

Eligible Classes

Construction

IRF Construction Group targets contractors who service residential and/or commercial customers (excludes professional liability).

This class includes:

- Acoustical Work Contractors
- Blacktop Work: Private Driveways and Private Parking
- Bricklaying Contractors
- Carpentry Contractors
- Concrete Contractors
- Drywall and Plastering Contractors
- Electrical Contractors
- Fence Construction Contractors
- Floor Laying and Other Floor Contractors
- Glass and Glazing Contractors
- Grave Excavation Contractors
- Heating and Air Condition Installation Service and Repair
- Lawn Sprinkler System Installation Contractors
- Marble, Terrazzo or Tile Installation Contractors
- Masonry and Stone, Drywall and Tile Contractors
- Paint and Paperhanging, Wall Covering Contractors
- Plumbing, Heating and Air-Conditioning Contractors
- Refrigeration and Freezer Work Contractors
- All Other Special Trade Contractors - referral to administrator

Hospitality

IRF Hospitality Group targets businesses which provide lodging and support operations to customers other than boarding or rooming houses, seasonal risks, unusual sports facilities such as ski lifts, boat rentals, comedy clubs, catering facilities, dancing or night clubs.

This class includes:

- Accommodation
- Accommodation and Food Services
- Bed-and-Breakfast Inns
- Hotels (except Casino Hotels) and Motels
- Other Traveler Accommodation

- Traveler Accommodation

Manufacturing

IRF Manufacturing Group targets customers who manufacture products for sale that do not involve hazardous materials or operations, and whose products are not used in or incorporated into end products utilized in motor vehicles, aircraft, spacecraft, military equipment or medical fields. Products Recall coverage is excluded.

This class includes:

- Air Purification Equipment Manufacturing
- All Other Converted Paper Product Manufacturing
- All Other Cut and Sew Apparel Manufacturing
- All Other Electrical Equipment and Component Manufacturing
- All Other Fabricated Metal Product Manufacturing
- All Other Food Manufacturing
- All Other General Purpose Machinery Manufacturing
- All Other Industrial Machinery Manufacturing
- All Other Leather Good Manufacturing
- All Other Miscellaneous Electrical Equipment and Component Manufacturing
- All Other Miscellaneous Fabricated Metal Product Manufacturing
- All Other Miscellaneous Food Manufacturing
- All Other Miscellaneous General Purpose Machinery Manufacturing
- All Other Miscellaneous Manufacturing
- All Other Miscellaneous Nonmetallic Mineral Product Manufacturing
- All Other Miscellaneous Textile Product Mills
- All Other Miscellaneous Wood Product Manufacturing
- All Other Nonmetallic Mineral Product Manufacturing
- All Other Plastics Product Manufacturing
- All Other Rubber Product Manufacturing
- Aluminum Extruded Product Manufacturing
- Aluminum Sheet, Plate, and Foil Manufacturing
- Analytical Laboratory Instrument Manufacturing
- Animal Slaughtering and Processing
- Apparel Accessories and Other Apparel Manufacturing
- Apparel Knitting Mills
- Apparel Manufacturing
- Architectural and Structural Metals Manufacturing
- Audio and Video Equipment Manufacturing
- Automatic Environmental Control Manufacturing for Residential, Commercial and Appliance Use

- Automatic Vending Machine Manufacturing
- Bakeries and Tortilla Manufacturing
- Ball and Roller Bearing Manufacturing
- Bare Printed Circuit Board Manufacturing
- Beet Sugar Manufacturing
- Beverage Manufacturing
- Blind and Shade Manufacturing
- Bolt, Nut, Screw, Rivet, and Washer Manufacturing
- Bottled Water Manufacturing
- Bread and Bakery Product Manufacturing
- Breakfast Cereal Manufacturing
- Breweries
- Brick and Structural Clay Tile Manufacturing
- Broad-woven Fabric Finishing Mills
- Broad-woven Fabric Mills
- Broom, Brush, and Mop Manufacturing
- Burial Casket Manufacturing
- Cane Sugar Refining
- Canvas and Related Product Mills
- Carbon Paper and Inked Ribbon Manufacturing
- Carpet and Rug Mills
- Ceramic Wall and Floor Tile Manufacturing
- Cheese Manufacturing
- Chocolate and Confectionery Manufacturing from Cacao Beans
- Clay Building Material and Refractories Manufacturing
- Clay Product and Refractory Manufacturing
- Clay Refractory Manufacturing
- Coated and Laminated Packaging Paper and Plastics Film Manufacturing
- Coated and Laminated Paper Manufacturing
- Coating, Engraving, Heat Treating, and Allied Activities
- Coffee and Tea Manufacturing
- Commercial and Service Industry Machinery Manufacturing
- Commercial Bakeries
- Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing
- Commercial, Industrial, and Institutional Electric Lighting Fixture Manufacturing
- Communication and Energy Wire and Cable Manufacturing
- Communications Equipment Manufacturing
- Computer and Electronic Product Manufacturing
- Computer and Peripheral Equipment Manufacturing
- Computer Storage Device Manufacturing
- Computer Terminal Manufacturing
- Confectionery Manufacturing from Purchased Chocolate
- Converted Paper Product Manufacturing

- Cookie and Cracker Manufacturing
- Cookie, Cracker, and Pasta Manufacturing
- Copper Rolling, Drawing, Extruding, and Alloying
- Copper Wire (except Mechanical) Drawing
- Corrugated and Solid Fiber Box Manufacturing
- Costume Jewelry and Novelty Manufacturing
- Creamery Butter Manufacturing
- Crown and Closure Manufacturing
- Current-Carrying Wiring Device Manufacturing
- Curtain and Drapery Mills
- Curtain and Linen Mills
- Custom Architectural Woodwork and Millwork Manufacturing
- Custom Roll Forming
- Cut and Sew Apparel Contractors
- Cut and Sew Apparel Manufacturing
- Cut Stock, Resawing Lumber, and Planing
- Cut Stone and Stone Product Manufacturing
- Cutlery and Flatware (except Precious) Manufacturing
- Cutlery and Handtool Manufacturing
- Cutting Tool and Machine Tool Accessory Manufacturing
- Dairy Product Manufacturing
- Die-Cut Paper and Paperboard Office Supplies Manufacturing
- Distilleries
- Dried and Dehydrated Food Manufacturing
- Dry Pasta Manufacturing
- Dry, Condensed, and Evaporated Dairy Product Manufacturing
- Electric Housewares and Household Fan Manufacturing
- Electric Lamp Bulb and Part Manufacturing
- Electric Lighting Equipment Manufacturing
- Electrical Equipment, Appliance, and Component Manufacturing
- Electron Tube Manufacturing
- Electronic Capacitor Manufacturing
- Electronic Coil, Transformer, and Other Inductor Manufacturing
- Electronic Connector Manufacturing
- Electronic Resistor Manufacturing
- Electroplating, Plating, Polishing, Anodizing, and Coloring
- Enameled Iron and Metal Sanitary Ware Manufacturing
- Envelope Manufacturing
- Fabric Coating Mills
- Fabric Mills
- Fabricated Metal Product Manufacturing
- Fastener, Button, Needle, and Pin Manufacturing
- Fiber Can, Tube, Drum, and Similar Products Manufacturing

- Fiber Optic Cable Manufacturing
- Fiber, Yarn, and Thread Mills
- Flat Glass Manufacturing
- Flavoring Syrup and Concentrate Manufacturing
- Flour Mixes and Dough Manufacturing from Purchased Flour
- Fluid Milk Manufacturing
- Folding Paperboard Box Manufacturing
- Food Manufacturing BABY FOOD MANUFACTURERS ARE NOT ELIGIBLE
- Footwear Manufacturing
- Forging and Stamping
- Fresh and Frozen Seafood Processing
- Frozen Cakes, Pies, and Other Pastries Manufacturing
- Frozen Food Manufacturing
- Frozen Fruit, Juice, and Vegetable Manufacturing
- Frozen Specialty Food Manufacturing
- Fruit and Vegetable Canning, Pickling, and Drying
- Fruit and Vegetable Preserving and Specialty Food Manufacturing
- Fur and Leather Apparel Manufacturing
- Furniture and Related Product Manufacturing
- INFANTS/CHILDREN FURNITURE MANUFACTURERS ARE NOT ELIGIBLE
- Glass and Glass Product Manufacturing
- Glass Container Manufacturing
- Glass Product Manufacturing Made of Purchased Glass
- Glove and Mitten Manufacturing
- Ground or Treated Mineral and Earth Manufacturing
- Hand and Edge Tool Manufacturing
- Hardware Manufacturing
- Hat, Cap, and Millinery Manufacturing
- Hosiery and Sock Mills
- House Slipper Manufacturing
- Household and Institutional Furniture and Kitchen Cabinet Manufacturing
- Household Cooking Appliance Manufacturing
 - GAS APPLIANCE MANUFACTURERS ARE NOT ELIGIBLE
- Household Furniture (except Wood and Metal) Manufacturing
- Household Laundry Equipment Manufacturing
 - GAS APPLIANCE MANUFACTURERS ARE NOT ELIGIBLE
- Household Refrigerator and Home Freezer Manufacturing
- Household Vacuum Cleaner Manufacturing
- Ice Cream and Frozen Dessert Manufacturing
- Ice Manufacturing
- Industrial and Commercial Fan and Blower Manufacturing
- Industrial Mold Manufacturing
- Industrial Pattern Manufacturing

- Institutional Furniture Manufacturing
- Instrument Manufacturing for Measuring and Testing Electricity and Electrical signals
- Instruments and Related Products Manufacturing for Measuring, Displaying and Controlling
- Industrial Process Variables
- Iron and Steel Forging
- Jewelers' Material and Lapidary Work Manufacturing
- Jewelry (except Costume) Manufacturing
- Jewelry and Silverware Manufacturing
- Kitchen Utensil, Pot, and Pan Manufacturing
- Knit Fabric Mills
- Laminated Aluminum Foil Manufacturing for Flexible Packaging Uses
- Laminated Plastics Plate, Sheet, and Shape Manufacturing
- Lead Pencil and Art Good Manufacturing
- Leather and Allied Product Manufacturing
- Leather and Hide Tanning and Finishing
- Lighting Fixture Manufacturing
- Luggage Manufacturing
- Machine Shops
- Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing
- Machine Tool (Metal Cutting Types) Manufacturing
- Machine Tool (Metal Forming Types) Manufacturing
- Machinery Manufacturing
- Magnetic and Optical Recording Media Manufacturing
- Major Appliance Manufacturing
- Manufacturing and Reproducing Magnetic and Optical Media
- Marking Device Manufacturing
- Mattress Manufacturing
- Mayonnaise, Dressing, and Other Prepared Sauce Manufacturing
- Measuring and Dispensing Pump Manufacturing
- Meat Processed from Carcasses
- Men's and Boys' Cut and Sew Apparel Contractors
- Men's and Boys' Cut and Sew Apparel Manufacturing
- Men's and Boys' Cut and Sew Other Outerwear Manufacturing
- Men's and Boys' Cut and Sew Shirt (except Work Shirt) Manufacturing
- Men's and Boys' Cut and Sew Suit, Coat, and Overcoat Manufacturing
- Men's and Boys' Cut and Sew Trouser, Slack, and Jean Manufacturing
- Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing
- Men's and Boys' Cut and Sew Work Clothing Manufacturing
- Men's and Boys' Neckwear Manufacturing
- Men's Footwear (except Athletic) Manufacturing
- Metal Can Manufacturing
- Metal Can, Box, and Other Metal Container (Light Gauge) Manufacturing

- Metal Coating, Engraving (except Jewelry and Silverware), and Allied Services to Manufacturers
- Metal Heat Treating
- Metal Household Furniture Manufacturing
- Metal Stamping
- Metal Valve Manufacturing
- Metal Window and Door Manufacturing
- Metalworking Machinery Manufacturing
- Millwork
- Miscellaneous Manufacturing
- Musical Instrument Manufacturing
- Narrow Fabric Mills
- Narrow Fabric Mills and Schifflli Machine Embroidery
- Navigational, Measuring, Electromedical, and Control Instruments Manufacturing
- Non-chocolate Confectionery Manufacturing
- Nonclay Refractory Manufacturing
- Noncurrent-Carrying Wiring Device Manufacturing
- Nonferrous Forging
- Nonferrous Metal (except Aluminum) Production and Processing
- Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, Extruding and Alloying
- Non-folding Sanitary Food Container Manufacturing
- Nonmetallic Mineral Product Manufacturing
- Nonupholstered Wood Household Furniture Manufacturing
- Non-woven Fabric Mills
- Office Furniture (except Wood) Manufacturing
- Office Furniture (including Fixtures) Manufacturing
- Office Machinery Manufacturing
- Office Supplies (except Paper) Manufacturing
- Optical Instrument and Lens Manufacturing
- Ornamental and Architectural Metal Products Manufacturing
- Ornamental and Architectural Metal Work Manufacturing
- Other Aluminum Rolling and Drawing
- Other Apparel Accessories and Other Apparel Manufacturing
- Other Apparel Knitting Mills
- Other Commercial and Service Industry Machinery Manufacturing
- Other Communication and Energy Wire Manufacturing
- Other Communications Equipment Manufacturing
- Other Computer Peripheral Equipment Manufacturing
- Other Concrete Product Manufacturing
- Other Converted Paper Product Manufacturing
- Other Cut and Sew Apparel Manufacturing
- Other Electrical Equipment and Component Manufacturing
- Other Electronic Component Manufacturing

- Other Fabricated Metal Product Manufacturing
- Other Fabricated Wire Product Manufacturing
- Other Food Manufacturing
- Other Footwear Manufacturing
- Other Furniture Related Product Manufacturing
- Other General Purpose Machinery Manufacturing
- Other Hosiery and Sock Mills
- Other Household Textile Product Mills
- Other Knit Fabric and Lace Mills
- Other Leather and Allied Product Manufacturing
- Other Lighting Equipment Manufacturing
- Other Major Household Appliance Manufacturing
 - GAS APPLIANCE MANUFACTURERS ARE NOT ELIGIBLE
- Other Measuring and Controlling Device Manufacturing
- Other Metal Container Manufacturing
- Other Metalworking Machinery Manufacturing
- Other Millwork (including Flooring)
- Other Miscellaneous Manufacturing
- Other Nonmetallic Mineral Product Manufacturing
- Other Plastics Product Manufacturing
- Other Pressed and Blown Glass and Glassware Manufacturing
- Other Rubber Product Manufacturing
- Other Snack Food Manufacturing
- Other Structural Clay Product Manufacturing
- Other Textile Product Mills
- Other Wood Product Manufacturing
- Outerwear Knitting Mills
- Packaging Machinery Manufacturing
- Paper Bag and Coated and Treated Paper Manufacturing
- Paperboard Container Manufacturing
- Pen and Mechanical Pencil Manufacturing
- Perishable Prepared Food Manufacturing
- Personal Leather Good (except Women's Handbag and Purse) Manufacturing
- Photographic and Photocopying Equipment Manufacturing
- Plastics and Rubber Products Manufacturing
- Plastics Bottle Manufacturing
- Plastics Pipe, Pipe Fitting, and Unsupported Profile Shape Manufacturing
- Plastics Plumbing Fixture Manufacturing
- Plastics Product Manufacturing
- Plastics, Foil, and Coated Paper Bag Manufacturing
- Plumbing Fixture Fitting and Trim Manufacturing
- Porcelain Electrical Supply Manufacturing
- Pottery, Ceramics, and Plumbing Fixture Manufacturing

- Poultry Processing
- Powder Metallurgy Part Manufacturing
- Power-Driven Handtool Manufacturing
- Precision Turned Product Manufacturing
- Prerecorded Compact Disc (except Software), Tape, and Recording
- Primary Metal Manufacturing
- Printed Circuit Assembly (Electronic Assembly) Manufacturing
- Pump and Compressor Manufacturing
- Pump and Pumping Equipment Manufacturing
- Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing
- Residential Electric Lighting Fixture Manufacturing
- Resilient Floor Covering Manufacturing
- Retail Bakeries
- Roasted Nuts and Peanut Butter Manufacturing
- Rolled Steel Shape Manufacturing
- Rolling and Drawing of Purchased Steel
- Rolling Mill Machinery and Equipment Manufacturing
- Rubber and Plastics Footwear Manufacturing
- Rubber Product Manufacturing
- Sanitary Paper Product Manufacturing
- Saw Blade and Handsaw Manufacturing
- Scale and Balance (except Laboratory) Manufacturing
- Schiffli Machine Embroidery
- Seafood Canning
- Seafood Product Preparation and Packaging
- Seasoning and Dressing Manufacturing
- Secondary Smelting and Alloying of Aluminum
- Secondary Smelting, Refining, and Alloying of Copper
- Secondary Smelting, Refining, and Alloying of Nonferrous Metal (except Copper and Aluminum)
- Semiconductor and Other Electronic Component Manufacturing
- Semiconductor and Related Device Manufacturing
- Setup Paperboard Box Manufacturing
- Sheer Hosiery Mills
- Sheet Metal Work Manufacturing
- Showcase, Partition, Shelving, and Locker Manufacturing
- Sign Manufacturing
- Silverware and Hollowware Manufacturing
- Small Electrical Appliance Manufacturing
- Snack Food Manufacturing
- Soft Drink and Ice Manufacturing
- Soft Drink Manufacturing
- Software Reproducing

- Special Die and Tool, Die Set, Jig, and Fixture Manufacturing
- Specialty Canning
- Spice and Extract Manufacturing
- Spring (Light Gauge) Manufacturing
- Spring and Wire Product Manufacturing
- Stationery Product Manufacturing
- Stationery, Tablet, and Related Product Manufacturing
- Steel Product Manufacturing from Purchased Steel
- Steel Wire Drawing
- Sugar and Confectionery Product Manufacturing
- Sugar Manufacturing
- Sugarcane Mills
- Surface-Coated Paperboard Manufacturing
- Telephone Apparatus Manufacturing
- Textile and Fabric Finishing (except Broad-woven Fabric) Mills
- Textile and Fabric Finishing and Fabric Coating Mills
- Textile and Fabric Finishing Mills
- Textile Bag and Canvas Mills
- Textile Bag Mills
- Textile Furnishings Mills
- Textile Mills
- Textile Product Mills
- Thread Mills
- Tortilla Manufacturing
- Totalizing Fluid Meter and Counting Device Manufacturing
- Turned Product and Screw, Nut, and Bolt Manufacturing
- Un-coated Paper and Multi-wall Bag Manufacturing
- Underwear and Nightwear Knitting Mills
- Unsupported Plastics Bag Manufacturing
- Unsupported Plastics Film and Sheet (except Packaging) Manufacturing
- Unsupported Plastics Packaging Film and Sheet Manufacturing
- Unsupported Plastics Profile Shape Manufacturing
- Upholstered Household Furniture Manufacturing
- Ventilation, Heating, Air-Conditioning, and Commercial Refrigeration Equipment Manufacturing
- HEATING EQUIPMENT MFG NOT ELIGIBLE
- Vitreous China Plumbing Fixture and China and Earthenware Bathroom Accessories Manufacturing
- Vitreous China, Fine Earthenware, and Other Pottery Product Manufacturing
- Watch, Clock, and Part Manufacturing
- Weft Knit Fabric Mills
- Wineries
- Wiring Device Manufacturing
- Women's and Girls' Cut and Sew Apparel Manufacturing

- Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing
- Women's and Girls' Cut and Sew Dress Manufacturing
- Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufacturing
- Women's and Girls' Cut and Sew Other Outerwear Manufacturing
- Women's and Girls' Cut and Sew Suit, Coat, Tailored Jacket, and Skirt Manufacturing
- Women's Footwear (except Athletic) Manufacturing
- Women's Handbag and Purse Manufacturing
- Women's, Girls', and Infants' Cut and Sew Apparel Contractors
- Wood Container and Pallet Manufacturing
- Wood Kitchen Cabinet and Countertop Manufacturing
- Wood Office Furniture Manufacturing
- Wood Television, Radio, and Sewing Machine Cabinet Manufacturing
- Wood Window and Door Manufacturing
- Yarn Spinning Mills
- Yarn Texturizing, Throwing, and Twisting Mills

Real Estate

IRF Real Estate Operations Group (excluding professional liability) targets Lessor's Risk Exposure.

This class includes:

- Activities Related to Real Estate
- Lessors of Miniwarehouses and Self-Storage Units
- Lessors of Nonresidential Buildings (except Miniwarehouses)
- Lessors of Other Real Estate Property
- Lessors of Real Estate
- Lessors of Residential Buildings and Dwellings
- Nonresidential Property Managers
- Offices of Real Estate Agents and Brokers
- Offices of Real Estate Appraisers
- Other Activities Related to Real Estate
- Real Estate and Rental and Leasing
- Real Estate Property Managers
- Residential Property Managers

Restaurant

IRF Restaurant Group targets operations where liquor sales do not exceed 50% of total sales, and there is no discos, night clubs, dancing, comedy clubs, national fast food franchise chains or catering facilities.

This class includes:

- Cafeterias
- Caterers
- Food Service Contractors
- Food Services and Drinking Places
- Full-Service Restaurants
- Limited-Service Eating Places
- Limited-Service Restaurants
- Snack and Nonalcoholic Beverage Bars
- Special Food Services
- Mobile Food Services

Retail

IRF Retail Group targets operations whose business provides products and/or service to consumers.

This class includes:

- All Other General Merchandise Stores
- All Other Health and Personal Care Stores
- All Other Home Furnishings Stores
- All Other Miscellaneous Store Retailers
- All Other Miscellaneous Store Retailers (except Tobacco Stores)
- All Other Specialty Food Stores
- Appliance, Television, and Other Electronics Stores
- Art Dealers
- Automotive Parts and Accessories Stores
- Baked Goods Stores
- Beer, Wine, and Liquor Stores
- Book Stores
- Building Material and Supplies Dealers
- Camera and Photographic Supplies Stores
- Children's and Infants' Clothing Stores
- Clothing Accessories Stores
- Computer and Software Stores
- Confectionery and Nut Stores

- Convenience Stores
- Cosmetics, Beauty Supplies, and Perfume Stores
- Department Stores
- Electronic Shopping and Mail-Order Houses
- Family Clothing Stores
- Fish and Seafood Markets
- Floor Covering Stores
- Florists
- Food (Health) Supplement Stores
- Fruit and Vegetable Markets
- Furniture Stores
- Gasoline Stations with Convenience Stores Fuel hauling and tire retreading are ineligible
- Gift, Novelty, and Souvenir Stores
- Hardware Stores
- Hobby, Toy, and Game Stores
- Home Centers
- Household Appliance Stores
- Jewelry Stores
- Lawn and Garden Equipment and Supplies Stores
- Luggage and Leather Goods Stores
- Meat Markets
- Men's Clothing Stores
- Musical Instrument and Supplies Stores
- News Dealers and Newsstands
- Nursery and Garden Centers
- Office Supplies and Stationery Stores
- Optical Goods Stores
- Other Building Material Dealers
- Other Clothing Stores
- Other Gasoline Stations Fuel hauling and tire retreading are ineligible
- Other Home Furnishings Stores
- Outdoor Power Equipment Stores
- Paint and Wallpaper Stores
- Pet and Pet Supplies Stores
- Pharmacies and Drug Stores
- Prerecorded Tape, Compact Disc, and Record Stores
- Radio, Television, and Other Electronics Stores
- Sewing, Needlework, and Piece Goods Stores
- Shoe Stores
- Sporting Goods Stores
- Supermarkets and Other Grocery (except Convenience) Stores
- Tire Dealers

- Vending Machine Operators
- Warehouse Clubs and Superstores
- Window Treatment Stores
- Women's Clothing Stores

Service

IRF Service Group targets operations whose business provides services to consumers.

This class includes:

- Accounting, Tax Preparation, Bookkeeping, and Payroll Services
- Advertising Agencies
- Advertising Material Distribution Services
- All Other Amusement and Recreation Industries
- All Other Business Support Services
- All Other Financial Investment Activities
- All Other Information Services
- All Other Personal Services
- All Other Professional, Scientific, and Technical Services
- All Other Publishers
- All Other Support Services
- Appliance Repair and Maintenance
- Automotive Body, Paint, and Interior Repair and Maintenance
- Automotive Exhaust System Repair
- Automotive Glass Replacement Shops
- Automotive Mechanical and Electrical Repair and Maintenance
- Automotive Oil Change and Lubrication Shops
- Automotive Transmission Repair
- Barber Shops
- Beauty Salons
- Blankbook, Looseleaf Binders, and Devices Manufacturing
- Book Publishers
- Books Printing
- Bowling Centers
- Business Associations
- Business Support Services
- Business, Professional, Labor, Political, and Similar Organizations
- Cable and Other Program Distribution
- Cable Networks
- Cable Networks and Program Distribution
- Car Washes

- Carpet and Upholstery Cleaning Services
- Cellular and Other Wireless Telecommunications
- Cemeteries and Crematories
- Civic and Social Organizations
- Coin-Operated Laundries and Drycleaners
- Commercial Flexographic Printing
- Commercial Gravure Printing
- Commercial Lithographic Printing
- Commercial Photography
- Commercial Screen Printing
- Communication Equipment Repair and Maintenance
- Computer and Office Machine Repair and Maintenance
- Consumer Electronics and Appliances Rental
- Consumer Electronics Repair and Maintenance
- Convention and Trade Show Organizers
- Convention and Visitors Bureaus
- Court Reporting and Stenotype Services
- Dance Companies
- Data Processing Services
- Database and Directory Publishers
- Diagnostic Imaging Centers
- Digital Printing
- Direct Mail Advertising
- Display Advertising
- Document Preparation Services
- Drive-In Motion Picture Theaters
- Drycleaning and Laundry Services (except Coin-Operated)
- Electronic and Precision Equipment Repair and Maintenance
- Employee Leasing Services
- Employment Placement Agencies
- Facilities Support Services
- Farm Product Warehousing and Storage
- Fitness and Recreational Sports Centers
- Floriculture Production
- Food Crops Grown Under Cover
- Footwear and Leather Goods Repair
- Formal Wear and Costume Rental
- Funeral Homes and Funeral Services
- General Automotive Repair
- General Warehousing and Storage
- Golf Courses and Country Clubs
- Grantmaking Foundations
- Graphic Design Services

- Greenhouse, Nursery, and Floriculture Production
- Greeting Card Publishers
- Historical Sites
- Home and Garden Equipment Repair and Maintenance
- Industrial Design Services
- Industrial Launderers
- Insurance Agencies and Brokerages
- Integrated Record Production/Distribution
- Interior Design Services
- Investment Advice
- Janitorial Services
- Landscaping Services
- Libraries and Archives
- Linen and Uniform Supply
- Locksmiths
- Manifold Business Forms Printing
- Marketing Research and Public Opinion Polling
- Media Buying Agencies
- Media Representatives
- Medical Laboratories
- Miscellaneous Financial Investment Activities
- Miscellaneous Intermediation
- Motion Picture and Video Distribution
- Motion Picture and Video Exhibition
- Motion Picture and Video Production
- Motion Picture Theaters (except Drive-Ins)
- Museums
- Mushroom Production
- Music Publishers
- Musical Groups and Artists
- Nail Salons
- Nature Parks and Other Similar Institutions
- News Syndicates
- Newspaper Publishers
- Nursery and Floriculture Production
- Nursery and Tree Production
- Office Administrative Services
- Office Machinery and Equipment Rental and Leasing
- Offices of All Other Miscellaneous Health Practitioners
- Offices of Certified Public Accountants
- Offices of Chiropractors
- Offices of Dentists
- Offices of Mental Health Practitioners (except Physicians)

- Offices of Optometrists
- Offices of Physical, Occupational and Speech Therapists, and Audiologists
- Offices of Physicians
- Offices of Physicians (except Mental Health Specialists)
- Offices of Physicians, Mental Health Specialists
- Offices of Podiatrists
- One-Hour Photofinishing
- On-Line Information Services
- Other Accounting Services
- Other Automotive Mechanical and Electrical Repair and Maintenance
- Other Automotive Repair and Maintenance
- Other Business Service Centers (including Copy Shops)
- Other Commercial Printing
- Other Consumer Goods Rental
- Other Electronic and Precision Equipment Repair and Maintenance
- Other Food Crops Grown Under Cover
- Other Grantmaking and Giving Services
- Other Information Services
- Other Motion Picture and Video Industries
- Other Performing Arts Companies
- Other Personal and Household Goods Repair and Maintenance
- Other Personal Care Services
- Other Publishers
- Other Services Related to Advertising
- Other Services to Buildings and Dwellings
- Other Sound Recording Industries
- Other Specialized Design Services
- Other Telecommunications
- Other Travel Arrangement and Reservation Services
- Other Warehousing and Storage
- Packaging and Labeling Services
- Paging
- Parking Lots and Garages
- Payroll Services
- Periodical Publishers
- Pet Care (except Veterinary) Services
- Photofinishing Laboratories (except One-Hour)
- Photography Studios, Portrait
- Portfolio Management
- Postproduction Services and Other Motion Picture and Video Industries
- Prepress Services
- Printing
- Private Mail Centers

- Professional Organizations
- Public Relations Agencies
- Quick Printing
- Radio Broadcasting
- Radio Networks
- Radio Stations
- Record Production
- Refrigerated Warehousing and Storage
- Religious Organizations
- Reupholstery and Furniture Repair
- Satellite Telecommunications
- Software Publishers
- Sound Recording Studios
- Support Activities for Printing
- Tax Preparation Services
- Telecommunications Resellers
- Telemarketing Bureaus
- Telephone Answering Services
- Telephone Call Centers
- Teleproduction and Other Postproduction Services
- Television Broadcasting
- Temporary Help Services
- Theater Companies and Dinner Theaters
- Tradebinding and Related Work
- Translation and Interpretation Services
- Travel Agencies
- Trust, Fiduciary, and Custody Activities
- Veterinary Services
- Video Tape and Disc Rental
- Voluntary Health Organizations
- Wired Telecommunications Carriers
- Wireless Telecommunications Carriers (except Satellite)
- Zoos and Botanical Gardens

Wholesale

IRF Wholesale Group targets operations whose business provides goods and/or services to retail customers and does not contractually assume liability in whole or in part for the products it sells.

This class includes:

- Beer and Ale Wholesalers
- Book, Periodical, and Newspaper Wholesalers
- Brick, Stone, and Related Construction Material Wholesalers
- Coal and Other Mineral and Ore Wholesalers
- Computer and Computer Peripheral Equipment and Software Wholesalers
- Confectionery Wholesalers
- Dairy Product (except Dried or Canned) Wholesalers
- Drugs and Druggists' Sundries Wholesalers
- Electrical Apparatus and Equipment, Wiring Supplies, and Construction Material Wholesalers
- Electrical Appliance, Television, and Radio Set Wholesalers
- Electronic Parts and Equipment Wholesalers
- Fish and Seafood Wholesalers
- Flower, Nursery Stock, and Florists' Supplies Wholesalers
- Footwear Wholesalers
- Fresh Fruit and Vegetable Wholesalers
- Furniture Wholesalers
- General Line Grocery Wholesalers
- Hardware Wholesalers
- Home Furnishing Wholesalers
- Industrial and Personal Service Paper Wholesalers
- Jewelry, Watch, Precious Stone, and Precious Metal Wholesalers
- Lumber, Plywood, Millwork, and Wood Panel Wholesalers
- Meat and Meat Product Wholesalers
- Men's and Boys' Clothing and Furnishings Wholesalers
- Metal and Mineral (except Petroleum) Wholesalers
- Metal Service Centers and Offices
- Miscellaneous Durable Goods Wholesalers
- Motor Vehicle Supplies and New Parts Wholesalers
- Office Equipment Wholesalers
- Other Commercial Equipment Wholesalers
- Other Construction Material Wholesalers
- Other Grocery and Related Products Wholesalers
- Other Miscellaneous Nondurable Goods Wholesalers
- Other Professional Equipment and Supplies Wholesalers
- Packaged Frozen Food Wholesalers
- Paint, Varnish, and Supplies Wholesalers
- Photographic Equipment and Supplies Wholesalers
- Piece Goods, Notions, and Other Dry Goods Wholesalers
- Plastics Materials and Basic Forms and Shapes Wholesalers
- Plumbing and Heating Equipment and Supplies (Hydronics) Wholesalers
- Poultry and Poultry Product Wholesalers
- Printing and Writing Paper Wholesalers

- Refrigeration Equipment and Supplies Wholesalers
- Roofing, Siding, and Insulation Material Wholesalers
- Service Establishment Equipment and Supplies Wholesalers
- Sporting and Recreational Goods and Supplies Wholesalers
- Stationery and Office Supplies Wholesalers
- Toy and Hobby Goods and Supplies Wholesalers
- Warm Air Heating and Air-Conditioning Equipment and Supplies Wholesalers
- Wine and Distilled Alcoholic Beverage Wholesalers
- Women's, Children's, and Infants' Clothing and Accessories Wholesalers