



THE HARTFORD'S SMALL COMMERCIAL *Appetite Guide*

Appetite Information as of August 31, 2019

Get More of What You're Looking for in *Small Commercial*

At The Hartford, we know how important it is for you to be able to access the information you need quickly and easily. With your needs in mind, we have updated and enhanced our Appetite Guide.




When your clients need a fast answer, if you need to know whether we write a class of business, or when you want to formulate a strategy for pursuing a particular class of business in your territory – use this handy reference guide to give you an overall view of our appetite and what we offer in Small Commercial.

Please note that while this Guide provides the essence of our marketing focus, it should not be viewed as definitive, since regional and economic conditions vary across the country. Not all classes may be available to all agents in all states.

Codes at a Glance

This edition of our Appetite Guide continues to use the approach you told us is helpful.

1. We have indicated our interest in a particular type of business by line of business (ie: Spectrum, Workers' Compensation, Commercial Auto),
2. We have provided a clear indication of The Hartford's interest in a particular type of business as follows:

-  Means go ahead and submit this business. This symbol represents both our targeted and acceptable business.
-  Means this business would be accepted on a limited basis.
-  Means do not submit. Although rare, The Hartford is not a market for this class of business.

This eliminates guesswork -- saving you time on the front end of the submission process. For more specific eligibility information, please contact your local Hartford Small Commercial Sales Representative or view our online Sales Guide at ebc.thehartford.com.

Small Commercial Appetite

Our Appetite Guide is organized by the major industries listed below. Refer to the key at the bottom of the page to see which symbols represent Targeted, Acceptable, Limited or Not a Market.

Associations

Business / Professional / Personal Services

Contractors

Financial Services

Manufacturers

Printers

Retailers

Technology Services / Manufacturing

Wholesalers

All Other Business Types

Associations

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	49201	Association - Alumni Non Profit	8641			
SPEC	49181	Association - Business Non Profit	8611			
SPEC	49221	Association - Civic Non Profit	8641			
SPEC	49171	Association - Trade Non Profit	8611			
SPEC	49191	Associations - Professional Non Profit	8621			
SPEC	49211	Charitable Foundation	6732			

Business Personal Services - Other

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42851	Appraisers	7389			
SPEC	42871	Claim Adjuster - Independent	7389			
SPEC	46881	Home Inspector	7389			
SPEC	65791	Interior Decorator	7389			
SPEC	46801	Musical Instruments Tuning & Repair	7699			
SPEC	65801	Real Estate Agency	6531			
SPEC	65821	Real Estate Appraiser	7389			
SPEC	42971	Sales & Service Organization	8748			
SPEC	46781	Sign Lettering & Painting - Inside Only	1721			

Business / Professional / Personal Services

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	65111	Accounting & Auditing Services	8721			

Targeted or Acceptable
 Limited
 Not a Market

Business / Professional / Personal Services

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	65911	Actuarial Services	8999			
SPEC	47081	Adult Day Care For Profit & Not for Profit - General liability is not available	8322			
SPEC	65831	Advertising Agency	7311			
SPEC	65921	Answering Service	7389			
SPEC	76291	Appliance Repair Shop	7629			
SPEC	10681	Art Conservator	8999			
SPEC	47121	Auto Leasing	7514			
SPEC	72311	Barber Shops & Beauty Salons	7231			
SPEC	45060	Building Owner - Lessors Risk Only - Business or Personal Services Occupancy	6512			
SPEC	45070	Building Owner - Lessors Risk Only - Office Occupancy	6512			
SPEC	76321	Camera Repair Shop	7699			
SPEC	42031	Carpet Cleaning - Shop	7217			
SPEC	42831	Consultant - Agricultural	8748			
SPEC	42861	Consultant - Audio	8748			
SPEC	65881	Consultant - Business and Management	8742			
SPEC	42891	Consultant - Forestry	0851			
SPEC	65781	Consultant - NOC	8748			
SPEC	44691	Consultant - Structured Settlement	8742			
SPEC	42941	Consultant - Wedding	8748			

 Targeted or Acceptable
  Limited
  Not a Market

Business / Professional / Personal Services

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	73391	Copying & Duplicating Services	7334	●	●	●
SPEC	42761	Court Reporter	7338	●	●	●
SPEC	72621	Crematory	7261	●	●	●
SPEC	47311	Day Care Center - General liability is not available	8351	●	◐	○
SPEC	10611	Day Spa	7231	●	●	●
ISO GL	12014	Dental Laboratories	8071	○	●	○
SPEC	80721	Dental Laboratory	8072	●	●	●
SPEC	47141	Detective Agency - General liability is not available	7381	●	○	○
SPEC	73981	Embroidery Operations	7389	●	●	●
SPEC	42781	Employment Agency	7361	●	●	●
SPEC	27531	Engraving	2754	●	●	●
SPEC	47151	Express Company - General liability is not available	4215	●	○	○
SPEC	72991	Formal Wear Rented to Others	7299	●	●	●
SPEC	72611	Funeral Director	7261	●	●	●
SPEC	65198	General Office	8999	●	●	●
SPEC	65841	Graphic Artists & Designers	7336	●	●	●
SPEC	72181	Industrial Laundries	7218	○	○	○
SPEC	65181	Insurance Agency	6411	●	●	●
SPEC	42931	Interpreter or Translator	7389	●	●	●
SPEC	41831	Kennel - Liability Only Charge	0752	●	●	●

 Targeted or Acceptable
  Limited
  Not a Market

Business / Professional / Personal Services

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	47321	Kennels	0752			
SPEC	72121	Laundry & Dry Cleaning - Pick-Up Station	7212			
SPEC	72151	Laundry & Dry Cleaning - Self Service	7215			
SPEC	72161	Laundry & Dry Cleaning - Stores & Plants	7216			
SPEC	65741	Lawyers & Law Firms	8111			
ISO GL	66123	Lawyers Offices - Not - For - Profit Only - Including Products And / Or Completed Operations	8111			
SPEC	72171	Linen Supply Services	7213			
SPEC	76991	Locksmith Shop	7699			
SPEC	59661	Mail Box & Packaging Services	7389			
SPEC	73311	Mailing or Addressing Services	7331			
SPEC	65941	Market Research Firm	6282			
SPEC	44681	Medical Billing Service	8721			
SPEC	61631	Mortgage Broker	6163			
SPEC	72351	Nail Salon	7231			
SPEC	42901	Notary Public	7389			
SPEC	76281	Office Machine Repair Shop	7699			
SPEC	65771	Other Professional Offices	8748			
SPEC	42911	Patent Agent	7389			
SPEC	72131	Personal Valet Service - Not Parking	7216			










Targeted or Acceptable
 Limited
 Not a Market

Business / Professional / Personal Services


































Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	11361	Pet Grooming Services - Mobile	0752	●	●	●
SPEC	73951	Photo Finishing Lab	7384	●	●	●
SPEC	72211	Photography Studio	7221	●	●	●
SPEC	11371	Plant Maintenance - Interior	5992	●	●	●
SPEC	76221	Radio & TV Repair Services	7622	●	●	●
SPEC	47251	Security Patrol - General liability is not available	7381	●	○	○
SPEC	76911	Sewing Machine Repair Shop	7699	●	●	●
SPEC	72511	Shoe Repair Shop	7251	●	●	●
SPEC	65861	Stenographic & Secretarial Services	7338	●	●	●
SPEC	47261	Sun Tanning Salon - General liability is not available	7299	●	●	○
SPEC	72191	Tailor	5699	●	●	●
SPEC	65161	Tax Preparer and Bookkeeper	7291	●	●	●
SPEC	76961	Taxidermist	7699	●	●	●
SPEC	42791	Telemarketing Firm	7389	●	●	●
SPEC	42811	Ticket Agency	7922	●	◐	●
SPEC	42921	Title Agency	6541	●	●	●
SPEC	65811	Travel Agency	4724	●	●	●
SPEC	42041	Upholstery Cleaning Services - Shop	7217	●	●	◐
SPEC	42121	Upholstery Services - Shop only	7641	◐	●	●
SPEC	42081	Videography Services	7221	●	●	●

 Targeted or Acceptable
  Limited
  Not a Market

Business / Professional / Personal Services

















































Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	82001	Vocational Counseling - Except Rehabilitation Counseling	8299			
SPEC	76311	Watch, Clock & Jewelry Repair Services	7631			
SPEC	42051	Window Decorating - Storefront	7389			

Contractors

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	46681	Air Conditioning Cleaning & Repair	1711			
SPEC	17111	Air Conditioning Equip. & Sys. - Install, Service or Repair	1711			
SPEC	47061	Alarm System Installation - General liability is not available	1731			
SPEC	17311	Appliance Wiring	1731			
SPEC	17911	Asphalt/Blacktop Driveway, Parking Area or Sidewalk Paving or Repaving	1771			
SPEC	46691	Awning Installation	1799			
SPEC	46011	Boiler & Furnace - Installation & Repair	1711			
SPEC	17411	Bricklaying & Tuck Pointing	1741			
SPEC	45210	Building Owner - Lessors Risk - Contractors Occupancy	6512			
SPEC	46221	Cabinet - Building & Installation	1751			
SPEC	48801	Cable Laying for Computer Networks	1731			

 Targeted or Acceptable
  Limited
  Not a Market

Contractors

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	17721	Carpentry - Exterior - General liability is not available	1751			
SPEC	46231	Carpentry - Finish & Trim Only	1751			
SPEC	46271	Carpentry - Framing Work - General liability is not available	1751			
SPEC	17711	Carpentry - Interior	1751			
SPEC	42991	Carpet & Furniture Cleaning at the Customer Premises	7217			
SPEC	17821	Carpet Laying & Removal	1752			
SPEC	17511	Ceiling Acoustical Installation	1742			
SPEC	46151	Chimney Construction & Maintenance - General liability is not available	1741			
SPEC	17421	Concrete Block Laying	1741			
SPEC	17921	Concrete Finishing- Residential - foundations/sidewalks	1771			
SPEC	46721	Countertop Installation	1799			
SPEC	46731	Door, Window, Garage Door Installation - General Liability is not available	1751			
SPEC	17521	Drywall or Wallboard Installation	1742			
SPEC	17321	Electrical Wiring - Commercial	1731			
SPEC	17331	Electrical Wiring - Commercial & Residential	1731			
SPEC	18011	Fence Installation	1799			




 Targeted or Acceptable
  Limited
  Not a Market

Contractors

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	46081	Fiber Optic Cable Installation	1731			
SPEC	46311	Floor Covering Installation	1752			
SPEC	46161	Fresco Work	1743			
SPEC	46741	Furniture & Fixture Installation - Portable	1799			
SPEC	47071	General Contractor - General liability is not available	1799			
SPEC	42111	Glass Tinting - Building	1799			
SPEC	17931	Glaziers and Glass Dealers	1793			
SPEC	48871	Greenhouse Erection	1799			
SPEC	46751	Gutter & Downspout Installation - No Roofing and General Liability is not available	1761			
SPEC	17131	Heating/Combined Heating & Air Conditioning Equip Install	1711			
SPEC	18031	Home Appliance Installation	1799			
SPEC	46101	Home Theater Installation & Maintenance	1731			
SPEC	46021	Hydronics Heating Installation & Repair	1711			
SPEC	46711	Integrated Communication Equipment Installation - Industrial/Commercial	1731			
SPEC	46761	Iron or Metal Works - Decorative or Artistic	1799			


 Targeted or Acceptable
  Limited
  Not a Market

Contractors

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	73451	Janitorial Services - Commercial	7349			
SPEC	73461	Janitorial Services - Franchise	7349			
SPEC	46871	Janitorial Services - Residential	7349			
SPEC	18021	Landscaping	0782			
SPEC	17531	Lathing	1742			
SPEC	46031	Lawn Irrigation or Sprinkler System Installation	1711			
SPEC	46321	Lawn Maintenance Services	0782			
SPEC	46121	Lighting Installation - Commercial & Residential	1731			
SPEC	46131	Masonry	1741			
SPEC	47201	Metal Erection - General liability is not available	1799			
SPEC	48851	Metal Erection Nonstructural NOC	1799			
SPEC	41811	OCP - Construction Operations - Contractor	9999			
SPEC	10891	OCP - Construction Operations - Owner	9999			
SPEC	10881	OCP - Construction Operations -Federal, State or Local Housing Authority	9999			
SPEC	10901	OCP - Operations	9999			
SPEC	10911	OCP - Permits - Construction Operations - Municipalities	9999			
SPEC	73481	Office Cleaning Service	7349			

 Targeted or Acceptable
  Limited
  Not a Market

Contractors

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	17231	Painting & Wallpapering - Commercial Interiors	1721			
SPEC	46051	Painting & Wallpapering - Residential Interiors	1721			
SPEC	17221	Painting - Exterior - Commercial	1721			
SPEC	17211	Painting - Exterior - Residential	1721			
SPEC	17541	Plastering	1742			
SPEC	17121	Plumbing - Commercial & Industrial	1711			
SPEC	46361	Plumbing - Residential	1711			
SPEC	46811	Refrigeration Equip. & Systems Installation, Service, Repair	1711			
SPEC	46141	Retaining Wall Construction	1741			
SPEC	48771	Roofing Residential - General Liability is not available	1761			
SPEC	17731	Siding Installation - General liability is not available	1761			
SPEC	48761	Sign Erection Installation or Repair	1799			
SPEC	48751	Small Motor & Engine Repair	7699			
SPEC	46041	Solar Energy Installation & Repair - General liability is not available	1711			
SPEC	17431	Stonework - Exterior Only	1741			
SPEC	41821	Subcontracted Work for Contractors/Manufacturers/Retail/Wholesale/Service	1799			

 Targeted or Acceptable
  Limited
  Not a Market

Contractors







Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	46821	Swimming Pool Cleaning & Maintenance - No Repair Work	7389			
SPEC	47271	Swimming Pool Installation - General liability is not available	7389			
SPEC	17551	Taping & Finishing Drywall	1742			
SPEC	17611	Tile and Stone Installation - Interior	1743			
SPEC	46831	TV, Cable, Radio or Phone Installation	7622			
SPEC	46061	Wallpapering - Commercial & Residential	1721			
SPEC	46841	Water Softening/ Purification Systems Installation	1711			
SPEC	46851	Waterproofing - Exterior by Trowel	1799			
SPEC	46861	Window Treatment Installation	1799			

Financial Services































Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	10421	Banks & Other Financial Institutions	6036			
SPEC	62211	Commodity Broker	6221			
SPEC	10411	Credit Union	6061			
SPEC	10391	Finance Company	6099			
SPEC	11301	Financial Planner	6282			
SPEC	63321	Insurance Companies	6411			
SPEC	11111	Investment Company	6163			
SPEC	11101	Mortgage Banker	6162			

Targeted or Acceptable
 Limited
 Not a Market

Financial Services

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	62111	Stock Broker	6211			
SPEC	10361	Trust Company	6021			

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	44291	Air Conditioning Equipment Manufacturing - Commercial	3585			
SPEC	44281	Air Conditioning Equipment Manufacturing - Residential	3585			
ISO GL	51205	Alarm Mfg. - Burglar	3669			
ISO GL	51206	Alarm Mfg. - Fire Or Smoke	3669			
SPEC	44261	Appliances & Accessories Manufacturing - Electrical - Commercial	3639			
SPEC	44271	Appliances & Accessories Manufacturing - Electrical - Residential	3639			
ISO GL	51220	Appliances & Accessories Mfg. - Commercial - Gas	3469			
ISO GL	51222	Appliances & Accessories Mfg. - Household - Gas	3469			
ISO GL	51252	Automobile, Bus Or Truck Parts Mfg. - Not Operating Parts	3799			
ISO GL	51253	Automobile, Bus Or Truck Parts Mfg. - Operating Parts	3799			

 Targeted or Acceptable
  Limited
  Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	51254	Automobile, Bus Or Truck Parts Mfg. - Passenger Restraining Devices	3714			
ISO GL	51300	Baby Food Mfg. - In Glass Containers	2099			
ISO GL	51305	Baby Food Mfg. - NOC	2032			
SPEC	20511	Bakery Products Manufacturing	2051			
ISO GL	51370	Bicycle Mfg. - Not Motorized	3751			
ISO GL	51554	Bottle & Jar Mfg. - Plastic - Returnable	3085			
ISO GL	51575	Boxes Or Container Mfg. - Corrugated Or Fiberboard	2653			
SPEC	39911	Brush or Broom Manufacturing	3991			
ISO GL	51613	Brush Or Broom Mfg.	3991			
SPEC	45230	Building Owner - Lessors Risk - Manufacturers Occupancy Not Otherwise Classified	6512			
SPEC	45120	Building Owner - Lessors Risk Only - Food Processors Occupancy	6512			
SPEC	45100	Building Owner - Lessors Risk Only - Metal Manufacturers Occupancy	6512			
SPEC	45110	Building Owner - Lessors Risk Only - Plastic Manufacturing Occupancy	6512			

































 Targeted or Acceptable
  Limited
  Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	45130	Building Owner - Lessors Risk Only - Technology Manufacturing Occupancy	6512			
ISO GL	51741	Candle Mfg.	3999			
SPEC	20641	Candy & Confectionery Products Manufacturing	2064			
SPEC	20321	Canned Specialties Manufacturing	2032			
ISO GL	51767	Carbon Paper Or Inked Ribbon Mfg.	3955			
SPEC	22731	Carpet or Rug Manufacturing	2273			
SPEC	20221	Cheese Manufacturing - Natural, Processed & Imitation	2022			
SPEC	44161	China, Porcelain, Pottery, E-ware Manufacturing	3269			
SPEC	20661	Chocolate & Cocoa Products Manufacturing	2066			
SPEC	44131	Clock & Clock Parts Manufacturing	3873			
SPEC	43941	Clothing Manufacturing - Children's	2389			
SPEC	43931	Clothing Manufacturing - No children's wear	2389			
SPEC	20951	Coffee Manufacturing - Roasted	2095			
ISO GL	51900	Coffins Or Caskets Mfg.	3995			
ISO GL	51960	Contact Lenses Mfg.	3851			
ISO GL	51970	Cosmetics Mfg.	2844			
SPEC	20831	Craft Brewery	2082			

Targeted or Acceptable
 Limited
 Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	20211	Creamery Butter Manufacturing	2021			
SPEC	43841	Dairy Products Manufacturing	2026			
SPEC	43991	Door & Window Manufacturing - Residential - Wood	2431			
ISO GL	52134	Door Or Window Mfg. - other than wood	3442			
SPEC	43951	Drapery & Shades Manufacturing	2391			
SPEC	25911	Drapery Hardware, Window Blinds & Shades Manufacturing	2591			
SPEC	20341	Dried & Dehydrated Fruits, Vegetables & Soup Mixes Manufacturing	2034			
ISO GL	52343	Drug, Medicine or Pharmaceutical Preparations Mfg. - other than for animal use - Excluding Products	2834			
SPEC	36211	Electric Generating Machine Mfg Excluding Products	3621			
ISO GL	52433	Electrical Equipment Mfg. - For Direct & Indirect Application To The Body	3999			
ISO GL	52432	Electrical Equipment Mfg. - other than for direct and indirect application to the body	3699			
ISO GL	52435	Electrical Generating Machinery Mfg.	3621			
ISO GL	52505	Electronic Games Mfg.	3944			

 Targeted or Acceptable
  Limited
  Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	52619	Engine Or Turbine Mfg. - Not Aircraft	3519			
ISO GL	52767	Exercise Or Playground Equipment Mfg.	3949			
SPEC	44151	Eyeglass Lens Manufacturing - Glass	3851			
ISO GL	53147	Fire Extinguishers Mfg.	3999			
ISO GL	53229	Fire Suppression Systems Mfg.	3999			
SPEC	20871	Flavored Extracts & Flavoring Syrups Manufacturing	2087			
SPEC	43861	Food Products Manufacturing - Dry - no Frying	2099			
SPEC	43871	Food Products Manufacturing - Dry - with Frying	2099			
SPEC	43851	Fruit & Vegetable Juice Manufacturing - Paper Containers or Cartons	2086			
SPEC	43731	Fruit Drinks, Soda, Spring or Carbonated Water Mfg. - Glass	2086			
SPEC	20861	Fruit Drinks, Soda, Spring or Carbonated Water Mfg. In Cans or Plastic Containers	2086			
SPEC	43891	Fruit or Vegetable Juice Manufacturing	2037			
SPEC	43881	Fruits & Vegetables - Frozen Manufacturing	2037			
SPEC	20351	Fruits & Vegetables - Pickled, Sauces, Seasonings Manufacturing	2035			
SPEC	20331	Fruits, Vegetables, Preserves, Jams &	2033			















Targeted or Acceptable
 Limited
 Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
		Jellies Manufacturing - Canned				
ISO GL	53731	Furniture Mfg. Or Assembling - Infants	2511			
SPEC	44141	Glassware Manufacturing	3229			
ISO GL	55010	Heating Equipment Mfg. - Coal Or Wood	3433			
ISO GL	55011	Heating Equipment Mfg. - Electric	3585			
ISO GL	55012	Heating Equipment Mfg. - Fuel Oil Or Kerosene	3433			
ISO GL	55013	Heating Equipment Mfg. - Gas Or Liquefied Petroleum Gas	3433			
SPEC	20241	Ice Cream & Frozen Desserts Manufacturing	2024			
SPEC	35431	Industrial Patterns Manufacturing	3543			
ISO GL	55647	Instrument Mfg. - Analytical, Calibrating, Measuring, Testing Or Recording	3825			
ISO GL	55648	Instrument Mfg. - Control	3829			
ISO GL	55649	Instrument Mfg. - NOC	3829			
SPEC	44171	Jewelry Manufacturing	3911			
ISO GL	55918	Ladder Mfg. - N O C	3089			
ISO GL	55919	Ladder Mfg. - wood	2499			
ISO GL	55918	Ladder Mfg.- Metal	3089			
SPEC	43971	Lamp Shade Manufacturing	3645			
ISO GL	56042	Lamps Or Lanterns Mfg. - other than electric	3648			
ISO GL	56202	Leather Goods Mfg.	3199			

Targeted or Acceptable
 Limited
 Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	44331	Lighting Fixtures Manufacturing	3648			
SPEC	31611	Luggage Manufacturing - Cloth	3161			
SPEC	20981	Macaroni, Cappellini, Spaghetti, Vermicelli Manufacturing	2098			
ISO GL	56652	Machinery Or Machinery Parts Mfg. - Industrial Type	3599			
SPEC	43921	Meat, Prepared Products - Frozen Manufacturing	2013			
SPEC	43911	Meat, Prepared Products in airtight packaging Manufacturing	2013			
SPEC	42721	Media Duplication	7334			
ISO GL	56805	Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - Expendable - Excluding Products	3841			
ISO GL	56807	Medical, Dental, Hospital or Surgical Instruments Mfg. - Excluding Products	3841			
ISO GL	56910	Metal Foil Mfg.	3497			
SPEC	34521	Metal Goods Manufacturing - Bolts, Nuts & Rivets	3452			
SPEC	34111	Metal Goods Manufacturing - Cans & Beverage Containers	3411			
SPEC	34691	Metal Goods Manufacturing - Cold Stamping - Component Parts	3469			

 Targeted or Acceptable
  Limited
  Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	43811	Metal Goods Manufacturing - Cutlery & Flatware	3421			
SPEC	35451	Metal Goods Manufacturing - Cutting, Machine or Measuring Tools	3545			
SPEC	35441	Metal Goods Manufacturing - Dies, Jigs & Fixtures	3544			
SPEC	34421	Metal Goods Manufacturing - Doors, Sashes & Frames - General liability is not available	3442			
SPEC	34981	Metal Goods Manufacturing - Fabricated Pipe	3498			
SPEC	34961	Metal Goods Manufacturing - Fabricated Wire Products & Wire Shelves	3496			
SPEC	39651	Metal Goods Manufacturing - Fasteners, Buttons, Needles & Pins	3965			
SPEC	43801	Metal Goods Manufacturing - Furniture & Assembly	2514			
SPEC	43781	Metal Goods Manufacturing - Gardening or Hand Tools	3423			
SPEC	44351	Metal Goods Manufacturing - Musical Instruments	3931			
SPEC	34941	Metal Goods Manufacturing - Pipe Fittings	3494			

 Targeted or Acceptable
  Limited
  Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	34321	Metal Goods Manufacturing - Plumbing Fixtures	3432			
SPEC	34511	Metal Goods Manufacturing - Screw Machine Products	3451			
SPEC	34441	Metal Goods Manufacturing - Sheet Metal Work & Ducts	3444			
SPEC	34121	Metal Goods Manufacturing - Shipping Barrels, Drums, Kegs & Pails	3412			
SPEC	43791	Metal Goods Manufacturing - Signs	3993			
SPEC	35981	Metal Goods Manufacturing - Wire & Nails	3496			
SPEC	43821	Metal Goods Manufacturing Shop - Decorative or Artistic	3599			
SPEC	34651	Metal Goods Mfg. - Automotive Stamping - Fenders, Hubcaps & Body Parts	3465			
SPEC	44181	Metal Goods Mfg. - Electrical Parts/Components/Accessories	3699			
SPEC	35991	Metal Job Shop - Component Parts Only	3599			
SPEC	34711	Metal Polishing & Finishing Component Parts	3471			
SPEC	47211	Metal Works Shop - Load & Non Load Bearing - General liability is not available	3441			


































 Targeted or Acceptable
  Limited
  Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	20231	Milk Manufacturing - Dry, Condensed or Evaporated	2023			
SPEC	20261	Milk Manufacturing - Fluid	2026			
SPEC	43101	Mold Manufacturing	3544			
SPEC	44111	Musical Instruments Manufacturing - Wood	3931			
ISO GL	57410	Net Mfg. - other than safety nets - NOC	2298			
ISO GL	57411	Net Mfg. - Safety Nets	2298			
SPEC	48201	Non-Stone Countertop Manufacturing	3281			
SPEC	20681	Nuts & Seeds Manufacturing - Salted & Roasted	2068			
SPEC	25421	Office & Store Fixtures, Partitions & Shelves Manufacturing	2542			
ISO GL	57572	Office Machines Mfg.	3578			
ISO GL	57600	Optical Goods - Mfg.	3827			
ISO GL	57625	Orthopedic, Ambulation or Prosthetic Devices Mfg. - Excluding Products	3842			
ISO GL	57725	Paper Goods Mfg. - NOC	2679			
ISO GL	57798	Parachute Mfg.	2399			
ISO GL	57871	Pencil, Pen, Crayon Or Chalk Mfg.	3951			
ISO GL	57913	Pet Food Mfg.	2048			
ISO GL	57999	Photographic Supplies Mfg.	3861			
ISO GL	58020	Pipe Mfg. - Tobacco	3069			

Targeted or Acceptable
 Limited
 Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	30891	Plastic Goods Job Shop - Component Parts Only	3089			
SPEC	30851	Plastic Goods Manufacturing - Bottles	3085			
SPEC	44191	Plastic Goods Manufacturing - Electrical Parts, Components or Accessories	3699			
SPEC	43831	Plastic Goods Manufacturing - Eyeglass Lens	3851			
SPEC	43281	Plastic Goods Manufacturing - Other Finished Products	3089			
SPEC	30841	Plastic Goods Manufacturing - Pipe	3084			
SPEC	30871	Plastic Goods Manufacturing - Plumbing Fixtures	3088			
ISO GL	58056	Plastic Mfg. - Raw Material	2821			
ISO GL	58057	Plastic Or Rubber Goods Mfg. - Household NOC	3069			
ISO GL	58058	Plastic Or Rubber Goods Mfg. - Other Than Household - NOC	3069			
ISO GL	58058	Plastic Or Rubber Goods Mfg. - Other than household - Plastics When Operations Are Not Eligible For Plastics Fabricators Program. Examples Include: Foam Plastics, Pyroxylin Plastics, Cellulose Nitrate, Urethanes, Fiberglass & Insulation Mfg..	3069			

 Targeted or Acceptable
  Limited
  Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	58096	Plumbing Supplies Mfg. NOC	3494			
SPEC	43901	Prepared Meals & Desserts Manufacturing	2038			
ISO GL	58532	Pump Or Compressor Mfg.	3561			
ISO GL	58575	Razor Or Razor Blades Mfg.	3421			
SPEC	44311	Refrigeration Equipment Manufacturing - Commercial	3585			
SPEC	44301	Refrigeration Equipment Manufacturing - Residential	3585			
ISO GL	58737	Rope Mfg.	2298			
ISO GL	58759	Rubber Stamp Mfg. Or Assembling	3069			
ISO GL	58802	SADDLE, HARNESES OR HORSES FURNISHINGS MFG.	3199			
ISO GL	58813	Safes Or Safe Vaults Mfg.	3499			
ISO GL	58822	Sail Making	2394			
ISO GL	58903	Sewing Machines Mfg. - Commercial	3559			
ISO GL	58904	Sewing Machines Mfg. - Household	3639			
ISO GL	59005	Shoe, Boot Or Slipper Mfg.	3021			
SPEC	44341	Sign Manufacturing - Electrical	3993			
SPEC	48031	Sign Manufacturing - Vinyl	3993			
SPEC	44101	Sign Manufacturing - Wooden	3993			

Targeted or Acceptable
 Limited
 Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	59058	Sign Mfg. - other than electrical - NOC	3993			
ISO GL	59306	Sporting Goods Or Athletic Equipment Mfg.	3949			
ISO GL	59378	Steel Wool Or Wire Wool Mfg.	3291			
ISO GL	59601	SWIMMING POOLS OR ACCESSOR MFG.	3089			
ISO GL	59701	Television Picture Tube Mfg.	3663			
ISO GL	59713	Tent Or Canopy Mfg.	2394			
ISO GL	59723	Textile Coating Or Impregnating	2295			
ISO GL	59724	Textile Mfg. - Impregnated Or Coated	2295			
ISO GL	59725	Textile Products Mfg. - Fabricated	2297			
ISO GL	59784	Tool Mfg. - Power Equipment - Household Type - Outdoor Or Workshop	3541			
ISO GL	59790	Toys Or Games Mfg. (Not Wood Or Plastic)	3944			
ISO GL	59790	Toys Or Games Mfg. (Wood Or Plastic)	3944			
ISO GL	59886	Twine Or Cordage Mfg.	2298			
ISO GL	59889	Umbrella Or Cane Mfg.	3999			
ISO GL	59892	Valves Mfg - Metal	3491			
SPEC	44321	Vending Machine Manufacturing	3581			
SPEC	43961	Venetian & Vertical Blinds Manufacturing	2591			
ISO GL	59926	Water Bottling - Spring Or Well - Not Sparkling Or Carbonated	2086			

Targeted or Acceptable
 Limited
 Not a Market

Manufacturers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	59927	Water Bottling - Spring Or Well - Sparkling Or Carbonated	2086			
ISO GL	59931	Wax Or Wax Products Mfg.	2842			
ISO GL	59932	Wax, Wax Products Or Polish Mfg. - Floor	2842			
ISO GL	59947	WICKER, RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG.	2499			
ISO GL	59955	Wigs Or Hair Pieces Mfg.	3999			
ISO GL	59970	Wire Cloth Mfg.	3315			
ISO GL	59977	Wire Rope Or Cable Mfg. - Metal	3357			
SPEC	43981	Wood Furniture Manufacturing & Assembly	2511			
SPEC	44121	Wood Products Manufacturing	2499			
ISO GL	59989	WOOL PULLING	3999			

Outpatient Healthcare

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	69991	Ambulatory Surgery Centers	8011			
SPEC	70001	Dialysis Centers	8092			
SPEC	69981	Laser Eye Surgery Center	8011			
SPEC	69951	Medical Diagnostic Centers	8011			
SPEC	44841	Medical Office - Acupuncturist	8049			
SPEC	65691	Medical Office - Chiropractor	8041			

Targeted or Acceptable
 Limited
 Not a Market

Outpatient Healthcare

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	65671	Medical Office - Dentist	8021			
SPEC	65711	Medical Office - Optometrist	8042			
SPEC	65721	Medical Office - Other	8049			
SPEC	65141	Medical Office - Physicians & Surgeons	8011			
SPEC	65701	Medical Office - Physiotherapist	8049			
SPEC	65681	Medical Office - Podiatrist	8043			
SPEC	65851	Medical Office - Speech Therapist	8049			
SPEC	10621	Medical Spas	7299			

Printers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	27891	Bookbinding	2789			
SPEC	27902	Electrotyping	2796			
SPEC	27411	Printing & Linotype or Lithograph Services	2752			
SPEC	42741	Printing - Screen Printing	2759			
SPEC	41991	Publisher w/ Printing Operations	2731			

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42211	Air Conditioning & Heating Equipment Store	5075			
SPEC	42181	Antique Store - Property coverage is not available	5932			
SPEC	57211	Appliance Store - Residential	5722			

Targeted or Acceptable
 Limited
 Not a Market

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42231	Army & Navy Store	5999			
SPEC	59601	Art & Drafting Supplies Store	5999			
SPEC	49041	Art Dealers or Galleries w/ Sale of Art	8412			
SPEC	42241	Art, Poster & Picture Store - Original/ Reproduced Work	5999			
SPEC	42251	Audio Visual Equipment Store - Sales & Service	5731			
SPEC	55313	Auto Parts & Supplies Store	5531			
SPEC	54621	Bakery Store with Cooking	5461			
SPEC	54631	Bakery Store without Cooking	5461			
SPEC	42271	Banners & Flags Shop	5999			
SPEC	40041	Baskin Robbins Store	5812			
SPEC	59211	Beer, Liquor & Wine Store	5921			
SPEC	42291	Bicycle Store	5941			
SPEC	59421	Books & Magazines Store	5942			
SPEC	42311	Brass, Copper & Pewter Specialty Store	5719			
SPEC	56221	Bridal Shop	5621			
SPEC	10141	Building Material Dealers - Other than Secondhand	5211			
SPEC	45040	Building Owner - Lessors Risk Only - Retail Occupancy	6512			
SPEC	45020	Building Owner - Lessors Risk Only -	6512			

Targeted or Acceptable
 Limited
 Not a Market

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
		Shopping Centers 10 or more Stores				
SPEC	45010	Building Owner - Lessors Risk Only - Shopping Centers Less Than 10 Stores	6512			
SPEC	42321	Burial Caskets/Coffins/ Shipping Cases Store	5999			
SPEC	42331	Cabinet Store	5712			
SPEC	59461	Cameras & Photo Equipment Store	5946			
SPEC	42351	Candle Shop	5999			
SPEC	54411	Candy or Confectionery Store with Cooking	5441			
SPEC	54421	Candy or Confectionery Store without Cooking	5441			
SPEC	40011	Card & Gift Store	5947			
SPEC	57131	Carpets, Rugs & Floor Covering Store	5713			
SPEC	40801	Cellular Phone Sales, Installation & Repair	5999			
SPEC	59471	Church Supplies Store	5999			
SPEC	59481	Clock Store	5944			
SPEC	56411	Clothing Store - Infants & Childrens	5641			
SPEC	56211	Clothing Store - Ladies & Girls	5621			
SPEC	56111	Clothing Store - Men & Boys	5611			
SPEC	42361	Clothing Store - Sports	5699			
SPEC	56231	Clothing Store - Uniform Or Maternity	5621			
SPEC	59401	Coffee & Tea Supplies Store	5499			

 Targeted or Acceptable
  Limited
  Not a Market

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42381	Coffee Shop With No Cooking	5812	●	●	●
SPEC	59731	Computer Store	5734	●	●	●
SPEC	42731	Concessionaire with no cooking	5999	●	●	●
SPEC	54921	Convenience Store	5411	○	○	○
SPEC	54941	Convenience Store With Gas Pumps	5411	○	○	○
SPEC	59136	Cosmetics & Beauty Supplies Store	5999	●	●	●
SPEC	54516	Dairy Products Store	5451	●	●	●
SPEC	54121	Delicatessen	5812	●	●	●
SPEC	53111	Department Store	5311	●	●	●
SPEC	11461	Doughnut or Bagel Shop with Baking	5461	●	●	◐
SPEC	54611	Doughnut or Bagel Shop Without Baking	5461	●	●	●
SPEC	57141	Drapery Store	5714	●	●	●
SPEC	59126	Drug Store with Food	5912	●	●	●
SPEC	59116	Drug Store without Food	5912	●	●	●
SPEC	59491	Dry Goods, Fabrics & Yarn Store	5949	●	●	●
SPEC	40051	Dunkin Donuts Store	5461	●	●	◐
SPEC	42411	Educational & School Supplies Store	5999	●	●	●
SPEC	52541	Electrical Supplies Store	5251	●	●	●
SPEC	42371	Electronics Store	5731	●	●	●
SPEC	42421	Fence & Supplies Store	5211	●	◐	●
SPEC	59921	Florist Shop	5992	●	●	●

 Targeted or Acceptable
  Limited
  Not a Market

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42431	Furniture Store	5712	●	●	●
SPEC	59981	Furniture Store - Office	5712	●	●	●
SPEC	53991	General Store	5399	●	●	●
SPEC	47331	Gift Baskets - Retail	5947	●	●	●
SPEC	59521	Gift Shop	5947	●	●	●
SPEC	52521	Glass Store - Window, Plate & Mirror	5231	●	●	●
SPEC	57191	Glassware, Ceramics, Pottery & China Store	5719	●	●	●
SPEC	42451	Gourmet & Specialty Food Shop	5499	●	●	●
SPEC	54111	Grocery Store	5411	○	○	○
SPEC	52511	Hardware Store	5251	●	●	●
SPEC	11231	Health Food Store Excluding Products	5499	●	●	●
SPEC	59974	Hearing Aids Store	5999	●	●	●
SPEC	53211	Hobby & Model Shop	5945	●	●	●
SPEC	52571	Home Improvement Store	5251	●	◐	●
SPEC	56321	Hosiery Store	5632	●	●	●
SPEC	54431	Ice Cream Store	5812	●	●	●
SPEC	42461	Janitorial Supplies Store	5999	●	●	●
SPEC	59441	Jewelry Store	5944	●	●	●
SPEC	42471	Juice Bar	5812	●	●	●
SPEC	59631	Kitchen Accessories Store	5719	●	●	●
SPEC	57411	Lamps & Lighting Fixtures Store	5719	●	●	●

 Targeted or Acceptable
  Limited
  Not a Market

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	59541	Leather Goods & Luggage Store	5948			
SPEC	59611	Linen & White Goods Store	5719			
SPEC	56311	Lingerie & Accessories Store	5632			
SPEC	54231	Meat, Fish & Poultry Store	5421			
SPEC	47181	Medical, Hospital & Surgical Supply Stores incl. Rental - General liability is not available	7352			
SPEC	42491	Monument & Tombstone Store - No Installation	5999			
SPEC	57331	Music Store - Pre-recorded	5735			
SPEC	57341	Musical Instruments Store	5736			
SPEC	40071	Napa Auto Parts Store	5531			
SPEC	59941	Newspaper Stand	5994			
SPEC	52611	Nursery & Garden Shop	5261			
SPEC	59721	Office Equipment & Supply Store	5999			
SPEC	59954	Optical Goods Store	5995			
SPEC	52311	Paint, Wallpaper & Wall Coverings Store	5231			
SPEC	59501	Party Goods Store - Paper	5947			
SPEC	40061	Pearle Vision Center	5995			
SPEC	59997	Pet Shop & Supplies	5999			
SPEC	57351	Piano & Organ Store	5736			
SPEC	59911	Picture Frames & Framing Store	5999			

Targeted or Acceptable
 Limited
 Not a Market

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	59821	Plant Shop	5992	●	●	●
SPEC	52551	Plumbing Fixtures & Supplies Store	5251	●	●	●
SPEC	42501	Pottery Store	5719	●	●	●
SPEC	59551	Printing & Bookbinding Supplies Store	5999	●	●	●
SPEC	57231	Restaurant Fixtures & Supplies Store	5719	●	●	◐
SPEC	42481	Rubber Stamps Store	5999	●	●	●
SPEC	57221	Sewing Machine Store	5722	●	●	●
ISO GL	18078	Ship Chandler Stores	5999	○	●	○
SPEC	56611	Shoe Store	5661	●	●	●
SPEC	42511	Soccer Apparel & Equipment Store	5941	●	●	●
SPEC	42301	Soda or Bottled Water Store	5499	●	●	◐
SPEC	40821	Sound and Communications Equipment Sales, Installation and Repair	7622	○	●	○
SPEC	59801	Specialty Wine & Liquor	5921	●	●	●
SPEC	59411	Sporting Goods or Athletic Equipment Store	5941	●	●	●
SPEC	59431	Stationery Supplies Store	5943	●	●	●
SPEC	59671	Swimming Pool Supplies Store	5999	●	●	●
SPEC	56131	T-Shirt Store	5651	●	●	●
SPEC	40031	TCBY Yogurt Shop	5812	●	●	●
SPEC	42521	Telephone & Pager Store - No Installation	5731	●	●	●
SPEC	56121	Tie Shop	5611	●	●	●

 Targeted or Acceptable
  Limited
  Not a Market

Retailers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	59931	Tobacco Shop	5993			
SPEC	59511	Toy Store	5945			
SPEC	76271	Vacuum Cleaner Sales & Service	7629			
SPEC	42531	Vitamin Store - Excluding Products	5499			
SPEC	42541	Water Softening Equipment Store - No Installation	5251			

Technology Services / Manufacturing

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	41675	Computer Consulting Or Programming - including products and/ or completed operations	7371			
SPEC	11171	Software, Internet, Application & Web Design	7371			
SPEC	42751	Technology Consulting, Staffing & Custom Programming	7371			
SPEC	11081	Technology Integration, Installation, Service or Repair	7373			
SPEC	11041	Technology Service Provider	7379			
SPEC	10502	Telecommunication Services	4813			

Vets, Architects, Engineers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42201	Animal Hospital	0742			
SPEC	65761	Architects & Architecture Services	8712			

Targeted or Acceptable
 Limited
 Not a Market

Vets, Architects, Engineers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42771	Draftsmen	8711	●	●	●
SPEC	65751	Engineers & Engineering Services	8711	●	●	●
SPEC	46771	Land Surveyor	8713	●	●	●
SPEC	65871	Pet Grooming Services	0752	●	●	●
SPEC	42131	Pet Training Services	0752	●	●	●
SPEC	65151	Veterinarian	0742	●	●	●

Wholesalers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	51991	Artists Supplies & Picture Frames Distributor	5199	●	●	◐
SPEC	50131	Auto Parts & Supplies Distributor	5013	●	●	◐
SPEC	51931	Bakery Distributor with Cooking	5149	●	●	◐
SPEC	51921	Bakery Distributor without Cooking	5149	●	●	◐
SPEC	50851	Barber & Beauty Supplies Distributor	5087	●	●	◐
SPEC	51491	Beverage Distributor - Non-Alcoholic	5149	●	●	◐
SPEC	51811	Beverage Distributors - Alcoholic Beverages	5181	●	●	◐
SPEC	51951	Books & Magazines Distributor	5192	●	●	◐
SPEC	11401	Brass, Copper & Pewter Specialty Items Distributor	5199	●	●	◐
SPEC	10131	Building Material Distributors	5211	○	○	○

 Targeted or Acceptable
  Limited
  Not a Market

Wholesalers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	45050	Building Owner - Lessors Risk Only - Wholesale Occupancy	6512			
SPEC	50431	Cameras & Photo Supplies Distributor	5043			
SPEC	51459	Candy Distributor without Cooking	5145			
SPEC	51351	Clothing Distributor - Infants & Childrens Wear	5137			
SPEC	51371	Clothing Distributor - Ladies & Girls	5137			
SPEC	51361	Clothing Distributor - Men's & Boy's Clothing	5136			
SPEC	11411	Coffee & Tea Supplies Distributor	5149			
SPEC	51221	Cosmetics & Toiletries Distributor	5122			
SPEC	50411	Craft Supplies Distributor	5092			
SPEC	51431	Dairy Products Distributor	5143			
SPEC	50271	Drapery Distributor	5023			
SPEC	42561	Educational & School Supplies Distributor	5112			
SPEC	42571	Electrical Equipment Distributor	5063			
SPEC	50631	Electrical Supplies Distributor	5063			
SPEC	50261	Fabric Distributor	5131			
SPEC	42581	Fence Distributor	5031			
SPEC	50231	Floor Covering Distributor	5023			
SPEC	51971	Florist Distributor	5193			
SPEC	51461	Food Distributor - Packaged - All Other	5142			

 Targeted or Acceptable
  Limited
  Not a Market

Wholesalers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42621	Food Distributor - Packaged - Frozen	5142			
SPEC	51441	Food Distributor - Packaged - Meat, Fish & Poultry	5142			
SPEC	42611	Food Distributor - Packaged - Specialty & Gourmet Foods	5142			
SPEC	11421	Furniture Distributor	5021			
SPEC	51131	Gifts Distributor	5199			
SPEC	50391	Glass Distributor - Window, Plate & Mirror	5039			
SPEC	50241	Glassware, Ceramics, Pottery & China Distributor	5023			
SPEC	51411	Grocery Distributor	5141			
SPEC	50721	Hardware Distributor	5072			
SPEC	50641	Heating & Air Conditioning Distributor	5064			
SPEC	50661	Household Appliances Distributor	5064			
SPEC	42601	Ice Dealer & Distributor	5199			
SPEC	42631	Janitorial Supply Distributor	5087			
SPEC	50941	Jewelry Distributor	5094			
SPEC	51141	Kitchen Accessories Distributor	5023			
SPEC	50621	Lamps & Lighting Fixtures Distributor	5063			
SPEC	50991	Leather Goods & Luggage Distributor	5099			
SPEC	38437	Life Science Distributing - Excluding Product Liability	5047			

 Targeted or Acceptable
  Limited
  Not a Market

Wholesalers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	11391	Linens Distributor - Bed & Bath	5023			
SPEC	59751	Mail Order House - Books - Not Publishing Or Printing	5961			
SPEC	59681	Mail Order House - Cheese	5961			
SPEC	59771	Mail Order House - Clothing - Men's	5961			
SPEC	59761	Mail Order House - Clothing - Women's	5961			
SPEC	59781	Mail Order House - Computer Software & Peripheral Equipment	5961			
SPEC	59691	Mail Order House - Fruit	5961			
SPEC	59701	Mail Order House - Records, Tapes & CD's	5961			
ISO GL	45900	Mail Order Or On-Line Drugstores	5961			
SPEC	43761	Manufacturers Representative With Average Products Exposure	5963			
SPEC	43771	Manufacturers Representative With High Products Exposure	5963			
SPEC	43751	Manufacturers Representative With Low Products Exposure	5963			
SPEC	51471	Meat, Fish & Poultry Distributor	5147			
SPEC	11431	Monument & Tombstones Distributor	5099			
SPEC	50961	Musical Instruments Distributor	5099			
SPEC	42651	Newspaper or Magazine Distributor	5192			

 Targeted or Acceptable
  Limited
  Not a Market

Wholesalers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	50211	Office Furniture Distributor	5021			
SPEC	50811	Office Machine Equipment & Supplies Distributor	5044			
SPEC	42641	Online Retailer NOC	5961			
SPEC	50891	Optical Goods Distributor	5048			
SPEC	51981	Paint, Wallpaper & Wall Coverings Distributor	5198			
SPEC	51111	Paper & Paper Products Distributor	5112			
SPEC	50481	Pet Supplies Distributor	5199			
SPEC	42661	Plastic & Rubber Supply Goods Distributor	5162			
SPEC	50741	Plumbing Supplies & Fixtures Distributor	5074			
ISO GL	16588	Printers Or Electrotper Supplies - Distributors	5084			
SPEC	42801	Produce Broker	5148			
SPEC	51481	Produce Distributor	5148			
SPEC	50671	Radio, TV & Phonograph Distributor	5064			
SPEC	50951	Records & Sheet Music Distributor	5199			
SPEC	42701	Refrigeration Equipment Distributor	5078			
SPEC	42671	Religious Articles & Church Supplies Distributor	5199			
SPEC	50841	Restaurant/Store Fixture & Supply Distributor	5087			
SPEC	51391	Shoe Distributor	5139			

 Targeted or Acceptable
  Limited
  Not a Market

Wholesalers

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42681	Sporting Goods Distributor	5091			
SPEC	11441	Sunglass Distributor	5199			
SPEC	50632	Technology & Electronics Product Distributing	5045			
SPEC	42691	Telephone Pagers & Beepers Distributor	5063			
SPEC	51941	Tobacco Distributor	5194			
SPEC	42711	Trophy Distributor	5199			
SPEC	41551	Wholesale: General: NOC - Average Theft Exposure	5099			

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	46671	Air Conditioning Service - Automotive	7539			
SPEC	47091	Ambulance Service For Profit & Not for Profit - General liability is not available	4119			
SPEC	42961	Analytical Testing Services	8734			
SPEC	65511	Apartments - No Commercial Occupancy	6513			
SPEC	65611	Apartments - With Commercial Occupancy	6513			
SPEC	44831	Art Studio Including Art Lessons	5231			
SPEC	65641	Association - Insurance Agents	6411			
SPEC	10661	Author	8999			
SPEC	47101	Auto Dealer with No Repair	5511			



















Targeted or Acceptable
 Limited
 Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	47111	Auto Repair - Self Service	7549			
SPEC	46641	Auto Systems Stores: Meineke	7539			
SPEC	46651	Auto Systems Stores: Midas	7539			
SPEC	46661	Auto Systems Stores: Monro	7539			
SPEC	75361	Automotive Glass Replacement	7536			
ISO GL	45210	Bed and Breakfasts	7011			
SPEC	46381	Body Repair and Collision Shops - Automotive	7532			
ISO GL	10220	BOWLING LANES - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS	7933			
SPEC	46391	Brakes, Shocks and Struts, Exhaust Systems and Alignment	7539			
SPEC	46611	Brakes, Shocks and Struts, Exhaust Systems and Alignment - Franchise	7539			
SPEC	49010	Building Owner - Building or Premises - Lessors Risk Only - Not Otherwise Classified	6512			
SPEC	45190	Building Owner - Lessors Risk Only - Automobile Services Occupancy	7539			
SPEC	45030	Building Owner - Lessors Risk Only - Restaurant Occupancy	6512			





































Targeted or Acceptable
 Limited
 Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	61223	Buildings or Premises - Bank and other Financial Institutions - including products and/ or completed operations	6512			
ISO GL	61212	Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessors' Risk Only) - Other Than Not-For-Profit	6512			
ISO GL	61212	Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing - (Lessors' Risk Only) - Old Style - Converted To Multiple Occupancies - Other Than Not- For-Profit - including products and/or completed operations	6512			
ISO GL	61217	Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing - Maintained By The Insured (Lessors' Risk Only) - Other Than Not-For-Profit - including products and/ or completed operations	6512			
ISO GL	61227	Buildings Or Premises - Office - Not - For - Profit Only	6512			
ISO GL	61226	Buildings or Premises - Office - Other than not-for-profit - including products and/or completed operations	6512			














































 Targeted or Acceptable
  Limited
  Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
ISO GL	61224	Buildings Or Premises - Office - Premises occupied by Employees of the insured - other than Not-For-Profit - (& not generally open to the insureds customers or to the general public) - including products and/ or completed operations	6512			
SPEC	42021	Cable or Subscription TV Company	4841			
SPEC	10271	Cemetery - Associated with a Church	6553			
SPEC	10261	Cemetery - Independent for Profit	6553			
SPEC	10351	Church Hall - separate building	8661			
SPEC	10341	Church Office - separate building	8661			
SPEC	10251	Churches and Other Houses of Worship	8661			
SPEC	49231	Club - Political	8651			
SPEC	49241	Club - Recreation - Non Profit	8641			
ISO GL	11138	CLUBS - COUNTRY OR GOLF (private or semi- private) - INCLUDING PRODUCTS AND / OR COMPLETED OPERATIONS	7997			
SPEC	65273	Commercial Condominium Association - All Other Occupancies	6512			
SPEC	65272	Commercial Condominium	6512			

 Targeted or Acceptable
  Limited
  Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
		Association - Office Occupancies				
SPEC	65271	Commercial Condominium Association - Retail or Service Occupancies	6512			
SPEC	45140	Communication Tower	4832			
ISO GL	11168	Concessionaires - Including Products And/Or Completed Operations	5812			
SPEC	46401	Dent Removal - Automotive	7532			
SPEC	46411	Detail Shops - Automotive	7549			
SPEC	45151	Dwelling	6514			
SPEC	46421	Electrical Repair - Automotive	7539			
SPEC	10691	Entertainment Performed on Other's Premises	7929			
SPEC	46431	Exhaust Systems - Automotive	7533			
SPEC	42171	Exterior Carwash	7542			
SPEC	41971	Film Studio - Post Production	7819			
SPEC	42101	Film Studio - Production	7812			
SPEC	47161	Fire Department - General liability is not available	9224			
ISO GL	94304	Fire Extinguishers - Servicing, Refilling Or Testing	7389			
SPEC	46461	General Automobile Repair - No Gas Pumps	7538			


 Targeted or Acceptable
  Limited
  Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	46451	General Automotive Repair w/1 to 4 pumps	7538			
SPEC	46441	General Automotive Repair w/more than 4 pumps	7538			
SPEC	46471	General Gasoline Service Station with 1 to 4 pumps	5541			
SPEC	46481	General Gasoline Service Station with more than 4 pumps	5541			
ISO GL	44070	Golf Courses - Municipal Or Public - Not Golf Or Country Clubs - Including Products And / Or Completed Operations	7992			
SPEC	65221	Habitational Condominiums	6514			
ISO GL	44277	Halls - Not-For-Profit Only - Including Products And/Or Completed Operations	6512			
SPEC	10171	Hotels - Franchise & Independent	7011			
SPEC	41691	Land Occupied by Other than the Insured	6552			
SPEC	40761	Learning Center - Language	8299			
SPEC	40771	Learning Center - Language - Franchise	8299			
SPEC	40781	Learning Center - Reading	8299			
SPEC	40791	Learning Center - Reading - Franchise	8299			
SPEC	49141	Libraries	8231			
SPEC	38439	Life Science Manufacturing -	3842			

Targeted or Acceptable
 Limited
 Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
		Excluding Product Liability				
SPEC	10291	Mausoleum for Profit	6553			
SPEC	10281	Mausoleum Not for Profit	6553			
ISO GL	98091	Motion Pictures - Film Distribution Or Exchanges - Not Located At Motion Picture Studios - Including Products And / Or Completed Operations	7822			
SPEC	49101	Museums	8412			
SPEC	73991	Music Studio	8999			
SPEC	75481	Oil Change and Lubrication Service	7549			
SPEC	75491	Oil Change and Lubrication Service: Franchise	7549			
SPEC	46491	Painting - Automotive	7532			
SPEC	47011	Physical Fitness Facility - General liability is not available	7991			
SPEC	10531	Public Speaker	8999			
SPEC	69961	Publisher - Newspaper - Local - No Printing	2711			
SPEC	69971	Publisher - Other - No Printing Operations	2741			
SPEC	42011	Radio & TV Broadcasting Station	4832			
SPEC	41681	Real Estate Development Property	6552			
SPEC	10521	Real Estate Property Managed	6531			

 Targeted or Acceptable
  Limited
  Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	42091	Recording Studio	8999			
SPEC	47231	Recreational Vehicle Dealers Including Motorcycles	5561			
SPEC	65931	Religious Reading Room	8231			
SPEC	38432	Research & Development - Excluding Product Liability	8731			
SPEC	58111	Restaurant - Buffets	5812			
SPEC	58101	Restaurant - Cafeterias	5812			
SPEC	58161	Restaurant - Caterers	5812			
SPEC	58051	Restaurant - Delivery Only	5812			
SPEC	58031	Restaurant - Fast Food or Quick Service (Full Cooking)	5812			
SPEC	58001	Restaurant - Fine Dining	5812			
SPEC	58171	Restaurant - Foodcart - not self propelled	5812			
SPEC	58011	Restaurant - Full Service (Waiter/Waitress)	5812			
SPEC	46531	Retail Tire Dealers- Franchise-No auto repair	7534			
SPEC	82481	School - Beauty, Cosmetology, Hair Dressing, Barber	8249			
SPEC	82471	School - Business & Secretarial	8244			
SPEC	82461	School - Business or Business College	8244			
SPEC	82451	School - Ceramics	8299			
SPEC	82431	School - Commercial	8249			
SPEC	82441	School - Commercial Art	8249			

 Targeted or Acceptable
  Limited
  Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	82141	School - Commercial NOC For Profit	8299			
SPEC	82151	School - Commercial NOC Not for Profit	8299			
SPEC	82421	School - Computer Operator & Data Processing	8243			
SPEC	82411	School - Computer Repair Training	8243			
SPEC	82401	School - Computer Software Training	8243			
SPEC	82381	School - Continuing Education Programs	8299			
SPEC	82371	School - Cooking	8299			
SPEC	82361	School - Correspondence	8249			
SPEC	82351	School - Court Reporting	8249			
SPEC	11481	School - Fine Art	7911			
SPEC	82321	School - Modeling	8299			
SPEC	82301	School - Practical Nursing	8249			
SPEC	82291	School - Preparatory, Academy or Military Academy	8211			
SPEC	82261	School - Private - Elementary, Middle or Jr High	8211			
SPEC	82281	School - Private Academic NOC	8211			
SPEC	82271	School - Private High	8211			
SPEC	82251	School - Real Estate & Insurance	8249			
SPEC	82231	School - Religious - Elementary, Middle or Jr. High	8211			








































Targeted or Acceptable
 Limited
 Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	82221	School - Religious - Not Operated by Churches	8299			
SPEC	82241	School - Religious High	8211			
SPEC	10201	School - Restaurant Operation	8249			
SPEC	82051	School - Secretarial	8249			
SPEC	82031	School - Trade	8249			
ISO GL	47469	Schools - Faculty Liability for Corporal Punishment of Pupils	8249			
SPEC	40701	Storage or Warehouse - Insureds Own Stock (All Other)	9999			
SPEC	40671	Storage or Warehouse - Insureds Own Stock (Metal Products)	9999			
SPEC	40681	Storage or Warehouse - Insureds Own Stock (Rubber or Plastic Products)	9999			
SPEC	40691	Storage or Warehouse - Insureds Own Stock (Wood or Paper Products)	9999			
SPEC	36791	Technology Components Manufacturing	3679			
SPEC	35771	Technology Product Manufacturing	3577			
SPEC	48061	Telecommunication Equipment Mfg	3661			
SPEC	46591	Tire Center - Automotive: Franchise	7539			
SPEC	46601	Tire Center - Automotive: Goodyear Auto Service Center	7539			

Targeted or Acceptable
 Limited
 Not a Market

All Other Business Types

Class Type	Class Code	Class Description	SIC Code	Spectrum	Workers Compensation	Commercial Auto
SPEC	46551	Transmission Repair, Service and Installation	7537			
SPEC	47281	Truckers Office Only - No Terminals - General liability is not available	4231			
SPEC	46561	Tune-Up and Emissions Testing	7539			
SPEC	46571	Upholstery Shop - Automotive	7532			
ISO GL	68604	Vacant Buildings - Factories - Including Products And/Or Completed Operations	6512			
ISO GL	68606	Vacant Buildings - Not Factories - Other Than Not - For - Profit - Including Products And / Or Completed Operations	6512			
SPEC	41661	Vacant Land	6552			
SPEC	42061	Vending Machine Operations	5962			
SPEC	11091	Warehouse NOC	4225			
ISO GL	19007	Washing Machines, Dryers Or Ironers - Coin Meter Type - Including Products And / Or Completed Operations	7215			
SPEC	47291	Water Companies - General liability is not available	4941			
SPEC	10301	Wedding Chapel	7299			
SPEC	47301	Zoo - General liability is not available	8422			

 Targeted or Acceptable
  Limited
  Not a Market

Coverage for this program is provided by The Hartford Fire Insurance Co. and it's affiliated property and casualty insurers. Hartford Plaza, Hartford, CT, 06155. CA Lic #5152. Product coverage features and discounts vary by state. Applicants are individually underwritten and some may not qualify.