

Write more business with
The Hartford – one of the
industry's biggest small
commercial markets!





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 client needs a fast answer, or 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.

This edition of our *Appetite Guide* provides a high-level snapshot of the business operations. The Hartford wants to write. The types of businesses listed are often representative of a number of classes. For example, we mentioned Metal Goods Manufacturing once. In fact, this one business operation includes several class codes. Refer to the online *Sales Guide* to view all available class codes.

Color Codes at a Glance

This edition of our Appetite Guide retains the organization you told us is helpful.

- 1. This guide shows The Hartford's interest in Small Commercial classes for three lines of business: Spectrum and Workers' Compensation or Commercial Auto.
- 2. We have used colored symbols for each business group to give a clear indication of The Hartford's interest in that class. For example:
 - Green means go ahead and submit this business. Green represents both our Targeted and Acceptable business.
 - Yellow is a symbol for our Limited appetite. This business would be accepted on a limited basis.
 - Red, which is rare, means stop. The Hartford is not a market for this class of business.

This eliminates your guesswork in determining whether or not we write all parts of an account and saves you time on the front end of the submission process. Because the class codes are not listed here, please refer to your online Sales Guide for additional classes or in-depth information about particular classes of business.

We hope you will find this *Appetite Guide* useful. **Please note that, while it provides the essence of our** marketing focus, it should not be viewed as definitive, since regional and economic conditions vary across the country.

For more specific eligibility information, please contact your local Hartford Small Commercial Sales Representative or view our online Sales Guide at *ebc.thehartford.com*.

Select Customer Appetite

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

Business/Personal/Professional Services

Contractors

Financial Services

Manufacturers

Printers

Retailers

Technology Services and Manufacturers

Wholesaler-Distributors

All Other Business Types

Business/Personal/Professional Services

Accounting & Auditing Services Actuarial Services Advertising Agency Animal Hospital Answering Service Appliance Repair Shop Appraisers Architects & Architecture Services Art Conservator Barber Shop Beauty Parlor & Hair Styling Salon Bookkeeper Camera Repair Shop Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engraving Formal Wear Rented to Others Funeral Director General Office Graphic Artists & Designers	Business Operation	Spectrum [®]	Workers' Compensation	Commercial Auto
Advertising Agency Animal Hospital Answering Service Appliance Repair Shop Appraisers Architects & Architecture Services Art Conservator Barber Shop Beauty Parlor & Hair Styling Salon Bookkeeper Camera Repair Shop Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Englaven Courter Engraving Formal Wear Rented to Others Funeral Office	Accounting & Auditing Services	•	•	
Animal Hospital Answering Service Appliance Repair Shop Appraisers Architects & Architecture Services Art Conservator Barber Shop Beauty Parlor & Hair Styling Salon Bookkeeper Camera Repair Shop Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engraving Formal Wear Rented to Others Funeral Director General Office	Actuarial Services			
Answering Service Appliance Repair Shop Appraisers Architects & Architecture Services Art Conservator Barber Shop Beauty Parlor & Hair Styling Salon Bookkeeper Camera Repair Shop Carpet Cleaning – Shop Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engraving Formal Wear Rented to Others Funeral Director General Office	Advertising Agency			
Appliance Repair Shop Appraisers Architects & Architecture Services Art Conservator Barber Shop Beauty Parlor & Hair Styling Salon Bookkeeper Camera Repair Shop Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engraving Formal Wear Rented to Others Funeral Director General Office	Animal Hospital			
Appraisers Image: Company of the company	Answering Service			
Architects & Architecture Services Image: Architecture Services Art Conservator Image: Architecture Services Barber Shop Image: Architecture Services Beauty Parlor & Hair Styling Salon Image: Architecture Services Camera Repair Shop Image: Architecture Services Carpet Cleaning – Shop Image: Architecture Services Claim Adjuster – Independent Image: Architecture Services Club – Recreation – Non-Profit Image: Architecture Services Court Reporter Image: Architecture Services Court Reporter Image: Architecture Services Court Reporter Image: Architecture Services Dental Laboratory Image: Architecture Service Services Image: Architecture Service Services Image: Architecture Services Imployment Agency Image: Architecture Services Image: Architecture Services Image: Architecture Services	Appliance Repair Shop			
Art Conservator Image: Conservator of the conservation of the cons	Appraisers	•	•	
Barber Shop	Architects & Architecture Services			
Beauty Parlor & Hair Styling Salon Bookkeeper Camera Repair Shop Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Employment Agency Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Office Camera Repair Styling Salon Camera Repair Styling Salon Carpet Cleaning – Shop Clear Cleaning – Shop C	Art Conservator	•	•	
Bookkeeper Camera Repair Shop Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engraving Formal Wear Rented to Others Funeral Director General Office	Barber Shop	•	•	
Camera Repair Shop Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engraving Formal Wear Rented to Others Funeral Director General Office	Beauty Parlor & Hair Styling Salon	•	•	
Carpet Cleaning – Shop Charitable Foundation Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Bookkeeper	•	•	
Claim Adjuster – Independent Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Camera Repair Shop	•	•	
Claim Adjuster – Independent Club – Recreation – Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Carpet Cleaning – Shop	•	•	•
Club - Recreation - Non-Profit Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency - Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Charitable Foundation	•	•	
Consultants Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Claim Adjuster – Independent	•	•	
Copying & Stenography Services Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Club – Recreation – Non-Profit	•	•	
Court Reporter Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Consultants			
Crematory Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Copying & Stenography Services	•	•	
Day Spa Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Court Reporter	•	•	
Dental Laboratory Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Crematory	•	•	
Detective Agency – Property Only Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Day Spa	•	•	
Diaper Service Draftsmen Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Dental Laboratory	•	•	
Draftsmen • • Embroidery Operations • • Employment Agency • • Engineers & Engineering Services • • Engraving • • Formal Wear Rented to Others • • Funeral Director • • General Office • •	Detective Agency – Property Only	•	•	
Embroidery Operations Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Diaper Service	•	•	
Employment Agency Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Draftsmen	•	•	•
Engineers & Engineering Services Engraving Formal Wear Rented to Others Funeral Director General Office	Embroidery Operations	•	•	
Engraving Formal Wear Rented to Others Funeral Director General Office	Employment Agency	•	•	
Formal Wear Rented to Others Funeral Director General Office General Office	Engineers & Engineering Services	•	•	
Funeral Director General Office General Office	Engraving	•	•	
General Office	Formal Wear Rented to Others	•	•	
	Funeral Director	•	•	•
Graphic Artists & Designers	General Office	•	•	•
	Graphic Artists & Designers	•		

Business/Personal/Professional Services

(continued) Business Operation	Spectrum [®]	Workers' Compensation	Commercial Auto
Industrial Laundries	Spectrum	Compensation	Auto
Insurance Agency	•	•	
Interior Decorator	•		
Interpreter or Translator	•	•	
Land Surveyor	•	•	
Laser Eye Surgery Center	•	•	
Laundry & Dry Cleaning – Pick-Up Station	•	•	
Laundry & Dry Cleaning – Self Service		•	
Laundry & Dry Cleaning – Stores & Plants	•	•	
Lawyers & Law Firms	•	•	
Linen Supply Services	•	•	
Locksmith Shop	•	•	
Mailing or Addressing Services	•	•	
Market Research Firm	•	•	
Media Duplication	•	•	
Medical Billing Service	•	•	
Medical Offices	•	•	
Mortgage Broker	•	•	
Musical Instruments Repair Shop	•	•	
Musical Instruments Tuning & Repair	•	•	
Nail Salon	•	•	•
Notary Public	•	•	•
Office Machine Repair Shop	•	•	•
Other Professional Offices	•	•	•
Patent Agent	•	•	
Pet Grooming Services	•	•	•
Pet Training Services	•	•	
Photo Finishing Lab	•	•	•
Photography Studio	•	•	
Plant Maintenance – Interior	•	•	•
Radio & TV Repair Services	•	•	•
Radiology Laboratory	•		•
Real Estate Agency	•		•
Sales & Service Organization	•	•	•

Business Operation	Spectrum [®]	Workers' Compensation	Commercial Auto
Security Patrol – Property Only	•	•	
Sewing Machine Repair Shop	•	•	•
Shoe Repair Shop		•	
Sign Lettering & Painting – Inside Only w/Office			
Small Motor & Engine Repair		•	
Stenographic & Secretarial Services			
Sun Tanning Salon – Property Only		•	
Tailor		•	
Tax Preparer			
Taxidermist		•	
Telemarketing Firm		•	
Ticket Agency		•	
Title Agency	•	•	•
Travel Agency		•	
Upholstery Cleaning Services – Shop	•	•	•
Upholstery Services – Shop Only	•	•	
Valet Service		•	
Veterinarian		•	•
Videography Services	•	•	•
Watch, Clock & Jewelry Repair Services	•	•	
Window Decorating – Storefront			

Contractors

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Air Conditioning Cleaning & Repair	•		
Air Conditioning Equipment & System – Install, Service or Repair	•	•	•
Alarm System Installation – Property Only	•	•	
Appliance Wiring	•	•	
Asphalt Floor Tile	•	•	
Awning Installation	•	•	
Boiler & Furnace – Installation & Repair	•	•	

Contractors (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Cabinet – Building & Installation		•	
Cable Laying for Computer Networks			
Cable Television Installation			
Carpentry – Interior or Finish & Trim			
Carpet & Furniture Cleaning at the Customer Premises			
Carpet Laying & Removal			
Ceiling Acoustical Installation		•	
Ceramic Tile Installation			
Communication Equipment Installation – Industrial/Commercial		•	•
Countertop Installation			
Drywall or Wallboard Installation		•	
Electrical Wiring			
Fence Installation			
Fiber Optic Cable Installation		•	
Floor Covering Installation		•	
Fresco Work			
Furniture & Fixture Installation – Portable			
General Contractor – Property Only			
Glass Tinting – Building		•	
Glaziers & Glass Dealer			
Heating/Combined Heating & Air Conditioning Equip Install			
Home Appliance Installation			
Home Theater Installation & Maintenance			
Hydroponics Heating Installation & Repair			
Iron Works – Decorative or Artistic Only			
Janitorial Services			
Landscaping			
Lathing			
Lawn Care			
Lawn Irrigation or Sprinkler System Installation		•	
Lighting Installation – Commercial & Residential		•	
Lighting Maintenance & Bulb Replacement			
Metal Erection – Property Only	•		•

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Mosaic Work			
Painting			
Plastering			
Plumbing			
Refrigeration Equipment & Systems Installation, Service, Repair			•
Renovation or Sandblasting of Outside of Buildings – Property Only			•
Resilient Floor Laying			
Solar Energy Installation & Repair	•	•	
Sound Equipment Installation			
Swimming Pool Cleaning & Maintenance – No Repair Work		•	
Swimming Pool Installation – Property Only		•	
Taping & Finishing Drywall	•	•	
Telephone Booth – Cleaning & Maintenance		•	•
Telephone Equipment Installation	•	•	
Terrazzo Work	•	•	
Tile/Stone/Marble/Mosaic/Terrazzo Installation – Interior	•		
TV or Radio Receiving Set Installation			
Wallpapering – Commercial & Residential			
Water Softening/Purification Systems Installation	•		
Waterproofing – Exterior by Trowel	•		
Window Treatment Installation	•		
Wood Floor Installation & Refinishing	•	•	

Financial Services

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Banks & Other Financial Institutions	•	•	
Commodity Broker			
Credit Union	•	•	
Finance Company	•	•	
Financial Planner	•	•	•

Financial Services (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Insurance Company	•	•	
Investment Company	•	•	
Mortgage Banker	•		
Savings & Loan	•	•	
Stock Broker	•		
Trust Company	•	•	•

Manufacturers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Air Conditioning Equipment Manufacturing			
Appliances & Accessories Manufacturing – Electrical			
Bakery Products Manufacturing			
Candy & Confectionery Products Manufacturing			
Canned Specialties Manufacturing			•
Cheese Manufacturing – Natural, Processed & Imitation			•
China, Porcelain, Pottery, E-ware Manufacturing			
Chocolate & Cocoa Products Manufacturing			•
Clock & Clock Parts Manufacturing			
Clothing Manufacturing		•	
Coffee Manufacturing – Roasted			
Countertop Manufacturing		•	
Dairy Products Manufacturing			
Door & Window Manufacturing – Residential – Wood			
Drapery & Shades Manufacturing			
Drapery Hardware, Window Blinds & Shades Manufacturing			
Dried & Dehydrated Fruits, Vegetables & Soup Mixes Manufacturing	•	•	•
Eyeglass Lens Manufacturing – Glass		•	
Flavored Extracts & Flavoring Syrups Manufacturing			
Food Products Manufacturing – Dry		•	•
Fruit Drinks, Soda, Carbonated Water Manufacturing		•	

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Fruit or Vegetable Juice Manufacturing	•	•	•
Fruits & Vegetables – Frozen Manufacturing		•	•
Fruits & Vegetables – Pickled, Sauces, Seasonings Manufacturing	•	•	•
Fruits, Vegetables, Preserves, Jams & Jellies Manufacturing – Canned		•	•
Glassware Manufacturing			
Ice Cream & Frozen Desserts Manufacturing			
Industrial Patterns Manufacturing			
Jewelry Manufacturing			
Lamp Shade Manufacturing			
Lighting Fixtures Manufacturing			
Luggage Manufacturing – Cloth	•		
Macaroni, Cappellini, Spaghetti, Vermicelli Manufacturing			
Malt Beverages – including Beer Manufacturing			
Meat, Prepared Products Manufacturing			•
Metal Goods Manufacturing			
Metal Job Shop – Component Parts Only			
Metal Polishing & Finishing Component Parts			
Micro Breweries		•	
Milk Manufacturing		•	
Mold Manufacturing			
Musical Instruments Manufacturing – Wood		•	
Nuts & Seeds Manufacturing – Salted & Roasted			•
Office & Store Fixtures, Partitions & Shelves Manufacturing		•	
Office Machines Manufacturing		•	
Plastic Goods Job Shop – Component Parts Only		•	
Plastic Goods Manufacturing			
Prepared Meals & Desserts Manufacturing			
Refrigeration Equipment Manufacturing			
Sign Manufacturing		•	
Vending Machines Manufacturing		•	
Venetian & Vertical Blinds Manufacturing	•	•	
Wood Products Manufacturing	•	•	•

Printers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Bookbinding	•	•	•
Electrotyping	•		
Printing – Screen Printing	•	•	•
Printing & Linotype or Lithograph Services	•	•	
Publishers with Printing Operations	•	•	•

Retailers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Air Conditioning & Heating Equipment Store		•	
Antique Store – Liability Only		•	
Appliance Store – Residential			
Archery Equipment & Supplies Store			
Army & Navy Store			
Art & Drafting Supplies Store			
Art, Picture & Poster Store – Original/Reproduced Work			
Artificial Flowers Store			
Artists Supplies Store			
Audio Visual Equipment Store – Sales & Service			
Auto Parts & Supplies Store			
Bagel Shop			
Bakery Store			
Balloons - Novelty Store			
Banners & Flags Shop			
Bath Shop			
Beauty Supplies Store			
Beer, Liquor & Wine Store			
Bicycle Store			
Blankets & Bedspreads Store			
Books & Magazines Store		•	
Bottled Water Store			
Brass, Copper & Pewter Specialty Store	•	•	

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Bridal Shop	•		•
Burial Caskets/Coffins/Shipping Cases Store			
Cabinet Store			
Calculator Store			
Cameras & Photo Equipment Store			
Camping Equipment Store			
Candy or Confectionery Store with Cooking			
Candy or Confectionery Store without Cooking			
Carpets, Rugs & Floor Covering Store			
Cellular Phone Sales, Installation & Repair	•		
Cheese Shop			
Church Supplies Store			
Clock Store			
Clothing Store			
Coffee & Tea Supplies Store			
Coffee Shop With No Cooking			
Collectibles Store			
Computer Store			
Concessionaire With No Cooking			
Cosmetics & Toiletries Store			
Cutlery Store	•	•	
Dairy Products Store	•	•	
Department Store			
Drapery Store		•	
Drug Store	•	•	
Dry Goods, Fabrics & Yarn Store	•	•	
Educational & School Supplies Store	•	•	
Electrical Supplies Store	•	•	
Electronics Store	•	•	•
Fence & Supplies Store			•
Fishing Equipment & Supplies Store	•	•	•
Florist Shop	•		•
Furniture Store	•		•

Retailers (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
General Store		•	
Gift Shop		•	
Glass Store – Window, Plate & Mirror		•	
Glassware, Ceramics, Pottery & China Store		•	
Golf Equipment & Supplies Store			
Gourmet & Specialty Food Shop	•	•	•
Hallmark Card Store		•	
Hardware Store			
Health Food Store Excluding Products	•		
Hearing Aids Store			
Hobby & Model Shop			
Home Improvement Store		•	
Hosiery Store		•	
Janitorial Supplies Store			
Jewelry Store			
Kitchen Accessories Store			
Knives & Scissors Store			
Lamps & Lighting Fixtures Store			
Leather Goods & Luggage Store			
Linen & White Goods Store			
Lingerie & Accessories Store			
Mail Box & Packaging Services			
Medical Equipment Supply Stores – Property Only			
Monument & Tombstone Store - No Installation		•	
Music Store – Pre-recorded			
Musical Instruments Store		•	
NAPA Auto Parts Store			
Newspaper Stand		•	
Office Equipment & Supply Store			
Optical Goods Store			
Paint, Wallpaper & Wall Coverings Store			
Paper & Paper Products Store		•	•
Party Goods Store – Paper	•	•	•

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Pet Shop & Supplies			•
Piano & Organ Store		•	
Picture Frames & Framing Store			
Plant Shop			
Plumbing Fixtures & Supplies Store			
Pottery Store			
Premium Coupon Redemption Store			
Printing & Bookbinding Supplies Store			
Radio, TV & Phonograph Store			•
Rubber Stamps Store			
Running & Track Equipment & Supply Store			•
Sewing Machine Store			
Shoe Store		•	
Soccer Apparel & Equipment Store			
Sporting Goods or Athletic Equipment Store			
Stationery Supplies Store			
Swimming Pool Supplies Store			
Telephone & Pager Store – No Installation			
Tennis Equipment Supplies Store			
Tie Shop			
Tobacco Shop			
Toy Store			
T-Shirt Store			
Typewriter Sales & Service Store		•	
Vacuum Cleaner Sales & Service			
Variety Store			
Video Tape Store		•	
Vitamin Store – Excluding Products		•	
Water Softening Equipment Store – No Installation		•	
Wigs & Toupees Store	•		•

Technology Services and Manufacturers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Application Service Provider General Business Applications		•	
Application Service Provider Industry Verticals		•	
Assembly Work & Packaging of Electronics for Direct Consumer Distribution	•	•	•
Assembly Work & Subassembly of Electronic Parts			
Audio, Video & Photographic Equipment Manufacturing			
Calculating & Accounting Equipment Manufacturing	•	•	
Computer Data Processing		•	
Computer Facilities Management		•	
Computer Installation, Repair, Maintenance & Service – Commercial		•	•
Computer Peripheral Equipment Manufacturing	•		
Computer Service or Repair	•		
Computer Storage Devices Manufacturing	•	•	
Computer Systems Integration Services			
Computer Terminal Manufacturing	•	•	
Consultant – Computer	•	•	
Contract Work – Repair on Finished Electronics Products			
Custom Computer Programming & Application Service		•	
Custom Computer Programming & Application Services Remote Offices			•
Electron Tubes Manufacturing		•	
Electronic Capacitors Manufacturing	•	•	
Electronic Components Manufacturing	•	•	
Electronic Computers Manufacturing	•	•	
Electronic Connectors Manufacturing	•	•	
Electronic Resistors Manufacturing	•		
Hosting Services Reseller – No Hosting Entities			
Internet Search & Indexing Tool Provider		•	
Magnetic & Optical Recording Media Manufacturing		•	
Prepackaged Software		•	
Printed Circuit Boards Manufacturing		•	•
Radio & TV Communication Equipment Manufacturing	•	•	•
Records, Tapes & CDs Manufacturing	•	•	•

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Software & Internet Design Services	•	•	
Technology Service Provider	•		
Telephone & Telegraph Apparatus Manufacturing	•	•	•
Web Site Design & Development Services	•	•	
Web Site Developer	•		

Wholesaler-Distributors

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Artificial Flowers Distributor	•	•	•
Artists Supplies & Picture Frames Distributor	•	•	
Auto Parts & Supplies Distributor	•		
Barber & Beauty Supplies Distributor	•		
Beverage Distributor – Non-Alcoholic	•		
Books & Magazines Distributor			
Brass, Copper & Pewter Specialty Items Distributor			
Cameras & Photo Supplies Distributor			
Candy Distributor without Cooking			•
Clothing Distributor	•	•	
Coffee & Tea Supplies Distributor			
Cosmetics & Toiletries Distributor			
Craft Supplies Distributor			
Dairy Products Distributor			
Drapery Distributor			
Educational & School Supplies Distributor	•		
Electrical Equipment Distributor	•		
Electrical Supplies Distributor			
Fabric Distributor	•		
Fence Distributor	•		
Floor Covering Distributor	•	•	•
Florist Distributor	•	•	•
Furniture Distributor	•	•	•

Wholesaler-Distributors (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Gifts Distributor	•	•	
Glass Distributor – Window, Plate & Mirror			
Glassware, Ceramics, Pottery & China Distributor			
Golf Equipment & Supplies Distributor			
Hardware Distributor			
Hearing Aids Distributor			
Heating & Air Conditioning Distributor			
Hobby Supplies Distributor			
Household Appliances Distributor			
Ice Dealer & Distributor		•	
Janitorial Supply Distributor		•	
Jewelry Distributor	•		
Kitchen Accessories Distributor	•	•	
Lamps & Lighting Fixtures Distributor			
Leather Goods & Luggage Distributor			
Linens Distributor – Bed & Bath			
Mail Order House			
Manufacturers Representative			
Monument & Tombstones Distributor			
Musical Instruments Distributor			
Newspaper or Magazine Distributor			
Office Furniture Distributor			•
Office Machine Equipment & Supplies Distributor			
Optical Goods Distributor			
Paint, Wallpaper & Wall Coverings Distributor			
Paper & Paper Products Distributor		•	
Pet Supplies Distributor		•	
Plastic & Rubber Supply Goods Distributor	•		
Plumbing Supplies & Fixtures Distributor			
Radio, TV & Phonograph Distributor			
Records & Sheet Music Distributor			
Refrigeration Equipment Distributor			
Religious Articles & Church Supplies Distributor	•	•	

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Restaurant/Store Fixture & Supply Distributor	•	•	
Shoe Distributor	•	•	
Sporting Goods Distributor	•		
Sunglass Distributor	•		
Telephone Pagers & Beepers Distributor	•	•	
Tobacco Distributor	•	•	
Trophy Distributor	•	•	

All Other Business Types

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Art Gallery	•	•	•
Art Studio Including Art Lessons	•	•	•
Associations	•	•	
Author	•	•	
Baskin Robbins Store	•	•	
Cable or Subscription TV Company	•		
Caterer			
Cemetery	•	•	
Delicatessen			
Family Style Restaurant	•		
Fast Food Restaurant	•		
Film Studio – Postproduction			
Film Studio – Production	•		
Ice Cream Store	•	•	
Juice Bar	•	•	
Learning Center	•	•	
Library	•		
Martial Arts Instruction Facility – Property Only	•	•	
Mausoleum	•		•
Museum	•	•	
Music Studio			•

All Other Business Types (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Nursery & Garden Shop	•	•	•
Physical Fitness Facility – Property Only	•		•
Pizza Shop	•	•	•
Public Speaker	•	•	•
Publisher – No Printing		•	•
Racquet Sports Club – Property Only	•	•	•
Radio & TV Broadcasting Station			
Recording Studio			
Religious Reading Room			
Research Laboratory			
Schools			
Soda Shop			
Subway Sandwich & Salad		•	
Swim Club – Property Only	•	•	
TCBY Yogurt Shop		•	
Truckers Office Only – No Terminals – Property Only	•	•	
Vending Machine Operations			•
Vocational Counseling – Except Rehabilitation Counseling		•	
Water Companies – Property Only		•	
Wedding Chapel			

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