



# COMPENSATION RATING AND INSPECTION BUREAU

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November 17, 2021

## MANUAL AMENDMENT BULLETIN #504

To: All Bureau Members and Subscribers

Re: Manual Changes Effective January 1, 2022

### BACKGROUND

The Commissioner of Banking and Insurance has approved the changes set forth in this Manual Amendment Bulletin, issued concurrently with [Circular Letter #2019](#) effective January 1, 2022, on new and renewal policies. The revised Manual pages are attached.

### EXPERIENCE RATING PARAMETERS

**Amend Regular Table A (2:5-1) and Longshore and Harbor Worker's Table A1 (2:5-2)** to reflect revised tables of experience rating factors and values. These changes include an increase to the normal loss values for both medical and indemnity from \$8,500 to \$9,000 and an increase of the State indemnity value, Federal indemnity value, and State and Federal medical values to \$165,000, \$248,000, and \$233,000 respectively. The changes also include updates to the expected loss factor, credibility values, and limiting loss values in the experience rating process.

### PREPARATION AND AUDITING OF POLICIES

**Amend 3:3-40 (Executive Officers' Payroll)** to substitute a maximum weekly payroll of **\$3,050** in lieu of **\$2,640** and to substitute a minimum weekly payroll of **\$760** in lieu of **\$660**.

**Amend 3:3-42 (a) and (b) (Appointed or Elected Public Officers)** to change the minimum payroll for members of boards of education from **\$6,860** per year to **\$7,900** per year and the minimum payroll for appointed or elected officers from **\$1,370** to **\$1,580** per year.

### EXPERIENCE RATING PLAN

**Amend 3:11-40(c)** of the Manual to reflect a change to the treatment of losses for catastrophes in the Experience Rating Plan. Refer to the attached Manual page.

**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 **1.5%**.
  - (ii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single claim of **\$9,000** indemnity and **\$9,000** medical shall be **35.5%**.
  - (iii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single maximum state claim of **\$165,000** indemnity and **\$233,000** medical shall be **66.2%**.
  - (iv) A total excess expected loss of **\$7,425,000** will produce an excess credibility of 1.000 and a total normal expected loss of **\$2,034,450** 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.

### **RETROSPECTIVE RATING PLAN PARAMETERS**

**Amend 2:6-2 and -3** to reflect revised retrospective rating plan parameters.

**Amend 2:6-10** to reflect the classification updates discussed below.

### **CLASSIFICATIONS**

**Amend 4:1** Code **7370 (TAXICAB Company & Drivers)** to replace the upset payroll base of **\$36,700** cited in the footnote with **\$42,700**.

**Amend 4:1** to change the footnotes attached to the following codes to substitute a maximum weekly wage of **\$3,050** or annual wage of **\$158,600** as the case may be, in lieu of **\$2,640** or **\$137,280** 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.



Paul G. Witko  
Executive Director

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Att.

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**PART 2**  
**SECTION 5. EXPERIENCE RATING FACTORS AND TABLES**

★ **1. Regular Table A.**

Applicable January 1, 2022 as provided in 3:11 of this Manual.

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

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

**LOSS MODIFICATION FACTORS**

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2017	1.08	1.08	1.13	1.00
2017	1.08	1.08	1.11	(For Losses Occurring 1-1-18 and Thereafter)
2018	1.08	1.08	1.11	1.00
2018	1.07	1.07	1.10	(For Losses Occurring 1-1-19 and Thereafter)
2019	1.07	1.07	1.10	1.00
2019	1.06	1.06	1.09	(For Losses Occurring 1-1-20 and Thereafter)
2020	1.06	1.06	1.09	1.00
2020	1.05	1.05	1.07	(For Losses Occurring 1-1-21 and Thereafter)
2021	1.05	1.05	1.07	1.00
2021	1.00	1.00	1.00	(For Losses Occurring 1-1-22 and Thereafter)

Expected Loss Factor—(All Years) .....0.413

Employers' Liability Cases—Indemnity Modification Factor—(All Years) 1.120

Credibility Values       $C_e = 0.879$        $K_e = 897,919$   
                                   $C_n = 0.994$        $K_n = 12,639$

**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	\$9,000	\$156,000	\$165,000

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	\$9,000	\$224,000	\$233,000

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

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★ **2. Longshore and Harbor Workers Table A1.**

Applicable January 1, 2022 as provided in 3:11 of this Manual.

Applicable to Losses Incurred under the Longshore and Harbor Workers Compensation Act.

**LOSS MODIFICATION FACTORS**

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2017	1.06	1.02	1.00	1.00
2017	1.05	1.02	1.00	(For Losses Occurring 10-1-17 and Thereafter)
2018	1.05	1.02	1.00	1.00
2018	1.04	1.02	1.00	(For Losses Occurring 10-1-18 and Thereafter)
2019	1.04	1.02	1.00	1.00
2019	1.03	1.02	1.00	(For Losses Occurring 10-1-19 and Thereafter)
2020	1.03	1.02	1.00	1.00
2020	1.02	1.01	1.00	(For Losses Occurring 10-1-20 and Thereafter)
2021	1.02	1.01	1.00	1.00
2021	1.00	1.00	1.00	(For Losses Occurring 10-1-21 and Thereafter)

Expected Loss Factor—(All Years) .....0.413

Credibility Values     $C_e = 0.879$        $K_e = 897,919$   
                                   $C_n = 0.994$        $K_n = 12,639$

**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	\$9,000	\$239,000	\$248,000

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	\$9,000	\$224,000	\$233,000

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

**3. Excess Elements Table B.**

The Table B Excess Elements are set forth in the New Jersey rate pages in 2:1-2 of this Manual.

**4. Catastrophe Elements Table C**

Applicable as provided in the Experience Rating Plan 3:11 and the Retrospective Rating Plan 3:12 of this Manual.

<u>CODE NO.</u>	<u>CATASTROPHE ELEMENT</u>	<u>EXCESS ELEMENT</u>
9088	A	A

The procedure for the treatment of classifications involving catastrophe elements is set forth in 3:11-43 and 3:12-14(a) of this Manual.

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**34. Substitutes for Money.** Whenever employees are recompensed in whole or in part by the value of rent or housing, or by store certificates, merchandise, credits, or any other substitute for money, such form of payment shall be considered as remuneration and the equivalent money value thereof included.

**35. Remuneration Excluded.** The entire remuneration shall be used as the basis of premium, except as provided below:

- (a) Remuneration, other than as provided in 3:3-30 (i) of this Manual, shall not include payments made by the employer (1) to a group insurance or pension plan or (2) to an employee directly in lieu of (1) foregoing because of the provisions of N.J.S.A. 34:11-56 et seq., Section 276A of Title 40 of the United States Code (Davis-Bacon Act), and amendments thereto.
- (b) Remuneration shall not include special reward for individual invention or discovery.
- (c) Dismissal or severance payments except for time worked or accrued vacation.
- (d) Payments made under a formal and established sickness or personal employee benefit program for unused time paid at retirement or termination of employment.
- (e) Payroll payments, consistent with a standard rate of pay, made to employees during a government-declared, stay-at-home emergency order when the employee is not rendering services during such emergency. These payments are assigned to code 0012, which shall apply during the time of such emergency order and, if appropriate, for such limited time thereafter as is necessary for the employer to return to standard business operations, which in no case shall extend beyond the date established by the Rating Bureau.

**36. Estimated Payrolls.** For each classification there shall be inserted in the policy an adequate estimate of payroll for the policy period, as hereinbefore defined. Estimated payroll shall approximate the actual expenditures as shown by previous records or by inspection.

**37. Estimated Payrolls by a New Carrier.** When a risk passes from one carrier to another the estimated payroll used by the new carrier shall in no case be less than the payroll shown on the expiring policy unless the carrier of the expiring policy shall concur upon such lesser estimate. The requirements of any carrier as to estimated payroll shall be subject to the approval of the Rating Bureau.

**38. Division of Single Employee's Payroll.** The payroll of any one employee shall not be divided between two or more classifications. The entire payroll of each employee shall be assigned to the highest rated classification representing any part of his work. This rule shall not apply in the case of construction, erection, stevedoring work or the operation of aircraft where the rules of this Manual permit division of payroll provided the original records of the employer disclose the proper allocation of the individual employee's time.

**39. Executive Officers Defined.** Executive Officers are defined as the active, regularly constituted officers of a corporation or unincorporated association and shall include those commonly known and styled as President, Vice President, Secretary or Treasurer.

In order to be considered a "regularly constituted" officer, all three of the following criteria must be met:

- (a) Those persons must be duly named in the Corporate or Business Charter as filed with the Secretary of State of the State of incorporation or the Governing body for the trade name filings;
- (b) Those persons must be duly elected or appointed as evidenced and verified in accordance with the By-Laws and shown in the minutes of the Board meeting; and
- (c) Those persons must have decision making authority in the day-to-day operations of the employer via regular and annual meetings of the officers and/ or Board of Directors.

Regularly constituted officers are "active" only if at least one of the following conditions are met:

- (a) They have regular duties; or
- (b) They receive remuneration for services rendered.

★ **40. Executive Officers' Payroll.** In every instance the payroll of all active executive officers shall be included in the statement of payroll and a premium charge thereon subject to a maximum average individual payroll of three thousand fifty dollars (\$3,050) per week and a minimum average of seven hundred sixty dollars (\$760) per week.

**41. Adjustment of Executive Officer's Maximum and Minimum Payroll.** Subject in each and every case to submission to and approval of the Rating Bureau upon the basis of a complete statement of facts, the maximum average

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and minimum average payroll required by this rule shall be subject to pro rata adjustment where the executive does not devote his entire business time to the risk subject to audit.

- ★ **42. Appointed or Elected Public Officers.** If the insured is the State, a county, a municipality or any board or commission, or any other governing body, including boards of education and governing bodies of service districts, the payroll of all insured appointed or elected officers shall be included in the statement of payroll and a premium charged thereon, subject to the following:
- (a) For a member of a board of education, the minimum payroll shall be seven thousand nine hundred dollars (\$7,900) per year.
  - (b) For any other insured appointed or elected officer, the minimum individual payroll shall be one thousand five hundred eighty dollars (\$1,580) per year.
  - (c) If a single individual holds more than one elective or appointive office, the minimum payroll specified above shall apply in connection with each such office.

**43. Individual Employers and Partnerships.** The New Jersey Workers' Compensation Law permits election, by which an individual proprietor or all partners of any partnership including all partners of a limited liability partnership and all members of a limited liability company may be considered employees for the purpose of receipt of benefits and payment of premiums. All partners or all members must agree to the election. This election does not affect the insurance obligations for employees other than the sole proprietor, partners or members.

The election must be made at the time the policy is purchased or renewed and must be effective at the inception date of the policy. The election cannot be rescinded during the policy period.

Insurers must provide the Notice of Election, Form PP- 1B, included in 3:2 of this Manual with each application for new and renewal coverage for entities not operated as corporations. Where election has been made, the policy shall include the New Jersey Sole Proprietors and Partners Coverage Endorsement, WC 29 03 07.

Where coverage has been elected, the remuneration of the individual proprietor or all partners or all members who provide service for financial consideration shall be included in the payroll upon which the policy premium is determined. For purposes of premium determination, such individuals, partners and members shall be treated in the same manner as corporate officers as provided in 3:3-39 through 41 of this Manual.

Where coverage has not been elected, the remuneration of the individual proprietor, partners or members shall not be included in the payroll upon which the policy premium is determined.

#### **44. Reserved for Future Use**

**45. Subcontractors Employees.** The Employers' Liability Insurance Law, N.J.S.A. 34:15-79, provides that if the employer is a contractor he shall be responsible for compensation to the employees of subcontractors. The proper rates based on the operations in which the contractor is engaged shall be applied to the entire payroll of employees of all subcontractors except for any such subcontractors who have furnished satisfactory evidence of such insurance.

If the contractor cannot furnish a true statement of the payroll of the employees of any subcontractor, the entire contract price of such subcontracted work shall be considered as the payroll of employees of that subcontractor.

For all piece work the entire amount paid under the contract for such piece work shall be included as payroll.

Information as to coverage for subcontractors will be furnished to the carrier of the general contractor upon written request to the Rating Bureau.

**46. Hired Vehicles.** If vehicles, including drivers, chauffeurs and helpers are employed under contract and if the owner of such vehicles has not insured its compensation obligation and furnished evidence of such insurance, the actual payroll of the drivers, chauffeurs and helpers shall be included in the payroll of the insured employer at the proper rate for the operations in which the insured employer is engaged. If such payroll cannot be obtained, one-third (1/3) of the total amount paid for the hire of such vehicles under contract shall be considered as the payroll of the drivers, chauffeurs and helpers. If the proprietor or partners who own the vehicles are also drivers, one-third (1/3) of the contract amount for the vehicles operated by such proprietor or partners shall be included in the payroll of the insured employer. Such amounts shall exclude fuel surcharge costs provided the employer's books and records are maintained to show such costs separately and in summary.

**47. Travel Time.** Payments made by an employer to an employee to reimburse him for time spent in traveling to or from work, or to or from a specific job, shall be considered as payroll in accordance with the provisions set forth in 3:3-30 of this Manual, and such payroll shall be assigned to the manual classification which applies to the work normally performed by such employee.

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- (b) The amounts have been revised to reflect an audit or re-audit, or
- (c) If the amounts have been reassigned to other classifications as a result of inspection or correction error.

Revisions in accordance with the above shall be made during the effective period of the rating or within three years thereafter. The Rating Bureau, however, may defer any revision of the insured's rating until the time of the preparation of the next renewal rating unless immediate revision is requested by the insured or the carrier.

**39. Third Party Cases.** In cases where the carrier has received reimbursement under subrogation rights or where the injured employee or his dependents have recovered from a third party, the reported net loss shall be used in experience rating. The net loss shall include allocated claim expense incurred in obtaining recovery. In cases where the claim expense incurred in connection with such recovery exceeds the amount recovered, the net loss tabulated shall not exceed the gross amount of loss prior to recovery.

**40. Losses—Treatment in Ratings.** The reported losses shall be tabulated by year of issue and shall be modified by the appropriate loss modification factors set forth in Table A, 2:5-1 of this Manual. The indicated "excess" loss and the indicated "normal" loss shall be developed separately as follows:

- (a) The medical loss per case shall be divided between "normal" and "excess" and limited in accordance with the amounts provided in Table A.
- (b) The indemnity loss per case shall be divided between "normal" and "excess" and limited in accordance with the amounts provided in Table A.

- ★ (c) **Catastrophes—Accidents involving two or more persons.** In the case of an accident involving injury or death of two or more persons, the individual losses shall be separately modified and analyzed into the normal and excess divisions as provided above. The normal indemnity and medical losses chargeable to the accident and to be used in the rating shall be limited to twice the individual limiting normal values for indemnity and medical for a single case as provided in Table A.

The excess indemnity and medical chargeable to the accident and to be used in the rating shall be the difference between the total adjusted indemnity and medical losses chargeable to the accident (limited to twice the maximum indemnity and medical amounts provided in Table A) and the applicable normal indemnity and medical amounts, respectively.

**41. Subject Premium.** The premium subject to experience rating, hereinafter referred to as the subject premium, shall be computed by segregating the payrolls of the experience period by classification and according to the coverage provided and extending them at the appropriate manual rates.

If the operations of a risk are reclassified other than as a result of a change in operations the payrolls reported under the previous classification(s) and used in the experience rating shall be reassigned to the new classification and the premium subject to experience rating computed on the basis of the new classification(s).

**Exception:** Subject premiums for Admiralty or Federal Employers' Liability Act exposures shall be determined by segregating the payrolls by Coverage I and II classification and extending them at the appropriate, basic manual rates for \$100,000/100,000 limits.

**42. Excess and Normal Subject Premium.** The subject premium shall be divided into two parts by the use of the excess elements provided for each classification in Table B, 2:1-2 through 4 of this Manual, the two parts corresponding to the premium to cover:

- (a) Excess indemnity and excess medical.
- (b) Normal indemnity and normal medical.

The expected loss factor provided in Table A, 2:5-1 of this Manual, shall be applied to both excess and normal parts of the subject premium to produce the corresponding expected loss. The expected loss factor has been adjusted to offset the effect of catastrophe and individual loss limitations as prescribed in other sections of this Plan.

**43. Catastrophe Element.** A list of those classifications for which a catastrophe element has been established are set forth in Table C, 2:5-4 of this Manual. The element shown in Table C is the direct amount that is to be set aside before computing the experience modification. The subject premium shall be determined by using the remaining portion of the rate. The regular rating procedure shall then be observed in establishing the experience modification.

**44. Credibility.** Credibility shall be based upon the expected losses divided into excess and normal parts.

- (a) **Credibility Formulae.** The credibility factor, limited to 100% (1.000), is determined separately for excess and normal from the following formulae:



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$$Z_e = \frac{E_e}{C_e \times E_e + K_e} \quad Z_n = \frac{E_n}{C_n \times E_n + K_n}$$

Where:  $Z_e$  = Excess credibility  
 $Z_n$  = Normal credibility  
 $E_e$  = Excess expected loss  
 $E_n$  = Normal expected loss  
 $C_e$  &  $C_n$ ,  $K_e$  &  $K_n$  are constants, determined as provided in (b) immediately below.

- (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 1.5%.
  - ★ (ii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single claim of \$9,000 indemnity and \$9,000 medical shall be 35.5%.
  - ★ (iii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single maximum claim of \$165,000 indemnity and \$233,000 medical shall be 66.2%.
  - ★ (iv) A total excess expected loss of \$7,425,000 will produce an excess credibility of 1.000 and a total normal expected loss of \$2,034,450 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.

**45. Adjusted Loss.** The total adjusted loss for the risk shall be the sum of the "adjusted incurred loss" and the "adjusted expected loss."

The formulae are:

- (a) The modified incurred losses, excess and normal, multiplied by the credibility factors, produce the "adjusted incurred loss" according to the following formula:

$$L_1 = A_e \times Z_e + A_n \times Z_n$$

- (b) The expected losses, excess and normal, multiplied by the complements of the credibility factors, produce the "adjusted expected loss" according to the following formula:

$$L_2 = E_e (1-Z_e) + E_n (1-Z_n)$$

Where  $L_1$  = Adjusted incurred loss  
 $A_e$  = Incurred excess modified loss  
 $Z_e$  = Excess credibility factor  
 $A_n$  = Incurred normal modified loss  
 $Z_n$  = Normal credibility factor  
 $L_2$  = Adjusted expected loss  
 $E_e$  = Excess expected loss  
 $E_n$  = Normal expected loss

**46. Experience Modification.** The experience modification shall be determined by comparing the total adjusted loss with the total expected loss. The experience modification (M) is defined by the formulae:

$$M = \frac{L}{E} \text{ where } L = L_1 + L_2, \text{ and } E = E_e + E_n$$

as defined in paragraph 45 immediately above.

## Special Rules

EXPERIENCE UNDER THE UNITED STATES LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT

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

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**PART TWO**  
**SECTION 6. RETROSPECTIVE RATING VALUES**

**1. Retrospective Development Factors**

1st Adjustment	0.14
2nd Adjustment	0.07
3rd Adjustment	0.04
Subsequent Adjustments	0.00

★ **2. Average Cost Per Case**

<u>Group</u>	<u>Loss Only</u>	<u>Loss Including ALAE</u>
A	8,647	10,163
B	12,052	14,140
C	14,209	16,659
D	17,216	20,172
E	22,952	26,867
F	31,448	36,783
G	37,183	43,386

The group to which each classification is assigned is shown in 2:6-10 of this Manual.

★ **3. (a) Excess Loss Premium Factors**

<u>Group</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Loss Limit							
\$ 25,000	0.291	0.337	0.348	0.372	0.393	0.417	0.431
30,000	0.271	0.316	0.328	0.352	0.374	0.399	0.415
40,000	0.238	0.282	0.294	0.319	0.343	0.370	0.387
50,000	0.213	0.255	0.268	0.293	0.317	0.345	0.364
75,000	0.170	0.208	0.220	0.245	0.269	0.297	0.319
100,000	0.142	0.176	0.188	0.211	0.235	0.262	0.285
125,000	0.121	0.153	0.164	0.186	0.209	0.236	0.259
150,000	0.106	0.135	0.146	0.167	0.189	0.215	0.238
175,000	0.094	0.121	0.132	0.151	0.173	0.198	0.221
200,000	0.084	0.109	0.120	0.138	0.159	0.183	0.207
250,000	0.069	0.092	0.101	0.118	0.138	0.160	0.183
300,000	0.059	0.079	0.087	0.103	0.121	0.142	0.165
350,000	0.051	0.069	0.077	0.091	0.108	0.128	0.150
400,000	0.045	0.061	0.069	0.082	0.098	0.116	0.138
450,000	0.040	0.055	0.062	0.074	0.089	0.106	0.127
500,000	0.036	0.049	0.056	0.068	0.082	0.098	0.119
600,000	0.030	0.041	0.047	0.057	0.070	0.085	0.105
700,000	0.025	0.035	0.041	0.050	0.062	0.075	0.094
800,000	0.022	0.031	0.036	0.044	0.055	0.067	0.085
900,000	0.019	0.027	0.032	0.039	0.049	0.061	0.078
1,000,000	0.017	0.025	0.029	0.036	0.045	0.055	0.072
2,000,000	0.008	0.011	0.014	0.018	0.023	0.029	0.041
3,000,000	0.005	0.007	0.009	0.011	0.016	0.020	0.029
4,000,000	0.003	0.005	0.007	0.008	0.012	0.015	0.022
5,000,000	0.002	0.004	0.005	0.006	0.009	0.012	0.018
6,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.015
7,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.013
8,000,000	0.001	0.002	0.003	0.004	0.005	0.007	0.011
9,000,000	0.001	0.002	0.002	0.003	0.004	0.006	0.009
10,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.008

The group to which each classification is assigned is shown in 2:6-10 of this Manual.

The rules that pertain to the election of loss limitation in retrospective rating agreements are found in 3:12-20(e) of this Manual.

The Excess Loss Premium Factors in 2:6-3 apply to all classifications, including those that contemplate coverage under the United States Longshore and Harbor Workers Compensation Act.

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★ **3. (b) Excess Loss Premium Factors—ALAE Option**

Group	A	B	C	D	E	F	G
\$ Loss Limit							
25,000	0.357	0.409	0.422	0.448	0.471	0.498	0.513
30,000	0.334	0.385	0.399	0.426	0.451	0.479	0.495
40,000	0.296	0.346	0.360	0.389	0.415	0.445	0.464
50,000	0.267	0.316	0.330	0.359	0.386	0.417	0.438
75,000	0.216	0.260	0.274	0.303	0.330	0.363	0.386
100,000	0.182	0.223	0.236	0.263	0.291	0.323	0.348
125,000	0.158	0.195	0.208	0.234	0.261	0.292	0.318
150,000	0.140	0.174	0.187	0.211	0.237	0.267	0.293
175,000	0.125	0.157	0.169	0.193	0.218	0.247	0.273
200,000	0.113	0.143	0.155	0.177	0.202	0.230	0.256
250,000	0.095	0.122	0.133	0.153	0.176	0.202	0.228
300,000	0.081	0.106	0.116	0.135	0.156	0.181	0.206
350,000	0.071	0.093	0.103	0.120	0.141	0.164	0.189
400,000	0.063	0.083	0.092	0.109	0.128	0.150	0.174
450,000	0.057	0.075	0.084	0.099	0.117	0.138	0.162
500,000	0.051	0.068	0.076	0.091	0.108	0.128	0.151
600,000	0.043	0.058	0.065	0.078	0.094	0.112	0.134
700,000	0.036	0.050	0.056	0.068	0.083	0.099	0.121
800,000	0.032	0.043	0.050	0.060	0.074	0.089	0.110
900,000	0.028	0.038	0.044	0.054	0.067	0.081	0.100
1,000,000	0.025	0.034	0.040	0.049	0.061	0.074	0.093
2,000,000	0.011	0.016	0.019	0.024	0.031	0.039	0.053
3,000,000	0.007	0.010	0.012	0.015	0.020	0.026	0.037
4,000,000	0.005	0.007	0.009	0.011	0.015	0.019	0.028
5,000,000	0.003	0.005	0.006	0.008	0.011	0.015	0.023
6,000,000	0.003	0.004	0.005	0.006	0.009	0.012	0.019
7,000,000	0.002	0.003	0.004	0.005	0.008	0.010	0.016
8,000,000	0.002	0.003	0.004	0.004	0.006	0.008	0.013
9,000,000	0.002	0.002	0.003	0.004	0.005	0.007	0.012
10,000,000	0.001	0.002	0.003	0.003	0.005	0.006	0.010

**4. Loss Conversion Factor**

Schedule X Carriers—max. of 1.45  
Schedule Y Carriers—max. of 1.25

**5. Tax Multiplier**

New Jersey = 1.041  
USL = 1.094

Applicable in accordance with the Retrospective Rating Rules and Formulae set forth in 3:12 of this Manual.

**6. Expected Loss Ratio = 0.562**

**Expected Loss Ratio and Allocated Expense Ratio = 0.644**

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**7. (a) Expense Ratios (Excluding Taxes—Including Profit & Contingency) - Schedule Y\***

Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio
\$ 0 – 10055	0.399	\$ 19570 – 19999	0.355	\$ 225958 – 235999	0.312
10056 – 10167	0.398	20000 – 20449	0.354	236000 – 246976	0.311
10168 – 10282	0.397	20450 – 20919	0.353	246977 – 259024	0.310
10283 – 10399	0.396	20920 – 21411	0.353	259025 – 272307	0.309
10400 – 10520	0.395	21412 – 21927	0.352	272308 – 287027	0.308
10521 – 10643	0.394	21928 – 22469	0.351	287028 – 303428	0.307
10644 – 10769	0.393	22470 – 23037	0.350	303429 – 321818	0.306
10770 – 10898	0.392	23038 – 23636	0.349	321819 – 342580	0.305
10899 – 11030	0.391	23637 – 24266	0.348	342581 – 366206	0.304
11031 – 11165	0.390	24267 – 24931	0.347	366207 – 393333	0.304
11166 – 11304	0.389	24932 – 25633	0.346	393334 – 424799	0.303
11305 – 11446	0.388	25634 – 26376	0.345	424800 – 461739	0.302
11447 – 11592	0.387	26377 – 27164	0.344	461740 – 505714	0.301
11593 – 11741	0.386	27165 – 27999	0.343	505715 – 558947	0.300
11742 – 11895	0.385	28000 – 28888	0.342	558948 – 624705	0.299
11896 – 12052	0.384	28889 – 29836	0.341	624706 – 707999	0.298
12053 – 12214	0.383	29837 – 30847	0.340	708000 – 816923	0.297
12215 – 12380	0.382	30848 – 31929	0.339	816924 – 965454	0.296
12381 – 12551	0.381	31930 – 33090	0.338	965455 – 1179999	0.295
12552 – 12727	0.380	33091 – 34339	0.337	1180000 – 1517142	0.294
12728 – 12907	0.379	34340 – 35686	0.336	1517143 – 1824799	0.293
12908 – 13093	0.378	35687 – 37142	0.335	1824800 – 1983478	0.292
13094 – 13284	0.377	37143 – 38723	0.334	1983479 – 2172380	0.291
13285 – 13481	0.377	38724 – 40444	0.333	2172381 – 2401052	0.290
13482 – 13684	0.376	40445 – 42325	0.332	2401053 – 2683529	0.289
13685 – 13893	0.375	42326 – 44390	0.331	2683530 – 3041333	0.288
13894 – 14108	0.374	44391 – 46666	0.330	3041334 – 3509230	0.287
14109 – 14330	0.373	46667 – 49189	0.329	3509231 – 4147272	0.286
14331 – 14559	0.372	49190 – 51999	0.328	4147273 – 5068888	0.285
14560 – 14796	0.371	52000 – 55151	0.328	5068889 – 6517142	0.284
14797 – 15041	0.370	55152 – 58709	0.327	6517143 – 9123999	0.283
15042 – 15294	0.369	58710 – 62758	0.326	9124000 – 15206666	0.282
15295 – 15555	0.368	62759 – 67407	0.325	15206667 – 45619999	0.281
15556 – 15826	0.367	67408 – 72799	0.324	45620000 – & OVER	0.280
15827 – 16106	0.366	72800 – 79130	0.323		
16107 – 16396	0.365	79131 – 86666	0.322		
16397 – 16697	0.364	86667 – 95789	0.321		
16698 – 17009	0.363	95790 – 107058	0.320		
17010 – 17333	0.362	107059 – 121333	0.319		
17334 – 17669	0.361	121334 – 139999	0.318		
17670 – 18019	0.360	140000 – 165454	0.317		
18020 – 18383	0.359	165455 – 200377	0.316		
18384 – 18762	0.358	200378 – 208235	0.315		
18763 – 19157	0.357	208236 – 216734	0.314		
19158 – 19569	0.356	216735 – 225957	0.313		

\* These expense ratios are based on the following expense provisions:

First	\$ 10,000.....	0.399
Next	190,000.....	0.311
Next	1,550,000.....	0.290
Over	1,750,000.....	0.280

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**7. (b) Expense Ratios (Excluding Taxes and ALAE—Including Profit & Contingency) - Schedule Y\***

Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio
\$ 0 – 10055	0.317	\$ 19570 – 19999	0.273	\$ 225958 – 235999	0.230
10056 – 10167	0.316	20000 – 20449	0.272	236000 – 246976	0.229
10168 – 10282	0.315	20450 – 20919	0.271	246977 – 259024	0.228
10283 – 10399	0.314	20920 – 21411	0.271	259025 – 272307	0.227
10400 – 10520	0.313	21412 – 21927	0.270	272308 – 287027	0.226
10521 – 10643	0.312	21928 – 22469	0.269	287028 – 303428	0.225
10644 – 10769	0.311	22470 – 23037	0.268	303429 – 321818	0.224
10770 – 10898	0.310	23038 – 23636	0.267	321819 – 342580	0.223
10899 – 11030	0.309	23637 – 24266	0.266	342581 – 366206	0.222
11031 – 11165	0.308	24267 – 24931	0.265	366207 – 393333	0.222
11166 – 11304	0.307	24932 – 25633	0.264	393334 – 424799	0.221
11305 – 11446	0.306	25634 – 26376	0.263	424800 – 461739	0.220
11447 – 11592	0.305	26377 – 27164	0.262	461740 – 505714	0.219
11593 – 11741	0.304	27165 – 27999	0.261	505715 – 558947	0.218
11742 – 11895	0.303	28000 – 28888	0.260	558948 – 624705	0.217
11896 – 12052	0.302	28889 – 29836	0.259	624706 – 707999	0.216
12053 – 12214	0.301	29837 – 30847	0.258	708000 – 816923	0.215
12215 – 12380	0.300	30848 – 31929	0.257	816924 – 965454	0.214
12381 – 12551	0.299	31930 – 33090	0.256	965455 – 1179999	0.213
12552 – 12727	0.298	33091 – 34339	0.255	1180000 – 1517142	0.212
12728 – 12907	0.297	34340 – 35686	0.254	1517143 – 1824799	0.211
12908 – 13093	0.296	35687 – 37142	0.253	1824800 – 1983478	0.210
13094 – 13284	0.295	37143 – 38723	0.252	1983479 – 2172380	0.209
13285 – 13481	0.295	38724 – 40444	0.251	2172381 – 2401052	0.208
13482 – 13684	0.294	40445 – 42325	0.250	2401053 – 2683529	0.207
13685 – 13893	0.293	42326 – 44390	0.249	2683530 – 3041333	0.206
13894 – 14108	0.292	44391 – 46666	0.248	3041334 – 3509230	0.205
14109 – 14330	0.291	46667 – 49189	0.247	3509231 – 4147272	0.204
14331 – 14559	0.290	49190 – 51999	0.246	4147273 – 5068888	0.203
14560 – 14796	0.289	52000 – 55151	0.246	5068889 – 6517142	0.202
14797 – 15041	0.288	55152 – 58709	0.245	6517143 – 9123999	0.201
15042 – 15294	0.287	58710 – 62758	0.244	9124000 – 15206666	0.200
15295 – 15555	0.286	62759 – 67407	0.243	15206667 – 45619999	0.199
15556 – 15826	0.285	67408 – 72799	0.242	45620000 – & OVER	0.198
15827 – 16106	0.284	72800 – 79130	0.241		
16107 – 16396	0.283	79131 – 86666	0.240		
16397 – 16697	0.282	86667 – 95789	0.239		
16698 – 17009	0.281	95790 – 107058	0.238		
17010 – 17333	0.280	107059 – 121333	0.237		
17334 – 17669	0.279	121334 – 139999	0.236		
17670 – 18019	0.278	140000 – 165454	0.235		
18020 – 18383	0.277	165455 – 200377	0.234		
18384 – 18762	0.276	200378 – 208235	0.233		
18763 – 19157	0.275	208236 – 216734	0.232		
19158 – 19569	0.274	216735 – 225957	0.231		

\* These expense ratios are based on the following expense provisions:

First	\$ 10,000.....	0.317
Next	190,000.....	0.229
Next	1,550,000.....	0.208
Over	1,750,000.....	0.198

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**8. (a) Expense Ratios (Excluding Taxes—Including Profit & Contingency) - Schedule X\***

Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio
\$ 0 – 10099	0.399	\$ 23721 – 24878	0.370	\$ 601819 – 735555	0.341
10100 – 10303	0.398	24879 – 26153	0.369	735556 – 945714	0.340
10304 – 10515	0.397	26154 – 27567	0.368	945715 – 1323999	0.339
10516 – 10736	0.396	27568 – 29142	0.367	1324000 – 1809565	0.338
10737 – 10967	0.395	29143 – 30909	0.366	1809566 – 1981904	0.337
10968 – 11208	0.394	30910 – 32903	0.365	1981905 – 2190526	0.336
11209 – 11460	0.393	32904 – 35172	0.364	2190527 – 2448235	0.335
11461 – 11724	0.392	35173 – 37777	0.363	2448236 – 2774666	0.334
11725 – 11999	0.391	37778 – 40799	0.362	2774667 – 3201538	0.333
12000 – 12289	0.390	40800 – 44347	0.361	3201539 – 3783636	0.332
12290 – 12592	0.389	44348 – 48571	0.360	3783637 – 4624444	0.331
12593 – 12911	0.388	48572 – 53684	0.359	4624445 – 5945714	0.330
12912 – 13246	0.387	53685 – 59999	0.358	5945715 – 8323999	0.329
13247 – 13599	0.386	60000 – 67999	0.357	8324000 – 13873333	0.328
13600 – 13972	0.385	68000 – 78461	0.356	13873334 – 41619999	0.328
13973 – 14366	0.384	78462 – 92727	0.355	41620000 – & OVER	0.327
14367 – 14782	0.383	92728 – 113333	0.354		
14783 – 15223	0.382	113334 – 145714	0.353		
15224 – 15692	0.381	145715 – 200606	0.353		
15693 – 16190	0.380	200607 – 213548	0.352		
16191 – 16721	0.379	213549 – 228275	0.351		
16722 – 17288	0.378	228276 – 245185	0.350		
17289 – 17894	0.377	245186 – 264799	0.349		
17895 – 18545	0.377	264800 – 287826	0.348		
18546 – 19245	0.376	287827 – 315238	0.347		
19246 – 19999	0.375	315239 – 348421	0.346		
20000 – 20816	0.374	348422 – 389411	0.345		
20817 – 21702	0.373	389412 – 441333	0.344		
21703 – 22666	0.372	441334 – 509230	0.343		
22667 – 23720	0.371	509231 – 601818	0.342		

\* These expense ratios are based on the following expense provisions:

First	\$ 10,000.....	0.399
Next	190,000.....	0.350
Next	1,550,000.....	0.337
Over	1,750,000.....	0.327

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**8. (b) Expense Ratios (Excluding Taxes and ALAE—Including Profit & Contingency) - Schedule X\***

Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio
\$ 0 – 10099	0.317	\$ 23721 – 24878	0.288	\$ 601819 – 735555	0.259
10100 – 10303	0.316	24879 – 26153	0.287	735556 – 945714	0.258
10304 – 10515	0.315	26154 – 27567	0.286	945715 – 1323999	0.257
10516 – 10736	0.314	27568 – 29142	0.285	1324000 – 1809565	0.256
10737 – 10967	0.313	29143 – 30909	0.284	1809566 – 1981904	0.255
10968 – 11208	0.312	30910 – 32903	0.283	1981905 – 2190526	0.254
11209 – 11460	0.311	32904 – 35172	0.282	2190527 – 2448235	0.253
11461 – 11724	0.310	35173 – 37777	0.281	2448236 – 2774666	0.252
11725 – 11999	0.309	37778 – 40799	0.280	2774667 – 3201538	0.251
12000 – 12289	0.308	40800 – 44347	0.279	3201539 – 3783636	0.250
12290 – 12592	0.307	44348 – 48571	0.278	3783637 – 4624444	0.249
12593 – 12911	0.306	48572 – 53684	0.277	4624445 – 5945714	0.248
12912 – 13246	0.305	53685 – 59999	0.276	5945715 – 8323999	0.247
13247 – 13599	0.304	60000 – 67999	0.275	8324000 – 13873333	0.246
13600 – 13972	0.303	68000 – 78461	0.274	13873334 – 41619999	0.246
13973 – 14366	0.302	78462 – 92727	0.273	41620000 – & OVER	0.245
14367 – 14782	0.301	92728 – 113333	0.272		
14783 – 15223	0.300	113334 – 145714	0.271		
15224 – 15692	0.299	145715 – 200606	0.271		
15693 – 16190	0.298	200607 – 213548	0.270		
16191 – 16721	0.297	213549 – 228275	0.269		
16722 – 17288	0.296	228276 – 245185	0.268		
17289 – 17894	0.295	245186 – 264799	0.267		
17895 – 18545	0.295	264800 – 287826	0.266		
18546 – 19245	0.294	287827 – 315238	0.265		
19246 – 19999	0.293	315239 – 348421	0.264		
20000 – 20816	0.292	348422 – 389411	0.263		
20817 – 21702	0.291	389412 – 441333	0.262		
21703 – 22666	0.290	441334 – 509230	0.261		
22667 – 23720	0.289	509231 – 601818	0.260		

\* These expense ratios are based on the following expense provisions:

First	\$ 10,000.....	0.317
Next	190,000.....	0.268
Next	1,550,000.....	0.255
Over	1,750,000.....	0.245

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**9. Retrospective Rating—Table of Policy Excess Ratio Ranges**  
**Table of Texted Claim Count Groups**  
**Table of Aggregate Loss Factors**

The following Tables are to be used in determining the net aggregate loss factor that is included in the basic premium factor for Retrospective Rating. Such net aggregate loss factor is made up of two elements, a charge for losses in excess of the maximum premium and a credit for savings resulting from the minimum premium.

**TABLE OF POLICY EXCESS RATIO RANGES**

Sub-Table	Excess Ratio Range (Rounded Values)
1	0.000 – 0.008
2	0.009 – 0.026
3	0.027 – 0.051
4	0.052 – 0.077
5	0.078 – 0.109
6	0.110 – 0.143
7	0.144 – 0.178
8	0.179 – 0.217
9	0.218 – 0.264
10	0.265 – 0.309
11	0.310 – 0.351
12	0.352 – 0.412
13	0.413 – 0.475
14	0.476 – 0.541
15	0.542 – 0.639
16	0.640 – 0.758
17	0.759 – 0.847
18	0.848 – 1.000



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**TABLE OF EXPECTED CLAIM COUNT GROUPS**

Expected Claim Count Group	Expected Number of Claims (Rounded Values)	Expected Claim Count Group	Expected Number of Claims (Rounded Values)	Expected Claim Count Group	Expected Number of Claims (Rounded Values)
94	0.00 – 0.12	67	3.27 – 3.56	40	45.8 – 51.6
93	0.13 – 0.15	66	3.57 – 3.89	39	51.7 – 58.4
92	0.16 – 0.19	65	3.90 – 4.26	38	58.5 – 66.3
91	0.20 – 0.23	64	4.27 – 4.66	37	66.4 – 75.5
90	0.24 – 0.27	63	4.67 – 5.09	36	75.6 – 86.4
89	0.28 – 0.32	62	5.10 – 5.57	35	86.5 – 99.2
88	0.33 – 0.38	61	5.58 – 6.09	34	99.3 – 114
87	0.39 – 0.44	60	6.10 – 6.67	33	115 – 133
86	0.45 – 0.51	59	6.68 – 7.30	32	134 – 154
85	0.52 – 0.59	58	7.31 – 8.00	31	155 – 181
84	0.60 – 0.66	57	8.01 – 8.77	30	182 – 213
83	0.67 – 0.75	56	8.78 – 9.62	29	214 – 253
82	0.76 – 0.84	55	9.63 – 10.6	28	254 – 302
81	0.85 – 0.94	54	10.7 – 11.6	27	303 – 364
80	0.95 – 1.05	53	11.7 – 12.8	26	365 – 442
79	1.06 – 1.17	52	12.9 – 14.1	25	443 – 543
78	1.18 – 1.29	51	14.2 – 15.5	24	544 – 673
77	1.30 – 1.42	50	15.6 – 17.2	23	674 – 845
76	1.43 – 1.57	49	17.3 – 19.0	22	846 – 1,080
75	1.58 – 1.73	48	19.1 – 21.0	21	1,081 – 1,400
74	1.74 – 1.89	47	21.1 – 23.4	20	1,401 – 1,840
73	1.90 – 2.08	46	23.5 – 26.0	19	1,841 – 2,490
72	2.09 – 2.27	45	26.1 – 28.9	18	2,491 – 3,450
71	2.28 – 2.49	44	29.0 – 32.3	17	3,451 – 4,930
70	2.50 – 2.72	43	32.4 – 36.2	16	4,931 – 7,330
69	2.73 – 2.98	42	36.3 – 40.6	15	7,331 – and above
68	2.99 – 3.26	41	40.7 – 45.7		

**TABLE OF AGGREGATE LOSS FACTORS**

The Table of Aggregate Loss Factors is available in a downloadable format.

<https://www.njcrib.com/SharedDocs/CCPAP/ALFTable.xlsx>

ALF's on Demand is an alternative option that provides real-time calculations for retrospectively rated policies. Carriers must choose whether to exclusively use either the Table of Aggregate Loss Factors or ALF's on Demand to calculate the net aggregate loss factors for the retrospectively rated policies in their book of business. Carriers must notify the Bureau in writing which option they intend to use.

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★ **10. Retrospective Rating—Table of Classifications by Hazard Group (Table H)**

**TABLE OF CLASSIFICATIONS BY HAZARD GROUP**

The following Table is to be used in determining the individual classification Hazard Group assignment. Hazard Group assignments are necessary for use in Retrospective Rating calculations, specifically in the selection of Excess Loss Premium Factors, when applicable. Hazard Group assignments are included for all classifications in this Manual.

The Hazard Group assignment for a non-“F” classification whose rate has been increased to provide coverage under the United States Longshore and Harbor Workers Compensation Act is the Hazard Group for the classification increased by two levels (if class Hazard Group is C in this Table, the appropriate Hazard Group is E). When the classification Hazard Group is already at the highest Hazard Group level, the highest Hazard Group level should be used.

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
0005	C	1924	C	2416	C	2960	D
0034	D	1925	D	2418	C	3004	F
0035	D	1937	F	2420	C	3018	F
0042	D	2002	C	2501	C	3022	C
0050	E	2003	D	2503	C	3027	E
0055	C	2014	E	2557	C	3028	E
0073	C	2039	C	2570	C	3030	E
0074	D	2041	C	2576	B	3040	D
0075	B	2070	D	2582	C	3041	D
0079	D	2081	B	2585	D	3042	D
0081	C	2089	C	2586	C	3045	D
0082	C	2095	D	2587	C	3060	C
0083	D	2110	C	2588	B	3061	C
0084	C	2111	C	2600	C	3062	C
0085	D	2112	C	2623	E	3066	C
0086	B	2114	B	2654	B	3075	B
0089	E	2121	B	2660	B	3076	C
0106	F	2130	D	2670	A	3081	D
0700	C	2131	C	2683	B	3085	D
0910	B	2143	B	2688	C	3110	D
0913	D	2150	C	2702	G	3111	C
0917	B	2157	C	2710	E	3113	D
1320	F	2173	B	2759	C	3114	D
1438	E	2211	E	2790	B	3118	B
1452	E	2286	B	2802	D	3122	B
1463	G	2302	D	2835	B	3131	D
1624	F	2303	C	2836	B	3132	C
1699	E	2352	B	2841	C	3145	D
1701	F	2361	D	2852	B	3146	D
1710	E	2362	C	2881	B	3169	C
1741	G	2380	C	2883	C	3179	C
1747	E	2383	C	2913	A	3188	D
1754	E	2386	B	2916	E	3192	B
1814	F	2388	B	2923	B	3193	B
1853	D	2402	E	2942	A	3194	B

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★ 10. Retrospective Rating—Table of Classifications by Hazard Group (Table H) continued

**TABLE OF CLASSIFICATIONS BY HAZARD GROUP**

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
3220	D	3726	G	4307	B	4740	G
3227	C	3807	C	4313	D	4741	D
3241	C	3815	D	4351	C	4771	F
3255	B	3821	E	4352	C	4824	B
3257	C	3826	D	4353	D	4827	E
3270	C	3830	D	4360	B	4828	F
3307	D	3864	D	4361	C	4829	F
3315	C	3865	B	4410	C	4835	E
3336	D	3881	D	4431	B	4836	E
3339	E	4000	F	4432	B	4902	C
3365	F	4023	E	4439	E	4923	D
3372	D	4024	E	4452	D	5000	F
3373	C	4027	E	4459	E	5022	G
3381	C	4034	E	4470	D	5038	G
3383	C	4036	E	4479	A	5040	G
3384	C	4038	B	4484	C	5057	G
3385	C	4050	B	4491	C	5059	G
3400	C	4053	C	4493	D	5069	G
3507	D	4062	D	4557	E	5103	F
3548	C	4111	C	4558	D	5146	E
3561	B	4112	C	4561	C	5160	G
3571	B	4113	C	4571	D	5183	F
3574	C	4114	D	4572	D	5184	E
3581	C	4115	C	4583	F	5188	F
3612	D	4130	C	4597	B	5190	F
3620	E	4133	B	4598	E	5191	E
3632	D	4150	A	4611	C	5192	D
3634	D	4239	F	4627	E	5200	E
3635	D	4240	B	4628	E	5213	G
3638	C	4243	D	4635	F	5215	E
3642	C	4244	E	4653	C	5222	G
3643	E	4245	C	4665	E	5223	E
3648	B	4250	D	4683	D	5348	E
3649	C	4251	C	4692	C	5402	C
3656	D	4273	D	4693	C	5403	F
3681	C	4279	E	4703	D	5409	E
3685	C	4282	B	4707	C	5437	F
3686	B	4283	C	4710	B	5443	D
3719	G	4299	D	4712	B	5445	G
3724	G	4301	B	4720	D	5458	F

RATES/RATING VALUES

*Effective January 1, 2022*

★ **10. Retrospective Rating—Table of Classifications by Hazard Group (Table H) continued**

**TABLE OF CLASSIFICATIONS BY HAZARD GROUP**

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
5459	F	6824	F	7426	G	8044	C
5462	E	6826	E	7427	G	8045	C
5466	F	6834	C	7428	E	8046	C
5473	G	6836	D	7431	F	8047	C
5474	G	6872	G	7435	E	8048	B
5475	G	6874	G	7502	E	8051	B
5479	E	7019	G	7515	G	8053	B
5480	F	7027	G	7520	D	8054	B
5491	F	7038	G	7536	G	8055	B
5500	G	7046	G	7538	G	8090	C
5509	F	7089	G	7539	F	8102	C
5538	E	7098	G	7540	G	8103	D
5551	G	7133	F	7580	E	8105	B
5606	G	7151	F	7590	E	8106	E
5610	E	7152	F	7600	E	8107	F
5645	G	7196	F	7601	F	8111	D
5701	F	7201	D	7605	F	8116	D
5703	E	7207	E	7610	E	8203	D
5951	C	7219	F	7710	F	8204	D
5954	B	7230	D	7711	F	8215	E
6003	F	7231	D	7712	G	8227	F
6005	E	7309	G	7714	C	8232	E
6039	F	7327	G	7715	G	8235	D
6042	E	7334	G	7720	E	8263	D
6204	F	7335	G	7723	F	8264	E
6217	G	7350	F	7728	G	8265	F
6229	E	7360	E	7855	E	8268	C
6233	G	7369	C	8001	C	8269	D
6235	G	7370	C	8006	B	8279	F
6251	F	7380	E	8008	B	8280	F
6252	G	7381	C	8010	C	8291	D
6306	F	7382	D	8013	D	8292	C
6319	G	7384	C	8017	B	8293	C
6325	G	7390	C	8018	C	8350	F
6400	E	7394	G	8021	C	8353	E
6504	C	7395	G	8031	C	8385	D
6702	E	7403	C	8032	C	8387	D
6703	E	7405	C	8033	B	8392	B
6801	E	7424	G	8034	B	8393	E
6811	E	7425	F	8039	B	8396	D

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**10. Retrospective Rating—Table of Classifications by Hazard Group (Table H) continued**

**TABLE OF CLASSIFICATIONS BY HAZARD GROUP**

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
8397	D	9033	D	9555	F
8398	D	9044	B	9556	F
8506	E	9045	C	9557	D
8507	E	9052	B	9586	B
8601	F	9053	C	9600	C
8606	F	9060	B	9610	E
8607	E	9061	B	9620	E
8709	G	9063	B	9720	C
8711	G	9065	B	9726	C
8720	F	9078	D	9728	C
8726	E	9079	A		
8731	E	9088	F		
8737	E	9089	B		
8738	E	9093	B		
8742	E	9102	D		
8745	D	9106	B		
8748	F	9107	B		
8753	B	9109	G		
8755	E	9154	C		
8800	C	9156	B		
8803	E	9170	F		
8810	C	9178	A		
8814	C	9179	A		
8815	C	9180	D		
8820	E	9182	C		
8828	C	9186	F		
8829	B	9220	D		
8831	A	9402	F		
8832	C	9403	F		
8835	C	9410	C		
8836	C	9421	E		
8838	B	9423	C		
8840	C	9501	E		
8860	E	9519	E		
8868	B	9521	E		
8871	C	9522	B		
8901	E	9529	G		
9014	C	9530	G		
9015	D	9538	F		
9016	C	9554	F		

RATES/RATING VALUES

*Effective January 1, 2022*

**PART FOUR**  
**Section 1. CLASSIFICATIONS**

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

<b>Phraseology</b>	<b>Code No.</b>
<b>ABRASIVE WHEEL MFG—CERAMIC OR RESIN BONDED—&amp; DRIVERS</b> .....	<b>1754</b>
Ore crushing or the mfg. of artificial abrasives to be separately rated.	
<b>ACCOUNTING FIRM—ALL EMPLOYEES &amp; CLERICAL MESSENGERS, DRIVERS NPD</b> .....	<b>8860</b>
<b>ACETYLENE GAS MFG &amp; DRIVERS</b> .....	<b>4635</b>
Includes tank charging.	
<b>ADDING, COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC</b> .....	<b>3574</b>
<b>ADDRESSING OR MAILING CO NPD</b> .....	<b>8800</b>
<b>ADVERTISING Co &amp; DRIVERS</b> .....	<b>9554</b>
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.	

**\* Agriculture or Horticulture:**

<b>AGRICULTURAL MACHINERY MFG</b> .....	<b>3507</b>
<b>SERVANTS OCCASIONAL</b> .....	<b>0910</b>
<b>INSERVANTS FULL TIME</b> .....	<b>0913</b>

(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.

<b>BERRY FARM OR VINEYARD—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—&amp; DRIVERS</b> (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....	<b>0079</b>
--	-------------

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"**

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**\* Agriculture or Horticulture continued:**

**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 INCLUDE BOARD, LODGING OR GRATUITIES) ..... **0084**  
Subject to the general rules of this Manual, pasteurizing plants or the retail delivery of milk shall be separately rated as 2070 milk depot or milk dealer.

**EGG OR POULTRY PRODUCER—& DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) ..... **0034**  
Includes grading, sorting or packing.

**FARM NOC—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) ..... **0085**  
Includes picking, grading, sorting or packing.

**FARM—NURSERY EMPLOYEES & DRIVERS** ..... **0005**  
Applies to all facilities devoted to the propagation of trees, shrubs, plants or flowering shrubs and plants not included under Code 0035. Operations involve planting, fertilizing, watering, trimming, potting and repotting plants, and transplanting at the nursery location. Additionally, these insureds may deliver their products to customers and also plant these products at their customers' location(s). Wholesale or retail sales conducted from the nursery location and sod dealers are also assigned to Code 0005.

**FISH, CHICK OR SQUAB HATCHERY—& DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) ..... **0055**  
Includes grading, sorting or packing.

**FLORIST—CULTIVATION UNDER GLASS—& DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) ..... **0035**  
Includes picking, grading, sorting or packing. A farm engaged principally in the raising of field grown flowers or bulbs shall be assigned to 0086 flower or bulb farm.

**FLOWER OR BULB 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.

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**\* Agriculture or Horticulture continued:**

**FRUIT FARM OR ORCHARD—& DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**0089**  
Includes picking, grading, sorting or packing.

**LIVESTOCK OR CATTLE 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.

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

**LIVESTOCK OR CATTLE FARM—NO COLLECTION OF WASTE 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.

**ORCHARD OR FRUIT FARM—& DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**0089**  
Includes picking, grading, sorting or packing.

**PIGGERY—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**0073**  
Includes the collection of waste for food.

**POULTRY OR EGG PRODUCER—& DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**0034**  
Includes grading, sorting or packing.

**RABBIT OR FUR BEARING ANIMAL FARM—& DRIVERS**  
(PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**9727**  
Includes grading, sorting or packing.

**SQUAB, CHICK OR FISH HATCHERY—& DRIVERS**  
(PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**0055**  
Includes grading, sorting or packing.

**VEGETABLE, BERRY, FLOWER OR BULB FARM OR VINEYARD—INCLUDING INCIDENTAL DAIRYING OR GENERAL FARMING, DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**0075**  
Includes picking, grading, sorting or packing. It is not applicable to a farm engaged principally in dairying or general farming.

**VEGETABLE FARM—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) .....**0074**  
Includes picking, grading, sorting or packing. A farm engaged principally in the raising of vegetables, 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.

**VINEYARD OR BERRY FARM—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.

**AIRCRAFT ENGINE MFG** .....**3826**



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**\* Aviation Flight & Ground Operation:**

The classifications described under this capitalized heading apply to fixed wing and other aircraft. The phrase "member of flying crew" refers to all employees who constitute the normal complement of flying personnel or who are engaged in aviation operations or the care of passengers or cargo as such. It includes but is not limited to employees designated as:

- |           |                 |                   |           |         |
|-----------|-----------------|-------------------|-----------|---------|
| Pilots    | Navigators      | Flight Engineers  | Hosts     | Pursers |
| Co-Pilots | Radio Operators | Flight Attendants | Hostesses |         |

Ticket sellers or information clerks in connection with any of the aviation classifications are to be separately rated as 8810-Clerical.

**AVIATION—CHARTER OR AIR TAXI—FLYING CREW ..... 7431**  
Applies to air charter, air taxi and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations. Separately rate all other employers and drivers.

**AVIATION—AIR CARRIER—SCHEDULED, COMMUTER OR SUPPLEMENTAL—FLYING CREW ..... 7405**  
Applies to scheduled, commuter or commercial air carriers including cargo carriers, that conduct operations with fixed-wing aircraft under Part 121 of the Federal Aviation Regulations. Separately rate all other employees and drivers.

**AVIATION—GROUND OPERATIONS DRIVERS..... 7428**  
Applies to operations other than scheduled, irregular or non-scheduled airlines and includes field or hangar instructors. Classroom instructors to be separately rated as 8868, colleges or schools. Ground photographic laboratory employees to be separately rated as 4361-Photographers. Payroll for flying days of members of flying crews to be separately rated.

In the event that the non-flying duties of pilots and members of flying crews are not otherwise specifically described by a manual classification, this classification shall be applied to the payroll for each day the pilot and the crew do not fly. For each day flown, the payroll of the pilot and members of the flying crew shall be classified and rated in accordance with the actual flying operations as described by the following schedule. The daily payroll for each such day shall be computed on the basis of 300 days per year.

**AVIATION—PATROL OR PHOTOGRAPHY—FLYING CREW—OTHER THAN MAPPING OR SURVEY WORK, SKYWRITING, ADVERTISING ..... 7426**  
Separately rate helicopter flying crew to Code 7425.

**AVIATION—PUBLIC EXHIBITION—FLYING CREW—INVOLVING STUNT FLYING, RACING OR PARACHUTE JUMPING ..... 7427**  
Separately rate helicopter flying crew to Code 7425.

The earned premium for this classification shall be separately determined and if less than the minimum premium for the classification, the minimum premium shall be substituted for the earned premium and collected in addition to any other premium developed by the policy.

**AVIATION—SALES OR SERVICE AGENCY—FLYING CREW—STUDENT INSTRUCTION..... 7424**  
Separately rate helicopter flying crew to Code 7425.

**AVIATION—TESTING AIRCRAFT—FLYING CREW ..... 7426**  
Mfd. under an approved type certificate. Separately rate helicopter flying crew to code 7425.

**AVIATION FLYING CREW—TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER’S BUSINESS..... 7424**  
Commercial aviation operation to be separately rated. Separately rate helicopter flying crew to Code 7425.

**AVIATION—TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER’S BUSINESS—GROUND CREW & DRIVERS..... 7428**  
Refer to Code 7424 for flying crew.

**AVIATION—FLYING CREW—INVOLVING DUSTING, SPRAYING OR AERIAL FIREFIGHTING ..... 7427**  
Separately rate helicopter flying crew to Code 7425.

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

<b>AVIATION-FLYING CREW NOC.....</b>	<b>7424</b>
Separately rate helicopter flying crew to Code 7425.	
<b>AVIATION AIRLINE OPERATION—GROUND EMPLOYEES &amp; DRIVERS .....</b>	<b>7403</b>
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.	
<b>AIRPORT OR HELICOPTER OPERATOR—ALL EMPLOYEES &amp; DRIVERS.....</b>	<b>7435</b>
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.	
<b>AVIATION—HELICOPTERS-FLYING CREW .....</b>	<b>7425</b>
Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.	
<b>AVIATION—MAPPING, SURVEYING, SKYWRITING OR ADVERTISING-FLIGHT CREW .....</b>	<b>7424</b>
<b>AIRPLANE MFG—.....</b>	<b>3830</b>
<b>AIR PRESSURE OR STEAM GAUGE MFG.....</b>	<b>3571</b>
<b>ALCOHOL MFG—GRAIN-ALL OPERATIONS .....</b>	<b>2130</b>
<b>ALE OR BEER DEALER—WHOLESALE &amp; DRIVERS .....</b>	<b>7390</b>
NPD with 2121 brewery.	
<b>ALUMINUM SIDING INSTALLATION—SEE "BUILDING SIDING"</b>	
<b>ALUMINUM WARE MFG.....</b>	<b>3227</b>
Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.	
<b>AMUSEMENT DEVICE OPERATION NOC—NOT TRAVELING—DRIVERS.....</b>	<b>9180</b>
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.	
<b>★ AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS—TRAVELING &amp; DRIVERS .....</b>	<b>9186</b>
The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum of \$3,050 per week per person.	
<b>AMUSEMENT PARK OR EXHIBITION OPERATION &amp; DRIVERS.....</b>	<b>9016</b>
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.	
<b>AMUSEMENT PARK, PLACE OR BOARDWALK—GAMES NOT INVOLVING POWER DRIVEN OR MECHANICAL DEVICES .....</b>	<b>8090</b>
Includes Japanese ballgame, ring toss, wheels of chance, penny arcades and similar games.	
<b>AMUSEMENT PARK, PLACE OR BOARDWALK—PURVEYORS OF FOOD OR DRINK (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES).....</b>	<b>9079</b>
Includes "hot dogs," orangeade, ice cream, peanuts, popcorn, candy, waffles, custards and similar articles of food and drink.	

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**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 & DRIVERS** ..... **5951**

**ARCHITECT OR ENGINEERING—CONSULTING NPD**..... **8601**  
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 OR ENCAPSULATION & DRIVERS**..... **5473**

**ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS**..... **9403**  
Reduction, rendering or fertilizer plants to be separately rated.

**ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS**..... **4741**  
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 SPORTS**..... **9179**  
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 \$3,050 per player and a maximum annual salary of \$158,600. 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 SPORTS** ..... **9178**  
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 \$3,050 per player and a maximum annual salary of \$158,600. 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.

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**\* Athletic Sports or Park:**

<b>OPERATION &amp; DRIVERS .....</b>	<b>9182</b>
Applies to all employees other than players, coaches, managers, trainers, equipment managers or sport officials.	
<b>ATTORNEY—ALL EMPLOYEES &amp; CLERICAL MESSENGERS, DRIVERS NPD .....</b>	<b>8820</b>
<b>AUCTIONEER &amp; SALESPERSONS .....</b>	<b>8090</b>
Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.	
<b>AUDIO OR VISUAL RECORDING MEDIA MFG .....</b>	<b>4923</b>
Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.	
<b>AUDITOR OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING.....</b>	<b>8803</b>
Includes insurance company premium auditors.	
<b>AUTOMATIC SCREW MACHINE PRODUCTS MFG NPD.....</b>	<b>3145</b>
<b>AUTOMATIC SPRINKLER INSTALLATION &amp; DRIVERS .....</b>	<b>5188</b>
Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn Sprinkler Installation to be rated as Code 5183.	
<b>AUTOMATIC STOKER, GAS OR OIL BURNER—INSTALLATION OR SERVICE—COMMERCIAL &amp; DRIVERS .....</b>	<b>3724</b>
<b>AUTOMOBILE BODY REPAIR .....</b>	<b>8393</b>
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.	
<b>AUTOMOBILE CAR WASH &amp; DRIVERS.....</b>	<b>8396</b>
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.	
<b>AUTOMOBILE DELIVERY—DRIVEWAY &amp; DRIVERS .....</b>	<b>7380</b>
<b>AUTOMOBILE DELIVERY—HAULAWAY—SEE "TRUCKMEN"</b>	
<b>AUTOMOBILE DISMANTLING &amp; DRIVERS .....</b>	<b>3821</b>
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.	
<b>AUTOMOBILE GARAGE OR REPAIR SHOP—&amp; PARTS DEPARTMENT EMPLOYEES, DRIVERS .....</b>	<b>8397</b>
<b>AUTOMOBILE STORAGE, GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL &amp; DRIVERS.....</b>	<b>8392</b>
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.	
<b>AUTOMOBILE RADIATOR MFG NPD .....</b>	<b>3807</b>
<b>AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY .....</b>	<b>7369</b>
<b>CHAUFFEURS OF PRIVATE PASSENGER VEHICLES .....</b>	<b>7380</b>

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**DRIVERS OF TANKS TRUCKS..... 7196**

**DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES ..... 7219**

**AUTOMOBILE REPAIR SHOP OR GARAGE—& PARTS DEPARTMENT EMPLOYEES, DRIVERS ..... 8397**

**AUTOMOBILE SALES OR SERVICE AGENCY—& PARTS SERVICE DEPARTMENT EMPLOYEES, DRIVERS..... 8398**

**AUTOMOBILE SALESPERSONS ..... 8748**

**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.

**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 & DRIVERS..... 8392**  
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 ONLY ..... 3076**

**AWNING OR TENT ERECTION—& SHOP OPERATION, DRIVERS..... 9538**

**AWNING OR TENT MFG—SHOP ..... 2576**  
No erection.

**BABY CARRIAGE MFG ..... 3865**

**BAG MFG—PAPER..... 4273**  
Paper mfg. to be separately rated as 4239.

**BAG OR SACK MFG—CLOTH..... 2501**  
Applies to the mfr. of cotton, burlap or gunny bags or sacks.

**BAG RENOVATING ..... 2501**  
Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.

**BAKERY & DRIVERS, ROUTE SUPERVISORS..... 2003**

**BALL OR ROLLER BEARING MFG NPD..... 3638**

**BANK OR TRUST COMPANY—CLERICAL..... 8810**  
Special officers, uniformed attendants, ushers, doormen or employees engaged in care, custody and maintenance to be separately rated as 9015 building NOC.

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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.

**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.

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<b>BOAT BUILDING OR REPAIR &amp; DRIVERS .....</b>	<b>6834</b>
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.	
<b>BOAT BUILDING—WOOD—NOC &amp; DRIVERS .....</b>	<b>6801F</b>
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.	
<b>BOAT BUILDING—WOOD—NOC &amp; DRIVERS .....</b>	<b>6811</b>
Includes shop and yard work. NPD with 6872 shipwright work. Operations subject to USL&H exposure are assigned to code 6801F.	
<b>BOILER INSPECTION.....</b>	<b>8731</b>
<b>BOILER INSTALLATION OR REPAIR—STEAM .....</b>	<b>3726</b>
Includes the construction or repair of foundations.	
<b>BOILER OR STEAM PIPE INSULATING &amp; SHOP, DRIVERS.....</b>	<b>5184</b>
Applies to the use of cork, asbestos or other non-conducting materials.	
<b>BOILERMAKING .....</b>	<b>3620</b>
<b>BOILER SCALING NPD .....</b>	<b>3726</b>
<b>BOLT OR NUT MFG.....</b>	<b>3132</b>
Steel making or rolling mills to be separately rated.	
<b>BONE OR IVORY GOODS MFG .....</b>	<b>4452</b>
<b>BOOKBINDING.....</b>	<b>4307</b>
<b>BOOKBINDING OR PRINTING MACHINE MFG .....</b>	<b>3548</b>
<b>BOOT OR SHOE MFG NOC .....</b>	<b>2660</b>
<b>BOOT OR SHOE PATTERN MFG NPD .....</b>	<b>4282</b>
<b>BOTTLE DEALER—USED &amp; DRIVERS NPD.....</b>	<b>8264</b>
Includes beverage bottle or can recycling. No collecting or handling of scrap iron or steel.	
<b>BOTTLED GASES DEALER OR DELIVERY—COMMERCIAL &amp; DRIVERS.....</b>	<b>4635</b>
<b>BOTTLING NOC—CARBONATED AND NON-CARBONATED BEVERAGES &amp; ROUTE SUPERVISORS, DRIVERS .....</b>	<b>2157</b>
Includes sign erection and repair.	
<b>BOWLING LANE &amp; DRIVERS .....</b>	<b>9093</b>
Includes bowling lanes with billiard halls.	
<b>BOX MFG—FOLDING PAPER—NOC .....</b>	<b>4243</b>
Paper or paperboard mfg. to be separately rated.	
<b>BOX MFG—SET-UP PAPER .....</b>	<b>4240</b>
Paper or paperboard mfg. to be separately rated.	
<b>BOX OR BOX SHOOK MFG .....</b>	<b>2759</b>

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<b>BOX SPRING OR MATTRESS MFG.....</b>	<b>2570</b>
Includes pillow, quilt or cushion mfg. Separately rate the mfg. of wire springs or excelsior.	
<b>BRAID OR FRINGE MFG .....</b>	<b>2380</b>
<b>BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION &amp; DRIVERS.....</b>	<b>8387</b>
<b>BRASS OR COPPER GOODS MFG.....</b>	<b>3315</b>
<b>BREAD DEALER OR DELIVERY—&amp; ROUTE SUPERVISORS, DRIVERS .....</b>	<b>2003</b>
<b>BREAKWATER OR JETTY CONSTRUCTION—&amp; DRIVERS .....</b>	<b>6005</b>
Applies to all operations to completion. Caisson, cofferdam work or pile driving to be separately rated.	
<b>BREEDING FARM OR STABLE—SEE "AGRICULTURE OR HORTICULTURE"</b>	
<b>BREWERY &amp; DRIVERS .....</b>	<b>2121</b>
<b>BRICK MFG—FIRE OR ENAMELED &amp; DRIVERS .....</b>	<b>4024</b>
Applies to fire, enamel, repressed or hydraulic pressed brick exclusively. Clay digging, mining or quarrying to be separately rated.	
<b>BRICK MFG NOC &amp; DRIVERS.....</b>	<b>4027</b>
Includes the construction or reconstruction of sheds or kilns. Mining, quarrying or clay digging to be separately rated.	
<b>BRIDGE OR VEHICULAR TUNNEL OPERATION &amp; DRIVERS.....</b>	<b>7720</b>
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 connection with the operation or maintenance of the bridge or tunnel to be separately rated as 9410 municipal, township, county or state employees NOC.	
<b>BRUSH OR BROOM ASSEMBLY.....</b>	<b>2835</b>
Applies to assembly only with no sawing, molding or turning of backs or handles.	
<b>BRUSH OR BROOM HANDLE MFG.....</b>	<b>2841</b>
Applies only to the sawing, molding or turning of backs or handles, with no assembling.	
<b>BRUSH OR BROOM MFG NOC.....</b>	<b>2836</b>
Includes assembling and sawing, molding or turning of backs and handles.	
<b>BUILDING AND LOAN APPRAISERS.....</b>	<b>8742</b>
<b>BUILDING MATERIAL YARD &amp; LOCAL MANAGERS, DRIVERS .....</b>	<b>8204</b>
Applies to a dealer in used building materials. Wrecking or salvage operations to be separately rated.	
<b>BUILDING MATERIALS DEALER—NO SECOND-HAND MATERIALS &amp; LOCAL MANAGERS, DRIVERS .....</b>	<b>8232</b>
<b>BUILDING OR ROOFING PAPER OR FELT PREPARATION—NO INSTALLATION .....</b>	<b>4283</b>
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.	
<b>BUILDING RAISING OR MOVING &amp; DRIVERS.....</b>	<b>5703</b>
Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.	
<b>BUILDING—OPERATION BY CONTRACTOR &amp; DRIVERS .....</b>	<b>9014</b>
At any location where the contractor does not perform janitorial services, operations such as window cleaning, painting, maintenance or repair work are to be separately rated.	



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**POWER WASHING OF BUILDINGS**

Applies to power washing from ground level only.

**FIRE EXTINGUISHER REFILLING, SERVICE OR REPAIR**

**WINDOW WASHING**

Applies to window washing or cleaning less than 2 stories in height, with no use of protective devices 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**

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<b>CAN MFG .....</b>	<b>3220</b>
<b>CANDLE MFG NPD .....</b>	<b>4710</b>
<b>CANDY CHOCOLATE, CONFECTION MFG .....</b>	<b>2041</b>
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.	
<b>CANNERY NOC .....</b>	<b>2111</b>
Can mfg. to be separately rated as 3220.	
<b>CANNING OR BOTTLING CARBONATED BEVERAGES—SEE "CARBONATED BEVERAGE MFG NOC" OR "BOTTLING NOC"</b>	
<b>CANVAS GOODS ERECTION—SEE "AWNING OR TENT ERECTION"</b>	
<b>CANVAS GOODS MFG NOC—SHOP .....</b>	<b>2576</b>
<b>CAR MFG—RAILROAD &amp; DRIVERS .....</b>	<b>3881</b>
<b>CARBON PAPER OR TYPEWRITER RIBBON MFG .....</b>	<b>2383</b>
Paper mfg. to be separately rated as 4239.	
<b>CARBONIC ACID GAS MFG &amp; DRIVERS .....</b>	<b>4635</b>
Includes tank charging.	
<b>★ CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR—TRAVELING &amp; DRIVERS .....</b>	<b>9186</b>
The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum of \$3,050 per week per person.	
<b>CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT, OR COMMERCIAL BUILDINGS AND STRUCTURES &amp; DRIVERS .....</b>	<b>5403</b>
Applies to the construction of multi-unit residential buildings exceeding three stories in height and to the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction. Includes all carpentry work when performed by employees of the same carpentry contractor or general contractor responsible for the entire dwelling construction project. The construction of residential dwellings not exceeding three stories in height to be separately rated as Code 5645.	
<b>CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT &amp; DRIVERS .....</b>	<b>5645</b>
Includes all carpentry work in connection with the construction of residential dwellings when performed by employees of the same carpentry contractor or general contractor responsible for the entire construction project. Carpentry work includes the construction of the sill, rough framework, rough floor, wood or light gauge steel studs, wood or light gauge steel joists, rafters, roof deck, all types of roofing materials, sidewall sheathing, siding, doors, wallboard installation, lathing, windows, stairs, finished flooring, cabinet installation, fencing, decking, detached structures, and all interior wood trim. Residential dwellings include detached, semi-detached, and attached multi-unit residential buildings. The construction of multi-unit residential buildings exceeding three stories in height and the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction must be separately rated to Code 5403.	
<b>CARPENTRY—DETACHED ONE OR TWO FAMILY DWELLINGS &amp; DRIVERS .....</b>	<b>5645</b>
Includes garages constructed in connection with the dwellings.	
<b>CARPENTRY—INSTALLATION OF FINISHED WOODEN FLOORING .....</b>	<b>5437</b>
Includes installation of parquet flooring. Not applicable to risks engaged in any other carpentry operations. May be used only upon specific approval of the Rating Bureau.	
<b>CARPENTRY—INSTALLATION OF CABINET WORK OR INTERIOR TRIM &amp; DRIVERS .....</b>	<b>5437</b>
Not applicable to contractors who perform any other carpentry operations at the same job or location; refer to Code	

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5645 or Code 5403. Includes the installation of countertops made from materials such as, but not limited to, laminated plastic, veneer, particleboard, or pressed wood; Corian or similar solid surfaces or high-density plastic base materials; and non-laminated solid wood or butcher block. Refer to code 5348 for the installation of tile, granite, marble, and other stone countertops.

<b>CARPENTRY—SHOP ONLY &amp; DRIVERS.....</b>	<b>2802</b>
Includes shop fabrication of wood roof and building trusses, stairs, stair steps, rails, railings, banisters, sash, door or assembled millwork, planing or molding mills, wood fence manufacturing, pallet manufacturing, laminated wood building beams and columns manufacturing. Installation to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be rated in the appropriate yard classification, 8232. NPD with any other Carpentry Shop Class.	
<b>CARPENTRY NOC &amp; DRIVERS.....</b>	<b>5403</b>
<b>CARPET INSTALLATION—SEE "HOUSE FURNISHING INSTALLATION"</b>	
<b>CARPET OR RUG MFG NOC .....</b>	<b>2402</b>
<b>CARPET, RUG OR UPHOLSTERY CLEANING—SHOP &amp; DRIVERS .....</b>	<b>2585</b>
Outside work to be separately rated as 9014 Building—Operations by Contractors.	
<b>CARRIAGE OR WAGON MFG OR ASSEMBLY .....</b>	<b>3864</b>
Baby carriage mfg. to be separately rated as 3865.	
<b>CARRIER SYSTEM—PNEUMATIC—INSTALLATION OR REPAIR &amp; DRIVERS.....</b>	<b>5183</b>
Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.	
<b>CARTRIDGE MFG OR LOADING—SEE "EXPLOSIVES"</b>	
<b>CASH REGISTER MFG .....</b>	<b>3574</b>
<b>CASINO—HOTEL—ALL EMPLOYEES &amp; CLERICAL, SALESMEN, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES).....</b>	<b>9044</b>
Musicians, players or entertainers to be separately rated as 9156.	
<b>CASKET OR COFFIN MFG OR ASSEMBLY—METAL.....</b>	<b>3076</b>
<b>CASKET OR COFFIN UPHOLSTERING AND BURIAL GARMENT MFG.....</b>	<b>9522</b>
<b>CATERER (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES).....</b>	<b>9079</b>
Musicians, players or entertainers to be separately rated as 9156.	
<b>CATHEDRAL OR ART GLASS WINDOW MFG .....</b>	<b>4133</b>
Includes glass mfg.	
<b>CATHODE RAY OR TELEVISION TUBE MFG.....</b>	<b>4115</b>
<b>CATTLE AUCTIONEER, CATTLE DEALER, CATTLE FARM—SEE "AGRICULTURE OR HORTICULTURE"</b>	
<b>CEILING—SUSPENDED OR CEMENTED—INSTALLATION &amp; DRIVERS .....</b>	<b>5409</b>
Applies to prefabricated finished tiles or panels.	
<b>CEMENT MFG .....</b>	<b>1701</b>
Excavation or digging, dredging, mining or quarrying to be separately rated.	
<b>CEMENT WORK—SIDEWALKS, CELLAR FLOORS, DRIVEWAYS &amp; DRIVERS.....</b>	<b>5200</b>
Includes non-reinforced cement or granolithic floors. NPD with any manual classification for concrete construction work.	
<b>CEMETERY OPERATION &amp; DRIVERS.....</b>	<b>9220</b>

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**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 WEIGHERS 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 & DRIVERS.....4829**  
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 METAL .....5000**  
Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.

**CHIMNEY SWEEPS—SEE "FURNACE CLEANING-DOMESTIC"**

**CHINA DECORATING NPD .....4050**

**\* 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 \$3,050 per week per person.

**CLAIM ADJUSTERS OR SPECIAL AGENTS—INSURANCE COMPANY .....8742**

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**CLAY OR SHALE DIGGING & DRIVERS..... 4000**  
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 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.

**CLERICAL TELECOMMUTER EMPLOYEES ..... 8871**  
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**

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<b>CLUB—TENNIS &amp; CLERICAL</b> (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES).....	<b>9065</b>
<b>COAL BILLET OR BRIQUET MFG &amp; DRIVERS</b> .....	<b>1463</b>
Mfg. of by-products to be separately rated.	
<b>COFFEE, TEA OR GROCERY DEALER—RETAIL &amp; DRIVERS</b> .....	<b>8753</b>
Applies to house-to-house sales of coffee, tea or groceries and includes incidental stores or ware- houses.	
<b>COFFER—DAM WORK</b> .....	<b>6252</b>
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.	
<b>COFFIN OR CASKET MFG OR ASSEMBLY—METAL</b> .....	<b>3076</b>
<b>COFFIN OR CASKET UPHOLSTERING AND BURIAL GARMENT MFG</b> .....	<b>9522</b>
<b>COIN OPERATING OR VENDING MACHINE MFG NOC</b> .....	<b>3649</b>
Applies only to risks engaged in the mfg. of electrical coin or electronic vending or coin operated machines.	
<b>COIN OPERATED OR VENDING MACHINES INSTALLATION SERVICE, REPAIR OR SALESMEN, DRIVERS</b> .....	<b>5192</b>
Includes storage, shop and outside operations.	
<b>COLD STORAGE LOCKER—FROZEN FOODS &amp; SALESMEN DRIVERS</b> .....	<b>8031</b>
Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.	
<b>COLLAR MFG</b> .....	<b>2501</b>
<b>* College:</b>	
<b>PROFESSIONAL EMPLOYEES &amp; CLERICAL</b> .....	<b>8868</b>
<b>NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS</b> .....	<b>9106</b>
<b>COLOR GRINDING, BLEEDING OR TESTING NPD</b> .....	<b>5954</b>
Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg. of ingredients.	
<b>COMMISSARY WORK</b> .....	<b>9078</b>
Applies only in connection with construction, erection, lumbering or mining operations and includes cooks, waiters and other employees engaged in furnishing board or lodging.	
<b>COMPUTER CHIP MFG</b> .....	<b>4150</b>
<b>COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR</b> .....	<b>5191</b>
Includes Shop Operations. Computer Mfg. to be separately rated.	
<b>COMPUTER ADDING, RECORDING OR OFFICE MACHINE MFG NOC</b> .....	<b>3574</b>
<b>COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS</b> .....	<b>8810</b>
<b>CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS</b> .....	<b>5222</b>
Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes: making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus; the mfg. of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or cofferdams to be separately rated.	

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**CONCRETE CONSTRUCTION NOC & DRIVERS ..... 5213**  
 Includes foundations or the making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or cofferdams to be separately rated.  
 NPD with 5222 concrete construction in connection with bridges or culverts, 5500 street or road paving or 6042 street or road construction.

**CONCRETE OR CEMENT DISTRIBUTING TOWERS—INSTALLATION, REPAIR OR REMOVAL—DRIVERS ..... 9529**  
 Erection, repair or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.

**CONCRETE OR CEMENT WORK—SIDEWALKS, FLOORS, DRIVEWAYS—SEE “CEMENT WORK”**

**CONCRETE PRODUCTS MFG & DRIVERS..... 4034**  
 Applies to shop or yard work only. Includes the mfg. of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.

**CONCRETE MIXING IN TRANSIT & DRIVERS ..... 8232**

**CONCRETE WORK—INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE ..... 5215**  
 Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.

**CONDUIT CONSTRUCTION—FOR CABLES OR WIRES—& DRIVERS..... 6325**

**CONSTRUCTION ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL & DRIVERS..... 9529**  
 Such operations performed by contractors who erect, repair or remove hod hoists or construction elevators as an incidental part of their construction work are to be included in the classification with which the work is associated.

**CONSTRUCTION MACHINERY, DREDGE OR STEAM SHOVEL MFG NOC ..... 3507**

**CONTAINER OR TUBER MFG—CARDBOARD OR PAPER-SPIRAL OR CONVOLUTE WOUND..... 4245**  
 With or without metal or cardboard ends.

**CONSTRUCTION OR ERECTION PERMANENT YARD ..... 8227**  
 Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. Mill operations or fabrication to be separately rated. May be used only upon specific approval of the Rating Bureau.

**CONTRACTOR—EXECUTIVE SUPERVISOR ..... 5606**  
 Applies to supervision of construction or erection exercised through superintendents or foremen, not directly. Superintendents or foremen in the charge of construction or erection work, watchmen, timekeepers or cleaners shall be assigned to the governing classification.

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

**COPPER OR BRASS GOODS MFG ..... 3315**

**COPPERSMITH—SHOP..... 3075**

**CORDAGE, ROPER OR TWINE MFG NOC..... 2352**

**CORN PRODUCTS MFG ..... 4703**

**CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF’S OFFICERS—PUBLIC & DRIVERS ..... 7720**

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<b>CORRUGATED OR FIBER BOARD CONTAINER MFG .....</b>	<b>4244</b>
Includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated.	
<b>CORSET MFG.....</b>	<b>2501</b>
<b>COTTON BATTING, WADDING OR WASTE MFG .....</b>	<b>2211</b>
Cotton Bleacheries—See "Textile Piece Goods Finishing"	
<b>COTTON GIN MACHINE MFG.....</b>	<b>3507</b>
<b>COTTONSEED OIL REFINING.....</b>	<b>4683</b>
Cottonseed oil mfg. to be separately rated.	
<b>COUNTY EMPLOYEES NOC—SEE "MUNICIPAL"</b>	
<b>COURIER OR MESSENGER SERVICE COMPANIES &amp; DRIVERS .....</b>	<b>7231</b>
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."	
<b>CRACKER OR COOKIE MFG &amp; ROUTE SUPERVISORS, DRIVERS .....</b>	<b>2003</b>
<b>CRAYON, PENCIL OR PENHOLDER MFG.....</b>	<b>2942</b>
<b>CREAMERY &amp; ROUTE SUPERVISORS, DRIVERS.....</b>	<b>2070</b>
Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2039.	
<b>CREMATORY OPERATION &amp; DRIVERS .....</b>	<b>9620</b>
<b>CURATOR—SEE "LIBRARY" OR "MUSEUM"</b>	
<b>CUSHION, PILLOW OR QUILT MFG .....</b>	<b>2501</b>
No mattress or box spring mfg.	
<b>CUTLERY MFG NOC .....</b>	<b>3122</b>
<b>DAIRY FARM—"SEE AGRICULTURE OR HORTICULTURE"</b>	
<b>TIMBER—CUTTING AND REMOVAL &amp; DRIVERS .....</b>	<b>2702</b>
Includes incidental brush cutting and removal. Brush cutting and removal only shall be rated under code 6217.	
<b>DAY NURSERY—SEE "SCHOOL"</b>	
<b>DECORATING—INTERIOR OR EXTERIOR—HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS—&amp; SHOP OPERATIONS, DRIVER.....</b>	<b>9538</b>
<b>DENTAL LABORATORY.....</b>	<b>4692</b>
<b>DENTIST &amp; CLERICAL.....</b>	<b>8832</b>
Includes maintenance of the professional office.	
<b>DETECTIVE OR PATROL AGENCY—&amp; DRIVERS .....</b>	<b>7723</b>
Includes the operation of armored car services, watchmen, guards or patrolmen engaged in safeguarding property not owned by the risk.	
<b>DETINNING NPD.....</b>	<b>3372</b>
<b>DEXTRINE MFG .....</b>	<b>4703</b>



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<b>DIAMOND CUTTING OR POLISHING NPD.....</b>	<b>3384</b>
<b>DIAMOND DIE MFG.....</b>	<b>4150</b>
<b>DIAPER SERVICE &amp; ROUTE SUPERVISORS, DRIVERS .....</b>	<b>2585</b>
Also applies to infant’s apparel laundry.	
<b>DIE CASTING MFG NPD .....</b>	<b>1925</b>
<b>DIKE OR REVETMENT CONSTRUCTION &amp; DRIVERS.....</b>	<b>6005</b>
Applies to river work only and includes all operations to completion. Pile driving to be separately rated as 6003.	
<b>DISMANTLING OF PRE-FABRICATED DWELLINGS—SEE “WRECKING”</b>	
<b>DISTILLERY—SPIRITUOUS LIQUOR.....</b>	<b>2130</b>
Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as 2131 spirituous liquor bottling.	
<b>DIVING—SEE 3:6 OF THIS MANUAL</b>	
<b>DOCUMENT—SHREDDING OPERATIONS &amp; DRIVERS NPD .....</b>	<b>8264</b>
<b>DOG KENNEL OR DOG BREEDING &amp; DRIVERS</b>	
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES).....	<b>9728</b>
Includes grooming, obedience training, boarding of cats and incidental sale of pet supplies.	
<b>* Dog Show:</b>	
<b>KENNELMEN &amp; DRIVERS .....</b>	<b>9728</b>
<b>OPERATION BY OWNER OR LESSEE &amp; DRIVERS .....</b>	<b>9016</b>
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180 amusement device operation NOC.	
<b>DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG.....</b>	<b>2501</b>
Includes dressing of dolls.	
<b>DOOR, DOOR FRAM OR SASH ERECTION OR REPAIR—METAL OR METAL COVERED &amp; DRIVERS.....</b>	<b>5103</b>
Installation of storm doors or storm sash on private residences to be separately rated as 5645 Carpentry. Overhead door installation to be separately rated as 3724 Millwright Work.	
<b>DOOR, DOOR FRAM OR SASH MFG—WOOD—METAL COVERED .....</b>	<b>3060</b>
<b>DRAFTSMEN .....</b>	<b>8810</b>
Subject to the Standard Exceptions Manual Rule.	
<b>DRAINAGE OR IRRIGATION SYSTEM CONSTRUCTION &amp; DRIVERS.....</b>	<b>6229</b>
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
<b>DREDGE, STEAM SHOVEL OR CONSTRUCTION MACHINERY MFG NOC .....</b>	<b>3507</b>
<b>DREDGING—SEE 3:6 OF THIS MANUAL</b>	
<b>DRESS FORM MFG .....</b>	<b>4038</b>
Applies to paper maché or plaster forms.	

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<b>DRESSING OR POLISH MFG .....</b>	<b>4597</b>
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as 3220.	
<b>DRESS PATTERN MFG—PAPER .....</b>	<b>4282</b>
Includes designers, draftsmen, cutters. Magazine printing to be separately rated as 4299 printing.	
<b>DRESSMAKING OR TAILORING—CUSTOM EXCLUSIVELY NPD .....</b>	<b>2503</b>
Not mfg.	
<b>DRILLING NOC &amp; DRIVERS NPD .....</b>	<b>6204</b>
<b>DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC—COMMERCIAL .....</b>	<b>7380</b>
Subject to the Standard Exceptions Manual Rule.	
<b>DRIVEWAY CONSTRUCTION—RESIDENTIAL &amp; DRIVERS .....</b>	<b>5200</b>
<b>DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG.....</b>	<b>4835, 4836</b>
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.	
<b>DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING OR BLENDING—NO MFG OF INGREDIENTS .....</b>	<b>4611</b>
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.	
<b>DRY CLEANING—SEE "CLEANING OR DYEING"</b>	
<b>DRY DOCK OPERATION—SEE "SHIP BUILDING"</b>	
<b>DRY-WALL CONSTRUCTION—WITHIN BUILDINGS &amp; DRIVERS .....</b>	<b>5445</b>
<b>DYE OR DYE INTERMEDIATE MFG NOC.....</b>	<b>4827</b>
Includes risks engaged in the grinding and blending of dyes.	
<b>DYEING OR CLEANING &amp; ROUTE SUPERVISORS, DRIVERS.....</b>	<b>2586</b>
Includes repairing or pressing. Not textile piece goods. NPD with 2585 laundry NOC.	
<b>EARTHENWARE OR TILE MFG NOC &amp; DRIVERS .....</b>	<b>4023</b>
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.	
<b>EGG OR POULTRY PRODUCER—SEE "AGRICULTURE OR HORTICULTURE"</b>	
<b>ELECTRIC LIGHT OR POWER Co NOC &amp; DRIVERS .....</b>	<b>7539</b>
Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.	
<b>ELECTRIC LIGHT OR POWER COOPERATIVE REA PROJECT ONLY &amp; DRIVERS .....</b>	<b>7540</b>
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.	
<b>ELECTRIC LIGHT OR POWER LINE CONSTRUCTION &amp; DRIVERS .....</b>	<b>7538</b>
NPD with 7539 electric light or power co. or with 7540 electric light or power cooperative.	
<b>ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY—FLUORESCENT .....</b>	<b>3194</b>
<b>ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC .....</b>	<b>3193</b>

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**ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG ..... 3643**  
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 & DRIVERS..... 3724**  
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 NOC ..... 3179**  
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 & DRIVERS..... 5190**  
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 INSPECTING ..... 8731**

**ELEVATOR OR ESCALATOR MFG ..... 3042**

**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 & DRIVERS ..... 1747**  
Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.

**ENGINE MFG—AIRCRAFT ..... 3826**

**ENGINE MFG NOC..... 3612**  
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.

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**\* Equine Industry continued:**

★ <b>RACING STABLES &amp; DRIVERS</b> .....	<b>8280</b>
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 \$158,600 annually. The minimum premium shall not be subject to pro rata adjustment.	
<b>LIVERY OR BOARDING STABLE—NOT SALES STABLE &amp; DRIVERS</b> .....	<b>7201</b>
Applies to risks engaged in providing accommodation for the care of horses.	
<b>CLUB RIDING &amp; DRIVERS</b> .....	<b>7207</b>
<b>RIDING ACADEMY OR CLUB &amp; DRIVERS</b> .....	<b>7207</b>
<b>HORSE SHOW—STABLEPERSONS AND DRIVERS</b> .....	<b>7207</b>
<b>ESCALATOR OR ELEVATOR MFG</b> .....	<b>3042</b>
<b>ESSENTIAL OILS MFG &amp; DISTILLATION</b> .....	<b>4628</b>
<b>EXCAVATION—ROCK &amp; DRIVERS</b> .....	<b>6217</b>
Not tunneling or street or road construction.	
<b>EXCAVATION NOC &amp; DRIVERS</b> .....	<b>6217</b>
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.	
<b>EXERCISE OR HEALTH INSTITUTE &amp; CLERICAL</b> .....	<b>9053</b>

**\* Explosives or Ammunition Mfg:**

<b>EXPLOSIVE OR AMMUNITION MFG—NOC &amp; DRIVERS</b> .....	<b>4771</b>
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.	
<b>EXPRESS CO—SEE "TRUCKMEN"</b>	
<b>EXTERMINATOR &amp; DRIVERS</b> .....	<b>9014</b>
Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.	
<b>EXTRACT MFG—DYEWOOD, LICORICE OR TANNING</b> .....	<b>4627</b>
<b>EXTRACT MFG—PERFUMERY, MEDICINAL OR FLAVORING</b> .....	<b>4628</b>
Includes distillation of essential oils.	
<b>EYELET MFG</b> .....	<b>3270</b>
<b>FABRIC COATING OR IMPREGNATING NOC</b> .....	<b>4493</b>
Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.	
<b>FACTORY COST OR OFFICE SYSTEMATIZER, OR AUDITOR—TRAVELING</b> .....	<b>8803</b>
Includes insurance company premium auditors.	

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**FARM MACHINERY DEALER & DRIVERS ..... 8116**  
Includes demonstration.

**FARM MACHINERY OPERATION BY CONTRACTORS & DRIVERS ..... 0050**  
Sales or manufacturing of merchandise, machinery or equipment to be separately rated.

**FARMING—SEE "AGRICULTURE OR HORTICULTURE"**

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

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

**FEATHER PILLOW MFG ..... 2501**  
No mattress or box spring mfg.

**FEDERAL WAR HOUSING DISMANTLING OR WRECKING—SEE "WRECKING"**

**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.

**FEED MFG..... 2014**  
Includes the preparation of cereal or compound feeds for livestock.

**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.

**FENCE ERECTION—METAL ..... 6400**

**FERRIES—SEE 3:6 OF THIS MANUAL**

**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.

**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.

**FILE MFG ..... 3118**

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

**FIRE ALARM INSTALLATION OR REPAIR & DRIVERS ..... 7605**

**FIRE ALARM, TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS..... 7601**  
NPD with 7600 telephone or telegraph co.

**FIREMEN—PAID & DRIVERS..... 7710**

*Effective January 1, 2022*

**FIREMEN—VOLUNTEER & DRIVERS .....7711**

Includes authorized construction, installation, alteration, maintenance or repair work upon the premises, apparatus or other equipment owned or used by the fire company, participation 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 volunteer firemen for each fire company shall be the amount determined by applying \$1,300 per annum to each active volunteer fireman (whether exempt or not) but to no others, subject to the maximums stated below.

No of Pieces of Apparatus	Maximum Payroll Per Company for Volunteers	Maximum No of Volunteers
1	\$ 36,400	28
2	59,800	46
3	83,200	64
4	101,400	78
5	119,600	92
6	137,800	106
7	156,000	120
8	174,200	134
9	192,400	148
10	210,600	162

Maximum payroll for companies with more than ten pieces of apparatus may be secured from the Rating Bureau.

Apparatus shall be defined as, and limited to, self-powered equipment specifically designed for fire fighting purposes.

The Information Page shall show for each company (1) the number of pieces of apparatus and (2) the number of volunteers.

**FIREPROOF EQUIPMENT MFG.....3076**

Includes metal furniture, filing equipment and incidental woodworking. Not applicable to the mfg. of fireproof doors or shutters which are wood, covered with metal, or structural or reinforcing materials.

**FIREWORKS EXHIBITION & DRIVERS.....9088**

**FIREWORKS MFG—SEE "EXPLOSIVES"**

**FIRST AID OR RESCUE SQUAD—PAID & PUBLIC & DRIVERS.....7714**

**FIRST AID OR RESCUE SQUAD—VOLUNTEER & DRIVERS .....7715**

The payroll for each first aid or rescue squad worker shall be the amount determined by applying \$1,300 per annum to each active volunteer first aid or rescue squad worker (whether exempt or not) but to no others, subject to the maximums stated below.

No of Pieces of Apparatus	Maximum Payroll Per Company for Volunteers	Maximum No of Volunteers
1	\$ 36,400	28
2	59,800	46
3	83,200	64
4	101,400	78
5	119,600	92
6	137,800	106
7	156,000	120
8	174,200	134
9	192,400	148
10	210,600	162

Maximum payroll for squads with more than ten pieces of apparatus may be secured from the Rating Bureau.

*Effective January 1, 2022*

Apparatus shall be defined as, and limited to, self-powered equipment specifically designed for first aid or rescue purposes.

This classification is not applicable to and no separate charge shall be made for first aid or rescue operations performed by a regularly constituted and insured volunteer fire company or department.

The Information Page shall show for each squad (1)the number of pieces of apparatus and (2) the number of volunteers.

**FISHING ROD AND TACKLE MFG..... 4902**

**FISHING VESSELS—SEE 3:6 OF THIS MANUAL**

**FIXTURES OR FURNITURE INSTALLATION—PORTABLE NOC..... 5146**

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.

*Effective January 1, 2022*

**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.

**FURNITURE MFG—METAL .....3076**

**FURNITURE MANUFACTURING & CABINET SHOP—WOOD—NOC.....2883**  
Includes assembling or finishing. Types of materials used in the manufacture of either furniture or cabinets include wood, laminates, engineered wood products, hardy plank, plywood, and formica. Any paint, stain or lacquer that may be applied is also included. Other operations assigned to this code include, but are not limited to: billiard table manufacturing and installation; cabinet manufacturing for audio or visual devices and the installation of components; bathroom or kitchen cabinet or vanity manufacturing-installation to be separately rated under Code 5437; and piano case manufacturing. NPD with any other Carpentry Shop Class and Code 2923 - "Piano Mfg."

**FURNITURE MOVING & STORAGE, DRIVERS.....8293**

**FURNITURE OR FIXTURES INSTALLATION—PORTABLE—NOC.....5146**  
Applies to installation in offices or stores.

**FURNITURE UPHOLSTERING.....9522**

**GALVANIZING OR TINNING—NOT ELECTROLYTIC NPD.....3373**



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**GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS..... 9403**  
Reduction, rendering or fertilizer plants to be separately rated.

**GARBAGE WORKS ..... 7590**  
Applies to reduction or incineration. Drivers to be separately rated as 9403 garbage collection.

**GARDENING—MARKET OR TRUCK—SEE “AGRICULTURE OR HORTICULTURE”**

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

**\* Gas Company:**

**GAS COMPANY—NATURAL GAS—LOCAL DISTRIBUTION & DRIVERS ..... 7502**  
Applies to all operations including store employees and meter readers. Separately rate: drilling or operations of wells, construction or operation of cross-country pipelines or construction of buildings or gasholders.

**GAS DEALER—L.P.G. & DRIVERS ..... 8353**  
Applies to all operations including store employees; installation, servicing or repair of customers’ equipment or appliances.

**GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC ..... 3193**

**GAS OR OIL LEASE OPERATOR—NATURAL GAS & DRIVERS .....1320F**  
Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing, tank building; topping operations or gasoline recovery.

**GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS..... 6319**  
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as 6233 oil or gas pipeline construction NPD with 7502 gas company.

**GAS METER MFG..... 3574**

**GAS WELL OR PIPELINE—SEE “OIL OR GAS”**

**GASOLINE OR OIL DEALER & DRIVERS ..... 8350**  
Retail gasoline stations to be separately rated as 8387 gasoline station.

**GASOLINE PUMP INSTALLATION & DRIVERS..... 3724**  
Applies to installation, service and maintenance of gasoline pumps at stations. Excavation to be separately rated as 6217. Sign erection to be separately rated.

**GASOLINE STATION—RETAIL & DRIVERS..... 8387**  
Applies to retail gasoline or diesel station. NPD with 8392 automobile storage garage or parking station, 8396 automobile car wash, 8397 automobile repair shop or garage, or 8398 automobile sales or service agency. Separately rate under Code 8006 Grocery Store—Retail, a convenience store that is physically separate from the station and with a separate work force that does not interchange between the store and the station. For list of cross-references to Code 8387, see automobile service station & drivers.

**GEAR MFG OR GRINDING NPD..... 3635**

**GEOPHYSICAL EXPLORATION—SEISMIC & DRIVERS ..... 8606**

**GEOGRAPHICAL EXPLORATION NOC & DRIVERS ..... 8607**

**GLASS MFG—CUT ..... 4113**

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<b>GLASS MERCHANT .....</b>	<b>4130</b>
Includes bending, grinding, beveling or silvering of plate glass.	
<b>GLASS WINDOW MFG—STAINED .....</b>	<b>4133</b>
Includes glass mfg.	
<b>GLASSWARE MFG—NO AUTOMATIC BLOWING MACHINES .....</b>	<b>4111</b>
Digging or quarrying to be separately rated.	
<b>GLASSWARE MFG—NOC.....</b>	<b>4114</b>
Digging or quarrying to be separately rated.	
<b>GLAZIER—AWAY FROM SHOP &amp; DRIVERS.....</b>	<b>5462</b>
<b>GLOVE MFG—LEATHER OR TEXTILE .....</b>	<b>2670</b>
Tanning of leather or mfg. of textile fabric to be separately rated.	
<b>GLUE MFG &amp; DRIVERS NPD .....</b>	<b>4653</b>
<b>GOLD LEAF MFG .....</b>	<b>3383</b>
<b>GOLF COURSE—PUBLIC &amp; DRIVERS .....</b>	<b>9182</b>
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.	
<b>GOLF DRIVING RANGE &amp; DRIVERS.....</b>	<b>9182</b>
<b>GRADING OF LAND NOC &amp; DRIVERS.....</b>	<b>6039</b>
Includes borrowing, filling or backfilling, Mass rock excavation, pile driving to be separately rated.	
<b>GRAIN, FEED OR HAY DEALER &amp; LOCAL MANAGERS, DRIVERS—NO MFG .....</b>	<b>8215</b>
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.	
<b>GRAIN MILLING .....</b>	<b>2014</b>
<b>GRAPHITE—MFG—NOT ARTIFICIAL &amp; DRIVERS .....</b>	<b>1452</b>
Artificial graphite mfg. rates as 1438.	
<b>GRAVEL OR SAND DIGGING &amp; DRIVERS .....</b>	<b>4000</b>
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.	
<b>GREASE OR OIL MIXING OR BLENDING .....</b>	<b>4712</b>
NPD with 4740 oil refining or 8350 oil or gasoline dealer. No rendering or petroleum refining. Can mfg. to be separately rated as 3220.	
<b>GREENHOUSE ERECTION .....</b>	<b>5402</b>
<b>GROCERY, TEA OR COFFEE DEALER—RETAIL &amp; DRIVERS .....</b>	<b>8753</b>
Applies to house-to-house sale of coffee, tea, or groceries and includes incidental stores or ware- houses.	
<b>GUARD RAIL OR BARRICADE CONSTRUCTION—PERMANENT &amp; DRIVERS.....</b>	<b>5403</b>
Such operations performed in connection with street or road construction projects to be rated as 6042.	
<b>GUNITING—NOT CHIMNEY &amp; DRIVERS.....</b>	<b>5213</b>
Guniting on chimneys or bridges to be separately rated as 5000 chimney construction.	

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**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..... 8835  
Homemaker Service..... 8828  
Clerical..... 8810

**HEALTH OR EXERCISE INSTITUTE & CLERICAL ..... 9053**

**HEALTH SPA OR STEAM BATH NOC & CLERICAL ..... 9053**

**HEATING OR AIR CONDITIONING DUCT WORK—SHOP AND OUTSIDE & DRIVERS..... 5538**

**HEAT TREATING—METAL NPD ..... 3307**

**HOD HOIST OR CONSTRUCTION ELEVATORS INSTALLATION REPAIR OR REMOVAL & DRIVERS ..... 9529**  
Such operations performed by contractors who erect, repair or remove hod hoists or construction elevators as an incidental part of their construction work are to be included in the classification with which the work is associated.

**HOME FOR AGED—SEE “CONVALESCENT OR NURSING HOME”**

**HOMEMAKER SERVICE ..... 8828**  
Applies to non-profit organizations providing home help services to families with children, convalescent, aged, acutely or chronically ill or disabled persons. Employees engaged solely in clerical or promotional work shall be separately rated as 8810; outside social case workers as 8742 salesperson.

**HORN GOODS MFG—FABRICATED PRODUCTS MFG..... 4452**  
Applies to the mfg. of horn goods by such operations as machining, bending, buffing or polishing.

**HORSE SHOE MFG ..... 3146**  
Steel making or rolling mills to be separately rated.

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**\* Horse Show:**

**STABLE PERSONS—SEE "EQUINE INDUSTRY"**

**OPERATION BY OWNER OR LESSEE & DRIVERS .....9016**  
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180 amusement device operation NOC.

**HOSIERY DYEING .....2361**

**HOSIERY MFG .....2361**  
Yarn mfg. to be separately rated.

**HOSPITAL & CLERICAL, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING) .....9045**  
The actual remuneration of students, enrolled in a course of study approved by the New Jersey Board of Nursing for the training of professional nurses, shall be included in the payroll subject to audit and premium charge. In no case, however, shall the remuneration of any such student nurse be taken at an amount less than \$10 per week.

**HOSPITAL—VETERINARY & DRIVERS .....8831**

**HOT HOUSE ERECTION .....5402**

**HOTEL—& CLERICAL, SALESMEN, DRIVERS**  
(PREMIUM BASIS SHALL NOT INCLUDE 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.

**HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING .....9521**

**HOUSEHOLD APPLIANCES—ELECTRICAL SERVICE OR REPAIR & DRIVERS .....9519**  
Applies to the service or repair of toasters, fans, vacuum cleaners, fixtures, electric toys, electric hand tools, electric lawn mowers, radios, home tools and similar appliances. Includes shop, outside or incidental parts department employees. Electrical wiring or plumbing to be separately rated.

**HOUSING AUTHORITY & CLERICAL, SALESMEN, DRIVERS .....9033**  
Applies to all employees of housing authorities operating completed public housing projects. New construction and major alteration work to be separately rated.

**HYDROGEN OR OXYGEN MFG & DRIVERS .....4635**

**ICE CREAM DEALER OR DELIVERY & ROUTE SUPERVISORS, DRIVERS .....2039**

**ICE CREAM MFG & DRIVERS .....2039**

**ICE DEALER & DRIVERS .....8203**  
Ice harvesting to be separately rated.

**ICE MFG .....2150**

**INCANDESCENT LAMP MFG .....4112**

**INK MFG—PRINTING .....4557**  
Mfr. of spirit or lacquer type inks to be separately rated as 4439 lacquer mfg.

**INK (WRITING) MUCILAGE OR PASTE MFG .....4597**

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**INKED RIBBON PREPARATION..... 2383**  
Paper mfg. to be separately rated as 4239.

**INSPECTORS, SAMPLERS, CHECKERS, OR WEIGHERS OF MERCHANDISE NPD.....8709F**  
Applicable only to employers whose entire operation is described by the classification. Inspectors, samplers, checkers, tallymen or weighers 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.

**INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC..... 8720**  
Applies to mercantile, manufacturing or marine risks.

**INSTRUMENT MFG NOC ..... 3685**  
Applies to professional or scientific instruments.

**INSULATION—STEAM PIPE OR BOILER & DRIVERS ..... 5184**  
Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.

**INSULATION WORK NOC & DRIVERS ..... 5479**  
Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.

**INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS ..... 7605**

**INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS ..... 5445**  
Applies only to employees of the contractor also installing the wallboard.

**INVESTIGATING COMPANY..... 8742**  
Includes theater investigating, shopping service, credit reporting or similar activities and is not applicable to detective or patrol agencies.

**\* Iron or Steel:**

**MANUFACTURING**

**ROLLING MILL & DRIVERS ..... 3018**  
Applies to all iron or steel rolling mills with or without puddling furnaces. Not applicable to rolling mills in plants operating open hearth, Bessemer, electric or crucible steel furnaces. Steel making, blast furnace operation, coke mfg. to be separately rated.

**STEEL MAKING & DRIVERS..... 3004**  
Applies to electric or open hearth furnaces, Bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke mfg. to be separately rated.

**FABRICATION**

**IRON OR STEEL WORKS—SHOP-STRUCTURAL & DRIVERS ..... 3030**  
Applies to fabricating or assembling structural iron or steel. Blast furnace or converter operation, casting of steel, or rolling mills to be separately rated.

**IRON WORKS—SHOP-ORNAMENTAL & DRIVERS ..... 3040**  
Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other nonstructural iron or steel work. Blast furnace or converter operation, casting of steel, rolling mills to be separately rated.

**IRON WORKS—SHOP-DECORATIVE OR ARTISTIC & FOUNDRIES, DRIVERS..... 3041**  
Applies to the mfg. fabricating or assembling of decorative or artistic brass, bronze or iron work. NPD with 3040 iron works. May be used only upon specific approval of the Rating Bureau.

*Effective January 1, 2022*

**ERECTION**

<b>DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR METAL OR METAL COVERED &amp; DRIVERS.....</b>	<b>5103</b>
Installation of storm doors or storm sash on private residences to be separately rated as 5645 Carpentry. Overhead door installation to be separately rated as 3724 Millright Work.	
<b>ERECTION—CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT .....</b>	<b>5069</b>
NPD with any iron or steel erection classification. May be used only upon specific approval of the Rating Bureau.	
<b>ERECTION—FRAME STRUCTURES .....</b>	<b>5040</b>
Ornamental iron work to be separately rated as 5057 iron or steel erection Noc.	
<b>ERECTION—FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT.....</b>	<b>5059</b>
NPD with 5040 iron or steel erection—frame structures.	
<b>ERECTION—BRIDGES.....</b>	<b>5040</b>
<b>ERECTION—RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GAS HOLDERS .....</b>	<b>5040</b>
<b>ERECTION NOC.....</b>	<b>5057</b>
<b>IRON OR STEEL-ERECTION—STEEL FRAME—INTERIOR-LIGHT GAUGE STEEL-BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION &amp; DRIVERS .....</b>	<b>5445</b>
Applies only to employees of the contractor also installing the wallboard.	
<b>IRON OR STEEL MERCHANT &amp; DRIVERS.....</b>	<b>8106</b>
Not applicable to junk dealers or steel scrap dealers.	
<b>IRON OR STEEL SCRAP DEALER &amp; DRIVERS NPD .....</b>	<b>8265</b>
Wrecking or salvaging to be separately rated.	
<b>IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION &amp; DRIVERS .....</b>	<b>6229</b>
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
<b>IVORY OR BONE GOODS MFG .....</b>	<b>4452</b>
<b>JAILS—SEE "CORRECTIONAL INSTITUTION"</b>	
<b>JANITORIAL SERVICES—CONTRACT—SEE "BUILDING—OPERATIONS BY CONTRACTORS"</b>	
<b>JETTY OR BREAKWATER CONSTRUCTION &amp; DRIVERS .....</b>	<b>6005</b>
Applies to all operations to completion. Caisson, cofferdam work or pile driving to be separately rated.	
<b>JEWELRY MFG.....</b>	<b>3383</b>
<b>JUNK DEALER &amp; DRIVERS NPD .....</b>	<b>8263</b>
Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals and, in addition, ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to 8265 iron or steel scrap dealer. Wrecking or salvaging to be separately rated.	
<b>KITCHEN EQUIPMENT MFG—SHEET METAL—SHOP &amp; INSTALLATION .....</b>	<b>3061</b>
<b>KNIT GOODS MFG NOC .....</b>	<b>2362</b>
Yarn mfg. to be separately rated.	
<b>LABOR UNION.....</b>	<b>8755</b>
Includes business agents and organizers.	

*Effective January 1, 2022*

**LACE MFG..... 2386**

**LACQUER OR SPIRIT VARNISH MFG ..... 4439**  
Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg. of nitrocellulose, thinners, or solvents to the Home Office for individual treatment.

**LAMP MFG OR ASSEMBLY—ELECTRIC—FLOOR OR TABLE..... 3192**

**LAMP SHADE MFG OR ASSEMBLY ..... 2557**  
Does not apply to metal or glass lamp shades.

**LANDSCAPE EROSION CONTROL & DRIVERS..... 0042**  
Applies to seeding, sodding or planting shrubs or trees along road right-of-way and incidental fine grading. Such operations performed in connection with street or road construction projects to be rated as 6042.

**LANDSCAPE GARDENING & DRIVERS..... 0042**  
Includes laying out of grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as 6217, Excavation—NOC. Lawn maintenance to be separately rated as 9102.

**LAST OR SHOE FORM MFG..... 2790**

**LATHING & DRIVERS..... 5443**  
Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.

**LAUNDRY-HAND WORK EXCLUSIVELY—NPD ..... 2582**  
Available only to laundries having no machinery or having only incidental machinery of the portable and household type exclusively.

**LAUNDRY—SELF SERVICE & CLERICAL, SALESMEN, DRIVERS ..... 2588**  
Applies where machinery is operated principally by customers. Includes incidental service.

**LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS..... 2585**  
NPD with 2586 cleaning or dyeing.

**LAUNDRY COLLECTING OR DISTRIBUTING STATION..... 2582**  
No laundering at the same location. Drivers to be separately rated as 2585 laundry NOC.

**LAW OFFICE—ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS NPD..... 8820**

**LAWN MAINTENANCE—COMMERCIAL OR DOMESTIC & DRIVERS..... 9102**  
Includes grass cutting, weed control and lawn spraying. This classification does not apply to a risk whose principal business is tree pruning, tree spraying or exterminating. Landscaping to be separated rated as 0042.

**LEATHER MFG—IMITATION ..... 4493**

**LEATHER MFG—PATENT OR ENAMEL ..... 2623**

**LEATHER BELTING MFG ..... 2688**

**LEATHER OR TEXTILE FINISHERS, SOFTENERS OR SIZES MFG—OIL BASE ..... 4707**  
NPD with 4720 soap or soap powder mfg. and 4712 grease or oil mixing or blending.

**LEATHER GOODS MFG NOC ..... 2688**

**LENS MFG—GROUND..... 4150**

**LETTER SERVICE SHOP NPD ..... 8800**

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<b>LIBRARY—PUBLIC—NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS .....</b>	<b>9106</b>
<b>LIBRARY—PUBLIC—PROFESSIONAL EMPLOYEES &amp; CLERICAL .....</b>	<b>8838</b>
<b>LIGHTING ROD INSTALLATION &amp; DRIVERS .....</b>	<b>7601</b>
Installation of lightning rods on industrial smokestacks and chimneys to be separately rated.	
<b>LIMOUSINE OR CAR SERVICE CO &amp; DRIVERS .....</b>	<b>7382</b>
Premium basis shall not include Board, Lodging or Gratuities. Garage employees to be separately rated under Code 8385.	
<b>GARAGE EMPLOYEES .....</b>	<b>8385</b>
<b>LINGERIE MFG .....</b>	<b>2501</b>
<b>LINOLEUM MFG—BURLAP OR FELT BASE .....</b>	<b>4491</b>
<b>LINOLEUM MFG .....</b>	<b>4493</b>
<b>LITHOGRAPHING.....</b>	<b>4299</b>
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.	
<b>LIQUEFIED PETROLEUM GAS—SEE "GAS DISTRIBUTING"</b>	
<b>LIVERY OR AUTOMOBILE OR TRUCK RENTAL OR LEASING COMPANY .....</b>	<b>7369</b>
<b>CHAUFFEURS OF PRIVATE PASSENGER VEHICLES .....</b>	<b>7380</b>
<b>DRIVERS OF TANK TRUCKS .....</b>	<b>7196</b>
<b>DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES.....</b>	<b>7219</b>
<b>LIVERY OR BOARDING STABLE—SEE "EQUINE INDUSTRY"</b>	
<b>LIVESTOCK DEALER—SEE "AGRICULTURE OR HORTICULTURE"</b>	
<b>LIVESTOCK FARM—SEE "AGRICULTURE OR HORTICULTURE"</b>	
<b>LOCK OR DAM CONSTRUCTION—SEE "DAM OR LOCK CONSTRUCTION"</b>	
<b>LOCOMOTIVE WORKS .....</b>	<b>3507</b>
<b>LOGGING OR LUMBERING &amp; DRIVERS .....</b>	<b>2702</b>
Includes incidental saw mill, transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads.	
<b>LOOSE-LEAF LEDGER OR NOTEBOOK MFG.....</b>	<b>4251</b>
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
<b>LUGGAGE MFG.....</b>	<b>2683</b>
Applies to the manufacture of traveling bags and hand luggage.	
<b>LUMBER YARD—NO SECOND HAND MATERIALS &amp; LOCAL MANAGERS, DRIVERS.....</b>	<b>8232</b>
<b>MACHINE SHOP NOC.....</b>	<b>3632</b>
Foundry operations to be separately rated.	



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**MACHINERY DEALER NOC—STORE OR YARD & DRIVERS ..... 8107**  
Operations away from premises of insured to be separately rated.

**MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS ..... 3724**  
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.

**MAGNETIC OR OPTICAL RECORDING MEDIA MFG ..... 4431**  
Includes audio or visual recording media manufacturing and tape or disk manufacturing.

**MAILING OR ADDRESSING CO NPD..... 8800**

**MALT HOUSE & DRIVERS ..... 2121**

**MANURE DEALER & DRIVERS ..... 9403**

**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.

**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.

**MARINE APPRAISER OR SURVEYOR..... 8720**

**MARINE RAILWAY OPERATION & DRIVERS.....6872F**

**MASONRY NOC..... 5022**

**MATTRESS OR BOX SPRING MFG..... 2570**  
Includes pillow, quilt or cushion mfg. Separately rate the mfg. of wire springs or excelsior.

**MEAT DEALER OR STORE—SEE "STORE"**

**MEAT PRODUCTS MFG NOC ..... 2095**  
NPD with 2089 packing house. No butchering or handling of livestock.

**MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION MFG..... 4835, 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.

**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.

**MESSENGER OR COURIER SERVICE COMPANIES & DRIVERS ..... 7231**  
Applies to pick up and local delivery of envelopes and small packages less than 100 Ibs. in vehicles less than 10,000 Ibs. gross vehicle weight. Separately rate trucking as 7219 "Trucking NOC," warehousing as 8292 "Storage Warehouse NOC."

**METAL OR METAL ALLOY POWDER MFG & DRIVERS..... 1937**

**METAL CEILING OR WALL COVERING INSTALLATION & SHOP DRIVERS..... 5538**

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**METAL GOODS MFG NOC .....3400**

**METAL SCRAP DEALER & DRIVERS NPD.....8506**  
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.

**METAL SCRAP DEALER—NO LEAD & DRIVERS NPD.....8507**  
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.

**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.

**MICA GOODS MFG & MICA PREPARING .....1853**  
Mining to be separately rated.

**MILK DEALER OR DELIVERY & ROUTE SUPERVISORS DRIVERS .....2070**

**MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS .....2070**  
Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039.

**MILLING GRAIN .....2014**

**MILLWRIGHT WORK NOC & DRIVERS.....3724**  
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 MFG.....3507**

**MITTEN OR GLOVE MFG KNIT.....2362**  
Yarn mfg. to be separately rated.

**MOBILE CRANE AND HOISTING SERVICE CONTRACTORS—NOC & DRIVERS..... 9530**  
Applicable to specialists engaged in leasing cranes to raise or lower objects or materials for construction and erection projects.

**MOSQUITO EXTERMINATION COMMISSION & CLERICAL, DRIVERS.....9423**

**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 \$3,050 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**

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<b>MUCILAGE, INK (WRITING) OR PASTE MFG .....</b>	<b>4597</b>
<b>MUNICIPAL, TOWNSHIP, COUNTY STATE EMPLOYEES NOC .....</b>	<b>9410</b>
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.	
<b>MUSEUMS—PUBLIC—NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS .....</b>	<b>9106</b>
<b>MUSEUMS—PUBLIC—PROFESSIONAL EMPLOYEES &amp; CLERICAL .....</b>	<b>8838</b>
Includes curators and professional assistants.	
<b>MUSIC ROLL MFG—PERFORATED PAPER .....</b>	<b>4282</b>
Paper mfg. to be separately rated as 4239.	
<b>MUSICAL INSTRUMENT MFG—METAL—NOC .....</b>	<b>3686</b>
<b>MUSICAL INSTRUMENT MFG—WOOD—NOC .....</b>	<b>2923</b>
<b>★ MUSICIANS, PLAYERS OR ENTERTAINERS .....</b>	<b>9156</b>
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 \$3,050 per week.	
<b>NET MFG .....</b>	<b>2380</b>
Not applicable to wire nets. Cordage or twine mfg. to be separately rated.	
<b>NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OF OTHER PERIODICALS—NOT RETAIL DEALER &amp; SALESMEN, DRIVERS .....</b>	<b>8745</b>
<b>NEWSPAPER PUBLISHING &amp; CLERICAL, SALESMEN, DRIVERS.....</b>	<b>4313</b>
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.	
<b>NOTEBOOK OR LOOSE-LEAF LEDGER MFG .....</b>	<b>4251</b>
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
<b>NURSERYMEN—SEE "AGRICULTURE OR HORTICULTURE"</b>	
<b>NURSES REGISTRY—SEE "HEALTH CARE SERVICE AGENCIES"</b>	
<b>NURSING—HOME HEALTH PUBLIC AND TRAVELING.....</b>	<b>8835</b>
See Health Care Service Agencies Schedule	
<b>NURSING OR CONVALESCENT HOME &amp; DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING).....</b>	<b>8829</b>
<b>NUT OR BOLT MFG.....</b>	<b>3132</b>
Steel making or rolling mills to be separately rated.	
<b>OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR .....</b>	<b>5191</b>
Includes shop. Mfg. operations to be separately rated.	
<b>OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR .....</b>	<b>5191</b>
Includes shop. Mfg. operations to be separately rated.	
<b>OFFICE OR FACTORY COST SYSTEMATIZER OR AUDITOR—TRAVELING .....</b>	<b>8803</b>

*Effective January 1, 2022*

**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**  
Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery.

**OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS .....6233**  
Pile driving, dredging or tunneling to be separately rated.

**OIL OR GAS PIPELINE OPERATION & DRIVERS .....7515**  
Construction, operation of wells, or oil refining to be separately rated.

**\* Oil or Gas Well:**

**DRILLING OR RE-DRILLING & DRIVERS .....6235F**  
Includes installation of casing.

**SUPPLIES OR EQUIPMENT DEALER—NEW—STORE OR YARD ONLY & DRIVERS .....8107**

**SUPPLIES OR EQUIPMENT DEALER—USED & LOCAL MANAGERS, DRIVERS .....8204**  
Includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.

**OIL OR GASOLINE DEALER & DRIVERS .....8350**  
Operating of retail gasoline stations to be separately rated as 8387 gasoline station.

**OIL OR GREASE 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.

**OIL REFINING—PETROLEUM & DRIVERS.....4740**  
Oil producing to be separately rated.

**OIL STILL ERECTION OR REPAIR.....3719**  
Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units, chimney construction and pile driving.

**OPTICAL GOODS MFG NOC .....4150**

**OPTICIAN .....8013**  
Lens grinding to be separately rated under 4150 lens mfg.

**OPTOMETRIST & CLERICAL .....8832**  
Includes incidental sale of optical goods. Lens grinding to be separately rated under Code 4150 lens mfg. Includes maintenance of the professional office.

**ORE MILLING & DRIVERS.....1452**  
Includes concentration or amalgamation. NPD with 1438 smelting.

**ORE MILLING OR MINING MACHINERY MFG.....3507**

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<b>ORGAN BUILDING &amp; INSTALLATION.....</b>	<b>2923</b>
<b>ORNAMENT OR PLASTER STATUARY MFG .....</b>	<b>4038</b>
<b>OXYGEN OR HYDROGEN MFG &amp; DRIVERS .....</b>	<b>4635</b>
Includes tank charging.	
<b>OYSTERMEN .....</b>	<b>2114</b>
Applies to shore or dock work only. Includes sorting, shucking, washing or packing. NPD with 2111 cannery.	
<b>OYSTERMEN—PLANTING, HARVESTING, BOAT OPERATION—SEE 3:6 OF THIS MANUAL</b>	
<b>PACKAGE OR PARCEL DELIVERY—SEE “TRUCKMEN”</b>	
<b>PACKAGING—CONTRACT—RETAIL SIZE PACKAGES.....</b>	<b>8055</b>
Applies to risks engaged in packaging cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents, hardware, advertising materials and similar merchandise owned by others in retail size packages as a contract service. Does not apply to the packaging or crating of machinery, furniture or similar heavy items and does not apply to the packaging or repacking of explosives.	
<b>PACKAGING HOUSE—MEAT NPD .....</b>	<b>2089</b>
Includes butchering or the handling of livestock.	
<b>PAINT MFG.....</b>	<b>4558</b>
Pigment or lead compound mfg. to be separately rated.	
<b>* Painting:</b>	
<b>OIL OR GASOLINE STORAGE TANKS &amp; SHOP, DRIVERS.....</b>	<b>5475</b>
<b>SHIP HULLS.....</b>	<b>6874F</b>
<b>SHOP ONLY &amp; DRIVERS NPD.....</b>	<b>9501</b>
Not available for division of payroll in mfg. plants or with 5474 painting or decorating.	
<b>STEEL STRUCTURES OR BRIDGES.....</b>	<b>5038</b>
Painting of oil or gasoline storage tanks to be separately rated as 5475.	
<b>PAINTING OR DECORATING—INTERIOR OR EXTERIOR WORK NOC &amp; DRIVERS .....</b>	<b>5474</b>
Includes shop operations. Painting steel structures or bridges to be separately rated as 5038; oil or gasoline storage tanks as 5475.	
<b>PAPER COATING .....</b>	<b>4250</b>
Not building, roofing paper or felt preparation. Paper mfg. to be separately rated as 4239.	
<b>PAPER CORRUGATING OR LAMINATING .....</b>	<b>4250</b>
NPD with 4244 corrugated or fiber board container mfg. Paper mfg. to be separately rated as 4239.	
<b>PAPER CREPING .....</b>	<b>4250</b>
Paper mfg. to be separately rated as 4239.	
<b>PAPER GOODS MFG NOC.....</b>	<b>4279</b>
Paper mfg. to be separately rated as 4239.	
<b>PAPER HANGING &amp; DRIVERS.....</b>	<b>5491</b>

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**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.

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**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**

**PHARMACEUTICAL DRUG OR MEDICINE PREPARATION MFG..... 4835, 4836**  
Includes Mfg. of ingredients. NPJ 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 INGREDIENTS ..... 4611**  
NPJ 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.

**PHOTOENGRAVING ..... 4351**

**PHOTOGRAPHER—ALL EMPLOYEES & CLERICAL, SALESMEN, DRIVERS..... 4361**  
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 MFG ..... 2923**  
Includes assembling or finishing operations, and mfg. of the piano action. Also applies to player pianos.

**PIANO TUNING—AWAY FROM SHOP ..... 5191**

**PICKLE MFG..... 2110**

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

**PILE DRIVING & DRIVERS ..... 6003**  
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 MFG ..... 3270**

**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.

*Effective January 1, 2022*

<b>PIPE COATING—CONTRACT—SHOP AND YARD &amp; DRIVERS .....</b>	<b>8265</b>
Applies to a risk engaged, at its fixed plant or yard location, in applying protective coating to pipe owned by others.	
<b>PIPELINE OR GAS WELL—SEE "OIL OR GAS"</b>	
<b>PIPE OR TUBE MFG—IRON OR STEEL—NOT CAST IRON—&amp; DRIVERS.....</b>	<b>3028</b>
Iron or steel making to be separately rated.	
<b>PIPE OR TUBE MFG—LEAD.....</b>	<b>3331</b>
Smelting to be separately rated.	
<b>PIPE OR TUBE MFG NOC &amp; DRIVERS .....</b>	<b>3022</b>
<b>PLASTER BOARD OR PLASTER BLOCK MFG &amp; DRIVERS .....</b>	<b>4036</b>
Quarrying, crushing or grinding to be separately rated.	
<b>PLASTER OR STAFF MIXING &amp; DRIVERS NPD.....</b>	<b>4036</b>
No crushing or grinding operations.	
<b>PLASTER STATUARY OR ORNAMENT MFG .....</b>	<b>4038</b>
<b>PLASTERING NOC &amp; DRIVERS.....</b>	<b>5480</b>
<b>PLASTERING OR STUCCO WORK—ON OUTSIDE OF BUILDINGS.....</b>	<b>5022</b>
<b>PLASTIC OR FILM DEALER OR RECLAIMER &amp; DRIVERS.....</b>	<b>8268</b>
<b>* Plastics Mfg:</b>	
<b>SHEETS, RODS OR TUBES .....</b>	<b>4459</b>
Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose.	
<b>FABRICATED PRODUCTS NOC .....</b>	<b>4452</b>
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.	
<b>MOLDED PRODUCTS NOC.....</b>	<b>4484</b>
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.	
<b>PLAYING CARDS MFG.....</b>	<b>4299</b>
Paper or cardboard mfg. to be separately rated as 4239.	
<b>PLUMBERS' SUPPLIES DEALER &amp; DRIVERS NPD.....</b>	<b>8111</b>
No mfg. Applies to wholesale or retail dealers of gas, steam or hot water equipment.	
<b>PLUMBERS' SUPPLIES MFG NOC.....</b>	<b>3188</b>
Foundry operations to be separately rated.	
<b>PLUMBING NOC &amp; DRIVERS .....</b>	<b>5183</b>
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.	
<b>POCKETBOOK MFG .....</b>	<b>2688</b>
Applies to the mfg. of leather or fabric pocketbooks.	



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**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 ..... 4062**  
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.

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<b>QUARRY NOC &amp; DRIVERS .....</b>	<b>1624</b>
Includes: operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
<b>QUILT, CUSHION OR PILLOW MFG .....</b>	<b>2501</b>
No mattress or box spring mfg.	
<b>RACETRACK—HORSE—JUDGES, TIMEKEEPERS, HANDICAPPERS OR THEIR ASSISTANTS.....</b>	<b>8720</b>
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.	
<b>RADIATOR MFG—AUTOMOBILE NPD .....</b>	<b>3807</b>
<b>RADIO APPARATUS MFG OR ASSEMBLY NOC .....</b>	<b>3681</b>
<b>★ RADIO OR TELEVISION BROADCASTING STATION—ALL EMPLOYEES &amp; DRIVERS .....</b>	<b>7610</b>
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 \$3,050 per week.	
<b>RADIO TELEVISION SET INSTALLATION, SERVICE OR REPAIR &amp; DRIVERS .....</b>	<b>9519</b>
Includes shop or outside employees, incidental parts Department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.	
<b>RADIO TUBE MFG .....</b>	<b>4112</b>
<b>RAG OR PAPER STOCK DEALER—USED &amp; DRIVERS NPD .....</b>	<b>8264</b>
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.	
<b>RAILROAD CONSTRUCTION BY CONTRACTOR—LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY—DRIVERS .....</b>	<b>7855</b>
<b>RAILROAD OPERATION NOC &amp; DRIVERS .....</b>	<b>7133</b>
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.	
<b>RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG .....</b>	<b>2913</b>
Includes upholstery.	
<b>RAZOR MFG NOC.....</b>	<b>3122</b>
<b>REAL ESTATE AGENCY—OUTSIDE EMPLOYEES &amp; COLLECTORS.....</b>	<b>8742</b>
Care, custody and maintenance or construction work to be separately rated.	
<b>RECONDITIONING BASKETS OR CRATES &amp; DRIVERS.....</b>	<b>8048</b>
<b>RECORDING TAPE OR DISK MFG .....</b>	<b>4923</b>
Phonograph Record Mfg to be separately rated as Code 4431.	
<b>RECYCLING—BOTTLES OR CANS—SEE "BOTTLE DEALER"</b>	
<b>REED OR LOOM HARNESS MFG .....</b>	<b>3516</b>
<b>REFRACTORY PRODUCTS—SEE "BRICK", "TILE" OR "EARTHENWARE"</b>	

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**REFRIGERATOR—INSTALLATION OR SERVICE—COMMERCIAL & DRIVER ..... 3724**

**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.

**REFUSE, ASHES OR GARBAGE COLLECTION & DRIVERS..... 9403**  
Reduction, rendering or fertilizer plants to be separately rated.

**RENDERING WORKS NOC & DRIVERS ..... 4665**  
No garbage reduction, NPD with 4583 fertilizer mfg or with 2089 packing house.

**RENOVATING OR CLEANING BUILDING EXTERIORS—NO SANDBLASTING OR USE OF SILICEOUS MATERIALS & DRIVERS ..... 5458**

**RENOVATING OR CLEANING BUILDING EXTERIORS—NOC & DRIVERS ..... 5459**

**RESCUE MISSION—ALL OPERATIONS & DRIVERS ..... 8836**

**RESIDENCE—PRIVATE—SEE "2:1-3 AND 3:3 OF THIS MANUAL"**

**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.

**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"**

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**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.

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<b>SAMPLERS, CHECKERS, INSPECTORS OR WEIGHERS OF MERCHANDISE—NPD .....</b>	<b>8709F</b>
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.	
<b>SAND OR GRAVEL DIGGING &amp; DRIVERS .....</b>	<b>4000</b>
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.	
<b>SANITARIUM—SEE "HOSPITAL"</b>	
<b>SASH, DOOR OR ASSEMBLED MILLWORK DEALER &amp; DRIVERS .....</b>	<b>8235</b>
Includes incidental assembling, glazing or mfg. of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. NPD with 2802 carpentry or 8232 building material dealer.	
<b>SAUSAGE OR SAUSAGE CASING MFG .....</b>	<b>2095</b>
NPD with 2089 packing house. No butchering or handling of livestock.	
<b>SAW MFG .....</b>	<b>3118</b>
<b>SAW MILL .....</b>	<b>2710</b>
Storage and subsequent handling of processed lumber to be separately rated.	
<b>SAWDUST DEALER &amp; DRIVERS .....</b>	<b>7380</b>
<b>SCAFFOLDS OR SIDEWALK BRIDGES—INSTALLATION, REPAIR OR REMOVAL &amp; DRIVERS .....</b>	<b>9529</b>
Not applicable to contractors who erect, repair or re- move scaffolds, concrete or cement distributing towers, sidewalk bridges or hod hoists or construction elevators as an incidental part of their construction work. Such operations, when so performed, to be included in the classification with which the work is associated.	
<b>* School:</b>	
<b>PROFESSIONAL EMPLOYEES &amp; CLERICAL .....</b>	<b>8868</b>
<b>NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS .....</b>	<b>9106</b>
<b>SCHOOL BUS OPERATOR &amp; DRIVERS .....</b>	<b>7381</b>
<b>GARAGE EMPLOYEES .....</b>	<b>8385</b>
<b>SCOUTING COUNCIL—EXECUTIVE SECRETARIES OR CLERICAL .....</b>	<b>8868</b>
Camp operation to be separately rated as 9015 camp operation.	
<b>SCREW MFG.....</b>	<b>3145</b>
<b>SECURITY GUARD SERVICE—SEE "PATROL AGENCY"</b>	
<b>SEED MERCHANT .....</b>	<b>8102</b>
Includes operation of seed sorting machinery.	
<b>SELF SERVICE LAUNDRY—SEE "LAUNDRY"</b>	
<b>SERUM, ANTI-TOXIN OR VIRUS MFG &amp; DRIVERS .....</b>	<b>5951</b>

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**SEWERAGE DISPOSAL PLANT OPERATION & DRIVERS .....7580**

**SEWER CLEANING & DRIVERS .....9402**

**SEWER CONSTRUCTION & DRIVERS.....6306**  
Applies to all operations to completion. Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251. Surface restoration to be separately rated.

**SEWING MACHINE MFG .....3561**

**SHADE ROLLER MFG—WOOD .....2841**  
Includes mfg. of metal parts.

**SHAFT SINKING.....6252**  
Applies to all operations to completion. Includes pile driving, excavation, concrete work or lining.

**SHALE OR CLAY DIGGING & DRIVER.....4000**  
No canal, sewer or cellar excavation or underground mining. Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.

**SHEET METAL EXTERIOR WALL INSTALLATION—COMMERCIAL BUILDINGS & SHOP, DRIVERS .....5103**  
Includes floor decking or roof decking. Erection of framework, roofing to be separately rated.

**SHEET METAL WORK—SHOP .....3066**  
May be used only upon specific approval of the Rating Bureau.

**SHEET METAL WORK—SHOP AND OUTSIDE & DRIVERS NOC.....5538**  
Applies to fabrication erection, installation, or repair operations. Roofing to separately rated as 5551.

**SHEET ROCK INSTALLATION—WITHIN BUILDINGS & DRIVERS .....5445**  
Shell or Projectile Mfg—See “Explosives”

**SHERIFF’S OFFICERS, POLICEMEN OR CORRECTIONAL INSTITUTION GUARDS—PUBLIC & DRIVERS .....7720**

**SHIP BUILDING—NAVAL—SEE “SHIP BUILDING”**

**BOILERMAKING .....3620**

**SHIP BUILDING: FOUNDRY—FERROUS NOC.....3081**

**SHIP BUILDING: FOUNDRY—NON-FERROUS METALS NOC .....3085**

**MACHINE SHOP (OTHER THAN MAINTENANCE MACHINE SHOP).....3632**

**SHIP CHANDLER—SEE “STORE”**

**SHIPWRIGHT WORK & DRIVERS .....6872F**  
Includes shop or yard work, operation of dry docks or marine railways. Not applicable to operation performed on board ship by independent concerns whose operations are otherwise specifically classified in this Manual.

**SHIP REPAIR OR CONVERSION—SEE “SHIPWRIGHT WORK”**

**SHIP SCALING.....6874F**

**SHOE FINDINGS MFG NPD .....2654**  
Applies to the mfg. of tongues, linings or facings.

**SHOE FORM OR LAST MFG .....2790**

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<b>SHOE OR BOOT MFG NOC .....</b>	<b>2660</b>
<b>SHOE OR BOOT PATER MFG NPD .....</b>	<b>4282</b>
<b>SHOE REPAIR ESTABLISHMENT .....</b>	<b>2582</b>
Includes shoe shining.	
<b>SHOE SHINING ESTABLISHMENT.....</b>	<b>2582</b>
<b>SHOOTING GALLERY &amp; DRIVERS .....</b>	<b>9180</b>
<b>SHUTTLE MFG .....</b>	<b>2841</b>
<b>SIDING INSTALLATION—ALL TYPES—RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT &amp; DRIVERS .....</b>	<b>5645</b>
Applies to specialist contractors installing all types of siding on residential dwellings. Refer to Code 5403 for the installation of siding on all other buildings or structures.	
<b>SIDING INSTALLATION—ALL TYPES—ALL OTHER BUILDINGS OR STRUCTURES—INCLUDING RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT &amp; DRIVERS.....</b>	<b>5403</b>
Applies to specialist contractors installing all types of siding. Refer to Code 5645 for the installation of siding on residential dwellings not exceeding three stories in height. Sheet metal siding installed on the exterior of a steel frame structure is assigned to Code 5103.	
<b>SIGN ERECTION OR REMOVAL &amp; DRIVERS NPD .....</b>	<b>9554</b>
<b>SIGN MFG ERECTION OR REPAIR—NEON OR ELECTRIC &amp; DRIVERS NPD.....</b>	<b>9555</b>
<b>SIGN MFG ERECTION OR REPAIR—NOC &amp; DRIVERS.....</b>	<b>9556</b>
Includes sign painting on outside of buildings.	
<b>SIGN PAINTING OR LETTERING—HAND WORK OR SILK SCREEN PROCESS &amp; DRIVERS NPD .....</b>	<b>9557</b>
Includes sign painting or lettering inside buildings away from shop. May be used only upon specific approval of the Rating Bureau.	
<b>SILICA GRINDING &amp; DRIVERS .....</b>	<b>1741</b>
Digging, mining or quarrying to be separately rated.	
<b>SILK SCREEN MFG &amp; CLERICAL, SALESMEN, DRIVERS—NPD .....</b>	<b>4353</b>
<b>SILK THREAD OR YARN MFG .....</b>	<b>2302</b>
<b>SILK THROWING AND WEAVING.....</b>	<b>2303</b>
<b>SILVERWARE MFG.....</b>	<b>3381</b>
<b>SKATE MFG.....</b>	<b>3146</b>
<b>SKATING RINK OPERATION &amp; DRIVERS .....</b>	<b>9093</b>
Applies to the operation of ice or roller skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180 amusement device operation NOC.	
<b>SLATE MILLING—SEE "STONE CUTTING OR POLISHING"</b>	
<b>SLATE SPLITTING OR ROOFING SLATE MFG &amp; DRIVERS.....</b>	<b>1624</b>
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	

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**SLAUGHTERING .....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.

**SMELTING—ELECTRIC PROCESS & DRIVERS .....1438**  
Includes the mfg. of artificial abrasives, carbon or graphite. Blast furnace operation or steel mfg. to be separately rated.

**SMELTING, SINTERING OR REFINING—METALS—NOT IRON OR LEAD—NOC & DRIVERS .....1438**

**SMOKESTACK OR CHIMNEY LINING—NOT METAL.....5000**

**SNOW REMOVAL—& DRIVERS NPD WITH 5509 STREET OR ROAD MAINTENANCE.....9402**

**SOAP OR SYNTHETIC DETERGENT MFG.....4720**  
Contemplates the mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.

**SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS.....7605**

**SOUNDPROOFING—SEE “INSULATION WORK NOC”**

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

**SPIKE MFG .....3132**  
Steel making or rolling mills to be separately rated.

**SPIRITUOUS LIQUOR BOTTLING .....2131**  
Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as 2130 spirituous liquor distillery.

**SPIRITUOUS LIQUOR DISTILLERY.....2130**  
Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as 2131 spirituous liquor bottling.

**SPIRIT VARNISH OR LACQUER MFG.....4439**  
Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg. of nitrocellulose to the Home Office for individual treatment.

**SPORTING GOODS MFG NOC .....4902**

**SPRINKLER HEAD MFG .....3634**  
Applies to automatic sprinklers.

**SPRINKLER INSTALLATION & DRIVERS .....5188**  
Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn Sprinkler Installation to be rated as Code 5183.

**STABLE—SEE “AGRICULTURE OR HORTICULTURE”**

**STAFF OR PLASTER MIXING & DRIVER NPD .....4036**  
No crushing or grinding operations.

**STAMP DEALER—SEE “STORE”**

**STARCH MFG .....4703**

**STATE EMPLOYEES NOC—SEE “MUNICIPAL”**



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**STATIONERY MFG NPD** ..... **4251**  
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.

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

**STEAM MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS** ..... **6319**  
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251. NPD with 7570 steam heating or power co.

**STEAM PIPE OR BOILER INSULATING & DRIVERS** ..... **5184**  
Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.

**STEAM SHOVEL, DREDGE OR CONSTRUCTION MACHINERY MFG NOC** ..... **3507**

**STEAMERS—SEE 3:6 OF THIS MANUAL.**

**\* Steamship Line or Agency—Port Employees:**

**SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS, PAYCLERKS** .....**8726F**

**TALLYMEN, CHECKING CLERKS OR EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED CONTAINERS**  
.....**8711F**

**STEEL BARREL OR DRUM MFG & DRIVERS**..... **3045**

**STEEL DRUM OR STEEL BARREL DEALER—SECONDHAND & DRIVERS** ..... **8269**  
Includes the reconditioning of steel drums or barrels.

**STEEL OR IRON MERCHANT & DRIVERS** ..... **8106**  
Not applicable to junk dealers or iron or steel scrap dealers.

**STEEL OR IRON SCRAP DEALER & DRIVERS NPD** ..... **8265**  
Wrecking or salvaging to be separately rated.

**STEEL MFG, FABRICATION OR ERECTION—SEE "IRON OR STEEL"**

**\* 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.

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**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

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**\* Store continued:**

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 handled but which do not qualify under items 1 and 3 shall be rated as 8017 Store— Retail—NOC.

<b>DRUG—RETAIL &amp; CLERICAL SALESMEN, DRIVERS .....</b>	<b>8045</b>
<b>DRUG—WHOLESALE.....</b>	<b>8047</b>
<b>DRY GOODS—RETAIL.....</b>	<b>8008</b>
<b>DRY GOODS—WHOLESALE.....</b>	<b>8032</b>
<b>FISH, MEAT OR POULTRY DEALER—WHOLESALE .....</b>	<b>8021</b>
NPD with 2089 packing house.	
<b>FISH, MEAT OR POULTRY—RETAIL &amp; SALESMEN, DRIVERS.....</b>	<b>8031</b>
<b>FLORIST &amp; DRIVERS .....</b>	<b>8001</b>
Includes service away from store premises. Cultivating or gardening to be separately rated.	
<b>FROZEN OR FROSTED FOOD—RETAIL &amp; DRIVERS .....</b>	<b>8006</b>
<b>FRUIT OR VEGETABLE—RETAIL &amp; DRIVERS .....</b>	<b>8006</b>
No handling of fresh meats.	
<b>FRUIT OR VEGETABLE DEALER DEALER—WHOLESALE &amp; BUYERS, SALESMEN, DRIVERS .....</b>	<b>8048</b>
<b>FURNITURE &amp; DRIVERS.....</b>	<b>8044</b>
Applies to wholesale or retail stores and includes installation of house furnishings.	
<b>GROCERY—RETAIL &amp; DRIVERS.....</b>	<b>8006</b>
No handling of fresh meats.	
<b>GROCERY—WHOLESALE .....</b>	<b>8034</b>
<b>HARDWARE .....</b>	<b>8010</b>
<b>HEARING AID .....</b>	<b>8013</b>
Applies to wholesale or retail stores.	
<b>HIDE OR LEATHER DEALER.....</b>	<b>8105</b>
<b>HOME OUTFITTERS OF HOUSEHOLD FURNISHINGS SPECIALIST—RETAIL &amp; CLERICAL, SALESMEN, DRIVERS.....</b>	<b>8051</b>
Applies to house-to-house collection of installment payments and sale of clothing, bedding and linens, including incidental jewelry, furniture and appliances but shall not apply if the principal business is the sale of furniture, stoves, ranges, refrigerators, radios and television sets.	
<b>JEWELRY.....</b>	<b>8013</b>
Applies to wholesale or retail stores.	
<b>LEATHER OR HIDE DEALER.....</b>	<b>8105</b>

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**\* Store continued:**

**MAIL ORDER HOUSE:**

Operations other than mfg. or retail store shall be assigned to the classification that would be used for a wholesale store dealing in the commodities handled.

**MEAT, FISH OR POULTRY DEALER—WHOLESALE .....8021**  
NPD with 2089 packing house.

**MEAT, FISH OR POULTRY—RETAIL & SALESMEN, DRIVERS.....8031**

**MEAT, GROCERY AND PROVISION (COMBINED) - RETAIL—NOC & SALESMEN, DRIVERS .....8033**  
Applies to a store where the insured's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constituted less than 65% of the total cost of all merchandise purchased during the policy period the store shall be assigned to 8031 meat, fish or poultry—retail. It is to be emphasized that cost and not sales govern the application of this classification.

**PET SHOP—RETAIL INCLUDES ANIMAL GROOMING .....8017**

**PIANO, RADIO OR TELEVISION & DRIVERS .....8053**  
Applies to wholesale or retail store. Stores which also handle refrigerators, stoves or washing machines shall be assigned to 8054 refrigerator, stove or washing machine store.

**RADIO, PIANO OR TELEVISION & DRIVERS .....8053**  
Applies to wholesale or retail store. Stores which also handle refrigerators, stoves or washing machines shall be assigned to 8054 refrigerator, stove or washing machine store.

**RADIO OR TELEVISION PARTS AND ACCESSORIES.....8010**  
Applies to wholesale or retail stores.

**REFRIGERATOR, STOVE OR WASHING MACHINE & DRIVERS .....8054**  
Applies to wholesale or retail store and includes pianos, radios or television when handled in addition to any of the items listed.

**RETAIL NOC .....8017**

**SHIP CHANDLER.....8010**  
No mfg. operations.

**SHOE RETAIL.....8008**

**SHOE—WHOLESALE.....8032**

**STAMP DEALER & CLERICAL.....8810**

**STOVE, REFRIGERATOR OR WASHING MACHINE & DRIVERS .....8054**  
Applies to wholesale or retail store and includes pianos, radios or televisions when handled in addition to any of the items listed.

**SUPERMARKET—SEE "STORE"; "MEAT"**

**TELEVISION, PIANO OR RADIO & DRIVERS .....8053**  
Applies to wholesale or retail store. Stores which also handle refrigerators, stoves or washing machines shall be assigned to 8054 refrigerator, stove or washing machine store.

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**\* Store continued:**

**TELEVISION OR RADIO PARTS AND ACCESSORIES..... 8010**  
Applies to wholesale or retail store.

**VEGETABLE OR FRUIT—RETAIL & DRIVERS ..... 8006**  
No handling fresh meats.

**VEGETABLE OR FRUIT DEALER—WHOLESALE & BUYERS, SALESMEN, DRIVERS..... 8048**

**WASHING MACHINE, STOVE OR REFRIGERATOR & DRIVERS ..... 8054**  
Applies to wholesale or retail store and includes pianos, radios or televisions when handled in addition to any of the items listed.

**WHOLESALE NOC ..... 8018**

**STORM WINDOW, STORM DOOR MFG—METAL**  
Installation to be separately rated as Code 5645 Storm Windows or Storm Doors 3062.

**STORM WINDOWS OR STORM DOORS—WOOD OR METAL—INSTALLATION ON PRIVATE RESIDENCE & DRIVERS ..... 5645**

**STOVE HEATERS OR RANGES—NOT ELECTRIC—INSTALLATION OR SERVICE-DOMESTIC & DRIVERS..... 5183**

**STOVE MFG..... 3169**

**STREET CLEANING & DRIVERS..... 9402**

**STREET OR ROAD CONSTRUCTION & DRIVERS..... 6042**  
Applies to jobs involving the preparation of the right-of-way (such as clearing, earth moving, placing of overload or grading) as well as jobs involving the construction of the actual road. Also applicable to the installation of pipe drainage systems when performed as an incident to the above described jobs.  
  
Wrecking, tunneling, pile driving, installation of sand core drains, bridge building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet, quarrying or stone crushing to be separately rated.

**STREET OR ROAD MAINTENANCE—MUNICIPAL-COUNTY OR STATE DEPARTMENTS & DRIVERS..... 5509**  
Includes oiling, patching or scraping of roads, weed cutting, snow removal, center stripe or marker painting. Street or road construction to be separately rated as 6042.

**STREET OR ROAD MAKING MACHINERY MFG ..... 3507**

**STREET OR ROAD OILING OR MAINTENANCE, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION. 5500**

**STREET OR ROAD PAVING, SURFACING OR RESURFACING, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION ..... 5500**  
Not applicable to jobs on which the contractor also constructs the base foundation of the roadway, widens or relocates the roadbed, or lays concrete roads or concrete pavements. Jobs which involve the foregoing operations as well as paving shall be classified as 6042 street or road construction.

**STREET OR ROAD—ROCK EXCAVATION—SEE "STREET OR ROAD CONSTRUCTION"**

**STUCCO OR PLASTERING WORK—ON OUTSIDE OF BUILDINGS ..... 5022**

**SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS..... 6504**  
Includes the manufacturing or blending of molasses or syrup refining and honey processing.

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<b>SULPHUR REPINING:</b>	
Refer risks of this character to the Home Office for individual treatment.	
<b>SUPPLY BOATS—SEE 3:6 OF THIS MANUAL</b>	
<b>SURGICAL OR PHARMACEUTICAL GOODS MFG NOC .....</b>	<b>4693</b>
<b>SURVEYOR NPD .....</b>	<b>8601</b>
Applies to land surveying. Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.	
<b>SUSPENDER MFG .....</b>	<b>2501</b>
Buckle, webbing or leather parts mfg. to be separately rated.	
<b>SWIMMING POOL CONSTRUCTION—NOT IRON OR STEEL &amp; DRIVERS .....</b>	<b>5223</b>
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.	
<b>SYNTHETIC RESIN MFG NOC—NPD .....</b>	<b>4598</b>
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.	
<b>TACK MFG .....</b>	<b>3270</b>
<b>TAILOR OR VALET SHOP .....</b>	<b>2582</b>
Includes pressing, spot cleaning, repairing or altering of garments.	
<b>TAILORING OR DRESSMAKING—CUSTOM EXCLUSIVELY NPD.....</b>	<b>2503</b>
<b>TALC MILL &amp; DRIVERS.....</b>	<b>1747</b>
Digging, mining or quarrying to be separately rated.	
<b>TALLYMEN—STEAMSHIP LINE—SEE "STEAMSHIP LINE OR AGENCY"</b>	
<b>TANK BUILDING—METAL—SHOP.....</b>	<b>3620</b>
<b>TANK ERECTION OR REPAIR—METAL—WITHIN BUILDINGS EXCLUSIVELY .....</b>	<b>3726</b>
Includes the construction or repair of foundations.	
<b>TANNING.....</b>	<b>2623</b>
<b>TAR—SEE "ASPHALT OR TAR"</b>	
★ <b>TAXICAB COMPANY &amp; DRIVERS .....</b>	<b>7370</b>
The actual remuneration of all taxicab drivers shall be included in computing the premium for the risk. Where, however, the owner of taxicabs leases or rents such vehicles the premium charged the owner shall be determined on the basis of \$42,400 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.	
<b>GARAGE EMPLOYEES .....</b>	<b>8385</b>
<b>TAXIDERMIST.....</b>	<b>9600</b>

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<b>TEA, COFFEE OR GROCERY DEALER—RETAIL &amp; DRIVERS .....</b>	<b>8753</b>
Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.	
<b>TELEPHONE OR TELEGRAPH APPARATUS MFG .....</b>	<b>3681</b>
<b>TELEPHONE OR TELEGRAPH CO—OFFICE OR EXCHANGE EMPLOYEES &amp; CLERICAL.....</b>	<b>8901</b>
<b>TELEPHONE INSTALLATION—CONTRACTORS—SEE “INTERCOMMUNICATIONS SYSTEMS INSTALLATION”</b>	
<b>TELEPHONE OR TELEGRAPH CO &amp; DRIVERS.....</b>	<b>7600</b>
Includes operation, maintenance, extension of lines and making or service connection.	
<b>TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION &amp; DRIVERS.....</b>	<b>7601</b>
NPD with 7600 telephone or telegraph company.	
<b>TELEVISION OR CATHODE RAY TUBE MFG.....</b>	<b>4115</b>
★ <b>TELEVISION OR RADIO BROADCASTING STATION—ALL EMPLOYEES &amp; DRIVERS .....</b>	<b>7610</b>
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 \$3,050 per week.	
<b>TELEVISION OR RADIO SET INSTALLATION SERVICE OR REPAIR &amp; DRIVERS.....</b>	<b>9519</b>
Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.	
<b>TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE MFG NOC .....</b>	<b>3681</b>
<b>TENT OR AWNING ERECTION—&amp; SHOP OPERATION, DRIVERS.....</b>	<b>9538</b>
<b>TENT OR AWNING MFG—SHOP .....</b>	<b>2576</b>
No erection.	
<b>TEXTILE OR LEATHER FINISHERS, SOFTENERS OR SIZES MFG—OIL BASE .....</b>	<b>4707</b>
NPD with 4720 soap or soap powder mfg. and 4712 grease or oil mixing or blending.	
<b>TEXTILE PIECE GOODS FINISHING—COTTON BLEACHERY &amp; DRIVERS .....</b>	<b>2418</b>
<b>TEXTILE PIECE GOODS FINISHING NOC &amp; DRIVERS.....</b>	<b>2420</b>
<b>TEXTILE PRINTING—HAND WORK ONLY .....</b>	<b>0700</b>
★ <b>THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS .....</b>	<b>9156</b>
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 \$3,050 per week.	
<b>THEATER NOC .....</b>	<b>9154</b>
Includes managers, stage hands, box office employees, ushers or motion picture operators.	
<b>THERMOMETER MFG .....</b>	<b>3685</b>
<b>THREAD OR YARN DYEING OR FINISHING NPD.....</b>	<b>2416</b>
No thread or yarn mfg.	
<b>THREAD OR YARN MFG—SILK.....</b>	<b>2302</b>
<b>TIE, POST OR POLE YARD &amp; DRIVERS .....</b>	<b>2960</b>
Includes preserving operations. NPD with 8232 lumberyard or with 2702 logging or lumbering.	

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<b>TILE OR EARTHENWARE MFG NOC &amp; DRIVERS .....</b>	<b>4023</b>
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.	
<b>TIMBER CUTTING AND REMOVAL &amp; DRIVERS .....</b>	<b>2702</b>
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.	
<b>TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD.....</b>	<b>3373</b>
<b>TOBACCO MFG NOC .....</b>	<b>2173</b>
Can mfg. to be separately rated as 3220.	
<b>TOILET OR TOWEL SUPPLY CO &amp; ROUTE SUPERVISORS, DRIVERS .....</b>	<b>2587</b>
No laundry operations. <sup>3</sup>	

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

<b>FORGING .....</b>	<b>3110</b>
Includes Trimming	
<b>MACHINING OR FINISHING OF TOOLS OR DIE MAKING .....</b>	<b>3114</b>
<b>TOOL MFG—NOT DROP OR MACHINE FORGED—NOC .....</b>	<b>3113</b>
<b>TOWEL OR TOILET SUPPLY CO &amp; ROUTE SUPERVISOR, DRIVERS.....</b>	<b>2587</b>
No laundry operations.	
<b>TOWNSHIP EMPLOYEE NOC—SEE “MUNICIPAL”</b>	
<b>TRACTION ENGINE OR POWER PLOW MFG.....</b>	<b>3507</b>
<b>TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING &amp; DRIVERS .....</b>	<b>0106</b>
<b>TRUCK BODY MFG OR REPAIR NOC .....</b>	<b>3815</b>
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.

<b>AUTOMOBILE DELIVERY—HAULAWAY &amp; DRIVERS.....</b>	<b>7219</b>
Includes miscellaneous employers such as terminal employees, garagemen, and repair men. Automobile Delivery—Driveaway to be separately rated as 7380.	
<b>HAULING EXPLOSIVES OR AMMUNITION—&amp; DRIVERS.....</b>	<b>7219</b>
<b>HAULING LIQUID OR LIQUEFIED PRODUCTS IN TANK TRUCK &amp; DRIVERS.....</b>	<b>7196</b>
Includes miscellaneous employees such as terminal employees, garagemen, blacksmiths and repairmen.	
<b>PARCEL OR PACKAGE DELIVERY &amp; DRIVERS .....</b>	<b>7230</b>
Applies to risks engaged exclusively in delivery from retail stores under term contracts. May be used only upon specific approval of the Rating Bureau.	



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**TRUCKMEN NOC & DRIVERS**..... 7219  
Storage warehouse employees to be separately rated.

**TUBE MFG—SEE "PIPE OR TUBE"**

**TUBE OR CONTAINER MFG—CARDBOARD OR PAPER—SPIRAL OR CONVOLUTE WOUND**..... 4245  
With or without metal or cardboard ends.

**TUGBOATS—SEE 3:6 OF THIS MANUAL**

**TUNNEL (VEHICULAR)—SEE "VEHICULAR"**

**TUNNELING—NOT PNEUMATIC**..... 6251  
Includes lining. Subway construction to be separately rated.

**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.

**TWINE, CORDAGE OR ROPE MFG NOC**..... 2352

**TYPE FOUNDRY**..... 3336

**TYPEWRITER RIBBON OR CARBON PAPER MFG**..... 2383  
Paper mfg. to be separately rated as 4239.

**UMBRELLA MFG** ..... 2501  
Mfg. of frames, handles or hardware to be separately rated.

**UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS** ..... 5703  
Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.

**UNDERTAKER & DRIVERS**..... 9620

**UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—Aircraft weighing less than 55 pounds** ..... 3685, 3830

**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.

**UPHOLSTERING NPD** ..... 9522  
NPD restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.

**UPHOLSTERY, CARPET OR RUG CLEANING—SHOP & DRIVERS** ..... 2585  
Outside work to be separately rated as 9014 Building—Operations by Contractors.

**VALVE MFG**..... 3634  
Foundry operations to be separately rated.

**VARNISH MFG—OLEO-RESINOUS**..... 4561  
Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.

**VARNISH MFG—SPIRIT—SEE "LACQUER OR SPIRIT VARNISH MFG"**

**VEGETABLE FARM—SEE "AGRICULTURE OR HORTICULTURE"**

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**VEGETABLE OIL MFG—SEE "OIL MFG—VEGETABLE"**

**VENDING OR COIN OPERATED MACHINE INSTALLATION, SERVICE OR REPAIR & SALESMEN, DRIVERS.....5192**  
Includes storage, shop and outside operations.

**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.

**VENEER PRODUCTS MFG—NO VENEER MFG.....2916**

**VENETIAN BLIND ASSEMBLY NPD.....2881**  
Applies to assembly from mfd. parts. Includes finishing.

**VESSEL—SEE 3:6 OF THIS MANUAL**

**VINEYARD—SEE "AGRICULTURAL OR HORTICULTURE"**

**VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS .....5951**

**VISITING HOMEMAKER—SEE "HOMEMAKER SERVICE"**

**WALLBOARD—INSTALLATION —WITHIN BUILDINGS & DRIVERS .....5445**

**WALL COVERING OR METAL CEILING INSTALLATION & SHOP, DRIVERS.....5538**

**WALLPAPER MFG.....4301**  
Includes designing, printing or finishing. Paper mfg. to be separately rated as 4239.

**WAREHOUSING—COLD STORAGE .....8291**

**WAREHOUSING—FURNITURE & DRIVERS .....8293**  
Includes packing or handling household goods away from insured's premises.

**WAREHOUSING NOC .....8292**  
Applies to general merchandise. Drivers to be separately rated as 7219 truckmen.  
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.

**WATCH CASE MFG .....3381**

**WATCH MFG .....3385**  
Watch case mfg. to be separately rated as 3381.

**WATCHGUARDS—CONSTRUCTION.....5610**  
Not applicable to the payroll for watchguards except when the payroll for watchguards, timekeepers, and cleaners is more than all other payroll of the insured that is subject to construction classifications at the same job or location.

**WATER MAIN OR CONNECTION CONSTRUCTION & DRIVERS.....6319**  
Includes tunneling at street crossings when not performed under air pressure. NPD with 7520 waterworks operation. All other tunneling to be separately rated.

**WATER METER MFG.....3634**

**WATER SOFTENER—NOT ELECTRIC—INSTALLATION OR SERVICE—DOMESTIC & DRIVERS .....5183**

**WATERPROOFING & DRIVERS.....5466**  
Not roofing or subaqueous work. Concrete work to be separately rated.

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**WATERWORKS OPERATION & DRIVERS ..... 7520**  
Includes store employees, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.

**WEATHER STRIPPING ..... 5437**

**WEBBING MFG ..... 2380**

**WEIGHERS, SAMPLERS, CHECKERS OR INSPECTORS 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.

**WELDING OR CUTTING NOC & DRIVERS ..... 3365**  
Applies to both shop or outside work and includes incidental machining operations connected therewith. NPD except that welding in connection with the following work shall be separately rated:

- (a) Welding or cutting in connection with demolition jobs—rate as 5701 wrecking.
- (b) Welding or cutting in connection with oil or gas or pipe line construction—rate as 6233 oil or gas pipe line construction.
- (c) Welding in connection with the erection of iron or steel frame structures or bridges—rate under proper iron or steel erection classification.

**WELFARE BOARD—COUNTY & CLERICAL, SALESMEN, DRIVERS ..... 9421**  
Operation of a hospital to be separately rated as 9045; nursing home as 8829.

**WHIP MFG ..... 4902**

**WHITING MFG NPD ..... 5954**

**WILLOW, RATTAN OR TWISTED FIBER PRODUCTS MFG ..... 2913**  
Includes upholstering.

**WINDOW CLEANING & DRIVERS ..... 9170**  
Operations 2 stories or less from ground level, involving no mechanical or protective devices, to be separately rated under code 9014.

**WINDOW DRESSING ..... 9521**

**WINDOW SHADE OR ROLLER MFG ..... 2852**  
NPD with 2841 shade roller mfg. wire drawing or woodworking operations to be separately rated.

**WINERY ..... 2143**  
Applies to all operations including bottling. Distilling to be separately rated as 2130 spirituous liquor distillery.

**WIPING CLOTH DEALER—SEE "PAPER STOCK OR RAG DEALER"**

**WIRE CLOTH MFG ..... 3255**  
Wire drawing to be separately rated as 1924 or 3241.

**WIRE DRAWING—IRON OR STEEL ..... 3241**  
Includes wire rope or cable mfg.

**WIRE DRAWING OR CABLE MFG—NOT IRON OR STEEL ..... 1924**

**WIRE GOODS MFG NOC ..... 3257**  
Wire drawing to be separately rated as 1924 or 3241.

*Effective January 1, 2022*

**WIRE INSULATING OR COVERING.....4470**  
Includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.

**WIRE MATTRESS OR BED SPRING MFG.....3300**

**WOOD PRESERVING & DRIVERS .....2960**  
Includes yard or incidental wood working operations.

**WOOD TURNED PRODUCTS MFG NOC .....2841**

**WOODENWARE MFG NOC.....2841**

**WOOL FINISHING—SEE “TEXTILE PIECE GOODS FINISHING”**

**WOOL MERCHANT & DRIVERS .....8103**  
Includes warehouse.

**WOOL PULLING.....2623**

**WOOL SPINNING AND WEAVING.....2286**

**\* Wrecking:**

**BUILDING OR STRUCTURES—NOT MARINE.....5701**  
Includes incidental salvage work at site or wrecking. Drivers to be separately rated as 8204 building material yard.

**MARINE & SALVAGE OPERATIONS—SEE 3:6 OF THIS MANUAL**

**YACHTS—SEE 3:6 OF THIS MANUAL**

**YARN OR THREAD DYEING OR FINISHING NPD .....2416**  
No yarn or thread mfg.

**YARN OR THREAD MFG—SILK .....2302**

**YMCA, YWCA, YMHA OR YWHA, INSTITUTION—CLERICAL.....9063**  
Includes teachers and instructors. Camp operation to be separately rated as 9015. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semi-professional sports, refer to Code 9178 or Code 9179.