

CLASSIFICATION TABLES
(RATE GROUP, CRIME RATE GROUP & CLASSIFICATION FACTOR)

MERCANTILE – FOOD & DINING

*Optional Classification Factors:

Class Code	Description	Rate Group	Rate Group	Business Building	Business Property	Business Liability
	FOOD & DINING CLASSES					
	Bagel Shop:					
701	– With baking	2	1	1.00	1.00	1.00
702	– With cooking	4	1	1.00	1.00	1.00
	Bakeries:					
703	– With baking on premises	2	1	1.00	1.00	1.00
704	– With cooking and selling on premises	4	1	1.00	1.00	1.00
705	– Selling only (no baking) on premises	1	1	1.00	1.00	1.00
	Candy, Nut and Confectionery Store:					
770	– No cooking	1	1	1.00	1.00	1.00
771	– With cooking	4	1	1.00	1.00	1.00
707	Chinese Restaurant (takeout)	5	3	1.00	1.00	1.00
708	Coffee Shop, Including an Internet Café	2	1	1.00	1.00	1.00
	Delicatessen:					
709	– No cooking	2	1	1.00	1.00	1.00
710	– Cooking with household appliances - no kitchen	3	1	1.00	1.00	1.00
711	– With cooking	4	1	1.00	1.00	1.00
	Ice Cream Store:					
712	– No cooking	1	1	1.00	1.00	1.00
713	– Cooking with household appliances	3	1	1.00	1.00	1.00
714	– With cooking	4	1	1.00	1.00	1.00
	Pizza Shop:					
715	– With baking	2	1	1.00	1.00	1.00
716	– With cooking	4	1	1.00	1.00	1.00
717	Restaurants	5	3	1.00	1.00	1.00

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CLASSIFICATION TABLES (continued)
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MERCANTILE -

Class Code	Description	*Optional Rate Group	Crime Rate Group	Business Building	Classification Factors:
		Business Property	Liability		
	Appliance Store:				
760	– Household Kitchen Appliances Less than 25% of total receipts from off-premises repair or service operations	3	2	.95	.95
761	– Other Household Appliances (sewing machines, vacuums, etc.)	1	2	.95	.95
762	Automobile Accessory Store, No repair work, tire recapping or vulcanizing performed	3	2	.95	.95
763	Barber and Beauty Supply Store, including wigs	2	1	.95	.95
	Beverage Store:				
764	– Selling No Alcoholic Beverages	1	1	.95	.95
765	– Selling Beer & Wine	2	3	.95	.95
766	Bicycle Shop	2	1	.95	.95
767	Book and Magazine Store	1	2	.95	.95
768	Camera and Photographic Supply Store	3	2	.95	.95
769	Candle Store	1	1	.95	.95
772	Card and Stationery Store	1	1	.95	.95
773	Ceramics and Pottery Store	1	1	.95	.95
774	Cheese Shop	2	2	.95	.95
775	Christmas Store (non-seasonal)	2	2	.95	.95
	Clothing or Wearing Apparel:				
776	– Accessory Store	2	2	.95	.95
777	– Athletic Footwear Store	2	2	.95	.95
778	– Bridal Shop	2	2	.95	.95
779	– Shoe Store	2	2	.95	.95
780	– Tee Shirt Shop with Screen Printing	2	2	.95	.95
781	– Uniform Shop	2	2	.95	.95
782	– Clothing Store, NOC	2	2	.95	.95
	Convenience Store				
784	– No gas	3	2	.95	.95
786	Craft Store and Artist Supply Store	1	1	.95	.95

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Class Code	Description	*Optional Classification Factors:				
		Rate Group	Crime Rate Group	Building	Business Property	Liability
787	Curtain and Drapery Store, with less than 25% of the total receipts from installation charges	1	2	.95	.95	.95
	Department Store:					
788	– With less than \$500,000 annual sales	1	3	.95	.95	.95
789	– With more than \$500,000 annual sales	4	3	.95	.95	.95
790	Drug Store	3	3	.95	.95	.95
791	Electrical Supply Store	2	2	.95	.95	.95
	Electronics Store:					
792	– TV, Radio, etc. Less than 25% of total receipts from off-premises repair or service operations	4	3	.95	.95	.95
793	– Cell Phone Store	4	3	.95	.95	.95
794	– Computer Store	2	2	.95	.95	.95
795	– Electronics Store, NOC	3	1	.95	.95	.95
796	Fabric Store	1	2	.95	.95	.95
797	Floor Covering Store including carpet with less than 25% of the total receipts from installation charges	3	2	.95	.95	.95
798	Florist	1	1	.95	.95	.95
799	Fruit, Produce or Vegetable Dealers	2	2	.95	.95	.95
	Furniture Store:					
800	– All Other	3	2	.95	.95	.95
801	– Outdoor & Patio	3	2	.95	.95	.95
802	General Store	2	2	.95	.95	.95
803	Gift, Novelty and Souvenir Store	2	1	.95	.95	.95
804	Glass Store	1	1	.95	.95	.95
805	Groceries, less than \$500,000 annual sales	3	2	.95	.95	.95
806	Hardware Store	2	2	.95	.95	.95
807	Health Food Store	1	2	.95	.95	.95
808	Kitchen Accessories Store	2	2	.95	.95	.95
809	Lawn, Garden and Farm Supply Store	2	1	.95	.95	.95
810	Leather Goods Store	1	3	.95	.95	.95
811	Liquor Store	3	3	.95	.95	.95
812	Luggage Store	1	1	.95	.95	.95
813	Meat, Fish and Poultry Store	1	2	.95	.95	.95

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		Rate Group	Building	Business Property	Liability
814	Monument, Tombstone & Statuary Store	2	.95	.95	.95
815	Music, Tape and Record Store	4	.95	.95	.95
816	Musical Instrument Store	2	.95	.95	.95
817	Newsstand	1	.95	.95	.95
818	Office Machine Store	2	.95	.95	.95
819	Office Supply Store	2	.95	.95	.95
820	Optical Goods	1	.95	.95	.95
821	Paint and Wallpaper Store	1	.95	.95	.95
822	Painting, Picture, Poster or Frame Store	1	.95	.95	.95
823	Party Supply Store	2	.95	.95	.95
	Pet Store:				
824	– Without Grooming	2	.95	.95	.95
826	Plumbing Supply & Fixture Store	2	.95	.95	.95
827	Pool Supply Store	2	.95	.95	.95
828	Restaurant Equipment	2	.95	.95	.95
830	Specialty Food Store (no consumption on premises)	2	.95	.95	.95
	Sporting Goods Store:				
832	– Apparel and Equipment – No Firearms or Ammunition	2	.95	.95	.95
834	– Fishing Equipment & Supplies	2	.95	.95	.95
835	– Golf Equipment & Pro Shop	2	.95	.95	.95
836	– Ski Shop – No Rentals	3	.95	.95	.95
840	Toy, Hobby and Game Store	1	.95	.95	.95
841	Video Store	2	.95	.95	.95
	Mercantile, NOC				
829	– Retail, NOC	2	.95	.95	.95
842	– Wholesale, NOC	1	.95	.95	.95

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SERVICE -

Class Code	Description	Rate Group	Optional Crime Rate Group	Classification Factors:		
				Building	Business Property	Liability
860	Appliance Repair	3	2	.95	.95	.95
861	Automatic Car Wash	3	2	.95	.95	.95
862	Barber Shop	3	3	.95	.95	.95
863	Beauty Shop	3	3	.95	.95	.95
864	Clothing Alteration, Pressing & Repair	4	3	.95	.95	.95
865	Clothing Rental – Formal Wear	3	3	.95	.95	.95
866	Clubs	4	3	.95	.95	.95
867	Computer Repair	2	2	.95	.95	.95
869	Dental Labs	2	1	.95	.95	.95
870	Diaper Service	2	1	.95	.95	.95
851	Electronics Repair	3	3	.95	.95	.95
852	Engraving	1	1	.95	.95	.95
871	Event Coordinator (i.e. wedding/party planner, etc.)	1	1	.95	.95	.95
872	Funeral Directors	4	1	.95	.95	.95
	Laundry:					
873	– Pick Up Stations (laundry and/or dry cleaning) (no cleaning on premises)	1	1	.95	.95	.95
875	– Coin Operated Laundries and Dry Cleaners (self-service or attended)	3	3	.95	.95	.95
877	Letter Service	1	1	.95	.95	.95
878	Linen Supply	2	1	.95	.95	.95
880	Media Duplication	1	1	.95	.95	.95
881	Musical Instrument Tuning and Repair	2	1	.95	.95	.95
882	Nail Salon	3	3	.95	.95	.95
883	Office Machine Repair	2	2	.95	.95	.95
884	Package Delivery Store Including Mail Boxes	2	1	.95	.95	.95
886	Photocopying & Blueprinting	1	1	.95	.95	.95
887	Photofinishing Laboratories	2	2	.95	.95	.95
888	Photographer	2	2	.95	.95	.95
889	Photographic Studios	4	2	.95	.95	.95

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SERVICE –

Class Code	Description	Rate Group	Crime Rate Group	*Optional Classification Factors:		
				Business Building	Business Property	Business Liability
890	Printing - Commercial & Related Services	1	1	.95	.95	.95
891	Recording Studio	2	2	.95	.95	.95
893	Shoe Repair	4	2	.95	.95	.95
894	Storage Buildings	1	1	.95	.95	.95
895	Tailors	4	3	.95	.95	.95
896	Taxidermist Services	2	2	.95	.95	.95
897	Tuxedo Rental	3	3	.95	.95	.95
898	Valet Service	2	3	.95	.95	.95
899	Videographer	2	2	.95	.95	.95
900	Watch, Clock & Jewelry Repair	3	3	.95	.95	.95
892	Service, NOC	2	2	.95	.95	.95

OTHER OCCUPANCIES –

Class Code	Description	Rate Group	Crime Rate Group	*Optional Classification Factors:		
				Business Building	Business Property	Business Liability
991	Apartment	n/a	1	1.00	1.00	.95
992	Hotel/ Motel	n/a	1	1.00	1.00	1.00
993	Office	n/a	1	.95	.95	.95
994	House of Worship	n/a	1	1.00	1.00	1.00

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