

MA, RI: No Prior Experience or WC Coverage Required for the Following Classes:

Accountant/Auditor
Addressing or Mailing Company
Advertising Display Installation Service
Alarm (Burglar or Fire), Sound/Security System, Installation, or Repair
Apartment House/Condominium Operation
Architect or Engineer - Consulting
Attorney/Law Firm
Audio Post Production - Computer or Electronic
Auto/Truck Accessory or Spare Parts Store
Auto/Truck Car Wash
Auto/Truck Sales Dealer
Auto/Truck Filling/Gasoline Station *(excluding 24-hour operations)*
Auto/Truck - Installation, Service & Repair *(excluding tow truck operations)*
Bagel Manufacturer or Retail Shop
Bakery - Wholesale & Retail, Doughnut Shop, etc.
Bank/Investment Firm
Barber Shop, Beauty Parlor or Hair Styling Salon
Beverage Preparation Shop *(excluding bars & taverns)*
Bookstore Operation - College
Bowling Center
Building Operation/Property Management - Commercial
Carpet/Rug Cleaning & Storage *(excluding excessive residential exposures)*
Clerical Office/Telecommuter
Clothing Store
Coffee or Tea Retailer
Cold Storage Locker – Frozen Foods
College/School *(excluding day care centers & preschools)*
Computer & Data Processing Service/Business Consultant
Copying & Duplicating Service
Dentist/Dental Labs/Dental Surgeons
Drafting - Office Duties Only
Electrical Entertainment Devices - Installation, Service, Repair, Wholesale
Engineering Consulting Firm
Estimator
Executive Officers, NOC
Florist
Fruit or Vegetable Dealer - Wholesale
Funeral Director
Grocery Store/Supermarket
Hand Painting of Novelties
Hardware Store – Retail
Hotel/Motel/Inn/Bed & Breakfast
Household/Commercial Electrical Appliances - Installation, Service, or Repair
Household Furnishings/Wearing Apparel Dealer - Retail - House to House
Ice Cream or Frozen Yogurt Shop
Ice/Roller Skating Rink
Intercom System Installation, Service, or Repair
Internet or Web-Based Application Development or Operation
Janitorial Service *(excluding window washers & residential exposures)*
Jewelry Store
Landscaper/Lawn Maintenance/Gardener
Laundry - Self-Service
Letter Service Shop/Mailing or Addressing Company
Library/Museum
Meat, Fish, or Poultry Store - Retail
Mobile Equipment -Self-Propelled - Dealer
Mortgage Broker/Banker
Office Machine or Appliance Installation, Inspection, Adjustment, or Repair
Optometrist
Packaging - Contract - Non-Crating - Retail Size Packages
Pharmacy Drug Store - Retail & Wholesale
Physician
Plumbing Supply Dealer or Pipe Merchant- Wholesale
Printing Operations, Quick Printers/Graphic Artist
Product Demonstrations/Sale Distributors - by Contractor - In Stores
Radio, Television, Video, Audio Equipment - Installation, Serviced, or Repair
Restaurant - Fast-Food, Full-Service, NOC *(excluding 24-hour operations, excessive delivery, & excessive liquor)*
Retail Store, NOC *(excluding furniture & appliance store)*
Tire Dealer - Counter & Showroom Sales & Installation of Tires
Sandwich Shop & Delicatessen - Not Restaurant
Vending Concessionaire
Video Post Production/Video Tape Duplicating
Water Softening or Conditioning Systems - Household
Welding Supply Dealers
Wholesale Store, NOC
X-Ray Equipment - Portable - Installation, Service, or Repair

At least 3 years in business (owned by others or by the applicant) with **WC coverage** required for:

Artisan Contractors

Cabinet Installation,
Carpentry *(excluding work above 3 stories)*
Electrician
Flat Cement Work
Hardwood Flooring Installation
HVAC
Painter - Residential Interior
Paperhanger
Plumber – Residential

and other classes:

Window Covering - Installation - Within Buildings
Billiard Hall
Cloth printing – by hand or silk screen
Country club/ Golf Course
Film Print Shop
Motion Picture Film Exchange
Music Recording Studio
Photographer Photo Developing printing finishing
and Portrait studio
Recording - Masters & Stock Tapes