

MSO Businessowners Classifications	Rate Group	Stat Code	MSO Businessowners Classifications	Rate Group	Stat Code
Air Conditioning / Heating / Fireplaces / Wood Stoves	7 - 2	01	Hardware and General Stores	1 - 4	38
Antique Stores.	7 - 6	78	Hearing Aids Service Establishments.	1 - 2	39
Apartments / Condominiums	(1)	02 / 75	Health Food and Vitamins	5 - 5	40
Appliances – Household	1 - 4	03	Home Accessory Stores	1 - 4	11
Army and Navy Stores	5 - 7	04	Ice Cream Stores – No Other Foods	2 - 2	41
Artists' Supplies, Crafts, Hobby Shops	2 - 1	05	Jewelers	3 - 10	42
Auction Galleries – General	7- (3)	06	Jewelry (Costume and Novelty Only)	3 - 7	43
Automobile Parts and Supplies – No Work	2 - 3	07	Ladies Specialty (Lingerie, Etc.)	2 - 5	44
Bakeries – Sales and Baking Ovens Only	4 - 1	08	Lawn and Farm Equipment – New – No Work	4 - 1	33
Beauty and Barber Shops	3 - 1	76 / 09	Leather Products.	1 - 2	45
Beauty Supply Stores	3 - 1	20	Lighting Stores – No Work	1 - 4	31
Bed and Bath Stores	1 - 4	11	Mattress Stores	1 - 4	11
Bicycle Shops	1 - 2	10	Meat, Fish, Seafood or Poultry Stores	6 - 3	46
Bridal Shops	2 - 9	17	Millinery and Trimmings	2 - 2	47
Camera Stores	3 - 5	59	Music Instruction	9 - 11	86
Candle Shops	2 - 2	34	Musical Instruments	4 - 4	48
Candy Stores – No On Premises Eating	3 - 1	13	Music Stores – CDs and Records	3 - 2	77
Card Stores	1 - 4	67	Nail Salons	3 - 1	85
Carpets and Floor Coverings – No Work	1 - 4	14	Newsstands.	5 - 1	49
Cell Phone Stores	3 - 5	59	Notions.	2 - 2	50
Children's or Infants' Wear	2 - 2	15	Offices		
Clothing and Apparel – Men	2 - 6	16	Medical and Dental	9 - 11	84
Clothing and Apparel – Women	2 - 9	17	All Other	9 - 11	51
Coffee and Tea Shops – No Cooking	2 - 2	41	Office Machines, Equipment and Supplies	1 - 4	52
Coin and Stamp Dealers	6 - 7	18	One Hour Photo Developing	1 - 2	37
Computer Stores	4 - 5	70	Optical Goods	1 - 2	53
Consignment Shops	2 - 4	12	Package Stores or Beverage Stores	3 - 6	54
Convenience Stores	8 - 6	19	Paint and Wall Coverings – No Work	2 - 1	55
Cosmetics.	3 - 1	20	Pet Stores	2 - 2	57
Dairy Products / Cheese Stores	4 - 2	21	Photo Copying – No Printing	9 - 11	58
Delicatessen	6 - 3	22	Photographic Equipment	3 - 5	59
Department and Variety Stores	6 - 3	23	Printers	3 - 4	60
Discount / Outlet Stores	4 - 7	24	Produce – No Farming	6 - 1	61
Dollar Stores	7 - 4	28	Retail NOC (2).	4 - 5	62
Drug Stores and Sundries	1 - 6	25	Retail Service NOC (2)	3 - 4	63
Dry Cleaners – Drop Off Only	3 - 4	79	Shoe Stores – Including Repairs	1 - 4	65
Electronic Stores	4 - 5	70	Sporting Goods or Athletic Equipment	5 - 8	66
Equipment, Fixtures or Supplies for Bars, Hotels, and Restaurants	1 - 4	26	Stationery, Books or Magazines	1 - 4	67
Fabric Stores	1 - 2	71	Tailors and Dressmakers	1 - 4	69
Farm Stands	6 - 1	61	Taxidermists	1 - 4	68
Florists	4 - 1	29	Television, Stereo and Computer Stores	4 - 5	70
Funeral Homes	9 - 11	30	Textiles – Patterns and Material	1 - 2	71
Furniture – New	1 - 4	31	Tobacco Stores	4 - 5	72
Furs and Leather Coats	5 - 8	32	Toys	2 - 1	73
Gardening Supplies / Nurseries	1 - 4	33	Tuxedo Rental and Sales	2 - 6	16
Gift Shops and Religious Goods – New	2 - 2	34	Uniform Stores	2 - 6	16 / 17
Glass, China and Pottery Shops	2 - 1	35	Wholesale NOC (2)	4 - 5	64
Gourmet Food Stores	6 - 3	22			
Grocery Stores / Supermarkets	8 - 6	36			

MSO Stat Plan BOP Class Codes	
Code	Class Description
01	Air Conditioning/Heating no work
02	Apartments
03	Appliances - Household
04	Army & Navy Store
05	Artists Supplies, Craft & Hobby Shop
06	Auction Galleries - General
07	Automobile Accessories - No work
08	Bakeries - Sales only
09	Beauty Shops
10	Bicycle Shop
11	Blankets, Bedding & Home Goods
12	Consignment Shops & Second Hand Goods
13	Candy Stores - No on premises eating
14	Carpets & Floor Covering, No work
15	Children & Infants wear to age 14
16	Clothing & Apparel - Men
17	Clothing & Apparel - Women
18	Coin & Stamp Dealers
19	Convenience Stores
20	Cosmetics
21	Dairy Products
22	Delicatessen
23	Department & Variety Stores
24	Discount Houses
25	Drug Stores & Sundries
26	Equip. & Supplies - Restaurant, Bar & Hotel
27	Farm Machinery New, No Work
28	Five & Ten / Dollar Store
29	Florists
30	Funeral Homes
31	Furniture & Lighting
32	Furs
33	Gardening & Light Farming Supplies
34	Gift & Religious Goods Shops
35	Glass, China, Pottery Shop
36	Grocery Store
37	1 Hour Photo
38	Hardware & General Stores
39	Hearing Aid Service Establishment
40	Health Food & Vitamins
41	Ice Cream, Coffee & Tea Store - No other foods
42	Jewelers
43	Jewelry-Imitation & Novelty
44	Ladies Specialty - Lingerie, etc.

MSO Stat Plan BOP Class Codes	
Code	Class Description
45	Leather Products
46	Meat, Fish, Seafood, Poultry Stores
47	Millinery & Trimmings
48	Musical Instruments
49	News-Stands
50	Notions
51	Offices Incl. Professional Office (also see 84)
52	Office Machines, Equip. & Supplies
53	Optical Goods
54	Package or Beverage Stores
55	Paint & Wall Covering, No Work
56	Mini-storage / Self Storage
57	Pet Stores
58	Photocopying
59	Photographic Equip. & Mobile Phones
60	Printers
61	Produce, No Farming
62	Retail NOC
63	Retail Service NOC
64	Wholesale NOC
65	Shoe Stores Incl. Repair
66	Sporting Goods, Athletic Equip.
67	Stationery, Books, Magazines
68	Taxidermist
69	Tailors & Dress Makers
70	T.V., Stereo, Computer Stores
71	Textiles - Patterns & Material
72	Tobacco Stores
73	Toys
74	Video Stores
75	Condominiums
76	Barber Shops
77	Records, Tapes & CD Stores
78	Antique Shops
79	Dry Cleaners - Drop Off Only
80	Cooking Exposures
81	Pizzeria
82	Restaurant
83	Bed & Breakfast
84	Office - Medical or Dental
85	Nail Salons
86	Instructional Studios
98	Lessor's Risk-Mercantile (Coverage A)
99	Lessor's Risk-Office (Coverage A)