 52505 | 7372 | 339999 |
| Electronics Store | Retail | | Yes | Yes | 8017 | 12393 | 5731 | 443142 |
| Electroplating | Manufacturing | | No | | 3372 | 52547 | 3471 | 332813 |
| Elevator mfg | Manufacturing | | No | | 3042 | 52581 | 3534 | 333921 |
| Elevator or Escalator Inspecting, Installation, Servicing or Repair | Construction | | No | | 5160 | 92593 | 1796 | 238290 |
| Employment Agencies (no Temps or Employee Leasing □ see Sales or Service Organization) - condo | Services | | No | | 8810 | 43200 | 7361 | 541612-HR consulting services 561312- Executive search services 561311 All other |
| Employment Agencies (no Temps or Employee Leasing □ see Sales or Service Organization) - LRO | Services | | No | | 8810 | 43200 | 7362 | 541612-HR consulting services 561312- Executive search services 561311 All other |
| Employment Agencies (no Temps or Employee Leasing □ see Sales or Service Organization) - Office | Services | | No | | 8810 | 43200 | 7363 | 541612-HR consulting services 561312- Executive search services 561311 All other |
| Engine or Turbine Mfg-Not Aircraft | Manufacturing | | No | | 3612 | 52619 | 3519 | 333618 |
| Engineers - Consulting - Not Engaged in Construction | Services | | Yes | Yes | 8601 | 92663 | 8711 | 541330 |
| Engineers or Architects - Consulting - Not Engaged in Construction - Condo | Services | | Yes | | 8601 | 92663 | 8712 | 541330 |
| Engineers or Architects -Consulting - Not Engaged in Construction - LRO | Services | | Yes | | 8601 | 92663 | 8713 | 541330 |
| Engineers or Architects-Consulting - Not Engaged in Construction - Office | Services | | Yes | | 8601 | 92663 | 8714 | 541330 |
| Engraving | Services | | Yes | Yes | 4352 | 52660 | 3479 | 332812 |
| Entertainment performed on premises of others | Services | | No | | 9186 | 43215 | 7929 | 711190 |
| Equipment, Fixtures, or Supplies - for bars, hotels, or restaurants - distributors | Wholesale | | Yes | | 8018 | 12467 | 5046 | 423440 |
| Equipment, Fixtures, or Supplies - office and stores | Wholesale | | Yes | | 8018 | 12467 | 5044 | 423420 |
| Escalator or Moving Sidewalk mfg | Manufacturing | | No | | 3042 | 52744 | 3534 | 333921 |
| Event, Party or Wedding Planners | Services | | No | | 8742 | 44280 | 7299 | 812990 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Excavation (No blasting) | Construction | | No | | 6217 | 94007 | 1794 | 238910 |
| Exercise or Playground Equipment mfg | Manufacturing | | No | | 4902 | 52767 | 3949 | 339920 |
| Exhibition or Convention Buildings - Not for profit | Finance, Insurance, Real Estate | | No | | 9015 | 63216 | 6512 | 531120 |
| Exhibition or Convention Buildings - Other Than Not For Profit | Finance, Insurance, Real Estate | | No | | 9015 | 63215 | 6512 | 531120 |
| Exhibitions - in buildings - Other Than Not For Profit | Services | | No | | 9015 | 63217 | 7999 | 713990 |
| Exhibitions - in buildings - Other Than Not For Profit (no admission charges) | Services | | No | | 9015 | 63219 | 7999 | 713990 |
| Exhibitions - in buildings - Not for profit (no admission charges) | Services | | No | | 9015 | 63220 | 7999 | 713990 |
| Exhibitions - in buildings - Not-For-Profit | Services | | No | | 9015 | 63218 | 7999 | 713990 |
| Exhibitions - outside - no stadiums or grandstands | Services | | No | | 9015 | 43424 | 7999 | 713990 |
| Exhibitions-Outside ushers not provided | Services | | No | | 9015 | 43421 | 7999 | 713990 |
| Exhibitions-Outside-ushers provided | Services | | No | | 9015 | 43422 | 7999 | 713990 |
| Explosives or Fireworks Mfg | Manufacturing | | No | | 4771 | 52876 | 2892 | 325920 |
| Express Companies - Fed Ex | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7231 | 94099 | 4216 | 492110 |
| Express Companies (Courier Services) | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7231 | 94099 | 4215 | 492110 |
| Extracts mfg | Manufacturing | | Yes | | 4825 | 52911 | 2087 | 311942-Spice & extract Mfg 325411-Medicinal & botanical |
| Eye Glass Lens mfg | Manufacturing | | Yes | | 4149 | 52967 | 3851 | 339115 |
| Fabric Distributors | Wholesale | | Yes | | 8032 | 12509 | 5131 | 424310 |
| Fabric Stores | Retail | | Yes | Yes | 8008 | 12510 | 5949 | 451130 |
| Fair Grounds - nonoperating season | Services | | No | | 9016 | 43517 | 7999 | 711310 |
| Fairs - outside (operators risk only) | Services | | No | | 9016 | 43518 | 7999 | 711310 |
| Farm Machinery Operations by contractors | Agriculture | | No | | 0050 | 94225 | 0722 | 115115 |
| Feed mfg | Manufacturing | | No | | 2014 | 53001 | 2048 | 311119 |
| Feed, Grain or Hay Dealers | Wholesale | | No | | 8215 | 12583 | 5191 | 424510-Grain & field bean dealer 424910-All other |
| Fence Dealers | Retail | | Yes | Yes | 8232 | 12651 | 5211 | 444190 |
| Fence Erection Contractors Office | Construction | | Yes | Yes | 6400 | 94276 | 1799 | 238990 |
| Fence Erection Contractors Shop | Construction | | Yes | Yes | 6400 | 94276 | 1799 | 238990 |
| Fertilizer Dealers and Distributors | Wholesale | | No | | 8018 | 12683 | 5191 | 424910 - Wholesale 444220-Retail |
| Fertilizer mfg | Manufacturing | | No | | 4583 | 53077 | 2873 | 325311 |
| Fiber Mfg-Other than Synthetic NOC | Manufacturing | | No | | 4263 | 53095 | 2284 | 313110 |
| Fiber Mfg-Synthetic | Manufacturing | | No | | 4263 | 53096 | 2281 | 313110 |
| Fiberglass mfg | Manufacturing | | No | | 2305 | 53121 | 3229 | 327212 |
| Fire Departments - all classes | Public Administration | | No | | 7710 | 43550 | 9224 | 922160 |
| Fire Departments - Volunteer | Public Administration | | No | | 7711 | 43551 | 9224 | 922160 |
| Fire Extinguishers - servicing, refilling or testing | Services | | No | | 4635 | 94304 | 7389 | 561790 |
| Fire Extinguishing mfg | Manufacturing | | No | | 3632 | 53147 | 3999 | 339999 |
| Fire Protection Equipment Dealers and Distributors | Wholesale | | No | | 8017 | 12707 | 5099 | 561621 |
| Fire Suppression Systems - installation, servicing or repair | Construction | | No | | 5188 | 94381 | 1796 | 238220 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|--|--------|--------------------|------------------|---------|---------|------|--------------------------------|
| Fire Suppression Systems mfg | Manufacturing | | No | | 3634 | 53229 | 3569 | 339999 |
| Firearms Mfg | Manufacturing | | No | | 3574 | 53271 | 3484 | 332995 |
| Fireproofing-Structures | Construction | | No | | 5479 | 94404 | 1799 | 238390 |
| Fireworks Exhibitions-All Classes | Services | | No | | 9180 | 43626 | 7999 | 713990 |
| Fireworks Exhibitions-sponsors risk for Profit | Services | | No | | | 43628 | 7999 | 713990 |
| Fireworks Exhibitions-sponsors risk Not for Profit | Services | | No | | | 43629 | 7999 | 713990 |
| Fishing Piers | Services | | No | | | 43754 | 7999 | 713990 |
| Fishing Ponds or Lakes - commercially operated | Services | | No | | 9016 | 43760 | 7999 | 713990 |
| Floor Covering Distributors | Wholesale | | Yes | | 8018 | 12797 | 5023 | 423390 |
| Floor Covering Inst-Not Ceramic Tile Shop | Construction | | Yes | | 8018 | 94569 | 1752 | 238330 |
| Floor Covering Inst-Not Ceramic Tile Office | Construction | | Yes | Yes | 5478 | 94569 | 1752 | 238330 |
| Floor Covering Mfg Not Carpets, Rugs Etc | Manufacturing | | No | | 5478 | 53333 | 3996 | 326192 |
| Floor Covering Stores | Retail | | Yes | Yes | 4493 | 12805 | 5713 | 442210 |
| Floor Waxing NA | Construction | | No | | 8017 | 94590 | 1752 | 561720 |
| Florists - retail | Retail | | Yes | Yes | 8001 | 12841 | 5992 | 453110 |
| Florists Distributors | Wholesale | | Yes | | 8001 | 12841 | 5193 | 424930 |
| Food Products Manufacturing-Dry | Manufacturing | | Yes | | 2001 | 53374 | 2043 | 311230 |
| Food Products Mfg-Not Dry-In Containers | Manufacturing | | No | | 2001 | 53376 | 2095 | 311920 |
| Food Products Mfg-Not Dry-Not In Glass | Manufacturing | | No | | 2001 | 53377 | 2034 | 311423 |
| Food Products-Frozen | Manufacturing | | No | | 2001 | 53375 | 2045 | 311824 |
| Forestry Service | Agriculture | | No | | 7720 | 43822 | 0851 | 113110 |
| Forging Work | Manufacturing | | No | | 3110 | 53403 | 3462 | 332111 |
| Formal Wear - rented to others | Services | | Yes | Yes | 8008 | 12927 | 7299 | 532220 |
| Foundries | Manufacturing | | No | | 3081 | 53425 | 3365 | 331524 |
| Freight Forwarders or Handlers | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7360 | 94617 | 4231 | 488490 |
| Freight Forwarders, Handlers-Explosives | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7360 | 94638 | 4231 | 488490 |
| Frozen Cakes, Pies and Other Pastries Mfg | Manufacturing | | Yes | | 2003 | 51315 | 2053 | 311813 |
| Frozen Food - distributors | Wholesale | | Yes | | 8018 | 13049 | 5142 | 424420 |
| Fruit or Vegetable - harvesting contractors | Agriculture | | No | | 0016 | 43840 | 0761 | 115115 |
| Fruit or Vegetable Dealers | Retail | | Yes | Yes | 8006 | 13111 | 5431 | 445230 |
| Fruit or Vegetable Distributors | Wholesale | | Yes | | 8018 | 13112 | 5148 | 424480 |
| Fruit, Vegetable Juice Mfg-No Bottling of Carbonates | Manufacturing | | No | | 2143 | 53565 | 2037 | 311411 |
| Fuel Dealers or Distributors - coal or wood | Retail | | No | | 8232 | 13201 | 5989 | 423520 - Coal 454310 - Wood |
| Fuel Oil or Kerosene Dealers | Retail | | No | | 8350 | 13204 | 5983 | 454310 |
| Fuel Oil or Kerosene Distributors | Wholesale | | No | | 8350 | 13205 | 5172 | 454310 |
| Fumigating - all other | Services | | No | | 9014 | 43860 | 7342 | 561710 |
| Fumigating - pest control | Services | | No | | 9014 | 43860 | 7343 | 561710 |
| Funeral Homes and Chapels | Services | | Yes | Yes | 9620 | 43889 | 7261 | 812210 |
| Fur - Garments and pelts - distributors | Wholesale | | No | | 8032 | 13314 | 5137 | 424330 |
| Fur Garment mfg | Manufacturing | | No | | 2501 | 53631 | 2371 | 315280 |
| Fur or Pelt Processing | Manufacturing | | No | | 2600 | 53632 | 3999 | 316110 |
| Fur-Garments and Pelt - retail | Retail | | No | | 2600 | 53632 | 5632 | 316110 |
| Furniture mfg or Assembling - (Wood) | Manufacturing | | No | | 2881 | 53733 | 2434 | 337110 |
| Furniture mfg or Assembling - Infants | Manufacturing | | No | | 2883 | 53731 | 2511 | 337122 |
| Furniture mfg or Assembling - other than wood | Manufacturing | | No | | 3076 | 53732 | 2514 | 337124 |
| Furniture or Fixtures - installation Etc - office | Construction | | Yes | Yes | 5146 | 95124 | 1799 | 238390 |
| Furniture or Fixtures - installation Etc - shop | Construction | | Yes | Yes | 5146 | 95124 | 1799 | 238390 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|---|
| Furniture or Woodwork Stripping, Refinishing | Services | | No | | 2881 | 53734 | 7641 | 811420 |
| Furniture Stores - (includes Advantage) | Retail | | Yes | Yes | 8044 | 13351 | 5712 | 442110 |
| Furniture Stores - not for profit | Retail | | No | | 8044 | 13352 | 5712 | 442110 |
| Galvanizing or Tinning | Manufacturing | | No | | 3372 | 53803 | 3479 | 332812 |
| Gambling - Casinos | Services | | No | | 9062 | 43990 | 7993 | 713210 |
| Gambling - incidental to other operations | Services | | No | | 9044 | 43991 | 7993 | 721120 |
| Garbage or Refuse Dumps | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7590 | 43945 | 4953 | 562111-Solid Waste 562112-Hazardous |
| Garbage Works - separation for recycling | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7590 | 43946 | 4953 | 562213-Solid Waste 562219-Other Nonhazardous |
| Garbage, Ash or Refuse Collecting | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 9403 | 95233 | 4953 | 562111-Solid Waste 562112-Hazardous |
| Gardening and Lt Farming Supply Dlrs - Retail | Retail | | No | | 8017 | 15063 | 5261 | 444220 |
| Gardening and Lt Farming Supply Dlrs -Distributors | Wholesale | | No | | 8018 | 12362 | 5191 | 424910 |
| Gas Companies | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7502 | 95305 | 4924 | 221210 |
| Gas Companies - natural gas - local Distribution | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7502 | 95306 | 4923 | 221210 |
| Gas Dealers or Distributors | Retail | | No | | 8350 | 13411 | 5984 | 454310 |
| Gas Dealers-LPG | Retail | | No | | 8350 | 13410 | 5984 | 454310 |
| Gas Distributors-LPG | Retail | | No | | 8350 | 13412 | 5989 | 454310 |
| Gas Mains or Connections Construction | Construction | | No | | 6319 | 95310 | 1623 | 237120 |
| Gas Manufacturing - Inert | Manufacturing | | No | | 4635 | 53902 | 2813 | 325120 |
| Gas Manufacturing - Other NOC | Manufacturing | | No | | 4635 | 53903 | 2813 | 325120 |
| Gas Manufacturing - primarily flammable, explosive or reactive | Manufacturing | | No | | 4635 | 53904 | 2813 | 325120 |
| Gas Manufacturing - primarily toxic or presenting a health hazard | Manufacturing | | No | | 4740 | 53905 | 2813 | 325110 |
| Gas Manufacturing - toxic and either flammable, explosive or reactive | Manufacturing | | No | | 4740 | 53901 | 2813 | 325110 |
| Gasoline Distributors | Wholesale | | No | | 8350 | 53907 | 5171 | 424710 |
| Gasoline Or Oil Supply Station-Retail Lessors Risk only | Finance, Insurance, Real Estate | | No | | | 44009 | 6512 | 531120 |
| Gasoline Recovery - from casing head or natural gas | Manufacturing | | No | | 4740 | 44010 | 2911 | 211112 |
| Gasoline Stations - full service | Retail | | No | | 8380 | 13453 | 5541 | 447190 |
| Gasoline Stations - self and full service combined | Retail | | No | | 8380 | 13455 | 5541 | 447190 |
| Gasoline Stations - self service | Retail | | No | | 8381 | 13454 | 5541 | 447110-with Convenience Store 447190-All Other |
| Gemstone Cutting or Polishing | Manufacturing | | No | | 8013 | 54012 | 3915 | 339910 |
| General Automotive Repair | Services | | Yes | | 8380 | 10073 | 7538 | 811113 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|---------------------------------|--------|--------------------|------------------|---------|---------|------|---|
| Geophysical Exploration | Manufacturing | | No | | 7380 | 95357 | 1382 | 213112-Support for Oil & Gas companies 541360-All other |
| Geophysical Exploration - Seismic Method | Mining | | No | | 8606 | 95358 | 1382 | 541360 |
| Gift Shops | Retail | | Yes | Yes | 8017 | 13506 | 5947 | 453220 |
| Gift Shops (Not for Profit) | Retail | | No | | 8017 | 13507 | 5947 | 453220 |
| Glass Dealers and Glaziers | Construction | | Yes | | 4130 | 13590 | 1793 | 238150 |
| Glass Dealers and Glaziers-Retail | Construction | | Yes | | 4130 | 13590 | 1793 | 238150 |
| Glass Dealers and Glaziers-Shop | Construction | | Yes | | 4130 | 13590 | 1793 | 238150 |
| Glass or Glassware Manufacturing | Manufacturing | | Yes | | 4101 | 54077 | 3211 | 327211 |
| Golf Courses - miniature | Services | | Yes | | 9016 | 44069 | 7999 | 713990 |
| Golf Courses - municipal or public | Services | | No | | 9060 | 44070 | 7992 | 713910 |
| Golf Driving Ranges | Services | | Yes | | 9016 | 44071 | 7999 | 611620 |
| Golf mobiles - loaned or rented to others | Services | | No | | 8010 | 44072 | 7999 | 532292 |
| Governmental-Subdivision-Not State or Federal | Public Administration | | No | | 9410 | 44100 | 9199 | 921190 |
| Grading of Land | Construction | | No | | 6217 | 95410 | 1794 | 238910 |
| Grain Elevator Operations | Agriculture | | No | | 8304 | 95455 | 5153 | 493130 |
| Grain Milling | Manufacturing | | No | | 2014 | 13621 | 2041 | 311211 |
| Grandstands or Bleachers - Not-For-Profit | Services | | No | | | 44194 | 7999 | 711310 |
| Grandstands or Bleachers - Other Than Not For Profit | Services | | No | | | 44193 | 7999 | 711310 |
| Greenhouse Erection | Construction | | No | | 5402 | 95487 | 1799 | 236220 |
| Grocery Distributors | Wholesale | | Yes | | 8018 | 13670 | 5141 | 424410 |
| Grocery Stores - Specialty Food Store | Retail | | Yes | Yes | 8006 | 13673 | 5411 | 445110 |
| Grocery Stores NOC | Retail | | Yes | Yes | 8006 | 13673 | 5411 | 445110 |
| Guides or Outfitters | Services | | No | | 9180 | 44222 | 7999 | 713990 |
| Guniting or Shot-Crete | Construction | | No | | 5213 | 95505 | 1771 | 238990 |
| Gunsmiths | Services | | No | | 3574 | 95620 | 7699 | 811490 |
| Halls | Finance, Insurance, Real Estate | | No | | 9015 | 44276 | 6512 | 531120 |
| Halls | Incidental | | No | | 9015 | 44277 | 6512 | 531120 |
| Handyperson | Construction | | No | | | 95625 | 1799 | 238390 |
| Hardware and Tool Distributors | Wholesale | Yes | Yes | | 8010 | 13715 | 5072 | 423710 |
| Hardware Stores | Retail | | Yes | Yes | 8010 | 13716 | 5251 | 444130 |
| Hazardous Material Contractors | Construction | | No | | 5473 | 95630 | 1799 | 562211 - Treatment & disposal 562910-Remediation |
| Health or Exercise Clubs - all classes | Services | | No | | 9063 | 44311 | 7991 | 713940 |
| Health or Exercise Clubs - Comm'l operated | Services | | No | | 9063 | 44315 | 7991 | 713940 |
| Health or Natural Food Stores | Retail | | Yes | Yes | 8017 | 13720 | 5499 | 446191 |
| Hearing Aid Stores - distributors | Retail | | Yes | Yes | 8013 | 13759 | 5999 | 446199 |
| Hearing Aid Stores -retail | Retail | | Yes | | 8013 | 13759 | 5999 | 446199 |
| Heating Equipment mfg - coal or wood | Manufacturing | | No | | 3169 | 55010 | 3433 | 333414 |
| Heating Equipment mfg - electric | Manufacturing | | No | | 3179 | 55011 | 3433 | 333414 |
| Heating Equipment mfg - fuel oil or kerosene | Manufacturing | | No | | 3169 | 55012 | 3433 | 333414 |
| Heating Equipment mfg - gas or liquefied petroleum gas | Manufacturing | | No | | 3169 | 55013 | 3433 | 333414 |
| Heating or Combined Heating and Air Conditioning Equipment | Wholesale | Yes | Yes | | 8017 | 13930 | 5075 | 423730 |
| Heating, Comb Htg and A/C Equip Dlrs, Dist Inst NOC | Construction | | Yes | | 5537 | 95647 | 1711 | 238220 |
| Heating, Comb. Htg and A/C Equip-Dlrs, Dist and Install - office | Construction | | Yes | | 5537 | 95648 | 1711 | 238220 |
| Heating, Comb. Htg and A/C Equip-Dlrs, Dist and Install - Shop | Construction | | Yes | | 5537 | 95647 | 1711 | 238220 |
| Hide Dealers and Distributors - raw | Retail | | No | | 8105 | 14068 | 5999 | 453998 |
| Hobby, Craft or Artists Supply Distributors | Wholesale | | Yes | | 8017D | 14101 | 5092 | 423920 |

| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|---------------------------------|--------|--------------------|------------------|---------|---------|------|------------|
| Hobby, Craft or Artists Supply Stores | Retail | | Yes | | 8017 | 14101 | 5945 | 451120 |
| Home Health Care Services | Services | | No | | 8835 | 44500 | 8082 | 621610 |
| Home Health Care Services - Not For Profit | Services | | No | | 8835 | 44501 | 8082 | 621610 |
| Home Improvement Stores | Retail | | Yes | Yes | 8058 | 14279 | 5211 | 444110 |
| Hone, Oilstone or Whetstone mfg | Manufacturing | | No | | 1803 | 55214 | 3291 | 327910 |
| Honey Extracting | Manufacturing | | Yes | | 0034 | 55371 | 0752 | 112910 |
| Hotels/Motels - - four stories or more - with Restaurant | Services | | Yes | | 9052 | 45191 | 7011 | 721110 |
| Hotels/Motels - - four stories or more - without Restaurant | Services | | Yes | | 9052 | 45191 | 7011 | 721110 |
| Hotels/Motels - >4 Stories, Lessors Risk Only | Finance, Insurance, Real Estate | | Yes | | 9052 | 64075 | 7011 | 721110 |
| Hotels/Motels - less than four stories with Restaurant | Services | | Yes | | 9052 | 45190 | 7011 | 721110 |
| Hotels/Motels - less than four stories without Restaurant | Services | | Yes | | 9052 | 45190 | 7011 | 721110 |
| Hotels/Motels - W/Out Pools Beach - <4 Stories | Services | | No | | 9052 | 45192 | 7011 | 721110 |
| Hotels/Motels - W/Out Pools, Beach - >4 Stories | Services | | No | | 9052 | 45193 | 7011 | 721110 |
| Hotels/Motels- <4Stories, Lessors Risk Only | Finance, Insurance, Real Estate | | Yes | | 9052 | 64074 | 7011 | 721110 |
| House Furnishings Installation - Office | Construction | | Yes | | 9521 | 96053 | 1799 | 238390 |
| House Furnishings Installation - Shop | Construction | | Yes | | 9521 | 96053 | 1799 | 238390 |
| Housing Projects federal, state, local | Public Administration | | No | | 9033 | 64500 | 9531 | 925110 |
| Hunting Preserves - Not-For-Profit | Agriculture | | No | | 9180 | 45225 | 0971 | 114210 |
| Hunting Preserves - Other Than Not For Profit | Agriculture | | No | | 9180 | 45224 | 0971 | 114210 |
| Ice Cream Stores | Retail | | Yes | Yes | 8006 | 14401 | 5451 | 722515 |
| Ice or Block Ice Manufacturing | Manufacturing | | Yes | | 8203 | 14405 | 5149 | 424990 |
| Ice Stores | Retail | | Yes | | 8203 | 14405 | 5499 | 445299 |
| Importers | | | No | | 4431 | 55410 | 3652 | 425120 |
| Industrial Launderers | Services | | No | | 2586 | 45678 | 7218 | 812332 |
| Ink manufacturing | Manufacturing | | No | | 4557 | 55426 | 2893 | 325910 |
| Inner Tubes mfg | Manufacturing | | No | | 4410 | 55597 | 3011 | 326211 |
| Inspection and Appraisal Companies - Condo | Finance, Insurance, Real Estate | | No | | 8720 | 96317 | 6411 | 524291 |
| Inspection and Appraisal Companies - Office | Finance, Insurance, Real Estate | | No | | 8720 | 96317 | 6411 | 524291 |
| Inspection and Appraisal Companies - LRO | Finance, Insurance, Real Estate | | No | | 8720 | 96317 | 6531 | 524291 |
| Inspection and Appraisal Companies - Appraisals other than Real Estate | Services | | Yes | Yes | 8720 | 96317 | 6411 | 524291 |
| Inspection and Appraisal Companies - Real Estate Appraisals | Services | | Yes | Yes | 8721 | 96317 | 6411 | 524291 |
| Instrument mfg | Manufacturing | | No | | 3685 | 55649 | 3824 | 334514 |
| Instrument mfg - Analytical, calibrating, measuring, testing or recording devices NOC | Manufacturing | | No | | 3685 | 55647 | 3829 | 334519 |
| Instrument mfg - Control | Manufacturing | | No | | 3634 | 55648 | 3823 | 334513 |
| Insulating Material mfg for application in a solid state | Manufacturing | | No | | 4263 | 55717 | 3086 | 326150 |
| Insulating Material mfg - mineral | Manufacturing | | No | | 1699 | 55715 | 3296 | 327993 |
| Insulating Material mfg - organic | Manufacturing | | No | | 4263 | 55716 | 3086 | 326150 |
| Insulating Material mfg - Plastic | Manufacturing | | No | | 4263 | 55718 | 3086 | 326150 |
| Insulation Work - mineral | Construction | | No | | 5479 | 96410 | 1742 | 238310 |
| Insulation Work - organic or plastic in solid state | Construction | | No | | 5479 | 96409 | 1742 | 238310 |
| Insulation Work - plastic NOC | Construction | | No | | 5479 | 96408 | 1742 | 238310 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Insurance Agents | Services | . | Yes | Yes | 8723 | 45334 | 6411 | 524210 |
| Insurance Agents - Condo | Finance, Insurance, Real Estate | . | No | | 8723 | 45334 | 6411 | 524210 |
| Insurance Agents - LRO | Finance, Insurance, Real Estate | . | No | | 8720 | 45334 | 6531 | 524210 |
| Interior Decorators | Construction | . | Yes | Yes | 9521 | 96611 | 7389 | 541410 |
| Interior Decorators - Condo | Services | . | No | | 9521 | 96611 | 7389 | 541410 |
| Interior Decorators - Contractor Office | Services | . | No | | 9521 | 96611 | 7389 | 541410 |
| Interior Decorators - Contractor Shop | Services | . | No | | 9521 | 96611 | 7389 | 541410 |
| Interior Decorators - LRO | Finance, Insurance, Real Estate | . | No | | 9521 | 96611 | 6531 | 541410 |
| Internet Access Providers | Services | . | No | | 5191 | 47600 | 7375 | 518111 |
| Internet Auctions | Services | . | No | | 8018 | 16751 | 7389 | 454112 |
| Internet Retailers | Retail | . | No | | 8018 | 16750 | 5961 | 454111 |
| Internet Service Providers | Services | . | No | | 5191 | 47610 | 7375 | 518111 |
| Irrigation Contractor | Construction | . | Yes | | 6229 | 96702 | 1629 | 237110 |
| Irrigation Works Operations | Transportation, Communications, Electric, Gas, & Sanitary Services | . | No | | 0251 | 96703 | 4971 | 221310 |
| Janitorial Services | Services | . | Yes | | 9014 | 96816 | 7349 | 561720 |
| Janitorial Services - Written on Janitorial Program | Services | . | Yes | | 9014 | 96816 | 7349 | 561720 |
| Janitorial Supplies- dealers or distributors | Wholesale | . | Yes | | 8018 | 14527 | 5999 | 423850 |
| Janitorial Supplies-Retail | Retail | . | Yes | | 8018 | 14527 | 5087 | 423850 |
| Jetty or Breakwater Construction | Construction | . | No | | 6005 | 96872 | 1629 | 237990 |
| Jewelry (costume and novelty) Manufacturing | Manufacturing | . | Yes | | 3383 | 55802 | 3961 | 339910 |
| Jewelry (except costume and novelty) Manufacturing | Manufacturing | . | Yes | | 3383 | 55802 | 3911 | 339910 |
| Jewelry Distributors | Wholesale | . | Yes | | 8013B | 14655 | 7631 | 811490 |
| Jewelry Repair | Services | . | Yes | Yes | 8013 | 14655 | 7631 | 423940 |
| Jewelry Stores - Other than Precious Stone | Retail | . | Yes | Yes | 8013 | 14655 | 7631 | 423940 |
| Jewelry Stores - Precious Stones | Retail | . | Yes | Yes | 8013 | 14655 | 5944 | 448310 |
| Junk Dealers | Wholesale | . | No | | 8263 | 45380 | 5093 | 423930 |
| Kennels - breeding, boarding or sales | Services | . | No | | 8831 | 45450 | 0752 | 812910 |
| Kennels - breeding, boarding or sales (includes Advantage) | Services | . | Yes | Yes | 8831 | 45450 | 0752 | 812910 |
| Labor Union Offices | Services | . | No | | 8755 | 65007 | 8631 | 813930 |
| Laboratories - research, development or testing - Not-For-Profit | Services | . | No | | 4511 | 97003 | 8734 | 541380-Testing Labs 541720-Research in social sciences & humanities |
| Laboratories - research, development or testing - Other Than Not For Profit | Services | . | No | | 4511 | 97002 | 8734 | 541380-Testing Labs 541720-Research in social sciences & humanities |
| Ladder mfg | Manufacturing | . | No | | 3076 | 55918 | 3499 | 332999 |
| Ladder mfg - Wood | Manufacturing | . | No | | 2802 | 55919 | 2499 | 321999 |
| Lakes or Reservoirs - existence hazard only - Not-For-Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | . | No | | | 45524 | 4971 | 713990 |
| Lakes or Reservoirs - existence hazard only - Other Than Not For Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | . | No | | | 45523 | 4971 | 713990 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|----------------|--------|--------------------|------------------|---------|---------|------|--|
| Lamp Shade Mfg | Manufacturing | | Yes | | 2501 | 56040 | 3089 | 314120 |
| Lamps or Lanterns mfg | Manufacturing | | No | | 3223 | 56042 | 3999 | 332999 |
| Lamps or Lanterns Mfg - Electric | Manufacturing | | Yes | | 3180 | 56041 | 3645 | 335121 |
| Land - occupied by persons other than the insured for business purposes | Incidental | | No | | | 45539 | 6519 | 531190 |
| Landscape Gardening - green roofs | Agriculture | | Yes | | 0042 | 97047 | 0781 | 561730 |
| Landscape Gardening - No Tree Removal or Excavation - Office | Construction | | Yes | | 0043 | 97047 | 0781 | 561730 |
| Landscape Gardening - No Tree Removal or Excavation - Office | Construction | | Yes | | 0042 | 97047 | 0781 | 561730 |
| Landscape Gardening - No Tree Removal or Excavation - Shop | Construction | | Yes | | 0042 | 97047 | 0781 | 561730 |
| Landscape Gardening - No Tree Removal or Excavation - Shop | Construction | | Yes | | 0043 | 97047 | 0781 | 561730 |
| Laundries and Dry Cleaners-Self Service - Non-supervised | Services | | Yes | | 2586 | 14731 | 7215 | 812310 |
| Laundries and Dry Cleaners-Self Service - Supervised | Services | | Yes | | 8017 | 14731 | 7215 | 812310 |
| Laundries and Dry Cleaning Plants | Services | | Yes | | 2585 | 45678 | 7216 | 812320 |
| Laundry & Dry Cleaning Services - Except Coin-Operated (includes Advantage) | Services | | Yes | | 2589 | 14733 | 7212 | 812320 |
| Laundry and Dry Cleaning Stores - Using petroleum solvents | Services | | Yes | | 2589 | 14733 | 7212 | 812320 |
| Laundry and Dry Cleaning Stores - Using synthetic solvents | Services | | Yes | | 2585 | 14733 | 7212 | 812320 |
| Laundry and Garment Repair, Alteration, and Storage, incl. Diaper Services - does NOT include commercial laundries, dry cleaning plants, or linen supply and rental | Services | | Yes | | 2503 | 18507 | 7219 | 811490 |
| Laundry Rental Service - Diaper (includes Advantage) | Services | | Yes | | 2585 | 14734 | 7219 | 812331 |
| Laundry Rental Service - Linen (includes Advantage) | Services | | Yes | Yes | 2585 | 14734 | 7219 | 812331 |
| Laundry, Dry Cleaning, Dyeing Receiving Stations | Services | | Yes | Yes | 2585 | 14732 | 7212 | 812320 |
| Lawn Care -No WC | Construction | | Yes | | 9102 | 97050 | 0782 | 561730 |
| Lawyers Offices - Not For Profit | Services | | No | | 8820 | 66123 | 8111 | 541110 |
| Lawyers Offices - Condo | Services | | No | | 8820 | 66122 | 8111 | 541110 |
| Lawyers Offices - For Profit | Services | | Yes | Yes | 8820 | 66122 | 8111 | 541110 |
| Lawyers Offices- LRO | Services | | No | | 8820 | 66122 | 8111 | 541110 |
| Lead mfg - red or white | Manufacturing | | No | | 1430 | 56170 | 3339 | 331410 |
| Lead Works-Sheet, Pipe or Shot | Manufacturing | | No | | 3027 | 56171 | 3498 | 332996 |
| Leather Goods Mfg | Manufacturing | | Yes | | 2688 | 56202 | 3199 | 316999 |
| Leather Products or Hide Stores- Retail | Retail | | No | | 8017 | 18437 | 5948 | 448320 |
| Libraries | Services | | Yes | Yes | 9101 | 66309 | 8231 | 519120 |
| Light Bulb or Tubes mfg | Manufacturing | | No | | 4110 | 56390 | 3641 | 335110 |
| Lighting Fixtures mfg | Manufacturing | | No | | 3180 | 56391 | 3646 | 335122 |
| Lime mfg | Manufacturing | | No | | 1642 | 56427 | 3274 | 327410 |
| Linen Supply & Rental WITH Drycleaning Plants | Services | | Yes | | 2587 | 14734 | 7213 | 812331 |
| Linen Supply & Rental WITHOUT Drycleaning Plants | Services | | Yes | | 2587 | 14734 | 7213 | 812331 |
| Liquor mfg | Manufacturing | | No | | 2130 | 56488 | 2085 | 312140 |
| Livestock Dealers or Commission Merchants | Wholesale | | No | | 8288 | 14855 | 5154 | 424520 |
| Livestock Sales Companies | Wholesale | | No | | 8288 | 45771 | 5154 | 424520 |
| Locksmiths | Services | | Yes | Yes | 8010 | 14913 | 7699 | 561622 |
| Logging and Lumbering | Manufacturing | | No | | 2702 | 97111 | 2411 | 111421-Tree production 113310 - Logging |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|---------------------------------|--------|--------------------|------------------|---------|---------|------|---|
| LRO All other Occupancies | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Contractor | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Garage | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Manufacturer | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Office | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Plastic Products Manufacturing | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Restaurant | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Retail | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Service | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Wholesale | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| LRO Wood Products | Finance, Insurance, Real Estate | | Yes | | | 61212 | 6531 | 531120 |
| Lubricants mfg - grease | Manufacturing | | No | | 4557 | 56567 | 2992 | 324191 |
| Luggage Goods - Retail only | Retail | | No | | 8017 | 18437 | 5948 | 448320 |
| Lumberyards | Retail | | No | | 8232 | 45819 | 5211 | 423310 |
| Machine Shops NOC | Manufacturing | Yes | Yes | | 3632 | 97220 | 3599 | 332710 |
| Machinery or Eq-Inst, Service or Repair NOC | Construction | | No | | 3724 | 97223 | 1796 | 811219-Other electr & precision equip 811411-Home & garden equip 238290- All other |
| Machinery or Eq-Inst, Service or Repair NOC (See Millwright) | Construction | | No | | 3724 | 97223 | 1797 | 811219-Other electr & precision equip 811411-Home & garden equip 238290- All other |
| Machinery or Equip Dealers - Farm Type Only | Wholesale | | No | | 8116 | 15061 | 5083 | 423820 |
| Machinery or Equip Dealers- Construction/Industrial Mobile Type | Wholesale | | No | | 8107 | 15060 | 5082 | 423810 |
| Machinery or Equip Dealers-NOC | Wholesale | | No | | 8107 | 15062 | 5082 | 423810 |
| Machinery or Equip-Farms-Inst-Serv, Etc | Construction | | No | | 3632 | 97221 | 1796 | 811310 |
| Machinery or Equipment Dealers - yard or garden type | Retail | | No | | 8010 | 15063 | 5261 | 444210 |
| Machinery or Equipment Ind - Millwright | Construction | | No | | 3724 | 97222 | 1796 | 238290 |
| Machinery or Equipment Indl - Millwright See Millwright | Construction | | No | | 3724 | 97222 | 1796 | 238290 |
| Machinery or Equipment Industrial-Inst, Service Install/service/repair/ erection-farm (See Millwright) | Construction | | No | | 3632 | 97221 | 1796 | 811311 |
| Machinery or Machine Parts Mfg-Construction, Mining | Manufacturing | | No | | 3507 | 56650 | 3531 | 333120 |
| Machinery or Machinery Parts mfg | Manufacturing | Yes | No | | 3632 | 56654 | 3564 | 333413 |
| Machinery or Machinery Parts mfg - farm type | Manufacturing | Yes | No | | 3507 | 56651 | 3523 | 333111 |
| Machinery or Machinery Parts mfg - industrial | Manufacturing | Yes | No | | 3507 | 56652 | 3535 | 333922 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|---------------------------------|--------|--------------------|------------------|-------------------------------------|---------|------|-------------------------------------|
| Machinery or Machinery Parts mfg - metalworking | Manufacturing | Yes | No | | 3507 | 56653 | 3549 | 333519 |
| Mail Box or Packaging Stores | Retail | | Yes | Yes | 8800 | 15070 | 7389 | 561431 |
| Mail Order Houses | Retail | | Yes | Yes | 8017D - Retail 8018C - Wholesale | 45901 | 5961 | 454113 |
| Mailing or Addressing Companies | Services | | Yes | Yes | 8800 | 45937 | 7389 | 561431 |
| Manufacturers - NOC | Manufacturing | | No | | | 54444 | 3999 | 339999 |
| Manufacturers Representatives | Wholesale | | Yes | | 8742 | 45993 | 7389 | 454390 |
| Marble Products Stores | Retail | | No | | 8017 | 18437 | 5999 | 453998 |
| Marine Appraisers or Surveyors | Services | | Yes | Yes | 8720 | 97308 | 8713 | 541370 |
| Markets - not open air (lessors risk only) - Not-For-Profit | Finance, Insurance, Real Estate | | No | | 9015 | 15120 | 6512 | 531120 |
| Markets - not open air (lessors risk only) - Other than Not For Profit | Finance, Insurance, Real Estate | | No | | 9015 | 15119 | 6512 | 531120 |
| Markets - open air (lessors risk only) - Not-For-Profit | Finance, Insurance, Real Estate | | No | | 9012 | 15124 | 6519 | 531120 |
| Markets - open air (lessors risk only) - Other than Not For Profit | Finance, Insurance, Real Estate | | No | | 9012 | 15123 | 6519 | 531120 |
| Masonry - Office | Construction | | No | | 5022 | 97447 | 1741 | 238140 |
| Masonry - Shop | Construction | | No | | 5022 | 97447 | 1741 | 238140 |
| Match mfg | Manufacturing | | No | | 4279 | 56690 | 3999 | 325998 |
| Mattress or Box Spring mfg | Manufacturing | | No | | 2570 | 56699 | 2515 | 337910 |
| Mausoleums | Services | | Yes | Yes | 9220 | 46005 | 6553 | 812220 |
| Mausoleums - Not-For-Profit | Finance, Insurance, Real Estate | | No | | 9220 | 46004 | 6553 | 812220 |
| Meat, Fish, Poultry or Seafood - Curing - No new meat packers | Manufacturing | | No | | 2095 | 56758 | 2013 | 311710 |
| Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood | Wholesale | | Yes | | 8031B | 15223 | 5421 | 445210 |
| Meat, Fish, Poultry or Seafood - Distributors - Meat | Wholesale | | Yes | | 8031B | 15223 | 5421 | 445210 |
| Meat, Fish, Poultry or Seafood - Distributors - Poultry | Wholesale | | Yes | | 8031B | 15223 | 5421 | 445210 |
| Meat, Fish, Poultry or Seafood Stores - Fish or Seafood | Retail | | Yes | Yes | 8031B | 15224 | 5421 | 445210 |
| Meat, Fish, Poultry or Seafood Stores - Meat or Poultry | Retail | | Yes | | 8031B | 15224 | 5421 | 445210 |
| Meat, Fish, Poultry, Seafood Processing- All - No new meat packers | Manufacturing | | No | | 2089 | 56760 | 2013 | 311612-from carcass 311710-other |
| Meat, Fish, Poultry, Seafood Processing- All - No new meat packers air tight containers | Manufacturing | | No | | 2095 | 56759 | 2013 | 311612-from carcass 311710-other |
| Media Mfg | Manufacturing | | No | | 4431 | 57800 | 3695 | 334613 |
| Medical Offices - Chiropractor | Services | | Yes | Yes | 8832 | 66561 | 8041 | 621310 |
| Medical Offices - Dentist | Services | | Yes | Yes | 8832 | 66561 | 8011 | 621330 |
| Medical Offices - Diagnostic Imaging Center | Services | | Yes | Yes | 8832 | 66561 | 8011 | 621330 |
| Medical Offices - Kidney Dialysis Center | Services | | Yes | Yes | 8832 | 66561 | 8011 | 621330 |
| Medical Offices - Medical Laboratories | Services | | Yes | Yes | 8832 | 66561 | 8071 | 621511 |
| Medical Offices - Mental Health | Services | | Yes | Yes | 8832 | 66561 | 8049 | 621112 |
| Medical Offices - Optometrist | Services | | Yes | Yes | 8832 | 66561 | 8042 | 621320 |
| Medical Offices - Physical, Occupational and Speech Therapists | Services | | Yes | Yes | 8832 | 66561 | 8049 | 621340 |
| Medical Offices - Physicians | Services | | Yes | Yes | 8832 | 66561 | 8011 | 621111 |
| Medical Offices - Podiatrist | Services | | Yes | Yes | 8832 | 66561 | 8043 | 621391 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|---------------------------------|--------|--------------------|------------------|---------|---------|------|------------|
| Medical, Hospital and Surgical Equipment and Supplies - rented to others | Services | | No | | 8107 | 15300 | 7352 | 532490 |
| Medical, Hospital and Surgical Supply Stores | Retail | | Yes | Yes | 8017 | 15314 | 5047 | 423450 |
| Medical, Hospital or Surgical Equipment or Supplies mfg - expendable | Manufacturing | | No | | 4693 | 56805 | 3842 | 339113 |
| Medical, Hospital or Surgical Equipment or Supplies mfg - Nonexpendable | Manufacturing | | No | | 3076 | 56806 | 3841 | 339113 |
| Medical, Hospital or Surgical Instruments mfg | Manufacturing | | No | | 3685 | 56807 | 3841 | 339112 |
| Metal Dealers or Distributors - nonstructural | Wholesale | | No | | 8106 | 15404 | 5051 | 423390 |
| Metal Dealers or Distributors - structural | Wholesale | | No | | 8106 | 15405 | 5051 | 423510 |
| Metal Erection - decorative or artistic | Construction | | Yes | Yes | 5102 | 97650 | 1799 | 237990 |
| Metal Erection - frame structures iron work outside | Construction | | No | | 5040 | 97651 | 1791 | 238190 |
| Metal Erection - in the construction of dwellings not exceeding 2 stories in height | Construction | | No | | 5069 | 97652 | 1791 | 238120 |
| Metal Erection - nonstructural | Construction | | No | | 5102 | 97653 | 1799 | 237990 |
| Metal Erection - steel lock gates, gasholders, standpipes, water towers, smokestacks, tanks, silos, prison cells, fire or burglarproof vaults | Construction | | No | | 5040 | 97654 | 1791 | 238290 |
| Metal Erection - structural | Construction | | No | | 5040 | 97655 | 1791 | 238120 |
| Metal Extraction or Refining - Chemical | Construction | | No | | 1438 | 56917 | 3339 | 331410 |
| Metal Extraction or Refining electrometallurgical process | Construction | | No | | 1438 | 56918 | 3313 | 331492 |
| Metal Extraction or Refining non-ferrous blast furnace or other pyrometallurgical processes | Construction | | No | | 1438 | 56920 | 3339 | 331410 |
| Metal Extraction or Refining Ferrous blast furnace or other pyrometallurgical processes | Construction | | No | | 1438 | 56919 | 3312 | 324199 |
| Metal Extraction or Refining other | Construction | | No | | 1438 | 56900 | 3339 | 331410 |
| Metal Foil mfg | Manufacturing | | No | | 3334 | 56910 | 3353 | 331315 |
| Metal Goods Manufacturing- Stamping-Not Signs | Manufacturing | Yes | Yes | | 3400 | 56912 | 3465 | 336370 |
| Metal Goods mfg | Manufacturing | Yes | Yes | | 3400 | 56911 | 3354 | 331318 |
| Metal Heat Processing | Manufacturing | | No | | 3307 | 56913 | 3398 | 332811 |
| Metal Scrap Dealers | Wholesale | | No | | 8500 | 15406 | 5093 | 423930 |
| Metal Works - shop - decorative or artistic | Manufacturing | Yes | Yes | | 3041 | 59914 | 3446 | 332323 |
| Metal Works - shop - structural - not load bearing | Manufacturing | | No | | 3030 | 56916 | 3441 | 332312 |
| Metal Works - shop -structural - load bearing | Manufacturing | | No | | 3030 | 56915 | 3441 | 332312 |
| Mica Goods mfg | Manufacturing | | No | | 1853 | 56980 | 3299 | 327999 |
| Milk Depots or Dealers | Wholesale | | No | | 2070 | 57001 | 5143 | 424430 |
| Milk Processing | Manufacturing | | No | | 2070 | 57002 | 2026 | 311511 |
| Mining | Mining | | No | | 1164 | 98002 | 1231 | 212113 |
| Mining - Surface | Mining | | No | | 1166 | 98003 | 1231 | 212113 |
| Mobile Home mfg | Manufacturing | | No | | 2812 | 57090 | 2451 | 321991 |
| Mobile Home Parks or Courts | Finance, Insurance, Real Estate | | No | | 9015 | 46202 | 6515 | 531190 |
| Mobile Home Sales Agencies | Retail | | No | | 8380 | 15488 | 5271 | 453930 |
| Model Homes | Finance, Insurance, Real Estate | | No | | 9012 | 46362 | 6514 | 236117 |
| Modular Units mfg | Manufacturing | | No | | 2797 | 57146 | 2452 | 321992 |
| Monuments, Tombstones, and Statuary | Manufacturing | | No | | 1803 | 59482 | 3281 | 327991 |
| Motion Pictures - development of negatives, printing and all subsequent operations | Services | | No | | 4360 | 98090 | 7819 | 512199 |
| Motion Pictures-Production-Studios or Outside | Services | | No | | 4362 | 98091 | 7822 | 512120 |
| Motorcycle, Moped or Motor Scooter mfg | Manufacturing | | No | | 3851 | 57202 | 3751 | 336991 |
| Museums | Services | | Yes | | 9101 | 46427 | 8412 | 712110 |
| Museums - Profit | Services | | No | | 9101 | 46426 | 8412 | 712110 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|----------------|--------|--------------------|------------------|---------|---------|------|--|
| Music Stores - pre-recorded | Retail | | Yes | Yes | 8072 | 16676 | 5735 | 451140 |
| Musical Instrument mfg | Manufacturing | | Yes | | 2923 | 57257 | 3931 | 339992 |
| Musical Instrument Stores | Retail | | Yes | Yes | 8017 | 15538 | 5736 | 451140 |
| Musical Products mfg - pre-recorded | Manufacturing | | No | | 4431 | 58627 | 3652 | 334614-CD's Records 512210 - 512290 - Other |
| Nail Salons | Services | | Yes | Yes | 9586 | 15600 | 7231 | 812113 |
| Nails or Spikes mfg | Manufacturing | | Yes | Yes | 3132 | 57401 | 3315 | 332618 |
| Needles, Pins or Tacks Mfg | Manufacturing | | Yes | | 3119 | 57403 | 3965 | 339993 |
| Net mfg | Manufacturing | | No | | 2380 | 57410 | 2298 | 313220 |
| Net mfg - Safety Nets | Manufacturing | | No | | 2380 | 57411 | 2298 | 313220 |
| Newspaper or Magazine Distributors -No delivery | Wholesale | | Yes | | 8745 | 15607 | 5994 | 451212 |
| Newsstands | Retail | | Yes | Yes | 8017 | 15608 | 5994 | 451212 |
| Nightclubs, Cabarets and Discotheques | Retail | | No | | 9084 | 15656 | 5813 | 722410 |
| Nursery - garden | Retail | | Yes | Yes | 0005 | 15699 | 0181 | 111421 |
| Office Machinery Mfg | Manufacturing | | Yes | | 3574 | 57572 | 3579 | 334111-Computers All other 333318 |
| Office Machines or Appliance-Retail - No Repair | Wholesale | | Yes | | 8018 | 12362 | 5044 | 423420 |
| Office Machines or Appliances Installation | Construction | | Yes | Yes | 5191 | 98111 | 7629 | 811212 |
| Office Machines, Appliance- Retail/Wholesale w/Repair | Construction | | Yes | | 8017 | 98111 | 5999 | 453998 |
| Oil or Gas Lease Operations- All Classes natural gas | Mining | | No | | 1320 | 98150 | 1311 | 211111 |
| Oil or Gas Lease Operations- All Classes within the limits of any town or city, | Mining | | No | | 1320 | 98151 | 1311 | 211111 |
| Oil or Gas Lease Work by Contractor | Mining | | No | | 6206 | 98152 | 1389 | 213112 |
| Oil or Gas Wells Supplies or Equipment Dealer | Mining | | No | | 6206 | 15188 | 1389 | 213112 |
| Oil Refineries | Manufacturing | | No | | 4740 | 15733 | 2911 | 324110 |
| Oil Rig or Derrick Erecting or Dismantling | Mining | | No | | 5057 | 98163 | 1389 | 213112 |
| Oil Still Erection or Repair | Mining | | No | | 3719 | 98164 | 1389 | 213112 |
| Optical Goods Distributors | Wholesale | | Yes | | 8013 | 12362 | 5048 | 423460 |
| Optical Goods Manufacturing | Manufacturing | | Yes | | 5149 | 57600 | 3827 | 333314 |
| Optical Goods Stores | Retail | | Yes | Yes | 8013 | 15839 | 5995 | 446130 |
| Orchards and Vineyards - operation by contractors | Agriculture | | No | | 0016 | 98257 | 0762 | 115115 |
| Ore Milling or Processing | Manufacturing | | No | | 1452 | 57611 | 3295 | 324199-Petroleum & coal products 327992-Ground or treated minerals 335991- Carbon & graphite products |
| Orthopedic, Ambulation, or Prosthetic Device Mfg | Manufacturing | | No | | 4693 | 57625 | 3842 | 339113 |
| Paint, Varnish, Shellac or Lacquer mfg | Manufacturing | | No | | 4439 | 57690 | 2851 | 325510 |
| Paint, Wallpaper or Wallcovering Stores | Retail | | Yes | Yes | 8017 | 15991 | 5231 | 444120 |
| Paint-Bridges, Structures Ship Hulls | Construction | | No | | 6874 | 98307 | 1721 | 238320 |
| Painting - exterior - buildings or structures - exceeding three stories in height | Construction | | No | | 5037 | 98303 | 1721 | 238320 |
| Painting - oil or gasoline tanks | Construction | | No | | 5037 | 98306 | 1721 | 238320 |
| Painting, Picture or Frame Shop | Retail | | Yes | Yes | 8017 | 15993 | 5999 | 442299 |
| Painting-exterior | Construction | | Yes | | 5474 | 98304 | 1721 | 238320 |
| Painting-interior | Construction | | Yes | Yes | 5474 | 98305 | 1721 | 238320 |
| Painting-Shop Only | Services | | Yes | | 9501 | 98308 | 1721 | 238320 |
| Paper Coating or Finishing | Manufacturing | | No | | 4250 | 57716 | 2671 | 322220 |
| Paper Goods mfg | Manufacturing | | No | | 4279 | 57725 | 2679 | 322299 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|--|--------|--------------------|------------------|---------|---------|------|---|
| Paper mfg | Manufacturing | | No | | 4239 | 57726 | 2621 | 322121-Except newsprint 322122-Newsprint |
| Paper Products Distributors | Wholesale | | Yes | | 8018 | 16005 | 5111 | 424110-Printing & writing paper 424130-Industrial & personal service paper |
| Paper, Rag or Rubber Stock Dealers and Distributors | Wholesale | | No | | 8264 | 16009 | 5093 | 423930 |
| Paper, Rag or Rubber Stock Dealers and Distributors - Secondhand | Wholesale | | No | | 8264 | 16009 | 5093 | 423930 |
| Paper, Rag or Rubber Stock Dealers and Distributors-Secondhand | Wholesale | | No | | 8264 | 16009 | 5093 | 423930 |
| Paperhanging - Office | Construction | | Yes | Yes | 5491 | 98344 | 1721 | 238320 |
| Paperhanging - Shop | Construction | | Yes | Yes | 5491 | 98344 | 1721 | 238320 |
| Parades | Services | | No | | | 46590 | 7999 | 713990 |
| Parking - private | Incidental | | Yes | | 8392 | 46622 | 7521 | 812930 |
| Parking - public - maintained by the insured -lessors risk only | Incidental | | Yes | | 9015 | 46607 | 6512 | 531120 |
| Parking - public - maintained by the lessee -lessors risk only | Incidental | | Yes | | 9015 | 46606 | 6519 | 531120 |
| Parking - public - not open air | Incidental | | Yes | | 8392 | 46603 | 7521 | 812930 |
| Parking - public- open air | Incidental | | Yes | | 8392 | 46604 | 7521 | 812930 |
| Parks or Playgrounds | Services | | No | | 9102 | 46671 | 7999 | 713990 |
| Pattern mfg | Manufacturing | | Yes | | 2790 | 57809 | 3543 | 321999 |
| Pattern Mfg - Paper | Manufacturing | | Yes | | 4282 | 57810 | 2741 | 511199 |
| Pattern mfg -Metal | Manufacturing | | Yes | | 2790 | 57808 | 3543 | 333511 |
| Pawn Shops | Retail | | No | | 8017 | 16881 | 5932 | 453310 |
| Penal Institutions | Public Administration | | No | | 7720 | 46700 | 9223 | 922140 |
| Pencil, Pen, Crayon or Chalk Manufacturing | Manufacturing | | Yes | | 2942 | 57871 | 3952 | 339940 |
| Permanent Yards - Maintenance or Storage | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8227 | 91590 | 4226 | 493190 |
| Pest Control Services | Services | | No | | 9014 | 43470 | 7342 | 561710 |
| Pet Food mfg | Manufacturing | | No | | 2111 | 57913 | 2047 | 311111 |
| Pet Grooming | Services | | No | | 0002 | 16402 | 0752 | 812910 |
| Pet Grooming | Services | | Yes | Yes | 2 | 16402 | 0752 | 812910 |
| Pet Stores | Retail | | Yes | Yes | 8017 | 16403 | 5999 | 453910 |
| Pet Training | Services | | No | | 8831 | 16404 | 0752 | 812910 |
| Pet Training | Services | | Yes | | 8831 | 16404 | 0752 | 812910 |
| Photo Finishing Laboratories - except One Hour Processing | Services | | Yes | Yes | 4361 | 57997 | 7384 | 812921 |
| Photo Finishing Laboratories - One Hour Processing | Services | | Yes | Yes | 4361 | 57997 | 7384 | 812921 |
| Photoengraving | Manufacturing | | Yes | Yes | 4299 | 58409 | 2759 | 323111 |
| Photographers - Commercial | Services | | Yes | Yes | 4361 | 16471 | 7221 | 541922 |
| Photographers - Portrait or Photography | Services | | Yes | Yes | 4361 | 16471 | 7221 | 541922 |
| Photographic Equipment Mfg | Manufacturing | | Yes | | 4923 | 57998 | 3861 | 333316 |
| Photographic Supples Mfg | Manufacturing | | Yes | | 4361 | 57999 | 7384 | 812921-Except 1 hour 812922-1 hour |
| Piano Tuning | Services | | Yes | Yes | 5191 | 98405 | 7699 | 811490 |
| Picnic Grounds - commercially operated | Services | | No | | 9016 | 46773 | 7999 | 712190 |
| Pile Driving - NOC | Construction | | No | | 6003 | 98414 | 1629 | 238910 |
| Pile Driving - sonic method | Construction | | No | | 6003 | 98415 | 1629 | 238910 |
| Pile Driving-All Classes Bldg Foundation | Construction | | No | | 6003 | 98413 | 1629 | 238910 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Pipeline Construction - gas | Construction | | No | | 6233 | 98423 | 1623 | 237120 |
| Pipeline Construction - NOC | Construction | | No | | 6319 | 98424 | 1623 | 237110 |
| Pipeline Construction - oil | Construction | | No | | 6233 | 98425 | 1623 | 237120 |
| Pipeline Construction - slurry | Construction | | No | | 6233 | 98426 | 1623 | 237120 |
| Pipelines - operation - gas | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7515 | 98427 | 4922 | 486210-Natural gas 486910-Other gas |
| Pipelines - operation - Not otherwise classified | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7515 | 98428 | 4619 | 486990 |
| Pipelines - operation - oil | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7515 | 98429 | 4612 | 486110 |
| Pipelines - operation - slurry | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7515 | 98430 | 4619 | 486990 |
| Pipes mfg - tobacco | Manufacturing | | No | | 2841 | 58020 | 3999 | 321999 |
| Pipes or Tubes mfg - metal | Manufacturing | | No | | 3022 | 58009 | 3321 | 331210 |
| Pipes or Tubes mfg - plastic | Manufacturing | | No | | 4459 | 58010 | 3084 | 326122 |
| Plastering or Stucco work - Office | Construction | | No | | 5480 | 98449 | 1742 | 238140-Masonry 238310-Drywall & insulation |
| Plastering or Stucco work - Shop- Retail | Construction | | No | | 5480 | 98449 | 1742 | 238140-Masonry 238310-Drywall & insulation |
| Plastic mfg - raw material | Manufacturing | | No | | 4459 | 58056 | 2821 | 325211 |
| Plastic or Rubber Goods Mfg- Household | Manufacturing | | No | | 4410 | 58057 | 2763 | 326199 |
| Plastic or Rubber Goods Mfg- Other than Household | Manufacturing | | No | | 4452 | 58058 | 3086 | 326140 |
| Plastic or Rubber Supply Goods Distributors | Wholesale | | Yes | | 8018 | 16501 | 5162 | 424610 |
| Plumbing - Industrial process Piping and High Pressure Boiler | Construction | | No | | 5183 | 99165 | 1799 | 238220 |
| Plumbing Fixtures Manufacturing - Metal | Manufacturing | | Yes | | 4484 | 58095 | 3088 | 332998 |
| Plumbing Fixtures Manufacturing - Plastic | Manufacturing | | Yes | | 4484 | 58095 | 3088 | 332998 |
| Plumbing Fixtures Manufacturing - Porcelain | Manufacturing | | Yes | | 4484 | 58095 | 3088 | 332998 |
| Plumbing Supplies and Fixtures - Distributors | Wholesale | | Yes | | 8111 | 16527 | 5074 | 423720 |
| Plumbing Supplies and Fixtures Dealers | Retail | | Yes | Yes | 8111 | 16527 | 5999 | 423720 |
| Plumbing Supplies Mfg | Manufacturing | | Yes | | 3188 | 58096 | 3432 | 332913 |
| Plumbing-Commercial other than above - Office | Construction | | Yes | | 5183 | 98482 | 1711 | 238220 |
| Plumbing-Commercial other than above - Shop | Construction | | Yes | | 5183 | 98482 | 1711 | 238220 |
| Plumbing-Residential or Domestic - Office | Construction | | Yes | | 5183 | 98483 | 1711 | 238220 |
| Plumbing-Residential or Domestic - Shop | Construction | | Yes | | 5183 | 98483 | 1711 | 238220 |
| Plywood, Veneer or Products-Mfg-All NOC | Manufacturing | | No | | 2714 | 58301 | 2435 | 321211 |
| Plywood, Veneer or Products-Mfg-W/O log processing | Manufacturing | | No | | 2916 | 58302 | 2436 | 321212 |
| Political Campaign Headquarters or Offices | Services | | No | | 9061 | 46822 | 8651 | 813940 |
| Political Campaign Headquarters or Offices - Condo Office | Services | | No | | 9061 | 46822 | 8652 | 813940 |
| Political Campaign Headquarters or Offices - Lessor Risk Only | Services | | No | | 9061 | 46822 | 8653 | 813940 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|--|--------|--------------------|------------------|---------|---------|------|--|
| Portable Toilets | Services | | No | | 9014 | 19061 | 7359 | 812990 (should be 562991) |
| Power Laundries - operating mechanical laundries with steam or other power | Services | | No | | 2589 | 14733 | 7211 | 812320 |
| Powered Equipment Dealers - Retail | Retail | | No | | 8010 | 13716 | 5251 | 444130 |
| Precision and Scientific Tools and Instruments - Retail | Wholesale | | No | | 8017 | 12362 | 5049 | 423490 |
| Prefabricated Bldg Erection - commercial | Construction | | No | | 5403 | 98502 | 1791 | 484220 |
| Prefabricated Bldg Erection - residential | Manufacturing | | No | | 2797 | 98502 | 3448 | 332311 |
| Prefabricated Bldg Mfg | Manufacturing | | No | | 2797 | 58397 | 2452 | 321992 |
| Printing | Manufacturing | | No | | 4299 | 58408 | 2732 | 323117 |
| Printing - Quick Print | Services | | Yes | | 4299 | 58409 | 2782 | 323111 |
| Printing Supplies Distributor | Wholesale | | Yes | | 8008 | 16588 | 5085 | 423840 |
| Printing Supplies Retail | Retail | | Yes | | 8017 | 18437 | 5085 | 423840 |
| Produce Handling or Packing | Wholesale | | Yes | | 2105 | 16604 | 0723 | 115114 |
| Publishers - Books | Services | | Yes | | 8810 | 58457 | 2731 | 511130 |
| Publishers - Books or Magazines | Manufacturing | | No | | 8810 | 58456 | 2711 | 511110 |
| Publishers - Magazines | Services | | Yes | | 8810 | 58457 | 2721 | 511130 |
| Publishers - Newspapers | Services | | Yes | | 4304 | 58459 | 2711 | 511110 |
| Publishers-Newspaper | Manufacturing | | No | | 2711 | 58458 | 2712 | 511110 |
| Pulp mfg | Manufacturing | | No | | 4206 | 58503 | 2611 | 322110 |
| Pump or Compressors mfg | Manufacturing | Yes | No | | 3612 | 58532 | 3563 | 333912 |
| Quarries | Mining | | No | | 1624 | 98555 | 1423 | 212313 |
| Race Tracks - motorized vehicles - operators | Services | | No | | 9016 | 46911 | 7948 | 711212 |
| Race Tracks - motorized vehicles (lessors risk only) | Finance, Insurance, Real Estate | | No | | | 46913 | 6519 | 531190 |
| Race Tracks - operators NOC | Services | | No | | 9016 | 46912 | 7948 | 711212 |
| Racing - (lessors risk only) Motorized Vehicles | Finance, Insurance, Real Estate | | No | | | 46914 | 6519 | 531190 |
| Racing - (sponsors risk only) | Services | | No | | | 46916 | 7948 | 711219 |
| Racquet Sports and Handball Facilities | Services | | No | | 9063 | 16670 | 7997 | 713940 |
| Radio Broadcasting Stations - Other than not for profit | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7610 | 98597 | 4832 | 515112 |
| Radio Broadcasting Stations - Not-For-Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7610 | 98598 | 4832 | 515111 |
| Radio, TV or Sound System Mfg | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7610 | 98597 | 4832 | 515112 |
| Railroad Construction | Construction | | No | | 6702 | 98601 | 1629 | 237990 |
| Railroad Engine mfg | Manufacturing | | No | | 3507 | 58559 | 3743 | 336510 |
| Railroad or Other Public Conveyance Cars mfg | Manufacturing | | No | | 3881 | 58560 | 3743 | 336510 |
| Railroad or Other Public Conveyance Cars Parts mfg | Manufacturing | | No | | 3881 | 58561 | 3743 | 336510 |
| Railroad-Operating and Maintenance- All Classes | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8385 | 98624 | 4789 | 488210 |
| Railroads - operation and maintenance - with BI passenger hazard | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7133 | 98622 | 4111 | 482111 - Line Haul 482112 - Short Line 485112 - Commuter |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Railroads - operation and maintenance - without passengers | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7133 | 98623 | 4011 | 485112 |
| Razor and Razor Blades mfg | Manufacturing | | No | | 3270 | 58575 | 3421 | 332216 |
| Real Estate Agents | Services | | Yes | Yes | 8721 | 47050 | 6531 | 531210 |
| Real Estate Development Property | Incidental | | No | | 9015 | 47051 | 6552 | 237210 |
| Real Estate Property Managed | Finance, Insurance, Real Estate | | Yes | | 9015 | 47052 | 6531 | 531312 |
| Recording Studios | Services | | Yes | yes | 4360 | 47103 | 7389 | 512240 |
| Records or Tapes Mfg-Pre-Recorded | Manufacturing | | No | | 4431 | 58627 | 3652 | 334614 |
| Recreational Facilities - NOC | Services | | No | | 9016 | 43421 | 7999 | 713990 |
| Recreational Vehicle Dealers | Retail | | No | | 8748 | 16694 | 5561 | 441210 |
| Recycling Collection Centers - Not-For-Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8264 | 47147 | 4953 | 562920 |
| Recycling Collection Centers - Other Than Not For Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8264 | 47146 | 4953 | 562920 |
| Refrigeration Equipment - Dealers | Wholesale | | Yes | | 8018 | 16705 | 5999 | 423740 |
| Refrigeration Equipment Mfg | Manufacturing | | Yes | | 3179 | 58663 | 3585 | 335222 - Household 335999 - All other |
| Refrigeration Systems or Equip.-Dealers Distributors | Construction | | Yes | | 3724 | 98636 | 7623 | 811310 |
| Rendering Works | Manufacturing | | No | | 4665 | 58682 | 2077 | 311613 |
| Renovating - outside surfaces of buildings | Construction | | No | | 5213 | 98640 | 1799 | 238190 |
| Rental Stores | Services | | No | | 8017 | 16722 | 7359 | 532299 |
| Rental Stores - machinery or equipment - rented to others | Services | | No | | 8107 | 16723 | 7359 | 532420 |
| Restaurants - Bring Your Own Alcohol - With No Sale of Alcoholic Beverages - With Table Service | Retail | | Yes | | 9082 | 16905 | 5812 | 722511 |
| Restaurants - Bring Your Own Alcohol - With No Sale of Alcoholic Beverages - Without Table Service With Seating | Retail | | Yes | | 9082 | 16906 | 5812 | 722513 |
| Restaurants - Operated By Concessionaires - Not-For-Profit Only | Retail | | Yes | | 9082 | 16820 | 5812 | 722310 |
| Restaurants - Operated By Concessionaires - Other Than Not-For-Profit | Retail | | Yes | | 9082 | 16819 | 5812 | 722310 |
| Restaurants - With No Sales Of Alcoholic Beverages - With Table Service | Retail | | Yes | | 9082 | 16900 | 5812 | 722511 |
| Restaurants - With No Sales Of Alcoholic Beverages - Without Seating | Retail | | Yes | | 9083 | 16902 | 5812 | 722514 |
| Restaurants - With No Sales Of Alcoholic Beverages - Without Table Service With Seating | Retail | | Yes | | 9082 | 16901 | 5812 | 722513 |
| Restaurants - With Sale Of Alcoholic Beverages That Are 30% Or More Of But Less Than 75% Of The Total Annual Receipts Of The Restaurant - With Dance Floor | Retail | | Yes | | 9082 | 16915 | 5812 | 722511 |
| Restaurants - With Sale Of Alcoholic Beverages That Are 30% Or More Of But Less Than 75% Of The Total Annual Receipts Of The Restaurant - Without Dance Floor | Retail | | Yes | | 9082 | 16916 | 5812 | 722511 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|------------|
| Restaurants - With Sale Of Alcoholic Beverages That Are 75% Or More Of The Total Annual Receipts Of The Restaurant - Bar Service Only (No Tables) - Without Dance Floor | Retail | | No | | 9082 | 16941 | 5813 | 722410 |
| Restaurants - With Sale Of Alcoholic Beverages That Are 75% Or More Of The Total Annual Receipts Of The Restaurant - Bar Service Only No Tables - With Dance Floor | Retail | | No | | 9082 | 16940 | 5813 | 722410 |
| Restaurants - With Sale Of Alcoholic Beverages That Are 75% Or More Of The Total Annual Receipts Of The Restaurant - With Tables - Without Dance Floor - No Table Service | Retail | | No | | 9082 | 16931 | 5813 | 722410 |
| Restaurants - With Sale Of Alcoholic Beverages That Are 75% Or More Of The Total Annual Receipts Of The Restaurant - With Tables And Dance Floor - No Table Service | Retail | | No | | 9082 | 16921 | 5813 | 722410 |
| Restaurants - With Sale Of Alcoholic Beverages That Are 75% Or More Of Total Annual Receipts Of The Restaurant - With Tables - Without Dance Floor - With Table Service | Retail | | No | | 9082 | 16930 | 5813 | 722410 |
| Restaurants - With Sale Of Alcoholic Beverages That Are 75% Or More Of Total Annual Receipts Of The Restaurant - With Tables And Dance Floor - With Table Service | Retail | | No | | 9082 | 16920 | 5813 | 722410 |
| Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of The Total Annual Receipts Of The Restaurant - With Table Service | Retail | | Yes | | 9082 | 16910 | 5812 | 722511 |
| Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of The Total Annual Receipts Of The Restaurant - Without Table Service With Seating | Retail | | Yes | | 9082 | 16911 | 5812 | 722513 |
| Riding Academies | Services | | No | | 8279 | 47221 | 7997 | 713990 |
| Rifle or Pistol Ranges | Services | | No | | 9180 | 47254 | 7999 | 713990 |
| Rifle or Pistol Ranges - indoor | Services | | No | | 9180 | 47253 | 7999 | 713990 |
| Rigging - not ship or boat | Construction | | No | | 9534 | 98658 | 1796 | 238290 |
| Rigging - ship or boat | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 9534 | 98659 | 4491 | 488390 |
| Rodeos | Services | | No | | 9180 | 47318 | 7999 | 711310 |
| Rolling Mills - cold or hot process | Manufacturing | | No | | 3027 | 58713 | 3316 | 331221 |
| Roofing - commercial | Construction | | No | | 5551 | 98677 | 1761 | 238160 |
| Roofing-Residential 3 stories and over | Construction | | No | | 5551 | 98677 | 1761 | 238160 |
| Roofing-Residential 3 stories and under | Construction | | No | | 5551 | 98678 | 1762 | 238160 |
| Rope mfg | Manufacturing | | No | | 2220 | 58737 | 2298 | 314994 |
| Rubber mfg | Manufacturing | | No | | 4410 | 58756 | 3069 | 326299 |
| Rubber Reclaiming | Manufacturing | | No | | 4410 | 58757 | 3069 | 326299 |
| Rubber Stamp mfg or Assembling | Manufacturing | | No | | 4299 | 58759 | 3953 | 339940 |
| Saddles, Harnesses or Horses Furnishings mfg | Manufacturing | | No | | 4902 | 58802 | 3199 | 316998 |
| Safes or Safe Vaults mfg | Manufacturing | | No | | 3507 | 58813 | 3499 | 332510 |
| Sail Making | Manufacturing | | No | | 2501 | 58822 | 2394 | 314910 |
| Sales or Service (Temps or Employee Leasing Operations) | Services | | No | | 8742 | 47367 | 7389 | 561440 |
| Sales or Service Organizations -Not Otherwise Classified | Services | | Yes | | 8742 | 47367 | 7389 | 561440 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|--|--------|--------------------|------------------|---------|---------|------|--|
| Sales,Serv/Consulting Organization | Services | | Yes | | 8742 | 47367 | 7389 | See ISO |
| Salt mfg | Manufacturing | | No | | 4568 | 58840 | 2899 | 311942 |
| Salt, Borax, Potash or Phosphate - producing | Manufacturing | | No | | 4568 | 58837 | 2812 | 325180 |
| Salvage Operations | Services | | No | | 5705 | 98698 | 7389 | 561491 |
| Salvage Operations - removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings | Services | | No | | 5705 | 98699 | 7389 | 561491 |
| Sand or Gravel Digging | Mining | | No | | 4000 | 98710 | 1446 | 212321-Construction sand & gravel 212322-Industrial |
| Sandblasting | Construction | | No | | 5213 | 98705 | 1799 | 238990 |
| Saunas and Baths - public | Services | | No | | 9015 | 47420 | 7299 | 812199 |
| Saw Mills or Planning Mills | Manufacturing | | No | | 2731 | 58873 | 2421 | 321113 - Sawmills 321918-Other millwork incl flooring 321999-all other |
| Schools - trade or vocational | Services | | No | | 8868 | 47474 | 8211 | 611511 |
| Schools colleges, universities- Not for Profit | Services | | No | | 8868 | 67509 | 8211 | 611210 |
| Schools colleges, universities- other than Not for Profit | Services | | No | | 8868 | 67508 | 8211 | 611310 |
| Schools- dormitory facilities - Other Than Not for Profit | Services | | No | | 9101 | 67510 | 7021 | 721310 |
| Schools- dormitory facilities -Not for Profit | Services | | No | | 9101 | 67511 | 7021 | 721310 |
| Schools- Public Other than Not-For-Profit | Services | | No | | 9101 | 67512 | 8299 | 611699 |
| Schools-Correspondence | Services | | No | | 8868 | 47468 | 8249 | 611410 |
| Schools-Private high - Not-For-Profit | Services | | No | | 8868 | 47478 | 8299 | 611691 |
| Schools-Private high - Other than Not-For-Profit | Services | | No | | 8868 | 47477 | 8211 | 611110 |
| Schools-Private elementary, kindergarten or junior high - Not-For-Profit | Services | | No | | 8868 | 47476 | 8211 | 611110 |
| Schools-Private elementary, kindergarten or junior high - Other Than Not for Profit | Services | | No | | 8868 | 47475 | 8211 | 611110 |
| Schools-Public | Services | | No | | 8868 | 47473 | 8211 | 611692 |
| Schools-Public faculty liability for corporal punishment or pupils | Services | | No | | 8868 | 47469 | 8211 | 611699 |
| Schools-Public Not-For-Profit | Services | | No | | 8868 | 67513 | 8211 | 611699 |
| Secondhand or Salvage Dealers and Distributors not scrap dealer | Wholesale | | No | | 8263 | 16881 | 5093 | 423930 |
| Security and Patrol Agencies | Services | | No | | 7720 | 98751 | 7381 | 561612 |
| Seed Merchants - (excluding germination failure) | Wholesale | | No | | 8102 | 16892 | 5191 | 424510 |
| Seed Merchants - Erroneous delivery, error in mixture and resulting germination failure | Wholesale | | No | | 8102 | 16891 | 5191 | 424510 |
| Seed Merchants - Excluding germination failure | Wholesale | | No | | 8102 | 16890 | 5191 | 424510 |
| Septic Tank Systems - cleaning - shop | Construction | | Yes | | 9402 | 98805 | 7699 | 238220 |
| Septic Tank Systems - cleaning - office | Construction | | No | | 6229 | 98806 | 1711 | 238220 |
| Septic Tank Systems - installation, serv | Construction | | No | | 6229 | 98806 | 1711 | 238220 |
| Sewage Disposal - plant operations | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7580 | 98810 | 4952 | 221320 |
| Sewer Cleaning | Services | | No | | 9402 | 98813 | 7699 | 562998 |
| Sewer Mains or Connections Construction | Construction | | No | | 6306 | 98820 | 1623 | 237110 |
| Sewing Machines mfg - commercial | Manufacturing | | No | | 3574 | 58903 | 3559 | 333249 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|------------|
| Sewing Machines mfg - Household | Manufacturing | | No | | 3574 | 58904 | 3559 | 333249 |
| Shaft Sinking | Mining | | No | | 6252 | 98871 | 1081 | 238190 |
| Sheet Metal Work - outside | Construction | | No | | 5535 | 98884 | 1761 | 238190 |
| Sheet Metal Work - shop only | Manufacturing | Yes | No | | 3076C | 58922 | 3444 | 332322 |
| Ship Ceiling or Scaling | Services | | No | | 6884 | 98914 | 7699 | 488390 |
| Ship Chandler Stores | Retail | | No | | 8010 | 18078 | 5999 | 423860 |
| Ship Repair or Conversion | Manufacturing | | No | | 6872 | 98949 | 3731 | 336611 |
| Shoe Repair Shops | Services | | Yes | Yes | 8017 | 18109 | 7251 | 811430 |
| Shoe Stores | retail | | Yes | Yes | 8008 | 18110 | 5661 | 448210 |
| Shoe, Boot or Slipper mfg | Manufacturing | | Yes | | 2651 | 59005 | 3131 | 316210 |
| Shopping Centers-Indoor Malls Lessors Risk only | Finance, Insurance, Real Estate | | Yes | | | 67634 | 6512 | 531120 |
| Shopping Centers-Lessors risk only | Finance, Insurance, Real Estate | | Yes | | | 67635 | 6512 | 531120 |
| Siding Installation - no stucco or drivet | Construction | | No | | 5645 | 98967 | 1761 | 238170 |
| Sign Erection, Installation or Repair | Construction | | Yes | | 9554 | 98993 | 7389 | 541890 |
| Sign Mfg | Manufacturing | | Yes | | 3064 | 59057 | 3993 | 339950 |
| Sign Mfg electrical | Manufacturing | | Yes | | 3064 | 59058 | 3993 | 339950 |
| Sign Painting or Lettering - inside of buildings - Office | Construction | | Yes | | 9501 | 99003 | 7389 | 541890 |
| Sign Painting or Lettering - inside of buildings - Shop | Construction | | Yes | | 9501 | 99003 | 7389 | 541890 |
| Sign Painting or Lettering - on buildings or structures | Construction | | Yes | | 9554 | 99004 | 7389 | 541890 |
| Skating Rinks - ice | Services | | No | | 9016 | 48177 | 7999 | 713940 |
| Skating Rinks - roller | Services | | No | | 9093 | 48178 | 7999 | 713940 |
| Skeet Shooting or Trap Shooting Ranges | Services | | No | | 9180 | 48206 | 7999 | 713990 |
| Ski Lifts, Tows or Runs | Services | | No | | 9180 | 48252 | 7999 | 713920 |
| Slate Milling | Manufacturing | | No | | 1803 | 59188 | 3295 | 327910 |
| Slate Splitting or Slate Roofing mfg | Manufacturing | | No | | 1624 | 59189 | 3281 | 327991 |
| Snow and Ice Removal | Transportation, Communications, Electric, Gas, & Sanitary Services | | Yes | | 9402 | 99310 | 4959 | 562998 |
| Soap Box Derbies | Services | | No | | 9016 | 48441 | 7999 | 713990 |
| Soap mfg | Manufacturing | | No | | 4720 | 59223 | 2841 | 325611 |
| Social Gatherings and Meetings - on premises not owned or operated by the insured - Not-For-Profit | Services | | No | | | 48558 | 7999 | 531120 |
| Social Gatherings and Meetings - on premises not owned or operated by the insured (Other Than Not For Profit) | Services | | No | | | 48557 | 7999 | 531120 |
| Solar Energy Contractors | Construction | | Yes | | 5183 | 99080 | 1711 | 238220 |
| Spas or Personal Enhancement Facilities | Services | | No | | 9063 | 18200 | 7991 | 713940 |
| Sponge Processing | Manufacturing | | No | | 8032 | 59257 | 0919 | 114119 |
| Sporting Goods or Athletic Equipment Distributors | Wholesale | | Yes | | 8018 | 18205 | 5091 | 423910 |
| Sporting Goods or Athletic Equipment mfg | Manufacturing | | No | | 4902 | 59306 | 3949 | 339920 |
| Sporting Goods or Athletic Equipment Stores | retail | | Yes | Yes | 8017 | 18206 | 5941 | 451110 |
| Stables - boarding, livery or racing | Services | | No | | 8279 | 99111 | 7999 | 713990 |
| Stadiums - operated by insured - Not-For-Profit | Finance, Insurance, Real Estate | | No | | 9182 | 48638 | 6512 | 711310 |
| Stadiums - operated by insured - Other Than Not For Profit | Finance, Insurance, Real Estate | | No | | 9182 | 48637 | 6512 | 711310 |
| Stationery or Paper Products Stores | retail | | Yes | Yes | 8017 | 18335 | 5943 | 453210 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|------------|
| Steam Heating or Steam Power Companies | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7539 | 99160 | 4961 | 221330 |
| Steam Mains or Connections Construction | Construction | | No | | 6319 | 99163 | 1623 | 237110 |
| Steam Pipe or Boiler Insulation | Construction | | No | | 5183 | 99165 | 1799 | 238220 |
| Steel Wool or Wire Wool mfg | Manufacturing | | No | | 3255 | 59378 | 3291 | 332999 |
| Stevedoring - by hand or by means or hand trucks exclusively - no hoisting or cargo | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7317 | 99220 | 4491 | 488320 |
| Stevedoring - handling explosives or ammunition under contract | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7309 | 99221 | 4491 | 488991 |
| Stevedoring - tallyers or checking clerks engaged in connection with stevedoring work | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8709 | 99223 | 4491 | 488320 |
| Stevedoring NOC | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7309 | 99222 | 4491 | 488320 |
| Stockyards | Agriculture | | No | | 8288 | 48636 | 0211 | 112112 |
| Stone Crushing | Mining | | No | | 1710 | 59481 | 1429 | 212319 |
| Stone Cutting or Polishing | Manufacturing | | No | | 1803 | 59482 | 3281 | 327991 |
| Stores - Appliance or Office Machines | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Bait and Tackle Shop | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Ceramics | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Dry Goods | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Electrical Lighting | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - food or drink - Convenience | Retail | | Yes | | 8006 | 18435 | 5499 | 445299 |
| Stores - Gardening and Light Farming Supply | retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Home Furnishing | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Leather Products | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Luggage | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Marble Products | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Retail NOC | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Trophy | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores - Wigs or Hair Pieces | Retail | | Yes | Yes | 8017 | 18437 | 5023 | 532291 |
| Stores-Food or Drink Not for profit | Retail | | No | | 8006 | 18436 | 5499 | 445299 |
| Stores-Food or Drink Other than Not for Profit | Retail | | No | | 8006 | 18435 | 5411 | 445120 |
| Stores-No Food or Drink Not for Profit | Retail | | No | | 8006 | 18438 | 5399 | 452990 |
| Straw and Straw Products - retail - BOP w/storage Prop CS | Retail | | No | | 8017 | 18911 | 5999 | 452990 |
| Street Cleaning | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 9402 | 99303 | 4959 | 562998 |
| Street or Road Construction or Reconstruction | Construction | | No | | 5507 | 99315 | 1611 | 238910 |
| Street or Road Construction or Reconstruction - Highway | Construction | | No | | 5507 | 99315 | 1611 | 238910 |
| Street or Road Paving or Repaving, Surfacing or Resurfacing | Construction | | No | | 5506 | 99321 | 1611 | 237310 |
| Streets, Roads, Highways or Bridges - existence | Public Administration | | No | | | 48727 | 9621 | 925120 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|--|--------|--------------------|------------------|---------|---------|------|--|
| Subway Construction | Construction | | No | | 5213 | 99445 | 1629 | 237990 |
| Sugar Refining | Manufacturing | | No | | 2021 | 59537 | 2063 | 311313 |
| Sun Tanning Salons | Services | | No | | 9586 | 48808 | 7299 | 812199 |
| Supermarkets if over 4000 sq. | retail | | Yes | Yes | 8033 | 18501 | 5411 | 445110 |
| Supermarkets if under 4000 sq. | retail | | Yes | Yes | 8033 | 18501 | 5411 | 445110 |
| Surveyors - land - not engaged in actual construction | Construction | | Yes | Yes | 8602 | 99471 | 8713 | 541370 |
| Swimming Pool Servicing | Construction | | Yes | | 5223 | 99505 | 1799 | 238990 |
| Swimming Pools - installation, servicing or repair - above ground | Construction | | No | | 5223 | 99506 | 1799 | 238990 |
| Swimming Pools - installation, servicing or repair - below ground | Construction | | No | | 5223 | 99507 | 1799 | 238990 |
| Swimming Pools NOC | Incidental | | No | | 9015 | 48925 | 7999 | 713940 |
| Swimming Pools or Accessories mfg | Manufacturing | | No | | 3612 | 59601 | 3999 | 339999 |
| Syrups or Molasses - refining, blending or mfg | Manufacturing | | Yes | | 2021 | 59647 | 2063 | 311930-Flavoring, syrup, & concentrates 311999-All other |
| Tailor Merchants - men or boys | Retail | | No | | 8017 | 18506 | 5699 | 448190 |
| Tailoring or Dressmaking Establishments - custom | Services | | Yes | Yes | 2503 | 18507 | 5699 | 448190 |
| Tank Building or mfg - metal - not pressurized | Manufacturing | | No | | 3620 | 59660 | 3443 | 332420 |
| Tank Building or mfg - metal - pressurized | Manufacturing | | No | | 3620 | 59661 | 3443 | 332410 |
| Tank Construction, Installation, Erection or Repair - metal - not pressurized | Construction | | No | | 3620 | 99570 | 1791 | 238120 |
| Tank Construction, Installation, Erection or Repair - metal - not pressurized - within buildings exclusively | Construction | | No | | 3726 | 99572 | 1791 | 238120 |
| Tank Construction, Installation, Erection or Repair - metal - pressurized | Construction | | No | | 3620 | 99571 | 1791 | 238120 |
| Tank Construction, Installation, Erection or Repair - metal - pressurized - within building exclusively | Construction | | No | | 3726 | 99573 | 1791 | 238120 |
| Tanning - animal hides | Manufacturing | | No | | 2623 | 59693 | 3111 | 316110 |
| Tattoo Parlors | Services | | No | | 9586 | 18570 | 7299 | 812199 |
| Taxicab Companies | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7370 | 68001 | 4121 | 485310 - Taxi 485320 - Limo |
| Taxidermists | Services | | Yes | Yes | 9600 | 49005 | 7699 | 812990 |
| Telecommunication Equipment mfg | Manufacturing | | No | | 3681 | 59695 | 3663 | 334220 |
| Telecommunication Equipment Providers | Services | | No | | 7605 | 18575 | 7629 | 811213 |
| Telecommunication Service Providers | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7600 | 99600 | 4812 | 517210 |
| Telephone or Telegraph Companies | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7600 | 99614 | 4822 | 517110 |
| Telephone, Telegraph or Cable Television Line Construction | Construction | | No | | 7601 | 99613 | 1623 | 237130 |
| Teleproduction Studios | Services | | No | | 4360 | 99620 | 7812 | 512191 |
| Television or Radio Receiving Set Installation or Repair | Services | | Yes | Yes | 8519 | 99650 | 7622 | 811213 |
| Television Picture Tube mfg | Manufacturing | | No | | 4110 | 59701 | 3671 | 334419 |
| Tent or Canopy mfg | Manufacturing | | No | | 2501 | 59713 | 2394 | 332999 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|---|
| Tent or Canvas Goods - erection, removal or repair | Construction | | No | | 5102 | 99709 | 1796 | 238190 |
| Tents or Canopies - loaned or rented to others | Services | | No | | 8017 | 49111 | 7359 | 532310 |
| Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening | Manufacturing | | No | | 2413 | 59722 | 2269 | 323113-Com'l screen printing 313310 - All other |
| Textile Coating or Impregnating | Manufacturing | | No | | 4493 | 59723 | 2295 | 313320 |
| Textile mfg - impregnated or coated | Manufacturing | | No | | 4493 | 59724 | 2295 | 313320 |
| Textile Products mfg - fabricated | Manufacturing | | No | | 2501 | 59725 | 2391 | 314120 |
| Textile Spinning, Weaving or Knitting Mills | Manufacturing | | No | | 2220 | 59726 | 2211 | 313210 |
| Theaters - drive-in | Services | | Yes | | 9154 | 49181 | 7833 | 512132 |
| Theaters - motion pictures | Services | | Yes | | 9154 | 49183 | 7832 | 512131 |
| Theaters - Not-For-Profit only | Services | | Yes | | 9154 | 49185 | 7922 | 512131 |
| Theaters - Other than Not-For-Profit only | Services | | No | | 9154 | 49184 | 7922 | 711110-Theatre companies & dinner theatres 711120-Dance 711130-Musical |
| Theatrical Companies - traveling | Services | | No | | 9156 | 99718 | 7922 | 711110 |
| Ticket Agencies | Services | | Yes | Yes | 8810 | 68439 | 7999 | 711320 |
| Tie, Post or Pole Yard | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 2960 | 59738 | 4226 | 423310 |
| Tile, Stone, Marble, Mosaic or Terrazzo Work | Construction | | Yes | Yes | 5348 | 99746 | 1743 | 238340 |
| Timber Tracts | Agriculture | | No | | 7720 | 43822 | 0811 | 113110 |
| Tire Dealers -no sales of recapped/retread tires | retail | | Yes | | 8380 | 18616 | 5531 | 441320 |
| Tire mfg - auto, bus or truck | Manufacturing | | No | | 4420 | 59750 | 3011 | 326211 |
| Tire mfg - not auto, bus or truck | Manufacturing | | No | | 4420 | 59751 | 3011 | 326211 |
| Tires - retreading or recapping | Services | | No | | 8380 | 49239 | 7534 | 326212 |
| Title Agents | Services | | Yes | Yes | 8742 | 45334 | 6541 | 541191 |
| Tobacco Products Distributors | Wholesale | | No | | 8018 | 18707 | 5194 | 424940 |
| Tobacco Products mfg - Cigarettes/cigars | Manufacturing | | No | | 2172 | 59773 | 2111 | 312230 |
| Tobacco Products mfg - NOC | Manufacturing | | No | | 2172 | 59775 | 2131 | 312230 |
| Tobacco Products mfg -Plug or snuff | Manufacturing | | No | | 2172 | 59774 | 2141 | 312230 |
| Tobacco Products Stores | Retail | | No | | 8017 | 18708 | 5993 | 453991 |
| Tobacco Rehandling or Warehousing | Wholesale | | No | | 2174 | 99760 | 5159 | 312230 |
| Toll Bridges | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 9019 | 49292 | 4785 | 488490 |
| Tool mfg - accessories | Manufacturing | Yes | No | | 3110 | 59781 | 3545 | 333514-Special die & tool, die set, jig 333515 - Cutting tool |
| Tool mfg - hand type - not powered | Manufacturing | | No | | 3110 | 59782 | 3423 | 332216 |
| Tool mfg - hand type - powered | Manufacturing | | No | | 3110 | 59783 | 3546 | 333991 |
| Tool mfg - power equipment - household type outdoor | Manufacturing | | No | | 3507 | 59784 | 3524 | 333112 |
| Towers - Telecommunications - Existence | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | | 49305 | 4812 | 517919 |
| Townhouse or similar Associations | Services | | No | | 9015 | 68500 | 8641 | 531311 |
| Toy Distributors | Wholesale | | No | | 8018 | 18833 | 5092 | 423920 |
| Toy Stores | retail | | Yes | Yes | 8017 | 18834 | 5945 | 451120 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|--|--|--------|--------------------|------------------|---------|---------|------|---|
| Toys or Games mfg | Manufacturing | | No | | 2501 | 59790 | 3942 | 339930 |
| Trailer Dealers | Retail | | No | | 8380 | 19795 | 5599 | 441228 |
| Trailer Rental Agencies | Services | | No | | 8835 | 19796 | 7519 | 532120 |
| Trailers mfg | Manufacturing | | No | | 2833 | 59798 | 3715 | 336212 |
| Travel Agency Tours | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8742 | 49333 | 4725 | 561520 |
| Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating | Agriculture | | No | | 0106 | 99777 | 0783 | 561730 |
| Trophy Stores | Retail | | No | | 8017 | 18437 | 5999 | 453998 |
| Truck mfg or Assembling | Manufacturing | | No | | 3808 | 59806 | 3711 | 336112-Light & utility 336120-Heavy duty |
| Truckers | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7229 | 99793 | 4214 | 484110-General freight 484210-Household & office goods 484220-Specialized |
| Turpentine or Resin mfg | Manufacturing | | No | | 0016 | 59867 | 2861 | 325194 |
| Twine or Cordage mfg | Manufacturing | | No | | 2220 | 59886 | 2298 | 314994 |
| Umbrella or Cane mfg | Manufacturing | | No | | 2501 | 59889 | 3999 | 339999 |
| Underpinning Buildings or Structures | Construction | | No | | 5703 | 99803 | 1799 | 238990 |
| Upholstering | Services | | Yes | Yes | 9521 | 99826 | 7641 | 811420 |
| Upholstering - shop only | Services | | Yes | Yes | 9522 | 99827 | 7641 | 811420 |
| Vacant Buildings - factories | Finance, Insurance, Real Estate | | No | | 9015 | 68604 | 6512 | 531120 |
| Vacant Buildings - not factories - other than not for profit | Finance, Insurance, Real Estate | | No | | 9015 | 68606 | 6512 | 531120 |
| Vacant Buildings - not factories -not for profit | Finance, Insurance, Real Estate | | No | | 9015 | 68607 | 6512 | 531120 |
| Vacant Land - Not-For-Profit | Finance, Insurance, Real Estate | | No | | | 49452 | 6519 | 531190 |
| Vacant Land - Other Than Not For Profit | Incidental | | No | | | 49451 | 6519 | 531190 |
| Valves mfg | Manufacturing | | No | | 3634 | 59892 | 3492 | 332912-Fluid power 332919-All other |
| Variety Stores | retail | | Yes | Yes | 8017D | 18911 | 5331 | 452990 |
| Variety Stores | Retail | | No | | 8017 | 18912 | 5331 | 452990 |
| Vegetable Oil mfg | Manufacturing | | No | | 4670 | 59904 | 2046 | 311224 |
| Vending Machine Operations - Confection food beverage | Services | | Yes | Yes | 5192 | 49617 | 3962 | 454210 |
| Vending Machine Operations - Confection, Food, Beverage or Ice | Retail | | Yes | | 5192 | 49617 | 5962 | 454210 |
| Vending Machine Operations - Tobacco Products | Retail | | No | | 5192 | 49618 | 5962 | 454210 |
| Vending Machine Operations NOC | Services | | Yes | Yes | 5192 | 49619 | 5962 | 454210 |
| Vending Machines mfg | Manufacturing | | No | | 3559 | 59915 | 3581 | 333318 |
| Venetian Blinds mfg or Assembling | Manufacturing | | No | | 2881 | 59917 | 2591 | 337920 |
| Veterinarian or Veterinary Hospitals | Services | | Yes | | 8831 | 99851 | 0741 | 541940 |
| Video Stores | retail | | Yes | Yes | 8072 | 18920 | 7841 | 532230 |
| Warehouse - cold individual storage lockers | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8291 | 49763 | 4222 | 493120 |
| Warehouse - cold storage - public | Incidental | | No | | 8291 | 99917 | 4222 | 493120 |
| Warehouses - mini-warehouses | Services | | Yes | | 9015 | 18991 | 4225 | 531130 |
| Warehouses - NOC | Incidental | | No | | 8292 | 99938 | 4225 | 493110 |
| Warehouses -Lessor risk Single Tenant | Finance, Insurance, Real Estate | | No | | 8292 | 68703 | 6512 | 531120 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|------------|
| Warehouses -Lessors Risk Multiple Tenants | Finance, Insurance, Real Estate | | No | | 8292 | 68702 | 6512 | 531130 |
| Warehouses--Private--Not-For-Profit Only | Incidental | | No | | 9015 | 68707 | 4225 | 493110 |
| Warehouses--Private--Other Than Not-For-Profit | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 9015 | 68706 | 4225 | 493110 |
| Washing Machines, Dryers or Ironers - coin meter type | Services | | No | | 5192 | 19007 | 7215 | 812310 |
| Watch or Watch Case Mfg | Manufacturing | | Yes | | 3385 | 59923 | 3873 | 334519 |
| Water Bottling - in siphon | Manufacturing | | Yes | | 2157 | 59925 | 2086 | 312112 |
| Water Bottling - spring or well - not sparkling or carbonated | Manufacturing | | No | | 2157 | 59926 | 2086 | 312112 |
| Water Bottling - spring or well - sparkling or carbonated | Manufacturing | | Yes | | 2157 | 59927 | 2086 | 312112 |
| Water Companies | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7520 | 99943 | 4941 | 221310 |
| Water Mains or Connections Construction | Construction | | No | | 6319 | 99946 | 1623 | 2237110 |
| Water Softening Equipment - installation, servicing or repair | Construction | | No | | 5183 | 99948 | 1711 | 238220 |
| Water Softening Equipment - rented to others | Services | | No | | 8010 | 19051 | 7359 | 532310 |
| Waterproofing - by pressure apparatus | Construction | | No | | 5213 | 99952 | 1799 | 238390 |
| Waterproofing - by trowel - exterior | Construction | | No | | 5022 | 99953 | 1799 | 238390 |
| Waterproofing - by trowel - interior or insulation work | Construction | | No | | 5480 | 99954 | 1799 | 238390 |
| Waterproofing NOC | Construction | | No | | 5474 | 99955 | 1799 | 238390 |
| Wax, Wax Products or Polish mfg - floor | Manufacturing | | No | | 4557 | 59932 | 2842 | 325612 |
| Wax, Wax Products or Polish mfg - Other than for the floor | Manufacturing | | No | | 4557 | 59931 | 2842 | 325612 |
| Web Designers | Services | | No | | 8810 | 96930 | 7371 | 541511 |
| Weighers, Samplers or Inspectors or Merchandise | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 8709 | 99963 | 4785 | 488390 |
| Welding | Services | | No | | 3365 | 99969 | 7692 | 811490 |
| Wharf and Waterfront Property - not occupied by the insured (lessors risk only) | Finance, Insurance, Real Estate | | No | | | 49802 | 6519 | 531120 |
| Wharf and Waterfront Property - Occupied by the insured for both freight and passenger purposes | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | | 49801 | 4491 | 488310 |
| Wharf and Waterfront Property - occupied by the insured for freight purposes exclusively | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | | 49803 | 4491 | 488310 |
| Wheel mfg | Manufacturing | | No | | 2841 | 59941 | 3312 | 321999 |
| Wicker, Rattan, Willow or Twisted Fiber Products mfg | Manufacturing | | No | | 2913 | 59947 | 2519 | 321999 |
| Wigs or Hair Pieces mfg | Manufacturing | | Yes | | 2534 | 59955 | 3999 | 339999 |
| Wigs retail only | Retail | | No | | 8017 | 18437 | 5699 | 446120 |
| Window Cleaning <3 stories | Services | | Yes | | 9170 | 99975 | 7349 | 561720 |
| Window Decorating | Manufacturing | | Yes | Yes | 9521 | 49840 | 7389 | 541490 |
| Wine mfg - sparkling | Manufacturing | | Yes | | 2143 | 59963 | 2084 | 312130 |
| Wine mfg - still | Manufacturing | | Yes | | 2143 | 59964 | 2084 | 312130 |

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| Class | Market Segment | Choice | Advantage Eligible | Strait Thru Bind | WC Code | GL Code | SIC | NAICS Code |
|---|--|--------|--------------------|------------------|---------|---------|------|--|
| Wire Cloth mfg | Manufacturing | | No | | 3255 | 59970 | 3315 | 332618 |
| Wire Drawing | Manufacturing | | No | | 1924 | 59973 | 3357 | 331420 - Copper 331491 - Other |
| Wire Goods mfg | Manufacturing | | No | | 3257 | 59975 | 3315 | 332618 |
| Wire Rope or Cable mfg - metal | Manufacturing | | No | | 3240 | 59977 | 3315 | 332618 |
| Wood Preserving | Manufacturing | | No | | 2960 | 59984 | 2491 | 321114 |
| Wood Products Manufacturing | Manufacturing | | No | | 2841 | 59985 | 2426 | 321918 |
| Wood Products Mfg. - Cork Products Mfg. NOC | Manufacturing | | No | | 2841 | 59985 | 2431 | 321911-Window & door 321918 - Other |
| Wood Products Mfg. - Particleboard Mfg. | Manufacturing | | No | | 2841 | 59985 | 2499 | 321999 |
| Wood Products Mfg. - Picture Frame Assembling--No Mfg. of Parts | Manufacturing | | No | | 2841 | 59985 | 2493 | 321219 |
| Wood Products Mfg. - Trunk Mfg. | Manufacturing | | No | | 2841 | 59985 | 2429 | 321999 |
| Wood Products Mfg. - Wood Carving--by Hand or Machine | Manufacturing | | No | | 2841 | 59985 | 2448 | 321920 |
| Wood Turned Products mfg | Manufacturing | | No | | 2841 | 59985 | 2426 | 321999 |
| Wool Combing, Scouring or Separating from Cotton | Manufacturing | | No | | 2211 | 59988 | 2299 | 314999 |
| Wool Pulling | Manufacturing | | No | | 2623 | 59989 | 2281 | 313110 |
| Wrecking - buildings or structures | Construction | | No | | 6003 | 99986 | 1795 | 238910 |
| Wrecking - dismantling of prefabricated dwellings | Construction | | No | | 5403 | 99987 | 1795 | 238910 |
| Wrecking - marine | Transportation, Communications, Electric, Gas, & Sanitary Services | | No | | 7394 | 99988 | 4499 | 488330 |
| Youth Recreation Programs Not for Profit | Services | | No | | 9102 | 49890 | 7997 | 624110 |
| Youth Recreation Programs Other than Not for Profit | Services | | No | | 9102 | 49891 | 7997 | 624110 |
| Zoos - Not-For-Profit | Services | | No | | 9102 | 49903 | 8422 | 712130 |
| Zoos - Other Than Not For Profit | Services | | No | | 9102 | 49902 | 8422 | 712130 |