

COMPENSATION RATING AND INSPECTION BUREAU

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May 27, 2022

MANUAL AMENDMENT BULLETIN #506

To: All Bureau Members and Subscribers

Re: Classifications Layout Change

BACKGROUND

The Commissioner of Banking and Insurance has reviewed and acknowledged an amendment to the New Jersey Workers Compensation and Employers Liability Insurance Manual ("Manual") layout of Part 4, Section 1, "Classifications". Presently, classifications are alphabetized by phraseology and, in certain instances, by industry segment. This approach frequently disassociates classifications with multiple phraseologies. In these instances, the same classification code is listed multiple times throughout the Section to reflect the alphabetic variation of the code's phraseologies. In order to consolidate code presentation, while also carrying forward directive footnotes, this update lists classifications in numeric order. Additionally, classifications that address federal coverage have been listed separately in the Manual, and this reordering brings these classifications forward to Part 4, Section 1, with no adjustment to the existing numeric ordering of these codes in Part 3, Section 6, "Maritime or Federal Employments". Finally, the new presentation of the Section includes updated language in instances where antiquated terminology is used.

MANUAL CHANGES

Part 4, Section 1, "Classifications" of the Manual is updated to reflect these changes. The Manual changes are attached, which become effective July 1, 2022.

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James O'Hare Director of Underwriting



CLASSIFICATIONS

PART FOUR

SECTION 1. CLASSIFICATIONS

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

Code No.

Description

- **0005 FARM—NURSERY EMPLOYEES & DRIVERS** 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.
- **0034 EGG OR POULTRY PRODUCER—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes grading, sorting or packing.
- **0034 POULTRY OR EGG PRODUCER—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes grading, sorting or packing.
- **0035 FLORIST—CULTIVATION UNDER GLASS—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0042 LANDSCAPE GARDENING & DRIVERS** 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.
- **0042 LANDSCAPE EROSION CONTROL & DRIVERS** 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.
- **0050 FARM MACHINERY OPERATION BY CONTRACTORS & DRIVERS** Sales or manufacturing of merchandise, machinery or equipment to be separately rated.

0050 HAY BALING & DRIVERS

- **0055 CHICK, SQUAB OR FISH HATCHERY—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes grading, sorting or packing.
- **0055 FISH, CHICK OR SQUAB HATCHERY—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes grading, sorting or packing.
- **0055** SQUAB, CHICK OR FISH HATCHERY—& DRIVERS (PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes grading, sorting or packing.
- **0073 PIGGERY—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes the collection of waste for food.
- **0074 VEGETABLE FARM—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0075** VEGETABLE, BERRY, FLOWER OR BULB FARM OR VINEYARD—INCLUDING INCIDENTAL DAIRYING OR GENERAL FARMING, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes picking, grading, sorting or packing. It is not applicable to a farm engaged principally in dairying or general farming.
- **0079 BERRY FARM OR VINEYARD—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0079 VINEYARD OR BERRY FARM—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.



- **0081 CATTLE OR LIVESTOCK AUCTIONEER OR COMMISSION MERCHANT** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0081** LIVESTOCK OR CATTLE AUCTIONEER OR COMMISSION MERCHANT (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0082 CATTLE OR LIVESTOCK DEALER—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- **0082** LIVESTOCK OR CATTLE DEALER—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- **0083 CATTLE OR LIVESTOCK FARM—NO COLLECTION OF WASTE FOR FOOD—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Risks which raise livestock and in addition collect waste for food shall be assigned to 0073 piggery.
- **0083 ARTIFICIAL BREEDING OF CATTLE—NON PROFESSIONAL EMPLOYEES & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE, BOARD, LODGING OR GRATUITIES) Professional employees to be separately rated as 8831 hospital—veterinary.
- **0083** LIVESTOCK OR CATTLE FARM—NO COLLECTION OF WASTE FOR FOOD—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Risks which raise livestock and in addition collect waste for food shall be assigned to 0073 piggery.
- **0084 DAIRY FARM—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0085 FARM NOC—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes picking, grading, sorting or packing.
- **0086 BULB OR FLOWER FARM—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0086 FLOWER OR BULB FARM—NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **0089 FRUIT FARM OR ORCHARD—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes picking, grading, sorting or packing.
- **0089 ORCHARD OR FRUIT FARM—& DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes picking, grading, sorting or packing.
- **0106** TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING & DRIVERS
- 0700 TEXTILE PRINTING—HAND WORK ONLY
- **0910** OCCASIONAL SERVANTS
- **0913** SERVANTS FULL-TIME (Rates for Code 0910 and 0913 are set forth in 3:5-12 of this Manual.)

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).

Mutually unavailable for division of payroll except that separate farms which constitute separate and distinct enterprises shall be separately rated.

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.

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.



0917 PET SITTING SERVICE & DRIVERS

- **0917 RESIDENTIAL CLEANING SERVICES BY CONTRACTOR—INSIDE** 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.
- **1320F GAS OR OIL LEASE OPERATOR—NATURAL GAS & DRIVERS** Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing, tank building; topping operations or gasoline recovery.
- **1320F OIL OR GAS LEASE OPERATOR & DRIVERS** Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery.
- 1438 SMELTING, SINTERING OR REFINING—METALS—NOT IRON OR LEAD—NOC & DRIVERS

1438 CALCIUM CARBIDE MFG & DRIVERS

- **1438 SMELTING—ELECTRIC PROCESS & DRIVERS** Includes the mfg. of artificial abrasives, carbon or graphite. Blast furnace operation or steel mfg. to be separately rated.
- 1452 GRAPHITE—MFG—NOT ARTIFICIAL & DRIVERS Artificial graphite mfg. rates as 1438.
- **1452** ORE MILLING & DRIVERS Includes concentration or amalgamation. NPD with 1438 smelting.
- **1463 ASPHALT WORKERS & DRIVERS** Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.
- **1463** COAL BILLET OR BRIQUET MFG & DRIVERS Mfg. of by-products to be separately rated.
- **1624 QUARRY Noc & DRIVERS** Includes: operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.
- **1624 ROOFING SLATE MFG OR SLATE SPLITTING & DRIVERS** Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.
- **1624 SLATE SPLITTING OR ROOFING SLATE MFG & DRIVERS** Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.
- **1699 ROCK WOOL MFG** Excavation or digging, dredging, mining or quarrying to be separately rated.
- **1701** CEMENT MFG Excavation or digging, dredging, mining or quarrying to be separately rated.
- **1710** STONE CRUSHING & DRIVERS NPD No quarrying. Includes: construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.
- **1741** FLINT OR SPAR GRINDING & DRIVERS Digging, mining or quarrying to be separately rated.
- 1741 SILICA GRINDING & DRIVERS Digging, mining or quarrying to be separately rated.
- **1741** Spar or FLINT GRINDING & DRIVERS Digging, mining or quarrying to be separately rated.
- **1747 EMERY WORKS & DRIVERS** Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.
- **1747 TALC MILL & DRIVERS** Digging, mining or quarrying to be separately rated.
- **1754 ABRASIVE WHEEL MFG—CERAMIC OR RESIN BONDED—& DRIVERS** Ore crushing or the mfg. of artificial abrasives to be separately rated.
- **1814 STONE CUTTING OR POLISHING NOC & DRIVERS** Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 quarry.
- **1853** MICA GOODS MFG & MICA PREPARING Mining to be separately rated.
- 1924 CABLE MFG OR WIRE DRAWING—NOT IRON OR STEEL
- 1924 WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL
- 1925 DIE CASTING MFG NPD
- 1937 METAL OR METAL ALLOY POWDER MFG & DRIVERS
- **2002 PASTA OR NOODLE MFG** 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.



- 2003 BAKERY & DRIVERS, ROUTE SUPERVISORS
- 2003 BREAD DEALER OR DELIVERY—& ROUTE SUPERVISORS, DRIVERS
- 2003 CRACKER OR COOKIE MFG & ROUTE SUPERVISORS, DRIVERS
- **2014 FEED MFG** Includes the preparation of cereal or compound feeds for livestock.
- 2014 GRAIN MILLING
- 2014 MILLING GRAIN
- 2039 ICE CREAM MFG & DRIVERS

2039 ICE CREAM DEALER OR DELIVERY & ROUTE SUPERVISORS, DRIVERS

- **2041 CANDY CHOCOLATE, CONFECTION MFG** 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.
- **2070** CREAMERY & ROUTE SUPERVISORS, DRIVERS Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2039.
- 2070 BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS
- 2070 CHEESE OR BUTTER MFG & ROUTE SUPERVISORS, DRIVERS
- 2070 MILK DEALER OR DELIVERY & ROUTE SUPERVISORS DRIVERS
- **2070 MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS** Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039.
- **2081 BUTCHERING** 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.
- **2081 SLAUGHTERING** 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.
- **2081 STOCKYARD & BUTCHERING** Includes preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. NPD with 2089 packing house.
- **2089 PACKAGING HOUSE—MEAT NPD** Includes butchering or the handling of livestock.
- 2095 MEAT PRODUCTS MFG NOC NPD with 2089 packing house. No butchering or handling of livestock.
- 2095 SAUSAGE OR SAUSAGE CASING MFG NPD with 2089 packing house. No butchering or handling of livestock.

2110 PICKLE MFG

- **2111 CANNERY Noc** Can mfg. to be separately rated as 3220.
- **2112 FRUIT EVAPORATING OR PRESERVING** Includes jam, jelly or cooked fruit syrup mfg. No canneries. No fruit juice mfg. Can mfg. to be separately rated as 3220.
- **2114 OYSTERMEN** Applies to shore or dock work only. Includes sorting, shucking, washing or packing. NPD with 2111 cannery.
- 2121 BREWERY & DRIVERS

2121 MALT HOUSE & DRIVERS

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

2130 ALCOHOL MFG—GRAIN-ALL OPERATIONS

- **2130 DISTILLERY—SPIRITUOUS LIQUOR** Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as 2131 spirituous liquor bottling.
- **2131 SPIRITUOUS LIQUOR BOTTLING** Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as 2130 spirituous liquor distillery.
- **2143 FRUIT JUICE MFG** Includes incidental fruit preserving or bottling. No bottling of carbonated liquids. Can mfg. to be separately rated as 3220.
- **2143 WINERY** Applies to all operations including bottling. Distilling to be separately rated as 2130 spirituous liquor distillery.



- 2150 ICE MFG
- **2157** BEVERAGE MFG NOC—CARBONATED AND NON-CARBONATED & ROUTE SUPERVISORS, DRIVERS Includes sign erection or repair.
- **2157 BOTTLING NOC—CARBONATED AND NON-CARBONATED BEVERAGES & ROUTE SUPERVISORS, DRIVERS** Includes sign erection and repair.
- **2173 TOBACCO MFG NOC** Can mfg. to be separately rated as 3220.
- 2211 COTTON BATTING, WADDING OR WASTE MFG Cotton Bleacheries—See "Textile Piece Goods Finishing"
- 2286 WOOL SPINNING AND WEAVING
- 2302 SILK THREAD OR YARN MFG
- 2302 THREAD OR YARN MFG-SILK
- 2302 YARN OR THREAD MFG-SILK
- 2303 SILK THROWING AND WEAVING
- 2352 CORDAGE, ROPER OR TWINE MFG NOC
- 2352 ROPE, CORDAGE OR TWINE MFG NOC
- 2352 TWINE, CORDAGE OR ROPE MFG NOC
- 2361 HOSIERY MFG Yarn mfg. to be separately rated.
- 2361 HOSIERY DYEING
- **2362 KNIT GOODS MFG NOC** Yarn mfg. to be separately rated.
- **2362** MITTEN OR GLOVE MFG KNIT Yarn mfg. to be separately rated.
- 2380 WEBBING MFG
- 2380 BRAID OR FRINGE MFG
- 2380 FRINGE OR BRAID MFG
- **2380 NET MFG** Not applicable to wire nets. Cordage or twine mfg. to be separately rated.
- 2383 CARBON PAPER OR TYPEWRITER RIBBON MFG Paper mfg. to be separately rated as 4239.
- **2383 INKED RIBBON PREPARATION** Paper mfg. to be separately rated as 4239.
- 2383 TYPEWRITER RIBBON OR CARBON PAPER MFG Paper mfg. to be separately rated as 4239.
- 2386 LACE MFG
- 2388 EMBROIDERY MFG
- 2402 CARPET OR RUG MFG NOC
- 2402 RUG OR CARPET MFG NOC
- 2416 THREAD OR YARN DYEING OR FINISHING NPD No thread or yarn mfg.
- **2416** YARN OR THREAD DYEING OR FINISHING NPD No yarn or thread mfg.
- 2418 TEXTILE PIECE GOODS FINISHING—COTTON BLEACHERY & DRIVERS
- 2420 TEXTILE PIECE GOODS FINISHING NOC & DRIVERS
- 2501 CLOTHING MFG
- 2501 BAG OR SACK MFG—CLOTH Applies to the mfr. of cotton, burlap or gunny bags or sacks.
- **2501 BAG RENOVATING** Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.
- 2501 COLLAR MFG
- 2501 CORSET MFG
- **2501** CUSHION, PILLOW OR QUILT MFG No mattress or box spring mfg.
- 2501 DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG Includes dressing of dolls.



- 2501 FEATHER OR FLOWER MFG—ARTIFICIAL
- **2501 FEATHER PILLOW MFG** No mattress or box spring mfg.
- 2501 FLOWER OR FEATHER MFG—ARTIFICIAL
- 2501 **FURNISHING GOODS MFG NOC** Includes wearing apparel, draperies or household furnishings from textile fabrics.
- 2501 HAIR GOODS MFG Applies to products made from human hair.
- 2501 HAT MFG—OTHER THAN STRAW OR CLOTH—NO BLOWING, STARTING OR FORMING OF FELT HAT SHAPES No hatters' fur mfg.
- 2501 HAT MFG—STRAW
- 2501 LINGERIE MFG
- 2501 PILLOW, QUILT OR CUSHION MFG No mattress or box spring mfg.
- 2501 QUILT, CUSHION OR PILLOW MFG No mattress or box spring mfg.
- 2501 SACK OR BAG MFG—CLOTH Applies to the mfg. of cotton, burlap or gunny bags or sacks.
- **2501** SUSPENDER MFG Buckle, webbing or leather parts mfg. to be separately rated.
- **2501 UMBRELLA MFG** Mfg. of frames, handles or hardware to be separately rated.
- 2503 DRESSMAKING OR TAILORING—CUSTOM EXCLUSIVELY NPD Not mfg.
- 2503 TAILORING OR DRESSMAKING—CUSTOM EXCLUSIVELY NPD
- 2557 LAMP SHADE MFG OR ASSEMBLY Does not apply to metal or glass lamp shades.
- **2570 Box Spring or Mattress MFG** Includes pillow, quilt or cushion mfg. Separately rate the mfg. of wire springs or excelsior.
- **2570 MATTRESS OR BOX SPRING MFG** Includes pillow, quilt or cushion mfg. Separately rate the mfg. of wire springs or excelsior.
- 2576 AWNING OR TENT MFG—SHOP No erection.
- 2576 CANVAS GOODS MFG NOC—SHOP
- **2576 SAIL MAKING** Applies to shop operations.
- **2576 TENT OR AWNING MFG—SHOP** No erection.
- **2582 LAUNDRY-HAND WORK EXCLUSIVELY—NPD** Available only to laundries having no machinery or having only incidental machinery of the portable and household type exclusively. Includes related dry cleaning.
- **2582 CLEANING OR DYEING COLLECTING OR DISTRIBUTING STATION** No cleaning or dyeing at the same location. Drivers to be separately rated as 2586 cleaning or dyeing.

2582 HAT CLEANING

- **2582 LAUNDRY COLLECTING OR DISTRIBUTING STATION** No laundering at the same location. Drivers to be separately rated as 2585 laundry NOC.
- **2582** SHOE REPAIR ESTABLISHMENT Includes shoe shining.
- 2582 Shoe Shining Establishment
- 2582 TAILOR OR VALET SHOP Includes pressing, spot cleaning, repairing or altering of garments.
- 2585 LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS NPD with 2586 cleaning or dyeing.
- **2585 CARPET, RUG OR UPHOLSTERY CLEANING—SHOP & DRIVERS** Outside work to be separately rated as 9014 Building—Operations by Contractors.
- **2585 DIAPER SERVICE & ROUTE SUPERVISORS, DRIVERS** Also applies to infant's apparel laundry.
- **2585 Rug, CARPET OR UPHOLSTERY CLEANING—SHOP & DRIVERS** Outside work to be separately rated as 9014 Building-Operations by Contractors.
- **2585 UPHOLSTERY, CARPET OR RUG CLEANING—SHOP & DRIVERS** Outside work to be separately rated as 9014 Building—Operations by Contractors.
- **2586** CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS Includes repairing, pressing and dry cleaning. Not textile piece goods. NPD with 2585 laundry NOC.



- **2586 DYEING OR CLEANING & ROUTE SUPERVISORS, DRIVERS** Includes repairing or pressing. Not textile piece goods. NPD with 2585 laundry NOC.
- 2587 TOILET OR TOWEL SUPPLY CO & ROUTE SUPERVISORS, DRIVERS No laundry operations.
- 2587 TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISOR, DRIVERS No laundry operations.
- 2588 LAUNDRY—SELF SERVICE & CLERICAL, SALESMEN, DRIVERS Applies where machinery is operated principally by customers. Includes incidental service.
- **2600** FUR PROCESSING—PREPARING SKINS Includes pasting fur on paper backing and hatter's fur manufacturing.
- 2623 LEATHER MFG—PATENT OR ENAMEL
- 2623 TANNING
- 2623 WOOL PULLING
- 2654 SHOE FINDINGS MFG NPD Applies to the mfg. of tongues, linings or facings.
- 2660 BOOT OR SHOE MFG NOC
- 2660 SHOE OR BOOT MFG NOC
- 2670 GLOVE MFG—LEATHER OR TEXTILE Tanning of leather or mfg. of textile fabric to be separately rated.
- **2683 LUGGAGE MFG** Applies to the manufacture of traveling bags and hand luggage.
- 2688 LEATHER BELTING MFG
- 2688 LEATHER GOODS MFG NOC
- 2688 PARACHUTE MFG Mfg. of cloth canopies to be separately rated as 2501 furnishing goods mfg.
- **2688 POCKETBOOK MFG** Applies to the mfg. of leather or fabric pocketbooks.
- **2702** LOGGING OR LUMBERING & DRIVERS Includes incidental saw mill, transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads.
- **2702 DAM OR LOCK CONSTRUCTION: TIMBER—CUTTING AND REMOVAL & DRIVERS** 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.
- **2702 TIMBER CUTTING AND REMOVAL & DRIVERS** 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.
- 2710 SAW MILL Storage and subsequent handling of processed lumber to be separately rated.
- 2759 Box or Box Shook MFG
- 2790 LAST OR SHOE FORM MFG
- 2790 PATTERN MAKING NOC NPD Not applicable to the mfg. of metal jigs, fixtures or dies.
- 2790 SHOE FORM OR LAST MFG
- **2802 CARPENTRY—SHOP ONLY & DRIVERS** 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.
- **2835 BRUSH OR BROOM ASSEMBLY** Applies to assembly only with no sawing, molding or turning of backs or handles.
- **2836 BRUSH OR BROOM MFG NOC** Includes assembling and sawing, molding or turning of backs and handles.
- 2841 WOODENWARE MFG NOC
- **2841** BRUSH OR BROOM HANDLE MFG Applies only to the sawing, molding or turning of backs or handles, with no assembling.
- **2841** SHADE ROLLER MFG—WOOD Includes mfg. of metal parts.
- 2841 SHUTTLE MFG
- 2841 WOOD TURNED PRODUCTS MFG NOC



- **2852** WINDOW SHADE OR ROLLER MFG NPD with 2841 shade roller mfg. wire drawing or woodworking operations to be separately rated.
- **2881 FURNITURE MANUFACTURING & CABINET SHOP—ASSEMBLY BY HAND—WOOD** Includes hand assembling of parts manufactured by others and finishing. NPD with any other Carpentry Shop Class.

2881 VENETIAN BLIND ASSEMBLY NPD

- **2883 FURNITURE MANUFACTURING & CABINET SHOP—WOOD—NOC** 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."
- **2913 RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG** Includes upholstering.
- **2913** WILLOW, RATTAN OR TWISTED FIBER PRODUCTS MFG Includes upholstering.
- 2916 VENEER PRODUCTS MFG—NO VENEER MFG
- **2923 PIANO MFG** Includes assembling or finishing operations, and mfg. of the piano action. Also applies to player pianos.
- 2923 MUSICAL INSTRUMENT MFG—WOOD—NOC
- 2923 ORGAN BUILDING & INSTALLATION
- 2942 CRAYON, PENCIL OR PENHOLDER MFG
- 2942 PENCIL, PENHOLDER OR CRAYON MFG
- 2942 PENHOLDER, CRAYON OR PENCIL MFG
- **2960** Wood PRESERVING & DRIVERS Includes yard or incidental wood working operations.
- **2960 POLE, POST OR TIE YARD & DRIVERS** Includes preserving operations. NPD with 8232 lumberyard or with 2702 logging or lumbering.
- **2960 TIE, POST OR POLE YARD & DRIVERS** Includes preserving operations. NPD with 8232 lumberyard or with 2702 logging or lumbering.
- **3004 IRON OR STEEL STEEL MAKING & DRIVERS** 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.
- **3018 IRON OR STEEL ROLLING MILL & DRIVERS** 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.

3022 PIPE OR TUBE MFG NOC & DRIVERS

- **3027 ROLLING MILL NOC & DRIVERS** 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.
- **3028 PIPE OR TUBE MFG—IRON OR STEEL—NOT CAST IRON—& DRIVERS** Iron or steelmaking to be separately rated.
- **3030** Iron or Steel IRON OR STEEL WORKS—SHOP-STRUCTURAL & DRIVERS Applies to fabricating or assembling structural iron or steel. Blast furnace or converter operation, casting of steel, or rolling mills to be separately rated.
- **3040** Iron or Steel IRON WORKS—SHOP-ORNAMENTAL & DRIVERS 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.
- **3041** Iron or Steel IRON WORKS—SHOP-DECORATIVE OR ARTISTIC & FOUNDRIES, DRIVERS 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.
- **3042** ELEVATOR OR ESCALATOR MFG
- **3042** ESCALATOR OR ELEVATOR MFG



- 3045 STEEL BARREL OR DRUM MFG & DRIVERS
- 3060 DOOR, DOOR FRAME OR SASH MFG-WOOD-METAL COVERED
- **3061 KITCHEN EQUIPMENT MFG—SHEET METAL—SHOP & INSTALLATION**
- 3062 STORM WINDOW, STORM DOOR MFG METAL
- **3066** SHEET METAL WORK—SHOP May be used only upon specific approval of the Rating Bureau.
- 3075 COPPERSMITH—SHOP
- **3076 FIREPROOF EQUIPMENT MFG** 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.
- 3076 AWNING MFG-METAL—SHOP WORK ONLY
- 3076 BEDSTEAD MFG OR ASSEMBLY-METAL
- **3076** CASKET OR COFFIN MFG OR ASSEMBLY—METAL
- **3076** COFFIN OR CASKET MFG OR ASSEMBLY—METAL
- 3076 FURNITURE MFG-METAL
- **3081** FOUNDRY—FERROUS—Noc
- 3081 SHIP BUILDING: FOUNDRY—FERROUS NOC
- **3085** FOUNDRY—Non-FERROUS—Noc
- **3085 Ship Building: Foundry—Non-Ferrous Metals Noc**
- 3110 CHAIN MFG—FORGED
- **3110** FORGING WORK—DROP OR MACHINE Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 machine shop.
- 3110 TOOL MFG DROP OR MACHINE FORGED NOC FORGING Includes Trimming
- 3111 BLACKSMITH NPD
- **3111 PIPE BENDING & CUTTING** 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.
- 3113 TOOL MFG—NOT DROP OR MACHINE FORGED—NOC
- 3114 TOOL MFG DROP OR MACHINE FORGED NOC MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS
- 3118 SAW MFG
- 3118 FILE MFG
- 3122 CUTLERY MFG NOC
- 3122 RAZOR MFG NOC
- 3131 BUTTON OR FASTENER MFG—METAL
- 3131 FASTENER OR BUTTON MFG-METAL
- **3132 BOLT OR NUT MFG** Steel making or rolling mills to be separately rated.
- **3132 NUT OR BOLT MFG** Steel making or rolling mills to be separately rated.
- 3132 SPIKE MFG Steel making or rolling mills to be separately rated.
- 3145 SCREW MFG
- 3145 AUTOMATIC SCREW MACHINE PRODUCTS MFG NPD
- 3146 HARDWARE MFG NOC
- **3146** Horse Shoe MFG Steel making or rolling mills to be separately rated.
- 3146 SKATE MFG
- 3169 STOVE MFG



- **3179 ELECTRICAL APPARATUS MFG NOC** Includes electrical fixtures or appliances. NPD with 3643 electric power or transmission equipment mfg.
- 3188 PLUMBERS' SUPPLIES MFG NOC Foundry operations to be separately rated.
- 3192 LAMP MFG OR ASSEMBLY—ELECTRIC—FLOOR OR TABLE
- 3193 ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC
- 3193 GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC
- 3194 ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY—FLUORESCENT
- 3220 CAN MFG
- **3227** ALUMINUM WARE MFG Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.
- **3241** WIRE DRAWING—IRON OR STEEL Includes wire rope or cable mfg.
- **3255** WIRE CLOTH MFG Wire drawing to be separately rated as 1924 or 3241.
- **3257** WIRE GOODS MFG NOC Wire drawing to be separately rated as 1924 or 3241.
- 3270 EYELET MFG
- 3270 PIN MFG
- 3270 TACK MFG
- 3307 HEAT TREATING-METAL NPD
- 3315 BRASS OR COPPER GOODS MFG
- 3315 COPPER OR BRASS GOODS MFG
- 3336 TYPE FOUNDRY
- **3339 FOUNDRY—INVESTMENT CASTING** Applies to the manufacture of metal castings by the lost wax or investment process.
- **3365 WELDING OR CUTTING NOC & DRIVERS** 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.
- 3372 ELECTROPLATING NPD
- 3372 DETINNING NPD
- 3373 GALVANIZING OR TINNING-NOT ELECTROLYTIC NPD
- 3373 TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD
- 3381 SILVERWARE MFG
- 3381 WATCH CASE MFG
- 3383 GOLD LEAF MFG
- 3383 JEWELRY MFG
- 3384 DIAMOND CUTTING OR POLISHING NPD
- 3384 PRECIOUS STONE SETTING NPD
- 3385 CLOCK MFG
- **3385** WATCH MFG Watch case mfg. to be separately rated as 3381.
- 3400 METAL GOODS MFG NOC
- **3400 METAL STAMPING WORK—SHOP** 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.



- 3507 AGRICULTURAL MACHINERY MFG
- 3507 CONSTRUCTION MACHINERY, DREDGE OR STEAM SHOVEL MFG NOC
- **3507 COTTON GIN MACHINE MFG**
- 3507 DREDGE, STEAM SHOVEL OR CONSTRUCTION MACHINERY MFG NOC
- 3507 LOCOMOTIVE WORKS
- 3507 MINING OR ORE MILLING MACHINERY MFG
- 3507 ORE MILLING OR MINING MACHINERY MFG
- 3507 Power Plow or Traction Engine Mfg
- 3507 ROAD OR STREET MAKING MACHINERY MFG
- 3507 SAFE MFG OR REPAIRING
- 3507 STEAM SHOVEL, DREDGE OR CONSTRUCTION MACHINERY MFG NOC
- 3507 STREET OR ROAD MAKING MACHINERY MFG
- 3507 TRACTION ENGINE OR POWER PLOW MFG
- 3548 BOOKBINDING OR PRINTING MACHINE MFG
- 3548 PRINTING OR BOOKBINDING MACHINE MFG
- 3561 SEWING MACHINE MFG
- 3571 AIR PRESSURE OR STEAM GAUGE MFG
- 3571 STEAM OR AIR PRESSURE GAUGE MFG
- 3574 COMPUTER ADDING, RECORDING OR OFFICE MACHINE MFG NOC
- 3574 Adding, Computing, Recording or Office Machine Mfg Noc
- 3574 CASH REGISTER MFG
- 3574 GAS METER MFG
- **3581** FUEL INJECTION DEVICE MFG 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.
- **3612 PUMP MFG** Foundry operations to be separately rated.
- **3612 ENGINE MFG NOC** Foundry operations to be separately rated.
- 3620 BOILER MAKING
- 3620 TANK BUILDING-METAL-SHOP
- **3632** MACHINE SHOP NOC Foundry operations to be separately rated.
- **3632** AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTOR—WHOLESALE—MACHINE SHOP—NO WORK ON MOTOR VEHICLES Includes cylinder reboring, valve grinding, turning down brake drums or rebabbitting connecting rods. Store employees shall be assigned to 8010 hardware store.
- **3632 MACHINE SHOP (OTHER THAN MAINTENANCE MACHINE SHOP)**
- **3634 VALVE MFG** Foundry operations to be separately rated.
- 3634 SPRINKLER HEAD MFG Applies to automatic sprinklers.
- 3634 WATER METER MFG
- 3635 GEAR MFG OR GRINDING NPD
- 3638 BALL OR ROLLER BEARING MFG NPD
- 3634 VALVE MFG Foundry operations to be separately rated.
- **3634** SPRINKLER HEAD MFG Applies to automatic sprinklers.
- 3634 WATER METER MFG



3635 GEAR MFG OR GRINDING NPD

3638 BALL OR ROLLER BEARING MFG NPD

3638 ROLLER OR BALL BEARING MFG NPD

3642 BATTERY MFG-DRY

3643 ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG Includes the mfg. or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.

3648 AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC

- **3649 COIN OPERATING OR VENDING MACHINE MFG NOC** Applies only to risks engaged in the mfg. of electrical coin or electronic vending or coin operated machines.
- **3649 VENDING OR COIN OPERATED MACHINE MFG NOC** Applicable only to risks engaged in the mfg. of electrical or electronic vending or coin operated machines.

3656 BATTERY MFG—STORAGE—NOC

- 3681 ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY
- 3681 RADIO APPARATUS MFG OR ASSEMBLY NOC
- 3681 TELEPHONE OR TELEGRAPH APPARATUS MFG
- 3681 TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE MFG NOC
- **3685 INSTRUMENT MFG NOC** Applies to professional or scientific instruments.

3685 THERMOMETER MFG

- **3685 UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR**—Aircraft weighing less than 55 pounds
- **3686** MUSICAL INSTRUMENT MFG—METAL—NOC
- **3719 OIL STILL ERECTION OR REPAIR** 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.

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

- **3724 ELECTRICAL APPARATUS INSTALLATION OR REPAIR & DRIVERS** 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.
- 3724 GAS OR OIL BURNER, AUTOMATIC STOKER—INSTALLATION OR SERVICE—COMMERCIAL & DRIVERS
- **3724 GASOLINE PUMP INSTALLATION & DRIVERS** Applies to installation, service and maintenance of gasoline pumps at stations. Excavation to be separately rated as 6217. Sign erection to be separately rated.
- **3724 HVAC INSTALLATION, SERVICE OR REPAIR & DRIVERS—COMMERCIAL & RESIDENTIAL** Applies to the installation, service or repair of residential and commercial heating, ventilating and/ or air conditioning systems.
- **3724 MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS** 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.
- **3724 MILLWRIGHT WORK Noc & DRIVERS** 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.
- 3724 OIL BURNER—INSTALLATION OR SERVICE—COMMERCIAL & DRIVERS
- 3724 REFRIGERATOR—INSTALLATION OR SERVICE—COMMERCIAL & DRIVER
- 3726 BOILER INSTALLATION OR REPAIR—STEAM Includes the construction or repair of foundations.
- **3726 BOILER SCALING NPD**



- **3726 TANK ERECTION OR REPAIR—METAL—WITHIN BUILDINGS EXCLUSIVELY** Includes the construction or repair of foundations.
- **3807** AUTOMOBILE RADIATOR MFG NPD

3807 RADIATOR MFG—AUTOMOBILE NPD

- **3815 TRUCK BODY MFG OR REPAIR NOC** Applies to the manufacture or repair of truck, trailer or bus bodies. Includes painting.
- **3821** AUTOMOBILE DISMANTLING & DRIVERS 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.
- 3826 AIRCRAFT ENGINE MFG
- 3826 ENGINE MFG—AIRCRAFT
- **3830 AIRPLANE MFG**
- **3830** UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—Aircraft weighing less than 55 pounds
- **3864** CARRIAGE OR WAGON MFG OR ASSEMBLY Baby carriage mfg. to be separately rated as 3865.
- **3865 BABY CARRIAGE MFG**
- 3865 BICYCLE MFG OR ASSEMBLY

3881 CAR MFG—RAILROAD & DRIVERS

- **4000 CLAY OR SHALE DIGGING & DRIVERS** No canal, sewer or cellar excavation or underground mining. Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.
- **4000 GRAVEL OR SAND DIGGING & DRIVERS** 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.
- **4000 SAND OR GRAVEL DIGGING & DRIVERS** 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.
- **4000** SHALE OR CLAY DIGGING & DRIVER No canal, sewer or cellar excavation or underground mining. Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.
- **4023 EARTHENWARE OR TILE MFG NOC & DRIVERS** 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.
- **4023 TILE OR EARTHENWARE MFG NOC & DRIVERS** 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.
- **4024 BRICK MFG—FIRE OR ENAMELED & DRIVERS** Applies to fire, enamel, repressed or hydraulic pressed brick exclusively. Clay digging, mining or quarrying to be separately rated.
- **4027** BRICK MFG NOC & DRIVERS Includes the construction or reconstruction of sheds or kilns. Mining, quarrying or clay digging to be separately rated.
- **4034 CONCRETE PRODUCTS MFG & DRIVERS** 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.
- **4036 PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS** Quarrying, crushing or grinding to be separately rated.
- **4036** PLASTER OR STAFF MIXING & DRIVERS NPD No crushing or grinding operations.
- **4036** STAFF OR PLASTER MIXING & DRIVER NPD No crushing or grinding operations.
- 4038 PLASTER STATUARY OR ORNAMENT MFG
- **4038 DRESS FORM MFG** Applies to paper maché or plaster forms.
- 4038 ORNAMENT OR PLASTER STATUARY MFG
- 4050 CHINA DECORATING NPD
- **4053 POTTERY MFG CHINA TABLEWARE** Mining, quarrying or clay digging to be separately rated.



- **4062 POTTERY MFG PORCELAIN WARE—MECHANICAL PRESS FORMING** Mining, quarrying or clay digging to be separately rated
- **4062 POTTERY MFG EARTHENWARE— GLAZED OR PORCELAIN—HAND MOLDED OR CAST** Mining, quarrying or clay digging to be separately rated
- **4111 GLASSWARE MFG—NO AUTOMATIC BLOWING MACHINES** Digging or quarrying to be separately rated.
- 4112 INCANDESCENT LAMP MFG
- 4112 RADIO TUBE MFG
- 4113 GLASS MFG-CUT
- 4114 GLASSWARE MFG—Noc Digging or quarrying to be separately rated.
- 4115 CATHODE RAY OR TELEVISION TUBE MFG
- 4115 TELEVISION OR CATHODE RAY TUBE MFG
- **4130 GLASS MERCHANT** Includes bending, grinding, beveling or silvering of plate glass.
- 4133 CATHEDRAL OR ART GLASS WINDOW MFG Includes glass mfg.
- 4133 GLASS WINDOW MFG—STAINED Includes glass mfg.
- 4150 OPTICAL GOODS MFG NOC
- 4150 COMPUTER CHIP MFG
- 4150 DIAMOND DIE MFG
- 4150 LENS MFG—GROUND
- **4239 PAPER MFG** Includes card, bristol, paper, straw, fiber or leather- board. Wood pulp mfg. to be separately rated.
- 4240 Box MFG—SET-UP PAPER Paper or paperboard mfg. to be separately rated.
- **4243 Box MFG—FOLDING PAPER—Noc** Paper or paperboard mfg. to be separately rated.
- **4244 CORRUGATED OR FIBER BOARD CONTAINER MFG** Includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated.
- **4245 CONTAINER OR TUBE MFG—CARDBOARD OR PAPER-SPIRAL OR CONVOLUTE WOUND** With or without metal or cardboard ends.
- **4245 TUBE OR CONTAINER MFG—CARDBOARD OR PAPER—SPIRAL OR CONVOLUTE WOUND** With or without metal or cardboard ends.
- **4250** PAPER COATING Not building, roofing paper or felt preparation. Paper mfg. to be separately rated as 4239.
- **4250 PAPER CORRUGATING OR LAMINATING** NPD with 4244 corrugated or fiber board container mfg. Paper mfg. to be separately rated as 4239.
- **4250 PAPER CREPING** Paper mfg. to be separately rated as 4239.
- 4250 PAPER OILING, PARAFFINING, PARCHMENTIZING OR WAXING Paper mfg. to be separately rated as 4239.
- 4251 STATIONERY MFG NPD Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.
- **4251** LOOSE-LEAF LEDGER OR NOTEBOOK MFG Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.
- **4251 NOTEBOOK OR LOOSE-LEAF LEDGER MFG** Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.
- **4273 BAG MFG—PAPER** Paper mfg. to be separately rated as 4239.
- **4279 PAPER GOODS MFG NOC** Paper mfg. to be separately rated as 4239.
- **4279** FOIL OR PAPER GOODS MFG—PRINTED 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.
- **4279 PAPER OR FOIL GOODS MFG—PRINTED** 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.
- 4282 BOOT OR SHOE PATTERN MFG NPD



- **4282 DRESS PATTERN MFG—PAPER** Includes designers, draftsmen, cutters. Magazine printing to be separately rated as 4299 printing.
- 4282 MUSIC ROLL MFG—PERFORATED PAPER Paper mfg. to be separately rated as 4239.

4282 SHOE OR BOOT PATTER MFG NPD

- **4283 BUILDING OR ROOFING PAPER OR FELT PREPARATION—NO INSTALLATION** 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.
- **4283 FELT OR BUILDING OR ROOFING PAPER PREPARATION—NO INSTALLATION** 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.
- **4283 ROOFING OR BUILDING PAPER OR FELT PREPARATION—NO INSTALLATION** 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.
- **4299 PRINTING** 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.
- **4299 LITHOGRAPHING** 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.
- **4299 PLAYING CARDS MFG** Paper or cardboard mfg. to be separately rated as 4239.
- **4299 RUBBER STAMP MFG OR ASSEMBLY** Mfg of frames, backs or handles to be separately rated.
- **4301** WALLPAPER MFG Includes designing, printing or finishing. Paper mfg. to be separately rated as 4239.
- 4307 BOOKBINDING
- **4313 Newspaper Publishing & Clerical, Salesmen, Drivers** 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.
- 4351 PHOTOENGRAVING
- 4352 ENGRAVING
- 4353 SILK SCREEN MFG & CLERICAL, SALESMEN, DRIVERS-NPD
- 4360 MOTION PICTURE DUPLICATION & REPLICATION SERVICE OF PRE-RECORDED AUDIO, VIDEO OR DATA
- **4360 MOTION PICTURE DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS** 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.
- **4361 PHOTOGRAPHER—ALL EMPLOYEES & CLERICAL, SALESMEN, DRIVERS** 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.
- 4410 RUBBER GOODS MFG NOC
- **4431 MAGNETIC OR OPTICAL RECORDING MEDIA MFG** Includes audio or visual recording media manufacturing and tape or disk manufacturing.
- **4432 PEN MFG** Includes the manufacture of handwriting instruments. Pencil Mfg. wood to be separately rated as code 2942.
- **4432 PENCIL MFG—MECHANICAL** Includes the manufacture of handwriting instruments. Pencil Mfg. wood to be separately rated as code 2942.
- **4439 LACQUER OR SPIRIT VARNISH MFG** 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.
- **4439 SPIRIT VARNISH OR LACQUER MFG** 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.



4452 PLASTICS MFG - FABRICATED PRODUCTS NOC 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.

4452 BONE OR IVORY GOODS MFG

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

4452 IVORY OR BONE GOODS MFG

- **4459 PLASTICS MFG SHEETS, RODS OR TUBES** Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose.
- **4470** CABLE MFG—INSULATION ELECTRICAL Wire drawing to be separately rated as 1924 or 3241.
- **4470** WIRE INSULATING OR COVERING Includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.
- 4479 BUTTON MFG NOC
- **4484 PLASTICS MFG MOLDED PRODUCTS NOC** 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.
- 4491 LINOLEUM MFG—BURLAP OR FELT BASE
- **4493 FABRIC COATING OR IMPREGNATING NOC** Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.

4493 LEATHER MFG—IMITATION

- 4493 LINOLEUM MFG
- **4557 INK MFG—PRINTING** Mfr. of spirit or lacquer type inks to be separately rated as 4439 lacquer mfg.
- **4558 PAINT MFG** Pigment or lead compound mfg. to be separately rated.
- **4561** VARNISH MFG—OLEO-RESINOUS Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.
- **4571 ANALYTICAL CHEMIST—NPD** Includes laboratory and outside employees.
- **4571 Assaying—NPD** Includes laboratory and outside employees.
- **4572 ANALYTICAL CHEMIST—NPD** Includes laboratory and outside employees.
- 4572 ASSAYING—NPD Includes laboratory and outside employees.
- **4583 FERTILIZER MFG & DRIVERS** 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.
- **4597 POLISH OR DRESSING MFG** Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as 3220.
- **4597 DRESSING OR POLISH MFG** Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as 3220.
- 4597 INK (WRITING) MUCILAGE OR PASTE MFG
- 4597 MUCILAGE, INK (WRITING) OR PASTE MFG
- 4597 PASTE, INK (WRITING) OR MUCILAGE MFG
- **4598** SYNTHETIC RESIN MFG NOC—NPD 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.
- **4611 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING OR BLENDING—NO MFG OF INGREDIENTS** 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.
- **4611 MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION COMPOUNDING OR BLENDING—NO MFG OF INGREDIENTS** 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.



- **4611 PHARMACEUTICAL, DRUG OR MEDICINE PREPARATION COMPOUNDING OR BLENDING—NO MFG OF INGREDIENTS** 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.
- 4627 EXTRACT MFG—DYEWOOD, LICORICE OR TANNING
- 4628 ESSENTIAL OILS MFG & DISTILLATION
- 4628 EXTRACT MFG—PERFUMERY, MEDICINAL OR FLAVORING Includes distillation of essential oils.
- **4635** Oxygen or Hydrogen MFG & Drivers Includes tank charging.
- **4635** ACETYLENE GAS MFG & DRIVERS Includes tank charging.
- 4635 BOTTLED GASES DEALER OR DELIVERY—COMMERCIAL & DRIVERS
- 4635 CARBONIC ACID GAS MFG & DRIVERS
- 4635 Hydrogen or Oxygen MFg & Drivers
- 4653 GLUE MFG & DRIVERS NPD
- **4665 RENDERING WORKS Noc & DRIVERS** No garbage reduction, NPD with 4583 fertilizer mfg or with 2089 packing house.
- 4683 OIL MFG—VEGETABLE—NOC
- **4683 COTTONSEED OIL REFINING** Cottonseed oil mfg. to be separately rated.
- 4692 DENTAL LABORATORY
- 4693 PHARMACEUTICAL OR SURGICAL GOODS MFG NOC
- 4693 SURGICAL OR PHARMACEUTICAL GOODS MFG NOC
- 4703 CORN PRODUCTS MFG
- 4703 DEXTRINE MFG
- 4703 STARCH MFG
- **4707** LEATHER OR TEXTILE FINISHERS, SOFTENERS OR SIZES MFG—OIL BASE NPD with 4720 soap or soap powder mfg. and 4712 grease or oil mixing or blending.
- **4707 TEXTILE OR LEATHER FINISHERS, SOFTENERS OR SIZES MFG—OIL BASE** NPD with 4720 soap or soap powder mfg. and 4712 grease or oil mixing or blending.
- 4710 CANDLE MFG NPD
- **4712 GREASE OR OIL MIXING OR BLENDING** NPD with 4740 oil refining or 8350 oil or gasoline dealer. No rendering or petroleum refining. Can mfg. to be separately rated as 3220.
- **4712 OIL OR GREASE MIXING OR BLENDING** NPD with 4740 oil refining or 8350 oil or gasoline dealer. No rendering or petroleum refining. Can mfg. to be separately rated as 3220.
- **4720 SOAP OR SYNTHETIC DETERGENT MFG** 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.
- **4740 OIL REFINING—PETROLEUM & DRIVERS** Oil producing to be separately rated.
- **4741 ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS** 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.
- **4771 EXPLOSIVE OR AMMUNITION MFG—NOC & DRIVERS** 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.
- 4824 PIGMENT COLORS, LAKES OR TONERS MFG
- **4827** Dye or Dye Intermediate MFG Noc Includes risks engaged in the grinding and blending of dyes.
- **4828** CHEMICAL BLENDING OR MIXING NOC ALL OPERATIONS & DRIVERS Shall not be assigned to a risk engaged in the manufacture of chemicals.



- **4829** CHEMICAL MFG NOC ALL OPERATIONS & DRIVERS 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.
- **4835 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG** 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.
- **4835 MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION MFG** 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.
- **4835 PHARMACEUTICAL DRUG OR MEDICINE PREPARATION MFG** 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.
- **4836 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG** 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.
- **4836 MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION MFG** 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.
- **4836 PHARMACEUTICAL DRUG OR MEDICINE PREPARATION MFG** 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.
- 4902 FISHING ROD AND TACKLE MFG
- 4902 SPORTING GOODS MFG NOC
- 4902 WHIP MFG
- **4923 PHOTOGRAPHIC SUPPLIES MFG** 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.
- **4923** AUDIO OR VISUAL RECORDING MEDIA MFG Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.
- **4923 RECORDING TAPE OR DISK MFG** Phonograph Record Mfg to be separately rated as Code 4431.
- **5000 CHIMNEY CONSTRUCTION—NOT METAL** Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.
- **5000** SMOKESTACK OR CHIMNEY LINING—NOT METAL
- 5022 MASONRY NOC
- 5022 PLASTERING OR STUCCO WORK-ON OUTSIDE OF BUILDINGS
- 5022 PRE-CAST FLOOR SLAB INSTALLATION
- 5022 STUCCO OR PLASTERING WORK-ON OUTSIDE OF BUILDINGS
- **5038 Painting STEEL STRUCTURES OR BRIDGES** Painting of oil or gasoline storage tanks to be separately rated as 5475.
- **5040 IRON OR STEEL ERECTION—FRAME STRUCTURES** Ornamental iron work to be separately rated as 5057 iron or steel erection Noc.
- 5040 IRON OR STEEL ERECTION—BRIDGES
- 5040 IRON OR STEEL ERECTION—RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GAS HOLDER
- 5057 IRON OR STEEL ERECTION NOC
- **5059 IRON OR STEEL ERECTION—FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT** NPD with 5040 iron or steel erection—frame structures.
- **5069 IRON OR STEEL ERECTION—CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT** NPD with any iron or steel erection classification. May be used only upon specific approval of the Rating Bureau.



- **5103 IRON OR STEEL DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR METAL OR METAL COVERED & DRIVERS** 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.
- **5103 DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR—METAL OR METAL COVERED & DRIVERS** 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.
- **5103** SHEET METAL EXTERIOR WALL INSTALLATION—COMMERCIAL BUILDINGS & SHOP, DRIVERS Includes floor decking or roof decking. Erection of framework, roofing to be separately rated.
- **5146 FIXTURES OR FURNITURE INSTALLATION—PORTABLE NOC** Applies to installation in offices or stores.
- **5146** FURNITURE OR FIXTURES INSTALLATION—PORTABLE—NOC Applies to installation in offices or stores.
- **5160 ELEVATOR ERECTION OR REPAIR**
- **5183 PLUMBING Noc & DRIVERS** 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.
- 5183 BEER DISPENSING EQUIPMENT INSTALLATION OR SERVICE & DRIVERS
- **5183 CARRIER SYSTEM—PNEUMATIC—INSTALLATION OR REPAIR & DRIVERS** Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.
- 5183 FURNACE CLEANING—DOMESTIC & DRIVERS Applies to chimney sweeps.
- 5183 STOVE HEATERS OR RANGES—NOT ELECTRIC—INSTALLATION OR SERVICE-DOMESTIC & DRIVERS
- 5183 WATER SOFTENER—NOT ELECTRIC—INSTALLATION OR SERVICE—DOMESTIC & DRIVERS
- **5184 BOILER OR STEAM PIPE INSULATING & SHOP, DRIVERS** Applies to the use of cork, asbestos or other non-conducting materials.
- **5184 INSULATION—STEAM PIPE OR BOILER & DRIVERS** Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.
- **5184 STEAM PIPE OR BOILER INSULATING & DRIVERS** Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.
- **5188 AUTOMATIC SPRINKLER INSTALLATION & DRIVERS** Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn Sprinkler Installation to be rated as Code 5183.
- **5188 SPRINKLER INSTALLATION & DRIVERS** Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn Sprinkler Installation to be rated as Code 5183.
- **5190 ELECTRICAL WIRING—WITHIN BUILDINGS & DRIVERS** Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724 electrical apparatus installation.
- **5191 OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR** Includes shop. Mfg. operations to be separately rated.
- **5191 COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR** Includes Shop Operations. Computer Mfg. to be separately rated.
- 5191 PIANO TUNING—AWAY FROM SHOP
- **5192 COIN OPERATED OR VENDING MACHINES INSTALLATION SERVICE, REPAIR OR SALESMEN, DRIVERS** Includes storage, shop and outside operations.
- **5192 VENDING OR COIN OPERATED MACHINE INSTALLATION, SERVICE OR REPAIR & SALESMEN, DRIVERS** Includes storage, shop and outside operations.
- **5200 CEMENT WORK—SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & DRIVERS** Includes non-reinforced cement or granolithic floors. NPD with any manual classification for concrete construction work.
- 5200 DRIVEWAY CONSTRUCTION—RESIDENTIAL & DRIVERS
- 5200 STONE OR BRICK PAVER INSTALLATION—OUTSIDE & DRIVERS
- **5213 CONCRETE CONSTRUCTION NOC & DRIVERS** 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

NPD with 5222 concrete construction in connection with bridges or culverts, 5500 street or road paving or 6042 street or road construction.



- **5213 GUNITING—NOT CHIMNEY & DRIVERS** Guniting on chimneys or bridges to be separately rated as 5000 chimney construction.
- **5215 CONCRETE WORK—INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE** 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.
- **5222 CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS** 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.

5223 SWIMMING POOL CONSTRUCTION—NOT IRON OR STEEL & DRIVERS

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.

- **5348 CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK & DRIVERS** 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.
- 5402 HOT HOUSE ERECTION
- 5402 GREENHOUSE ERECTION
- 5403 CARPENTRY NOC & DRIVERS
- **5403 BARRICADE OR GUARD RAIL CONSTRUCTION—PERMANENT & DRIVERS** Such operations performed in connection with street or road construction projects to be rated as 6042.
- **5403 CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT, OR COMMERCIAL BUILDINGS AND STRUCTURES & DRIVERS** 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.
- **5403 GUARD RAIL OR BARRICADE CONSTRUCTION—PERMANENT & DRIVERS** Such operations performed in connection with street or road construction projects to be rated as 6042.
- **5403 SIDING INSTALLATION—ALL TYPES—ALL OTHER BUILDINGS OR STRUCTURES—INCLUDING RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT & DRIVERS** 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.
- **5409 CEILINGS—SUSPENDED OR CEMENTED—INSTALLATION & DRIVERS** Applies to prefabricated finished tiles or panels.
- **5437 CARPENTRY—INSTALLATION OF FINISHED WOODEN FLOORING** 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.
- **5437 CARPENTRY—INSTALLATION OF CABINET WORK OR INTERIOR TRIM & DRIVERS** Not applicable to contractors who perform any other carpentry operations at the same job or location; refer to Code 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.
- 5437 FLOOR SCRAPING OR FINISHING

5437 WEATHER STRIPPING

- **5443 LATHING & DRIVERS** Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.
- 5445 DRY-WALL CONSTRUCTION—WITHIN BUILDINGS & DRIVERS



- **5445 INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS** Applies only to employees of the contractor also installing the wallboard.
- 5445 IRON OR STEEL-ERECTION—STEEL FRAME—INTERIOR-LIGHT GAUGE STEEL-BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION & DRIVERS Applies only to employees of the contractor also installing the wallboard.
- 5445 SHEET ROCK INSTALLATION—WITHIN BUILDINGS & DRIVERS
- 5445 WALLBOARD—INSTALLATION –WITHIN BUILDINGS & DRIVERS
- 5458 CLEANING OR RENOVATING BUILDING EXTERIORS—NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS
- 5458 RENOVATING OR CLEANING BUILDING EXTERIORS—NO SANDBLASTING OR USE OF SILICEOUS MATERIALS & DRIVERS
- 5459 CLEANING OR RENOVATING BUILDING EXTERIORS—Noc & DRIVERS
- 5459 RENOVATING OR CLEANING BUILDING EXTERIORS—NOC & DRIVERS
- 5462 GLAZIER—AWAY FROM SHOP & DRIVERS
- **5466** WATERPROOFING & DRIVERS Not roofing or subaqueous work. Concrete work to be separately rated.
- 5473 ASBESTOS CONTRACTOR—EMPLOYEES ENGAGED IN ASBESTOS REMOVAL, REPLACEMENT, REPAIR, ENCLOSURE OR ENCAPSULATION & DRIVERS
- **5474 PAINTING OR DECORATING—INTERIOR OR EXTERIOR WORK NOC & DRIVERS** Includes shop operations. Painting steel structures or bridges to be separately rated as 5038; oil or gasoline storage tanks as 5475.
- 5475 PAINTING OIL OR GASOLINE STORAGE TANKS & SHOP, DRIVERS
- **5479 INSULATION WORK NOC & DRIVERS** 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.
- 5480 PLASTERING NOC & DRIVERS
- 5491 PAPER HANGING & DRIVERS
- 5500 STREET OR ROAD PAVING, SURFACING OR RESURFACING, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION

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.

- 5500 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 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.
- **5509 STREET OR ROAD MAINTENANCE—MUNICIPAL-COUNTY OR STATE DEPARTMENTS & DRIVERS** 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.
- **5509** STREET OR ROAD MAINTENANCE—MUNICIPAL-COUNTY OR STATE DEPARTMENTS & DRIVERS 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.
- **5538** SHEET METAL WORK—SHOP AND OUTSIDE & DRIVERS NOC Applies to fabrication erection, installation, or repair operations. Roofing to separately rated as 5551.
- 5538 HEATING OR AIR CONDITIONING DUCT WORK—SHOP AND OUTSIDE & DRIVERS
- 5538 METAL CEILING OR WALL COVERING INSTALLATION & SHOP DRIVERS
- 5538 WALL COVERING OR METAL CEILING INSTALLATION & SHOP, DRIVERS
- 5551 ROOFING—ALL KINDS & DRIVERS
- 5551 PRE-CAST ROOF SLAB INSTALLATION & DRIVERS



- **5606 CONTRACTOR—EXECUTIVE SUPERVISOR** 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.
- **5610 CLEANER—DEBRIS REMOVAL—CONSTRUCTION** Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watch guards 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.
- **5610** WATCH GUARD'S—CONSTRUCTION Not applicable to the payroll for watch guards except when the payroll for watch guards, timekeepers, and cleaners is more than all other payroll of the insured that is subject to construction classifications at the same job or location.
- **5645 CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT & DRIVERS** 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 multiunit 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.
- **5645 CARPENTRY—DETACHED ONE OR TWO FAMILY DWELLINGS & DRIVERS** Includes garages constructed in connection with the dwellings.
- **5645 PRIVATE RESIDENCE REPAIRING—MISCELLANEOUS CARPENTRY & DRIVERS** Not applicable to siding or residing or to roofing or re-roofing specialists.
- **5645 SIDING INSTALLATION—ALL TYPES—RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT & DRIVERS** 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.
- 5645 STORM WINDOWS OR STORM DOORS—WOOD OR METAL—INSTALLATION ON PRIVATE RESIDENCE & DRIVERS
- 5645 STORM WINDOWS OR STORM DOORS—WOOD OR METAL—INSTALLATION ON PRIVATE RESIDENCE & DRIVERS
- **5701** WRECKING BUILDING OR STRUCTURES—NOT MARINE Includes incidental salvage work at site or wrecking. Drivers to be separately rated as 8204 building material yard.
- **5701 SALVAGE OPERATION & INCIDENTAL WRECKING, SHORING OR OTHER STRUCTURAL WORK** Includes the handling of machinery in damaged buildings. Drivers to be separately rated as 8204 building material yard.
- **5703 BUILDING RAISING OR MOVING & DRIVERS** Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.
- **5703 UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS** Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.
- 5951 ANTI-TOXIN, SERUM OR VIRUS MFG & DRIVERS
- 5951 SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS
- 5951 VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS

5954 WHITING MFG NPD

- **5954 COLOR GRINDING, BLEEDING OR TESTING NPD** Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg. of ingredients.
- **6003 PILE DRIVING & DRIVERS** 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.
- **6005 BREAKWATER OR JETTY CONSTRUCTION—& DRIVERS** Applies to all operations to completion. Caisson, cofferdam work or pile driving to be separately rated.



- **6005 DIKE OR REVETMENT CONSTRUCTION & DRIVERS** Applies to river work only and includes all operations to completion. Pile driving to be separately rated as 6003.
- **6005 JETTY OR BREAKWATER CONSTRUCTION & DRIVERS** Applies to all operations to completion. Caisson, cofferdam work or pile driving to be separately rated.
- **6005 REVETMENT OR DIKE CONSTRUCTION & DRIVERS** Applies to river work only and includes all operations to completion. Pile driving to be separately rated as 6003.
- **6039 GRADING OF LAND NOC & DRIVERS** Includes borrowing, filling or backfilling, Mass rock excavation, pile driving to be separately rated.
- **6042 STREET OR ROAD CONSTRUCTION & DRIVERS** 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.

6042 STREET OR ROAD CONSTRUCTION & DRIVERS 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.

6204 DRILLING NOC & DRIVERS NPD

- **6217 EXCAVATION—ROCK & DRIVERS** Not tunneling or street or road construction.
- **6217 EXCAVATION NOC & DRIVERS** 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.
- 6217 ROCK EXCAVATION & DRIVERS Not tunneling or street or road construction.
- **6229 DRAINAGE OR IRRIGATION SYSTEM CONSTRUCTION & DRIVERS** Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.
- **6229 IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS** Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.
- **6233 OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS** Pile driving, dredging or tunneling to be separately rated.
- 6235F OIL OR GAS WELL -DRILLING OR RE-DRILLING & DRIVERS Includes installation of casing.
- **6251 TUNNELING—NOT PNEUMATIC** Includes lining. Subway construction to be separately rated.
- **6252 CAISSON WORK** 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.
- **6252 COFFER—DAM WORK** 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.
- **6252 Shaft Sinking** Applies to all operations to completion. Includes pile driving, excavation, concrete work or lining.
- **6306 SEWER CONSTRUCTION & DRIVERS** 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.
- **6319 GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS** 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.
- **6319** STEAM MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS 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.



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

6325 CONDUIT CONSTRUCTION—FOR CABLES OR WIRES—& DRIVERS

6400 FENCE ERECTION—METAL

- **6504 FOOD PRODUCTS MFG NOC** 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.
- **6504 SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS** Includes the manufacturing or blending of molasses or syrup refining and honey processing.
- 6702 RAILROAD CONSTRUCTION INCLUDING CLERICAL OFFICE EMPLOYEES SALESPERSONS DRIVERS, CHAUFFEURS AND THEIR HELPERS

Classification subject to "Maritime or Federal Employments," 3:6 of the Manual. Rate is Coverage I

6703 RAILROAD CONSTRUCTION – INCLUDING CLERICAL OFFICE EMPLOYEES – SALESPERSONS – DRIVERS, CHAUFFEURS AND THEIR HELPERS

Classification subject to "Maritime or Federal Employments," 3:6 of the Manual. Rate is Coverage II

- **6801F BOAT BUILDING—WOOD—Noc & DRIVERS** 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.
- **6811 BOAT BUILDING—WOOD—NOC & DRIVERS** Includes shop and yard work. NPD with 6872 shipwright work. Operations subject to USL&H exposure are assigned to code 6801F.
- **6824F BOAT BUILDING OR REPAIR & DRIVERS** 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.
- **6826F MARINA OR BOAT BASIN & DRIVERS** 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.
- **6834 BOAT BUILDING OR REPAIR & DRIVERS** 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.
- **6836 MARINA OR BOAT BASIN & DRIVERS** 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.

6872F MARINE RAILWAY OPERATION & DRIVERS

- **6872F SHIPWRIGHT WORK & DRIVERS** 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.
- 6872F SHIP REPAIR OR CONVERSION—SEE "SHIPWRIGHT WORK"

6874F PAINTING - SHIP HULLS

6874F Ship Scaling

- **7019 FERRIES INCLUDING DOCK EMPLOYEES** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I.
- **7019 FISHING VESSELS NOT SEAGOING MOTOR BOATS OR TUGS INCLUDING NET FISHING OR LOBSTER HAULING** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7019** FISHING VESSELS POUND FISHING INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING, OR SHIPPING FISH OR REPAIRING NETS OR BOATS Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I



- **7019 FISHING VESSELS SEAGOING MOTOR OR TUGS INCLUDING NET FISHING OR LOBSTER HAULING** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7019 FISHING VESSELS PARTY OR CHARTER BOATS** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7019** OYSTERMAN PLANTING; HARVESTING: OR OPERATIONS OF BOATS Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7019** STEAMERS ALL KINDS Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7019** SUPPLY BOATS SUPPLYING WATER OR GAS FOR SHIPPING Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7019 TUGBOATS ALL KINDS** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7027 FERRIES INCLUDING DOCK EMPLOYEES** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027** FISHING VESSELS NOT SEAGOING MOTOR BOATS OR TUGS INCLUDING NET FISHING OR LOBSTER HAULING Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027** FISHING VESSELS POUND FISHING INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING, OR SHIPPING FISH OR REPAIRING NETS OR BOATS Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027 FISHING VESSELS SEAGOING MOTOR OR TUGS INCLUDING NET FISHING OR LOBSTER HAULING** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027 FISHING VESSELS PARTY OR CHARTER BOATS** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027 OYSTERMAN PLANTING; HARVESTING: OR OPERATIONS OF BOATS** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027** STEAMERS ALL KINDS Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027 SUPPLY BOATS SUPPLYING WATER OR GAS FOR SHIPPING** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7027 TUGBOATS ALL KINDS** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7038** SAILING VESSELS NOC Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7038** BOAT LIVERY POWER, SAIL OR ROWBOATS USED FOR FISHING OR PLEASURE PURPOSES, LIMITED TO BOATS UNDER 15 TONS – INCLUDING LAYING UP OF BOATS AND PUTTING INTO COMMISSION Vessels of 15 tons of over shall be assigned to 7219, "Steamers-All Kinds" or Sailing Vessels NOC." Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I
- **7038** YACHTS PRIVATE SAIL OR POWER Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I.
- **7046** VesseLs: BARGES, Scows, CANAL BOATS OR LIGHTERS NOT SELF PROPELLED A non-self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to 7038, "Sailing Vessels NOC'. Self-Propelled barges, scows, canal boats, or lighters shall be assigned to 7019, "Steamers All Kinds." Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I.
- **7089** SAILING VESSELS NOC Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II
- **7089** BOAT LIVERY POWER, SAIL OR ROWBOATS USED FOR FISHING OR PLEASURE PURPOSES, LIMITED TO BOATS UNDER 15 TONS – INCLUDING LAYING UP OF BOATS AND PUTTING INTO COMMISSION Vessels of 15 tons of over shall be assigned to 7219, "Steamers-All Kinds" or Sailing Vessels NOC." Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II.
- **7089 YACHTS PRIVATE SAIL OR POWER** Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II.



- **7098** VESSELS: BARGES, Scows, CANAL BOATS OR LIGHTERS NOT SELF PROPELLED A non-self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to 7038, "Sailing Vessels NOC'. Self-Propelled barges, scows, canal boats, or lighters shall be assigned to 7019, "Steamers All Kinds." Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II.
- **7133 RAILROAD OPERATION NOC & DRIVERS** 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.
- **7151 RAILROADS OPERATIONS INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS** This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding of bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as code 6702 or 6703. Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage I.
- **7152 RAILROADS OPERATIONS INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS** This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding of bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as code 6702 or 6703. Classification subject to "Maritime or Federal Employments," 3:6 of The Manual. Rate is Coverage II.

TRUCKING

Trucking 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 TRUCKING classification. Each classification includes miscellaneous employees such as terminal employees, garage men, and repairmen.

- **7196 TRUCKING HAULING LIQUID OR LIQUEFIED PRODUCTS IN TANK TRUCK & DRIVERS** Includes miscellaneous employees such as terminal employees, garage men, blacksmiths and repairmen.
- 7196 DRIVERS OF TANKS TRUCKS
- **7201** LIVERY OR BOARDING STABLE—NOT SALES STABLE & DRIVERS Applies to risks engaged in providing accommodation for the care of horses.
- 7207 CLUB RIDING & DRIVERS
- 7207 RIDING ACADEMY OR CLUB & DRIVERS
- 7207 HORSE SHOW—STABLEPERSONS AND DRIVERS
- 7219 TRUCKING NOC & DRIVERS Storage warehouse employees to be separately rated.
- 7219 AUTOMOBILE OR TRUCK LEASING OR LIVERY COMPANY DRIVERS OF TRUCKS OR OTHER COMMERCIAL VEHICLES
- 7219 DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES
- 7219 **TRUCKING AUTOMOBILE DELIVERY—HAUL AWAY & DRIVERS** Includes miscellaneous employers such as terminal employees, garage men, and repair men. Automobile Delivery—Drive Away to be separately rated as 7380.
- 7219 TRUCKING HAULING EXPLOSIVES OR AMMUNITION—& DRIVERS
- **7230 TRUCKING PARCEL OR PACKAGE DELIVERY & DRIVERS** Applies to risks engaged exclusively in delivery from retail stores under term contracts. May be used only upon specific approval of the Rating Bureau.
- 7231 COURIER OR MESSENGER SERVICE COMPANIES & DRIVERS Applies to pick up and local delivery of envelopes and small packages less than 100 lbs in vehicles less than 10,000 lbs gross vehicle weight. Separately rate trucking as 7219 "Trucking NOC," Warehousing as 8292 "Storage Warehouse NOC."
- 7231 MESSENGER OR COURIER SERVICE COMPANIES & DRIVERS Applies to pick up and local delivery of envelopes and small packages less than 100 lbs in vehicles less than 10,000 lbs gross vehicle weight. Separately rate trucking as 7219 "Trucking NOC," warehousing as 8292 "Storage Warehouse NOC."
- **7309F STEVEDORING—NOC** Drivers to be separately rated as 7219 trucking.
- **7327F STEVEDORING CONTAINERIZED FREIGHT & DRIVERS** 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.
- **7350F REFRIGERATOR CAR LOADING OR UNLOADING** Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7219 trucking. May be used only upon specific approval of the Rating Bureau.



- 7334 DREDGING EXCAVATION BY MEANS OF SUCTION DREDGES ONLY INCLUDING LOADING OR UNLOADING Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage I.
- **7334 DREDGING NOC** Classification subject to "Maritime or Federal Employments," 3:6 of the Manual. Rate is Coverage I.
- 7335 DREDGING EXCAVATION BY MEANS OF SUCTION DREDGES ONLY INCLUDING LOADING OR UNLOADING Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage II.
- **7335 DREDGING NOC** Classification subject to "Maritime or Federal Employments," 3:6 of ohe Manual. Rate is Coverage II.
- **7350F FREIGHT HANDLER NOC** Applies to packing, handling, or shipping merchandise on docks—including freight checkers. Stevedoring to be separately rated; drivers to be separately rated as 7219 trucking NOC. May be used only upon specific approval of the Rating Bureau.
- **7360 FREIGHT HANDLER NOC** 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 trucking NOC. May be used only upon specific approval of the Rating Bureau. Operations subject to USL&H exposure are assigned to code 7350F.
- 7369 AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY
- 7369 LIVERY OR AUTOMOBILE OR TRUCK RENTAL OR LEASING COMPANY
- **7370 TAXICAB COMPANY & DRIVERS** 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.
- **7380 DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC—COMMERCIAL** Subject to the Standard Exceptions Manual Rule.
- 7380 AUTOMOBILE DELIVERY—DRIVEWAY & DRIVERS
- 7380 CHARCOAL DEALER & DRIVERS
- 7380 CHAUFFEURS & HELPERS NOC—COMMERCIAL Subject to the Standard Exceptions Manual Rule.
- 7380 CHAUFFEURS OF PRIVATE PASSENGER VEHICLES
- 7380 SAWDUST DEALER & DRIVERS
- 7381 BUS OPERATOR—SCHOOL & DRIVERS
- 7381 SCHOOL BUS OPERATOR & DRIVERS
- **7382** LIMOUSINE OR CAR SERVICE CO & DRIVERS Premium basis shall not include Board, Lodging or Gratuities. Garage employees to be separately rated under Code 8385
- 7384 BUS COMPANY—FRANCHISED OR CHARTERED & DRIVERS
- 7390 ALE OR BEER DEALER—WHOLESALE & DRIVERS NPD with 2121 brewery.
- **7390** BEER OR ALE DEALER—WHOLESALE & DRIVERS NPD with 2121 brewery.
- **7394 DIVING MARINE** Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage I.
- **7394** WRECKING MARINE INCLUDING SALVAGE OPERATIONS Classification subject to "Maritime or Federal Employments," 3:6 of ohe Manual. Rate is Coverage I.
- **7395 DIVING MARINE** Classification subject to "Maritime or Federal Employments," 3:6 of the Manual. Rate is Coverage II.
- **7395** WRECKING MARINE INCLUDING SALVAGE OPERATIONS Classification subject to "Maritime or Federal Employments," 3:6 of the Manual. Rate is Coverage II.



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.

- **7403 AVIATION AIRLINE OPERATION—GROUND EMPLOYEES & DRIVERS** 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.
- **7405 AVIATION—AIR CARRIER-SCHEDULED, COMMUTER OR SUPPLEMENTAL—FLYING CREW** 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.
- **7424 AVIATION-FLYING CREW NOC** Separately rate helicopter flying crew to code 7425.
- **7424 AVIATION FLYING CREW—TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS** Commercial aviation operation to be separately rated. Separately rate helicopter flying crew to code 7425.
- 7424 AVIATION—MAPPING, SURVEYING, SKYWRITING OR ADVERTISING-FLIGHT CREW
- **7424 AVIATION—SALES OR SERVICE AGENCY-FLYING CREW—STUDENT INSTRUCTION** Separately rate helicopter flying crew to code 7425.
- **7425 AVIATION—HELICOPTERS-FLYING CREW** Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.
- **7426 AVIATION—TESTING AIRCRAFT-FLYING CREW** Mfd. under an approved type certificate. Separately rate helicopter flying crew to code 7425.
- 7426 AVIATION—PATROL OR PHOTOGRAPHY-FLYING CREW—OTHER THAN MAPPING OR SURVEY WORK, SKYWRITING, ADVERTISING Separately rate helicopter flying crew to Code 7425.
- **7427 AVIATION-FLYING CREW—INVOLVING DUSTING, SPRAYING OR AERIAL FIREFIGHTING** Separately rate helicopter flying crew to Code 7425.
- **7427 AVIATION—PUBLIC EXHIBITION—FLYING CREW—INVOLVING STUNT FLYING, RACING OR PARACHUTE JUMPING** 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.
- **7428 AVIATION—GROUND OPERATIONS DRIVERS** Applies to operations other than scheduled, irregular or nonscheduled 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.

- 7428 AVIATION—TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS—GROUND CREW & DRIVERS Refer to Code 7424 for flying crew.
- **7431 AVIATION—CHARTER OR AIR TAXI—FLYING CREW** 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.
- **7435 AIRPORT OR HELICOPTER OPERATOR—ALL EMPLOYEES & DRIVERS** 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.
- **7502** GAS COMPANY—NATURAL GAS—LOCAL DISTRIBUTION & DRIVERS 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.



- 7515 OIL OR GAS PIPELINE OPERATION & DRIVERS Construction, operation of wells, or oil refining to be separately rated.
- **7520** WATERWORKS OPERATION & DRIVERS Includes store employees, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.
- **7536 CABLE INSTALLATION & DRIVERS** Applies to cable installation in conduits or subways. Conduit construction to be separately rated as 6325.
- **7538 ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS** NPD with 7539 electric light or power co. or with 7540 electric light or power cooperative.

7538 CLOTHES POLE ERECTION & DRIVERS

- **7539 ELECTRIC LIGHT OR POWER CO NOC & DRIVERS** Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.
- **7540 ELECTRIC LIGHT OR POWER COOPERATIVE REA PROJECT ONLY & DRIVERS** 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.
- 7580 SEWERAGE DISPOSAL PLANT OPERATION & DRIVERS
- **7590 GARBAGE WORKS** Applies to reduction or incineration. Drivers to be separately rated as 9403 garbage collection.
- **7600 CABLE TV OR CABLEVISION INSTALLATION & DRIVERS** Applies to customer service connections, maintenance and repair.
- **7600 TELEPHONE OR TELEGRAPH CO & DRIVERS** Includes operation, maintenance, extension of lines and making or service connection.
- **7601 TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS** NPD with 7600 telephone or telegraph company.
- **7601 FIRE ALARM, TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS** NPD with 7600 telephone or telegraph co.
- **7601** LIGHTNING ROD INSTALLATION & DRIVERS Installation of lightning rods on industrial smokestacks and chimneys to be separately rated.
- 7605 BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS
- **7605** FIRE ALARM INSTALLATION OR REPAIR & DRIVERS
- 7605 INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS
- 7605 SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS
- **7610 RADIO OR TELEVISION BROADCASTING STATION—ALL EMPLOYEES & DRIVERS** 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.
- **7610 TELEVISION OR RADIO BROADCASTING STATION—ALL EMPLOYEES & DRIVERS** 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.
- 7710 FIREMEN—PAID & DRIVERS



7711 FIREMEN—VOLUNTEER & DRIVERS 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 Ap- paratus	Maximum Payroll Per Company for Volunteers	Maximum No of Volun- teers
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 firefighting purposes.

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

7712 EMERGENCY MANAGEMENT—VOLUNTEERS & DRIVERS 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.

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

7715 FIRST AID OR RESCUE SQUAD—VOLUNTEER & DRIVERS 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.

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.



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

7720 BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS 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.

- 7720 CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF'S OFFICERS—PUBLIC & DRIVERS
- 7720 SHERIFF'S OFFICERS, POLICEMEN OR CORRECTIONAL INSTITUTION GUARDS—PUBLIC & DRIVERS
- **7720 VEHICULAR TUNNEL OR BRIDGE OPERATION & DRIVERS** 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.
- **7723 DETECTIVE OR PATROL AGENCY—& DRIVERS** Includes the operation of armored car services, watchmen, guards or patrolmen engaged in safeguarding property not owned by the risk.
- **7723 PATROL OR DETECTIVE AGENCY & DRIVERS** Includes the operation of armored car services, watchmen, guards or patrolmen engaged in safeguarding property not owned by the risk.
- 7723 SECURITY GUARD SERVICE—SEE "PATROL AGENCY"
- **7728 POLICEMEN—SPECIAL, RESERVE OR AUXILIARY—VOLUNTEER—PUBLIC & DRIVERS** 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.

7855 RAILROAD CONSTRUCTION BY CONTRACTOR—LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY—DRIVERS

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.

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.

- **8001 STORE FLORIST & DRIVERS** Includes service away from store premises. Cultivating or gardening to be separately rated.
- **8006** STORE GROCERY—RETAIL & DRIVERS No handling of fresh meats.
- 8006 STORE COFFEE, TEA OR SPICE—RETAIL & DRIVERS
- **8006** STORE DAIRY PRODUCTS—RETAIL & DRIVERS
- **8006** STORE DELICATESSEN—RETAIL & DRIVERS No selling of uncooked fresh meats.
- 8006 STORE FROZEN OR FROSTED FOOD-RETAIL & DRIVERS
- 8006 STORE FRIT OR VEGETABLE—RETAIL & DRIVERS No handling of fresh meats.
- **8006** STORE VEGETABLE OR FRUIT—RETAIL & DRIVERS No handling fresh meats.
- 8008 STORE CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL
- 8008 STORE DRY GOODS-RETAIL
- 8008 STORE SOE RETAIL
- 8010 STORE HARDWARE
- **8010** AUTOMOBILE SALES OR SERVICE AGENCY ACCESSORY OR SPARE PARTS STORE Applicable only if the store is at a separate location which is conducted as a separate enterprise without interchange of labor.



- **8010** STORE RADIO OR TELEVISION PARTS AND ACCESSORIES Stores which also handle refrigerators, stoves or washing machines shall be assigned to 8054 refrigerator, stove or washing machine store. Applies to wholesale or retail stores.
- **8010** STORE SHIP CHANDLER No mfg. operations.
- 8010 STORE TELEVISION OR RADIO PARTS AND ACCESSORIES Apples to wholesale or retail store.
- 8013 STORE JEWELRY Applies to wholesale or retail stores.
- **8013 OPTICIAN** Lens grinding to be separately rated under 4150 lens mfg.
- 8013 STORE HEARING AID Applies to wholesale or retail stores.
- 8017 STORE RETAIL NOC
- **8017 PET SHOP—RETAIL** Includes animal grooming.
- 8017 STORE BOARDWALK RUG AUCTIONEERS
- 8017 STORE PET SHOP—RETAIL INCLUDES ANIMAL GROOMING
- 8018 STORE WHOLESALE NOC
- 8021 STORE FISH, MEAT OR POULTRY DEALER—WHOLESALE NPD with 2089 packing house.
- 8021 STORE MEAT, FISH OR POULTRY DEALER—WHOLESALE NPD with 2089 packing house.
- 8031 STORE FISH, MEAT OR POULTRY-RETAIL & SALESMEN, DRIVERS
- **8031** COLD STORAGE LOCKER—FROZEN FOODS & SALESMEN DRIVERS Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.
- 8031 STORE MEAT, FISH OR POULTRY-RETAIL & SALESMEN, DRIVERS
- 8032 STORE CLOTHING, WEARING APPAREL OR DRY GOODS—WHOLESALE
- 8032 STORE DRY GOODS-WHOLESALE
- 8032 STORE SHOE-WHOLESALE
- **8033 STORE MEAT, GROCERY AND PROVISION (COMBINED) RETAIL—Noc & SALESMEN, DRIVERS** 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 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.

8034 STORE - GROCERY—WHOLESALE

- **8039 STORE DEPARTMENT—RETAIL** Includes the installation of house furnishings and applies to risks in which the following conditions obtain:
 - 1. The payroll subject to this classification shall be at least \$400,000 per annum.
 - 2. a) The merchandise handled shall include in all cases Wearing Apparel, Linens/Domestics, House Furnishings (other than furniture) and any two or more of the following:
 - b) Cosmetics Furniture Giftware Hardware Jewelry Luggage Sporting Goods Stationery/Greeting Cards Toys
 - 3. The combined annual sales of items described in 2 (a) above must exceed 50% of the total annual sales.

Stores which qualify under item 2 above as department stores because of the classes of goods handled but which do not qualify under items 1 and 3 shall be rated as 8017 Store— Retail—NOC.

- **8044 STORE FURNITURE & DRIVERS** Applies to wholesale or retail stores and includes installation of house furnishings.
- 8045 STORE DRUG-RETAIL & CLERICAL SALESMEN, DRIVERS
- 8046 STORE AUTOMOBILE ACCESSORIES—RETAIL—NOC
- 8047 STORE DRUG—WHOLESALE
- 8048 STORE FRUIT OR VEGETABLE DEALER DEALER-WHOLESALE & BUYERS, SALESMEN, DRIVERS
- 8048 RECONDITIONING BASKETS OR CRATES & DRIVERS
- 8048 STORE VEGETABLE OR FRUIT DEALER-WHOLESALE & BUYERS, SALESMEN, DRIVERS



- **8051** STORE HOME OUTFITTERS OF HOUSEHOLD FURNISHINGS SPECIALIST—RETAIL & CLERICAL, SALESMEN, DRIVERS 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.
- **8053** STORE TELEVISION, PIANO OR RADIO & DRIVERS 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.
- **8053** STORE PIANO, RADIO OR TELEVISION & DRIVERS 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.
- **8053** STORE RADIO, PIANO OR TELEVISION & DRIVERS Applies to wholesale or retail store.
- **8054 STORE REFRIGERATOR, STOVE OR WASHING MACHINE & DRIVERS** Applies to wholesale or retail store and includes pianos, radios or television when handled in addition to any of the items listed.
- **8054** STORE STOVE, REFRIGERATOR OR WASHING MACHINE & DRIVERS Applies to wholesale or retail store and includes pianos, radios or televisions when handled in addition to any of the items listed.
- **8054 STORE WASHING MACHINE, STOVE OR REFRIGERATOR & DRIVERS** Applies to wholesale or retail store and includes pianos, radios or televisions when handled in addition to any of the items listed.
- **8055 PACKAGING—CONTRACT—RETAIL SIZE PACKAGES** 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.
- **8090** AMUSEMENT PARK, PLACE OR BOARDWALK—GAMES NOT INVOLVING POWER DRIVEN OR MECHANICAL DEVICES Includes Japanese ballgame, ring toss, wheels of chance, penny arcades and similar games.
- **8090** AUCTIONEER & SALESPERSONS Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.
- **8102 SEED MERCHANT** Includes operation of seed sorting machinery.
- 8102 BEAN SORTING OR HANDLING
- **8102 PEANUT HANDLING** Applies to cleaning, grading or shelling. Hull grinding or mfg. of oil to be separately rated.
- 8103 WOOL MERCHANT & DRIVERS Includes warehouse.
- **8103 CLIPPINGS DEALER & DRIVERS** 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.
- **8105** Store Hide or Leather Dealer
- 8105 STORE LEATHER OR HIDE DEALER
- **8106** STEEL OR IRON MERCHANT & DRIVERS Not applicable to junk dealers or iron or steel scrap dealers.
- **8106 IRON OR STEEL MERCHANT & DRIVERS** Not applicable to junk dealers or steel scrap dealers.
- **8107** MACHINERY DEALER NOC—STORE OR YARD & DRIVERS Operations away from premises of insured to be separately rated.
- 8107 OIL OR GAS WELL SUPPLIES OR EQUIPMENT DEALER—NEW—STORE OR YARD ONLY & DRIVERS
- **8111 PLUMBERS' SUPPLIES DEALER & DRIVERS NPD** No mfg. Applies to wholesale or retail dealers of gas, steam or hot water equipment.
- **8116** FARM MACHINERY DEALER & DRIVERS Includes demonstration.
- **8203 ICE DEALER & DRIVERS** Ice harvesting to be separately rated.
- **8204 OIL OR GAS WELL SUPPLIES OR EQUIPMENT DEALER—USED & LOCAL MANAGERS, DRIVERS** Includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.
- **8204 BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS** Applies to a dealer in used building materials. Wrecking or salvage operations to be separately rated.



- **8215 FEED, FERTILIZER, HAY OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS—NO MFG** 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.
- **8215 FERTILIZER DEALER & LOCAL MANAGERS, DRIVERS—No MFG** 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.
- **8215 GRAIN, FEED OR HAY DEALER & LOCAL MANAGERS, DRIVERS—NO MFG** 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.
- **8215** HAY, GRAIN, FEED, OR FERTILIZER DEALER & LOCAL MANAGERS 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.
- **8227 CONSTRUCTION OR ERECTION PERMANENT YARD** 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.
- 8232 LUMBER YARD—NO SECOND HAND MATERIALS & LOCAL MANAGERS, DRIVERS
- 8232 BUILDING MATERIALS DEALER—NO SECOND-HAND MATERIALS & LOCAL MANAGERS, DRIVERS
- 8232 CINDER DEALER & DRIVER
- 8232 CONCRETE MIXING IN TRANSIT & DRIVERS
- 8232 FUEL AND MATERIAL DEALER NOC-NO SECOND-HAND BUILDING MATERIALS OR LUMBER-& LOCAL MANAGERS, DRIVERS
 - 1. Coal, fuel oil, wood or ice
 - 2. New building materials including lumber
 - 3. Hay, grain, feed or seed
 - 4. Agricultural implements
- **8235 SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS** 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.
- **8263** JUNK DEALER & DRIVERS NPD 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.
- 8264 BOTTLE DEALER—USED & DRIVERS NPD Includes beverage bottle or can recycling. No collecting or handling of scrap iron or steel.
- 8264 DOCUMENT—SHREDDING OPERATIONS & DRIVERS NPD
- **8264** PAPER STOCK OR RAG DEALER—USED & DRIVERS NPD 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.
- **8264 RAG OR PAPER STOCK DEALER—USED & DRIVERS NPD** 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.
- 8264 RUBBER STOCK DEALER—USED & DRIVERS NPD No collecting or handling scrap iron or steel.
- **8265 IRON OR STEEL SCRAP DEALER & DRIVERS NPD** Wrecking or salvaging to be separately rated.
- **8265 PIPE COATING—CONTRACT—SHOP AND YARD & DRIVERS** Applies to a risk engaged, at its fixed plant or yard location, in applying protective coating to pipe owned by others.
- **8265** STEEL OR IRON SCRAP DEALER & DRIVERS NPD Wrecking or salvaging to be separately rated.
- 8268 FILM OR PLASTIC DEALER OR RECLAIMER & DRIVERS
- 8268 PLASTIC OR FILM DEALER OR RECLAIMER & DRIVERS



- 8269 STEEL DRUM OR STEEL BARREL DEALER—SECONDHAND & DRIVERS Includes the reconditioning of steel drums or barrels.
- **8279 BREEDING FARM & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD LODGING OR GRATUITIES) 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.
- **8280 RACING STABLES & DRIVERS** 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.

8291 STORAGE WAREHOUSE—COLD

8291 WAREHOUSING—COLD STORAGE

- **8292 STORAGE WAREHOUSE NOC** 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 trucking.
- **8292** WAREHOUSING Noc Applies to general merchandise. Drivers to be separately rated as 7219 trucking. 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.
- 8293 FURNITURE MOVING & STORAGE, DRIVERS
- **8293 STORAGE WAREHOUSE—FURNITURE & DRIVERS** Includes packing or handling household goods away from insured's premises.
- **8293** WAREHOUSING—FURNITURE & DRIVERS Incudes packing or handling household goods away from insured's premises.
- **8350** GASOLINE OR OIL DEALER & DRIVERS Retail gasoline stations to be separately rated as 8387 gasoline station.
- **8350 OIL OR GASOLINE DEALER & DRIVERS** Operating of retail gasoline stations to be separately rated as 8387 gasoline station.
- **8353** GAS COMPANY GAS DEALER—L.P.G. & DRIVERS Applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances.
- 8385 BUS COMPANY: GARAGE EMPLOYEES
- 8385 LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES
- 8385 SCHOOL BUS OPERATOR: GARAGE EMPLOYEES
- 8385 TAXI COMPANY: GARAGE EMPLOYEES
- **8387 AUTOMOBILE SERVICE STATION—& DRIVERS** 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.
- 8387 BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION & DRIVERS
- **8387 GASOLINE STATION—RETAIL & DRIVERS** 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.
- **8387 RUBBER TIRE DEALER—RETAIL—DRIVERS** Includes repairing, vulcanizing, and 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.

8387 STORAGE BATTERY SERVICE STATION & DRIVERS 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.



- **8392** AUTOMOBILE STORAGE, GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS 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.
- **8392** AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS 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.
- **8393 AUTOMOBILE BODY REPAIR** 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.
- **8396 AUTOMOBILE CAR WASH & DRIVERS** 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.
- 8397 AUTOMOBILE GARAGE OR REPAIR SHOP—& PARTS DEPARTMENT EMPLOYEES, DRIVERS
- **8397** AUTOMOBILE REPAIR SHOP OR GARAGE—& PARTS DEPARTMENT EMPLOYEES, DRIVERS
- 8398 AUTOMOBILE SALES OR SERVICE AGENCY—& PARTS SERVICE DEPARTMENT EMPLOYEES, DRIVERS
- **8506 METAL SCRAP DEALER & DRIVERS NPD** 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.
- **8507 METAL SCRAP DEALER—NO LEAD & DRIVERS NPD** 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.
- **8601** ENGINEER OR ARCHITECT—CONSULTING NPD Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.
- **8601 SURVEYOR NPD** Applies to land surveying. Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.
- **8601 ARCHITECT OR ENGINEERING—CONSULTING NPD** Not engaged in actual construction. May only be used upon specific approval of the Rating Bureau.
- 8606 GEOPHYSICAL EXPLORATION—SEISMIC & DRIVERS
- **8607 GEOGRAPHICAL EXPLORATION NOC & DRIVERS**
- **8709F CHECKERS, INSPECTORS, SAMPLERS OR WEIGHERS OF MERCHANDISE—NPD** 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.
- **8709F INSPECTORS, SAMPLERS, CHECKERS, OR WEIGHERS OF MERCHANDISE NPD** 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.
- **8709F** SAMPLERS, CHECKERS, INSPECTORS OR WEIGHERS OF MERCHANDISE—NPD 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.
- **8709F WEIGHERS, SAMPLERS, CHECKERS OR INSPECTORS OF MERCHANDISE NPD** 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.
- 8711F STEAMSHIP LINE OR AGENCY PORT EMPLOYEES TALLYMEN, CHECKING CLERKS OR EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED CONTAINERS
- **8720 INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC** Applies to mercantile, manufacturing or marine risks.
- 8720 MARINE APPRAISER OR SURVEYOR



- **8720** RACETRACK—HORSE—JUDGES, TIMEKEEPERS, HANDICAPPERS OR THEIR ASSISTANTS 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. Parimutuel employees to be separately rated as 8810 clerical.
- **8720 UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT OPERATIONS**—Aircraft weighing less than 55 pounds. The piloting of aircraft weighing 55 pounds or more is to be assigned to the appropriate aviation classification.
- 8726F STEAMSHIP LINE OR AGENCY PORT EMPLOYEES SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS, PAY CLERKS
- 8731 BOILER INSPECTION
- 8731 ELEVATOR INSPECTING
- 8742 BUILDING AND LOAN APPRAISERS
- **8737** RAILROADS SALESPERSONS, COLLECTORS OR MESSENGERS OUTSIDE Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage I.
- **8738** RAILROADS SALESPERSONS, COLLECTORS OR MESSENGERS OUTSIDE Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage II.
- **8742 SALESPERSON—OUTSIDE** Subject to the Standard Exceptions Manual Rule.
- 8742 CLAIM ADJUSTERS OR SPECIAL AGENTS—INSURANCE COMPANY
- **8742 INVESTIGATING COMPANY** Includes theater investigating, shopping service, credit reporting or similar activities and is not applicable to detective or patrol agencies.
- **8742 REAL ESTATE AGENCY—OUTSIDE EMPLOYEES & COLLECTORS** Care, custody and maintenance or construction work to be separately rated.
- 8745 NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OF OTHER PERIODICALS—NOT RETAIL DEALER & SALESMEN, DRIVERS

8748 AUTOMOBILE SALESPERSONS

- **8753 COFFEE, TEA OR GROCERY DEALER—RETAIL & DRIVERS** Applies to house-to-house sales of coffee, tea or groceries and includes incidental stores or ware-houses.
- **8753 GROCERY, TEA OR COFFEE DEALER—RETAIL & DRIVERS** Applies to house-to-house sale of coffee, tea, or groceries and includes incidental stores or ware-houses.
- **8753 TEA, COFFEE OR GROCERY DEALER—RETAIL & DRIVERS** Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.
- **8755 LABOR UNION** Includes business agents and organizers.

8800 ADDRESSING OR MAILING CO NPD

8800 LETTER SERVICE SHOP NPD

- 8800 MAILING OR ADDRESSING CO NPD
- **8803** AUDITOR OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING Includes insurance company premium auditors.
- **8803** FACTORY COST OR OFFICE SYSTEMATIZER, OR AUDITOR—TRAVELING Includes insurance company premium auditors.
- 8803 OFFICE OR FACTORY COST SYSTEMATIZER OR AUDITOR—TRAVELING
- **8810** CLERICAL OFFICE EMPLOYEES NOC Subject to the Standard Exceptions Manual Rule.
- **8810** BANK OR TRUST COMPANY—CLERICAL Special officers, uniformed attendants, ushers, doormen or employees engaged in care, custody and maintenance to be separately rated as 9015 building NOC. Runners or messengers to be separately rated as 8742 salesperson. Armored car crews or chauffeurs to be separately rated as 7380 drivers, chauffeurs and their helpers.
- 8810 COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS
- **8810 DRAFTSMEN** Subject to the Standard Exceptions Manual Rule.
- 8810 STORE STAMP DEALER & CLERICAL



- **8814 RAILROAD CLERICAL OFFICE EMPLOYEES NOC** Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage I.
- **8815 RAILROAD CLERICAL OFFICE EMPLOYEES NOC** Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage II.
- 8820 ATTORNEY—ALL EMPLOYEES & CLERICAL MESSENGERS, DRIVERS NPD
- 8820 LAW OFFICE—ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS NPD
- **8828 HOMEMAKER SERVICE** 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.
- 8829 CONVALESCENT OR NURSING HOME & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING)
- **8829** Assisted Living Facility & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING) 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.
- **8829** NURSING OR CONVALESCENT HOME & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING)
- 8831 HOSPITAL—VETERINARY & DRIVERS
- 8832 PHYSICIAN & CLERICAL Includes maintenance of the professional office.
- 8832 **DENTIST & CLERICAL** Includes maintenance of the professional office.
- **8832 OPTOMETRIST & CLERICAL** Includes incidental sale of optical goods. Lens grinding to be separately rated under Code 4150 lens mfg. Includes maintenance of the professional office.
- 8835 NURSING—HOME HEALTH PUBLIC AND TRAVELING See Health Care Service Agencies Schedule
- 8836 RESCUE MISSION—ALL OPERATIONS & DRIVERS
- 8836 CHARITABLE OR WELFARE ORGANIZATIONS—ALL OPERATIONS & DRIVERS
- 8838 LIBRARY—PUBLIC—PROFESSIONAL EMPLOYEES & CLERICAL
- **8838 MUSEUMS—PUBLIC—PROFESSIONAL EMPLOYEES & CLERICAL** Includes curators and professional assistants.
- **8840 RELIGIOUS ORGANIZATION & CLERICAL** Includes clergy, professional assistants, organist and choir members.
- 8860 ACCOUNTING FIRM—ALL EMPLOYEES & CLERICAL MESSENGERS, DRIVERS NPD
- 8868 SCHOOL PROFESSIONAL EMPLOYEES & CLERICAL
- 8868 COLLEGE PROFESSIONAL EMPLOYEES & CLERICAL
- **8868 SCOUTING COUNCIL—EXECUTIVE SECRETARIES OR CLERICAL** Camp operation to be separately rated as 9015 camp operation.
- **8871** CLERICAL TELECOMMUTER EMPLOYEES Subject to the Standard Exceptions Manual Rule.
- 8901 TELEPHONE OR TELEGRAPH CO—OFFICE OR EXCHANGE EMPLOYEES & CLERICAL
- **9014 BUILDING—OPERATION BY CONTRACTOR & DRIVERS** At any location where the contractor does not per- form janitorial services, operations such as window cleaning, painting, maintenance or repair work are to be separately rated.
- **9014 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.
- **9014** FIRE EXTINGUISHER REFILLING, SERVICE OR REPAIR
- **9014 POWER WASHING OF BUILDINGS** Applies to power washing from ground level only.
- **9014 EXTERMINATOR & DRIVERS** Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.
- **9014 FUMIGATION—GAS PLUS 50 PERCENT & DRIVERS** Division of payroll with 9014 exterminator shall be in accordance with the classification procedure applicable to construction or erection work.



- **9015 BUILDINGS Noc—OPERATION BY OWNER OR LESSEE** 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.
- 9015 BATHHOUSE—BEACH
- 9015 BEACH CHAIRS—RENTAL
- 9015 CAMP OPERATION—RECREATIONAL OR EDUCATIONAL
- 9015 CAMP OPERATION NOC
- **9016** AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS 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.
- **9016 Dog Show OPERATION BY OWNER OR LESSEE & DRIVERS** Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180 amusement device operation NOC.
- **9016** Horse Show OPERATION BY OWNER OR LESSEE & DRIVERS Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180 amusement device operation NOC.
- **9033 HOUSING AUTHORITY & CLERICAL, SALESMEN, DRIVERS** Applies to all employees of housing authorities operating completed public housing projects. New construction and major alteration work to be separately rated.
- **9044 CASINO—HOTEL—ALL EMPLOYEES & CLERICAL, SALESMEN, DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156.

9045 HEALTHCARE SERVICE AGENCIES:

REGISTERED NURSES & NURSE PRACTITIONERS

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

- **9045 HOSPITAL & CLERICAL, DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING) 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.
- **9052** HOTEL—& CLERICAL, SALESMEN, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156 musicians. Restaurant operations to be separately rated under Code 9079 restaurants.
- **9052 MOTEL, MOTOR COURT, TOURIST COURT OR CABIN & CLERICAL, SALESMEN, DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156 musicians. Restaurant operations to be separately rated under Code 9079 restaurants.
- 9053 BATHS NOC & CLERICAL
- **9053** EXERCISE OR HEALTH INSTITUTE & CLERICAL
- **9053** HEALTH OR EXERCISE INSTITUTE & CLERICAL
- 9053 HEALTH SPA OR STEAM BATH NOC & CLERICAL
- **9060 CLUB—COUNTRY, GOLF, FISHING OR YACHT & CLERICAL** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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.
- **9061** CLUB NOC & CLERICAL. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)



- **9063 YMCA, YWCA, YMHA OR YWHA, INSTITUTION—CLERICAL** 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.
- **9065** CLUB—TENNIS & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- **9078 COMMISSARY WORK** Applies only in connection with construction, erection, lumbering or mining operations and includes cooks, waiters and other employees engaged in furnishing board or lodging.
- **9079 RESTAURANT** (PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156 musicians. Hotel or motel operations to be separately rated under Code 9052.
- **9079 AMUSEMENT PARK, PLACE OR BOARDWALK—PURVEYORS OF FOOD OR DRINK** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes "hot dogs," orangeade, ice cream, peanuts, popcorn, candy, waffles, custards and similar articles of food and drink.
- **9079 BAR, LOUNGE OR TAVERN** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156 musicians.
- **9079 CATERER** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156.

9088 FIREWORKS EXHIBITION & DRIVERS

- 9089 BILLIARD HALL NPD No bowling lanes.
- **9093 BOWLING LANE & DRIVERS** Includes bowling lanes with billiard halls.
- **9093 SKATING RINK OPERATION & DRIVERS** 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.
- **9102 PARK Noc & DRIVERS** 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.
- **9102** LAWN MAINTENANCE—COMMERCIAL OR DOMESTIC & DRIVERS 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.
- 9106 COLLEGE NON-PROFESSIONAL EMPLOYEES & DRIVERS
- 9106 LIBRARY—PUBLIC—NON-PROFESSIONAL EMPLOYEES & DRIVERS
- 9106 MUSEUMS—PUBLIC—NON-PROFESSIONAL EMPLOYEES & DRIVERS
- 9106 SCHOOL: NON-PROFESSIONAL EMPLOYEES & DRIVERS
- 9107 RELIGIOUS ORGANIZATION NON-PROFESSIONAL EMPLOYEES & DRIVERS
- **9109 PARK WORKERS—VOLUNTEER & DRIVERS** 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.

- **9154 THEATER NOC** Includes managers, stage hands, box office employees, ushers or motion picture operators.
- **9156 THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS** 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.
- **9156 MUSICIANS, PLAYERS OR ENTERTAINERS** 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.
- **9170** WINDOW CLEANING & DRIVERS Operations 2 stories or less from ground level, involving no mechanical or protective devices, to be separately rated under code 9014.



9178 ATHLETIC SPORTS OF PARK - NON-CONTACT SPORTS 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.

9179 ATHLETIC SPORTS OF PARK - CONTACT SPORTS 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.

9180 AMUSEMENT DEVICE OPERATION NOC—NOT TRAVELING—DRIVERS 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.

9180 CLUB—SHOOTING & DRIVERS

9180 SHOOTING GALLERY & DRIVERS

- **9182 ATHLETIC SPORTS OR PARK OPERATION & DRIVERS** Applies to all employees other than players, coaches, managers, trainers, equipment managers or sport officials.
- **9182 GOLF COURSE—PUBLIC & DRIVERS** 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.

9182 GOLF DRIVING RANGE & DRIVERS

- **9186 CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR—TRAVELING & DRIVERS** 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.
- **9186 AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS—TRAVELING & DRIVERS** 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.
- **9186 CIRCUS, CARNIVAL OR AMUSEMENT DEVICE OPERATION—TRAVELING & DRIVERS** 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.
- 9220 CEMETERY OPERATION & DRIVERS
- 9402 STREET CLEANING & DRIVERS
- 9402 Sewer Cleaning & Drivers
- 9402 SNOW REMOVAL—& DRIVERS NPD WITH 5509 STREET OR ROAD MAINTENANCE
- **9403** GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS Reduction, rendering or fertilizer plants to be separately rated.
- **9403** Ashes, GARBAGE OR REFUSE COLLECTION & DRIVERS Reduction, rendering or fertilizer plants to be separately rated.
- 9403 MANURE DEALER & DRIVERS
- **9403 REFUSE, ASHES OR GARBAGE COLLECTION & DRIVERS** Reduction, rendering or fertilizer plants to be separately rated.
- **9410 MUNICIPAL, TOWNSHIP, COUNTY STATE EMPLOYEES NOC** 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.
- **9421** WELFARE BOARD—COUNTY & CLERICAL, SALESMEN, DRIVERS Operation of a hospital to be separately rated as 9045; nursing home as 8829.
- 9423 MOSQUITO EXTERMINATION COMMISSION & CLERICAL, DRIVERS



- **9501 PAINTING SHOP ONLY & DRIVERS NPD** Not available for division of payroll in mfg. plants or with 5474 painting or decorating.
- **9519** HOUSEHOLD APPLIANCES—ELECTRICAL SERVICE OR REPAIR & DRIVERS 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.
- **9519 RADIO TELEVISION SET INSTALLATION, SERVICE OR REPAIR & DRIVERS** Includes shop or outside employees, incidental parts Department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.
- **9519 TELEVISION OR RADIO SET INSTALLATION SERVICE OR REPAIR & DRIVERS** Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.
- **9521** HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING Applies to carpet installation.

9521 WINDOW DRESSING

- **9522 UPHOLSTERING NPD** NPD restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.
- 9522 BURIAL GARMENT MFG AND CASKET OR COFFIN UPHOLSTERING
- 9522 CASKET OR COFFIN UPHOLSTERING AND BURIAL GARMENT MFG
- 9522 COFFIN OR CASKET UPHOLSTERING AND BURIAL GARMENT MFG

9522 FURNITURE UPHOLSTERING

- **9529** SCAFFOLDS OR SIDEWALK BRIDGES—INSTALLATION, REPAIR OR REMOVAL & DRIVERS 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.
- **9529 CONCRETE OR CEMENT DISTRIBUTING TOWERS—INSTALLATION, REPAIR OR REMOVAL—DRIVERS** 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.
- **9529 CONSTRUCTION ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL & DRIVERS** 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.
- **9529** HOD HOIST OR CONSTRUCTION ELEVATORS INSTALLATION REPAIR OR REMOVAL & DRIVERS 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.

9530 RIGGING NOC & DRIVERS

9530 Bell Installation—Tower & Drivers

- **9530 MOBILE CRANE AND HOISTING SERVICE CONTRACTORS—Noc & DRIVERS** Applicable to specialists engaged in leasing cranes to raise or lower objects or materials for construction and erection projects.
- 9538 AWNING OR TENT ERECTION—& SHOP OPERATION, DRIVERS
- 9538 DECORATING—INTERIOR OR EXTERIOR—HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS—& SHOP OPERATIONS, DRIVER
- 9538 TENT OR AWNING ERECTION—& SHOP OPERATION, DRIVERS
- 9554 SIGN ERECTION OR REMOVAL & DRIVERS NPD
- **9554 ADVERTISING CO & DRIVERS** 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.
- 9555 SIGN MFG ERECTION OR REPAIR—NEON OR ELECTRIC & DRIVERS NPD
- **9556** SIGN MFG ERECTION OR REPAIR—Noc & DRIVERS Includes sign painting on outside of buildings.
- **9557** SIGN PAINTING OR LETTERING—HAND WORK OR SILK SCREEN PROCESS & DRIVERS NPD Includes sign painting or lettering inside buildings away from shop. May be used only upon specific approval of the Rating Bureau.



- **9586 BARBER SHOP OR BEAUTY PARLOR** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- **9586 BEAUTY PARLOR, OR BARBER SHOP** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- 9600 TAXIDERMIST
- **9610 MOTION PICTURE PRODUCTION—IN STUDIOS OR OUTSIDE & DRIVERS** 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.
- 9620 FUNERAL DIRECTOR & DRIVERS
- 9620 CREMATORY OPERATION & DRIVERS

9620 UNDERTAKER & DRIVERS

- 9720 ROLLING CHAIR OPERATION
- **9726 ANIMAL SHELTER & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes dog wardens and animal control, humane societies, local or county units, the Society for the Prevention of Cruelty to Animals
- **9726 ANIMAL SHELTER & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes dog wardens and animal control, humane societies, local or county units, the Society for the Prevention of Cruelty to Animals.
- **9728 DOG KENNEL OR DOG BREEDING & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes grooming, obedience training, boarding of cats and incidental sale of pet supplies.
- 9728 Dog Show Kennelmen & Drivers