



COMPENSATION RATING AND INSPECTION BUREAU

60 PARK PLACE

NEWARK, NEW JERSEY 07102

(973) 622-6014

PAUL G. WITKO
Executive Director

November 21, 2019

MANUAL AMENDMENT BULLETIN #493

To: **All Bureau Members and Subscribers**

Re: **Changes to Experience Rating and Other Manual Rules Effective January 1, 2020**

The Commissioner of Banking and Insurance has approved the Manual changes set forth in this Manual Amendment Bulletin, issued concurrently with [Circular Letter #1974](#), [Manual Amendment Bulletin #494](#) and [Statistical Circular Letter #126](#) effective January 1, 2020 on a new and renewal basis unless otherwise specified. Changes to Manual rules are indicated in *italics* and **bold**.

EXPERIENCE RATING FACTORS AND TABLES

Amend Regular Table A (2:5-1) and Longshore and Harbor Workers' Table A1 (2:5-2) per the attached Exhibit I to reflect revised tables of experience rating factors and values. These changes update the loss modification factors, expected loss factor, credibility values and limiting loss values in the experience rating process.

DOMESTIC SERVANTS

Amend 3:5-12 (Special Classifications and Charges) and 3:14-8(13)A (Plan Premium Adjustment Program (PPAP)) to remove reference to classes 0912 and 0915. The revised pages are attached as Exhibit II.

Forms

Section 3:2 is revised to add the New Jersey Workers Compensation and Employers Liability Coverage for Residence Employees Endorsement form WC 29 03 02 **B**, (attached as Exhibit III), which replaces WC 29 03 02 A. The new endorsement is amended to remove reference to classes 0912 and 0915 in the **Schedule**.

The "Index – Policy Forms and Endorsements Applicable in New Jersey" is amended to recognize changes to the New Jersey Workers Compensation and Employers Liability Coverage for Residence Employees Endorsement form (WC 29 03 02 B). The revised Index is attached as Exhibit IV.

Premium Algorithm

The Information Page Algorithms in Section 3:2 (Pages (12(a) and 12(b)) are amended to replace class 7360F with class code 7350F in both examples. The amended pages are attached as Exhibits V and VI.

PREPARATION AND AUDITING OF POLICIES

Amend 3:3-40 (Executive Officers' Payroll) to substitute a maximum weekly payroll of **\$2,640** in lieu of **\$2,590** and to substitute a minimum weekly payroll of **\$660** in lieu of **\$650**.

Amend 3:3-42 (a) and (b) (Appointed or Elected Public Officers) to change the minimum payroll for members of boards of education from **\$6,760** per year to **\$6,860** per year and the minimum payroll for appointed or elected officers from **\$1,350** to **\$1,370** per year.

EXPERIENCE RATING PLAN

Amend 3:11-44(b) to read:

- (b) **Determination of "K" and "C" Values.** The "K" and "C" values are based on the following conditions, all on an average excess and normal premium split basis:
- (i) The maximum credit on a risk, which develops subject premium of \$6,000 and incurs no losses during the experience period shall be **1.7%**.
 - (ii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single claim of \$8,000 indemnity and \$8,000 medical shall be **34.7%**.
 - (iii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single maximum state claim of **\$181,000** indemnity and **\$234,000** medical shall be **66.1%**.
 - (iv) A total excess expected loss of **\$8,145,000** will produce an excess credibility of 1.000 and a total normal expected loss of **\$2,166,570** will produce a normal credibility of 1.000.

The values of "K" and "C" so determined are set forth in 2:5-1 and 2:5-2 of this Manual.

CLASSIFICATIONS

Amend 4:1 Code 7370 (TAXICAB Company & Drivers) to replace the upset payroll base of **\$36,000** cited in the footnote with **\$36,700**.

Amend 4:1 to change the footnotes attached to the following codes to substitute a maximum weekly wage of **\$2,640** or annual wage of **\$137,280** as the case may be, in lieu of **\$2,590** or **\$134,680** respectively:

- 7610 – RADIO or Television BROADCASTING STATION–ALL EMPLOYEES & Drivers**
TELEVISION or Radio, BROADCASTING STATION–ALL EMPLOYEES & Drivers
- 8280 – RACING STABLE and Drivers**
- 9156 – MUSICIANS, PLAYERS OR ENTERTAINERS**
THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS
- 9178 – ATHLETIC SPORTS OR PARK: NON–CONTACT SPORTS**
- 9179 – ATHLETIC SPORTS OR PARK: CONTACT SPORTS**

9186 – CARNIVAL, Circus or Amusement Device Operator– TRAVELING – & Drivers
CIRCUS, Carnival or Amusement Device Operator - TRAVELING – & Drivers
AMUSEMENT DEVICE OPERATOR, Carnival or Circus – TRAVELING – & Drivers

9610 – MOTION PICTURE: PRODUCTION – In studios or outside – & Drivers

The changes update the present payroll amounts and follow the adjustments previously noted in 3:3-40.

USL&H State and Federal Classifications

Four classifications are amended as follows:

- Class code 7360 becomes a state classification exclusively, and new code 7350F is adopted for exposure previously assigned to code 7360F.
- Class code 6801F is now for federal exposure only, and new code 6811 is adopted for exposure previously assigned to code 6801.
- Class code 6826 becomes an F classification (6826F) for federal exposure only, and new code 6836 is adopted for state exposure.
- Class code 6824 becomes an F classification (6824F), and new code 6834 is adopted for state exposure.

Updated phraseologies will be included in Part Four of the Manual. The affected classification phraseologies are attached as Exhibit VII. Additionally, references to class codes 6801 and 7360 in Part Two Section 1-4(b) of the Manual are eliminated.

Low Credibility New Jersey Specific Classifications

The Rating Bureau monitors the continued use of low credibility classifications which no longer have adequate experience to justify independent rate development. The following changes align for relative rate purposes and national classification treatment:

- Discontinue Code 1815 – experience assigned to Code 1814
- Discontinue Code 5099 - experience assigned to Code 5057
- Discontinue Codes 2531, 2534, 2537, 2560, 2571, 2575, and 2578 – experience assigned to Code 2501
- Discontinue Code 1605 – experience assigned to Code 6217
- Discontinue Code 2686 – experience assigned to Code 2688
- Discontinue Code 3117 – experience assigned to Code 3118
- Discontinue Code 3382 – experience assigned to Code 3385
- Discontinue Code 4249 – experience assigned to Code 4279
- Discontinue Code 9549 – experience assigned to Code 9554

Updated phraseologies, as necessary, will be included in Part Four of the Manual. The affected classification phraseologies are attached as Exhibit VII.



Paul G. Witko
Executive Director

EXHIBIT I

Part 2

SECTION 5. EXPERIENCE RATING FACTORS AND TABLES

1. Regular Table A.

Applicable January 1, 2020 as provided in the Experience Rating Plan 3:11 of the Manual.

For Longshore and Harbor Workers' Table A1, see 2:5-2 of the Manual.

For treatment of Maritime or Federal Employments - Vessel, Dredging, Marine Wrecking or Railroad Operation, see 3:11-32 of the Manual.

LOSS MODIFICATION FACTORS

Policy Year	<u>Death</u>	<u>Permanent Total</u>	<u>Other Indemnity</u>	<u>Medical</u>
2015	1.04	1.04	1.07	1.00
2015	1.03	1.03	1.06	(For Losses Occurring 1-1-16 and Thereafter)
2016	1.03	1.03	1.06	1.00
2016	1.02	1.02	1.04	(For Losses Occurring 1-1-17 and Thereafter)
2017	1.02	1.02	1.04	1.00
2017	1.02	1.02	1.03	(For Losses Occurring 1-1-18 and Thereafter)
2018	1.02	1.02	1.03	1.00
2018	1.01	1.01	1.02	(For Losses Occurring 1-1-19 and Thereafter)
2019	1.01	1.01	1.02	1.00
2019	1.00	1.00	1.00	(For Losses Occurring 1-1-20 and Thereafter)

Expected Loss Factor--(All Years)0.425

Employers Liability Cases--Indemnity Modification Factor--(All Years)1.120

Credibility Values	C = 0.885	K = 932,846
	e	e
	C = 0.995	K = 11,015
	n	n

LOSS VALUES – DISTRIBUTION AND LIMITS

The following are the limiting indemnity values for all cases except catastrophes:

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity - All Policy Years	\$8,000	\$173,000	\$181,000

The following are the limiting medical values for all cases except catastrophes:

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical - All Policy Years	\$8,000	\$226,000	\$234,000

Catastrophes shall be limited in accordance with 3:11-40(c) of the Manual.

EXHIBIT I (Cont'd)

2. Longshore and Harbor Workers' Table A1.

Applicable January 1, 2020 as provided in the Experience Rating Plan 3:11 of the Manual.

Applicable to losses incurred under the Longshore and Harbor Workers' Compensation Act.

LOSS MODIFICATION FACTORS

<u>Policy Year</u>	<u>Death</u>	<u>Permanent Total</u>	<u>Other Indemnity</u>	<u>Medical</u>
2015	1.05	1.01	1.00	1.00
2015	1.04	1.01	1.00	(For Losses Occurring 10-1-15 and Thereafter)
2016	1.04	1.01	1.00	1.00
2016	1.03	1.01	1.00	(For Losses Occurring 10-1-16 and Thereafter)
2017	1.03	1.01	1.00	1.00
2017	1.02	1.01	1.00	(For Losses Occurring 10-1-17 and Thereafter)
2018	1.02	1.01	1.00	1.00
2018	1.01	1.01	1.00	(For Losses Occurring 10-1-18 and Thereafter)
2019	1.01	1.01	1.00	1.00
2019	1.00	1.00	1.00	(For Losses Occurring 10-1-19 and Thereafter)

Expected Loss Factor--(All Years).....0.425

Credibility Values	C = 0.885 e	K = 932,846 e
	C = 0.995 n	K = 11,015 n

LOSS VALUES - DISTRIBUTION AND LIMITS

The following are the limiting indemnity values for all cases except catastrophes:

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity - All Policy Years	\$8,000	\$264,000	\$272,000

The following are the limiting medical values for all cases except catastrophes:

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical - All Policy Years	\$8,000	\$226,000	\$234,000

Catastrophes shall be limited in accordance with 3:11-40(c) of the Manual.

EXHIBIT II

PART THREE

SECTION 5. PRIVATE RESIDENCES, ESTATES AND FARMS

1. Application of the Manual. The General Rules of this Manual shall apply, except as may otherwise be provided or supplemented in this Section.

2. Private Residences—Definition. Private Residences as used in this Manual shall mean an establishment consisting of:

A tenement, flat or apartment definitely described as a part of any building if occupied exclusively as a residence by not more than one family.

A building designed for and occupied exclusively as a residence by not more than two families, together with the land upon which it is situated, including barns, stables, garages and customary outbuildings used for household purposes and provided that no farming or dairying operations are carried on for commercial purposes. If, however, such an establishment comprises a tract of land exceeding five acres and more than five full-time servants are employed (whether inside or outside), it shall be treated as a "private estate."

The private residence of a physician, surgeon or dentist in which office quarters are maintained for professional purposes (no other portion of the residence except such office being so used) shall qualify as a private residence under these rules.

3. Private Estates—Definition. Private Estates as used in this Manual shall mean a private residence as defined above which occupies a tract of land exceeding five acres and in connection with which more than five full-time servants are employed.

4. Farm—Definition. Farm as used in this Manual shall mean any tract of land, with or without a private residence, operated in whole or in part for commercial agriculture, horticulture, dairying or viticulture.

5. Inservants—Definition. Inservants shall mean all employees, by whatever name they may be designated, engaged in household or domestic service whose principal duties are performed inside the residence. The term includes but is not limited to such employees as cooks, laundresses, maids, butlers, seamstresses, nurses, companions, governesses and housekeepers.

6. Outservants—Definition. Outservants shall mean all employees engaged exclusively in household or domestic service whose duties are performed principally outside the residence. The term includes but is not limited to private chauffeurs (not chauffeurs of public or commercial motor vehicles); employees engaged in cultivating flowers, vegetables or other agricultural products for noncommercial purposes or employees

engaged in the care of lawns, shrubs or grounds surrounding the residences and maintained exclusively for appearance.

7. Occasional Servants. The term occasional servants as used in this Manual shall mean all outservants or inservants whose employment is not continuous but whose duties are a regular and continuing part of the customary household or domestic duties. This definition applies only where a fair estimate of the time during which an occasional servant is employed is less than 40 hours per week. Under all other circumstances such a servant shall be classified as a full-time servant and rated accordingly. The term "Occasional Servants" includes such employees as a laundress for certain days in the week or a choreperson who takes care of the furnace, removes ashes, shovels snow in season or does other work of this character using as much time at frequent intervals as the requirements of the work make necessary.

8. Policy Forms. Coverage for residence employees shall be provided with a standard provisions homeowners policy or other policy, however designated, containing the standard provisions of the Comprehensive Personal Liability Policy with respect to the insured premises of the insured. Where necessary such coverage may be written upon the Standard Provisions Workers Compensation and Employers Liability Policy.

9. Husband and Wife as Insured. A policy may be issued to cover both husband and wife as insured without additional charge.

10. Scope of Classifications. The classifications covering Private Residences, Estates and Farms include all operations involving the use and occupancy and maintenance of the premises.

11. Farms—Classifications & Rates. The phraseologies for the various Agricultural and Horticultural classifications are set forth in 4:1 of this Manual. The rates for these classifications are set forth in 2:1-2 of this Manual.

★ **12. Special Classifications and Charges.**

Classification Code Annual Charge

Private Residences or Estates:

Servants—full-time	0913	\$60/person
Occasional Servants	0910	\$1/policy

The annual policy charge of \$1 is applicable in every instance.

The above premium charges shall be applicable with a standard provisions Homeowners Policy or other policy

EXHIBIT II (Cont'd)

additional 20 business days to comply with the policy provisions and authorize the carrier to begin cancellation if the carrier is not contacted within 20 business days.

- (c) Issuance by the carrier of the approved notice of cancellation shall provide the employer with 30 days advance notice of termination.
- (d) Resultant compliance by the employer prior to, or within 30 days after, the effective date of cancellation shall result in reinstatement or issuance of short term insurance as provided for in 3:14-8(14)(a), (b) and (c) of the Plan.
- (e) Continued non-compliance beyond the times prescribed herein will result in the employer being considered no longer in good faith entitled to coverage through the Plan until such time as the Rating Bureau is satisfied that any violations have been corrected.

An employer who purchased a policy through the New Jersey Workers Compensation Insurance Plan and fails to comply with an audit may be subject to an Audit Noncompliance Charge in accordance with 3:3-85 of this Manual. The Audit Noncompliance Charge shall be two times the total estimated premium.

If an employer insured through the New Jersey Workers Compensation Insurance Plan does not permit a full and complete audit, or does not provide the required records, regardless of whether the Audit Noncompliance Charge has been paid, the employer shall be deemed noncompliant with the audit and shall be ineligible for coverage through the Plan until such time as a full and complete audit has been performed or the required records have been provided.

- (12) It shall be the obligation of the insurance company to arrange to afford renewal insurance for each employer insured by it in accordance with the provisions of this Plan. Approximately thirty days prior to the renewal date, the insurance company shall arrange for the particulars incident to the renewal of the insurance and provided the deposit premium is paid by the employer prior to the renewal date, the renewal insurance shall be issued without lapse.

The deposit premium shall not be more than the following schedule:

Estimated Annual Premium	Program	Deposit	Additional Payments
Under \$5,000	Annual	100%	0
\$5,000-\$9,999	Semi-Annual	75%	1
\$10,000-\$24,999	Quarterly	50%	3
\$25,000 & Over	Monthly	25%	8

If the renewal payment is not made prior to the renewal date, the effective date of coverage of the renewal insurance shall be determined in a manner consistent with 3:14-8, subparagraph 9 (c) of the Plan regarding the method of dispatch, delivery and receipt of premium by the designated insurance company.

If insurance is not effected within sixty days of expiration the insurance company shall notify the Rating Bureau. The Rating Bureau shall inform the employer and designated producer, if any, and in the absence of premium payment leading to the issuance of insurance shall relieve the insurance company of the assignment.

(13) **Plan Premium Adjustment Program (PPAP)**



A. Introduction— The Plan Premium Adjustment Program shall be applied to all risks insured in the New Jersey Workers Compensation Insurance Plan except for those issued or audited at minimum premium. For purposes of this Program, minimum premium is defined as the total of the policy minimum premium and each applicable minimum charge for Part II (Employers' Liability), FELA (Federal Employers Liability Act), and/or Maritime Increased Limits. It shall be applied to each qualifying risk by use of a PPAP adjustment factor. The amount of the adjustment factor is determined in accordance with 3:14-8(13B) and 3:14-8(13C) of the Manual. The adjustment factor is to be applied to the standard premium, exclusive of premium developed under classification codes 0910 and 0913, to determine the PPAP premium charge. If multiple policies are written to insure a single risk in the Plan, the adjustment factor shall apply to all such policies.

The PPAP premium charge must be separately exhibited in Item 4 of the Policy Information Page under statistical code 0942. The PPAP premium charge is to be shown after the standard premium and is subject to change on audit.

B. PPAP Adjustment Factor (Non-Rated Risks) - A 20% adjustment factor is applicable to all qualifying Plan risks that are not experience rated.

C. PPAP Adjustment Factor (Rated Risks) - An adjustment factor of 20% is applicable to all qualifying Plan risks that are experience rated and have expected losses of less than \$10,000 in their experience modification calculation. The adjustment factor for risks with expected losses of \$10,000 or greater is determined in accordance with the PPAP formula in 3:14- 8 (13D). The minimum adjustment factor for risks

EXHIBIT III**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY WC 29 03 02 B**
NEW JERSEY WORKERS COMPENSATION AND EMPLOYERS LIABILITY COVERAGE
FOR RESIDENCE EMPLOYEES ENDORSEMENT

We agree, with respect to residence employees:

Under Coverage I

To pay when due all benefits required of an insured by the New Jersey Workers' Compensation Law; and

Under Coverage II

To pay on behalf of an insured all damages for which the insured is legally liable because of bodily injury sustained by a residence employee. The bodily injury must be caused by accident or disease and arise out of and in the course of employment by the insured while:

- a) in the United States of America, its territories or possessions, or Canada, or
- b) temporarily elsewhere if the residence employee is a citizen or resident of the United States or Canada. Coverage II does not apply to any suit brought in or judgment rendered by any court outside the United States of America, its territories and possessions, or Canada or to any action on such judgment.

Application of Coverage

This insurance applies only to:

- a) bodily injury occurring during the policy period, or
- b) occupational disease or cumulative injury of a residence employee who during the term of this policy actually worked for the insured during the last day of employment, which exposed the employee to the hazard of the occupational disease or cumulative injury.

Policy Provisions

This insurance is subject to all the provisions of this endorsement and the following provisions of this policy:

- a. Under Section I and II—Conditions:
 - 4. Waiver of Change of Policy Provisions.
 - 5. Cancellation.
 - 7. Assignment.
 - 8. Subrogation
- b. Under Section II—Conditions:
 - 3. Duties After Loss.
 - 6. Suit Against Us.
- c. Our agreement to defend the insured as provided under Coverage E—Personal Liability.
- d. Under Section II—Additional Coverages:
 - 1. Claim Expenses.
 - 2. First Aid Expenses.
- e. The definition of "bodily injury," "business," "insured" and "residence employee."

Limit of Liability—Coverage II

Our total limit of liability shall not exceed \$100,000 for all damages because of bodily injury:

- a. sustained by one or more residence employees in any one accident; or
- b. caused by disease and sustained by a residence employee.

Our total limit of liability shall not exceed \$500,000 for all damages arising out of bodily injury by disease regardless of the number of residence employees who sustain bodily injury by disease.

EXHIBIT III (Cont'd)

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY WC 29 03 02 B
NEW JERSEY WORKERS COMPENSATION AND EMPLOYERS LIABILITY COVERAGE
FOR RESIDENCE EMPLOYEES ENDORSEMENT

Other Insurance

If a loss covered by this policy is also covered by other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

Conformity to Statute

Terms of this insurance which are in conflict with the New Jersey Workers' Compensation Law are amended to conform to that law.

Exclusions

This insurance does not apply:

- a) to liability for bodily injury arising out of business pursuits of the insured;
- b) Under Coverage II
 - 1) to liability assumed by the insured under any contract or agreement
 - 2) to bodily injury by disease unless a written claim is made or suit brought against the insured within 36 months after the end of the policy period
 - 3) to any obligation under a workers compensation, unemployment or disability benefits law or any similar law
 - 4) to punitive or exemplary damage because of bodily injury to any employee employed in violation of law or to any employee employed in violation of law with the knowledge or consent of the insured.

SCHEDULE—COMPLETE ONLY FOR FULL-TIME SERVANTS

Code No.	Classification of Employees	No. of Employees	Rate Per Employee	Premium
0913	Private Residence or Estate—Full-Time Inservant			

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned by _____

Notes:

- This endorsement is required to insure the New Jersey statutory workers compensation obligations of an employer of a domestic servant or household employee or the dependents thereof as mandated by Chapter 28 Public Laws of 1979.
- This endorsement is designed to be used with a New Jersey homeowners policy or other policy providing comprehensive personal liability insurance.
- There may be need to make changes in the endorsement to properly identify policy provisions which may apply to the endorsement.

EXHIBIT IV

INDEX POLICY FORMS AND ENDORSEMENTS APPLICABLE IN NEW JERSEY

	STANDARD IDENTIFIER	VERSION IDENTIFIER±
Workers Compensation and Employers Liability Insurance Policy	WC 00 00 00	C
Information Page (With New Jersey Requirements)	WC 00 00 01	A
FEDERAL COVERAGES AND EXCLUSIONS		
Defense Base Act Coverage Endorsement	WC 00 01 01	A
Federal Employers' Liability Act Coverage Endorsement	WC 00 01 04	A
Longshore and Harbor Workers' Compensation Act Coverage Endorsement	WC 00 01 06	A
Outer Continental Shelf Lands Act Coverage Endorsement	WC 00 01 09	C
Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2015	WC 00 01 15	★
New Jersey Voluntary Compensation Federal Employers' Liability Act Coverage Endorsement	WC 29 01 01	
MARITIME COVERAGES AND EXCLUSIONS		
Maritime Coverage Endorsement	WC 00 02 01	B
Voluntary Compensation Maritime Coverage Endorsement	WC 00 02 03	
OTHER COVERAGE AND EXCLUSIONS		
Alternate Employer Endorsement	WC 00 03 01	A
Designated Workplaces Exclusion Endorsement	WC 00 03 02	
Insurance Company as Insured Endorsement	WC 00 03 04	
Joint Venture as Insured Endorsement	WC 00 03 05	
Rural Utilities Service Endorsement	WC 00 03 09	B
New Jersey Workers Compensation and Employers Liability Coverage for Residence Employees Endorsement	WC 29 03 02	B★
New Jersey Employee Leasing Labor Contractor Endorsement	WC 29 03 03	
New Jersey Employee Leasing Client Exclusion Endorsement	WC 29 03 04	
New Jersey Employee Leasing Labor Contractor Exclusion Endorsement	WC 29 03 05	
New Jersey Part Two Employers Liability Endorsement	WC 29 03 06	B
New Jersey Sole Proprietor and Partners Coverage Endorsement	WC 29 03 07	
New Jersey Limited Other States Insurance Endorsement	WC 29 03 09	A
New Jersey Workers Compensation Insurance Plan Eligibility Endorsement	WC 29 03 10	
PREMIUM		
Experience Rating Modification Factor Endorsement	WC 00 04 03	
Pending Rate Change Endorsement	WC 00 04 04	
Policy Period Endorsement	WC 00 04 05	
Premium Discount Endorsement	WC 00 04 06	A
Rate Change Endorsement	WC 00 04 07	
Premium Due Date Endorsement	WC 00 04 19	
Catastrophe (Other than Certified Acts of Terrorism) Premium Endorsement	WC 00 04 21	D
Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	WC 00 04 22	B
Audit Noncompliance Charge Endorsement	WC 00 04 24	
Experience Rating Modification Factor Revision Endorsement	WC 00 04 25	
New Jersey Approved Managed Care Program Endorsement	WC 29 04 09	A
New Jersey Construction Classification Premium Adjustment Endorsement	WC 29 04 10	
RETROSPECTIVE PREMIUM		
Retrospective Rating Plan Premium Endorsement – One Year Plan	WC 00 05 03	C
Retrospective Rating Plan Premium Endorsement – Three Year Plan	WC 00 05 04	C
Retrospective Rating Plan Premium Endorsement – Wrap-Up Construction Project	WC 00 05 05	C
Retrospective Premium Endorsement Aviation Exclusion	WC 00 05 08	
Retrospective Premium Endorsement Changes	WC 00 05 09	A
Retrospective Rating Plan Premium Endorsement Nonratable Catastrophe Element or Surcharge	WC 00 05 10	B
Retrospective Premium Endorsement Short Form	WC 00 05 11	
Retrospective Rating Plan Premium Endorsement Flexibility Options	WC 00 05 15	A
Retrospective Rating Plan Premium Endorsement – Large Risk Alternative Rating Option (LRARO)	WC 00 05 16	
New Jersey Retrospective Premium Endorsement Part Two Employers Liability Insurance Excess Exclusion	WC 29 05 09	C
New Jersey Large Risk – Large Deductible Endorsement	WC 29 06 01	A
New Jersey Large Risk – Large Deductible Retrospective Adjustment Endorsement	WC 29 06 02	B
New Jersey Large Risk – Large Deductible Aggregate Limit Endorsement	WC 29 06 04	A
New Jersey Large Risk – Large Deductible Retrospective – Per Person Basis	WC 29 06 05	
OTHER		
Policy Information Page Endorsement	WC 89 06 00	B
New Jersey Participating Provisions Endorsement	WC 29 06 03	
NEW JERSEY NOTICES		
New Jersey Notice of Cancellation	Form 116-B	
New Jersey Notice of Reinstatement	Form 117-A	
New Jersey Posting Notice	Form 16NJ	A
New Jersey Posting Notice (Spanish)	Form 17NJ	
New Jersey Notice of Election – Proprietors and Partners Workers Compensation and Employers Liability Insurance	Form PP-1	B
New Jersey Transmittal Letter	Form TL-1	
New Jersey Confidential Request for Ownership Information	NJCRIE ERM-14 Form	★

± Absence of a version identifier denotes original printing

★ Revised forms

EXHIBIT V

INFORMATION PAGE ALGORITHM
MINIMUM PREMIUM POLICY

A.	E.L. PART II INCR LIMITS CHARGE	=	0.012	OR	1.20%	(INCR LIMITS IN ITEM 3B - TABLE 2:2-1)	I.	MANAGED CARE REDUCTION	=	-0.12	OR	-12.0%	(3:10B)
B.	E.L. PART II INCR LIMITS MIN CHARGE	=	100			(TABLE 2:2-1)	J.	PPAP	=	0.10	OR	10.0%	(3:14-8(13))
C.	POLICY MIN PREM	=	850			INCLUDES EXPENSE CONSTANT (2:1-2)	K.	SECOND INJURY FUND SURCHARGE	=	0.0820	OR	8.20%	(2:1-7)
D.	USL NON "F" FACTOR	=	1.50	OR	150.0%	(2:1-4a)	L.	UNINSURED EMPLOYERS FUND	=	0.0000	OR	0.00%	(2:1-7)
E.	MARITIME INCR LIMITS CHARGE	=	0.23	OR	23.0%	(INCR LIMITS IN WC000201-TABLE 3:6-14)	M.	N.J.C.P.A.P.	=	-0.10	OR	-10.0%	(3:8-2e)
F.	MARITIME COVERAGE-SEP MIN CHARGE	=	218			(TABLE 3:6-14)	N.	TERRORISM CHARGE	=	0.03	OR	\$0.03	(2:1-3)
G.	EXPENSE CONSTANT	=	160			(2:1-2 & 5)	AA.	CATASTROPHE CHARGE	=	0.01	OR	\$0.01	(2:1-3)
H.	PREMIUM DISCOUNT	=	-0.037	OR	-3.7%	(TABLE 2:3-2)	BB.	SCHEDULE RATING	=	0.05	OR	5.0%	(3:10C)

CLASS	COVERAGE	EXPOSURE	RATE	PREMIUM
7027	MARITIME	2,000	1.58	32
7350F	USL	1,000	9.69	97
6003	STATE	1,000	9.32	93
8810	STATE	1,000	0.27	3
		5,000		

6198	SEPARATE INCR LIMITS CHARGE MARITIME/FELA ONLY (E X O)	S.	7	MAR/FELA INCR LIMITS CHARGE % (X) MAR/FELA PREMS;	(3:6-13)
6199	E.L. PART II INCR LIMITS CHARGE A X (P+Q+R)	T.	2	E.L. INCR LIMITS CHARGE % (X) NON-MAR/FELA PREMS;	(3:3-73)
9848	PREM TO EQUAL E.L. PART II INCR LIMITS MIN CHARGE (B-T)	U.	98	BASED ON NON-MARITIME/FELA PREMS; WHEN NJ IS HIGHEST EL MIN CHARGE	(3:3-73)
	TOTAL SUBJECT PREMIUM		332		
	MODIFICATION	V.	1,000	EXPERIENCE RATING MODIFICATION, IF APPLICABLE	(3:3-56 & 3:11-23)
	MODIFIED PREMIUM	W.	332		

0910	OCCASIONAL PRIVATE RESIDENCE EXPOSURE	X.	2	PER CAPITA EXPOSURE - NOT SUBJECT TO MODIFICATION	(3:3-56)
9849	ADD'L PREM TO = SEP MARITIME/FELA MIN CHARGE (F) - [(O+S) X (V)]		179	MARITIME/FELA MIN CHARGE (-) MOD MARITIME/FELA PREMS	(3:6-10)
0990	ADD'L PREM TO EQUAL POL MP (C+8-G) - [(P+Q+R+T+U) X (V)] - (X)	Y.	495	MP & MIN CHARGE (-) EXP CON (-) [MOD NON-MAR/FELA PREMS] - PC; WHEN NJ IS HIGHEST MP	(3:3-64 & 66)
9046	N.J.C.P.A.P. CREDIT NOT APPLICABLE ON MP POLICIES	Z.	0	NJ CONSTRUCTION CLASS PREM ADJUSTMENT PROGRAM, IF APPLICABLE	(3:8-5)
9874	MANAGED CARE PREMIUM CREDIT NOT APPLICABLE ON MP POLICIES		0	REDUCTION FOR APPROVED MANAGED CARE PROGRAM, IF APPLICABLE	(3:10B-5)
9887	SCHEDULE RATING DEBIT NOT APPLICABLE ON MP POLICIES		0	SCHEDULE RATING ADJUSTMENT, IF APPLICABLE	(3:10C-3)
	TOTAL STANDARD PREMIUM		1,008		

0063	PREMIUM DISCOUNT (H) X STD PREM APPLICABLE WHEN STD PREM>\$10,000		0	PREMIUM DISCOUNT, IF APPLICABLE	(3:3-78)
0942	PLAN PREM ADJ PROGRAM NOT APPLICABLE ON MP POLICIES		0	ADD'L PREM FROM PLAN POLICIES, IF APPLICABLE	(3:14-8(13))
9663	DEDUCTIBLE PREMIUM CREDIT AVAILABLE ONLY WHEN STD PREMIUM>\$200,000		0	LARGE RISK-LARGE DEDUCTIBLE PROGRAM CREDIT, IF APPLICABLE	(3:10A-11)
0900	EXPENSE CONSTANT (G)		160	APPLICABLE TO ALL POLICIES; WHEN NJ IS HIGHEST EXPENSE CONSTANT CHARGE	(3:3-57)
9740	TERRORISM INSURANCE CHARGE (TOTAL EXPOSURE/100) X (N)		2	TERRORISM INSURANCE CHARGE	(3:9-1)
9741	CATASTROPHE INSURANCE CHARGE (TOTAL EXPOSURE / 100) X (AA)		1	CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) INS CHARGE	(3:9-8)
	TOTAL ESTIMATED PREMIUM		1,171		

0935	SECOND INJURY FUND SURCHARGE (K)[(W)-(V*(O+P+S))]		16	APPLICABLE TO MOD PREM LESS MOD USL AND MARITIME/FELA PREMS	(3:3-60A)
0936	UNINSURED EMPLOYERS FUND SURCHARGE (L) X [(W)-(V*(O+P+S))]		0	APPLICABLE TO MOD PREM LESS MOD USL AND MARITIME/FELA PREMS	(3:3-60A)
	TOTAL ESTIMATED COST		1,187		

EXHIBIT VI

INFORMATION PAGE ALGORITHM
OTHER THAN MINIMUM PREMIUM POLICY

A.	E.L. PART II INCR LIMITS CHARGE	=	0.012	OR	1.20%	(INCR LIMITS IN ITEM 3B – TABLE 2:2-1)	I.	MANAGED CARE REDUCTION	=	-0.12	OR	-12.0%	(3:10B)
B.	E.L. PART II INCR LIMITS MIN CHARGE	=	100	(TABLE 2:2-1)	J.	PPAP	=	0.10	OR	10.0%	(3:14-8(13))		
C.	POLICY MIN PREM	=	850	INCLUDES EXPENSE CONSTANT (2:1-2)	K.	SECOND INJURY FUND SURCHARGE	=	0.0820	OR	8.20%	(2:1-7)		
D.	USL NON “F” FACTOR	=	1.50	OR	150.0%	(2:1-4a)	L.	UNINSURED EMPLOYERS FUND	=	0.0000	OR	0.00%	(2:1-7)
E.	MARITIME INCR LIMITS CHARGE	=	0.23	OR	23.0%	(INCR LIMITS IN WC000201-TABLE 3:6-14)	M.	N.J.C.C.P.A.P.	=	-0.10	OR	-10.0%	(3:8-2e)
F.	MARITIME COVERAGE-SEP MIN CHARGE	=	218	(TABLE 3:6-14)	N.	TERRORISM CHARGE	=	0.03	OR	\$0.03	(2:1-3)		
G.	EXPENSE CONSTANT	=	160	(2:1-2 & 5)	AA.	CATASTROPHE CHARGE	=	0.01	OR	\$0.01	(2:1-3)		
H.	PREMIUM DISCOUNT	=	-0.037	OR	-3.7%	(TABLE 2:3-2)	BB.	SCHEDULE RATING	=	0.05	OR	5.0%	(3:10C)

CLASS	COVERAGE	EXPOSURE	RATE	PREMIUM
7027	MARITIME	20,000	1.58	O. 316
7350F	USL	100,000	9.69	P. 9,690
6003	STATE	140,000	9.32	Q. 13,048
8810	STATE	50,000	0.27	R. 135
		310,000		

6198	SEPARATE INCR LIMITS CHARGE MARITIME/FELA ONLY (E X O)	S.	73	MAR/FELA INCR LIMITS CHARGE % (X) MAR/FELA PREMS;	(3:6-13)
6199	E.L. PART II INCR LIMITS CHARGE A X (P+Q+R)	T.	274	E.L. INCR LIMITS CHARGE % (X) NON-MAR/FELA PREMS;	(3:3-73)
9848	PREM TO EQUAL E.L. PART II INCR LIMITS MIN CHARGE (B-T)	U.	0	BASED ON NON-MARITIME/FELA PREMS; WHEN NJ IS HIGHEST EL MIN CHARGE	(3:3-73)
	TOTAL SUBJECT PREMIUM		25,536		(3:3-56 & 3:11-23)
	MODIFICATION	V.	0.800	EXPERIENCE RATING MODIFICATION, IF APPLICABLE	
	MODIFIED PREMIUM	W.	18,829		
0910	OCCASIONAL PRIVATE RESIDENCE EXPOSURE	X.	2	PER CAPITA EXPOSURE - NOT SUBJECT TO MODIFICATION	(3:3-56)
9849	ADD'L PREM TO = SEP MARITIME/FELA MIN CHARGE (F) - [(O+S) X (V)]	0		MARITIME/FELA MIN CHARGE (-) MOD MARITIME/FELA PREMS	(3:6-10)
0990	ADD'L PREM TO EQUAL POL MP (C+B-G) - [(P+Q+R+T+U) X (V)] - (X)	0		MP & MIN CHARGE (-) EXP CON (-) (MOD NON-MAR/FELA PREMS) - PC; WHEN NJ IS HIGHEST MP	(3:3-64 & 66)
9046	N.J.C.C.P.A.P. CREDIT (M) x (W) NOT APPLICABLE ON MP POLICIES	Y.	(1,883)	NJ CONSTRUCTION CLASS PREM ADJUSTMENT PROGRAM, IF APPLICABLE	(3:8-5)
9874	MANAGED CARE PREMIUM CREDIT (I) x (W) NOT APPLICABLE ON MP POLICIES	Z.	(2,259)	REDUCTION FOR APPROVED MANAGED CARE PROGRAM, IF APPLICABLE	(3:10B-5)
9889	SCHEDULE RATING CREDIT (W) x (BB) NOT APPLICABLE ON MP POLICIES		(941)	SCHEDULE RATING ADJUSTMENT, IF APPLICABLE	(3:10C-3)
	TOTAL STANDARD PREMIUM		13,748		
0063	PREMIUM DISCOUNT (H) X STD PREM APPLICABLE WHEN STD PREM>\$10,000		509	PREMIUM DISCOUNT, IF APPLICABLE	(3:3-78)
0942	PLAN PREM ADJ PROGRAM (J) x [TOTAL STD PREM - (K)]		1,375	ADD'L PREM FROM PLAN POLICIES, IF APPLICABLE	(3:14-8(13))
9663	DEDUCTIBLE PREMIUM CREDIT AVAILABLE ONLY WHEN STD PREMIUM >\$200,000		0	LARGE RISK-LARGE DEDUCTIBLE PROGRAM CREDIT, IF APPLICABLE	(3:10A-11)
0900	EXPENSE CONSTANT (G)		160	APPLICABLE TO ALL POLICIES; WHEN NJ IS HIGHEST EXPENSE CONSTANT CHARGE	(3:3-57)
9740	TERRORISM INSURANCE CHARGE (TOTAL EXPOSURE/100) x (N)		93	TERRORISM INSURANCE CHARGE	(3:9-1)
9741	CATASTROPHE INSURANCE CHARGE (TOTAL EXPOSURE / 100) x (AA)		31	CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) INS CHARGE	(3:9-8)
	TOTAL ESTIMATED PREMIUM		14,896		
0935	SECOND INJURY FUND SURCHARGE (K)X[(W)-(V*(O+P+S))]		883	APPLICABLE TO MOD PREM LESS MOD USL AND MARITIME/FELA PREMS	(3:3-60A)
0936	UNINSURED EMPLOYERS FUND SURCHARGE (L) X [(W)-(V*(O+P+S))]		0	APPLICABLE TO MOD PREM LESS MOD USL AND MARITIME/FELA PREMS	(3:3-60A)
	TOTAL ESTIMATED COST		15,781		

EXHIBIT VII

PART FOUR

Section 1. CLASSIFICATIONS

RATES AND RATING VALUES WILL BE FOUND IN 2:1-2 OF THIS MANUAL

Phraseology	Code No.
-------------	----------

ABRASIVE WHEEL MFG—CERAMIC OR RESIN BONDED—& DRIVERS 1754

Ore crushing or the mfg. of artificial abrasives to be separately rated.

ACCOUNTING FIRM—ALL EMPLOYEES & CLERICAL MESSENGERS, DRIVERS NPD 8860

ACETYLENE GAS MFG & DRIVERS..... 4635
Includes tank charging.

ADDING, COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC 3574

ADDRESSING OR MAILING Co NPD..... 8800

★ **ADVERTISING Co & DRIVERS 9554**
Applicable to outdoor advertising companies and includes shop operations; the erection, painting, repair, maintenance or removal of signs; sign painting or lettering in or upon buildings or structures; and bill posting.

AGRICULTURAL MACHINERY MFG 3507

* Agriculture or Horticulture:

SERVANTS OCCASIONAL..... 0910

INSERVANTS FULL TIME..... 0913

(Rates for Code 0910 and 0913 are set forth in 3:5-12 of this Manual.)

Outservants:

The classifications set forth below are:

1. Subject to the rules and definitions of this Manual, except as modified by the special rules for Private Residences, Estates and Farms (3:5 of this Manual).
2. Mutually unavailable for division of payroll except that separate farms which constitute separate and distinct enterprises shall be separately rated.
3. Applicable without regard to any farming operations conducted for the sole and exclusive purpose of providing food for work animals, for the employer, the employees and their families.
4. Subject to the above and the specific provisions of each classification, that single classification shall be applied which most accurately describes the principal (in terms of payroll expended) operations. In no instance shall the acreage planted, the value of crops

or any standard other than payroll expended be used in determining the applicable classification.

BERRY FARM OR VINEYARD—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)..... 0079

Includes picking, grading, sorting or packing. A farm engaged principally in the raising of berries or operating a vineyard, but which also conducts dairying operations or raises livestock or grain, shall be assigned to 0075 vegetable, berry, flower or bulb farm or vineyard—including incidental dairying or general farming.

BREEDING FARM—SEE "EQUINE INDUSTRY"

BULB OR FLOWER FARM—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 0086

Includes picking, grading, sorting or packing. A farm engaged principally in the raising of flowers or bulbs, but which also conducts dairying operations or raises livestock or grain, shall be assigned to 0075 vegetable, berry, flower or bulb farm or vineyard—including incidental dairying or general farming.

CATTLE OR LIVESTOCK AUCTIONEER OR COMMISSION MERCHANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)..... 0081

Not applicable to risks which buy, sell, handle or transport or care for animals. Such risks shall be assigned to 0082 cattle or livestock dealer.

CATTLE OR LIVESTOCK DEALER—& DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 0082

CATTLE OR LIVESTOCK FARM—No COLLECTION OF WATER FOR FOOD—& DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 0083

Risks which raise livestock and in addition collect waste for food shall be assigned to 0073 piggery.

CHICK, SQUAB OR FISH HATCHERY—& DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 0055

Includes grading, sorting or packing.

DAIRY FARM—& DRIVERS. (PREMIUM BASIS SHALL NOT

EXHIBIT VII (Cont'd)

*** Aviation Flight & Ground Operation continued:**

AVIATION AIRLINE OPERATION—GROUND EMPLOYEES & DRIVERS7403

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel. Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810- Clerical. Members of flying crew to be separately rated under the appropriate aviation classification.

AIRPORT OR HELICOPTER OPERATOR—ALL EMPLOYEES & DRIVERS7435

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel. Ticket sellers or information away from airport locations to be separately rated as Code 8810- Clerical. Members of flying crews to be separately rated under the appropriate aviation classification.

AVIATION—HELICOPTERS-FLYING CREW.....7425

Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.

AVIATION—MAPPING, SURVEYING, SKYWRITING OR ADVERTISING-FLIGHT CREW7424

AIRPLANE MFG—3830

AIR PRESSURE OR STEAM GAUGE MFG.....3571

ALCOHOL MFG—GRAIN-ALL OPERATIONS.....2130

ALE OR BEER DEALER—WHOLESALE & DRIVERS7390
NPD with 2121 brewery.

ALUMINUM SIDING INSTALLATION—SEE "BUILDING SIDING"

ALUMINUM WARE MFG3227
Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.

AMUSEMENT DEVICE OPERATION NOC—NOT TRAVELING—DRIVERS9180
Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.

★ AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS—TRAVELING & DRIVERS9186
The actual remuneration of directors, players,

entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum of \$2,640 per week per person.

AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS.....9016

Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated. The two foregoing classifications do not apply to amusements, exhibitions or other operations separately classified in this Manual (such as bathhouses, billiard halls, boat livery, bowling lanes, dance halls, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

AMUSEMENT PARK, PLACE OR BOARDWALK—GAMES NOT INVOLVING POWER DRIVEN OR MECHANICAL DEVICES8090

Includes Japanese ballgame, ring toss, wheels of chance, penny arcades and similar games.

AMUSEMENT PARK, PLACE OR BOARDWALK—PURVEYORS OF FOOD OR DRINK. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)9079

Includes "hot dogs," orangeade, ice cream, peanuts, popcorn, candy, waffles, custards and similar articles of food and drink.

ANALYTICAL CHEMIST—NPD..... 4571, 4572
Includes laboratory and outside employees.

ANIMAL SHELTER & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES).....9726
Includes dog wardens and animal control, humane societies, local or county units, the Society for the Prevention of Cruelty to Animals.

ANTI-TOXIN, SERUM OR VIRUS MFG & DRIVERS5951

ARCHITECT OR ENGINEERING—CONSULTING NPD8601
Not engaged in actual construction. May only be used upon specific approval of the Rating Bureau.

ARTIFICIAL BREEDING OF CATTLE—NON PROFESSIONAL EMPLOYEES & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE, BOARD, LODGING OR GRATUITIES).....0083
Professional employees to be separately rated as 8831 hospital—veterinary.

ASBESTOS CONTRACTOR—EMPLOYEES ENGAGED IN ASBESTOS REMOVAL, REPLACEMENT, REPAIR, ENCLOSURE

EXHIBIT VII (Cont'd)

OR ENCAPSULATION & DRIVERS.....5473

ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS9403

Reduction, rendering or fertilizer plants to be separately rated.

ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS4741

Includes the mfg. of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.

ASPHALT WORKERS & DRIVERS.....1463

Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.

ASSAYING—NPD.....4571, 4572

Includes laboratory and outside employees.

ASSISTED LIVING FACILITY & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING)8829

Applies to those risks providing on-site intermediate and/or skilled health care for residents. Independent Living facilities operated in conjunction with, but separate from, the Assisted Living facility to be separately rated as 9015 - Building NOC - Operation by Owner or Lessee.

ASYLUM—SEE "HOSPITAL"

*** Athletic Sports or Park:**

★ **CONTACT SPORTS9179**

Applies to players, coaches, managers, trainers, equipment managers or sports officials and includes all players on salary list of insured, whether regularly played or not. Contact sports include, but are not limited to, football, hockey and roller derbies.

The actual remuneration of players shall be included in the basis of premium, subject, however, to minimum annual salary of \$2,640 per player and a maximum annual salary of \$137,280. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to code 9063 for these risks.

★ **NON-CONTACT SPORTS9178**

Applies to players, coaches, managers, trainers, equipment managers or sports officials and includes all players on salary list of insured, whether regularly played or not. Non-contact sports include, but not limited to, baseball, basketball and soccer.

The actual remuneration of players shall be included in

the basis of premium, subject, however, to minimum annual salary of \$2,640 per player and a maximum annual salary of \$137,280. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these risks.

OPERATION & DRIVERS9182

Applies to all employees other than players, coaches, managers, trainers, equipment managers or sport officials.

ATTORNEY—ALL EMPLOYEES & CLERICAL MESSENGERS, DRIVERS NPD8820

AUCTIONEER & SALESPERSONS8090

Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.

AUDIO OR VISUAL RECORDING MEDIA MFG.....4923

Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.

AUDITOR OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING.....8803

Includes insurance company premium auditors.

AUTOMATIC SCREW MACHINE PRODUCTS MFG NPD3145

AUTOMATIC SPRINKLER INSTALLATION & DRIVERS5188

Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn Sprinkler Installation to be rated as Code 5183.

AUTOMATIC STOKER, GAS OR OIL BURNER—INSTALLATION OR SERVICE—COMMERCIAL & DRIVERS.....3724

AUTOMOBILE BODY REPAIR.....8393

Applies to the repair of metal automobile bodies and light panel truck bodies. Includes upholstering and painting. NPD with 3815 truck body mfg. or repair NOC or 8397 automobile garage or repair shop.

AUTOMOBILE CAR WASH & DRIVERS8396

Includes incidental greasing, polishing and servicing. NPD with 8387 automobile accessories service station or any of its cross references, 8392 automobile storage garage or parking station, 8397 automobile garage or repair shop or 8398 automobile sales or service agency.

AUTOMOBILE DELIVERY—DRIVEWAY & DRIVERS7380

AUTOMOBILE DELIVERY—HAULAWAY—SEE "TRUCKMEN"

EXHIBIT VII (Cont'd)**AUTOMOBILE DISMANTLING & DRIVERS.....3821**

Includes the salvage or junking of parts. Store operations which are physically separated from salvage and parts storage areas, and are conducted with no interchange of labor, to be separately rated as 8046 — STORE: Automobile Accessories — Retail — NOC.

AUTOMOBILE GARAGE OR REPAIR SHOP—& PARTS DEPARTMENT EMPLOYEES, DRIVERS8397**AUTOMOBILE STORAGE, GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS8392**

NPD with 8397 — Automobile repair shop or garage or 8398 — Automobile Sales or Service Agency. The classification is intended to cover automobile storage garages or parking lots where the operations are restricted to the storing or parking of automobiles with incidental sale of gasoline or oil or servicing such as washing, polishing or greasing but is not applicable to a risk engaged in repairing automobiles.

AUTOMOBILE RADIATOR MFG NPD3807**AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY7369****CHAUFFEURS OF PRIVATE PASSENGER VEHICLES7380****DRIVERS OF TANKS TRUCKS7196****DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES7219****AUTOMOBILE REPAIR SHOP OR GARAGE—& PARTS DEPARTMENT EMPLOYEES, DRIVERS8397****AUTOMOBILE SALES OR SERVICE AGENCY—& PARTS SERVICE DEPARTMENT EMPLOYEES, DRIVERS...8398****AUTOMOBILE SALESPERSONS8748****AUTOMOBILE SALES OR SERVICE AGENCY ACCESSORY OR SPARE PARTS STORE8010**

Applicable only if the store is at a separate location which is conducted as a separate enterprise without interchange of labor.

AUTOMOBILE SERVICE STATION—& DRIVERS ..8387

Applies to automobile accessories. NPD with 8392 automobile storage garages or parking station, 8396 automobile car wash, 8397 automobile garage or repair shop, or 8398 automobile sales or service agency. The following phraseologies are cross referenced to this classification; gasoline station—retail—& drivers, rubber tire dealer—retail—& drivers and storage battery service station—& drivers, brake

service or muffler installation, or repair station & drivers 8387.

AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS8392

NPD with 8397 automobile garage or repair shop or 8398 automobile sale or service agency. The classification is intended to cover automobile storage garages or parking stations where the operations are restricted to the storing or parking of automobiles with incidental sale of gasoline or oil or servicing such as washing, polishing or greasing but is not applicable to a risk engaged in repairing automobiles.

AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC.....3648**AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTOR—WHOLESALE—MACHINE SHOP—NO WORK ON MOTOR VEHICLES.....3632**

Includes cylinder reboring, valve grinding, turning down brake drums or rebabbiting connecting rods. Store employees shall be assigned to 8010 hardware store.

AWNING MFG—METAL—SHOP WORK ONLY3076**AWNING OR TENT ERECTION—& SHOP OPERATION, DRIVERS.....9538****AWNING OR TENT MFG—SHOP.....2576**
No erection.**BABY CARRIAGE MFG3865****BAG MFG—PAPER4273**
Paper mfg. to be separately rated as 4239.**★ BAG OR SACK MFG—CLOTH2501**
Applies to the mfr. of cotton, burlap or gunny bags or sacks.**★ BAG RENOVATING2501**
Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.**BAKERY & DRIVERS, ROUTE SUPERVISORS2003****BALL OR ROLLER BEARING MFG NPD3638****BANK OR TRUST COMPANY—CLERICAL8810**
Special officers, uniformed attendants, ushers, doormen or employees engaged in care, custody and maintenance to be separately rated as 9015 building NOC.

Runners or messengers to be separately rated as 8742 salesperson. Armored car crews or chauffeurs to be separately rated as 7380 drivers, chauffeurs and their helpers.

EXHIBIT VII (Cont'd)

BAR, LOUNGE OR TAVERN. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) **9079**

Musicians, players or entertainers to be separately rated as 9156 musicians.

BARBER SHOP OR BEAUTY PARLOR. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) **9586**

Barges, Scows, Canal Boats or Lighters—See 3:6 of this Manual.

BARRICADE OR GUARD RAIL CONSTRUCTION—PERMANENT & DRIVERS **5403**

Such operations performed in connection with street or road construction projects to be rated as 6042.

BATHHOUSE—BEACH **9015**

BATHS NOC & CLERICAL **9053**

BATTERY MFG—DRY **3642**

BATTERY MFG—STORAGE—NOC **3656**

BEACH CHAIRS—RENTAL **9015**

BEAN SORTING OR HANDLING **8102**

BEAUTY PARLOR, OR BARBER SHOP. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) **9586**

BEDSTEAD MFG OR ASSEMBLY—METAL **3076**

BEER DISPENSING EQUIPMENT INSTALLATION OR SERVICE & DRIVERS **5183**

BEER GARDEN OR BEE PARLOR—SEE "TAVERN"

BEER OR ALE DEALER—WHOLESALE & DRIVERS **7390**
NPD with 2121 brewery.

BELL INSTALLATION—TOWER & DRIVERS **9530**

BEVERAGE MFG NOC—CARBONATED AND NON-CARBONATED & ROUTE SUPERVISORS, DRIVERS **2157**
Includes sign erection or repair.

BICYCLE MFG OR ASSEMBLY **3865**

BILLIARD HALL NPD **9089**
No bowling lanes.

BLACKSMITH NPD **3111**

BOARDWALK RUG AUCTIONEER—SEE "STORE"

BOARDWALKS—SEE "AMUSEMENT"

BOARDING HOUSE—SEE "HOTEL"

★ **BOAT BUILDING OR REPAIR & DRIVERS** **6824F**

Includes shop and yard work and is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 65 feet in overall length. The "F" rate for this classification contemplates operations subject to the United States Longshore and Harbor Workers' Compensation Act. NPD with 6801F boat building or 6872F shipwright work.

★ **BOAT BUILDING OR REPAIR & DRIVERS** **6834**

Includes shop and yard work and is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 65 feet in overall length. Operations subject to USL&H exposure are assigned to code 6824F.

★ **BOAT BUILDING—WOOD—NOC & DRIVERS** ... **6801F**

Includes shop and yard work. NPD with 6872 shipwright work. The "F" rate for this classification contemplates operations subject to the United States Longshore and Harbor Workers' Compensation Act.

★ **BOAT BUILDING—WOOD—NOC & DRIVERS** **6811**

Includes shop and yard work. NPD with 6872 shipwright work. Operations subject to USL&H exposure are assigned to code 6801F.

BOILER INSPECTION **8731**

BOILER INSTALLATION OR REPAIR—STEAM **3726**

Includes the construction or repair of foundations.

BOILER OR STEAM PIPE INSULATING & SHOP, DRIVERS **5184**

Applies to the use of cork, asbestos or other non-conducting materials.

BOILERMAKING **3620**

BOILER SCALING NPD **3726**

BOLT OR NUT MFG **3132**

Steel making or rolling mills to be separately rated.

BONE OR IVORY GOODS MFG **4452**

BOOKBINDING **4307**

BOOKBINDING OR PRINTING MACHINE MFG **3548**

BOOT OR SHOE MFG NOC **2660**

BOOT OR SHOE PATTERN MFG NPD **4282**

EXHIBIT VII (Cont'd)

such as harnesses, baskets, scaffolds, etc. Separately rate window cleaning over 2 stories or involving any protective devices under Code 9170.

BUILDINGS NOC—OPERATION BY OWNER OR LESSEE 9015

Not applicable to an owner or lessee of a building who occupies the entire or major portion of the premises for mfg. or mercantile purposes. At any location where the owner or lessee does not perform janitorial services, operations such as window cleaning, painting, maintenance or repair work are to be separately rated. This classification is not applicable to the operation or maintenance of amusement devices.

BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS 7605

BURIAL GARMENT MFG AND CASKET OR COFFIN UPHOLSTERING 9522

BUS COMPANY—FRANCHISED OR CHARTERED & DRIVERS 7384

GARAGE EMPLOYEES..... 8385

BUS OPERATOR—SCHOOL & DRIVERS..... 7381

GARAGE EMPLOYEES..... 8385

BUTCHERING..... 2081

Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. NPD with 2089 packing house.

BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS 2070

BUTTON OR FASTENER MFG—METAL..... 3131

BUTTON MFG NOC 4479

CABLE INSTALLATION & DRIVERS 7536

Applies to cable installation in conduits or subways. Conduit construction to be separately rated as 6325.

CABLE MFG—INSULATION ELECTRICAL..... 4470

Wire drawing to be separately rated as 1924 or 3241.

CABLE MFG OR WIRE DRAWING—NOT IRON OR STEEL 1924

CABLE TV OR CABLEVISION INSTALLATION & DRIVERS 7600

Applies to customer service connections, maintenance and repair.

CAISSON WORK 6252

Applies to all operations to completion. Includes pile driving, excavation, masonry or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith.

CALCIUM CARBIDE MFG & DRIVERS 1438

CAMP OPERATION—RECREATIONAL OR EDUCATIONAL 9015

CAMP OPERATION NOC 9015

CAN MFG 3220

CANDLE MFG NPD 4710

CANDY CHOCOLATE, CONFECTION MFG..... 2041

Products within this classification are defined as sweet confection rich in sugar, artificial sweeteners and/or other sweeteners. The finished product may be sweet, sour or tart. Includes cocoa manufacturing from beans. Products include but are not limited to candy bars, chocolate bars, chewing gum, taffy, jellybeans, marzipan and mochi.

CANNERY NOC..... 2111

Can mfg. to be separately rated as 3220.

CANNING OR BOTTLING CARBONATED BEVERAGES—SEE "CARBONATED BEVERAGE MFG NOC" OR "BOTTLING NOC"

CANVAS GOODS ERECTION—SEE "AWNING OR TENT ERECTION"

CANVAS GOODS MFG NOC—SHOP 2576

CAR MFG—RAILROAD & DRIVERS 3881

CARBON PAPER OR TYPEWRITER RIBBON MFG . 2383

Paper mfg. to be separately rated as 4239.

CARBONIC ACID GAS MFG & DRIVERS..... 4635

Includes tank charging.

★ CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR—TRAVELING & DRIVERS 9186

The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum of \$2,640 per week per person.

CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT, OR COMMERCIAL BUILDINGS AND STRUCTURES & DRIVERS..... 5403

Applies to the construction of multi-unit residential

EXHIBIT VII (Cont'd)

CATTLE AUCTIONEER, CATTLE DEALER, CATTLE FARM—SEE "AGRICULTURE OR HORTICULTURE"

CEILINGS—SUSPENDED OR CEMENTED—INSTALLATION & DRIVERS 5409
Applies to prefabricated finished tiles or panels.

CEMENT MFG 1701
Excavation or digging, dredging, mining or quarrying to be separately rated.

CEMENT WORK—SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & DRIVERS 5200
Includes non-reinforced cement or granolithic floors. NPD with any manual classification for concrete construction work.

CEMETERY OPERATION & DRIVERS..... 9220

CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK & DRIVERS 5348
Not fireproof tile construction. The installation of ceramic and mosaic tiles outdoors for decorative, artistic, and ornamental purposes is included in Code 5348. Outdoor paver installation to be separately rated under Code 5200. Separately rate tile work performed in connection with construction. The installation of tile, granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.

CHAIN MFG—FORGED 3110

CHARCOAL DEALER & DRIVERS..... 7380

CHARITABLE OR WELFARE ORGANIZATIONS—ALL OPERATIONS & DRIVERS 8836

CHAUFFEURS & HELPERS NOC—COMMERCIAL .. 7380
Subject to the Standard Exceptions Manual Rule.

CHECKERS, INSPECTORS, SAMPLERS OR WEAIGHERS OF MERCHANDISE—NPD 8709F
Applicable only to employers whose entire operation is described by the classification. Weighers, samplers, checkers, tallymen or inspectors of merchandise in connection with any other operation shall be included with such operation. May be used only upon specific approval of the Rating Bureau.

CHEESE OR BUTTER MFG & ROUTE SUPERVISORS, DRIVERS 2070

CHEMICAL BLENDING OR MIXING NOC ALL OPERATIONS & DRIVERS 4828
Shall not be assigned to a risk engaged in the manufacture of chemicals.

CHEMICAL MFG NOC ALL OPERATIONS & DRIVERS4829

Includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.

CHILD CARE CENTER—SEE "SCHOOL"

CHIMNEY CONSTRUCTION—NOT METAL5000
Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.

CHIMNEY SWEEPS—SEE "FURNACE CLEANING-DOMESTIC"

CHINA DECORATING NPD4050

*** Church:**

RELIGIOUS ORGANIZATION & CLERICAL.....8840
Includes clergy, professional assistants, organist and choir members.

NON-PROFESSIONAL EMPLOYEES & DRIVERS..9107

CINDER DEALER & DRIVER.....8232

★ **CIRCUS, CARNIVAL OR AMUSEMENT DEVICE OPERATION—TRAVELING & DRIVERS.....9186**
The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum of \$2,640 per week per person.

CLAIM ADJUSTERS OR SPECIAL AGENTS—INSURANCE COMPANY8742

CLAY OR SHALE DIGGING & DRIVERS4000
No canal, sewer or cellar excavation or underground mining. Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.

CLAY PRODUCTS MFG NOC—SEE "BRICK, TILE OR EARTHENWARE"

CLEANER—DEBRIS REMOVAL—CONSTRUCTION.5610
Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watchguards is more than all other payroll of the insured that is subject to construction classifications at the same job or location. Cleaners included in Code 5610 remove

EXHIBIT VII (Cont'd)

debris left by the construction crews after construction has been completed. Refer to Code 9014 for cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction "punch-out" list.

CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS 2586

Includes repairing or pressing. Not textile piece goods. NPd with 2585 laundry NOC.

CLEANING OR DYEING COLLECTING OR DISTRIBUTING STATION 2582

No cleaning or dyeing at the same location. Drivers to be separately rated as 2586 cleaning or dyeing.

CLEANING OR RENOVATING BUILDING EXTERIORS—NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS 5458

CLEANING OR RENOVATING BUILDING EXTERIORS—NOC & DRIVERS 5459

CLERICAL OFFICE EMPLOYEES NOC 8810

Subject to the Standard Exceptions Manual Rule.

CLIPPINGS DEALER & DRIVERS 8103

Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to 8264 paper stock or rag dealer.

★ **CLOCK MFG 3385**

CLOTH PRINTING—SEE "TEXTILE PIECE GOODS FINISHING"

CLOTHES POLE ERECTION & DRIVERS 7538

CLOTHING MFG 2501

CLUB—COUNTRY, GOLF, FISHING OR YACHT & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 9060

The actual remuneration of all caddies shall be included with the payroll of the regular club employees in computing the premium for the risk. In case the actual remuneration is not available, the payroll for caddies shall be taken at \$50 per club member per season subject to a maximum of four hundred fifty members per course of eighteen holes or less, which limit shall be adjusted pro rata for larger courses, provided, however, that if the club is open to the public, four hundred fifty members per course of eighteen holes shall constitute the minimum number of club members for the purpose of applying this rule.

CLUB RIDING—SEE "EQUINE INDUSTRY"

CLUB—SHOOTING & DRIVERS 9180

CLUB NOC & CLERICAL. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 9061

CLUB—TENNIS & CLERICAL. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 9065

COAL BILLET OR BRIQUET MFG & DRIVERS 1463
Mfg. of by-products to be separately rated.

COFFEE, TEA OR GROCERY DEALER—RETAIL & DRIVERS 8753

Applies to house-to-house sales of coffee, tea or groceries and includes incidental stores or warehouses.

COFFER—DAM WORK 6252

Applicable only where the coffer-dam or other protective structure is located in free water such as bays, rivers or ponds, or requires internal air pressure. Applies to all operations to completion within or upon the coffer-dam or associated with the supervision, operation or maintenance of the coffer-dam including pile driving, excavation, masonry or concrete work.

COFFIN OR CASKET MFG OR ASSEMBLY—METAL 3076

COFFIN OR CASKET UPHOLSTERING AND BURIAL GARMENT MFG 9522

COIN OPERATING OR VENDING MACHINE MFG NOC 3649

Applies only to risks engaged in the mfg. of electrical coin or electronic vending or coin operated machines.

COIN OPERATED OR VENDING MACHINES INSTALLATION SERVICE, REPAIR OR SALESMEN, DRIVERS 5192

Includes storage, shop and outside operations.

COLD STORAGE LOCKER—FROZEN FOODS & SALESMEN DRIVERS 8031

Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.

COLLAPSIBLE WHITE METAL TUBE AND CAP MFG 3228

COLLAR MFG 2501

*** College:**

PROFESSIONAL EMPLOYEES & CLERICAL 8868

EXHIBIT VII (Cont'd)

(PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING) 8829		DAIRY FARM—"SEE AGRICULTURE OR HORTICULTURE"
COPPER OR BRASS GOODS MFG	3315	TIMBER—CUTTING AND REMOVAL & DRIVERS. 2702 Includes incidental brush cutting and removal. Brush cutting and removal only shall be rated under code 6217.
COPPERSMITH—SHOP.....	3075	
CORDAGE, ROPER OR TWINE MFG NOC.....	2352	DAY NURSERY—SEE "SCHOOL"
CORN PRODUCTS MFG.....	4703	DECORATING—INTERIOR OR EXTERIOR—HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS—& SHOP OPERATIONS, DRIVER
CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF'S OFFICERS—PUBLIC & DRIVERS	7720	9538
CORRUGATED OR FIBER BOARD CONTAINER MFG	4244	DENTAL LABORATORY
Includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated.		4692
CORSET MFG.....	2501	DENTIST & CLERICAL
COTTON BATTING, WADDING OR WASTE MFG..	2211	8832 Includes maintenance of the professional office.
Cotton Bleacheries—See "Textile Piece Goods Finishing"		DETECTIVE OR PATROL AGENCY—& DRIVERS... 7723 Includes the operation of armored car services, watchmen, guards or patrolmen engaged in safeguarding property not owned by the risk.
COTTON GIN MACHINE MFG.....	3507	DETINNING NPD
COTTONSEED OIL REFINING	4683	3372
Cottonseed oil mfg. to be separately rated.		DEXTRINE MFG.....
COUNTY EMPLOYEES NOC—SEE "MUNICIPAL"		4703
COURIER OR MESSENGER SERVICE COMPANIES & DRIVERS	7231	DIAMOND CUTTING OR POLISHING NPD.....
Applies to pick up and local delivery of envelopes and small packages less than 100lbs in vehicles less than 10,000lbs gross vehicle weight. Separately rate trucking as 7219 "Trucking NOC," warehousing as 8292 "Storage Warehouse NOC."		3384
CRACKER OR COOKIE MFG & ROUTE SUPERVISORS, DRIVERS	2003	DIAMOND DIE MFG
CRAYON, PENCIL OR PENHOLDER MFG.....	2942	4150
CREAMERY & ROUTE SUPERVISORS, DRIVERS..	2070	DIAPER SERVICE & ROUTE SUPERVISORS, DRIVERS
Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2039.		2585 Also applies to infant's apparel laundry.
CREMATORY OPERATION & DRIVERS	9620	DIE CASTING MFG NPD
CURATOR—SEE "LIBRARY" OR "MUSEUM"		1925
★ CUSHION, PILLOW OR QUILT MFG	2501	DIKE OR REVETMENT CONSTRUCTION & DRIVERS
No mattress or box spring mfg.		6005 Applies to river work only and includes all operations to completion. Pile driving to be separately rated as 6003.
CUTLERY MFG NOC	3122	DISMANTLING OF PRE-FABRICATED DWELLINGS—SEE "WRECKING"
		DISTILLERY—SPIRITUOUS LIQUOR
		2130 Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as 2131 spirituous liquor bottling.
		DIVING—SEE 3:6 OF THIS MANUAL
		DOCUMENT—SHREDDING OPERATIONS & DRIVERS NPD.....
		8264

EXHIBIT VII (Cont'd)

Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system shall be assigned to 8742 real estate agency.

ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS7538

NPD with 7539 electric light or power co. or with 7540 electric light or power cooperative.

ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY—FLUORESCENT.....3194

ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC3193

ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG3643

Includes the mfg. or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.

ELECTRICAL APPARATUS INSTALLATION OR REPAIR & DRIVERS3724

NPD of employees of insured engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as 7538 electric light or power line construction.

ELECTRICAL APPARATUS MFG NOC3179

Includes electrical fixtures or appliances. NPD with 3643 electric power or transmission equipment mfg.

ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY.....3681

ELECTRICAL WIRING—WITHIN BUILDINGS & DRIVERS5190

Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724 electrical apparatus installation.

ELECTROPLATING NPD.....3372

ELEVATOR ERECTION OR REPAIR.....5160

ELEVATOR INSPECTING8731

ELEVATOR OR ESCALATOR MFG3042

EMBROIDERY MFG.....2388

EMERGENCY MANAGEMENT—VOLUNTEERS & DRIVERS.....7712

Includes operations involved in authorized rendering of assistance in connection with events affecting the public health and safety. Also includes authorized construction, installation, alteration, maintenance or repair work upon premises, apparatus or other equipment owned or used by the emergency management unit, participation in any authorized public drill, showing exhibition or parade.

The payroll for volunteer emergency management personnel shall be the amount determined by applying \$1,300 per annum to each active volunteer.

EMERY WORKS & DRIVERS1747

Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.

ENGINE MFG—AIRCRAFT.....3826

ENGINE MFG NOC3612

Foundry operations to be separately rated.

ENGINEER OR ARCHITECT—CONSULTING NPD..8601

Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.

ENGRAVING.....4352

*** Equine Industry:**

BREEDING FARM & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD LODGING OR GRATUITIES)8279

This classification is applicable to employees engaged in the breeding and raising of horses. Employees engaged in operations related to the racing of horses are to be separately classified under classification code 8280.

★ RACING STABLES & DRIVERS8280

This classification is applicable to employees engaged in operations related to the racing of horses and includes, jockeys, trainers, exercise riders, drivers, and other related employments. The actual remuneration of jockeys and trainers shall be included in the basis of premium subject, however to a maximum of \$137,280 annually. The minimum premium shall not be subject to pro rata adjustment.

LIVERY OR BOARDING STABLE—NOT SALES STABLE & DRIVERS7201

Applies to risks engaged in providing accommodation for the care of horses.

CLUB RIDING & DRIVERS7207

EXHIBIT VII (Cont'd)

RIDING ACADEMY OR CLUB & DRIVERS..... 7207	FARM MACHINERY OPERATION BY CONTRACTORS & DRIVERS 0050 Sales or manufacturing of merchandise, machinery or equipment to be separately rated.
HORSE SHOW—STABLEPERSONS AND DRIVERS. 7207	FARMING—SEE "AGRICULTURE OR HORTICULTURE"
ESCALATOR OR ELEVATOR MFG 3042	FASTENER OR BUTTON MFG—METAL..... 3131
ESSENTIAL OILS MFG & DISTILLATION 4628	★ FEATHER OR FLOWER MFG—ARTIFICIAL..... 2501
★ EXCAVATION—ROCK & DRIVERS..... 6217 Not tunneling or street or road construction.	★ FEATHER PILLOW MFG..... 2501 No mattress or box spring mfg.
EXCAVATION NOC & DRIVERS 6217 Includes borrowing, filling or backfilling. Mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or coffer-dam work to be separately rated.	FEDERAL WAR HOUSING DISMANTLING OR WRECKING—SEE "WRECKING"
EXERCISE OR HEALTH INSTITUTE & CLERICAL.. 9053	FEED, FERTILIZER, HAY OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS—NO MFG..... 8215 Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583.
* Explosives or Ammunition Mfg:	FEED MFG..... 2014 Includes the preparation of cereal or compound feeds for livestock.
EXPLOSIVE OR AMMUNITION MFG—NOC & DRIVERS 4771 Includes the following operations whether conducted as a single or multiple enterprise: bag loading - propellant charges; black powder mfg.; cap, primer, fuse, booster, or detonator assembly; cartridge charging or loading; fireworks mfg.; high explosives mfg.; projectile, bomb, mine or grenade loading; projectile or shell mfg.; shell case loading and smokeless powder mfg. - single base.	FELT OR BUILDING OR ROOFING PAPER PREPARATION—NO INSTALLATION 4283 Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg. to be separately rated.
EXPRESS CO—SEE "TRUCKMEN"	FENCE ERECTION—METAL 6400
EXTERMINATOR & DRIVERS 9014 Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.	FERRIES—SEE 3:6 OF THIS MANUAL
EXTRACT MFG—DYEWOOD, LICORICE OR TANNING 4627	FERTILIZER MFG & DRIVERS 4583 Not rendering or garbage works. Includes manufacturing plants solely engaged in the wet or dry mixing of fertilizers. Fertilizer dealer to be separately rated under Code 8215. Codes 4583 and 2089 - Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
EXTRACT MFG—PERFUMERY, MEDICINAL OR FLAVORING..... 4628 Includes distillation of essential oils.	FERTILIZER DEALER & LOCAL MANAGERS, DRIVERS—NO MFG 8215 Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583.
EYELET MFG 3270	★ FILE MFG 3118
FABRIC COATING OR IMPREGNATING NOC..... 4493 Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.	
FACTORY COST OR OFFICE SYSTEMATIZER, OR AUDITOR—TRAVELING 8803 Includes insurance company premium auditors.	
FARM MACHINERY DEALER & DRIVERS..... 8116 Includes demonstration.	

EXHIBIT VII (Cont'd)

Applies to installation in offices or stores.

FLINT OR SPAR GRINDING & DRIVERS 1741
Digging, mining or quarrying to be separately rated.

FLOOR SCRAPING OR FINISHING..... 5437

FLORIST—SEE "AGRICULTURE OR HORTICULTURE"

FLORIST STORE—SEE "STORE"

★ **FLOWER OR FEATHER MFG—ARTIFICIAL 2501**

★ **FOIL OR PAPER GOODS MFG—PRINTED 4279**
Applies to the mfg. of advertising displays, labels, tags or cartons but is not available to risks which do not print the paper or foil goods mfg. Corrugated or fiber board container or paper or foil mfg. to be separately rated.

FOOD PRODUCTS MFG NOC..... 6504
All milling must be separately rated. Includes, but is not limited to, cleaning, grinding, sorting, or mixing coffee, sugars, pastry flours, spices or nuts; baking powder manufacturing; coconut shredding or drying; coffee cleaning, roasting or grinding; flour mixing and blending (no milling); malted milk mfg. (from powdered milk, sugar, malt, cocoa); mayonnaise mfg.; nut cleaning or shelling; peanut butter mfg.; spice mills, and yeast mfg. Miso & Poi mfg. are also included.

FORGING WORK—DROP OR MACHINE 3110
Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 machine shop.

FOUNDRY—INVESTMENT CASTING..... 3339
Applies to the manufacture of metal castings by the lost wax or investment process.

FOUNDRY—NON-FERROUS—NOC..... 3085

FOUNDRY—FERROUS—NOC..... 3081

★ **FREIGHT HANDLER NOC 7350F**
Applies to packing, handling or shipping merchandise on docks or railroad platforms including freight checkers. Stevedoring to be separately rated; drivers to be separately rated as 7219 truckmen NOC. May be used only upon specific approval of the Rating Bureau.

The "F" rate for this classification contemplates operations subject to the United States Longshore and Harbor Workers' Compensation Act.

★ **FREIGHT HANDLER NOC 7360**
Applies to packing, handling or shipping merchandise on docks or railroad platforms including freight checkers. Stevedoring to be separately rated; drivers

to be separately rated as 7219 truckmen NOC. May be used only upon specific approval of the Rating Bureau. Operations subject to USL&H exposure are assigned to code 7350F.

FRINGE OR BRAID MFG 2380

FROZEN FOOD PRODUCTS—processing of frozen food products shall be assigned to the classification which otherwise would apply if the product were not frozen

FRUIT EVAPORATING OR PRESERVING..... 2112
Includes jam, jelly or cooked fruit syrup mfg. No canneries. No fruit juice mfg. Can mfg. to be separately rated as 3220.

FRUIT JUICE MFG 2143
Includes incidental fruit preserving or bottling. No bottling of carbonated liquids. Can mfg. to be separately rated as 3220.

FUEL AND MATERIAL DEALER NOC—NO SECOND-HAND BUILDING MATERIALS OR LUMBER—& LOCAL MANAGERS, DRIVERS 8232
1. Coal, fuel oil, wood or ice
2. New building materials including lumber
3. Hay, grain, feed or seed
4. Agricultural implements

FUEL INJECTION DEVICE MFG..... 3581
Includes the manufacture or rebuilding of devices used in vehicles or other equipment to monitor, meter or distribute fuel such as but not limited to carburetors, fuel pumps, superchargers, turbo chargers and throttle bodies.

FUMIGATION—GAS 9014 PLUS 50 PERCENT & DRIVERS 9014
Division of payroll with 9014 exterminator shall be in accordance with the classification procedure applicable to construction or erection work.

FUNERAL DIRECTOR & DRIVERS..... 9620

FUR PROCESSING—PREPARING SKINS 2600
Includes pasting fur on paper backing and hatter's fur manufacturing.

FURNACE CLEANING—DOMESTIC & DRIVERS ... 5183

FURNISHING GOODS MFG NOC 2501
Includes wearing apparel, draperies or household furnishings from textile fabrics.

FURNITURE MANUFACTURING & CABINET SHOP—ASSEMBLY BY HAND—WOOD 2881
Includes hand assembling of parts manufactured by others and finishing. NPD with any other Carpentry Shop Class.

EXHIBIT VII (Cont'd)

Includes bending, grinding, beveling or silvering of plate glass.	
GLASS WINDOW MFG—STAINED	4133
Includes glass mfg.	
GLASSWARE MFG—NO AUTOMATIC BLOWING MACHINES.....	4111
Digging or quarrying to be separately rated.	
GLASSWARE MFG—NOC.....	4114
Digging or quarrying to be separately rated.	
GLAZIER—AWAY FROM SHOP & DRIVERS.....	5462
GLOVE MFG—LEATHER OR TEXTILE	2670
Tanning of leather or mfg. of textile fabric to be separately rated.	
GLUE MFG & DRIVERS NPD	4653
GOLD LEAF MFG	3383
GOLF COURSE—PUBLIC & DRIVERS	9182
The actual remuneration of all caddies shall be included with the payroll of the regular employees in computing the premium for this risk. In case the actual remuneration is not available, the payroll for caddies shall be taken at \$22,500.	
GOLF DRIVING RANGE & DRIVERS.....	9182
GRADING OF LAND NOC & DRIVERS.....	6039
Includes borrowing, filling or backfilling, Mass rock excavation, pile driving to be separately rated.	
GRAIN, FEED OR HAY DEALER & LOCAL MANAGERS, DRIVERS—NO MFG.....	8215
Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583.	
GRAIN MILLING	2014
GRAPHITE—MFG—NOT ARTIFICIAL & DRIVERS	1452
Artificial graphite mfg. rates as 1438.	
GRAVEL OR SAND DIGGING & DRIVERS	4000
No canal, sewer or cellar excavation or underground mining. Includes: construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.	
GREASE OR OIL MIXING OR BLENDING	4712
NPD with 4740 oil refining or 8350 oil or gasoline dealer. No rendering or petroleum refining. Can mfg. to be separately rated as 3220.	
GREENHOUSE ERECTION.....	5402
GROCERY, TEA OR COFFEE DEALER—RETAIL & DRIVERS	8753
Applies to house-to-house sale of coffee, tea, or groceries and includes incidental stores or warehouses.	
GUARD RAIL OR BARRICADE CONSTRUCTION—PERMANENT & DRIVERS	5403
Such operations performed in connection with street or road construction projects to be rated as 6042.	
GUNITING—NOT CHIMNEY & DRIVERS	5213
Guniting on chimneys or bridges to be separately rated as 5000 chimney construction.	
HVAC INSTALLATION, SERVICE OR REPAIR & DRIVERS—COMMERCIAL & RESIDENTIAL.....	3724
Applies to the installation, service or repair of residential and commercial heating, ventilating and/ or air conditioning systems.	
★ HAIR GOODS MFG	2501
Applies to products made from human hair.	
HARDWARE MFG NOC.....	3146
HATCHERY—SEE "AGRICULTURE OR HORTICULTURE"	
HAT CLEANING	2582
★ HAT MFG—OTHER THAN STRAW OR CLOTH—NO BLOWING, STARTING OR FORMING OF FELT HAT SHAPES	2501
No hatters' fur mfg.	
★ HAT MFG—STRAW	2501
HAY BALING & DRIVERS.....	0050
HAY, GRAIN, FEED, OR FERTILIZER DEALER & LOCAL MANAGERS	8215
Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583.	
HEALTHCARE SERVICE AGENCIES:	
REGISTERED NURSES & NURSE PRACTITIONERS	9045
Employees other than RN's and NP's Licensed or Certified by N.J. Department of Health & Sr. Services or N.J. Board of Nursing.....	
Homemaker Service.....	
Clerical.....	

EXHIBIT VII (Cont'd)

LEATHER MFG—PATENT OR ENAMEL	2623	VEHICLES	7219
★ LEATHER BELTING MFG	2688	LIVERY OR BOARDING STABLE—SEE "EQUINE INDUSTRY"	
LEATHER OR TEXTILE FINISHERS, SOFTENERS OR SIZES MFG—OIL BASE	4707	LIVESTOCK DEALER—SEE "AGRICULTURE OR HORTICULTURE"	
NPD with 4720 soap or soap powder mfg. and 4712 grease or oil mixing or blending.		LIVESTOCK FARM—SEE "AGRICULTURE OR HORTICULTURE"	
LEATHER GOODS MFG NOC	2688	LOCK OR DAM CONSTRUCTION—SEE "DAM OR LOCK CONSTRUCTION"	
LENS MFG—GROUND	4150	LOCOMOTIVE WORKS	3507
LETTER SERVICE SHOP NPD	8800	LOGGING OR LUMBERING & DRIVERS	2702
LIBRARY—PUBLIC—NON-PROFESSIONAL EMPLOYEES & DRIVERS.....	9106	Includes incidental saw mill, transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads.	
LIBRARY—PUBLIC—PROFESSIONAL EMPLOYEES & CLERICAL	8838	LOOSE-LEAF LEDGER OR NOTEBOOK MFG	4251
LIGHTING ROD INSTALLATION & DRIVERS	7601	Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
Installation of lightning rods on industrial smokestacks and chimneys to be separately rated.		LUGGAGE MFG.....	2683
LIMOUSINE OR CAR SERVICE CO & DRIVERS... 7382		Applies to the manufacture of traveling bags and hand luggage.	
Premium basis shall not include Board, Lodging or Gratuities. Garage employees to be separately rated under Code 8385.		LUMBER YARD—NO SECOND HAND MATERIALS & LOCAL MANAGERS, DRIVERS.....	8232
GARAGE EMPLOYEES	8385	MACHINE SHOP NOC	3632
LINGERIE MFG	2501	Foundry operations to be separately rated.	
LINOLEUM MFG—BURLAP OR FELT BASE	4491	MACHINERY DEALER NOC—STORE OR YARD & DRIVERS	8107
LINOLEUM MFG	4493	Operations away from premises of insured to be separately rated.	
LITHOGRAPHING.....	4299	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS.....	3724
Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical. Reporters, advertising or circulation solicitors to be separately rated as 8742 salesmen.		Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.	
LIQUEFIED PETROLEUM GAS—SEE "GAS DISTRIBUTING"		MAGNETIC OR OPTICAL RECORDING MEDIA MFG	4431
LIVERY OR AUTOMOBILE OR TRUCK RENTAL OR LEASING COMPANY	7369	Includes audio or visual recording media manufacturing and tape or disk manufacturing.	
CHAUFFEURS OF PRIVATE PASSENGER VEHICLES	7380	MAILING OR ADDRESSING CO NPD.....	8800
DRIVERS OF TANK TRUCKS	7196	MALT HOUSE & DRIVERS	2121
DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL		MANURE DEALER & DRIVERS.....	9403

EXHIBIT VII (Cont'd)

★ MARINA OR BOAT BASIN & DRIVERS..... 6826F Applicable to waterfront operations including boat docks, mooring, storage, incidental repair of boats and engines, sale of parts or accessories, dockside snack bars. The "F" rate for this classification contemplates operations subject to the United States Longshore and Harbor Workers' Compensation Act.	METAL OR METAL ALLOY POWDER MFG & DRIVERS1937
★ MARINA OR BOAT BASIN & DRIVERS..... 6836 Applicable to waterfront operations including boat docks, mooring, storage, incidental repair of boats and engines, sale of parts or accessories, dockside snack bars. The operation of showrooms, motels, restaurants, swimming pools, bowling lanes or other recreational facilities at a separate location shall be separately rated. Boat building shall be separately rated as Code 6824F or 6834. Operations subject to USL&H exposure are assigned to code 6826F.	METAL CEILING OR WALL COVERING INSTALLATION & SHOP DRIVERS.....5538
MARINE APPRAISER OR SURVEYOR..... 8720	METAL GOODS MFG NOC.....3400
MARINE RAILWAY OPERATION & DRIVERS.... 6872F	METAL SCRAP DEALER & DRIVERS NPD8506 Applies to the collection and reduction of nonferrous scrap metals and includes the "handling or processing of lead. No collection or handling of scrap iron or steel.
MASONRY NOC..... 5022	METAL SCRAP DEALER—NO LEAD & DRIVERS NPD8507 Applies to the collection and reduction of nonferrous scrap metals. No handling or processing of lead or collection or handling of scrap iron or steel.
MATTRESS OR BOX SPRING MFG..... 2570 Includes pillow, quilt or cushion mfg. Separately rate the mfg. of wire springs or excelsior.	METAL STAMPING WORK—SHOP.....3400 Applies to production of metal parts by semi-automatic or automatic presses. Includes die making and all machining, finishing, assembling and forming operations in connection therewith.
MEAT DEALER OR STORE—SEE "STORE"	MICA GOODS MFG & MICA PREPARING1853 Mining to be separately rated.
MEAT PRODUCTS MFG NOC 2095 NPD with 2089 packing house. No butchering or handling of livestock.	MILK DEALER OR DELIVERY & ROUTE SUPERVISORS DRIVERS.....2070
MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION MFG4835, 4836 Includes Mfg. of ingredients. NPD with 4829 Chemical mfg. NOC or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. of metal containers to be separately rated as 3220 Can Mfg.	MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS.....2070 Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039.
MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION COMPOUNDING OR BLENDING—NO MFG OF INGREDIENTS 4611 NPD with 4828 Chemical Blending and Mixing NOC or 4835, 4836 Drug, Medicine or Pharmaceutical Preparation mfg. Metal Container mfg. to be separately rated as 3220 Can Mfg.	MILLING GRAIN.....2014
MESSENGER OR COURIER SERVICE COMPANIES & DRIVERS 7231 Applies to pick up and local delivery of envelopes and small packages less than 100 lbs. in vehicles less than 10,000 lbs. gross vehicle weight. Separately rate trucking as 7219 "Trucking NOC," warehousing as 8292 "Storage Warehouse NOC."	MILLWRIGHT WORK NOC & DRIVERS3724 Applies to the erection or repair of machinery or equipment. NPD of insured's employees engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification. Sign erection to be separately rated.
	MINING OR ORE MILLING MACHINERY MFG3507
	MITTEN OR GLOVE MFG KNIT2362 Yarn mfg. to be separately rated.
	MOBILE CRANE AND HOISTING SERVICE CONTRACTORS—NOC & DRIVERS9530 Applicable to specialists engaged in leasing cranes to raise or lower objects or materials for construction and erection projects.
	MOSQUITO EXTERMINATION COMMISSION & CLERICAL, DRIVERS9423

EXHIBIT VII (Cont'd)

MOTEL, MOTOR COURT, TOURIST COURT OR CABIN & CLERICAL, SALESMEN, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDED BOARD, LODGING OR GRATUITIES)..... 9052

Musicians, players or entertainers to be separately rated as 9156 musicians. Restaurant operations to be separately rated under Code 9079 restaurants.

*** Motion Picture:**

★ **PRODUCTION—IN STUDIOS OR OUTSIDE & DRIVERS 9610**

Applies to all operations up to the development of negatives. The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$2,640 per week.

DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS..... 4360

Digital media processing and editing, as well as marketing through film exchanges, are included under Code 4360, whether performed by a contractor or the production company.

DUPLICATION & REPLICATION SERVICE OF PRE-RECORDED AUDIO, VIDEO OR DATA 4360

MUCILAGE, INK (WRITING) OR PASTE MFG 4597

MUNICIPAL, TOWNSHIP, COUNTY STATE EMPLOYEES NOC 9410

Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Workers, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.

MUSEUMS—PUBLIC—NON-PROFESSIONAL EMPLOYEES & DRIVERS 9106

MUSEUMS—PUBLIC—PROFESSIONAL EMPLOYEES & CLERICAL 8838

Includes curators and professional assistants.

MUSIC ROLL MFG—PERFORATED PAPER 4282
Paper mfg. to be separately rated as 4239.

MUSICAL INSTRUMENT MFG—METAL—NOC..... 3686

MUSICAL INSTRUMENT MFG—WOOD—NOC..... 2923

★ **MUSICIANS, PLAYERS OR ENTERTAINERS 9156**

The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$2,640 per week.

NET MFG 2380

Not applicable to wire nets. Cordage or twine mfg. to be separately rated.

NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OF OTHER PERIODICALS—NOT RETAIL DEALER & SALESMEN, DRIVERS 8745

NEWSPAPER PUBLISHING & CLERICAL, SALESMEN, DRIVERS 4313

The actual remuneration, excluding tips of employees engaged as newsboys shall be included in the payroll subject to audit and premium charge. If the actual remuneration is not available, the remuneration shall be determined on the basis of \$1.50 per day worked per newsboy.

NOTEBOOK OR LOOSE-LEAF LEDGER MFG 4251

Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.

NURSERYMEN—SEE "AGRICULTURE OR HORTICULTURE"

NURSES REGISTRY—SEE "HEALTH CARE SERVICE AGENCIES"

NURSING—HOME HEALTH PUBLIC AND TRAVELING 8835

See Health Care Service Agencies Schedule

NURSING OR CONVALESCENT HOME & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING)..... 8829

NUT OR BOLT MFG..... 3132

Steel making or rolling mills to be separately rated.

OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR..... 5191

Includes shop. Mfg. operations to be separately rated.

OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR..... 5191

Includes shop. Mfg. operations to be separately rated.

OFFICE OR FACTORY COST SYSTEMATIZER OR AUDITOR—TRAVELING..... 8803

OIL BURNER—INSTALLATION OR SERVICE—COMMERCIAL & DRIVERS..... 3724

OIL MFG—COTTONSEED—SEE "COTTONSEED OIL MFG"

OIL MFG—VEGETABLE—NOC 4683

OIL OR GAS LEASE OPERATOR & DRIVERS 1320F

EXHIBIT VII (Cont'd)

bridges to be separately rated as 5038; oil or gasoline storage tanks as 5475.

PAPER COATING 4250

Not building, roofing paper or felt preparation. Paper mfg. to be separately rated as 4239.

PAPER CORRUGATING OR LAMINATING 4250

NPD with 4244 corrugated or fiber board container mfg. Paper mfg. to be separately rated as 4239.

PAPER CREPING 4250

Paper mfg. to be separately rated as 4239.

PAPER GOODS MFG NOC 4279

Paper mfg. to be separately rated as 4239.

PAPER HANGING & DRIVERS..... 5491

PAPER MFG 4239

Includes card, bristol, paper, straw, fiber or leather-board. Wood pulp mfg. to be separately rated.

PAPER OILING, PARAFFINING, PARCHMENTIZING OR WAXING..... 4250

Paper mfg. to be separately rated as 4239.

★ **PAPER OR FOIL GOODS MFG—PRINTED 4279**

Applies to the mfg. of advertising displays, labels, tags or cartons but is not available to risks which do not print the paper or foil goods mfg. Corrugated or fiber board container or paper or foil mfg. to be separately rated.

PAPER STOCK OR RAG DEALER—USED & DRIVERS NPD 8264

No collecting or handling scrap iron or steel. Laundry operations performed by wiping cloth or rag dealers to be separately rated as 2585 laundry NOC.

PARACHUTE MFG 2688

Mfg. of cloth canopies to be separately rated as 2501 furnishing goods mfg.

PARCEL OR PACKAGE DELIVERY—SEE “TRUCKMEN”

PARK NOC & DRIVERS 9102

Separately rate operation, care and maintenance of amusement devices. This classification does not apply to a risk whose principal business is tree pruning, tree spraying or exterminating. Landscaping to be separately rated as 0042.

PARK WORKERS—VOLUNTEER & DRIVERS 9109

Applicable to persons under the general supervision of the Palisades Interstate Park Commission in volunteer programs in that part of the Palisades Interstate Park located in New Jersey.

Applicable to persons doing volunteer work for the Division of Parks and Forestry, the Division of Fish, Game and Wildlife, the New Jersey Natural Lands Trust or the New Jersey Historic Trust as authorized by the Commissioner of Environmental Protection. The annual payroll shall be determined by applying \$500 to each volunteer.

PASTA OR NOODLE MFG..... 2002

Code 2002 includes, but is not limited to, spaghetti, macaroni, noodles and other pasta products whose main ingredients are water and flour. Other ingredients, coloring, fillings, flavorings may be added to the mix to make a wide range of pasta that comes in many shapes and sizes. Noodles differ from other pasta products in that eggs are added to the mixture in their production.

PASTE, INK (WRITING) OR MUCILAGE MFG 4597

PATROL OR DETECTIVE AGENCY & DRIVERS..... 7723

Includes the operation of armored car services, watchmen, guards or patrolmen engaged in safeguarding property not owned by the risk.

PATTERN MAKING NOC NPD..... 2790

Not applicable to the mfg. of metal jigs, fixtures or dies.

PAVING—SEE “STREET OR ROAD”

PAVING—RESIDENTIAL DRIVEWAYS—SEE “DRIVEWAY CONSTRUCTION”

PEANUT HANDLING 8102

Applies to cleaning, grading or shelling. Hull grinding or mfg. of oil to be separately rated.

PEN MFG 4432

Includes the manufacture of handwriting instruments. Pencil Mfg. - wood to be separately rated as code 2942.

PENCIL MFG—MECHANICAL..... 4432

Includes the manufacture of handwriting instruments. Pencil Mfg. - wood to be separately rated as code 2942.

PENCIL, PENHOLDER OR CRAYON MFG 2942

PENHOLDER, CRAYON OR PENCIL MFG 2942

PET SHOP—RETAIL 8017

Includes animal grooming.

PET SITTING SERVICE & DRIVERS..... 0917

PHARMACEUTICAL OR SURGICAL GOODS MFG NOC 4693

EXHIBIT VII (Cont'd)

**PHARMACEUTICAL DRUG OR MEDICINE PREPARATION
MFG4835, 4836**

Includes Mfg. of - ingredients. NPD with "4829 Chemical mfg. NOC or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. of metal containers to be separately rated as 3220 Can Mfg.

**PHARMACEUTICAL, DRUG OR MEDICINE
PREPARATION COMPOUNDING OR BLENDING—NO
MFG OF INGREDIENTS4611**

NPD with 4828 Chemical Blending and Mixing NOC or 4835, 4836 Drug, Medicine Or Pharmaceutical Preparation mfg. Metal container mfg. to be separately rated as 3220 Can Mfg.

PHOTOENGRAVING4351

**PHOTOGRAPHER—ALL EMPLOYEES & CLERICAL,
SALESMEN, DRIVERS4361**

Includes incidental retail store employees and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.

PHOTOGRAPHIC SUPPLIES MFG.....4923

Chemical manufacturing plants or manufacturers of non safety film to be separately rated. Manufacture of audio or visual recording media to be rated under 4431— Magnetic & Optical Recording Media Mfg.

PHYSICIAN & CLERICAL.....8832

Includes maintenance of the professional office.

PIANO MFG2923

Includes assembling or finishing operations, and mfg. of the piano action. Also applies to player pianos.

PIANO TUNING—AWAY FROM SHOP5191

PICKLE MFG.....2110

PIGMENT COLORS, LAKES OR TONERS MFG.....4824

PILE DRIVING & DRIVERS6003

Includes pile driving operations in connection with building foundations and timber wharf building. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as concrete construction. Pile driving operations performed in connection with caisson work to be separately rated as 6252.

★ PILLOW, QUILT OR CUSHION MFG.....2501
No mattress or box spring mfg.

PIN MFG3270

PIPE BENDING & CUTTING.....3111

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.

**PIPE COATING—CONTRACT—SHOP AND YARD &
DRIVERS.....8265**

Applies to a risk engaged, at its fixed plant or yard location, in applying protective coating to pipe owned by others.

PIPELINE OR GAS WELL—SEE "OIL OR GAS"

**PIPE OR TUBE MFG—IRON OR STEEL—NOT CAST
IRON—& DRIVERS3028**

Iron or steel making to be separately rated.

PIPE OR TUBE MFG—LEAD3331

Smelting to be separately rated.

PIPE OR TUBE MFG NOC & DRIVERS3022

**PLASTER BOARD OR PLASTER BLOCK MFG &
DRIVERS.....4036**

Quarrying, crushing or grinding to be separately rated.

PLASTER OR STAFF MIXING & DRIVERS NPD ...4036

No crushing or grinding operations.

PLASTER STATUARY OR ORNAMENT MFG.....4038

PLASTERING NOC & DRIVERS5480

**PLASTERING OR STUCCO WORK—ON OUTSIDE OF
BUILDINGS5022**

**PLASTIC OR FILM DEALER OR RECLAIMER & DRIVERS
.....8268**

*** Plastics Mfg:**

SHEETS, RODS OR TUBES4459

Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose.

FABRICATED PRODUCTS NOC4452

Applicable to the mfg. of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the mfg. of plastic goods by a dipping process.

MOLDED PRODUCTS NOC4484

Applicable to the mfg. of plastic goods by injection or compression molding. Includes die making and all the machining, finishing, assembling and forming operations in connection with the molded products.

EXHIBIT VII (Cont'd)

PLAYING CARDS MFG 4299
Paper or cardboard mfg. to be separately rated as 4239.

PLUMBERS' SUPPLIES DEALER & DRIVERS NPD.. 8111
No mfg. Applies to wholesale or retail dealers of gas, steam or hot water equipment.

PLUMBERS' SUPPLIES MFG NOC..... 3188
Foundry operations to be separately rated.

PLUMBING NOC & DRIVERS 5183
Applicable to gas, steam, hot water or other pipe fitting. Includes house connections and shop operation. Automatic sprinkler installation to be separately rated as 5188.

POCKETBOOK MFG 2688
Applies to the mfg. of leather or fabric pocketbooks.

POLE, POST OR TIE YARD & DRIVERS..... 2960
Includes preserving operations. NPD with 8232 lumberyard or with 2702 logging or lumbering.

POLICEMEN, SHERIFF'S OFFICERS OR CORRECTIONAL INSTITUTIONAL GUARDS—PAID—PUBLIC & DRIVERS 7720

POLICEMEN—SPECIAL, RESERVE OR AUXILIARY—VOLUNTEER—PUBLIC & DRIVERS..... 7728
Includes authorized construction, installation, alteration, maintenance or repair work upon the premises, apparatus or other equipment owned or used by the special, reserve, auxiliary unit, participating in any authorized public drill, showing exhibition, or parade and when authorized rendering of assistance in connection with events affecting the public health and safety.

The payroll for each active volunteer policeman shall be determined by applying \$1,300 per annum to each active volunteer policeman.

POLISH OR DRESSING MFG 4597
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as 3220.

*** Pottery Mfg:**

CHINA TABLEWARE 4053
Mining, quarrying or clay digging to be separately rated.

EARTHENWARE—GLAZED OR PORCELAIN—HAND MOLDED OR CAST 4061
NPD with 4062 pottery mfg.—porcelain ware— press forming. Mining, quarrying or clay digging to be separately rated.

PORCELAIN WARE—MECHANICAL PRESS FORMING 4062
Mining, quarrying or clay digging to be separately rated.

POULTRY OR EGG PRODUCER—SEE "AGRICULTURE OR HORTICULTURE"

POWER PLOW OR TRACTION ENGINE MFG 3507

PRE-CAST FLOOR SLAB INSTALLATION 5022

PRE-CAST ROOF SLAB INSTALLATION & DRIVERS 5551

PRECIOUS STONE SETTING NPD 3384

PRINTING 4299
Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 salesperson.

PRINTING OR BOOKBINDING MACHINE MFG 3548

PRIVATE RESIDENCE REPAIRING—MISCELLANEOUS CARPENTRY & DRIVERS 5645
Not applicable to siding or re-siding or to roofing or re-roofing specialists.

PROJECTILE OR SHELL MFG—SEE "EXPLOSIVES"

PUBLIC LIBRARY OR MUSEUM—SEE "LIBRARY" OR "MUSEUM"

PUMP MFG 3612
Foundry operations to be separately rated.

QUARRY NOC & DRIVERS..... 1624
Includes: operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

★ **QUILT, CUSHION OR PILLOW MFG..... 2501**
No mattress or box spring mfg.

RACETRACK—HORSE—JUDGES, TIMEKEEPERS, HANDICAPPERS OR THEIR ASSISTANTS..... 8720
Employees engaged in maintenance work or other manual labor including employees having any direct exposure to the horses in their maintenance, management or handling, including drivers to be separately rated as 9016 amusement park. Pari-mutuel employees to be separately rated as 8810 clerical.

RADIATOR MFG—AUTOMOBILE NPD 3807

EXHIBIT VII (Cont'd)

RADIO APPARATUS MFG OR ASSEMBLY NOC 3681	RECYCLING—BOTTLES OR CANS—SEE "BOTTLE DEALER"
★ RADIO OR TELEVISION BROADCASTING STATION—ALL EMPLOYEES & DRIVERS 7610 Includes entertainers and musicians. The actual remuneration of players, entertainers or musicians shall be included in basis of premium, subject, however, to a maximum average individual payroll of \$2,640 per week.	REED OR LOOM HARNESS MFG.....3516
RADIO TELEVISION SET INSTALLATION, SERVICE OR REPAIR & DRIVERS.....9519 Includes shop or outside employees, incidental parts Department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.	REFRACTORY PRODUCTS—SEE "BRICK", "TILE" OR "EARTHENWARE"
RADIO TUBE MFG 4112	REFRIGERATOR—INSTALLATION OR SERVICE—COMMERCIAL & DRIVER.....3724
RAG OR PAPER STOCK DEALER—USED & DRIVERS NPD.....8264 Risks which also collect or handle scrap iron or steel to be rated as 8265 iron or steel scrap dealer. Laundry operations to be separately rated as 2585 laundry NOC.	★ REFRIGERATOR CAR LOADING OR UNLOADING 7350F Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7219 truckmen. May be used only upon specific approval of the Rating Bureau.
RAILROAD CONSTRUCTION BY CONTRACTOR—LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY—DRIVERS..... 7855	REFUSE, ASHES OR GARBAGE COLLECTION & DRIVERS.....9403 Reduction, rendering or fertilizer plants to be separately rated.
RAILROAD OPERATION NOC & DRIVERS..... 7133 All employees connected with the operation or maintenance of automobile bus lines shall be separately rated. The classifications for railroad construction and railroad operation do not contemplate insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such insurance see 3-6 of this Manual.	RENDERING WORKS NOC & DRIVERS4665 No garbage reduction, NPD with 4583 fertilizer mfg or with 2089 packing house.
RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG 2913 Includes upholstery.	RENOVATING OR CLEANING BUILDING EXTERIORS—NO SANDBLASTING OR USE OF SILICEOUS MATERIALS & DRIVERS.....5458
RAZOR MFG NOC..... 3122	RENOVATING OR CLEANING BUILDING EXTERIORS—NOC & DRIVERS5459
REAL ESTATE AGENCY—OUTSIDE EMPLOYEES & COLLECTORS 8742 Care, custody and maintenance or construction work to be separately rated.	RESCUE MISSION—ALL OPERATIONS & DRIVERS8836
RECONDITIONING BASKETS OR CRATES & DRIVERS 8048	RESIDENCE—PRIVATE—SEE "2:1-3 AND 3:3 OF THIS MANUAL"
RECORDING TAPE OR DISK MFG 4923 Phonograph Record Mfg to be separately rated as Code 4431.	RESIDENTIAL CLEANING SERVICES BY CONTRACTOR—INSIDE.....0917 Applicable to businesses engaged in providing residential services performed inside a customer's residence. Refer to Code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code.
	RESTAURANT (PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 9079 Musicians, players or entertainers to be separately rated as 9156 musicians. Hotel or motel operations to be separately rated under Code 9052.

EXHIBIT VII (Cont'd)

REST HOME—SEE "CONVALESCENT OR NURSING HOME"	
REVTMENT OR DIKE CONSTRUCTION & DRIVERS	6005
Applies to river work only and includes all operations to completion. Pile driving to be separately rated as 6003.	
RIDING ACADEMY OR CLUB—SEE "EQUINE INDUSTRY"	
RIGGING NOC & DRIVERS	9530
ROAD CONSTRUCTION, MAINTENANCE, PAVING—SEE "STREET OR ROAD"	
ROAD OR STREET MAKING MACHINERY MFG....	3507
★ ROCK EXCAVATION & DRIVERS.....	6217
Not tunneling or street or road construction.	
ROCK WOOL MFG	1699
Excavation or digging, dredging, mining or quarrying to be separately rated.	
ROLLER OR BALL BEARING MFG NPD.....	3638
ROLLING CHAIR OPERATION	9720
ROLLING MILL-IRON OR STEEL—SEE "IRON OR STEEL"	
ROLLING MILL NOC & DRIVERS.....	3027
Applicable to brass, copper or other soft metals. Not copper coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.	
ROOFING—ALL KINDS & DRIVERS	5551
ROOFING OR BUILDING PAPER OR FELT PREPARATION—NO INSTALLATION	4283
Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg. to be separately rated.	
ROOFING SLATE MFG OR SLATE SPLITTING & DRIVERS	1624
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
ROOMING HOUSE—SEE "HOTEL"	
ROPE, CORDAGE OR TWINE MFG NOC.....	2352
RUBBER GOODS MFG NOC	4410
RUBBER STAMP MFG OR ASSEMBLY	4299
Mfg of frames, backs or handles to be separately rated.	
RUBBER STOCK DEALER—USED & DRIVERS NPD	8264
No collecting or handling scrap iron or steel.	
RUBBER TIRE DEALER—RETAIL—DRIVERS.....	8387
Includes repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of insured. NPD with 8392 automobile storage garages or parking station, 8396 automobile carwash, 8397 automobile repair shop garages or 8398 automobile sales or service agency.	
For list of cross-references to Code 8387, see automobile service stations-& drivers.	
RUG, CARPET OR UPHOLSTERY CLEANING—SHOP & DRIVERS.....	2585
Outside work to be separately rated as 9014 Building-Operations by Contractors.	
RUG OR CARPET MFG NOC	2402
★ SACK OR BAG MFG—CLOTH	2501
Applies to the mfg. of cotton, burlap or gunny bags or sacks.	
SAFE MFG OR REPAIRING.....	3507
SAIL MAKING	2576
Applies to shop operations.	
SAILING VESSELS—SEE 3:6 OF THIS MANUAL	
SALES STABLE—SEE "AGRICULTURE" OR HORTICULTURE"	
SALESPERSON—OUTSIDE.....	8742
Subject to the Standard Exceptions Manual Rule.	
SALVAGE OPERATION & INCIDENTAL WRECKING, SHORING OR OTHER STRUCTURAL WORK	5701
Includes the handling of machinery in damaged buildings. Drivers to be separately rated as 8204 building material yard.	
SAMPLERS, CHECKERS, INSPECTORS OR WEAIGHERS OF MERCHANDISE—NPD	8709F
Applicable only to employers whose entire operation is described by the classification. Weighers, samplers, checkers, tallymen or inspectors of merchandise in connection with any other operation shall be included with such operation. May be used only upon specific approval of the Rating Bureau.	

EXHIBIT VII (Cont'd)

*** Stevedoring:**

CONTAINERIZED FREIGHT & DRIVERS 7327F

Loading and unloading ships designed for freight carrying containers. No work in holds. NPD in connection with a single vessel. Over-the-road trucking operations to be separately rated as 7219. May be used only upon specific approval of the Rating Bureau.

★ FREIGHT HANDLER NOC 7350F

Applies to packing, handling, or shipping merchandise on docks—including freight checkers. Stevedoring to be separately rated; drivers to be separately rated as 7219 truckmen NOC. May be used only upon specific approval of the Rating Bureau.

STEVEDORING—NOC 7309F

Drivers to be separately rated as 7219 truckmen.

STOCKYARD—NOT BUTCHERING—SEE "AGRICULTURE OR HORTICULTURE"

STOCKYARD & BUTCHERING 2081

Includes preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. NPD with 2089 packing house.

STONE OR BRICK PAVER INSTALLATION—OUTSIDE & DRIVERS 5200

STONE CRUSHING & DRIVERS NPD 1710

No quarrying. Includes: construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.

STONE CUTTING OR POLISHING NOC & DRIVERS 1814

Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 quarry.

STORAGE BATTERY SERVICE STATION & DRIVERS 8387

NPD with 8392 automobile storage garages or parking station, 8396 automobile car wash, 8397 automobile repair shop or garage or 8398 automobile sales or service agency.

For list of cross-references to Code 8387, see automobile service station—& drivers.

STORAGE WAREHOUSE—COLD 8291

STORAGE WAREHOUSE—FURNITURE & DRIVERS 8293

Includes packing or handling household goods away from insured's premises.

STORAGE WAREHOUSE NOC 8292

Applies to the storage of non-owned goods, for periods

of time, at a fee. Storage of owned merchandise to be separately rated under the appropriate "Store, Dealer" or "Merchant" classification. Drivers to be separately rated as 7219 truckmen.

*** Store:**

Cashiers. Cashiers in retail stores shall be assigned to the governing class for the store in which they work.

Concessions. An Independent Concession in a store shall be classified and rated in accordance with the operations of the concession as though it were a separate store.

AUTOMOBILE ACCESSORIES—RETAIL—NOC 8046

AUTOMOBILE SALES OR SERVICE AGENCY ACCESSORY OR SPARE PARTS STORE 8010

Applicable only if the store is at a separate location which is conducted as a separate enterprise without interchange of labor.

BOARDWALK RUG AUCTIONEERS 8017

CLOTHING, WEARING APPAREL OR DRY GOODS—RETAIL 8008

CLOTHING, WEARING APPAREL OR DRY GOODS—WHOLESALE 8032

COFFEE, TEA OR SPICE—RETAIL & DRIVERS... 8006

DAIRY PRODUCTS—RETAIL & DRIVERS 8006

DELICATESSEN—RETAIL & DRIVERS 8006

No selling of uncooked fresh meats.

DEPARTMENT—RETAIL 8039

Includes the installation of house furnishings and applies to risks in which the following conditions obtain:

1. The payroll subject to this classification shall be at least \$400,000 per annum.
2. (a) The merchandise handled shall include in all cases Wearing Apparel, Linens/Domestics, House Furnishings (other than furniture) and any two or more of the following:
(b) Cosmetics Furniture Giftware Hardware Jewelry Luggage Sporting Goods Stationery/Greeting Cards Toys
3. The combined annual sales of items described in 2 (a) above must exceed 50% of the total annual sales.

Stores which qualify under item 2 above as department stores because of the classes of goods

EXHIBIT VII (Cont'd)

SURVEYOR NPD 8601 Applies to land surveying. Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.	
SUSPENDER MFG 2501 Buckle, webbing or leather parts mfg. to be separately rated.	
SWIMMING POOL CONSTRUCTION—NOT IRON OR STEEL & DRIVERS..... 5223 Code 5213 concrete construction NOC shall not be assigned at the same job or location to which Code 5223 applies. Excavation to be separately rated as 6217 excavation NOC. Construction of iron or steel pools to be separately rated as 5069 iron or steel erection. Maintenance work to be separately rated as 9014 buildings - operation, provided the operations described by Codes 5223 and 9014 are conducted by separate crews with no inter change of labor and separate payroll records are maintained.	Where, however, the owner of taxicabs leases or rents such vehicles the premium charged the owner shall be determined on the basis of \$36,700 per vehicle per policy year. The payroll amount is in consideration of gratuities, downtime, vacation time, or for other periods during which the vehicle is not in operation. The amount shall be prorated only where a vehicle is owned by the insured for a portion of the policy period.
SYNTHETIC RESIN MFG NOC—NPD 4598 Applicable to the mfg. of friable synthetic resins for use in coating and printing ink mfg. It is not applicable to the mfg. of durable substances capable of conversion into sheets, rods, tubing and molded products which can be machined.	GARAGE EMPLOYEES 8385
TACK MFG 3270	TAXIDERMIST 9600
TAILOR OR VALET SHOP..... 2582 Includes pressing, spot cleaning, repairing or altering of garments.	TEA, COFFEE OR GROCERY DEALER—RETAIL & DRIVERS..... 8753 Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.
TAILORING OR DRESSMAKING—CUSTOM EXCLUSIVELY NPD..... 2503	TELEPHONE OR TELEGRAPH APPARATUS MFG.... 3681
TALC MILL & DRIVERS 1747 Digging, mining or quarrying to be separately rated.	TELEPHONE OR TELEGRAPH CO—OFFICE OR EXCHANGE EMPLOYEES & CLERICAL 8901
TALLYMEN—STEAMSHIP LINE—SEE "STEAMSHIP LINE OR AGENCY"	TELEPHONE INSTALLATION—CONTRACTORS—SEE "INTERCOMMUNICATIONS SYSTEMS INSTALLATION"
TANK BUILDING—METAL—SHOP..... 3620	TELEPHONE OR TELEGRAPH CO & DRIVERS 7600 Includes operation, maintenance, extension of lines and making or service connection.
TANK ERECTION OR REPAIR—METAL—WITHIN BUILDINGS EXCLUSIVELY 3726 Includes the construction or repair of foundations.	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS..... 7601 NPD with 7600 telephone or telegraph company.
TANNING 2623	TELEVISION OR CATHODE RAY TUBE MFG 4115
TAR—SEE "ASPHALT OR TAR"	★ TELEVISION OR RADIO BROADCASTING STATION—ALL EMPLOYEES & DRIVERS 7610 Includes entertainers and musicians. The actual remuneration of players, entertainers or musicians shall be included in basis of premium, subject, however, to a maximum average individual payroll of \$2,640 per week.
★ TAXICAB COMPANY & DRIVERS..... 7370 The actual remuneration of all taxicab drivers shall be included in computing the premium for the risk.	TELEVISION OR RADIO SET INSTALLATION SERVICE OR REPAIR & DRIVERS 9519 Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.

EXHIBIT VII (Cont'd)

TENT OR AWNING MFG—SHOP	2576
No erection.	
TEXTILE OR LEATHER FINISHERS, SOFTENERS OR SIZES MFG—OIL BASE	4707
NPD with 4720 soap or soap powder mfg. and 4712 grease or oil mixing or blending.	
TEXTILE PIECE GOODS FINISHING—COTTON BLEACHERY & DRIVERS	2418
TEXTILE PIECE GOODS FINISHING NOC & DRIVERS	2420
TEXTILE PRINTING—HAND WORK ONLY	0700
★ THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS.....	9156
The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$2,640 per week.	
THEATER NOC	9154
Includes managers, stage hands, box office employees, ushers or motion picture operators.	
THERMOMETER MFG.....	3685
THREAD OR YARN DYEING OR FINISHING NPD	2416
No thread or yarn mfg.	
THREAD OR YARN MFG—SILK	2302
TIE, POST OR POLE YARD & DRIVERS	2960
Includes preserving operations. NPD with 8232 lumberyard or with 2702 logging or lumbering.	
TILE OR EARTHENWARE MFG NOC & DRIVERS	4023
Includes the mfr. of roof, drainage or fireproofing tile, wall copings, flue linings, conduits, retorts, sewer or drain pipe or similar products. Mining, quarrying or clay digging to be separately rated.	
TIMBER CUTTING AND REMOVAL & DRIVERS ...	2702
Includes incidental brush cutting and removal. Brush cutting and removal only shall be rated under code 6217. Applicable only in connection with Dam or Lock Construction.	
TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD	3373
TOBACCO MFG NOC	2173
Can mfg. to be separately rated as 3220.	
TOILET OR TOWEL SUPPLY CO & ROUTE SUPERVISORS, DRIVERS	2587
No laundry operations.	

*** Tool Mfg—Drop or Machine Forged:**

FORGING **3110**
Includes Trimming

MACHINING OR FINISHING OF TOOLS OR DIE MAKING **3114**

TOOL MFG—NOT DROP OR MACHINE FORGED—NOC **3113**

TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISOR, DRIVERS **2587**
No laundry operations.

TOWNSHIP EMPLOYEE NOC—SEE “MUNICIPAL”

TRACTION ENGINE OR POWER PLOW MFG **3507**

TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING & DRIVERS..... **0106**

TRUCK BODY MFG OR REPAIR NOC **3815**
Applies to the manufacture or repair of truck, trailer or bus bodies. Includes painting.

*** Truckmen:**

Truckmen engaged in hauling under contract, whether for one or more individuals or concerns, shall under no circumstances be classified and rated except in accordance with the appropriate TRUCKMEN classification.

Each classification includes miscellaneous employees such as terminal employees, garagemen, and repairmen.

AUTOMOBILE DELIVERY—HAULAWAY & DRIVERS **7219**

Includes miscellaneous employers such as terminal employees, garagemen, and repair men. Automobile Delivery—Driveaway to be separately rated as 7380.

HAULING EXPLOSIVES OR AMMUNITION—& DRIVERS **7219**

HAULING LIQUID OR LIQUEFIED PRODUCTS IN TANK TRUCK & DRIVERS..... **7196**

Includes miscellaneous employees such as terminal employees, garagemen, blacksmiths and repairmen.

PARCEL OR PACKAGE DELIVERY & DRIVERS.... **7230**

Applies to risks engaged exclusively in delivery from retail stores under term contracts. May be used only upon specific approval of the Rating Bureau.

EXHIBIT VII (Cont'd)

NOC & DRIVERS..... 7219 Storage warehouse employees to be separately rated.	UPHOLSTERING NPD..... 9522 NPD restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.
TUBE MFG—SEE "PIPE OR TUBE"	UPHOLSTERY, CARPET OR RUG CLEANING—SHOP & DRIVERS..... 2585 Outside work to be separately rated as 9014 Building—Operations by Contractors.
TUBE OR CONTAINER MFG—CARDBOARD OR PAPER—SPIRAL OR CONVOLUTE WOUND..... 4245 With or without metal or cardboard ends.	VALVE MFG 3634 Foundry operations to be separately rated.
TUGBOATS—SEE 3:6 OF THIS MANUAL	VARNISH MFG—OLEO-RESINOUS 4561 Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.
TUNNEL (VEHICULAR)—SEE "VEHICULAR"	VARNISH MFG—SPIRIT—SEE "LACQUER OR SPIRIT VARNISH MFG"
TUNNELING—NOT PNEUMATIC..... 6251 Includes lining. Subway construction to be separately rated.	VEGETABLE FARM—SEE "AGRICULTURE OR HORTICULTURE"
VEHICULAR TUNNEL OR BRIDGE OPERATION & DRIVERS 7720 Applies to toll or free bridges or tunnels. Includes approaches or maintenance. Structural alterations or repairs or the painting of the bridge or tunnel structure to be separately rated. Ticket sellers or ticket or toll collectors having no other duties in the connection with the operation or maintenance of the bridge or tunnel to be separately rated as 9410 municipal, township, county or state employees NOC.	VEGETABLE OIL MFG—SEE "OIL MFG—VEGETABLE"
TWINE, CORDAGE OR ROPE MFG NOC..... 2352	VENDING OR COIN OPERATED MACHINE INSTALLATION, SERVICE OR REPAIR & SALESMEN, DRIVERS..... 5192 Includes storage, shop and outside operations.
TYPE FOUNDRY..... 3336	VENDING OR COIN OPERATED MACHINE MFG NOC 3649 Applicable only to risks engaged in the mfg. of electrical or electronic vending or coin operated machines.
TYPEWRITER RIBBON OR CARBON PAPER MFG. 2383 Paper mfg. to be separately rated as 4239.	VENEER PRODUCTS MFG—NO VENEER MFG 2916
★ UMBRELLA MFG 2501 Mfg. of frames, handles or hardware to be separately rated.	VENETIAN BLIND ASSEMBLY NPD 2881 Applies to assembly from mfd. parts. Includes finishing.
UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS 5703 Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.	VESSEL—SEE 3:6 OF THIS MANUAL
UNDERTAKER & DRIVERS..... 9620	VINEYARD—SEE "AGRICULTURAL OR HORTICULTURE"
UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—Aircraft weighing less than 55 pounds 3685, 3830	VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS 5951
UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT OPERATIONS—Aircraft weighing less than 55 pounds 8720 The piloting of aircraft weighing 55 pounds or more is to be assigned to the appropriate aviation classification.	VISITING HOMEMAKER—SEE "HOMEMAKER SERVICE"
	WALLBOARD—INSTALLATION —WITHIN BUILDINGS & DRIVERS 5445
	WALL COVERING OR METAL CEILING INSTALLATION & SHOP, DRIVERS..... 5538