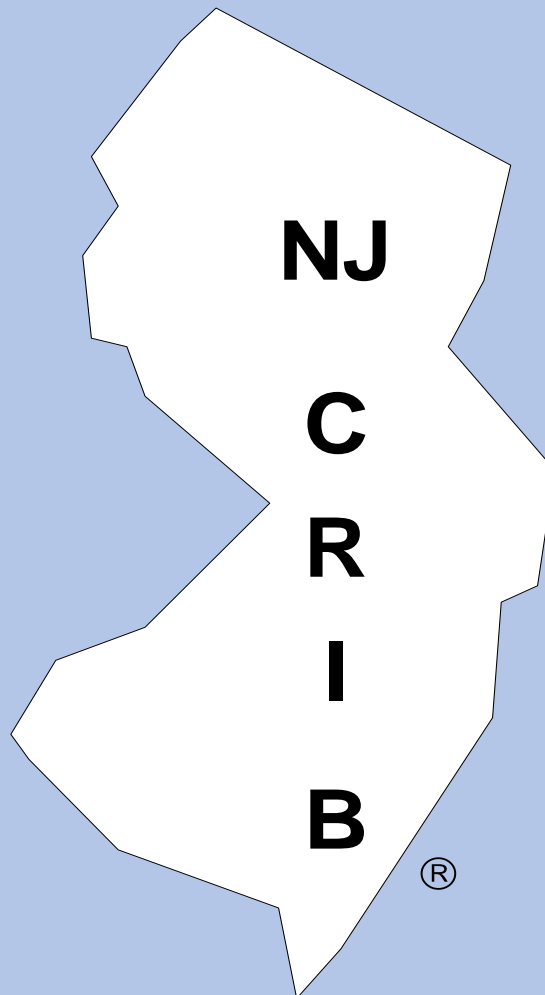


NEW JERSEY
RATE & CLASSIFICATION
HANDBOOK

ALPHABETICAL ORDER

EFFECTIVE - JANUARY 1, 2024

NEW & RENEWAL BUSINESS ONLY



COMPENSATION RATING & INSPECTION BUREAU
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PREFACE

This Handbook is intended to serve as a work tool for the review of policy filings, unit statistical plan reports, the preparation of experience and as a general convenient reference.

The Handbook is a partial extract of the New Jersey Workers' Compensation and Employer's Liability Insurance Manual.

Therefore, it is a limited, secondary source of reference and is a supplement to, and not a substitute for the Manual.

The user should recognize this limitation and whenever necessary refer to the Manual.

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NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2024

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
0005	4.21	1100	0034	5.67	1100	0035	3.49	1100
0042	10.91	1100	0050	6.24	1100	0055	7.09	1100
0073	5.80	1100	0074	2.95	957	0075	4.63	1100
0079	2.89	940	0081	6.63	1100	0082	7.39	1100
0083	5.54	1100	0084	5.12	1100	0085	3.75	1100
0086	2.81	919	0089	5.88	1100	0106	14.90	1100
0700	3.41	1081	0910	1.00	161	0913	60.00	221
0917	8.16	1100	1320F	3.12	1002	1438	5.82	1100
1452	11.38	1100	1463	7.65	1100	1624	3.97	1100
1699	3.39	1075	1701	4.37	1100	1710	11.34	1100
1741	2.34	792	1747	3.63	1100	1754	5.38	1100
1814	12.22	1100	1853	4.55	1100	1924	2.92	948
1925	4.33	1100	1937	5.91	1100	2002	6.64	1100
2003	5.90	1100	2014	4.86	1100	2039	11.04	1100
2041	3.98	1100	2070	7.97	1100	2081	7.05	1100
2089	7.00	1100	2095	7.07	1100	2110	5.99	1100
2111	6.96	1100	2112	6.52	1100	2114	4.72	1100
2121	2.05	714	2130	2.86	932	2131	3.31	1054
2143	5.49	1100	2150	13.59	1100	2157	11.04	1100
2173	7.62	1100	2211	10.91	1100	2286	7.76	1100
2302	2.83	924	2303	3.10	997	2352	3.54	1100
2361	2.62	867	2362	3.71	1100	2380	2.84	927
2383	4.85	1100	2386	3.19	1021	2388	1.98	695
2402	5.35	1100	2416	4.57	1100	2418	4.77	1100
2420	4.48	1100	2501	3.08	992	2503	2.74	900
2557	3.27	1043	2570	5.45	1100	2576	2.94	954
2582	3.33	1059	2585	6.75	1100	2586	3.91	1100
2587	5.49	1100	2588	2.24	765	2600	5.14	1100
2623	4.76	1100	2654	1.64	603	2660	2.55	849
2670	2.53	843	2683	3.59	1100	2688	4.39	1100
2702	27.29	1100	2710	8.31	1100	2759	10.72	1100
2790	4.46	1100	2802	6.56	1100	2835	3.68	1100
2836	4.14	1100	2841	4.07	1100	2852	4.42	1100
2881	7.26	1100	2883	3.97	1100	2913	7.32	1100
2916	6.31	1100	2923	2.17	746	2942	2.05	714
2960	6.21	1100	3004	4.61	1100	3018	3.64	1100
3022	7.07	1100	3027	3.36	1067	3028	6.16	1100
3030	8.93	1100	3040	9.05	1100	3041	3.40	1078
3042	4.42	1100	3045	9.09	1100	3060	4.58	1100
3061	4.18	1100	3062	3.98	1100	3066	4.58	1100

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2024

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
3075	4.58	1100	3076	5.31	1100	3081	7.16	1100
3085	5.61	1100	3110	4.04	1100	3111	2.75	903
3113	2.19	751	3114	3.34	1062	3118	2.18	749
3122	6.17	1100	3131	4.48	1100	3132	3.46	1094
3145	2.25	768	3146	4.29	1100	3169	3.57	1100
3179	2.56	851	3188	2.83	924	3192	3.64	1100
3193	3.24	1035	3194	4.09	1100	3220	3.06	986
3227	4.05	1100	3241	6.72	1100	3255	3.38	1073
3257	3.56	1100	3270	1.86	662	3307	5.78	1100
3315	4.98	1100	3336	3.46	1094	3339	2.65	876
3365	9.11	1100	3372	3.64	1100	3373	7.55	1100
3381	2.76	905	3383	1.66	608	3384	0.93	411
3385	2.57	854	3400	4.99	1100	3507	3.30	1051
3548	2.29	778	3561	1.82	651	3571	1.93	681
3574	1.26	500	3581	1.24	495	3612	2.62	867
3620	3.27	1043	3632	3.36	1067	3634	1.83	654
3635	2.02	705	3638	4.81	1100	3642	2.97	962
3643	3.37	1070	3648	1.60	592	3649	3.76	1100
3656	3.29	1048	3681	1.18	479	3685	1.23	492
3686	2.35	795	3719	1.05	444	3724	6.52	1100
3726	5.88	1100	3807	3.03	978	3815	7.25	1100
3821	15.98	1100	3826	1.70	619	3830	1.95	687
3864	6.32	1100	3865	4.47	1100	3881	3.83	1100
4000	12.03	1100	4023	9.11	1100	4024	4.45	1100
4027	9.11	1100	4034	8.57	1100	4036	3.29	1048
4038	3.95	1100	4050	3.01	973	4053	3.49	1100
4062	2.86	932	4111	3.78	1100	4112	0.97	422
4113	3.95	1100	4114	4.49	1100	4115	2.09	724
4130	6.20	1100	4133	4.99	1100	4150	1.34	522
4239	3.97	1100	4240	3.77	1100	4243	4.04	1100
4244	4.53	1100	4245	3.01	973	4250	4.47	1100
4251	5.35	1100	4273	5.82	1100	4279	5.14	1100
4282	3.25	1038	4283	2.66	878	4299	2.45	822
4301	4.09	1100	4307	1.79	643	4313	5.12	1100
4351	2.37	800	4352	2.50	835	4353	1.48	560
4360	0.68	344	4361	1.40	538	4410	3.59	1100
4431	2.98	965	4432	2.08	722	4439	4.47	1100
4452	5.25	1100	4459	5.00	1100	4470	2.52	840
4479	2.46	824	4484	3.68	1100	4491	5.33	1100
4493	3.29	1048	4557	2.76	905	4558	2.36	797

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2024

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
4561	2.36	797	4571	A		4572	0.84	387
4583	4.24	1100	4597	4.43	1100	4598	3.60	1100
4611	1.38	533	4627	4.43	1100	4628	1.57	584
4635	4.50	1100	4653	3.35	1065	4665	11.44	1100
4683	3.80	1100	4692	0.97	422	4693	1.28	506
4703	2.08	722	4707	2.31	784	4710	4.64	1100
4712	2.55	849	4720	1.85	660	4740	0.77	368
4741	6.02	1100	4771	4.57	1100	4824	2.62	867
4827	6.78	1100	4828	2.15	741	4829	2.03	708
4835	A		4836	0.59	319	4902	3.19	1021
4923	1.79	643	5000	11.31	1100	5022	14.41	1100
5038	10.43	1100	5040	10.37	1100	5057	7.76	1100
5059	14.44	1100	5069	20.72	1100	5103	6.31	1100
5146	7.45	1100	5160	3.52	1100	5183	5.34	1100
5184	3.95	1100	5188	5.04	1100	5190	4.83	1100
5191	1.63	600	5192	4.58	1100	5200	7.69	1100
5213	10.31	1100	5215	9.94	1100	5222	12.46	1100
5223	11.66	1100	5348	8.02	1100	5402	9.00	1100
5403	16.27	1100	5409	5.80	1100	5437	9.88	1100
5443	9.86	1100	5445	7.70	1100	5458	7.50	1100
5459	7.50	1100	5462	6.72	1100	5466	10.62	1100
5473	26.82	1100	5474	10.61	1100	5475	7.50	1100
5479	9.60	1100	5480	12.62	1100	5491	3.75	1100
5500	6.04	1100	5509	9.38	1100	5538	5.99	1100
5551	26.34	1100	5606	2.60	862	5610	11.64	1100
5645	16.27	1100	5701	12.64	1100	5703	30.34	1100
5951	0.47	287	5954	3.46	1094	6003	8.16	1100
6005	8.01	1100	6039	6.00	1100	6042	6.21	1100
6204	6.92	1100	6217	6.52	1100	6229	5.99	1100
6233	4.21	1100	6235F	6.96	1100	6251	4.70	1100
6252	4.59	1100	6306	8.03	1100	6319	3.89	1100
6325	6.03	1100	6400	8.16	1100	6504	4.94	1100
6702	A		6703	A		6801F	6.59	1100
6811	4.66	1100	6824F	9.67	1100	6826F	11.06	1100
6834	4.15	1100	6836	5.73	1100	6872F	8.49	1100
6874F	10.67	1100	7019	3.26	160	7027	6.42	160
7038	7.04	160	7046	2.92	160	7089	7.83	160
7098	5.06	160	7133	3.92	1100	7151	3.95	160
7152	4.39	160	7196	9.18	1100	7201	10.22	1100
7207	10.22	1100	7219	12.37	1100	7230	A	

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2024

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
7231	14.07	1100	7309F	8.09	1100	7327F	16.59	1100
7334	6.47	160	7335	7.18	160	7350F	6.74	1100
7360	7.76	1100	7369	3.20	1024	7370	10.13	1100
7380	12.40	1100	7381	6.85	1100	7382	10.17	1100
7384	6.58	1100	7390	16.02	1100	7394	4.57	160
7395	5.51	160	7403	4.09	1100	7405	1.77	638
7424	0.62	327	7425	2.64	873	7426	6.42	1100
7427	6.42	1100	7428	3.05	984	7431	1.12	462
7435	3.05	984	7502	4.41	1100	7515	1.54	576
7520	4.30	1100	7536	8.57	1100	7538	3.82	1100
7539	1.22	489	7540	2.06	716	7580	4.84	1100
7590	11.13	1100	7600	6.59	1100	7601	6.06	1100
7605	2.92	948	7610	0.69	346	7710	7.24	1100
7711	39.92	*	7712	9.26	1100	7714	11.22	1100
7715	13.81	*	7720	4.32	1100	7723	2.69	886
7728	4.32	1100	7855	6.83	1100	8001	4.23	1100
8006	2.34	792	8008	2.34	792	8010	4.39	1100
8013	0.72	354	8017	2.87	935	8018	4.66	1100
8021	7.15	1100	8031	7.79	1100	8032	4.25	1100
8033	5.18	1100	8034	8.53	1100	8039	3.34	1062
8044	5.95	1100	8045	0.99	427	8046	4.39	1100
8047	2.26	770	8048	7.70	1100	8051	2.26	770
8053	5.95	1100	8054	5.95	1100	8055	4.30	1100
8090	4.34	1100	8102	2.87	935	8103	4.70	1100
8105	4.66	1100	8106	7.77	1100	8107	4.16	1100
8111	6.58	1100	8116	5.27	1100	8203	11.39	1100
8204	9.00	1100	8215	5.39	1100	8227	7.74	1100
8232	7.39	1100	8235	7.14	1100	8263	8.14	1100
8264	7.50	1100	8265	8.08	1100	8268	7.04	1100
8269	11.36	1100	8279	10.12	1100	8280	11.33	1100
8291	5.51	1100	8292	7.22	1100	8293	15.27	1100
8350	8.63	1100	8353	11.26	1100	8385	5.10	1100
8387	4.98	1100	8392	4.21	1100	8393	3.21	1027
8396	4.54	1100	8397	4.98	1100	8398	4.10	1100
8506	7.04	1100	8507	7.13	1100	8601	0.69	346
8606	3.44	1089	8607	4.00	1100	8709F	2.54	846
8711F	3.79	1100	8720	1.97	692	8726F	1.74	630
8731	1.97	692	8737	0.57	160	8738	0.63	160
8742	0.38	263	8745	5.94	1100	8748	0.78	371
8753	2.34	792	8755	0.55	309	8800	3.02	975

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2024

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
8803	0.07	179	8810	0.16	203	8814	0.24	160
8815	0.27	160	8820	0.30	241	8828	4.13	1100
8829	4.48	1100	8831	2.12	732	8832	0.50	295
8835	4.13	1100	8836	3.31	1054	8838	0.47	287
8840	0.41	271	8860	0.08	182	8868	1.27	503
8871	0.16	203	8901	0.19	211	9014	4.72	1100
9015	5.61	1100	9016	5.00	1100	9033	3.99	1100
9044	4.95	1100	9045	1.26	500	9052	4.23	1100
9053	1.40	538	9060	2.96	959	9061	1.82	651
9063	1.25	498	9065	1.81	649	9078	3.84	1100
9079	2.44	819	9088	A		9089	2.11	730
9093	2.36	797	9102	5.27	1100	9106	10.68	1100
9107	3.78	1100	9109	5.27	1100	9154	2.89	940
9156	2.71	892	9170	16.46	1100	9178	6.61	1100
9179	15.80	1100	9180	5.70	1100	9182	3.62	1100
9186	22.73	1100	9220	6.06	1100	9402	6.45	1100
9403	15.99	1100	9410	6.22	1100	9421	1.39	535
9423	3.36	1067	9501	4.29	1100	9519	7.18	1100
9521	5.23	1100	9522	2.66	878	9529	A	
9530	5.10	1100	9538	10.50	1100	9554	7.13	1100
9555	7.13	1100	9556	7.13	1100	9557	2.28	776
9586	0.55	309	9600	2.91	946	9610	1.05	444
9620	2.08	722	9720	0.81	379	9726	5.63	1100
9728	2.78	911						

SECTION 6. RETROSPECTIVE RATING VALUES

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

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

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

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

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

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

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

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

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

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

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

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

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

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

LEGEND

- A The rate is not published in the Manual and must be obtained by the Home Office of the carrier from the Bureau. For an explanation of the procedure see Page ii.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act. Rates for these classifications may be adjusted to provide for coverage under the New Jersey Worker's Compensation Law exclusively, in accordance with the special rules contained in 3:6-3 of the Manual and the table of rates in 2:1-4 of the Manual.
- H (Table) Excess Loss Premium Factors applicable in connection with retrospective rating in accordance with the provisions of 3:12-11 are set forth in 2:6-3 of the Manual. The group to which each classification is assigned is shown on the rate pages of the Manual and this handbook on Pages T-5 through T-7.
- * Instructional Note

NOTES:

Cross references are identified under column X REF and are numbered to facilitate their use in the preparation of Experience Ratings.

Unless otherwise identified, indented wording is the footnote and need not be included in the policy. In any case where there is question regarding the wording, etc., refer to the Manual.

Advisory or Instructional Notes (*) are used where necessary. They are not part of the wording or footnote. Applies to entire classification unless otherwise indicated.

Special Statistical Plan code numbers are included and identified. In each case, the Manual rule(s) governing the use of the code number is shown.

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

1. Regular Table A.

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

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

LOSS MODIFICATION FACTORS

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2019	1.11	1.11	1.20	1.00
2019	1.10	1.10	1.19	(For Losses Occurring 1-1-20 and Thereafter)
2020	1.10	1.10	1.19	1.00
2020	1.08	1.08	1.16	(For Losses Occurring 1-1-21 and Thereafter)
2021	1.08	1.08	1.16	1.00
2021	1.03	1.03	1.09	(For Losses Occurring 1-1-22 and Thereafter)
2022	1.03	1.03	1.09	1.00
2022	1.01	1.01	1.02	(For Losses Occurring 1-1-23 and Thereafter)
2023	1.01	1.01	1.02	1.00
2023	1.00	1.00	1.00	(For Losses Occurring 1-1-24 and Thereafter)

Expected Loss Factor—(All Years)..... 0.388
 Employers’ Liability Cases—Indemnity Modification Factor—(All Years) 1.12
 Credibility Values $C_e = 0.895$ $K_e = 846,981$
 $C_n = 0.994$ $K_n = 13,714$

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	Normal	Excess	Total
Indemnity—All Policy Years	\$10,000	\$169,000	\$179,000

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

	Normal	Excess	Total
Medical—All Policy Years	\$10,000	\$247,000	\$257,000

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

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

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

LOSS MODIFICATION FACTORS

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2019	1.08	1.04	1.00	1.00
2019	1.07	1.04	1.00	(For Losses Occurring 10-1-19 and Thereafter)
2020	1.07	1.04	1.00	1.00
2020	1.06	1.03	1.00	(For Losses Occurring 10-1-20 and Thereafter)
2021	1.06	1.03	1.00	1.00
2021	1.04	1.02	1.00	(For Losses Occurring 10-1-21 and Thereafter)
2022	1.04	1.02	1.00	1.00
2022	1.02	1.01	1.00	(For Losses Occurring 10-1-22 and Thereafter)
2023	1.02	1.01	1.00	1.00
2023	1.00	1.00	1.00	(For Losses Occurring 10-1-23 and Thereafter)

Expected Loss Factor—(All Years) 0.388

Credibility Values $C_e = 0.895$ $K_e = 846,981$
 $C_n = 0.994$ $K_n = 13,714$

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity—All Policy Years	\$10,000	\$259,000	\$269,000

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical—All Policy Years	\$10,000	\$247,000	\$257,000

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

3. Excess Elements Table B.

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

4. Catastrophe Elements Table C

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

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

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

PART 2
SECTION 3. PREMIUM DISCOUNTS

1. Premium Discount Schedules.

Applicable as provided in Premium Discount Rules, 3:3-74 through 79 of this Manual.

Applicable Discounts on Policies Written

	Total New Jersey Standard Premium	By Schedule Y Carrier	By Schedule X Carrier
First	\$ 10,000
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

2. Premium Discount—Schedule Y.

Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount
\$	0–	10055	0.0	\$	17670–	18019	4.0	\$	79131–	86666	8.0
	10056–	10167	0.1		18020–	18383	4.1		86667–	95789	8.1
	10168–	10282	0.2		18384–	18762	4.2		95790–	107058	8.2
	10283–	10399	0.3		18763–	19157	4.3		107059–	121333	8.3
	10400–	10520	0.4		19158–	19569	4.4		121334–	139999	8.4
	10521–	10643	0.5		19570–	19999	4.5		140000–	165454	8.5
	10644–	10769	0.6		20000–	20449	4.6		165455–	200377	8.6
	10770–	10898	0.7		20450–	20919	4.7		200378–	208235	8.7
	10899–	11030	0.8		20920–	21411	4.8		208236–	216734	8.8
	11031–	11165	0.9		21412–	21927	4.9		216735–	225957	8.9
	11166–	11304	1.0		21928–	22469	5.0		225958–	235999	9.0
	11305–	11446	1.1		22470–	23037	5.1		236000–	246976	9.1
	11447–	11592	1.2		23038–	23636	5.2		246977–	259024	9.2
	11593–	11741	1.3		23637–	24266	5.3		259025–	272307	9.3
	11742–	11895	1.4		24267–	24931	5.4		272308–	287027	9.4
	11896–	12052	1.5		24932–	25633	5.5		287028–	303428	9.5
	12053–	12214	1.6		25634–	26376	5.6		303429–	321818	9.6
	12215–	12380	1.7		26377–	27164	5.7		321819–	342580	9.7
	12381–	12551	1.8		27165–	27999	5.8		342581–	366206	9.8
	12552–	12727	1.9		28000–	28888	5.9		366207–	393333	9.9
	12728–	12907	2.0		28889–	29836	6.0		393334–	424799	10.0
	12908–	13093	2.1		29837–	30847	6.1		424800–	461739	10.1
	13094–	13284	2.2		30848–	31929	6.2		461740–	505714	10.2
	13285–	13481	2.3		31930–	33090	6.3		505715–	558947	10.3
	13482–	13684	2.4		33091–	34339	6.4		558948–	624705	10.4
	13685–	13893	2.5		34340–	35686	6.5		624706–	707999	10.5
	13894–	14108	2.6		35687–	37142	6.6		708000–	816923	10.6
	14109–	14330	2.7		37143–	38723	6.7		816924–	965454	10.7
	14331–	14559	2.8		38724–	40444	6.8		965455–	1179999	10.8
	14560–	14796	2.9		40445–	42325	6.9		1180000–	1517142	10.9
	14797–	15041	3.0		42326–	44390	7.0		1517143–	1824799	11.0
	15042–	15294	3.1		44391–	46666	7.1		1824800–	1983478	11.1
	15295–	15555	3.2		46667–	49189	7.2		1983479–	2172380	11.2
	15556–	15826	3.3		49190–	51999	7.3		2172381–	2401052	11.3
	15827–	16106	3.4		52000–	55151	7.4		2401053–	2683529	11.4
	16107–	16396	3.5		55152–	58709	7.5		2683530–	3041333	11.5
	16397–	16697	3.6		58710–	62758	7.6		3041334–	3509230	11.6
	16698–	17009	3.7		62759–	67407	7.7		3509231–	4147272	11.7
	17010–	17333	3.8		67408–	72799	7.8		4147273–	5068888	11.8
	17334–	17669	3.9		72800–	79130	7.9		5068889–	6517142	11.9

PART 2
SECTION 3. PREMIUM DISCOUNTS

2. Premium Discount—Schedule Y (cont'd)

Applicable as provided in Premium Discount Rules, 3:3-74 through 79 of this Manual.

	Total Standard Premium	Premium Discount
\$ 6517143–	9123999	12.0
9124000–	15206666	12.1
15206667–	45619999	12.2
45620000–	& OVER	12.3

3. Premium Discount—Schedule X.

Applicable as provided in Premium Discount Rules, 3:3-74 through 79 of this Manual.

Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount
\$	0–	10099	0.0	\$	23721	24878	3.0	\$	601819–	735555	6.0
	10100–	10303	0.1		24879–	26153	3.1		735556–	945714	6.1
	10304–	10515	0.2		26154–	27567	3.2		945715–	1323999	6.2
	10516–	10736	0.3		27568–	29142	3.3		1324000–	1809565	6.3
	10737–	10967	0.4		29143–	30909	3.4		1809566–	1981904	6.4
	10968–	11208	0.5		30910–	32903	3.5		1981905–	2190526	6.5
	11209–	11460	0.6		32904–	35172	3.6		2190527–	2448235	6.6
	11461–	11724	0.7		35173–	37777	3.7		2448236–	2774666	6.7
	11725–	11999	0.8		37778–	40799	3.8		2774667–	3201538	6.8
	12000–	12289	0.9		40800–	44347	3.9		3201539–	3783636	6.9
	12290–	12592	1.0		44348–	48571	4.0		3783637–	4624444	7.0
	12593–	12911	1.1		48572–	53684	4.1		4624445–	5945714	7.1
	12912–	13246	1.2		53685–	59999	4.2		5945715–	8323999	7.2
	13247–	13599	1.3		60000–	67999	4.3		8324000–	13873333	7.3
	13600–	13972	1.4		68000–	78461	4.4		13873334–	41619999	7.4
	13973–	14366	1.5		78462–	92727	4.5		41620000–	& OVER	7.5
	14367–	14782	1.6		92728–	113333	4.6				
	14783–	15223	1.7		113334–	145714	4.7				
	15224–	15692	1.8		145715–	200606	4.8				
	15693–	16190	1.9		200607–	213548	4.9				
	16191–	16721	2.0		213549–	228275	5.0				
	16722–	17288	2.1		228276–	245185	5.1				
	17289–	17894	2.2		245186–	264799	5.2				
	17895–	18545	2.3		264800–	287826	5.3				
	18546–	19245	2.4		287827–	315238	5.4				
	19246–	19999	2.5		315239–	348421	5.5				
	20000–	20816	2.6		348422–	389411	5.6				
	20817–	21702	2.7		389412–	441333	5.7				
	21703–	22666	2.8		441334–	509230	5.8				
	22667–	23720	2.9		509231–	601818	5.9				

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2024

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1754		5.38	1100	3.70
		ABRASIVE WHEEL MFG - CERAMIC OR RESIN BONDED - & DRIVERS		
		Ore Crushing Or The Mfg. Of Artificial Abrasives To Be Separately Rated.		
8860		0.08	182	0.05
		ACCOUNTING FIRM - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NP		
4635		4.50	1100	3.09
		ACETYLENE GAS MFG & DRIVERS		
		Includes Tank Charging.		
8800		3.02	975	2.04
		ADDRESSING OR MAILING CO - NP		
9554		7.13	1100	5.41
		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.		
3507		3.30	1051	2.27
		AGRICULTURAL MACHINERY MFG		
3571		1.93	681	1.33
		AIR PRESSURE GAUGE MFG		
3826		1.70	619	1.17
		AIRCRAFT ENGINE MFG.		
3830		1.95	687	1.34
		AIRPLANE MFG		
7435		3.05	984	2.20
		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 To Be Separately Rated As Code 8810-Clerical. Members Of Flying Crew To Be Separately Rated Under The Appropriate Aviation Classification.		
2130		2.86	932	1.96
		ALCOHOL MFG - GRAIN - ALL OPERATIONS		
7390		16.02	1100	10.61
		ALE OR BEER DEALER - WHOLESALE & DRIVERS		
		Npd With 2121 Brewery.		
3227		4.05	1100	2.78
		ALUMINUM WARE MFG		
		Applies To Goods Manufactured From Sheet Aluminum. Rolling Mills Or Smelting To Be Separately Rated.		
9180		5.70	1100	4.10
		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.		
9186		22.73	1100	16.37

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2024

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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 \$3,240 Per Week Per Person.
9016		5.00	1100	3.31
				AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS
				Applies To The Operation By Owners Or Lessees And Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated. The Two Foregoing Classifications Do Not Apply To Amusements, Exhibitions Or Other Operations Separately Classified In This Manual (Such As Bath Houses, 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.
8090		4.34	1100	2.87
				AMUSEMENT PARK, PLACE OR BOARDWALK - GAMES NOT INVOLVING POWER DRIVEN OR MECHANICAL DEVICES
				Includes Japanese Ballgame, Ringtoss, Wheels Of Chance, Penny Arcades And Similar Games.
9079		2.44	819	1.62
				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.
4571		0.00	0	0.00
				ANALYTICAL CHEMIST NPD
				Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.
4572		0.84	387	0.56
				ANALYTICAL CHEMIST NPD
				Includes Laboratory And Outside Employees.
9726		5.63	1100	3.73
				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 Ty
5951		0.47	287	0.32
				ANTI-TOXIN SERUM OR VIRUS MFG & DRIVERS
8601		0.69	346	0.47
				ARCHITECT OR ENGINEER - CONSULTING NPD.
				Not Engaged In Actual Construction. May Only Be Used Upon Specific Approval Of The Rating Bureau.
0083		5.54	1100	3.67
				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. * Not Subject To Agriculture Or Horticulture Provisions.
5473		26.82	1100	20.36
				ASBESTOS CONTRACTOR & DRIVERS
				Employees Engaged In Asbestos Removal, Replacement, Repair, Enclosure Or Encapsulation & Drivers
9403		15.99	1100	11.51
				ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS
				Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
4741		6.02	1100	4.14

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2024

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
1463		7.65	1100	5.26
				ASPHALT WORKS & DRIVERS
				Includes Grinding, Pulverizing Or Mixing Asphalt. Digging, Mining Or Quarrying To Be Separately Rated.
4572		0.84	387	0.56
				ASSAYING - NP
				Includes Laboratory And Outside Employees.
4571		0.00	0	0.00
				ASSAYING - NP
				Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.
8829		4.48	1100	2.97
				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.
9182		3.62	1100	2.61
				ATHLETIC SPORTS OR PARK - OPERATION & DRIVERS
				Applies To All Employees Other Than Players, Coaches, Managers, Trainers, Equipment Managers, Or Sports Officials.
9179		15.80	1100	11.38
				ATHLETIC SPORTS OR 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. Non-Contact Sports Include, But Are 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 \$3,240 Per Player And A Maximum Annual Salary Of \$168,480. 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.
9178		6.61	1100	4.76
				ATHLETIC SPORTS OR 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 Are 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 \$3,240 Per Player And A Maximum Annual Salary Of \$168,480. 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.
8820		0.30	241	0.20
				ATTORNEY - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NP
8090		4.34	1100	2.87
				AUCTIONEERS & SALESPERSONS
				Includes Solicitors And Appraisers. Not Livestock Sales Stables. Includes Inside Salespersons.
4923		1.79	643	1.23
				AUDIO OR VISUAL RECORDING MEDIA MFG
				Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.
9757		0.00	0	0.00

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				AUDIT NONCOMPLIANCE CHARGE, SEE (3:3-85) OF THE MANUAL
8803		0.07	179	0.05
				AUDITOR, OR FACTORY COST OR OFFICE SYSTEMATIZER - TRAVELING Includes Insurance Company Premium Auditors.
7196		9.18	1100	6.61
				AUTO RENTAL OR LEASING CO- DRIVERS OF TANK TRUCKS
				* Used In Conjunction With Code 7369.
8398		4.10	1100	2.71
				AUTO SALES OR SERVICE AGENCY - & PARTS, SERVICE DEPARTMENT, EMPLOYEES, DRIVERS
3145		2.25	768	1.55
				AUTOMATIC SCREW MACH PROD MFG NPD
5188		5.04	1100	3.83
				AUTOMATIC SPRINKLER INSTALLATION & DRIVERS Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.
3724		6.52	1100	4.95
				AUTOMATIC STOKER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS
8393		3.21	1027	2.13
				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		4.54	1100	3.01
				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 Garages Or Parking Stations, 8397 Automobile Garage Or Repair Shop Or 8398 Automobile Sales Or Service Agency.
7380		12.40	1100	8.93
				AUTOMOBILE DELIVERY - DRIVEAWAY - & DRIVERS
3821		15.98	1100	10.58
				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.
8397		4.98	1100	3.30
				AUTOMOBILE GARAGE OR REPAIR SHOP & PARTS DEPARTMENT EMPLOYEES, DRIVERS
7369		3.20	1024	2.30
				AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY
				* Chauffeurs Of Private Passenger Vehicles ...7380, Drivers Of Tank Trucks...7196, Drivers Of Trucks Noc Or Other Commercial Vehicles...7219.
7219		12.37	1100	8.91

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY - DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES.
3807		3.03	978	2.08
				AUTOMOBILE RADIATOR MFG NPD
8397		4.98	1100	3.30
				AUTOMOBILE REPAIR SHOP OR GARAGE & PARTS DEPARTMENT EMPLOYEES, DRIVERS
8010		4.39	1100	2.91
				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.
8748		0.78	371	0.53
				AUTOMOBILE SALESPERSONS
8387		4.98	1100	3.30
				AUTOMOBILE SERVICE STATION—& DRIVERS Applies To Automobile Accessories. Npd With 8392 Automobile Storage Garage 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, Storage Battery Service Agency & Drivers, And Brake Service Or Muffler Installation Or Repair Station & Drivers."
8392		4.21	1100	2.79
				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, Waxing, Polishing Or Greasing But Is Not Applicable To A Risk Engaged In Repairing Automobiles.
3648		1.60	592	1.10
				AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC
3632		3.36	1067	2.31
				AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTOR - WHOLESALE - MACHINE SHOP - NO WORK ON MOTOR VEHICLES Includes Cylinder Boring, Valve Grinding, Turning Down Brake Drums Or Rebabbiting Connecting Rods. Store Employees Shall Be Assigned To 8010 Hardware Store.
7405		1.77	638	1.27
				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 D.
7403		4.09	1100	2.94
				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 To Be Separately Rated As Code 8810-Clerical. Members Of Flying Crew To Be Separately Rated Under The Appropriate Aviation Classification.
7431		1.12	462	0.81

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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 D.
7427		6.42	1100	4.62
				AVIATION-FLYING CREW - INVOLVING DUSTING, SPRAYING OR AERIAL FIREFIGHTING
				Separately Rate Helicopter Flying Crew To Code 7425.
7424		0.62	327	0.45
				AVIATION-FLYING CREW NOC
				Separately Rate Helicopter Flying Crew To Code 7425.
7424		0.62	327	0.45
				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.
7428		3.05	984	2.20
				AVIATION-GROUND OPERATIONS & DRIVERS
				Applies To Operations Other Than Scheduled, Irregular Or Non-Scheduled Airlines And Includes Field Or Hangar Instructors. Classroom Instructors To Be Separately Rated As 8868, Colleges Or Schools. Ground Photographic Laboratory Employees To Be Separately Rated As 4361 - Photographers. Payroll For Flying Days Of Members Of Flying Crews To Be Separately Rated. In The Event That The Non-Flying Duties Of Pilots And Members Of Flying Crews Are Not Otherwise Specifically Described By A Manual Classification, This Classification Shall Be Applied To The Payroll For Each Day The Pilot And The Crew Do Not Fly. For Each Day Flown, The Payroll Of The Pilot And Members Of The Flying Crew Shall Be Classified And Rated In Accordance With The Actual Flying Operations As Described By The Following Schedule. The Daily Payroll For Each Such Day Shall Be Computed On The Basis Of 300 Days Per Year.
7425		2.64	873	1.90
				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 D.
7424		0.62	327	0.45
				AVIATION-MAPPING, SURVEYING, SKYWRITING OR ADVERTISING -, FLIGHT CREW
7426		6.42	1100	4.62
				AVIATION-PATROL OR PHOTOGRAPHY - FLYING CREW - OTHER THAN MAPPING OR SURVEY WORK, SKYWRITING, ADVERTISING
				Separately Rate Helicopter Flying Crew To Code 7425.
7427		6.42	1100	4.62
				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.
7424		0.62	327	0.45
				AVIATION-SALES OR SERVICE AGENCY-FLYING CREW - STUDENT, INSTRUCTION
				Separately Rate Helicopter Flying Crew To Code 7425.
7426		6.42	1100	4.62
				AVIATION-TESTING AIRCRAFT - FLYING CREW
				Mfd. Under An Approved Type Certificate. Separately Rate Helicopter Flying Crew To Code 7425.
7428		3.05	984	2.20

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				AVIATION-TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - GROUND CREW & DRIVERS
				Refer To Code 7424 For Flying Crew.
3076		5.31	1100	3.65
				AWNING MFG - METAL - SHOP WORK ONLY
9538		10.50	1100	7.97
				AWNING OR TENT ERECTION - & SHOP OPERATION, DRIVERS
2576		2.94	954	2.02
				AWNING OR TENT MFG - SHOP
				No Erection.
3865		4.47	1100	3.07
				BABY CARRIAGE MFG
4273		5.82	1100	4.00
				BAG MFG - PAPER
				Paper Mfg. To Be Separately Rated As 4239.
2501		3.08	992	2.12
				BAG OR SACK MFG-CLOTH
				Applies To The Mfr. Of Cotton, Burlap Or Gunny Bags Or Sacks
2501		3.08	992	2.12
				BAG RENOVATING
				Applies To The Renovating Or Repairing Of Cotton, Burlap Or Gunny Bags Or Sacks And Includes Sewing.
2003		5.90	1100	4.05
				BAKERY & DRIVERS, ROUTE SUPERVISORS
3638		4.81	1100	3.30
				BALL BEARING MFG NPD
8810		0.16	203	0.11
				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.
9079		2.44	819	1.62
				BAR, LOUNGE OR TAVERN. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
				Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians Etc.
9586		0.55	309	0.36
				BARBER SHOP OR BEAUTY PARLOR (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
5403		16.27	1100	12.35
				BARRICADE CONSTRUCTION - PERMANENT & DRIVERS
				Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.
9015		5.61	1100	3.71

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				BATH HOUSE - BEACH
9053		1.40	538	0.93
				BATHS NOC & CLERICAL
3642		2.97	962	2.04
				BATTERY MFG - DRY
3656		3.29	1048	2.26
				BATTERY MFG - STORAGE - NOC
9015		5.61	1100	3.71
				BEACH CHAIRS - RENTAL
8102		2.87	935	1.90
				BEAN SORTING OR HANDLING
9586		0.55	309	0.36
				BEAUTY PARLOR OR BARBER SHOP (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
3076		5.31	1100	3.65
				BEDSTEAD MFG OR ASSEMBLY - METAL
5183		5.34	1100	4.05
				BEER DISPENSING EQUIPMENT INSTALLATION SERVICE & DRIVERS
7390		16.02	1100	10.61
				BEER OR ALE DEALER - WHOLESALE & DRIVERS
				Npd With 2121 Brewery.
9530		5.10	1100	3.87
				BELL INSTALLATION - TOWER - & DRIVERS
0079		2.89	940	1.91
				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.
2157		11.04	1100	7.58
				BEVERAGE MFG NOC - CARBONATED AND NON - CARBONATED - & ROUTE, SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR
3865		4.47	1100	3.07
				BICYCLE MFG OR ASSEMBLY
9089		2.11	730	1.40
				BILLIARD HALL NPD
				No Bowling Lanes.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3111		2.75	903	1.89
				BLACKSMITH NPD
6824		9.67	1100	6.78
				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 Longshore And Harbor Workers Compensation Act. Npd With 6801F Boat Building Or 6872F Shipwright Work.
6834		4.15	1100	2.99
				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&Amp;H Expoure Are Assigned To Code 6824F.
6801		6.59	1100	4.62
				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 Longshoremen'S And Harbor Workers ' Compensation Act.
6811		4.66	1100	3.36
				BOAT BUILDING-WOOD-NOC & DRIVERS
				Includes Shop And Yard Work. Npd With 6872 Shipwright Work. Operations Subject To Usl&Amp;H Exposure Are Assigned To Code 6801F.
7038		7.04	160	4.94
				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 Or Over Shall Be Assigned To 7019 "Steamers -All Kinds" Or 7038 "Sailing Vessels Noc." *Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
7089		7.83	160	5.49
				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 Or Over Shall Be Assigned To 7019 "Steamers -All Kinds" Or 7038 "Sailing Vessels Noc." *Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage Ii.
8731		1.97	692	1.30
				BOILER INSPECTION
3726		5.88	1100	4.46
				BOILER INSTALLATION OR REPAIR - STEAM
				Includes The Construction Or Repair Of Foundations.
5184		3.95	1100	3.00
				BOILER INSULATING AND SHOP & DRIVERS
				Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.
3726		5.88	1100	4.46
				BOILER SCALING NPD
3620		3.27	1043	2.25
				BOILERMAKING

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3132		3.46	1094	2.38
		BOLT OR NUT MFG		
		Steel Making Or Rolling Mills To Be Separately Rated.		
4452		5.25	1100	3.61
		BONE GOODS MFG		
4307		1.79	643	1.23
		BOOKBINDING		
3548		2.29	778	1.57
		BOOKBINDING MACHINE MFG		
2660		2.55	849	1.75
		BOOT OR SHOE MFG NOC		
4282		3.25	1038	2.23
		BOOT PATTERN MFG NPD		
8264		7.50	1100	4.97
		BOTTLE DEALER - USED - & DRIVERS NPD		
		Includes Beverage Bottle Or Can Recycling. No Collecting Or Handling Of Scrap Iron Or Steel.		
4635		4.50	1100	3.09
		BOTTLED GASES DEALER OR DELIVERY - COMMERCIAL & DRIVERS		
2157		11.04	1100	7.58
		BOTTLING NOC - CARBONATED AND NON - CARBONATED BEVERAGES, & ROUTE SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR		
9093		2.36	797	1.56
		BOWLING LANE & DRIVERS		
		Includes Bowling Lanes With Billiard Halls.		
4243		4.04	1100	2.78
		BOX MFG - FOLDING PAPER - NOC		
		Paper Or Paper Board Mfg. To Be Separately Rated.		
4240		3.77	1100	2.59
		BOX MFG - SET-UP PAPER		
		Paper Or Paper Board Mfg. To Be Separately Rated.		
2759		10.72	1100	7.36
		BOX OR BOX SHOOK MFG		
2570		5.45	1100	3.74
		BOX SPRING OR MATTRESS MFG		
		Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.		
2380		2.84	927	1.95
		BRAID OR FRINGE MFG		
8387		4.98	1100	3.30
		BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION & DRIVERS		

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3315		4.98	1100	3.42
				BRASS OR COPPER GOODS MFG
2003		5.90	1100	4.05
				BREAD DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS
6005		8.01	1100	6.08
				BREAKWATER OR JETTY CONSTRUCTION- & DRIVERS
				Applies To All Operations To Completion. Caisson, Coffor-Dam Work Or Pile Driving To Be Separately Rated.
8279		10.12	1100	6.70
				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.
2121		2.05	714	1.41
				BREWERY & DRIVERS
4024		4.45	1100	3.06
				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		9.11	1100	6.26
				BRICK MFG NOC - & DRIVERS
				Includes The Construction Or Reconstruction Of Sheds Or Kilns. Mining, Quarrying Or Clay Digging To Be Separately Rated.
7720		4.32	1100	3.11
				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 Connection With The Operation Or Maintenance Of The Bridge Or Tunnel To Be Separately Rated As 9410 Municipal, Township, County Or State Employees Noc.
2835		3.68	1100	2.53
				BRUSH OR BROOM ASSEMBLY
				Applies To Assembly Only With No Sawing, Molding Or Turning Of Backs Or Handles.
2841		4.07	1100	2.80
				BRUSH OR BROOM HANDLE MFG
				Applies Only To The Sawing, Molding Or Turning Of Backs Or Handles, With No Assembling.
2836		4.14	1100	2.84
				BRUSH OR BROOM MFG NOC
				Includes Assembling And Sawing, Molding Or Turning Of Backs And Handles.
8742		0.38	263	0.26
				BUILDING AND LOAN APPRAISERS
8204		9.00	1100	5.96
				BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS
				Applies To A Dealer In Used Building Materials. Wrecking Or Salvage Operations To Be Separately Rated.
8232		7.39	1100	4.89

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				BUILDING MATERIALS DEALER - NO SECOND-HAND MATERIALS - &, LOCAL MANAGERS, DRIVERS
4283		2.66	878	1.83
				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.
5703		30.34	1100	23.03
				BUILDING RAISING OR MOVING & DRIVERS Includes Incidental Shoring, And Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.
9014		4.72	1100	3.12
				BUILDINGS - OPERATION BY CONTRACTOR & DRIVERS At Any Location Where The Contractor Does Not Perform Janitorial Services, Operations Such As Window Cleaning, Painting, Maintenance Or Repair Work Are To Be Separately Rated.
9015		5.61	1100	3.71
				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.
0086		2.81	919	1.86
				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.
7605		2.92	948	2.22
				BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS
9522		2.66	878	1.83
				BURIAL GARMENT MFG AND COFFIN OR CASKET UPHOLSTERING
8385		5.10	1100	3.38
				BUS COMPANY: GARAGE EMPLOYEES
7384		6.58	1100	4.74
				BUS COMPANY—FRANCHISED OR CHARTERED & DRIVERS Garage Employees...8385
7381		6.85	1100	4.93
				BUS OPERATOR - SCHOOL- & DRIVERS Garage Employees...8385
2081		7.05	1100	4.84
				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.
2070		7.97	1100	5.48
				BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS
4479		2.46	824	1.69

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				BUTTON MFG NOC
				* See Code 3131 For Metal Button Mfg.
3131		4.48	1100	3.08
				BUTTON OR FASTENER MFG - METAL
7536		8.57	1100	6.17
				CABLE INSTALLATION & DRIVERS
				Applies To Cable Installation In Conduits Or Subways. Conduit Construction To Be Separately Rated As 6325.
4470		2.52	840	1.73
				CABLE MFG - INSULATED ELECTRICAL
				Wire Drawing To Be Separately Rated As 1924 Or 3241.
1924		2.92	948	2.01
				CABLE MFG OR WIRE DRAWING- NOT IRON OR STEEL
7600		6.59	1100	4.74
				CABLE TV OR CABLEVISION INSTALLION & DRIVERS
				Applies To Customer Service Connections, Maintenance And Repair.
6252		4.59	1100	3.48
				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.
1438		5.82	1100	4.00
				CALCIUM CARBIDE MFG & DRIVERS
9015		5.61	1100	3.71
				CAMP OPERATION - RECREATIONAL OR EDUCATIONAL
9015		5.61	1100	3.71
				CAMP OPERATION NOC
3220		3.06	986	2.10
				CAN MFG
4710		4.64	1100	3.19
				CANDLE MFG NPD
2041		3.98	1100	2.73
				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 Mfg. From Beans. Products Include But Are Not Limited To Candy Bars, Chocolate Bars, Chewing Gum, Taffy, Jellybeans, Marzipan And Mochi.
2111		6.96	1100	4.78
				CANNERY NOC
				Can Mfg. To Be Separately Rated As 3220.
2576		2.94	954	2.02
				CANVAS GOODS MFG NOC - SHOP
				No Erection

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3881		3.83	1100	2.63 CAR MFG - RAILROAD - & DRIVERS
2383		4.85	1100	3.33 CARBON PAPER OR TYPEWRITER RIBBON MFG Paper Mfg. To Be Separately Rated As 4239.
4635		4.50	1100	3.09 CARBONIC ACID GAS MFG & DRIVERS Includes Tank Charging.
9186		22.73	1100	16.37 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 \$3,240 Per Week Per Person.
5403		16.27	1100	12.35 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.
5645		16.27	1100	12.35 CARPENTRY - DETACHED ONE OR TWO FAMILY DWELLINGS & DRIVERS Includes Garages Constructed In Connection With The Dwellings.
5437		9.88	1100	7.50 CARPENTRY - INSTALLATION OF CABINET WORK OR INTERIOR TRIM 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		9.88	1100	7.50 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.
2802		6.56	1100	4.51 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.
5403		16.27	1100	12.35 CARPENTRY NOC DRIVERS
5645		16.27	1100	12.35

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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 Multi-Unit Residential Buildings. The Construction Of Multi-Unit Residential Buildings Exceeding Three Stories In Height And The Construction Of Commercial Buildings Or Structures, Including Mixed-Use Buildings, With No Height Restriction Must Be Separately Rated To Code 5403.
2402		5.35	1100	3.68
				CARPET OR RUG MFG NOC
2585		6.75	1100	4.64
				CARPET, RUG OR UPHOLSTERY CLEANING-SHOP & DRIVERS
				Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
3864		6.32	1100	4.34
				CARRIAGE OR WAGON MFG OR ASSEMBLY
				Baby Carriage Mfg. To Be Separately Rated As 3865.
5183		5.34	1100	4.05
				CARRIER SYSTEM-PNEUMATIC-INSTALLATION OR REPAIR & DRIVERS
				Applies To Work Inside Of Buildings. Installation Of Freight Carrier Systems Rated As 3724 Millwright Work.
3574		1.26	500	0.87
				CASH REGISTER MFG
9044		4.95	1100	3.28
				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
3076		5.31	1100	3.65
				CASKET OR COFFIN MFG OR ASSEMBLY - METAL
9522		2.66	878	1.83
				CASKET UPHOLSTERING AND BURIAL GARMENT MFG
9741		0.01	0	0.00
				CATASTROPHE(OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM CHARGE(3:9-9)
9079		2.44	819	1.62
				CATERER. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
				Musicians, Players Or Entertainers To Be Separately Rated As 9156.
4133		4.99	1100	3.43
				CATHEDRAL OR ART GLASS WINDOW MFG
				Includes Glass Mfg.
4115		2.09	724	1.44
				CATHODE RAY TUBE MFG
0081		6.63	1100	4.39

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
0082		7.39	1100	4.89
				CATTLE OR LIVESTOCK DEALER - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
0083		5.54	1100	3.67
				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.
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
5409		5.80	1100	4.40
				CEILING - SUSPENDED OR CEMENTED - INSTALLATION & DRIVERS
				Applies To Prefabricated Finished Tiles Or Panels.
1701		4.37	1100	3.00
				CEMENT MFG
				Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.
5200		7.69	1100	5.84
				CEMENT WORK - SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & DRIVERS
				Includes Non-Reinforced Cement Or Granolithic Floors. Npd With Any Manual Classification For Concrete Construction Work.
9220		6.06	1100	4.01
				CEMETERY OPERATION & DRIVERS
5348		8.02	1100	6.09
				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.
3110		4.04	1100	2.78
				CHAIN MFG - FORGED
7380		12.40	1100	8.93
				CHARCOAL DEALER - & DRIVERS
8836		3.31	1054	2.19
				CHARITABLE OR WELFARE ORGANIZATIONS - ALL OPERATIONS & DRIVERS
7380		12.40	1100	8.93
				CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL
				Subject To The Standard Exceptions Manual Rule.
7380		12.40	1100	8.93
				CHAUFFEURS OF PRIVATE PASSENGER VEHICLES
8709		2.54	846	1.78

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
2070		7.97	1100	5.48
				CHEESE OR BUTTER MFG & ROUTE SUPERVISORS, DRIVERS
4828		2.15	741	1.48
				CHEMICAL BLENDING OR MIXING N.O.C. - ALL OPERATIONS & DRIVERS
				Shall Not Be Assigned To A Risk Engaged In The Manufacture Of Chemicals.
4829		2.03	708	1.39
				CHEMICAL MANUFACTURING N.O.C. - 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.
0055		7.09	1100	4.69
				CHICK SQUAB OR FISH HATCHERY - & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
				Includes Grading, Sorting Or Packing.
5000		11.31	1100	8.58
				CHIMNEY CONSTR - NOT METAL
				Includes Foundation And Applies To Stone, Brick Or Concrete Chimneys. Also Includes Guniting And Lining Operations.
4050		3.01	973	2.07
				CHINA DECORATING NPD
8232		7.39	1100	4.89
				CINDER DEALER & DRIVERS
9186		22.73	1100	16.37
				CIRCUS, CARNIVAL, 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 \$3,240 Per Week Per Person.
8742		0.38	263	0.26
				CLAIM ADJUSTERS OR SPECIAL AGENTS - INSURANCE COMPANY
4000		12.03	1100	8.66
				CLAY OR SHALE 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.
5610		11.64	1100	8.83
				CLEANER - DEBRIS REMOVAL - CONSTRUCTION
				Does Not Apply To The Payroll For Cleaners Except When The Payroll For Cleaners, Timekeepers, And Watchguards Is More Than All Other Payroll Of The Insured That Is Subject To Construction Classifications At The Same Job Or Location. Cleaners Included In Code 5610 Remove Debris Left By The Construction Crews After Construction Has Been Completed. Refer To Code 9014 For Cleaning Service Contractors Who Provide Clean-Up Crews To Wash Windows And Sweep And Mop Floors To Prepare A Location For Its Intended Use. Refer To The Appropriate Construction Code For Laborers Who Perform Work To Complete Tasks That Have Been Identified As Part Of A Post- Construction "Punch-Out" List.
5458		7.50	1100	5.69

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				CLEANING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS
5459		7.50	1100	5.69
				CLEANING BUILDING EXTERIORS - NOC & DRIVERS
2586		3.91	1100	2.69
				CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS
				Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.
2582		3.33	1059	2.29
				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.
8810		0.16	203	0.11
				CLERICAL OFFICE EMPLOYEES NOC
				Subject To The Standard Exceptions Manual Rule.
8871		0.16	203	0.11
				CLERICAL TELECOMMUTER EMPLOYEES
				Subject to Standard Exceptions Manual Rule.
8103		4.70	1100	3.11
				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.
3385		2.57	854	1.77
				CLOCK MFG
7538		3.82	1100	2.90
				CLOTHES POLE ERECTION & DRIVERS
2501		3.08	992	2.12
				CLOTHING MFG
7207		10.22	1100	6.77
				CLUB - RIDING - & DRIVERS
9180		5.70	1100	4.10
				CLUB - SHOOTING & DRIVERS
9061		1.82	651	1.20
				CLUB NOC & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
9060		2.96	959	1.96
				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.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9065		1.81	649	1.20
		CLUB-TENNIS & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
1463		7.65	1100	5.26
		COAL BILLET OR BRIQUET MFG & DRIVERS		
		Mfg. Of By-Products To Be Separately Rated.		
8753		2.34	792	1.55
		COFFEE, TEA OR GROCERY DEALER - RETAIL - & DRIVERS		
		Applies To House-To-House Sales Of Coffee, Tea Or Groceries And Includes Incidental Stores Or Warehouses.		
6252		4.59	1100	3.48
		COFFER-DAM WORK		
		Applicable Only Where The Coffe-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 Coffe-Dam Or Associated With The Supervision, Operation Or Maintenance Of The Coffe-Dam Including Pile Driving, Excavation, Masonry Or Concrete Work.		
3076		5.31	1100	3.65
		COFFIN OR CASKET MFG OR ASSEMBLY - METAL		
9522		2.66	878	1.83
		COFFIN UPHOLSTERING AND BURIAL GARMENT MFG		
5192		4.58	1100	3.03
		COIN OPERATED MACHINE INSTALLATION, SERVICE, REPAIR & SALESMEN, DRIVERS		
		Includes Storage, Shop And Outside Operations.		
3649		3.76	1100	2.58
		COIN OPERATED MACHINE MFG NOC		
		Applies Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.		
8031		7.79	1100	5.16
		COLD STORAGE LOCKER - FROZEN FOODS & SALESPERSONS, DRIVERS		
		* Not Subject To The Provisions Of The Store Schedule. Includes Incidental Preparation Of Meats And Produce. Slaughtering To Be Separately Rated As 2081.		
2501		3.08	992	2.12
		COLLAR MFG		
9106		10.68	1100	7.07
		COLLEGE- NON-PROFESSIONAL EMPLOYEES & DRIVERS		
8868		1.27	503	0.86
		COLLEGE- PROFESSIONAL EMPLOYEES & CLERICAL		
5954		3.46	1094	2.38
		COLOR GRINDING, BLENDING 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.		
9078		3.84	1100	2.54

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
4150		1.34	522	0.92
				COMPUTER CHIP MFG
5191		1.63	600	1.08
				COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR
				Includes Shop Operations. Computer Mfg To Be Separately Rated.
8810		0.16	203	0.11
				COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS
3574		1.26	500	0.87
				COMPUTER, RECORDING, OR OFFICE MACHINE MFG NOC
5222		12.46	1100	9.46
				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.
5213		10.31	1100	7.83
				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 Street Or Road Construction.
8232		7.39	1100	4.89
				CONCRETE MIXING IN TRANSIT & DRIVERS
9529		0.00	0	0.00
				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.
				* Rated According To Operations. Sidewalk Bridges Not Over One Story In Height - Rate As Code 5403 - Carpentry N.O.C. Table H Factor Is Iii Delivery Of Materials Only - No Installation, Repair Or Removal - Rate As Code 7219 - Plus Njccpap % - Truckmen N.O.C. Table H Factor Is Iii All Other Operations - Rate As Code 5057 - Iron Or Steel Erection N.O.C. Table H Factor Is Iv.
				* Rated According To Operations. Removal - Rate As Code 7219 - Plus Njccpap % - Truckmen N.O.C. Table H Factor Is Iii All Other Operations - Rate As Code 5057 - Iron Or Steel Erection N.O.C. Table H Factor Is Iv.
4034		8.57	1100	5.89
				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.
5215		9.94	1100	7.54
				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.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6325		6.03	1100	4.58
				CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - & DRIVERS
9529		0.00	0	0.00
				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.
3507		3.30	1051	2.27
				CONSTRUCTION MACHINERY MFG NOC
8227		7.74	1100	5.87
				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.
4245		3.01	973	2.07
				CONTAINER MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND
				With Or Without Metal Or Cardboard Ends.
5606		2.60	862	1.97
				CONTRACTOR - EXECUTIVE SUPERVISOR
				Applies To Supervision Of Construction Or Erection Exercised Through Superintendents Or Foremen, Not Directly. Superintendents Or Foremen In Charge Of Construction Or Erection Work, Watchmen, Timekeepers Or Cleaners Shall Be Assigned To The Governing Classification.
8829		4.48	1100	2.97
				CONVALESCENT HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)
3315		4.98	1100	3.42
				COPPER OR BRASS GOODS MFG
3075		4.58	1100	3.15
				COPPERSMITH - SHOP
2352		3.54	1100	2.43
				CORDAGE MFG NOC
4703		2.08	722	1.43
				CORN PRODUCTS MFG
7720		4.32	1100	3.11
				CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF'S OFFICERS - PUBLIC & DRIVERS
4244		4.53	1100	3.11
				CORRUGATED OR FIBER BOARD CONTAINER MFG
				Includes Corrugating Or Laminating Of Paper. Paper Or Paper Board Mfg. To Be Separately Rated.
2501		3.08	992	2.12
				CORSET MFG

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2211		10.91	1100	7.50
				COTTON BATTING, WADDING OR WASTE MFG
3507		3.30	1051	2.27
				COTTON GIN MACHINERY MFG
4683		3.80	1100	2.61
				COTTONSEED OIL REFINING
				Cottonseed Oil Mfg. To Be Separately Rated.
7231		14.07	1100	10.13
				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".
2003		5.90	1100	4.05
				CRACKER OR COOKIE MFG & ROUTE SUPERVISORS, DRIVERS
2942		2.05	714	1.41
				CRAYON, PENCIL OR PENHOLDER MFG
2070		7.97	1100	5.48
				CREAMERY & ROUTE SUPERVISORS, DRIVERS
				Includes The Mfg. Of Butter Or Cheese. Ice Cream Mfg. To Be Separately Rated As 2039.
9620		2.08	722	1.38
				CREMATORY OPERATION & DRIVERS
2501		3.08	992	2.12
				CUSHION, PILLOW OR QUILT MFG
				No Mattress Or Box Spring Mfg
3122		6.17	1100	4.24
				CUTLERY MFG NOC
0084		5.12	1100	3.39
				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. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
2702		27.29	1100	19.65
				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.
9538		10.50	1100	7.97
				DECORATING - INTERIOR OR EXTERIOR - HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS - & SHOP OPERATIONS, & DRIVERS
4692		0.97	422	0.67
				DENTAL LABORATORY
8832		0.50	295	0.34

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				DENTIST & CLERICAL
				Includes Maintenance Of The Professional Office.
7723		2.69	886	1.94
				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.
3372		3.64	1100	2.50
				DETINNING - NPD
4703		2.08	722	1.43
				DEXTRINE MFG
3384		0.93	411	0.64
				DIAMOND CUTTING OR POLISHING NPD
4150		1.34	522	0.92
				DIAMOND DIE MFG
2585		6.75	1100	4.64
				DIAPER SERVICE & ROUTE SUPERVISORS, DRIVERS
				Also Applies To Infant'S Apparel Laundry.
1925		4.33	1100	2.97
				DIE CASTING MFG NPD
6005		8.01	1100	6.08
				DIKE OR REVETMENT CONSTRUCTION & DRIVERS
				Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.
2130		2.86	932	1.96
				DISTILLERY - SPIRITUOUS LIQUOR
				Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.
7394		4.57	160	3.20
				DIVING - MARINE
7395		5.51	160	3.86
				DIVING- MARINE
8264		7.50	1100	4.97
				DOCUMENT—SHREDDING OPERATIONS & DRIVERS NPD
9728		2.78	911	1.84
				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		2.78	911	1.84
				DOG SHOW - KENNELMEN & DRIVERS
9016		5.00	1100	3.31

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
2501		3.08	992	2.12
				DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG.
				Includes Dressing Of Dolls.
5103		6.31	1100	4.79
				DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR METAL OR METAL COVERED & DRIVERS
				Installation Of Storm Doors Or Storm Sashon Private Residences To Be Separately Rated As 5645 Carpentry. Overhead Door Installation To Be Separately Rated As 3724 Millwright Work.
3060		4.58	1100	3.15
				DOOR, DOOR FRAME OR SASH MFG - WOOD - METAL COVERED
8810		0.16	203	0.11
				DRAFTSMEN
				Subject To The Standard Exceptions Manual Rule.
6229		5.99	1100	4.55
				DRAINAGE SYSTEM CONSTRUCTION & DRIVERS
				Pile Driving, Dredging, Tunneling Or Dam Or Sewer Construction To Be Separately Rated.
3507		3.30	1051	2.27
				DREDGE MFG NOC
7335		7.18	160	5.03
				DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING AND UNLOADING
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage II.
7334		6.47	160	4.54
				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.
7335		7.18	160	5.03
				DREDGING NOC
7334		6.47	160	4.54
				DREDGING NOC
4038		3.95	1100	2.71
				DRESS FORM MFG
				Applies To Paper Mache Or Plaster Forms.
4282		3.25	1038	2.23
				DRESS PATTERN MFG-PAPER
				Includes Designers, Draftsmen, Cutters. Magazine Printing To Be Separately Rated As 4299 Printing.
4597		4.43	1100	3.04
				DRESSING MFG
				Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.
2503		2.74	900	1.88

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				DRESSMAKING OR TAILORING - CUSTOM EXCLUSIVELY NPD
				Not Mfg.
6204		6.92	1100	5.25
				DRILLING NOC & DRIVERS NPD
6235		6.96	1100	4.88
				DRILLING OR REDRILLING OIL OR GAS WELLS & INSTALLATION OF CASING & DRIVERS
7219		12.37	1100	8.91
				DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES
				* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
7380		12.40	1100	8.93
				DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL
				Subject To The Standard Exceptions Manual Rule.
5200		7.69	1100	5.84
				DRIVEWAY CONSTRUCTION—RESIDENTIAL & DRIVERS
4836		0.59	319	0.41
				DRUG 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		0.00	0	0.00
				DRUG 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.
4611		1.38	533	0.95
				DRUG PREP 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.
5445		7.70	1100	5.84
				DRY-WALL CONSTRUCTION WITHIN BUILDING - & DRIVERS
4360		0.68	344	0.47
				DUPLICATION & REPLICATION SERVICE OF PRERECORDED AUDIO, VIDEO OR DATA
4827		6.78	1100	4.66
				DYE OR DYE INTERMEDIATE MFG NOC
				Includes Risks Engaged In The Grinding And Blending Of Dyes.
2586		3.91	1100	2.69
				DYEING OR CLEANING & ROUTE SUPERVISORS, DRIVERS
				Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.
4023		9.11	1100	6.26
				EARTHENWARE MFG NOC - & DRIVERS
				Includes:The Mfg. 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.
0034		5.67	1100	3.75

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				EGG OR POULTRY PRODUCER—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
				Includes Grading, Sorting Or Packing.
7539		1.22	489	0.88
				ELECTRIC LIGHT OR POWER CO NOC & DRIVERS
				Includes Store Employees, Meter Readers. Construction Of Buildings, Dams Or Reservoirs To Be Separately Rated.
7540		2.06	716	1.48
				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.
7538		3.82	1100	2.90
				ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS
				Npd With 7539 Electric Light Or Power Co. Or With 7540 Electric Light Or Power Cooperative.
3194		4.09	1100	2.81
				ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY - FLUORESCENT
3193		3.24	1035	2.23
				ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC
3643		3.37	1070	2.32
				ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG
				Includes The Mfg. Or Repair Of Motors, Generators, Convertors, Transformers, Switchboards, Circuit Breakers, Switches Or Switchboard Apparatus Or Incidental Equipment.
3724		6.52	1100	4.95
				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.
3179		2.56	851	1.76
				ELECTRICAL APPARATUS MFG NOC
				Includes Electrical Fixtures Or Appliances. Npd With 3643 Electric Power Or Transmission Equipment Mfg.
3681		1.18	479	0.81
				ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY
5190		4.83	1100	3.67
				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.
3372		3.64	1100	2.50
				ELECTROPLATING NPD
5160		3.52	1100	2.67
				ELEVATOR ERECTION OR REPAIR
8731		1.97	692	1.30
				ELEVATOR INSPECTING

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3042		4.42	1100	3.04
				ELEVATOR OR ESCALATOR MFG
2388		1.98	695	1.36
				EMBROIDERY MFG
7712		9.26	1100	6.13
				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.
1747		3.63	1100	2.49
				EMERY WORKS & DRIVERS
				Applies To Crushing Or Grinding. Digging, Mining Or Quarrying To Be Separately Rated.
3826		1.70	619	1.17
				ENGINE MFG - AIRCRAFT
3612		2.62	867	1.80
				ENGINE MFG NOC
				Foundry Operations To Be Separately Rated.
8601		0.69	346	0.47
				ENGINEER OR ARCHITECT - CONSULTING NPD
				Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.
4352		2.50	835	1.72
				ENGRAVING
3042		4.42	1100	3.04
				ESCALATOR OR ELEVATOR MFG
4628		1.57	584	1.08
				ESSENTIAL OILS MFG AND DISTILLATION
6217		6.52	1100	4.95
				EXCAVATION NOC & DRIVERS
				Includes Borrowing, Filling Or Back-Filling. Mass Rock Excavation, Grading Or Excavation In Connection With Street Or Road Construction, Pile Driving, Shaft Sinking, Caisson Or Cofferdam Work To Be Separately Rated.
6217		6.52	1100	4.95
				EXCAVATION-ROCK & DRIVERS
				Not Tunneling Or Street Or Road Construction
9053		1.40	538	0.93
				EXERCISE OR HEALTH INSTITUTE & CLERICAL
0900		160.00	0	0.00
				EXPENSE CONSTANT. SEE 3:13-34 OF THE MANUAL.

* The Expense Element For The Private Residences Per Capita Classifications Is \$80. For All Other Classifications It Is \$160

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4771		4.57	1100	3.14
				EXPLOSIVES 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.
9014		4.72	1100	3.12
				EXTERMINATOR & DRIVERS
				Includes Termite Control. Carpentry Repair Or Use Of Poisonous Gases To Be Separately Rated.
4627		4.43	1100	3.04
				EXTRACT MFG - DYEWOOD, LICORICE OR TANNING
4628		1.57	584	1.08
				EXTRACT MFG - PERFUMERY, MEDICINAL OR FLAVORING
				Includes Distillation Of Essential Oils.
3270		1.86	662	1.28
				EYELET MFG
4493		3.29	1048	2.26
				FABRIC COATING OR IMPREGNATING NOC
				Includes The Coating Or Impregnating Of Fabrics With Oils, Varnishes, Lacquers, Plastics Or Rubber.
8803		0.07	179	0.05
				FACTORY COST, OR OFFICE SYSTEMATIZER OR AUDITOR - TRAVELING
				Includes Insurance Company Premium Auditors.
8116		5.27	1100	3.49
				FARM MACHINERY DEALER & DRIVERS
				Includes Demonstration.
0050		6.24	1100	4.74
				FARM MACHINERY OPERATION BY CONTRACTORS & DRIVERS
				Sales Or Manufacturing Of Merchandise, Machinery Or Equipment To Be Separately Rated.
0085		3.75	1100	2.48
				FARM NOC - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
				Includes Picking, Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0005		4.21	1100	2.79
				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.
3131		4.48	1100	3.08
				FASTENER OR BUTTON MFG - METAL
2501		3.08	992	2.12
				FEATHER OR FLOWER MFG-ARTIFICIAL
2501		3.08	992	2.12

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				FEATHER PILLOW MFG
				No Mattress Or Box Spring Mfg.
2014		4.86	1100	3.34
				FEED MFG
				Includes The Preparation Of Cereal Or Compound Feeds For Livestock.
8215		5.39	1100	3.57
				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.
4283		2.66	878	1.83
				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.
6400		8.16	1100	6.19
				FENCE ERECTION - METAL
7019		3.26	160	2.29
				FERRIES - INCLUDING DOCK EMPLOYEES
7027		6.42	160	4.50
				FERRIES - INCLUDING DOCK EMPLOYEES
8215		5.39	1100	3.57
				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.
4583		4.24	1100	2.91
				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 Codes 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.
3118		2.18	749	1.50
				FILE MFG
8268		7.04	1100	4.66
				FILM OR PLASTIC DEALER OR RECLAIMER & DRIVERS
7605		2.92	948	2.22
				FIRE ALARM INSTALLATION OR REPAIR & DRIVERS
7601		6.06	1100	4.60
				FIRE ALARM TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS
				Npd With 7600 Telephone Or Telegraph Co.
9014		4.72	1100	3.12
				FIRE EXTINGUISHER REFILLING SERVICE OR REPAIR
7710		7.24	1100	5.21
				FIREMEN - PAID & DRIVERS

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7711		39.92	0	28.74
		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. The Following Shows The No. Of Pieces Of Apparatus, The Maximum Payroll Per Company For Volunteers, And The (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. The "Minimum Earned Premium" For Each Separate Fire Company Or First Aid Or Rescue Squad Shall Be \$125 For One Piece Of Apparatus, \$150 For Two Pieces Of Apparatus Plus \$50 For Each Piece Of Apparatus In Excess Of Two. The Minimum Premium For The Classification Shall Be The Sum Of The Minimum Earned Premiums Plus The Expense Constant.		
3076		5.31	1100	3.65
		FIREPROOF EQUIP 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.		
9088		0.00	0	0.00
		FIREWORKS EXHIBITION & DRIVERS		
		* Risk Engaged In Fireworks Exhibitions Rate As 150% Of Code 4829.		
7714		11.22	1100	8.08
		FIRST AID OR RESCUE SQUAD - PAID & PUBLIC & DRIVERS		
7715		13.81	0	9.94
		FIRST AID OR RESCUE SQUAD - VOLUNTEER & DRIVERS		
		The Payroll For Each First Aid Or Rescue Squad Worker Shall Be The Amount Determined By Applying \$1300 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. The Following Shows The No. Of Pieces Of Apparatus, The Maximum Payroll Per Squad For Volunteers, And The (Maximum No. Of Volunteers) , 1-\$36,400 (28), 2-\$59,800 (46), 3-\$83,200 (64), 4-\$101,400 (78), 5-\$119,600 (92), 6-\$137,800 (106), 7-\$156,000 (120), 8-\$174,200 (134), 9-192,400 (148), 10-210,600 (162). Maximum Payroll For Companies With More Than Ten Pieces Of Apparatus May Be Secured From The Rating Bureau. Apparatus Shall Be Defined As, And Limited To, Self-Powered Equipment Specifically Designed For 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. * The "Minimum Earned Premium" For Each Separate Fire Company Or First Aid Or Rescue Squad Shall Be \$125 For One Piece Of Apparatus, \$150 For Two Pieces Of Apparatus Plus \$50 For Each Piece Of Apparatus In Excess Of Two. The Minimum Premium For The Classification Shall Be The Sum Of The Minimum Earned Premiums Plus The Expense Constant. (See 2:5-5 For Special Factor For Experience Rating.)		
0055		7.09	1100	4.69
		FISH, CHICK OR SQUAB HATCHERY - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes Grading, Sorting Or Packing.		
4902		3.19	1021	2.19

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				FISHING ROD AND TACKLE MFG
7019		3.26	160	2.29
				FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
7027		6.42	160	4.50
				FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
7027		6.42	160	4.50
				FISHING VESSELS - PARTY OR CHARTER BOATS
7019		3.26	160	2.29
				FISHING VESSELS - PARTY OR CHARTER BOATS
7019		3.26	160	2.29
				FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS
7027		6.42	160	4.50
				FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS
7027		6.42	160	4.50
				FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
7019		3.26	160	2.29
				FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
5146		7.45	1100	5.65
				FIXTURES INSTALLATION - PORTABLE - NOC Applies To Installation In Offices Or Stores.
1741		2.34	792	1.61
				FLINT OR SPAR GRINDING & DRIVERS Digging, Mining Or Quarrying To Be Separately Rated.
5437		9.88	1100	7.50
				FLOOR SCRAPING OR FINISHING
0035		3.49	1100	2.31
				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 Fieldgrown Flowers Or Bulbs Shall Be Assigned To 0086 Flower Or Bulb Farm. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0086		2.81	919	1.86

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
2501		3.08	992	2.12
				FLOWER OR FEATHER MFG-ARTIFICIAL
4279		5.14	1100	3.53
				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.
6504		4.94	1100	3.39
				FOOD PRODUCTS MFG NOC, SUGARS, PASTRY FLOURS, SPICES OR NUTS; BAKING POWDER, MANUFACTURING; COCONUT SHREDDING OR DRYING; COFFEE CLEANING, ROASTING OR GRINDING; FLOUR MIXING AND BLENDING (NO MILLING);
				All Milling Must Be Separately Rated. Includes, But Is Not Limited To, Cleaning, Grinding, Sorting, Or Mixing Coffee, 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.
3110		4.04	1100	2.78
				FORGING WORK - DROP OR MACHINE
				Includes Trimming. The Machining Of Forgings Or Die Making Operations Shall Be Assigned To 3632 Machine Shop.
3081		7.16	1100	4.92
				FOUNDRY - FERROUS - NOC
3339		2.65	876	1.82
				FOUNDRY - INVESTMENT CASTING
				Applies To The Manufacture Of Metal Castings By The Lost Wax Or Investment Process.
3085		5.61	1100	3.85
				FOUNDRY - NON-FERROUS - NOC
7360		7.76	1100	5.59
				FREIGHT HANDLER NOC FOR STATE ACT
				Applies To Packing, Handling Or Shipping Merchandise On Docks Refrigerator Car Loading Or Unloading Or Railroad Platforms Including Freight Checkers. Stevedoring Stevedoring; Freight Handlers Noc 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 To USL&H Exposure Are Assigned To Code 7350F.
7350		6.74	1100	4.72
				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.
2380		2.84	927	1.95
				FRINGE OR BRAID MFG
2112		6.52	1100	4.48

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
0089		5.88	1100	3.89
				FRUIT FARM OR ORCHARD - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
				Includes Picking, Grading, Sorting Or Packing.
2143		5.49	1100	3.77
				FRUIT JUICE MFG
				Includes Incidental Fruit Preserving Or Bottling. No Bottling Of Carbonated Liquids. Can Mfg. To Be Separately Rated As 3220.
8232		7.39	1100	4.89
				FUEL AND MATERIAL DEALER NOC - NO SECONDHAND BUILDING, MATERIALS OR LUMBER - & LOCAL MANAGERS, DRIVERS
				Applicable To Risks Dealing In At Least Three Of The Following Classifications Of Materials: 1. Coal, Fuel Oil, Wood Or Ice 2. New Building Materials Including Lumber 3. Hay, Grain, Feed Or Seed 4. Agricultural Implements
3581		1.24	495	0.85
				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.
9014		4.72	1100	3.12
				FUMIGATION - GAS - 9014 PLUS 50 PERCENT & DRIVERS
				Division Of Payroll With 9014 Exterminator Shall Be In Accordance With The Classification Procedure Applicable To Construction Or Erection Work.
9620		2.08	722	1.38
				FUNERAL DIRECTOR & DRIVERS
2600		5.14	1100	3.53
				FUR PROCESSING-PREPARING SKINS
				Includes Pasting Fur On Paper Backing And Hatter'S Fur Mfg.
5183		5.34	1100	4.05
				FURNACE CLEANING - DOMESTIC & DRIVERS
2501		3.08	992	2.12
				FURNISHING GOODS MFG NOC
				Includes Wearing Apparel, Draperies Or Household Furnshings From Textile Fabrics.
5146		7.45	1100	5.65
				FURNITURE INSTALLATION - NOC
				Applies To Installation In Offices Or Stores.
2881		7.26	1100	4.99
				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.
2883		3.97	1100	2.73

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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."
3076		5.31	1100	3.65
				FURNITURE MFG - METAL
8293		15.27	1100	10.11
				FURNITURE MOVING & STORAGE AND DRIVERS
9522		2.66	878	1.83
				FURNITURE UPHOLSTERING
3373		7.55	1100	5.19
				GALVANIZING OR TINNING—NOT ELECTROLYTIC NPD
7590		11.13	1100	8.01
				GARBAGE WORKS
				Applies To Reduction Or Incineration. Drivers To Be Separately Rated As 9403 Garbage Collection.
9403		15.99	1100	11.51
				GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS
				Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
3724		6.52	1100	4.95
				GAS BURNER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS
8353		11.26	1100	7.45
				GAS COMPANY: GAS DEALER - L.P.G. - & DRIVERS
				Applies To All Operations Including Store Employees; Installation, Servicing Or Repair Of Customers' Equipment Or Appliances.
7502		4.41	1100	3.18
				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 Gas-Holders.
6319		3.89	1100	2.95
				GAS MAIN OR CONNECTIONS 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 Gas Pipeline Construction Npd With 7502 Gas Co.
3574		1.26	500	0.87
				GAS METER MFG
3193		3.24	1035	2.23
				GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC
1320		3.12	1002	2.19

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
8387		4.98	1100	3.30
				GAS 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 Separate Work Force That Does Not Interchange Between The Store And The Station. For A List Of Cross-References To Code 8387, See Automobile Service Station & Drivers.
8350		8.63	1100	5.71
				GASOLINE OR OIL DEALER & DRIVERS
				Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.
3724		6.52	1100	4.95
				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
3635		2.02	705	1.39
				GEAR MFG OR GRINDING NPD
8606		3.44	1089	2.28
				GEOPHYSICAL EXPLORATION - SEISMIC & DRIVERS
8607		4.00	1100	2.65
				GEOPHYSICAL EXPLORATION NOC & DRIVERS
4130		6.20	1100	4.26
				GLASS MERCHANT
				Includes Bending, Grinding, Beveling Or Silvering Of Plate Glass.
4113		3.95	1100	2.71
				GLASS MFG - CUT
4133		4.99	1100	3.43
				GLASS WINDOW MFG- STAINED
				Includes Glass Mfg.
4111		3.78	1100	2.60
				GLASSWARE MFG - NO AUTOMATIC BLOWING MACH
				Digging Or Quarrying To Be Separately Rated.
4114		4.49	1100	3.08
				GLASSWARE MFG NOC
				Digging Or Quarrying To Be Separately Rated.
5462		6.72	1100	5.10
				GLAZIER - AWAY FROM SHOP - & DRIVERS
2670		2.53	843	1.74
				GLOVE MFG - LEATHER OR TEXTILE
				Tanning Of Leather Or Mfg. Of Textile Fabric To Be Separately Rated.
4653		3.35	1065	2.30
				GLUE MFG & DRIVERS NPD

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3383		1.66	608	1.14
		GOLD LEAF MFG		
9182		3.62	1100	2.61
		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		3.62	1100	2.61
		GOLF DRIVING RANGE & DRIVERS		
6039		6.00	1100	4.55
		GRADING OF LAND NOC & DRIVERS		
		Includes Borrowing, Filling Or Back Filling, Mass Rock Excavation, Pile Driving To Be Separately Rated.		
2014		4.86	1100	3.34
		GRAIN MILLING		
8215		5.39	1100	3.57
		GRAIN, FEED, FERTILIZER, 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.		
1452		11.38	1100	7.82
		GRAPHITE MFG - NOT ARTIFICIAL - & DRIVERS		
		Artificial Graphite Mfg. Rated As 1438.		
4000		12.03	1100	8.66
		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.		
4712		2.55	849	1.75
		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.		
5402		9.00	1100	6.83
		GREENHOUSE ERECTION		
5403		16.27	1100	12.35
		GUARD RAIL CONSTRUCTION - PERMANENT & DRIVERS		
		Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.		
5213		10.31	1100	7.83
		GUNITING - NOT CHIMNEYS & DRIVERS		
		Guniting On Chimneys Or Bridges To Be Separately Rated As 5000 Chimney Construction.		
2501		3.08	992	2.12
		HAIR GOODS MFG		
		Applies To Products Made From Human Hair.		
3146		4.29	1100	2.95
		HARDWARE MFG NOC		
2582		3.33	1059	2.29

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				HAT CLEANING
2501		3.08	992	2.12
				HAT MFG-OTHER THAN STRAW O CLOTH-NO BLOWING, STARTING OR FORMAING OR FELT HAT SHAPES
				No Hatters Fur Mfg
2501		3.08	992	2.12
				HAT MFG-STRAW
0050		6.24	1100	4.74
				HAY BALING & DRIVERS
8215		5.39	1100	3.57
				HAY, GRAIN, FEED, OR 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.
9053		1.40	538	0.93
				HEALTH OR EXERCISE INSTITUTE & CLERICAL
9053		1.40	538	0.93
				HEALTH SPA OR STEAM BATHS NOC & CLERICAL
3307		5.78	1100	3.97
				HEAT TREATING - METAL NPD
5538		5.99	1100	4.55
				HEATING OR AIR CONDITIONING DUCT WORK - SHOP AND OUTSIDE & DRIVERS
9529		0.00	0	0.00
				HOD HOIST OR CONSTRUCTION ELEVATOR 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.
8828		4.13	1100	2.73
				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.
4452		5.25	1100	3.61
				HORN GOODS MFG - FABRICATED PRODUCTS MFG
				Applies To The Mfg. Of Horn Goods By Such Operations As Machining, Bending, Buffing Or Polishing.
3146		4.29	1100	2.95
				HORSE SHOE MFG
				Steel Making Or Rolling Mills To Be Separately Rated.
9016		5.00	1100	3.31
				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.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7207		10.22	1100	6.77
				HORSE SHOW: STABLEPERSONS & DRIVERS
2361		2.62	867	1.80
				HOSIERY DYEING
2361		2.62	867	1.80
				HOSIERY MFG
				Yarn Mfg. To Be Separately Rated.
9045		1.26	500	0.83
				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.
8831		2.12	732	1.40
				HOSPITAL - VETERINARY - & DRIVERS
5402		9.00	1100	6.83
				HOT HOUSE ERECTION
9052		4.23	1100	2.80
				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.
9521		5.23	1100	3.59
				HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING
9519		7.18	1100	4.75
				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, And Similar Home Tools And Appliances. Includes Shop, Outside Or Incidental Parts Department Employees. Electrical Wiring Or Plumbing To Be Separately Rated.
9033		3.99	1100	2.64
				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.
3724		6.52	1100	4.95
				HVAC INSTALLATION, SERVICE OR REPAIR & DRIVERS - COMMERCIAL &, RESIDENTIAL
				Applies To The Installation, Service Or Repair Of Residential & Commercial Heating, Ventilating And/Or Air Conditioning Systems.
4635		4.50	1100	3.09
				HYDROGEN MFG & DRIVERS
2039		11.04	1100	7.58
				ICE CREAM DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS
2039		11.04	1100	7.58

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
ICE CREAM MFG & DRIVERS				
8203		11.39	1100	7.82
ICE DEALER & DRIVERS				
Ice Harvesting To Be Separately Rated.				
2150		13.59	1100	9.34
ICE MFG				
Drivers To Be Separately Rated Under 8203 Ice Dealer.				
4112		0.97	422	0.67
INCANDESCENT LAMP MFG				
4597		4.43	1100	3.04
INK (WRITING) MFG				
4557		2.76	905	1.90
INK MFG - PRINTING				
Manufacture Of Spirit Or Lacquer Type Inks To Be Separately Rated As 4439 Lacquer Mfg.				
2383		4.85	1100	3.33
INKED RIBBON PREPARATION				
Paper Mfg. To Be Separately Rated As 4239.				
8720		1.97	692	1.30
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC				
Applies To Mercantile, Manufacturing Or Marine Risks.				
8709		2.54	846	1.78
INSPECTORS, SAMPLERS, CHECKERS OR WEIGHERS OF MERCHANDISE - NPD				
Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Inspectors, Samplers, Checkers, Talley-men 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.				
3685		1.23	492	0.85
INSTRUMENT MFG NOC				
Applies To Professional Or Scientific Instruments.				
5184		3.95	1100	3.00
INSULATION - STEAM PIPE OR BOILER & DRIVERS				
Includes Shop. Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.				
5479		9.60	1100	7.29
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.				
7605		2.92	948	2.22
INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS				
5445		7.70	1100	5.84
INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS				
Applies Only To Employees Of The Contractor Also Installing The Wallboard.				
8742		0.38	263	0.26
INVESTIGATING COMPANY				
Includes Theater Investigating, Shopping Service, Credit Reporting Or Similar Activities And Is Not Applicable To Detective Or Patrol Agencies.				

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5103		6.31	1100	4.79
				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.
5040		10.37	1100	7.87
				IRON OR STEEL- ERECTION - BRIDGES
5069		20.72	1100	15.73
				IRON OR STEEL ERECTION - CONSTR 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.
5059		14.44	1100	10.96
				IRON OR STEEL- ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT
				Npd With 5040 Iron Or Steel Erection-Frame Structures.
5040		10.37	1100	7.87
				IRON OR STEEL- ERECTION - RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GAS HOLDERS
5057		7.76	1100	5.89
				IRON OR STEEL- ERECTION NOC
8106		7.77	1100	5.14
				IRON OR STEEL MERCHANT & DRIVERS
				Not Applicable To Junk Dealers Or Steel Scrap Dealers.
8265		8.08	1100	5.35
				IRON OR STEEL SCRAP DEALER & DRIVERS NPD
				Wrecking Or Salvaging To Be Separately Rated.
5040		10.37	1100	7.87
				IRON OR STEEL: ERECTION - FRAME STRUCTURES
				Ornamental Iron Work To Be Separately Rated As 5057 Iron Or Steel Erection Noc.
3030		8.93	1100	6.13
				IRON OR STEEL: IRON OR STEEL WORKS - SHOP - STRUCTURAL - & DRIVERS
				Applies To Fabricating Or Assembling Structural Iron Or Steel. Blast Furnace Or Convertor Operation, Casting Of Steel, Or Rolling Mills To Be Separately Rated.
3041		3.40	1078	2.34
				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.
3040		9.05	1100	6.22
				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 Non-Structural Iron Or Steel Work. Blast Furnace Or Convertor Operation, Casting Of Steel, Rolling Mills To Be Separately Rated.
3018		3.64	1100	2.50
				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.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3004		4.61	1100	3.17
				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.
5445		7.70	1100	5.84
				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.
6229		5.99	1100	4.55
				IRRIGATION SYSTEM CONSTRUCTION & DRIVERS
				Pile Driving, Dredging, Tunnelling Or Dam Or Sewer Construction To Be Separately Rated.
4452		5.25	1100	3.61
				IVORY GOODS MFG
6005		8.01	1100	6.08
				JETTY OR BREAKWATER CONSTRUCTION - & DRIVERS
				Applies To All Operations To Completion. Caisson, Cofferdam Work Or Pile Driving To Be Separately Rated.
3383		1.66	608	1.14
				JEWELRY MFG
8263		8.14	1100	5.39
				JUNK DEALER & DRIVERS NPD
				Applicable Only To Those Risks Engaged In Collecting Or Handling A Miscellaneous Line Of Second-Hand 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.
3061		4.18	1100	2.87
				KITCHEN EQUIPMENT MFG - SHEET METAL - SHOP & INSTALLATION
2362		3.71	1100	2.55
				KNIT GOODS MFG NOC
				Yarn Mfg. To Be Separately Rated.
8755		0.55	309	0.37
				LABOR UNION
				Includes Business Agents And Organizers.
2386		3.19	1021	2.19
				LACE MFG
4439		4.47	1100	3.07
				LACQUER 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
3192		3.64	1100	2.50
				LAMP MFG OR ASSEMBLY - ELECTRIC - FLOOR OR TABLE
2557		3.27	1043	2.25
				LAMP SHADE MFG OR ASSEMBLY
				Does Not Apply To Metal Or Glass Lamp Shades.
0042		10.91	1100	8.28

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
0042		10.91	1100	8.28
				LANDSCAPE GARDENING & DRIVERS
				Includes Laying Out Of Grounds, Planting Trees, Shrubs, Flowers Or Lawns. Excavation, Filling Or Back Filling To Be Separately Rated As 6217,Excavation-Noc. Lawn Maintenance To Be Separately Rated As 9102.
2790		4.46	1100	3.06
				LAST OR SHOE FORM MFG
5443		9.86	1100	7.48
				LATHING & DRIVERS
				Metal Lathing Used As Reinforcement For Concrete Shall Be Assigned To The Appropriate Concrete Construction Classification.
2582		3.33	1059	2.29
				LAUNDRY - HAND WORK EXCLUSIVELY - NPJ
				Available Only To Laundries Having No Machinery Or Having Only Incidental Machinery Of The Portable And Household Type Exclusively.
2582		3.33	1059	2.29
				LAUNDRY COLLECTING OR DISTRIBUTING STATION
				No Laundering At The Same Location. Drivers To Be Separately Rated As 2585 Laundry Noc.
2585		6.75	1100	4.64
				LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS
				Npd With 2586 Cleaning Or Dyeing.
2588		2.24	765	1.48
				LAUNDRY—SELF SERVICE & CLERICAL, SALESMEN, DRIVERS
				Applies Where Machinery Is Operated Principally By Customers. Includes Incidental Service.
8820		0.30	241	0.20
				LAW OFFICE -ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NPJ
9102		5.27	1100	3.79
				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 Separately Rated As 0042.
2688		4.39	1100	3.02
				LEATHER BELTING MFG
4707		2.31	784	1.59
				LEATHER FINISHERS, SOFTENERS OR SIZES MFG - OIL BASE
				Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.
2688		4.39	1100	3.02
				LEATHER GOODS MFG NOC
4493		3.29	1048	2.26
				LEATHER MFG - IMITATION
2623		4.76	1100	3.27

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				LEATHER MFG - PATENT OR ENAMEL
4150		1.34	522	0.92
				LENS MFG - GROUND
8800		3.02	975	2.04
				LETTER SERVICE SHOP - NP
9106		10.68	1100	7.07
				LIBRARY - PUBLIC - NON-PROFESSIONAL EMPLOYEES & DRIVERS
8838		0.47	287	0.32
				LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES & CLERICAL
7601		6.06	1100	4.60
				LIGHTNING ROD INSTALLATION & DRIVERS
				Installation Of Lightning Rods On Industrial Smokestacks And Chimneys To Be Separately Rated.
7382		10.17	1100	7.32
				LIMOUSINE OR CAR SERVICE CO - & DRIVERS
				Premium Basis Shall Not Include Board, Lodging Or Gratuities. Garage Employees To Be Separately Rated Under Code 8385.
8385		5.10	1100	3.38
				LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES
				* If Applicable, To Be Used In Conjunction With Codes 7370, 7381, 7382 And 7384.
2501		3.08	992	2.12
				LINGERIE MFG
4493		3.29	1048	2.26
				LINOLEUM MFG
4491		5.33	1100	3.66
				LINOLEUM MFG- BURLAP OR FELT BASE
4299		2.45	822	1.68
				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 Salesperson.
7201		10.22	1100	6.77
				LIVERY OR BOARDING STABLE - NOT SALES STABLE - & DRIVERS
				Applies To Risks Engaged In Providing Accommodation For The Care Of Horses.
7369		3.20	1024	2.30
				LIVERY RENTAL OR LEASING COMPANY
				* Chauffeurs Of Private Passenger Vehicles ...7380, Drivers Of Tank Trucks...7196, Drivers Of Trucks Noc Or Other Commercial Vehicles...7219.
0081		6.63	1100	4.39

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0082		7.39	1100	4.89
				LIVESTOCK OR CATTLE DEALER - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE, BOARD, LODGING OR GRATUITIES.)
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0083		5.54	1100	3.67
				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. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
3507		3.30	1051	2.27
				LOCOMOTIVE WORKS
2702		27.29	1100	19.65
				LOGGING OR LUMBERING & DRIVERS
				Includes Incidental Saw Mill, Transportation Of Logs To Mill, Construction, Operation, Maintenance Or Extension Of Logging Roads Or Logging Railroads.
4251		5.35	1100	3.68
				LOOSE-LEAF LEDGER MFG
				Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
2683		3.59	1100	2.47
				LUGGAGE MFG
				Applies To The Mfg. Of Traveling Bags And Hand Luggage.
8232		7.39	1100	4.89
				LUMBER YARD - NO SECOND-HAND MATERIALS - & LOCAL MANAGERS, DRIVERS
3632		3.36	1067	2.31
				MACHINE SHOP NOC
				Foundry Operations To Be Separately Rated.
8107		4.16	1100	2.75
				MACHINERY DEALER NOC STORE OR YARD - & DRIVERS
				Operations Away From Premises Of Insured To Be Separately Rated.
3724		6.52	1100	4.95
				MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS
				Code 3724 Shall Not Be Assigned To Employees Of Insured'S Engaged In Such Work On The Premises Of The Insured. Such Payroll Must Be Included In The Governing Classification.
4431		2.98	965	2.05
				MAGNETIC OR OPTICAL RECORDING MEDIA MFG
				Includes Audio Or Visual Recording Media Mfg. And Tape Or Disc Mfg.
8800		3.02	975	2.04
				MAILING OR ADDRESSING CO - NPJ
2121		2.05	714	1.41

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				MALT HOUSE & DRIVERS
9403		15.99	1100	11.51
				MANURE DEALER - & DRIVERS
6836		5.73	1100	4.13
				MARINA OR BOAT BASIN & DRIVERS
				Applicable To Water Front 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 Us&H Expoure Are Assigned To Code 6826F.
6826		11.06	1100	7.75
				MARINA OR BOAT BASIN & DRIVERS
				Applicable To Water Front 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.
8720		1.97	692	1.30
				MARINE APPRAISER OR SURVEYOR
6872		8.49	1100	5.95
				MARINE RAILWAY OPERATION & DRIVERS
5022		14.41	1100	10.94
				MASONRY NOC
2570		5.45	1100	3.74
				MATTRESS OR BOX SPRING MFG
				Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.
2095		7.07	1100	4.86
				MEAT PRODUCTS MFG NOC
				Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.
4836		0.59	319	0.41
				MEDICINE 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		0.00	0	0.00
				MEDICINE 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.
4611		1.38	533	0.95
				MEDICINE PREP 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.
7231		14.07	1100	10.13
				MESSENGER OR COURIER SERVICES 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".
5538		5.99	1100	4.55
				METAL CEILING INSTALLATION, SHOP & DRIVERS

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3400		4.99	1100	3.43
				METAL GOODS MFG NOC
1937		5.91	1100	4.06
				METAL OR METAL ALLOY POWDER MFG & DRIVERS
				(Note - The Rate For Risks Engaged Exclusively In Pulverizing Magnesium Shall Be Increased On A Catastrophe Basis In Accordance With The Operations.)
8507		7.13	1100	4.72
				METAL SCRAP DEALER - NO LEAD & DRIVERS NPD
				Applies To The Collection And Reduction Of Non-Ferrous Scrap Metals. No Handling Or Processing Of Lead Or Collection Or Handling Of Scrap Iron Or Steel.
8506		7.04	1100	4.66
				METAL SCRAP DEALER & DRIVERS NPD
				Applies To The Collection And Reduction Of Non-Ferrous Scrap Metals And Includes The Handling Or Processing Of Lead. No Collection Or Handling Of Scrap Iron Or Steel.
3400		4.99	1100	3.43
				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.
1853		4.55	1100	3.13
				MICA GOODS MFG & MICA PREPARING
				Mining To Be Separately Rated.
2070		7.97	1100	5.48
				MILK DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS
2070		7.97	1100	5.48
				MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS, INCLUDES PREPARATION OF PRODUCTS FOR DISTRIBUTION. ICE CREAM MFG TO BE SEPARATELY RATED AS 2039.
2014		4.86	1100	3.34
				MILLING GRAIN
3724		6.52	1100	4.95
				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.
3507		3.30	1051	2.27
				MINING MACHINERY MFG
2362		3.71	1100	2.55
				MITTEN OR GLOVE MFG KNIT
				Yarn Mfg. To Be Separately Rated.
9530		5.10	1100	3.87
				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.
9423		3.36	1067	2.22
				MOSQUITO EXTERMINATION COMMISSION - & CLERICAL, DRIVERS

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9052		4.23	1100	2.80
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.				
9610		1.05	444	0.70
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 \$3,240 per week.				
4360		0.68	344	0.47
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.				
4597		4.43	1100	3.04
MUCILAGE MFG				
9410		6.22	1100	4.12
MUNICIPAL, TOWNSHIP, COUNTY OR 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.				
9106		10.68	1100	7.07
MUSEUMS - PUBLIC - NON-PROFESSIONAL EMPLOYEES - & DRIVERS				
8838		0.47	287	0.32
MUSEUMS - PUBLIC - PROFESSIONAL EMPLOYEES - & CLERICAL				
Includes Curators And Professional Assistants.				
4282		3.25	1038	2.23
MUSIC ROLL MFG - PERFORATED PAPER				
Paper Mfg. To Be Separately Rated As 4239.				
3686		2.35	795	1.61
MUSICAL INSTRUMENT MFG - METAL - NOC				
2923		2.17	746	1.49
MUSICAL INSTRUMENT MFG - WOOD - NOC				
9156		2.71	892	1.83
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 \$3,240 Per Week.				
2380		2.84	927	1.95
NET MFG				
Not Applicable To Wire Nets. Cordage Or Twine Mfg. To Be Separately Rated.				
8745		5.94	1100	3.93
NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS - NOT RETAIL DEALER - & SALESMEN, DRIVERS				
4313		5.12	1100	3.52

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
4251		5.35	1100	3.68
				NOTE BOOK MFG
				Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
8835		4.13	1100	2.73
				NURSING - HOME HEALTH, PUBLIC AND TRAVELING
				See Health Care Service Agencies Schedule. Health Care Service Agencies: Registered Nurses & Nurse Practitioners 9045 Employees Other Than Rn'S And Np'S Licensed Or Certified By N.J. Department Of Health & Sr. Services Or N.J. Board Of Nursing 8835 Homemaker Service 8828 Clerical Only 8810
8829		4.48	1100	2.97
				NURSING HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)
3132		3.46	1094	2.38
				NUT OR BOLT MFG
				Steel Making Or Rolling Mills To Be Separately Rated.
5191		1.63	600	1.08
				OFFICE MACH OR APPLIANCE, INSTALLATION, INSPECTION, ADJUSTMENT, OR REPAIR
				Includes Shop. Mfg. Operations To Be Separately Rated.
8803		0.07	179	0.05
				OFFICE OR FACTORY COST SYSTEMATIZER, OR AUDITOR - TRAVELING
3724		6.52	1100	4.95
				OIL BURNER - INSTALL OR SERVICE - COMMERCIAL & DRIVERS
4683		3.80	1100	2.61
				OIL MFG - VEGETABLE - NOC
1320		3.12	1002	2.19
				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.
6233		4.21	1100	3.20
				OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS
				Pile Driving, Dredging Or Tunneling To Be Separately Rated.
7515		1.54	576	1.11
				OIL OR GAS PIPELINE OPERATION & DRIVERS
				Construction, Operation Of Wells, Or Oil Refining To Be Separately Rated.
6235		6.96	1100	4.88
				OIL OR GAS WELL- DRILLING OR REDRILLING & DRIVERS
				Includes Installation Of Casing.
3719		1.05	444	0.80

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				OIL OR GAS WELL- 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.
8107		4.16	1100	2.75
				OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW -STORE OR YARD ONLY - & DRIVERS
8204		9.00	1100	5.96
				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.
8350		8.63	1100	5.71
				OIL OR GASOLINE DEALER & DRIVERS
				Operation Of Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.
4712		2.55	849	1.75
				OIL OR GREASE MIXING OR BLENDING
				Npd With 4740 Oil Refining Or 8350 Oil Or Gasoline Dealer. No Rendering Or Petroleum Refining To Be Separately Rated. Can Mfg. To Be Separately Rated As 3220.
4740		0.77	368	0.53
				OIL REFINING - PETROLEUM & DRIVERS
				Oil Producing To Be Separately Rated.
4150		1.34	522	0.92
				OPTICAL GOODS MFG NOC
8013		0.72	354	0.48
				OPTICIAN
				Lens Grinding To Be Separately Rated Under 4150 Lens Mfg. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8832		0.50	295	0.34
				OPTOMETRIST - & CLERICAL
				Includes The Incidental Sale Of Optical Goods. Lens Grinding To Be Separately Rated Under 4150 Lens Mfg. Includes Maintenance Of Professional Office.
0089		5.88	1100	3.89
				ORCHARD OR FRUIT FARM - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
				Includes Picking, Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
1452		11.38	1100	7.82
				ORE MILLING & DRIVERS
				Includes Concentration Or Amalgamation. Npd With 1438 Smelting, Sintering Or Refining.
3507		3.30	1051	2.27
				ORE MILLING MACHINERY MFG
2923		2.17	746	1.49
				ORGAN BUILDING & INSTALLATION
4038		3.95	1100	2.71

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				ORNAMENT MFG
4635		4.50	1100	3.09
				OXYGEN MFG & DRIVERS
				Includes Tank Charging.
2114		4.72	1100	3.24
				OYSTERMEN
				Applies To Shore Or Dock Work Only. Includes Sorting, Shucking, Washing Or Packing. Npd With 2111 Cannery.
7027		6.42	160	4.50
				OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage Ii.
7019		3.26	160	2.29
				OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
8055		4.30	1100	2.85
				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 Repackaging Of Explosives.
2089		7.00	1100	4.81
				PACKING HOUSE - MEAT NPD
				Includes Butchering Or The Handling Of Livestock.
4558		2.36	797	1.62
				PAINT MFG
				Pigment Or Lead Compound Mfg. To Be Separately Rated.
5475		7.50	1100	5.69
				PAINTING- OIL OR GASOLINE STORAGE TANKS & SHOP, DRIVERS
5474		10.61	1100	8.05
				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.
6874		10.67	1100	7.48
				PAINTING- SHIP HULLS
9501		4.29	1100	2.95
				PAINTING- SHOP ONLY - & DRIVERS NPD
				Not Available For Division Of Payroll In Mfg. Plants Or With 5474 Painting Or Decorating.
5038		10.43	1100	7.92
				PAINTING: STEEL STRUCTURES OR BRIDGES
				Painting Of Oil Or Gasoline Storage Tanks To Be Separately Rated As 5475.
4250		4.47	1100	3.07
				PAPER COATING
				Not Building, Roofing Paper Or Felt Preparation. Paper Mfg. To Be Separately Rated As 4239.
4250		4.47	1100	3.07

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				PAPER CORRUGATING OR LAMINATING
				Npd With 4244 Corrugated Or Fiber Board Container Mfg. Paper Mfg. To Be Separately Rated As 4239.
4250		4.47	1100	3.07
				PAPER CREPEING
				Paper Mfg. To Be Separately Rated As 4239.
4279		5.14	1100	3.53
				PAPER GOODS MFG NOC
				Paper Mfg. To Be Separately Rated As 4239.
5491		3.75	1100	2.85
				PAPER HANGING & DRIVERS
4239		3.97	1100	2.73
				PAPER MFG
				Includes Card, Bristol, Paper, Straw, Fiber Or Leather-Board. Wood Pulp Mfg. To Be Separately Rated.
4250		4.47	1100	3.07
				PAPER OILING PARAFFINING, PARCHMENTIZING OR WAXING
				Paper Mfg. To Be Separately Rated As 4239.
4279		5.14	1100	3.53
				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.
8264		7.50	1100	4.97
				PAPER STOCK OR RAG DEALER - USED - & DRIVERS NPD
				No Collecting Or Handling Of Scrap Iron Or Steel. Laundry Operations To Be Separately Rated As 2585 Laundry Noc.
2688		4.39	1100	3.02
				PARACHUTE MFG
				Mfg. Of Cloth Canopies To Be Separately Rated As 2501 Furnishing Goods Mfg.
9102		5.27	1100	3.79
				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.
9109		5.27	1100	3.79
				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 Wild Life, The New Jersey Natural Lands Trust Or The New Jersey Historic Trust As Authorized By The Commission Of Environmental Protection. The Annual Payroll Shall Be Determined By Applying \$500 To Each Volunteer.
2002		6.64	1100	4.56
				PASTA OR NOODLE MFG
				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.
4597		4.43	1100	3.04
				PASTE MFG

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7723		2.69	886	1.94
		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.		
2790		4.46	1100	3.06
		PATTERN - MAKING NOC NPD		
		Not Applicable To The Mfg. Of Metal Jigs, Fixtures Or Dies.		
8102		2.87	935	1.90
		PEANUT HANDLING		
		Applies To Cleaning, Grading Or Shelling. Hull Grinding Or Mfg. Of Oil To Be Separately Rated.		
4432		2.08	722	1.43
		PEN MFG		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg. - Wood To Be Separately Rated As Code 2942.		
4432		2.08	722	1.43
		PENCIL MFG - MECHANICAL		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg - Wood To Be Separately Rated As Code 2942.		
2942		2.05	714	1.41
		PENCIL, PENHOLDER OR CRAYON MFG		
2942		2.05	714	1.41
		PENHOLDER, CRAYON OR PENCIL MFG		
8017		2.87	935	1.90
		PET SHOP - RETAIL		
		Includes Animal Grooming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
0917		8.16	1100	5.40
		PET SITTING SERVICES & DRIVERS		
4693		1.28	506	0.88
		PHARMACEUTICAL GOODS MFG NOC		
4836		0.59	319	0.41
		PHARMACEUTICAL 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.		
4611		1.38	533	0.95
		PHARMACEUTICAL PREP 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.		
4835		0.00	0	0.00
		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.		
4351		2.37	800	1.63
		PHOTOENGRAVING		
4361		1.40	538	0.95

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
4923		1.79	643	1.23
				PHOTOGRAPHIC SUPPLIES MFG
				Chemical Manufacturing Plants Or Manufacturers Of Non Safety Film To Be Separately Rated. Mfg. Of Audio Or Visual Recording Media To Be Rated Under 4431 - "Magnetic & Optical Recording Media Mfg."
8832		0.50	295	0.34
				PHYSICIAN & CLERICAL
				Includes Maintenance Of The Professional Office.
2923		2.17	746	1.49
				PIANO MFG
				Includes Assembling Or Finishing Operations, And Mfg. Of The Piano Action. Also Applies To Player Pianos.
5191		1.63	600	1.08
				PIANO TUNING - AWAY FROM SHOP
2110		5.99	1100	4.12
				PICKLE MFG
0073		5.80	1100	3.84
				PIGGERY - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
				Includes The Collection Of Waste For Food. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
4824		2.62	867	1.80
				PIGMENT COLORS, LAKES OR TONERS MFG
6003		8.16	1100	6.19
				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.
2501		3.08	992	2.12
				PILLOW, QUILT OR CUSHION MFG
				No Mattress Or Box Spring Mfg.
3270		1.86	662	1.28
				PIN MFG
3111		2.75	903	1.89
				PIPE BENDING AND 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.
8265		8.08	1100	5.35
				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.
3028		6.16	1100	4.23

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				PIPE OR TUBE MFG - IRON OR STEEL - NOT CAST IRON & DRIVERS
				Iron Or Steel Making To Be Separately Rated.
3022		7.07	1100	4.86
				PIPE OR TUBE MFG NOC & DRIVERS
4036		3.29	1048	2.26
				PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS
				Quarrying, Crushing Or Grinding To Be Separately Rated.
4036		3.29	1048	2.26
				PLASTER MIXING & DRIVERS NPD
				No Crushing Or Grinding Operations.
4038		3.95	1100	2.71
				PLASTER STATUARY MFG
5480		12.62	1100	9.58
				PLASTERING NOC & DRIVERS
5022		14.41	1100	10.94
				PLASTERING WORK - OUTSIDE OF BUILDINGS
8268		7.04	1100	4.66
				PLASTIC OR FILM DEALER OR RECLAIMER & DRIVERS
4452		5.25	1100	3.61
				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.
4484		3.68	1100	2.53
				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.
4459		5.00	1100	3.44
				PLASTICS MFG- SHEETS, RODS, TUBES
				Includes The Mixing Or Grinding Of Molding Materials. Not Applicable To The Nitration Of Cellulose.
4299		2.45	822	1.68
				PLAYING CARDS MFG
				Paper Or Cardboard Mfg. To Be Separately Rated As 4239.
8111		6.58	1100	4.36
				PLUMBERS' SUPPLIES DEALER & DRIVERS NPD
				No Mfg. Applies To Wholesale Or Retail Dealers Of Gas, Steam Or Hot Water Equipment.
3188		2.83	924	1.94
				PLUMBERS' SUPPLIES MFG NOC
				Foundry Operations To Be Separately Rated.
5183		5.34	1100	4.05
				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.
2688		4.39	1100	3.02

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				POCKETBOOK MFG
				Applies To The Mfg. Of Leather Or Fabric Pocketbooks.
2960		6.21	1100	4.27
				POLE, POST OR TIE YARD & DRIVERS
				Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.
7728		4.32	1100	3.11
				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.
7720		4.32	1100	3.11
				POLICEMEN, SHERIFFS' OFFICERS OR CORRECTIONAL INSTITUTION GUARDS - PAID - PUBLIC & DRIVERS
4597		4.43	1100	3.04
				POLISH MFG
				Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.
4062		2.86	932	1.96
				POTTERY MFG- PORCELAIN WARE - MECHANICAL PRESS FORMING
				Mining, Quarrying Or Clay Digging To Be Separately Rated.
4053		3.49	1100	2.40
				POTTERY MFG: CHINA OR TABLEWARE
				Mining, Quarrying Or Clay Digging To Be Separately Rated.
0034		5.67	1100	3.75
				POULTRY OR EGG PRODUCER—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
				Includes Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
3507		3.30	1051	2.27
				POWER PLOW MFG
9014		4.72	1100	3.12
				POWER WASHING OF BUILDINGS
				Applies To Power Washing From Ground Level Only.
5022		14.41	1100	10.94
				PRE-CAST FLOOR SLAB INSTALLATION
5551		26.34	1100	19.99
				PRE-CAST ROOF SLAB INSTALLATION & DRIVERS
3384		0.93	411	0.64
				PRECIOUS STONE SETTING NPD
9663		0.00	0	0.00
				PREMIUM CREDIT AMOUNT FOR LARGE DEDUCTIBLE COVERAGE (3:10A) WHICH IS TO BE APPLIED AFTER MOD.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9046		0.00	0	0.00
		PREMIUM CREDIT AMOUNT RESULTING FROM THE APPLICATION OF THE N.J. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (3:8).		
9887		0.00	0	0.00
		PREMIUM CREDIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33K)		
9889		0.00	0	0.00
		PREMIUM DEBIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33L)		
9874		0.00	0	0.00
		PREMIUM REDUCTION RESULTING FROM THE APPLICATION OF AN APPROVED MANAGED CARE PROGRAM-STAT.CODE. SEE 3:10B-5 OF THE MANUAL.		
4299		2.45	822	1.68
		PRINTING		
		Includes Incidental Assembling, Stapling Or Binding Of Circulars, Pamphlets Or Catalogues. Artists, Designers, Proof-Readers, Editors Or Clerical Office Employees To Be Separately Rated As 8810 Clerical; Reporters, Advertising Or Circulation Solicitors To Be Separately Rated As 8742 Salesperson.		
3548		2.29	778	1.57
		PRINTING MACHINE MFG		
5645		16.27	1100	12.35
		PRIVATE RESIDENCE REPAIRING - MISCELLANEOUS CARPENTRY & DRIVERS		
		Not Applicable To Siding Or Re-Siding Or To Roofing Or Re-Roofing Specialists.		
0913		60.00	221	0.00
		PRIVATE RESIDENCES OR ESTATES - SERVANTS - FULL TIME		
		* Per Person		
0910		1.00	161	0.00
		PRIVATE RESIDENCES OR ESTATES -OCCASIONAL SERVANTS INCL DRIVERS.		
		* Per Policy		
3612		2.62	867	1.80
		PUMP MFG		
		Foundry Operations To Be Separately Rated.		
1624		3.97	1100	2.86
		QUARRY NOC & DRIVERS		
		Includes- Operation Of Crushers- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
2501		3.08	992	2.12
		QUILT, CUSHION OR PILLOW MFG		
		No Mattress Or Box Spring Mfg.		
8720		1.97	692	1.30
		RACE TRACK - HORSE - JUDGES, TIMEKEEPERS, HANDICAPPERS OR THEIR ASSISTANTS		
		Employees Engaged In Maintenance Work Or Other Manual Labor Including Employees Having 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.		
8280		11.33	1100	7.50

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				RACING STABLE AND 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 \$168,480 Annually. The Minimum Premium Shall Not Be Subject To Pro Rata Adjustment.
3807		3.03	978	2.08
				RADIATOR MFG - AUTOMOBILE NPD
3681		1.18	479	0.81
				RADIO APPARATUS MFG OR ASSEMBLY NOC
7610		0.69	346	0.47
				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 \$3,240 Per Week.
9519		7.18	1100	4.75
				RADIO OR 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.
4112		0.97	422	0.67
				RADIO TUBE MFG
8264		7.50	1100	4.97
				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.
6702		0.00	0	0.00
				RAILROAD CONSTRUCTION - INCLUDING CLERICAL OFFICE EMPLOYEES - SALESPERSON - DRIVERS, CHAUFFEURS AND THEIR HELPERS.
				* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual.
6703		0.00	0	0.00
				RAILROAD CONSTRUCTION - INCLUDING CLERICAL OFFICE EMPLOYEES - SALESPERSON - DRIVERS, CHAUFFEURS AND THEIR HELPERS.
				* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual.
7855		6.83	1100	5.18
				RAILROAD CONSTRUCTION BY CONTRACTOR-LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY & DRIVERS
				* 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.
7133		3.92	1100	2.82
				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.
8814		0.24	160	0.16

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				RAILROADS - CLERICAL OFFICE EMPLOYEES NOC.
				* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I
8815		0.27	160	0.18
				RAILROADS - CLERICAL OFFICE EMPLOYEES NOC.
				* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II
7151		3.95	160	2.77
				RAILROADS - OPERATION - 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 Codes 6702 Or 6703.
				* Classification Subject To 'Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I
7152		4.39	160	3.08
				RAILROADS - OPERATION - 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 Codes 6702 Or 6703.
				* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual. Rate Is Coverage Ii
8737		0.57	160	0.39
				RAILROADS - SALESPERSON - OUTSIDE
				* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I
8738		0.63	160	0.43
				RAILROADS - SALESPERSON - OUTSIDE
				* Classification Subject To 'Maritime Or Federal Employments, ' 3:-6 Of The Manual. Rate Is Coverage Ii
2913		7.32	1100	5.03
				RATTAN, WILLOW, OR TWISTED FIBER PRODUCTS MFG
				Includes Upholstering.
3122		6.17	1100	4.24
				RAZOR MFG NOC
8742		0.38	263	0.26
				REAL ESTATE AGENCY - OUTSIDE EMPLOYEES & COLLECTORS
				Care, Custody And Maintenance Or Construction Work To Be Separately Rated.
8048		7.70	1100	5.10
				RECONDITIONING BASKETS OR CRATES - & DRIVERS
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
4923		1.79	643	1.23
				RECORDING TAPE OR DISK MFG
				Phonograph Record Mfg to be separately rated as Code 4431
3724		6.52	1100	4.95

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				REFRIGERATOR - INSTALL OR SERVICE - COMMERCIAL & DRIVERS
9403		15.99	1100	11.51
				REFUSE, ASHES OR GARBAGE, COLLECTION & DRIVERS Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
9107		3.78	1100	2.50
				RELIGIOUS ORGANIZATION - NON-PROFESSIONAL EMPLOYEES & DRIVERS
8840		0.41	271	0.28
				RELIGIOUS ORGANIZATION & CLERICAL Includes Clergy, Professional Assistants, Organist And Choir Members.
4665		11.44	1100	7.86
				RENDERING WORKS NOC & DRIVERS No Garbage Reduction. Npd With 4583 Fertilizer Mfg. Or With 2089 Packing House.
5458		7.50	1100	5.69
				RENOVATING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS
5459		7.50	1100	5.69
				RENOVATING BUILDING EXTERIORS - NOC & DRIVERS
8836		3.31	1054	2.19
				RESCUE MISSION - ALL OPERATIONS AND DRIVERS.
0917		8.16	1100	5.40
				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.
9079		2.44	819	1.62
				RESTAURANT. (PREMIUM BASIS 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.
6005		8.01	1100	6.08
				REVTMENT OR DIKE CONSTRUCTION & DRIVERS Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.
7207		10.22	1100	6.77
				RIDING ACADEMY OR CLUB & DRIVERS
9530		5.10	1100	3.87
				RIGGING NOC & DRIVERS
3507		3.30	1051	2.27
				ROAD MAKING MACHINERY MFG
1699		3.39	1075	2.33

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				ROCK WOOL MFG
				Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.
3638		4.81	1100	3.30
				ROLLER BEARING MFG NPD
9720		0.81	379	0.58
				ROLLING CHAIR OPERATION
3027		3.36	1067	2.31
				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.
5551		26.34	1100	19.99
				ROOFING - ALL KINDS & DRIVERS
4283		2.66	878	1.83
				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.
1624		3.97	1100	2.86
				ROOFING SLATE MFG OR SLATE SPLITTING & DRIVERS
				Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.
2352		3.54	1100	2.43
				ROPE MFG NOC
4410		3.59	1100	2.47
				RUBBER GOODS MFG NOC
4299		2.45	822	1.68
				RUBBER STAMP MFG OR ASSEMBLY
				Mfg. Of Frames, Backs Or Handles To Be Separately Rated.
8264		7.50	1100	4.97
				RUBBER STOCK DEALER - USED - & DRIVERS NPD
				No Collecting Or Handling Scrap Iron Or Steel.
8387		4.98	1100	3.30
				RUBBER TIRE DEALER - RETAIL & DRIVERS
				Includes Repairing, Vulcanizing, The Adjustment Of Tires To Vehicles Away From The Premises Of Insured. Npd With 8392 Automobile Storage Garage Or Parking Station, 8396 Automobile Car Wash, 8397 Automobile Repair Shop Garage Or 8398 Automobile Sales Or Service Agency. For List Of Cross-References To Code 8387, See Automobile Service Station - & Drivers.
2402		5.35	1100	3.68
				RUG OR CARPET MFG NOC
2585		6.75	1100	4.64
				RUG, CARPET OR UPHOLSTERY CLEANING-SHOP & DRIVERS
				Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
2501		3.08	992	2.12
				SACK OR BAG MFG-CLOTH
				Applies To The Mfg. Of Cotton, Burlap Or Gunny Bags Or Sacks.
3507		3.30	1051	2.27

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				SAFE MFG OR REPAIRING
2576		2.94	954	2.02
				SAIL MAKING
				Applies To Shop Operations.
7089		7.83	160	5.49
				SAILING VESSELS NOC.
7038		7.04	160	4.94
				SAILING VESSELS NOC.
8742		0.38	263	0.26
				SALESPERSONS-OUTSIDE
				Subject To The Standard Exceptions Manual Rule.
5701		12.64	1100	8.37
				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.
8709		2.54	846	1.78
				SAMPLERS, CHECKERS, INSPECTORS OR WEIGHERS OF MERCHANDISE - NPD
				Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Weighers, Samplers, Checkers, Talley-men 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.
4000		12.03	1100	8.66
				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.
8235		7.14	1100	4.73
				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, Base-Boards, 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.
2095		7.07	1100	4.86
				SAUSAGE OR SAUSAGE CASING MFG
				Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.
3118		2.18	749	1.50
				SAW MFG
2710		8.31	1100	5.71
				SAW MILL
				Storage And Subsequent Handling Of Processed Lumber To Be Separately Rated.
7380		12.40	1100	8.93
				SAWDUST DEALER - & DRIVERS
9529		0.00	0	0.00

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				SCAFFOLDS OR SIDEWALK BRIDGES - INSTALLATION, REPAIR OR REMOVAL - & DRIVERS
				Not Applicable To Contractors Who Erect, Repair Or Remove 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.
7381		6.85	1100	4.93
				SCHOOL BUS OPERATOR & DRIVERS
				Garage Employees...8385
8385		5.10	1100	3.38
				SCHOOL BUS OPERATOR: GARAGE EMPLOYEES
9106		10.68	1100	7.07
				SCHOOL- NON-PROFESSIONAL EMPLOYEES & DRIVERS
8868		1.27	503	0.86
				SCHOOL- PROFESSIONAL EMPLOYEES & CLERICAL
8868		1.27	503	0.86
				SCOUTING COUNCIL - EXECUTIVE SECRETARIES OR CLERICAL
				Camp Operation To Be Separately Rated As 9015 Camp Operation.
3145		2.25	768	1.55
				SCREW MFG
8102		2.87	935	1.90
				SEED MERCHANT
				Includes Operation Of Seed Sorting Machinery.
5951		0.47	287	0.32
				SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS
9402		6.45	1100	4.64
				SEWER CLEANING & DRIVERS
6306		8.03	1100	6.09
				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.
7580		4.84	1100	3.48
				SEWERAGE DISPOSAL PLANT OPERATION & DRIVERS
3561		1.82	651	1.25
				SEWING MACHINE MFG
2841		4.07	1100	2.80
				SHADE ROLLER MFG - WOOD
				Includes Mfg. Of Metal Parts.
6252		4.59	1100	3.48
				SHAFT SINKING
				Applies To All Operations To Completion. Includes Pile Driving, Excavation, Concrete Work Or Lining.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4000		12.03	1100	8.66
		SHALE 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.		
5103		6.31	1100	4.79
		SHEET METAL EXTERIOR WALL INSTALL - COMMERCIAL BUILDINGS - & SHOP, DRIVERS		
		Includes Floor Decking Or Roof Decking. Erection Of Framework, Roofing To Be Separately Rated.		
3066		4.58	1100	3.15
		SHEET METAL WORK - SHOP		
		May Be Used Only Upon Specific Approval Of The Rating Bureau.		
5538		5.99	1100	4.55
		SHEET METAL WORK - SHOP AND OUTSIDE - & DRIVERS NOC		
		Applies To Erection, Installation Or Repair Operations. Roofing To Be Separately Rated As 5551.		
5445		7.70	1100	5.84
		SHEET ROCK INSTALLATION - WITHIN BUILDINGS & DRIVERS		
7720		4.32	1100	3.11
		SHERIFF'S OFFICERS, POLICEMEN OR CORRECTIONAL INSTITUTION		
		Guards - Public, & Drivers		
3620		3.27	1043	2.25
		SHIP BUILDING: BOILER MAKING		
3081		7.16	1100	4.92
		SHIP BUILDING: FOUNDRY - IRON - NOC		
3085		5.61	1100	3.85
		SHIP BUILDING: FOUNDRY - NON FERROUS METALS - NOC		
3632		3.36	1067	2.31
		SHIP BUILDING: MACHINE SHOP (OTHER THAN MAINTENANCE MACHINE SHOP)		
6874		10.67	1100	7.48
		SHIP SCALING		
6872		8.49	1100	5.95
		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.		
2654		1.64	603	1.13
		SHOE FINDINGS MFG NPD		
		Applies To The Mfg. Of Tongues, Linings Or Facings.		
2790		4.46	1100	3.06
		SHOE FORM OR LAST MFG		
2660		2.55	849	1.75
		SHOE OR BOOT MFG NOC		
4282		3.25	1038	2.23

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				SHOE PATTERN MFG NPD
2582		3.33	1059	2.29
				SHOE REPAIR ESTABLISHMENT Includes Shoe Shining.
2582		3.33	1059	2.29
				SHOE SHINING ESTABLISHMENT
9180		5.70	1100	4.10
				SHOOTING GALLERY & DRIVERS
2841		4.07	1100	2.80
				SHUTTLE MFG
5403		16.27	1100	12.35
				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 Of 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.
5645		16.27	1100	12.35
				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.
9554		7.13	1100	5.41
				SIGN ERECTION OR REMOVAL - & DRIVERS NPD
9555		7.13	1100	5.41
				SIGN MFG ERECTION OR REPAIR - NEON OR ELECTRIC - & DRIVERS - NPD
9556		7.13	1100	5.41
				SIGN MFG ERECTION OR REPAIR - NOC - & DRIVERS Includes Sign Painting On Outside Of Buildings.
9557		2.28	776	1.73
				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.
1741		2.34	792	1.61
				SILICA GRINDING & DRIVERS Digging, Mining Or Quarrying To Be Separately Rated.
4353		1.48	560	1.02
				SILK SCREEN MFG - & CLERICAL, SALESMEN, DRIVERS NPD
2302		2.83	924	1.94
				SILK THREAD OR YARN MFG
2303		3.10	997	2.13

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				SILK THROWING AND WEAVING
3381		2.76	905	1.90
				SILVERWARE MFG
3146		4.29	1100	2.95
				SKATE MFG
9093		2.36	797	1.56
				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.
1624		3.97	1100	2.86
				SLATE SPLITTING OR ROOFING SLATE MFG & DRIVERS
				Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.
2081		7.05	1100	4.84
				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.
1438		5.82	1100	4.00
				SMELTING - ELECTRIC PROCESS - & DRIVERS
				Includes The Mfg. Of Artificial Abrasives, Carbon Or Graphite. Blast Furnace Operation Or Steel Mfg. To Be Separately Rated.
1438		5.82	1100	4.00
				SMELTING, SINTERING OR REFINING - METALS - NOT IRON OR LEAD - NOC & DRIVERS
5000		11.31	1100	8.58
				SMOKESTACK OR CHIMNEY LINING - NOT METAL
9402		6.45	1100	4.64
				SNOW REMOVAL - & DRIVERS - NPD WITH 5509 STREET OR ROAD MAINTENANCE
4720		1.85	660	1.27
				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.
7605		2.92	948	2.22
				SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS
1741		2.34	792	1.61
				SPAR OR FLINT GRINDING & DRIVERS
				Digging, Mining Or Quarrying To Be Separately Rated.
9849		0.00	0	0.00
				SPECIAL STATISTICAL CODE FOR ADDITIONAL PREMIUM TO EQUAL MINIMUM CHARGE FOR ADMIRALTY/FELA COVERAGE. SEE 3:13-31B OF THE MANUAL.
9848		0.00	0	0.00

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				SPECIAL STATISTICAL CODE FOR ADDITIONAL PREMIUM TO EQUAL MINIMUM CHARGE FOR INCREASED LIMITS PART II - OTHER THAN ADMIRALTY/FELA. SEE 3:13-31A OF THE MANUAL.
6197		0.00	0	0.00
				SPECIAL STATISTICAL CODE FOR EMPLOYERS LIABILITY INCREASED LIMITS FOR DOMESTIC SERVANT CLASSIFICATIONS.SEE 3:13 OF THE MANUAL.
0942		0.00	0	0.00
				SPECIAL STATISTICAL CODE FOR PREMIUM RESULTING FROM THE APPLICATION OF THE PLAN PREMIUM ADJUSTMENT PROGRAM. SEE 3:14-8 (13) OF MANUAL.
0945		0.00	0	0.00
				SPECIAL STATISTICAL CODE FOR RETROSPECTIVE RATING PREMIUM FOR RISKS ELECTING NEW JERSEY RETROSPECTIVE RATING. SEE 3:12 OF MANUAL.
0935		4.19	0	0.00
				SPECIAL STATISTICAL CODE FOR SECOND INJURY FUND SURCHARGE., SEE 3:13-34A OF THE MANUAL.
				* Surcharge Rate Is 4.19%
0936		0.00	0	0.00
				SPECIAL STATISTICAL CODE FOR UNINSURED EMPLOYERS FUND SURCHARGE. SEE 3:13-34A OF THE MANUAL.
				* Surcharge Rate Is 0.00%
6198		0.00	0	0.00
				SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM FOR INCREASED LIMITS UNDER PART TWO COVERAGE - ADMIRALTY/FELA. SEE 3:13-31B OF THE MANUAL.
6199		0.00	0	0.00
				SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM FOR INCREASED LIMITS UNDER PART TWO COVERAGE - OTHER THAN ADMIRALTY/FELA. SEE 3:13-31A OF THE MANUAL.
0990		0.00	0	0.00
				SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM TO EQUAL POLICY MINIMUM PREMIUM. SEE 3:13-29 OF THE MANUAL.
0998		0.00	0	0.00
				SPECIAL STATISTICAL CODE NUMBER FOR REPORTING PREMIUM RESULTING FROM FLAT INCREASE FOR LAW AMENDMENT ON AGGREGATE PREMIUM EARNED ON OUTSTANDING POLICIES AFTER, EFFECTIVE DATE OF AMENDMENT. SEE 3:13-32 OF THE MANUAL.
0064		0.00	0	0.00
				SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE X PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.
0063		0.00	0	0.00
				SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE Y PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.
0931		0.00	0	0.00

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				SPECIAL STATISTICAL CODE NUMBER FOR SHORT RATE PENALTY PREMIUM. SEE 3:13-33 OF THE MANUAL.
3132		3.46	1094	2.38
				SPIKE MFG Steel Making Or Rolling Mills To Be Separately Rated.
4439		4.47	1100	3.07
				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 The Home Office For Individual Treatment.
2131		3.31	1054	2.27
				SPIRITUOUS LIQUOR BOTTLING Includes Warehousing, Rectifying Or Blending, Distilling Of Spirituous Liquor To Be Separately Rated As 2130 Spirituous Liquor Distillery.
2130		2.86	932	1.96
				SPIRITUOUS LIQUOR DISTILLERY Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.
4902		3.19	1021	2.19
				SPORTING GOODS MFG NOC
3634		1.83	654	1.26
				SPRINKLER HEAD MFG Applies To Automatic Sprinklers.
5188		5.04	1100	3.83
				SPRINKLER INSTALLATION & DRIVERS Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.
0055		7.09	1100	4.69
				SQUAB, CHICK OR FISH HATCHERY—& DRIVERS (PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
4036		3.29	1048	2.26
				STAFF MIXING & DRIVERS NPD No Crushing Or Grinding Operations.
4703		2.08	722	1.43
				STARCH MFG
4251		5.35	1100	3.68
				STATIONERY MFG NPD Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
0012		0.00	0	0.00
				STAY AT HOME EMERGENCY - EXCLUDED PAYROLL (MANUAL RULE 3:3-35(E))
3571		1.93	681	1.33
				STEAM GAUGE MFG
6319		3.89	1100	2.95

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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.
5184		3.95	1100	3.00
				STEAM PIPE INSULATING & DRIVERS
				Includes Shop. Applies To The Application Of Cork, Asbestos Or Other Non-Conducting Materials.
3507		3.30	1051	2.27
				STEAM SHOVEL MFG NOC
7019		3.26	160	2.29
				STEAMERS - ALL KINDS
7027		6.42	160	4.50
				STEAMERS - ALL KINDS
8726		1.74	630	1.22
				STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS
				* Code 8711 Applies To Talleyemen, Checking Clerks Etc.
8711		3.79	1100	2.66
				STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- TALLYMEN, CHECKING CLERKS OR EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED, CONTAINERS
				To Be Used Only In Conjunction With Code 8726 F 'Steamship Line Or Agency, Etc.'
3045		9.09	1100	6.24
				STEEL BARREL OR DRUM MFG - & D
8269		11.36	1100	7.52
				STEEL DRUM OR STEEL BARREL DEALER SECOND HAND - & DRIVERS
				Includes The Reconditioning Of Steel Drums Or Barrels.
8106		7.77	1100	5.14
				STEEL OR IRON MERCHANT & DRIVERS
				Not Applicable To Junk Dealers Or Iron Or Steel Scrap Dealers.
8265		8.08	1100	5.35
				STEEL OR IRON SCRAP DEALER & DRIVERS NPD
				Wrecking Or Salvaging To Be Separately Rated.
7327		16.59	1100	11.63
				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.
7309		8.09	1100	5.67
				STEVEDORING- NOC
				Drivers To Be Separately Rated As 7219 Truckmen.
2081		7.05	1100	4.84
				STOCKYARD & BUTCHERING
				Includes Preparation Of Dressed Meat, Rendering, Washing Of Casings, Salting Of Hides Or Cooking Of Offal. Npd With 2089 Packing House.
1710		11.34	1100	8.16

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				STONE CRUSHING & DRIVERS NPD
				No Quarrying. Includes- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.
1814		12.22	1100	8.40
				STONE CUTTING OR POLISHING NOC & DRIVERS
				Quarrying Or Mining To Be Separately Rated. Stone Cutting In Quarries Shall Be Rated As 1624 Quarry.
5200		7.69	1100	5.84
				STONE OR BRICK PAVER INSTALLATION - OUTSIDE & DRIVERS
8387		4.98	1100	3.30
				STORAGE BATTERY SERVICE STATION & DRIVERS
				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. For List Of Cross-References To Code 8387, See Automobile Service Station - & Drivers.
8291		5.51	1100	3.65
				STORAGE WAREHOUSE - COLD
8293		15.27	1100	10.11
				STORAGE WAREHOUSE - FURNITURE - & DRIVERS
				Includes Packing Or Handling Household Goods Away From Insured'S Premises.
8292		7.22	1100	4.78
				STORAGE WAREHOUSE NOC
				Applies To General Merchandise. The Storage Of Non-Owned Goods, For Periods Of Time, At A Fee. Storage Of Owned Merchandise To Be Separately Rated Under The Appropriate "Store, Dealer" Or "Merchant" Classification. Drivers To Be Separately Rated As 7219 Truckmen.
8046		4.39	1100	2.91
				STORE - AUTOMOBILE ACCESSORIES-RETAIL-NOC
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8006		2.34	792	1.55
				STORE - COFFEE, TEA OR SPICE - RETAIL & DRIVERS
8006		2.34	792	1.55
				STORE - DAIRY PRODUCTS - RETAIL - & DRIVERS
8006		2.34	792	1.55
				STORE - DELICATESSEN - RETAIL - & DRIVERS
				No Selling Of Uncooked Fresh Meats.
8039		3.34	1062	2.21
				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. 2A.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: 2B.Cosmetics,Furniture,Giftware,Hardware,Jewelry, Luggage,Sporting Goods,Stationery/Greeting Cards,Toys. 3.The Combined Annual Sales Of Items Described In 2A Above Must Exceed 50% Of The Total Annual Sales. Stores Which Qualify Under Item No.2 (A) 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.
8031		7.79	1100	5.16
				STORE - FISH,MEAT OR POULTRY-RETAIL- & SALESPERSONS, DRIVERS
8006		2.34	792	1.55

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				STORE - FROZEN OR FROSTED FOOD - RETAIL - & DRIVERS
8006		2.34	792	1.55
				STORE - FRUIT OR VEGETABLE - RETAIL - & DRIVERS No Handling Of Fresh Meats.
8006		2.34	792	1.55
				STORE - GROCERY - RETAIL - & DRIVERS No Handling Of Fresh Meats.
8006		2.34	792	1.55
				STORE - VEGETABLE OR FRUIT - RETAIL - & DRIVERS No Handling Of Fresh Meats.
8008		2.34	792	1.55
				STORE- APPAREL OR DRY GOODS - RETAIL
8017		2.87	935	1.90
				STORE- BOARDWALK RUG AUCTIONEERS
8008		2.34	792	1.55
				STORE- CLOTHING WEARING APPAREL OR DRY GOODS - RETAIL
8032		4.25	1100	2.81
				STORE- CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE
8045		0.99	427	0.66
				STORE- DRUG - RETAIL - & CLERICAL, SALESPERSONS, DRIVERS
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8047		2.26	770	1.50
				STORE- DRUG - WHOLESALE
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8032		4.25	1100	2.81
				STORE- DRY GOODS - WHOLESALE
8001		4.23	1100	2.80
				STORE- FLORIST & DRIVERS Includes Service Away From Store Premises. Cultivating Or Gardening To Be Separately Rated. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8048		7.70	1100	5.10
				STORE- FRUIT OR VEGETABLE DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS
8044		5.95	1100	3.94
				STORE- FURNITURE & DRIVERS Applies To Wholesale Or Retail Stores And Includes Installation Of House Furnishings * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8034		8.53	1100	5.65
				STORE- GROCERY - WHOLESALE
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8010		4.39	1100	2.91

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				STORE- HARDWARE
				Applies To Wholesale Or Retail Stores.
8013		0.72	354	0.48
				STORE- HEARING AID
				Applies To Wholesale Or Retail Stores.
8105		4.66	1100	3.08
				STORE- HIDE OR LEATHER DEALER
8013		0.72	354	0.48
				STORE- JEWELRY
				Applies To Wholesale Or Retail Stores.
8105		4.66	1100	3.08
				STORE- LEATHER OR HIDE DEALER
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8033		5.18	1100	3.43
				STORE- MEAT GROCERY AND PROVISION (COMBINED) - RETAIL - NOC & SALESPERSONS, 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 Policy Period The Store Shall Be Assigned To 8031 Meat, Fish Or Poultry - Retail. It Is To Be Emphasized That Cost And Not Sales Govern The Application Of This Classification.
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8031		7.79	1100	5.16
				STORE- MEAT, FISH OR POULTRY - RETAIL - & SALESPERSONS, DRIVERS
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8053		5.95	1100	3.94
				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.
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8010		4.39	1100	2.91
				STORE- RADIO OR TELEVISION PARTS AND ACCESSORIES
				Applies To Wholesale Or Retail Stores.
8053		5.95	1100	3.94
				STORE- RADIO, PIANO 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.
8054		5.95	1100	3.94
				STORE- REFRIGERATOR, STOVE 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.
8017		2.87	935	1.90
				STORE- RETAIL NOC
8010		4.39	1100	2.91
				STORE- SHIP CHANDLER
				No Mfg. Operations.
8008		2.34	792	1.55

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				STORE- SHOE - RETAIL
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8032		4.25	1100	2.81
				STORE- SHOE - WHOLESALE
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8810		0.16	203	0.11
				STORE- STAMP DEALER - & CLERICAL
8054		5.95	1100	3.94
				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.
8010		4.39	1100	2.91
				STORE- TELEVISION OR RADIO PARTS AND ACCESSORIES
				Applies To Wholesale Or Retail Store.
8053		5.95	1100	3.94
				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.
8048		7.70	1100	5.10
				STORE- VEGETABLE OR FRUIT DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS
8054		5.95	1100	3.94
				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.
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8018		4.66	1100	3.08
				STORE- WHOLESALE NOC
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8021		7.15	1100	4.73
				STORE: FISH, MEAT OR POULTRY DEALER - WHOLESALE
				Npd With 2089 Packing House.
8051		2.26	770	1.50
				STORE: HOME OUTFITTERS OF HOUSEHOLD FURNISHINGS SPECIALIST - RETAIL- & CLERICAL, SALESPERSONS, 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.
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8021		7.15	1100	4.73
				STORE: MEAT, FISH OR POULTRY DEALER - WHOLESALE
				Npd With 2089 Packing House.
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
3062		3.98	1100	2.73
				STORM WINDOW, STORM DOOR MFG. - METAL
				Installation To Be Separately Rated As Code 5645 "Storm Windows Or Storm Doors"
5645		16.27	1100	12.35

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				STORM WINDOWS OR STORM DOORS WOOD OR METAL - INSTALLATION, ON PRIVATE RESIDENCE & DRIVERS
5183		5.34	1100	4.05
				STOVE HEATERS OR RANGES - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS
3169		3.57	1100	2.45
				STOVE MFG
9402		6.45	1100	4.64
				STREET CLEANING & DRIVERS
3507		3.30	1051	2.27
				STREET MAKING MACHINERY MFG
6042		6.21	1100	4.71
				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.
5509		9.38	1100	7.12
				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.
5500		6.04	1100	4.58
				STREET OR ROAD OILING OR MAINTENANCE, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION
5500		6.04	1100	4.58
				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 Or 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.
5022		14.41	1100	10.94
				STUCCO WORK - ON OUTSIDE OF BUILDINGS
6504		4.94	1100	3.39
				SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS
				Includes The Manufacturing Or Blending Of Molasses Or Syrup Refining And Honey Processing.
7027		6.42	160	4.50
				SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING
7019		3.26	160	2.29
				SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING
4693		1.28	506	0.88

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				SURGICAL GOODS MFG NOC
8601		0.69	346	0.47
				SURVEYOR NPD
				Applies To Land Surveying. Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.
2501		3.08	992	2.12
				SUSPENDER MFG
				Buckle, Webbing Or Leather Parts Mfg. To Be Separately Rated.
5223		11.66	1100	8.85
				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 Code 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 Interchange Of Labor And Separate Payroll Records Are Maintained.
4598		3.60	1100	2.47
				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.
3270		1.86	662	1.28
				TACK MFG
2582		3.33	1059	2.29
				TAILOR OR VALET SHOP
				Includes Pressing, Spot Cleaning, Repairing Or Altering Of Garments.
2503		2.74	900	1.88
				TAILORING OR DRESSMAKING - CUSTOM EXCLUSIVELY NPD
1747		3.63	1100	2.49
				TALC MILL & DRIVERS
				Digging, Mining Or Quarrying To Be Separately Rated.
3620		3.27	1043	2.25
				TANK BUILDING - METAL - SHOP
3726		5.88	1100	4.46
				TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS EXCLUSIVELY
				Includes The Construction Or Repair Of Foundations.
2623		4.76	1100	3.27
				TANNING
8385		5.10	1100	3.38
				TAXI COMPANY: GARAGE EMPLOYEES
7370		10.13	1100	7.29

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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 \$45,100 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. Garage Employees.....8385
9600		2.91	946	2.00
				TAXIDERMIST
8901		0.19	211	0.13
				TELEPHONE OR TELEGRAPH CO - OFFICE OR EXCHANGE EMPLOYEES & CLERICAL
7600		6.59	1100	4.74
				TELEPHONE OR TELEGRAPH CO & DRIVERS
				Includes Operation, Maintenance, Extension Of Lines And Making Of Service Connection. * Office Or Exchange Employees & C...8901
7601		6.06	1100	4.60
				TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS
				Npd With 7600 Telephone Or Telegraph Co.
7610		0.69	346	0.47
				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 \$3,240 Per Week. * Eff. 1/1/77. Code 7609 Radio Or Television Broadcasting Station - Transmitter Or Field Employees & D Eliminated And Combined Into Code 7610.
9519		7.18	1100	4.75
				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.
4115		2.09	724	1.44
				TELEVISION TUBE MFG
3681		1.18	479	0.81
				TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE, MFG NOC
9538		10.50	1100	7.97
				TENT OR AWNING ERECTION - & SHOP OPERATION, DRIVERS
2576		2.94	954	2.02
				TENT OR AWNING MFG - SHOP
				No Erection.
9740		0.03	0	0.00
				TERRORISM PREMIUM CHARGE (2:1-3A)
4707		2.31	784	1.59
				TEXTILE FINISHERS, SOFTENERS OR SIZE MFG - OIL BASE
				Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.
2418		4.77	1100	3.28
				TEXTILE PIECE GOODS FINISHING - COTTON BLEACHERY & DRIVERS

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2420		4.48	1100	3.08
				TEXTILE PIECE GOODS FINISHING NOC - & DRIVERS
0700		3.41	1081	2.34
				TEXTILE PRINTING - HAND WORK ONLY
7350		6.74	1100	4.72
				THE 'F' RATE FOR THIS CLASSIFICATION CONTEMPLATES OPERATIONS Subject To The United States Longshore And Harbor Workers Compensation Act.
9154		2.89	940	2.08
				THEATER NOC Includes Managers, Stage Hands, Box Office Employees, Ushers Or Motion Picture Operators.
9156		2.71	892	1.83
				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 \$3,240. Per Week. * All Other Employees...9154
3685		1.23	492	0.85
				THERMOMETER MFG
2416		4.57	1100	3.14
				THREAD OR YARN DYEING OR FINISHING NPD No Thread Or Yarn Mfg.
2302		2.83	924	1.94
				THREAD OR YARN MFG—SILK
2960		6.21	1100	4.27
				TIE,POST OR POLE YARD & DRIVERS Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.
4023		9.11	1100	6.26
				TILE MFG NOC - & DRIVERS Includes The Mfg. 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.
2702		27.29	1100	19.65
				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.
3373		7.55	1100	5.19
				TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD
2173		7.62	1100	5.23
				TOBACCO MFG NOC Can Mfg. To Be Separately Rated As 3220.
2587		5.49	1100	3.63
				TOILET OR TOWEL SUPPLY CO & ROUTE SUPERVISORS, DRIVERS No Laundry Operations.
3110		4.04	1100	2.78

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				TOOL MFG - DROP OR MACHINE FORGED - NOC- FORGING
				Includes Trimming. * Machining Or Finishing Of Tools Or Die Making Operations Assigned To 3114.
3114		3.34	1062	2.29
				TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS
3113		2.19	751	1.50
				TOOL MFG - NOT DROP OR MACHINE FORGED - NOC
2587		5.49	1100	3.63
				TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS
				No Laundry Operations.
3507		3.30	1051	2.27
				TRACTION ENGINE MFG
0106		14.90	1100	10.73
				TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING & DRIVERS.
3815		7.25	1100	4.98
				TRUCK BODY MFG OR REPAIR NOC
				Applies To The Manufacture Or Repair Of Truck, Trailer Or Bus Bodies. Class Includes Painting
7219		12.37	1100	8.91
				TRUCKING - AUTOMOBILE DELIVERY—HAUL AWAY & DRIVERS
				Includes Miscellaneous Employees Such As Terminal Employees, Garagemen, And Repairmen. Automobile Delivery - Driveaway To Be Separately Rated As 7380. * Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
7219		12.37	1100	8.91
				TRUCKING - HAULING EXPLOSIVES OR AMMUNITION—& DRIVERS
7230		0.00	0	0.00
				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. * Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Truckmen'
7196		9.18	1100	6.61
				TRUCKING- HAULING LIQUID OR LIQUIFIED PRODUCTS IN TANK TRUCKS & DRIVERS
				Includes Miscellaneous Employees Such As Terminal Employees, Garagemen, Blacksmiths And Repairmen. * Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Truckmen'
7219		12.37	1100	8.91
				TRUCKING NOC & DRIVERS
				Storage Warehouse Employees To Be Separately Rated. * Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
4245		3.01	973	2.07
				TUBE MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND
				With Or Without Metal Or Cardboard Ends.
7019		3.26	160	2.29
				TUGBOATS - ALL KINDS
7027		6.42	160	4.50

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				TUGBOATS - ALL KINDS
6251		4.70	1100	3.57
				TUNNELING - NOT PNEUMATIC
				Includes Lining, Subway Construction To Be Separately Rated.
2352		3.54	1100	2.43
				TWINE MFG NOC
3336		3.46	1094	2.38
				TYPE FOUNDRY
2383		4.85	1100	3.33
				TYPEWRITER RIBBON OR CARBON PAPER MFG
				Paper Mfg. To Be Separately Rated As 4239.
2501		3.08	992	2.12
				UMBRELLA MFG, MFG. OF FRAMES, HANDLES OR HARDWARE TO BE SEPARATELY RATED.
5703		30.34	1100	23.03
				UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS
				Includes Incidental Shoring, Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.
9620		2.08	722	1.38
				UNDERTAKER & DRIVERS
3830		1.95	687	1.34
				UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—
				Aircraft weighing less than 55 pounds
3685		1.23	492	0.85
				UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—
				Aircraft weighing less than 55 pounds
8720		1.97	692	1.30
				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
9522		2.66	878	1.83
				UPHOLSTERING NPD
				Npd Restriction Does Not Apply In Connection With Coffin Or Casket Mfg., Automobile Body Mfg. Or Furniture Mfg.
2585		6.75	1100	4.64
				UPHOLSTERY, CARPET OR RUG CLEANING-SHOP & DRIVERS
				Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
3634		1.83	654	1.26
				VALVE MFG
				Foundry Operations To Be Separately Rated.
4561		2.36	797	1.62
				VARNISH MFG - OLEO-RESINOUS
				Mfg. Of Solvents, Spirit Varnishes, Lacquers Or Dopes To Be Separately Rated.
0074		2.95	957	1.95

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0075		4.63	1100	3.07
				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. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
7720		4.32	1100	3.11
				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.
5192		4.58	1100	3.03
				VENDING MACHINE - INSTALLATION, SERVICE OR REPAIR - & SALESMEN, DRIVERS
				Includes Storage, Shop And Outside Operations.
3649		3.76	1100	2.58
				VENDING MACHINE MFG NOC
				Applicable Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.
2916		6.31	1100	4.33
				VENEER PRODUCTS MFG - NO VENEER MFG
2881		7.26	1100	4.99
				VENETIAN BLIND ASSEMBLY NPD
7098		5.06	160	3.55
				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 N.O.C.". 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
7046		2.92	160	2.05
				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 N.O.C.". 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.
0079		2.89	940	1.91

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				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. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
5951		0.47	287	0.32
				VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS
5538		5.99	1100	4.55
				WALL COVERING INSTALLATION, SHOP & DRIVERS
5445		7.70	1100	5.84
				WALLBOARD INSTALLATION WITHIN BUILDING - & DRIVERS
4301		4.09	1100	2.81
				WALLPAPER MFG
				Includes Designing, Printing Or Finishing. Paper Mfg. To Be Separately Rated As 4239.
8291		5.51	1100	3.65
				WAREHOUSING - COLD STORAGE
8293		15.27	1100	10.11
				WAREHOUSING - FURNITURE - & DRIVERS
				Includes Packing Or Handling Household Goods Away From Insured'S Premises.
8292		7.22	1100	4.78
				WAREHOUSING NOC
				Applies To General Merchandise. The Storage Of Non-Owned Goods, For Periods Of Time, At A Fee, Storage Of Owned Merchandise To Be Separately Rated Under The Appropriate "Store, Dealer" Or "Merchant" Classification. Drivers To Be Separately Rated As 7219 Truckmen.
3381		2.76	905	1.90
				WATCH CASE MFG
3385		2.57	854	1.77
				WATCH MFG
				Watch Case Mfg. To Be Separately Rated As 3381.
5610		11.64	1100	8.83
				WATCHGUARDS-CONSTRUCTION
				Not Applicable To The Payroll For Watchguards Except When The Payroll For Watchguards, Timekeepers, And Cleaners Is More Than All Other Payroll Of The Insured That Is Subject To Construction Classifications At The Same Job Or Location.
6319		3.89	1100	2.95
				WATER MAIN OR CONNECTION CONSTRUCTION & DRIVERS
				Includes Tunneling At Street Crossings When Not Performed Under Air Pressure. Npd With 7520 Waterworks Operation. All Other Tunneling To Be Separately Rated.
3634		1.83	654	1.26
				WATER METER MFG
5183		5.34	1100	4.05

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				WATER SOFTENER - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS
5466		10.62	1100	8.06
				WATERPROOFING - & DRIVERS
				Not Roofing Or Subaqueous Work. Concrete Work To Be Separately Rated.
7520		4.30	1100	3.10
				WATERWORKS OPERATION & DRIVERS
				Includes Store Employees, Meter Readers. Construction Of Aqueducts, Buildings, Dams Or Reservoirs To Be Separately Rated.
5437		9.88	1100	7.50
				WEATHER STRIPPING
2380		2.84	927	1.95
				WEBBING MFG
				Hemp Spinning.
8709		2.54	846	1.78
				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.
3365		9.11	1100	6.91
				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.
9421		1.39	535	1.06
				WELFARE BOARD - COUNTY - & CLERICAL, SALESMEN, DRIVERS
				Operation Of A Hospital To Be Separately Rated As 9045; Nursing Home As 8829
4902		3.19	1021	2.19
				WHIP MFG
5954		3.46	1094	2.38
				WHITING MFG NPD
2913		7.32	1100	5.03
				WILLOW, RATTAN, OR TWISTED FIBER PRODUCTS MFG
				Includes Upholstering.
9170		16.46	1100	10.90
				WINDOW CLEANING & DRIVERS
				Operations 2 Stories Or Less From Ground Level, Involving No Mechanical Or Protective Devices, To Be Separately Rated Under Code 9014.
9521		5.23	1100	3.59
				WINDOW DRESSING
2852		4.42	1100	3.04
				WINDOW SHADE OR ROLLER MFG.
				Npd With 2841 Shade Roller Mfg. Wire Drawing Or Woodworking Operations To Be Separately Rated.

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9014		4.72	1100	3.12
		WINDOW WASHING		
		Applies To Window Washing Or Cleaning Less Than Two Stories Or Less In Height, With No Use Of Protective Devices Such As Harness, Baskets, Scaffolds, Etc. Separately Rate Window Cleaning Over Two Stories, Or Involving Any Protective Devices, Under Code 9170.		
2143		5.49	1100	3.77
		WINERY		
		Applies To All Operations Including Bottling, Distilling To Be Separately Rated As 2130 Spirituous Liquor Distillery.		
3255		3.38	1073	2.32
		WIRE CLOTH MFG		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
3241		6.72	1100	4.62
		WIRE DRAWING - IRON OR STEEL		
		Includes Wire Rope Or Cable Mfg.		
1924		2.92	948	2.01
		WIRE DRAWING OR CABLE MFG- NOT IRON OR STEEL		
3257		3.56	1100	2.45
		WIRE GOODS MFG NOC		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
4470		2.52	840	1.73
		WIRE INSULATING OR COVERING		
		Includes Incidental Wire Stranding. Wire Drawing To Be Separately Rated As 1924 Or 3241.		
2960		6.21	1100	4.27
		WOOD PRESERVING & DRIVERS		
		Includes Yard Or Incidental Wood Working Operations.		
2841		4.07	1100	2.80
		WOOD TURNED PRODUCTS MFG NOC		
2841		4.07	1100	2.80
		WOODENWARE MFG NOC		
8103		4.70	1100	3.11
		WOOL MERCHANT & DRIVERS		
		Includes Warehouse.		
2623		4.76	1100	3.27
		WOOL PULLING		
2286		7.76	1100	5.33
		WOOL SPINNING AND WEAVING		
7395		5.51	160	3.86
		WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II		
7394		4.57	160	3.20

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CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS				
* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I				
5701		12.64	1100	8.37
WRECKING: BUILDINGS OR STRUCTURES - NOT MARINE				
Includes Incidental Salvage Work At Site Or Wrecking. Drivers To Be Separately Rated As 8204 Building Material Yard.				
7089		7.83	160	5.49
YACHTS - PRIVATE - SAIL OR POWER				
7038		7.04	160	4.94
YACHTS - PRIVATE - SAIL OR POWER				
2416		4.57	1100	3.14
YARN OR THREAD DYEING OR FINISHING NPD				
No Yarn Or Thread Mfg.				
2302		2.83	924	1.94
YARN OR THREAD MFG—SILK				
9063		1.25	498	0.83
YMCA, YWCA, YMHA, YWHA, INSTITUTION & CLERICAL				
Includes Teachers And Instructors. Camp Operation To Be Separately Rated As 9015 Buildings Noc. 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				