NEW JERSEY

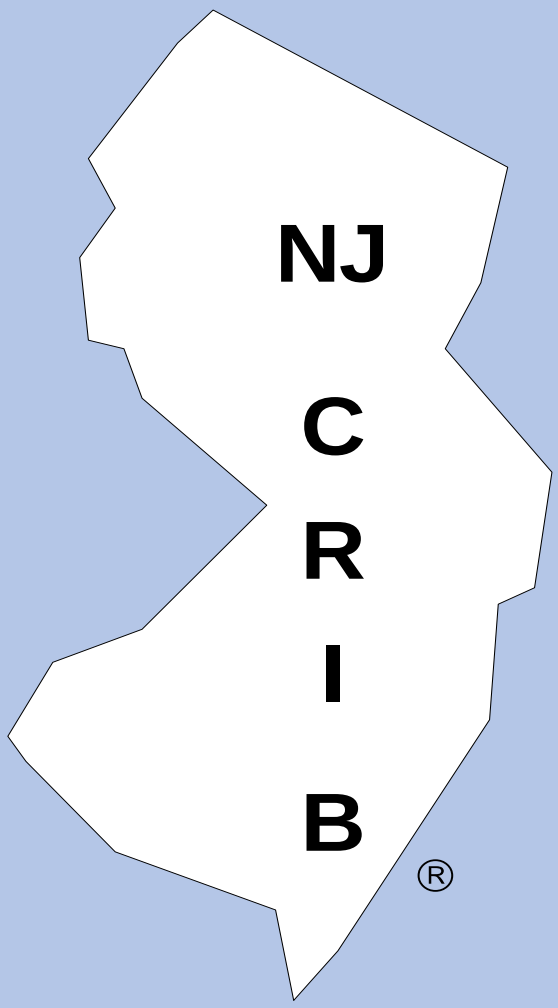
RATE & CLASSIFICATION

HANDBOOK

ALPHABETICAL ORDER

EFFECTIVE - JANUARY 1, 2027

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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Classifications in alphabetical order with the complete wordings, cross-references, rates, minimum premiums, excess elements, and Table H Groups. Include statistical codes and descriptions 1-83

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2027

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
0005	3.247	1134	0034	4.230	1250	0035	2.972	1052
0042	8.104	1250	0050	5.799	1250	0055	3.891	1250
0073	4.158	1250	0074	2.801	1000	0075	3.640	1250
0079	2.617	945	0081	7.744	1250	0082	7.703	1250
0083	6.307	1250	0084	5.584	1250	0085	3.840	1250
0086	2.592	938	0089	5.094	1250	0106	13.388	1250
0700	2.869	1021	0910	1.000	161	0913	60.000	220
0917	4.981	1250	1320F	5.148	1250	1438	4.500	1250
1452	4.948	1250	1463	7.556	1250	1624	4.117	1250
1699	3.177	1113	1701	4.381	1250	1710	7.970	1250
1741	1.950	745	1747	3.102	1091	1754	3.533	1220
1814	6.922	1250	1853	3.759	1250	1924	3.224	1127
1925	3.954	1250	1937	4.416	1250	2002	4.709	1250
2003	4.843	1250	2014	5.470	1250	2039	6.262	1250
2041	4.112	1250	2070	8.240	1250	2081	5.436	1250
2089	5.415	1250	2095	5.552	1250	2110	5.029	1250
2111	4.503	1250	2112	5.214	1250	2114	4.385	1250
2121	1.877	723	2130	2.515	915	2131	2.523	917
2143	4.205	1250	2150	9.661	1250	2157	8.699	1250
2173	3.526	1218	2211	12.138	1250	2286	9.482	1250
2302	3.032	1070	2303	2.797	999	2352	3.436	1191
2361	2.841	1012	2362	3.538	1221	2380	3.117	1095
2383	3.464	1199	2386	3.131	1099	2388	2.282	845
2402	4.274	1250	2416	2.914	1034	2418	2.891	1027
2420	3.375	1173	2501	2.669	961	2503	2.181	814
2557	2.804	1001	2570	6.924	1250	2576	2.519	916
2582	2.502	911	2585	7.473	1250	2586	3.982	1250
2587	4.138	1250	2588	2.132	800	2600	3.488	1206
2623	4.603	1250	2654	1.870	721	2660	2.010	763
2670	2.492	908	2683	2.972	1052	2688	2.696	969
2702	21.206	1250	2710	6.847	1250	2759	7.520	1250
2790	3.950	1250	2802	5.538	1250	2835	2.851	1015
2836	3.476	1203	2841	4.930	1250	2852	2.869	1021
2881	4.995	1250	2883	4.200	1250	2913	5.090	1250
2916	5.422	1250	2923	2.372	872	2942	2.214	824
2960	6.117	1250	3004	3.178	1113	3018	3.264	1139
3022	4.533	1250	3027	3.210	1123	3028	3.884	1250
3030	7.126	1250	3040	6.834	1250	3041	3.094	1088
3042	3.060	1078	3045	6.215	1250	3060	4.360	1250
3061	3.485	1206	3062	3.775	1250	3066	4.360	1250

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2027

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
3075	4.360	1250	3076	5.200	1250	3081	5.767	1250
3085	6.114	1250	3110	4.218	1250	3111	3.052	1076
3113	1.986	756	3114	3.235	1131	3118	2.080	784
3122	3.552	1226	3131	3.372	1172	3132	2.688	966
3145	2.514	914	3146	2.949	1045	3169	2.965	1050
3179	2.432	890	3188	2.987	1056	3192	2.444	893
3193	2.571	931	3194	2.704	971	3220	2.928	1038
3227	4.215	1250	3241	4.621	1250	3255	2.860	1018
3257	3.799	1250	3270	2.031	769	3307	3.781	1250
3315	4.076	1250	3336	2.544	923	3339	2.218	825
3365	7.328	1250	3372	3.403	1181	3373	6.025	1250
3381	2.549	925	3383	1.691	667	3384	1.432	590
3385	1.581	634	3400	4.324	1250	3507	3.513	1214
3548	1.582	635	3561	1.342	563	3571	1.404	581
3574	1.268	540	3581	1.284	545	3612	2.282	845
3620	3.000	1060	3632	2.647	954	3634	1.968	750
3635	2.166	810	3638	3.183	1115	3642	1.761	688
3643	3.116	1095	3648	1.553	626	3649	4.118	1250
3656	3.323	1157	3681	0.879	424	3685	1.163	509
3686	2.022	767	3719	1.598	639	3724	5.390	1250
3726	5.270	1250	3807	2.953	1046	3815	5.739	1250
3821	15.906	1250	3826	1.172	512	3830	1.854	716
3864	4.139	1250	3865	3.911	1250	3881	3.471	1201
4000	8.296	1250	4023	6.011	1250	4024	4.782	1250
4027	6.011	1250	4034	7.189	1250	4036	3.231	1129
4038	3.650	1250	4050	2.116	795	4053	2.408	882
4062	2.738	981	4111	3.460	1198	4112	0.748	384
4113	2.944	1043	4114	3.603	1241	4115	1.182	515
4130	5.573	1250	4133	3.446	1194	4150	1.289	547
4239	3.530	1219	4240	2.899	1030	4243	3.645	1250
4244	4.698	1250	4245	2.841	1012	4250	3.974	1250
4251	3.723	1250	4273	5.294	1250	4279	4.646	1250
4282	3.042	1073	4283	1.934	740	4299	2.221	826
4301	4.289	1250	4307	1.718	675	4313	4.028	1250
4351	1.520	616	4352	1.796	699	4353	1.611	643
4360	0.548	324	4361	0.993	458	4410	3.749	1250
4431	2.034	770	4432	2.447	894	4439	4.061	1250
4452	3.618	1245	4459	3.789	1250	4470	2.444	893
4479	2.555	927	4484	2.761	988	4491	4.135	1250
4493	2.742	983	4557	2.953	1046	4558	2.693	968

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2027

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
4561	2.693	968	4571	A		4572	0.790	397
4583	4.785	1250	4597	5.073	1250	4598	2.960	1048
4611	1.456	597	4627	3.851	1250	4628	1.568	630
4635	4.928	1250	4653	2.678	963	4665	9.609	1250
4683	3.949	1250	4692	1.017	465	4693	1.108	492
4703	1.823	707	4707	1.993	758	4710	4.603	1250
4712	3.119	1096	4720	2.255	837	4740	0.813	404
4741	6.171	1250	4771	3.904	1250	4824	3.148	1104
4827	4.009	1250	4828	2.609	943	4829	1.550	625
4835	A		4836	0.698	369	4902	3.029	1069
4923	1.927	738	5000	9.135	1250	5022	12.353	1250
5038	8.971	1250	5040	11.786	1250	5057	6.702	1250
5059	13.246	1250	5069	16.039	1250	5103	6.152	1250
5146	7.241	1250	5160	3.458	1197	5183	4.747	1250
5184	3.716	1250	5188	5.480	1250	5190	3.666	1250
5191	1.685	666	5192	4.974	1250	5200	6.737	1250
5213	8.763	1250	5215	8.426	1250	5222	10.113	1250
5223	7.095	1250	5348	6.331	1250	5402	8.282	1250
5403	14.912	1250	5409	5.531	1250	5437	9.049	1250
5443	8.396	1250	5445	6.798	1250	5458	7.331	1250
5459	7.331	1250	5462	7.804	1250	5466	11.402	1250
5473	14.999	1250	5474	9.417	1250	5475	7.331	1250
5479	7.488	1250	5480	11.397	1250	5491	4.437	1250
5500	6.185	1250	5509	7.385	1250	5538	5.995	1250
5551	22.876	1250	5606	2.196	819	5610	7.533	1250
5645	14.912	1250	5701	11.998	1250	5703	30.007	1250
5951	0.499	310	5954	2.749	985	6003	7.092	1250
6005	5.802	1250	6039	4.861	1250	6042	7.735	1250
6204	7.617	1250	6217	5.928	1250	6229	4.625	1250
6233	3.610	1243	6235F	5.435	1250	6251	7.267	1250
6252	5.883	1250	6306	6.633	1250	6319	4.389	1250
6325	5.311	1250	6400	6.301	1250	6504	3.914	1250
6702	A		6703	A		6801F	5.122	1250
6811	3.936	1250	6824F	5.346	1250	6826F	5.664	1250
6834	3.893	1250	6836	4.677	1250	6872F	6.422	1250
6874F	6.320	1250	7019	3.652	160	7027	5.149	160
7038	4.969	160	7046	4.104	160	7089	5.521	160
7098	5.249	160	7133	3.424	1187	7151	3.214	160
7152	3.487	160	7196	8.475	1250	7201	7.931	1250
7207	7.931	1250	7219	9.655	1250	7230	A	

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2027

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
7231	12.173	1250	7309F	6.401	1250	7327F	8.496	1250
7334	3.040	160	7335	3.377	160	7350F	5.400	1250
7360	6.143	1250	7369	3.358	1167	7370	10.864	1250
7380	10.812	1250	7381	6.316	1250	7382	8.423	1250
7384	5.766	1250	7390	15.980	1250	7394	4.829	160
7395	5.782	160	7403	4.069	1250	7405	1.552	626
7424	0.754	386	7425	3.131	1099	7426	8.329	1250
7427	8.329	1250	7428	3.498	1209	7431	0.882	425
7435	3.498	1209	7502	3.989	1250	7515	1.107	492
7520	3.451	1195	7536	5.723	1250	7538	2.950	1045
7539	1.569	631	7540	2.644	953	7580	3.929	1250
7590	17.078	1250	7600	5.508	1250	7601	7.092	1250
7605	2.863	1019	7610	0.675	363	7710	7.050	1250
7711	46.492	*	7712	4.367	1250	7714	7.926	1250
7715	12.337	*	7720	4.280	1250	7723	2.160	808
7728	4.280	1250	7855	7.176	1250	8001	3.703	1250
8006	2.282	845	8008	2.005	762	8010	3.660	1250
8013	0.426	288	8017	2.240	832	8018	3.997	1250
8021	5.271	1250	8031	4.514	1250	8032	3.190	1117
8033	4.540	1250	8034	6.305	1250	8039	3.321	1156
8044	5.660	1250	8045	1.068	480	8046	3.663	1250
8047	1.262	539	8048	5.439	1250	8051	1.691	667
8053	5.660	1250	8054	5.660	1250	8055	3.453	1196
8090	3.166	1110	8102	2.240	832	8103	6.011	1250
8105	3.997	1250	8106	6.705	1250	8107	4.228	1250
8111	4.175	1250	8116	4.108	1250	8203	8.675	1250
8204	5.655	1250	8215	4.466	1250	8227	6.351	1250
8232	8.349	1250	8235	7.702	1250	8263	7.984	1250
8264	5.810	1250	8265	6.642	1250	8268	6.584	1250
8269	7.363	1250	8279	8.046	1250	8280	10.539	1250
8291	5.617	1250	8292	5.833	1250	8293	10.783	1250
8350	7.976	1250	8353	9.282	1250	8385	4.447	1250
8387	4.783	1250	8392	3.431	1189	8393	2.623	947
8396	3.465	1200	8397	4.783	1250	8398	3.349	1165
8506	5.757	1250	8507	6.566	1250	8601	0.438	291
8606	1.604	641	8607	1.834	710	8709F	2.580	934
8711F	5.221	1250	8720	1.610	643	8726F	1.524	617
8731	1.610	643	8737	0.449	160	8738	0.498	160
8742	0.299	250	8745	5.748	1250	8748	0.591	337
8753	2.282	845	8755	0.385	276	8800	3.122	1097

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2027

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
8803	0.041	172	8810	0.147	204	8814	0.221	160
8815	0.245	160	8820	0.178	213	8828	3.453	1196
8829	4.062	1250	8831	1.951	745	8832	0.421	286
8835	3.453	1196	8836	2.904	1031	8838	0.426	288
8840	0.325	258	8860	0.058	177	8868	1.207	522
8871	0.095	189	8901	0.147	204	9014	4.309	1250
9015	5.229	1250	9016	3.289	1147	9033	2.920	1036
9044	4.133	1250	9045	1.150	505	9052	3.311	1153
9053	1.272	542	9060	2.187	816	9061	1.837	711
9063	1.172	512	9065	1.667	660	9078	3.628	1248
9079	2.035	771	9088	A		9089	2.313	854
9093	2.327	858	9102	4.419	1250	9106	7.340	1250
9107	3.569	1231	9109	4.419	1250	9154	2.355	867
9156	2.826	1008	9170	14.407	1250	9178	5.537	1250
9179	14.973	1250	9180	4.381	1250	9182	3.674	1250
9186	15.894	1250	9220	5.785	1250	9402	5.172	1250
9403	12.906	1250	9410	5.441	1250	9421	2.176	813
9423	3.391	1177	9501	3.812	1250	9519	7.109	1250
9521	3.470	1201	9522	2.809	1003	9529	A	
9530	4.863	1250	9538	7.191	1250	9554	8.277	1250
9555	8.277	1250	9556	8.277	1250	9557	1.420	586
9586	0.488	306	9600	2.419	886	9610	1.613	644
9620	2.021	766	9720	1.232	530	9726	5.301	1250
9728	2.955	1047						

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

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

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

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

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

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

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

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

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

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

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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
2022	1.080	1.080	1.180	1.000
2022	1.060	1.060	1.090	(For Losses Occurring 1-1-23 and Thereafter)
2023	1.060	1.060	1.090	1.000
2023	1.050	1.050	1.070	(For Losses Occurring 1-1-24 and Thereafter)
2024	1.050	1.050	1.070	1.000
2024	1.040	1.040	1.050	(For Losses Occurring 1-1-25 and Thereafter)
2025	1.040	1.040	1.050	1.000
2025	1.020	1.020	1.030	(For Losses Occurring 1-1-26 and Thereafter)
2026	1.020	1.020	1.030	1.000
2026	1.000	1.000	1.000	(For Losses Occurring 1-1-27 and Thereafter)

Expected Loss Factor—(All Years)..... 0.389

Employers' Liability Cases—Indemnity Modification Factor—(All Years) 1.12

Credibility Values C_e = 0.892 K_e = 851,478
C_n = 0.993 K_n = 15,076

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	Normal	Excess	Total
Indemnity—All Policy Years	$11,000	$164,000	$175,000

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

	Normal	Excess	Total
Medical—All Policy Years	$11,000	$285,000	$296,000

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

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

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

Loss Modification Factors

Policy Year	Death	Permanent Total	Other Indemnity	Medical
2022	1.080	1.050	1.000	1.000
2022	1.060	1.040	1.000	(For Losses Occurring 10-1-22 and Thereafter)
2023	1.060	1.040	1.000	1.000
2023	1.040	1.030	1.000	(For Losses Occurring 10-1-23 and Thereafter)
2024	1.040	1.030	1.000	1.000
2024	1.020	1.020	1.000	(For Losses Occurring 10-1-24 and Thereafter)
2025	1.020	1.020	1.000	1.000
2025	1.010	1.010	1.000	(For Losses Occurring 10-1-25 and Thereafter)
2026	1.010	1.010	1.000	1.000
2026	1.000	1.000	1.000	(For Losses Occurring 10-1-26 and Thereafter)

Expected Loss Factor—(All Years) 0.389

Credibility Values C_e = 0.892 K_e = 851,478
C_n = 0.993 K_n = 15,076

Loss Values—Distribution and Limits

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

	Normal	Excess	Total
Indemnity—All Policy Years	$11,000	$252,000	$263,000

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

	Normal	Excess	Total
Medical—All Policy Years	$11,000	$285,000	$296,000

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.

Code No.	Catastrophe Element	Excess Element
9088	A	A

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

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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

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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			

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2027

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1754		**3.533**	**1220**	**2.413**
		ABRASIVE WHEEL MFG - CERAMIC OR RESIN BONDED - & DRIVERS		
		Ore Crushing Or The Mfg. Of Artificial Abrasives To Be Separately Rated.		
8860		**0.058**	**177**	**0.039**
		ACCOUNTING FIRM - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NPD		
4635		**4.928**	**1250**	**3.366**
		ACETYLENE GAS MFG & DRIVERS		
		Includes Tank Charging.		
8800		**3.122**	**1097**	**2.098**
		ADDRESSING OR MAILING CO - NPD		
9554		**8.277**	**1250**	**6.382**
		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		**3.513**	**1214**	**2.399**
		AGRICULTURAL MACHINERY MFG		
3571		**1.404**	**581**	**0.959**
		AIR PRESSURE GAUGE MFG		
3826		**1.172**	**512**	**0.800**
		AIRCRAFT ENGINE MFG.		
3830		**1.854**	**716**	**1.266**
		AIRPLANE MFG		
7435		**3.498**	**1209**	**2.491**
		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		**2.515**	**915**	**1.718**
		ALCOHOL MFG - GRAIN - ALL OPERATIONS		
7390		**15.980**	**1250**	**10.723**
		ALE OR BEER DEALER - WHOLESALE & DRIVERS		
		Npd With 2121 Brewery.		
3227		**4.215**	**1250**	**2.879**
		ALUMINUM WARE MFG		
		Applies To Goods Manufactured From Sheet Aluminum. Rolling Mills Or Smelting To Be Seperately Rated.		
9180		**4.381**	**1250**	**3.119**
		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		**15.894**	**1250**	**11.317**

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 $3,320 Per Week Per Person.		
9016		**3.289**	**1147**	**2.207**
		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		**3.166**	**1110**	**2.124**
		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		**2.035**	**771**	**1.365**
		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		**0.000**	**0**	**0.000**
		ANALYTICAL CHEMIST NPD		
		Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.		
4572		**0.790**	**397**	**0.530**
		ANALYTICAL CHEMIST NPD		
		Includes Laboratory And Outside Employees.		
9726		**5.301**	**1250**	**3.557**
		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		**0.499**	**310**	**0.341**
		ANTI-TOXIN SERUM OR VIRUS MFG & DRIVERS		
8601		**0.438**	**291**	**0.294**
		ARCHITECT OR ENGINEER - CONSULTING NPD.		
		Not Engaged In Actual Construction. May Only Be Used Upon Specific Approval Of The Rating Bureau.		
0083		**6.307**	**1250**	**4.232**
		ARTIFICIAL BREEDING OF CATTLE - NON-PROFESSIONAL EMPLOYEES, & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Professional Employees To Be Seperately Rated As 8831 Hospital-Veterinary. * Not Subject To Agriculture Or Horticulture Provisions.		
5473		**14.999**	**1250**	**11.564**
		ASBESTOS CONTRACTOR & DRIVERS		
		Employees Engaged In Asbestos Removal, Replacement, Repair, Enclosure Or Encapsulation &Amp; Drivers		
9403		**12.906**	**1250**	**9.189**
		ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS		
		Reduction, Rendering Or Fertilizer Plants To Be Seperately Rated.		
4741		**6.171**	**1250**	**4.215**

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 Seperately Rated. Chemical Works Or Manufacturers Of Dyes Or Products Used As Explosives To Be Seperately Rated.		
1463		**7.556**	**1250**	**5.161**
		ASPHALT WORKS & DRIVERS		
		Includes Grinding, Pulverizing Or Mixing Asphalt. Digging, Mining Or Quarrying To Be Seperately Rated.		
4571		**0.000**	**0**	**0.000**
		ASSAYING - NPD		
		Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.		
4572		**0.790**	**397**	**0.530**
		ASSAYING - NPD		
		Includes Laboratory And Outside Employees.		
8829		**4.062**	**1250**	**2.726**
		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		**3.674**	**1250**	**2.616**
		ATHLETIC SPORTS OR PARK - OPERATION & DRIVERS		
		Applies To All Employees Other Than Players, Coaches, Managers,Trainers, Equipment Managers, Or Sports Officials.		
9179		**14.973**	**1250**	**10.661**
		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. Contact Sports Include, But Are Not Limited To, Football, Hockey, And Roller Derbies. The Actual Remuneration Of Players Shall Be Included In The Basis Of Premium, Subject, However, To Minimum Annual Salary Of $3,320 Per Player And A Maximum Annual Salary Of $172,640. 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		**5.537**	**1250**	**3.942**
		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 $3,320 Per Player And A Maximum Annual Salary Of $172,640. 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		**0.178**	**213**	**0.120**
		ATTORNEY - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NPD		
8090		**3.166**	**1110**	**2.124**
		AUCTIONEERS & SALESPERSONS		
		Includes Solicitors And Appraisers. Not Livestock Sales Stables. Includes Inside Salespersons.		
4923		**1.927**	**738**	**1.316**
		AUDIO OR VISUAL RECORDING MEDIA MFG		
		Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.		
9757		**0.000**	**0**	**0.000**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		AUDIT NONCOMPLIANCE CHARGE, SEE (3:3-85) OF THE MANUAL		
8803		**0.041**	**172**	**0.028**
		AUDITOR, OR FACTORY COST OR OFFICE SYSTEMATIZER - TRAVELING		
		Includes Insurance Company Premium Auditors.		
7196		**8.475**	**1250**	**6.034**
		AUTO RENTAL OR LEASING CO- DRIVERS OF TANK TRUCKS		
		* Used In Conjunction With Code 7369.		
8398		**3.349**	**1165**	**2.247**
		AUTO SALES OR SERVICE AGENCY - & PARTS, SERVICE DEPARTMENT, EMPLOYEES, DRIVERS		
3145		**2.514**	**914**	**1.717**
		AUTOMATIC SCREW MACH PROD MFG NPD		
5188		**5.480**	**1250**	**4.225**
		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS		
		Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.		
3724		**5.390**	**1250**	**4.156**
		AUTOMATIC STOKER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS		
8393		**2.623**	**947**	**1.760**
		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		**3.465**	**1200**	**2.325**
		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		**10.812**	**1250**	**7.698**
		AUTOMOBILE DELIVERY - DRIVEAWAY - & DRIVERS		
3821		**15.906**	**1250**	**10.673**
		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		**4.783**	**1250**	**3.209**
		AUTOMOBILE GARAGE OR REPAIR SHOP & PARTS DEPARTMENT EMPLOYEES, DRIVERS		
7369		**3.358**	**1167**	**2.391**
		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		**9.655**	**1250**	**6.874**

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		**2.953**	**1046**	**2.017**
		AUTOMOBILE RADIATOR MFG NPD		
8397		**4.783**	**1250**	**3.209**
		AUTOMOBILE REPAIR SHOP OR GARAGE & PARTS DEPARTMENT EMPLOYEES, DRIVERS		
8010		**3.660**	**1250**	**2.456**
		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		**0.591**	**337**	**0.397**
		AUTOMOBILE SALESPERSONS		
8387		**4.783**	**1250**	**3.209**
		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 - &Amp; Drivers, Rubber Tire Dealer - Retail - &Amp; Drivers, Storage Battery Service Agency &Amp; Drivers, And Brake Service Or Muffler Installation Or Repair Station &Amp; Drivers."		
8392		**3.431**	**1189**	**2.302**
		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		**1.553**	**626**	**1.061**
		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC		
3632		**2.647**	**954**	**1.808**
		AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTOR - WHOLESALE - MACHINE SHOP - NO WORK ON MOTOR VEHICLES		
		Includes Cylinder Reboring, Valve Grinding, Turning Down Brake Drums Or Rebabbitting Connecting Rods. Store Employees Shall Be Assigned To 8010 Hardware Store.		
7405		**1.552**	**626**	**1.105**
		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		**4.069**	**1250**	**2.897**
		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		**0.882**	**425**	**0.628**

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		**8.329**	**1250**	**5.930**
		AVIATION-FLYING CREW - INVOLVING DUSTING, SPRAYING OR AERIAL FIREFIGHTING		
		Separately Rate Helicopter Flying Crew To Code 7425.		
7424		**0.754**	**386**	**0.537**
		AVIATION-FLYING CREW NOC		
		Separately Rate Helicopter Flying Crew To Code 7425.		
7424		**0.754**	**386**	**0.537**
		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		**3.498**	**1209**	**2.491**
		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		**3.131**	**1099**	**2.229**
		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		**0.754**	**386**	**0.537**
		AVIATION-MAPPING, SURVEYING, SKYWRITING OR ADVERTISING -, FLIGHT CREW		
7426		**8.329**	**1250**	**5.930**
		AVIATION-PATROL OR PHOTOGRAPHY - FLYING CREW - OTHER THAN MAPPING OR SURVEY WORK, SKYWRITING, ADVERTISING		
		Sepately Rate Helicopter Flying Crew To Code 7425.		
7427		**8.329**	**1250**	**5.930**
		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		**0.754**	**386**	**0.537**
		AVIATION-SALES OR SERVICE AGENCY-FLYING CREW - STUDENT, INSTRUCTION		
		Separately Rate Helicopter Flying Crew To Code 7425.		
7426		**8.329**	**1250**	**5.930**
		AVIATION-TESTING AIRCRAFT - FLYING CREW		
		Mfd. Under An Approved Type Certificate. Separately Rate Helicopter Flying Crew To Code 7425.		
7428		**3.498**	**1209**	**2.491**

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		**5.200**	**1250**	**3.552**
		AWNING MFG - METAL - SHOP WORK ONLY		
9538		**7.191**	**1250**	**5.544**
		AWNING OR TENT ERECTION - & SHOP OPERATION, DRIVERS		
2576		**2.519**	**916**	**1.720**
		AWNING OR TENT MFG - SHOP		
		No Erection.		
3865		**3.911**	**1250**	**2.671**
		BABY CARRIAGE MFG		
4273		**5.294**	**1250**	**3.616**
		BAG MFG - PAPER		
		Paper Mfg. To Be Separately Rated As 4239.		
2501		**2.669**	**961**	**1.823**
		BAG OR SACK MFG-CLOTH		
		Applies To The Mfr. Of Cotton, Burlap Or Gunny Bags Or Sacks		
2501		**2.669**	**961**	**1.823**
		BAG RENOVATING		
		Applies To The Renovating Or Repairing Of Cotton, Burlap Or Gunny Bags Or Sacks And Includes Sewing.		
2003		**4.843**	**1250**	**3.308**
		BAKERY & DRIVERS, ROUTE SUPERVISORS		
3638		**3.183**	**1115**	**2.174**
		BALL BEARING MFG NPD		
8810		**0.147**	**204**	**0.099**
		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		**2.035**	**771**	**1.365**
		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		**0.488**	**306**	**0.327**
		BARBER SHOP OR BEAUTY PARLOR (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
5403		**14.912**	**1250**	**11.497**
		BARRICADE CONSTRUCTION - PERMANENT & DRIVERS		
		Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.		
9015		**5.229**	**1250**	**3.509**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		BATH HOUSE - BEACH		
9053		**1.272**	**542**	**0.854**
		BATHS NOC & CLERICAL		
3642		**1.761**	**688**	**1.203**
		BATTERY MFG - DRY		
3656		**3.323**	**1157**	**2.270**
		BATTERY MFG - STORAGE - NOC		
9015		**5.229**	**1250**	**3.509**
		BEACH CHAIRS - RENTAL		
8102		**2.240**	**832**	**1.503**
		BEAN SORTING OR HANDLING		
9586		**0.488**	**306**	**0.327**
		BEAUTY PARLOR OR BARBER SHOP (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
3076		**5.200**	**1250**	**3.552**
		BEDSTEAD MFG OR ASSEMBLY - METAL		
5183		**4.747**	**1250**	**3.660**
		BEER DISPENSING EQUIPMENT INSTALLATION SERVICE & DRIVERS		
7390		**15.980**	**1250**	**10.723**
		BEER OR ALE DEALER - WHOLESALE & DRIVERS		
		Npd With 2121 Brewery.		
9530		**4.863**	**1250**	**3.749**
		BELL INSTALLATION - TOWER - & DRIVERS		
0079		**2.617**	**945**	**1.756**
		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		**8.699**	**1250**	**5.941**
		BEVERAGE MFG NOC - CARBONATED AND NON - CARBONATED - & ROUTE, SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR		
3865		**3.911**	**1250**	**2.671**
		BICYCLE MFG OR ASSEMBLY		
9089		**2.313**	**854**	**1.552**
		BILLIARD HALL NPD		
		No Bowling Lanes.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3111		**3.052**	**1076**	**2.085**
		BLACKSMITH NPD		
6824		**5.346**	**1250**	**3.737**
		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		**3.893**	**1250**	**2.772**
		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 Expsoure Are Assigned To Code 6824F.		
6801		**5.122**	**1250**	**3.580**
		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		**3.936**	**1250**	**2.802**
		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		**4.969**	**160**	**3.473**
		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		**5.521**	**160**	**3.859**
		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		**1.610**	**643**	**1.080**
		BOILER INSPECTION		
3726		**5.270**	**1250**	**4.063**
		BOILER INSTALLATION OR REPAIR - STEAM		
		Includes The Construction Or Repair Of Foundations.		
5184		**3.716**	**1250**	**2.865**
		BOILER INSULATING AND SHOP & DRIVERS		
		Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.		
3726		**5.270**	**1250**	**4.063**
		BOILER SCALING NPD		
3620		**3.000**	**1060**	**2.049**
		BOILERMAKING		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3132		**2.688**	**966**	**1.836**
		BOLT OR NUT MFG		
		Steel Making Or Rolling Mills To Be Separately Rated.		
4452		**3.618**	**1245**	**2.471**
		BONE GOODS MFG		
4307		**1.718**	**675**	**1.173**
		BOOKBINDING		
3548		**1.582**	**635**	**1.081**
		BOOKBINDING MACHINE MFG		
2660		**2.010**	**763**	**1.373**
		BOOT OR SHOE MFG NOC		
4282		**3.042**	**1073**	**2.078**
		BOOT PATTERN MFG NPD		
8264		**5.810**	**1250**	**3.899**
		BOTTLE DEALER - USED - & DRIVERS NPD		
		Includes Beverage Bottle Or Can Recycling. No Collecting Or Handling Of Scrap Iron Or Steel.		
4635		**4.928**	**1250**	**3.366**
		BOTTLED GASES DEALER OR DELIVERY - COMMERCIAL & DRIVERS		
2157		**8.699**	**1250**	**5.941**
		BOTTLING NOC - CARBONATED AND NON - CARBONATED BEVERAGES, & ROUTE SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR		
9093		**2.327**	**858**	**1.561**
		BOWLING LANE & DRIVERS		
		Includes Bowling Lanes With Billiard Halls.		
4243		**3.645**	**1250**	**2.490**
		BOX MFG - FOLDING PAPER - NOC		
		Paper Or Paper Board Mfg. To Be Separately Rated.		
4240		**2.899**	**1030**	**1.980**
		BOX MFG - SET-UP PAPER		
		Paper Or Paper Board Mfg. To Be Separately Rated.		
2759		**7.520**	**1250**	**5.136**
		BOX OR BOX SHOOK MFG		
2570		**6.924**	**1250**	**4.729**
		BOX SPRING OR MATTRESS MFG		
		Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.		
2380		**3.117**	**1095**	**2.129**
		BRAID OR FRINGE MFG		
8387		**4.783**	**1250**	**3.209**
		BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION & DRIVERS		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3315		**4.076**	**1250**	**2.784**
		BRASS OR COPPER GOODS MFG		
2003		**4.843**	**1250**	**3.308**
		BREAD DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS		
6005		**5.802**	**1250**	**4.473**
		BREAKWATER OR JETTY CONSTRUCTION- & DRIVERS		
		Applies To All Operations To Completion. Caisson, Coffer-Dam Work Or Pile Driving To Be Separately Rated.		
8279		**8.046**	**1250**	**5.399**
		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		**1.877**	**723**	**1.282**
		BREWERY & DRIVERS		
4024		**4.782**	**1250**	**3.266**
		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		**6.011**	**1250**	**4.106**
		BRICK MFG NOC - & DRIVERS		
		Includes The Construction Or Reconstruction Of Sheds Or Kilns. Mining, Quarrying Or Clay Digging To Be Separately Rated.		
7720		**4.280**	**1250**	**3.047**
		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		**2.851**	**1015**	**1.947**
		BRUSH OR BROOM ASSEMBLY		
		Applies To Assembly Only With No Sawing, Molding Or Turning Of Backs Or Handles.		
2841		**4.930**	**1250**	**3.367**
		BRUSH OR BROOM HANDLE MFG		
		Applies Only To The Sawing, Molding Or Turning Of Backs Or Handles, With No Assembling.		
2836		**3.476**	**1203**	**2.374**
		BRUSH OR BROOM MFG NOC		
		Includes Assembling And Sawing, Molding Or Turning Of Backs And Handles.		
8742		**0.299**	**250**	**0.201**
		BUILDING AND LOAN APPRAISERS		
8204		**5.655**	**1250**	**3.795**
		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS		
		Applies To A Dealer In Used Building Materials.Wrecking Or Salvage Operations To Be Separately Rated.		
8232		**8.349**	**1250**	**5.602**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		BUILDING MATERIALS DEALER - NO SECOND-HAND MATERIALS - &, LOCAL MANAGERS, DRIVERS		
4283		**1.934**	**740**	**1.321**
		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		**30.007**	**1250**	**23.135**
		BUILDING RAISING OR MOVING & DRIVERS		
		Includes Incidental Shoring, And Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.		
9014		**4.309**	**1250**	**2.891**
		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		**5.229**	**1250**	**3.509**
		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 Classi- Fication Is Not Applicable To The Operation Or Maintenance Of Amusement Devices.		
0086		**2.592**	**938**	**1.739**
		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		**2.863**	**1019**	**2.207**
		BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS		
9522		**2.809**	**1003**	**1.919**
		BURIAL GARMENT MFG AND COFFIN OR CASKET UPHOLSTERING		
7384		**5.766**	**1250**	**4.105**
		BUS COMPANY—FRANCHISED OR CHARTERED & DRIVERS		
		Garage Employees...8385		
8385		**4.447**	**1250**	**2.984**
		BUS COMPANY: GARAGE EMPLOYEES		
7381		**6.316**	**1250**	**4.497**
		BUS OPERATOR - SCHOOL- & DRIVERS		
		Garage Employees...8385		
2081		**5.436**	**1250**	**3.713**
		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		**8.240**	**1250**	**5.628**
		BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS		
4479		**2.555**	**927**	**1.745**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		BUTTON MFG NOC		
		* See Code 3131 For Metal Button Mfg.		
3131		**3.372**	**1172**	**2.303**
		BUTTON OR FASTENER MFG - METAL		
7536		**5.723**	**1250**	**4.075**
		CABLE INSTALLATION & DRIVERS		
		Applies To Cable Installation In Conduits Or Subways. Conduit Construction To Be Separately Rated As 6325.		
4470		**2.444**	**893**	**1.669**
		CABLE MFG - INSULATED ELECTRICAL		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
1924		**3.224**	**1127**	**2.202**
		CABLE MFG OR WIRE DRAWING- NOT IRON OR STEEL		
7600		**5.508**	**1250**	**3.922**
		CABLE TV OR CABLEVISION INSTALLION & DRIVERS		
		Applies To Customer Service Connections, Maintenance And Repair.		
6252		**5.883**	**1250**	**4.536**
		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		**4.500**	**1250**	**3.074**
		CALCIUM CARBIDE MFG & DRIVERS		
9015		**5.229**	**1250**	**3.509**
		CAMP OPERATION - RECREATIONAL OR EDUCATIONAL		
9015		**5.229**	**1250**	**3.509**
		CAMP OPERATION NOC		
3220		**2.928**	**1038**	**2.000**
		CAN MFG		
4710		**4.603**	**1250**	**3.144**
		CANDLE MFG NPD		
2041		**4.112**	**1250**	**2.808**
		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		**4.503**	**1250**	**3.076**
		CANNERY NOC		
		Can Mfg. To Be Separately Rated As 3220.		
2576		**2.519**	**916**	**1.720**
		CANVAS GOODS MFG NOC - SHOP		
		No Erection		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3881		**3.471**	**1201**	**2.371**
		CAR MFG - RAILROAD - & DRIVERS		
2383		**3.464**	**1199**	**2.366**
		CARBON PAPER OR TYPEWRITER RIBBON MFG		
		Paper Mfg. To Be Separately Rated As 4239.		
4635		**4.928**	**1250**	**3.366**
		CARBONIC ACID GAS MFG & DRIVERS		
		Includes Tank Charging.		
9186		**15.894**	**1250**	**11.317**
		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 $3,320 Per Week Per Person.		
5403		**14.912**	**1250**	**11.497**
		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		**14.912**	**1250**	**11.497**
		CARPENTRY - DETACHED ONE OR TWO FAMILY DWELLINGS & DRIVERS		
		Includes Garages Constructed In Connection With The Dwellings.		
5437		**9.049**	**1250**	**6.977**
		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		**9.049**	**1250**	**6.977**
		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		**5.538**	**1250**	**3.782**
		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		**14.912**	**1250**	**11.497**
		CARPENTRY NOC DRIVERS		
5645		**14.912**	**1250**	**11.497**

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		**4.274**	**1250**	**2.919**
		CARPET OR RUG MFG NOC		
2585		**7.473**	**1250**	**5.104**
		CARPET, RUG OR UPHOLSTERY CLEANING-SHOP & DRIVERS		
		Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.		
3864		**4.139**	**1250**	**2.827**
		CARRIAGE OR WAGON MFG OR ASSEMBLY		
		Baby Carriage Mfg. To Be Separately Rated As 3865.		
5183		**4.747**	**1250**	**3.660**
		CARRIER SYSTEM-PNEUMATIC-INSTALLATION OR REPAIR & DRIVERS		
		Applies To Work Inside Of Buildings. Installation Of Freight Carrier Systems Rated As 3724 Millwright Work.		
3574		**1.268**	**540**	**0.866**
		CASH REGISTER MFG		
9044		**4.133**	**1250**	**2.773**
		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		**5.200**	**1250**	**3.552**
		CASKET OR COFFIN MFG OR ASSEMBLY - METAL		
9522		**2.809**	**1003**	**1.919**
		CASKET UPHOLSTERING AND BURIAL GARMENT MFG		
9741		**0.000**	**0**	**0.000**
		CATASTROPHE(OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM CHARGE(3:9-9)		
9079		**2.035**	**771**	**1.365**
		CATERER. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156.		
4133		**3.446**	**1194**	**2.354**
		CATHEDRAL OR ART GLASS WINDOW MFG		
		Includes Glass Mfg.		
4115		**1.182**	**515**	**0.807**
		CATHODE RAY TUBE MFG		
0081		**7.744**	**1250**	**5.196**

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		**7.703**	**1250**	**5.169**
		CATTLE OR LIVESTOCK DEALER - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
0083		**6.307**	**1250**	**4.232**
		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		**5.531**	**1250**	**4.264**
		CEILINGS - SUSPENDED OR CEMENTED - INSTALLATION & DRIVERS		
		Applies To Prefabricated Finished Tiles Or Panels.		
1701		**4.381**	**1250**	**2.992**
		CEMENT MFG		
		Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.		
5200		**6.737**	**1250**	**5.194**
		CEMENT WORK - SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & DRIVERS		
		Includes Non-Reinforced Cement Or Granolithic Floors. Npd With Any Manual Classification For Concrete Construction Work.		
9220		**5.785**	**1250**	**3.882**
		CEMETERY OPERATION & DRIVERS		
5348		**6.331**	**1250**	**4.881**
		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		**4.218**	**1250**	**2.881**
		CHAIN MFG - FORGED		
7380		**10.812**	**1250**	**7.698**
		CHARCOAL DEALER - & DRIVERS		
8836		**2.904**	**1031**	**1.949**
		CHARITABLE OR WELFARE ORGANIZATIONS - ALL OPERATIONS & DRIVERS		
7380		**10.812**	**1250**	**7.698**
		CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL		
		Subject To The Standard Exceptions Manual Rule.		
7380		**10.812**	**1250**	**7.698**
		CHAUFFEURS OF PRIVATE PASSENGER VEHICLES		
8709		**2.580**	**934**	**1.803**

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 **8.240** **1250** **5.628**

CHEESE OR BUTTER MFG & ROUTE SUPERVISORS, DRIVERS

4828 **2.609** **943** **1.782**

CHEMICAL BLENDING OR MIXING N.O.C. - ALL OPERATIONS & DRIVERS

Shall Not Be Assigned To A Risk Engaged In The Manufacture Of Chemicals.

4829 **1.550** **625** **1.059**

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 **3.891** **1250** **2.611**

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

Includes Grading, Sorting Or Packing.

5000 **9.135** **1250** **7.043**

CHIMNEY CONSTR - NOT METAL

Includes Foundation And Applies To Stone, Brick Or Concrete Chimneys. Also Includes Guniting And Lining Operations.

4050 **2.116** **795** **1.445**

CHINA DECORATING NPD

8232 **8.349** **1250** **5.602**

CINDER DEALER & DRIVERS

9186 **15.894** **1250** **11.317**

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 $3,320 Per Week Per Person.

8742 **0.299** **250** **0.201**

CLAIM ADJUSTERS OR SPECIAL AGENTS - INSURANCE COMPANY

4000 **8.296** **1250** **5.907**

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 **7.533** **1250** **5.808**

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 Classfications 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 Idenfified As Part Of A Post- Construction "Punch-Out" List.

5458 **7.331** **1250** **5.652**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		CLEANING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS		
5459		**7.331**	**1250**	**5.652**
		CLEANING BUILDING EXTERIORS - NOC & DRIVERS		
2586		**3.982**	**1250**	**2.720**
		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS		
		Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.		
2582		**2.502**	**911**	**1.709**
		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		**0.147**	**204**	**0.099**
		CLERICAL OFFICE EMPLOYEES NOC		
		Subject To The Standard Exceptions Manual Rule.		
8871		**0.095**	**189**	**0.064**
		CLERICAL TELECOMMUTER EMPLOYEES		
		Subject to Standard Exceptions Manual Rule.		
8103		**6.011**	**1250**	**4.033**
		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		**1.581**	**634**	**1.080**
		CLOCK MFG		
7538		**2.950**	**1045**	**2.274**
		CLOTHES POLE ERECTION & DRIVERS		
2501		**2.669**	**961**	**1.823**
		CLOTHING MFG		
7207		**7.931**	**1250**	**5.322**
		CLUB - RIDING - & DRIVERS		
9180		**4.381**	**1250**	**3.119**
		CLUB - SHOOTING & DRIVERS		
9061		**1.837**	**711**	**1.233**
		CLUB NOC & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
9060		**2.187**	**816**	**1.467**
		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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9065		**1.667**	**660**	**1.119**
		CLUB-TENNIS & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
1463		**7.556**	**1250**	**5.161**
		COAL BILLET OR BRIQUET MFG & DRIVERS		
		Mfg. Of By-Products To Be Separately Rated.		
8753		**2.282**	**845**	**1.531**
		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		**5.883**	**1250**	**4.536**
		COFFER-DAM WORK		
		Applicable Only Where The Coffer-Dam Or Other Protective Structure Is Located In Free Water Such As Bays, Rivers Or Ponds, Or Requires Internal Air Pressure. Applies To All Operations To Completion Within Or Upon The Coffer-Dam Or Associated With The Supervision, Operation Or Maintenance Of The Coffer-Dam Including Pile Driving, Excavation, Masonry Or Concrete Work.		
3076		**5.200**	**1250**	**3.552**
		COFFIN OR CASKET MFG OR ASSEMBLY - METAL		
9522		**2.809**	**1003**	**1.919**
		COFFIN UPHOLSTERING AND BURIAL GARMENT MFG		
5192		**4.974**	**1250**	**3.338**
		COIN OPERATED MACHINE INSTALLATION, SERVICE, REPAIR & SALESMEN, DRIVERS		
		Includes Storage, Shop And Outside Operations.		
3649		**4.118**	**1250**	**2.813**
		COIN OPERATED MACHINE MFG NOC		
		Applies Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.		
8031		**4.514**	**1250**	**3.029**
		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		**2.669**	**961**	**1.823**
		COLLAR MFG		
9106		**7.340**	**1250**	**4.925**
		COLLEGE- NON-PROFESSIONAL EMPLOYEES & DRIVERS		
8868		**1.207**	**522**	**0.811**
		COLLEGE- PROFESSIONAL EMPLOYEES & CLERICAL		
5954		**2.749**	**985**	**1.878**
		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		**3.628**	**1248**	**2.434**

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		**1.289**	**547**	**0.880**
		COMPUTER CHIP MFG		
5191		**1.685**	**666**	**1.131**
		COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR		
		Includes Shop Operations. Computer Mfg To Be Separately Rated.		
8810		**0.147**	**204**	**0.099**
		COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS		
3574		**1.268**	**540**	**0.866**
		COMPUTER, RECORDING, OR OFFICE MACHINE MFG NOC		
5222		**10.113**	**1250**	**7.797**
		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 Coffer Dams To Be Separately Rated.		
5213		**8.763**	**1250**	**6.756**
		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 Coffer Dams 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		**8.349**	**1250**	**5.602**
		CONCRETE MIXING IN TRANSIT & DRIVERS		
9529		**0.000**	**0**	**0.000**
		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		**7.189**	**1250**	**4.910**
		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		**8.426**	**1250**	**6.496**
		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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6325		5.311	1250	4.095
		CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - & DRIVERS		
9529		0.000	0	0.000
		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		3.513	1214	2.399
		CONSTRUCTION MACHINERY MFG NOC		
8227		6.351	1250	4.897
		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		2.841	1012	1.940
		CONTAINER MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND		
		With Or Without Metal Or Cardboard Ends.		
5606		2.196	819	1.693
		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		4.062	1250	2.726
		CONVALESCENT HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)		
3315		4.076	1250	2.784
		COPPER OR BRASS GOODS MFG		
3075		4.360	1250	2.978
		COPPERSMITH - SHOP		
2352		3.436	1191	2.347
		CORDAGE MFG NOC		
4703		1.823	707	1.245
		CORN PRODUCTS MFG		
7720		4.280	1250	3.047
		CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF'S OFFICERS - PUBLIC & DRIVERS		
4244		4.698	1250	3.209
		CORRUGATED OR FIBER BOARD CONTAINER MFG		
		Includes Corrugating Or Laminating Of Paper. Paper Or Paper Board Mfg. To Be Separately Rated.		
2501		2.669	961	1.823
		CORSET MFG		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2211		**12.138**	**1250**	**8.290**
		COTTON BATTING, WADDING OR WASTE MFG		
3507		**3.513**	**1214**	**2.399**
		COTTON GIN MACHINERY MFG		
4683		**3.949**	**1250**	**2.697**
		COTTONSEED OIL REFINING		
		Cottonseed Oil Mfg. To Be Separately Rated.		
7231		**12.173**	**1250**	**8.667**
		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		**4.843**	**1250**	**3.308**
		CRACKER OR COOKIE MFG & ROUTE SUPERVISORS, DRIVERS		
2942		**2.214**	**824**	**1.512**
		CRAYON, PENCIL OR PENHOLDER MFG		
2070		**8.240**	**1250**	**5.628**
		CREAMERY & ROUTE SUPERVISORS, DRIVERS		
		Includes The Mfg. Of Butter Or Cheese. Ice Cream Mfg. To Be Separately Rated As 2039.		
9620		**2.021**	**766**	**1.356**
		CREMATORY OPERATION & DRIVERS		
2501		**2.669**	**961**	**1.823**
		CUSHION, PILLOW OR QUILT MFG		
		No Mattress Or Box Spring Mfg		
3122		**3.552**	**1226**	**2.426**
		CUTLERY MFG NOC		
0084		**5.584**	**1250**	**3.747**
		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 Seperately 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		**21.206**	**1250**	**15.099**
		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		**7.191**	**1250**	**5.544**
		DECORATING - INTERIOR OR EXTERIOR - HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS - & SHOP OPERATIONS, & DRIVERS		
4692		**1.017**	**465**	**0.695**
		DENTAL LABORATORY		
8832		**0.421**	**286**	**0.283**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		DENTIST & CLERICAL		
		Includes Maintenance Of The Professional Office.		
7723		**2.160**	**808**	**1.538**
		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		**3.403**	**1181**	**2.324**
		DETINNING - NPD		
4703		**1.823**	**707**	**1.245**
		DEXTRINE MFG		
3384		**1.432**	**590**	**0.978**
		DIAMOND CUTTING OR POLISHING NPD		
4150		**1.289**	**547**	**0.880**
		DIAMOND DIE MFG		
2585		**7.473**	**1250**	**5.104**
		DIAPER SERVICE & ROUTE SUPERVISORS, DRIVERS		
		Also Applies To Infant'S Apparel Laundry.		
1925		**3.954**	**1250**	**2.701**
		DIE CASTING MFG NPD		
6005		**5.802**	**1250**	**4.473**
		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		**2.515**	**915**	**1.718**
		DISTILLERY - SPIRITUOUS LIQUOR		
		Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.		
7394		**4.829**	**160**	**3.375**
		DIVING - MARINE		
7395		**5.782**	**160**	**4.042**
		DIVING- MARINE		
8264		**5.810**	**1250**	**3.899**
		DOCUMENT—SHREDDING OPERATIONS & DRIVERS NPD		
9728		**2.955**	**1047**	**1.983**
		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		**2.955**	**1047**	**1.983**
		DOG SHOW - KENNELMEN & DRIVERS		
9016		**3.289**	**1147**	**2.207**

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		**2.669**	**961**	**1.823**
		DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG.		
		Includes Dressing Of Dolls.		
5103		**6.152**	**1250**	**4.743**
		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		**4.360**	**1250**	**2.978**
		DOOR, DOOR FRAME OR SASH MFG - WOOD - METAL COVERED		
8810		**0.147**	**204**	**0.099**
		DRAFTSMEN		
		Subject To The Standard Exceptions Manual Rule.		
6229		**4.625**	**1250**	**3.566**
		DRAINAGE SYSTEM CONSTRUCTION & DRIVERS		
		Pile Driving, Dredging, Tunneling Or Dam Or Sewer Construction To Be Separately Rated.		
3507		**3.513**	**1214**	**2.399**
		DREDGE MFG NOC		
7335		**3.377**	**160**	**2.361**
		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		**3.040**	**160**	**2.125**
		DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING OR UNLOADING		
		*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.		
7334		**3.040**	**160**	**2.125**
		DREDGING NOC		
7335		**3.377**	**160**	**2.361**
		DREDGING NOC		
4038		**3.650**	**1250**	**2.493**
		DRESS FORM MFG		
		Applies To Paper Mache Or Plaster Forms.		
4282		**3.042**	**1073**	**2.078**
		DRESS PATTERN MFG-PAPER		
		Includes Designers, Draftsmen, Cutters. Magazine Printing To Be Separately Rated As 4299 Printing.		
4597		**5.073**	**1250**	**3.465**
		DRESSING MFG		
		Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.		
2503		**2.181**	**814**	**1.490**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		DRESSMAKING OR TAILORING - CUSTOM EXCLUSIVELY NPD		
		Not Mfg.		
6204		**7.617**	**1250**	**5.873**
		DRILLING NOC & DRIVERS NPD		
6235		**5.435**	**1250**	**3.799**
		DRILLING OR REDRILLING OIL OR GAS WELLS & INSTALLATION OF CASING & DRIVERS		
7219		**9.655**	**1250**	**6.874**
		DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES		
		* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'		
7380		**10.812**	**1250**	**7.698**
		DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL		
		Subject To The Standard Exceptions Manual Rule.		
5200		**6.737**	**1250**	**5.194**
		DRIVEWAY CONSTRUCTION—RESIDENTIAL & DRIVERS		
4835		**0.000**	**0**	**0.000**
		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.		
4836		**0.698**	**369**	**0.477**
		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		**1.456**	**597**	**0.994**
		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		**6.798**	**1250**	**5.241**
		DRY-WALL CONSTRUCTION WITHIN BUILDING - & DRIVERS		
4360		**0.548**	**324**	**0.374**
		DUPLICATION & REPLICATION SERVICE OF PRERECORDED AUDIO, VIDEO OR DATA		
4827		**4.009**	**1250**	**2.738**
		DYE OR DYE INTERMEDIATE MFG NOC		
		Includes Risks Engaged In The Grinding And Blending Of Dyes.		
2586		**3.982**	**1250**	**2.720**
		DYEING OR CLEANING & ROUTE SUPERVISORS, DRIVERS		
		Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.		
4023		**6.011**	**1250**	**4.106**
		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		**4.230**	**1250**	**2.838**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		EGG OR POULTRY PRODUCER—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)		
		Includes Grading, Sorting Or Packing.		
7539		**1.569**	**631**	**1.117**
		ELECTRIC LIGHT OR POWER CO NOC & DRIVERS		
		Includes Store Employees, Meter Readers. Construction Of Buildings, Dams Or Reservoirs To Be Separately Rated.		
7540		**2.644**	**953**	**1.883**
		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		**2.950**	**1045**	**2.274**
		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS		
		Npd With 7539 Electric Light Or Power Co. Or With 7540 Electric Light Or Power Cooperative.		
3194		**2.704**	**971**	**1.847**
		ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY - FLUORESCENT		
3193		**2.571**	**931**	**1.756**
		ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC		
3643		**3.116**	**1095**	**2.128**
		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		**5.390**	**1250**	**4.156**
		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		**2.432**	**890**	**1.661**
		ELECTRICAL APPARATUS MFG NOC		
		Includes Electrical Fixtures Or Appliances. Npd With 3643 Electric Power Or Transmission Equipment Mfg.		
3681		**0.879**	**424**	**0.600**
		ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY		
5190		**3.666**	**1250**	**2.826**
		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		**3.403**	**1181**	**2.324**
		ELECTROPLATING NPD		
5160		**3.458**	**1197**	**2.666**
		ELEVATOR ERECTION OR REPAIR		
8731		**1.610**	**643**	**1.080**
		ELEVATOR INSPECTING		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3042		**3.060**	**1078**	**2.090**
		ELEVATOR OR ESCALATOR MFG		
2388		**2.282**	**845**	**1.559**
		EMBROIDERY MFG		
7712		**4.367**	**1250**	**2.930**
		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		**3.102**	**1091**	**2.119**
		EMERY WORKS & DRIVERS		
		Applies To Crushing Or Grinding. Digging, Mining Or Quarrying To Be Separately Rated.		
3826		**1.172**	**512**	**0.800**
		ENGINE MFG - AIRCRAFT		
3612		**2.282**	**845**	**1.559**
		ENGINE MFG NOC		
		Foundry Operations To Be Separately Rated.		
8601		**0.438**	**291**	**0.294**
		ENGINEER OR ARCHITECT - CONSULTING NPD		
		Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.		
4352		**1.796**	**699**	**1.227**
		ENGRAVING		
3042		**3.060**	**1078**	**2.090**
		ESCALATOR OR ELEVATOR MFG		
4628		**1.568**	**630**	**1.071**
		ESSENTIAL OILS MFG AND DISTILLATION		
6217		**5.928**	**1250**	**4.570**
		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 Coffer-Dam Work To Be Separately Rated.		
6217		**5.928**	**1250**	**4.570**
		EXCAVATION-ROCK & DRIVERS		
		Not Tunneling Or Street Or Road Construction		
9053		**1.272**	**542**	**0.854**
		EXERCISE OR HEALTH INSTITUTE & CLERICAL		
0900		**160.000**	**0**	**0.000**
		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

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4771		**3.904**	**1250**	**2.666**
		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		**4.309**	**1250**	**2.891**
		EXTERMINATOR & DRIVERS		
		Includes Termite Control. Carpentry Repair Or Use Of Poisonous Gases To Be Separately Rated.		
4627		**3.851**	**1250**	**2.630**
		EXTRACT MFG - DYEWOOD, LICORICE OR TANNING		
4628		**1.568**	**630**	**1.071**
		EXTRACT MFG - PERFUMERY, MEDICINAL OR FLAVORING		
		Includes Distillation Of Essential Oils.		
3270		**2.031**	**769**	**1.387**
		EYELET MFG		
4493		**2.742**	**983**	**1.873**
		FABRIC COATING OR IMPREGNATING NOC		
		Includes The Coating Or Impregnating Of Fabrics With Oils, Varnishes, Lacquers, Plastics Or Rubber.		
8803		**0.041**	**172**	**0.028**
		FACTORY COST, OR OFFICE SYSTEMATIZER OR AUDITOR - TRAVELING		
		Includes Insurance Company Premium Auditors.		
8116		**4.108**	**1250**	**2.756**
		FARM MACHINERY DEALER & DRIVERS		
		Includes Demonstration.		
0050		**5.799**	**1250**	**4.471**
		FARM MACHINERY OPERATION BY CONTRACTORS & DRIVERS		
		Sales Or Manufacturing Of Merchandise,Machinery Or Equipment To Be Separately Rated.		
0085		**3.840**	**1250**	**2.577**
		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		**3.247**	**1134**	**2.179**
		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		**3.372**	**1172**	**2.303**
		FASTENER OR BUTTON MFG - METAL		
2501		**2.669**	**961**	**1.823**
		FEATHER OR FLOWER MFG-ARTIFICIAL		
2501		**2.669**	**961**	**1.823**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		FEATHER PILLOW MFG		
		No Mattress Or Box Spring Mfg.		
2014		**5.470**	**1250**	**3.736**
		FEED MFG		
		Includes The Preparation Of Cereal Or Compound Feeds For Livestock.		
8215		**4.466**	**1250**	**2.997**
		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		**1.934**	**740**	**1.321**
		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		**6.301**	**1250**	**4.858**
		FENCE ERECTION - METAL		
7019		**3.652**	**160**	**2.553**
		FERRIES - INCLUDING DOCK EMPLOYEES		
7027		**5.149**	**160**	**3.599**
		FERRIES - INCLUDING DOCK EMPLOYEES		
8215		**4.466**	**1250**	**2.997**
		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		**4.785**	**1250**	**3.268**
		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		**2.080**	**784**	**1.421**
		FILE MFG		
8268		**6.584**	**1250**	**4.418**
		FILM OR PLASTIC DEALER OR RECLAIMER & DRIVERS		
7605		**2.863**	**1019**	**2.207**
		FIRE ALARM INSTALLATION OR REPAIR & DRIVERS		
7601		**7.092**	**1250**	**5.468**
		FIRE ALARM TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS		
		Npd With 7600 Telephone Or Telegraph Co.		
9014		**4.309**	**1250**	**2.891**
		FIRE EXTINGUISHER REFILLING SERVICE OR REPAIR		
7710		**7.050**	**1250**	**5.020**
		FIREMEN - PAID & DRIVERS		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7711		**46.492**	**0**	**33.102**

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		**5.200**	**1250**	**3.552**

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		**0.000**	**0**	**0.000**

FIREWORKS EXHIBITION & DRIVERS

* Risk Engaged In Fireworks Exhibitions Rate As 150% Of Code 4829.

7714		**7.926**	**1250**	**5.643**

FIRST AID OR RESCUE SQUAD - PAID & PUBLIC & DRIVERS

7715		**12.337**	**0**	**8.784**

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		**3.891**	**1250**	**2.611**

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

Includes Grading, Sorting Or Packing.

4902		**3.029**	**1069**	**2.069**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		FISHING ROD AND TACKLE MFG		
7019		**3.652**	**160**	**2.553**
		FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING		
7027		**5.149**	**160**	**3.599**
		FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING		
7019		**3.652**	**160**	**2.553**
		FISHING VESSELS - PARTY OR CHARTER BOATS		
7027		**5.149**	**160**	**3.599**
		FISHING VESSELS - PARTY OR CHARTER BOATS		
7019		**3.652**	**160**	**2.553**
		FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS		
7027		**5.149**	**160**	**3.599**
		FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS		
7019		**3.652**	**160**	**2.553**
		FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING		
7027		**5.149**	**160**	**3.599**
		FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING		
5146		**7.241**	**1250**	**5.583**
		FIXTURES INSTALLATION - PORTABLE - NOC		
		Applies To Installation In Offices Or Stores.		
1741		**1.950**	**745**	**1.332**
		FLINT OR SPAR GRINDING & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
5437		**9.049**	**1250**	**6.977**
		FLOOR SCRAPING OR FINISHING		
0035		**2.972**	**1052**	**1.994**
		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		**2.592**	**938**	**1.739**

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		**2.669**	**961**	**1.823**

FLOWER OR FEATHER MFG-ARTIFICIAL

4279		**4.646**	**1250**	**3.173**

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		**3.914**	**1250**	**2.673**

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 &Amp; Poi Mfg. Are Also Included.

3110		**4.218**	**1250**	**2.881**

FORGING WORK - DROP OR MACHINE

Includes Trimming. The Machining Of Forgings Or Die Making Operations Shall Be Assigned To 3632 Machine Shop.

3081		**5.767**	**1250**	**3.939**

FOUNDRY - FERROUS - NOC

3339		**2.218**	**825**	**1.515**

FOUNDRY - INVESTMENT CASTING

Applies To The Manufacture Of Metal Castings By The Lost Wax Or Investment Process.

3085		**6.114**	**1250**	**4.176**

FOUNDRY - NON-FERROUS - NOC

7360		**6.143**	**1250**	**4.374**

FREIGHT HANDLER NOC FOR STATE ACT

Applies To Packing, Handling Or Shipping Merchandise On Docks Refrigertor 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		**5.400**	**1250**	**3.775**

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		**3.117**	**1095**	**2.129**

FRINGE OR BRAID MFG

2112		**5.214**	**1250**	**3.561**

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		**5.094**	**1250**	**3.418**
		FRUIT FARM OR ORCHARD - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes Picking, Grading, Sorting Or Packing.		
2143		**4.205**	**1250**	**2.872**
		FRUIT JUICE MFG		
		Includes Incidental Fruit Preserving Or Bottling. No Bottling Of Carbonated Liquids. Can Mfg. To Be Separately Rated As 3220.		
8232		**8.349**	**1250**	**5.602**
		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		**1.284**	**545**	**0.877**
		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		**4.309**	**1250**	**2.891**
		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		**2.021**	**766**	**1.356**
		FUNERAL DIRECTOR & DRIVERS		
2600		**3.488**	**1206**	**2.382**
		FUR PROCESSING-PREPARING SKINS		
		Includes Pasting Fur On Paper Backing And Hatter'S Fur Mfg.		
5183		**4.747**	**1250**	**3.660**
		FURNACE CLEANING - DOMESTIC & DRIVERS		
2501		**2.669**	**961**	**1.823**
		FURNISHING GOODS MFG NOC		
		Includes Wearing Apparel, Draperies Or Household Furnsihings From Textile Fabrics.		
5146		**7.241**	**1250**	**5.583**
		FURNITURE INSTALLATION - NOC		
		Applies To Installation In Offices Or Stores.		
2881		**4.995**	**1250**	**3.412**
		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		**4.200**	**1250**	**2.869**

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		**5.200**	**1250**	**3.552**
		FURNITURE MFG - METAL		
8293		**10.783**	**1250**	**7.235**
		FURNITURE MOVING & STORAGE AND DRIVERS		
9522		**2.809**	**1003**	**1.919**
		FURNITURE UPHOLSTERING		
3373		**6.025**	**1250**	**4.115**
		GALVANIZING OR TINNING—NOT ELECTROLYTIC NPD		
7590		**17.078**	**1250**	**12.160**
		GARBAGE WORKS		
		Applies To Reduction Or Incineration. Drivers To Be Separately Rated As 9403 Garbage Collection.		
9403		**12.906**	**1250**	**9.189**
		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS		
		Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.		
3724		**5.390**	**1250**	**4.156**
		GAS BURNER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS		
7502		**3.989**	**1250**	**2.840**
		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.		
8353		**9.282**	**1250**	**6.228**
		GAS COMPANY: GAS DEALER - L.P.G. - & DRIVERS		
		Applies To All Operations Including Store Employees; Installation, Servicing Or Repair Of Customers' Equipment Or Appliances.		
6319		**4.389**	**1250**	**3.384**
		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		**1.268**	**540**	**0.866**
		GAS METER MFG		
3193		**2.571**	**931**	**1.756**
		GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC		
1320		**5.148**	**1250**	**3.598**

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		**4.783**	**1250**	**3.209**
		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 &Amp; Drivers.		
8350		**7.976**	**1250**	**5.352**
		GASOLINE OR OIL DEALER & DRIVERS		
		Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.		
3724		**5.390**	**1250**	**4.156**
		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		**2.166**	**810**	**1.479**
		GEAR MFG OR GRINDING NPD		
8606		**1.604**	**641**	**1.076**
		GEOPHYSICAL EXPLORATION - SEISMIC & DRIVERS		
8607		**1.834**	**710**	**1.231**
		GEOPHYSICAL EXPLORATION NOC & DRIVERS		
4130		**5.573**	**1250**	**3.806**
		GLASS MERCHANT		
		Includes Bending, Grinding, Beveling Or Silvering Of Plate Glass.		
4113		**2.944**	**1043**	**2.011**
		GLASS MFG - CUT		
4133		**3.446**	**1194**	**2.354**
		GLASS WINDOW MFG- STAINED		
		Includes Glass Mfg.		
4111		**3.460**	**1198**	**2.363**
		GLASSWARE MFG - NO AUTOMATIC BLOWING MACH		
		Digging Or Quarrying To Be Separately Rated.		
4114		**3.603**	**1241**	**2.461**
		GLASSWARE MFG NOC		
		Digging Or Quarrying To Be Separately Rated.		
5462		**7.804**	**1250**	**6.017**
		GLAZIER - AWAY FROM SHOP - & DRIVERS		
2670		**2.492**	**908**	**1.702**
		GLOVE MFG - LEATHER OR TEXTILE		
		Tanning Of Leather Or Mfg. Of Textile Fabric To Be Separately Rated.		
4653		**2.678**	**963**	**1.829**
		GLUE MFG & DRIVERS NPD		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3383		**1.691**	**667**	**1.155**
		GOLD LEAF MFG		
9182		**3.674**	**1250**	**2.616**
		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		**3.674**	**1250**	**2.616**
		GOLF DRIVING RANGE & DRIVERS		
6039		**4.861**	**1250**	**3.748**
		GRADING OF LAND NOC & DRIVERS		
		Includes Borrowing, Filling Or Back Filling. Mass Rock Excavation, Pile Driving To Be Separately Rated.		
2014		**5.470**	**1250**	**3.736**
		GRAIN MILLING		
8215		**4.466**	**1250**	**2.997**
		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		**4.948**	**1250**	**3.379**
		GRAPHITE MFG - NOT ARTIFICIAL - & DRIVERS		
		Artificial Graphite Mfg. Rated As 1438.		
4000		**8.296**	**1250**	**5.907**
		GRAVEL DIGGING & DRIVERS		
		No Canal, Sewer Or Cellar Excavation Or Undergound Mining Includes Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.		
4712		**3.119**	**1096**	**2.130**
		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		**8.282**	**1250**	**6.385**
		GREENHOUSE ERECTION		
5403		**14.912**	**1250**	**11.497**
		GUARD RAIL CONSTRUCTION - PERMANENT & DRIVERS		
		Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.		
5213		**8.763**	**1250**	**6.756**
		GUNITING - NOT CHIMNEYS & DRIVERS		
		Guniting On Chimneys Or Bridges To Be Separately Rated As 5000 Chimney Construction.		
2501		**2.669**	**961**	**1.823**
		HAIR GOODS MFG		
		Applies To Products Made From Human Hair.		
3146		**2.949**	**1045**	**2.014**
		HARDWARE MFG NOC		
2582		**2.502**	**911**	**1.709**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		HAT CLEANING		
2501		**2.669**	**961**	**1.823**
		HAT MFG-OTHER THAN STRAW O CLOTH-NO BLOWING, STARTING OR FORMAING OR FELT HAT SHAPES		
		No Hatters Fur Mfg		
2501		**2.669**	**961**	**1.823**
		HAT MFG-STRAW		
0050		**5.799**	**1250**	**4.471**
		HAY BALING & DRIVERS		
8215		**4.466**	**1250**	**2.997**
		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		**1.272**	**542**	**0.854**
		HEALTH OR EXERCISE INSTITUTE & CLERICAL		
9053		**1.272**	**542**	**0.854**
		HEALTH SPA OR STEAM BATHS NOC & CLERICAL		
3307		**3.781**	**1250**	**2.582**
		HEAT TREATING - METAL NPD		
5538		**5.995**	**1250**	**4.622**
		HEATING OR AIR CONDITIONING DUCT WORK - SHOP AND OUTSIDE & DRIVERS		
9529		**0.000**	**0**	**0.000**
		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		**3.453**	**1196**	**2.317**
		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		**3.618**	**1245**	**2.471**
		HORN GOODS MFG - FABRICATED PRODUCTS MFG		
		Applies To The Mfg. Of Horn Goods By Such Operations As Machining, Bending, Buffing Or Polishing.		
3146		**2.949**	**1045**	**2.014**
		HORSE SHOE MFG		
		Steel Making Or Rolling Mills To Be Separately Rated.		
9016		**3.289**	**1147**	**2.207**
		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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7207		**7.931**	**1250**	**5.322**
		HORSE SHOW: STABLEPERSONS & DRIVERS		
2361		**2.841**	**1012**	**1.940**
		HOSIERY DYEING		
2361		**2.841**	**1012**	**1.940**
		HOSIERY MFG		
		Yarn Mfg. To Be Separately Rated.		
9045		**1.150**	**505**	**0.772**
		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		**1.951**	**745**	**1.309**
		HOSPITAL - VETERINARY - & DRIVERS		
5402		**8.282**	**1250**	**6.385**
		HOT HOUSE ERECTION		
9052		**3.311**	**1153**	**2.222**
		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		**3.470**	**1201**	**2.370**
		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING		
9519		**7.109**	**1250**	**4.770**
		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		**2.920**	**1036**	**1.959**
		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		**5.390**	**1250**	**4.156**
		HVAC INSTALLATION, SERVICE OR REPAIR & DRIVERS - COMMERCIAL &, RESIDENTIAL		
		Applies To The Installation, Service Or Repair Of Residential &Amp; Commercial Heating, Ventilating And/Or Air Conditioning Systems.		
4635		**4.928**	**1250**	**3.366**
		HYDROGEN MFG & DRIVERS		
2039		**6.262**	**1250**	**4.277**
		ICE CREAM DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS		
2039		**6.262**	**1250**	**4.277**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		ICE CREAM MFG & DRIVERS		
8203		**8.675**	**1250**	**5.925**
		ICE DEALER & DRIVERS		
		Ice Harvesting To Be Separately Rated.		
2150		**9.661**	**1250**	**6.598**
		ICE MFG		
		Drivers To Be Separately Rated Under 8203 Ice Dealer.		
4112		**0.748**	**384**	**0.511**
		INCANDESCENT LAMP MFG		
4597		**5.073**	**1250**	**3.465**
		INK (WRITING) MFG		
4557		**2.953**	**1046**	**2.017**
		INK MFG - PRINTING		
		Manufacture Of Spirit Or Lacquer Type Inks To Be Separately Rated As 4439 Lacquer Mfg.		
2383		**3.464**	**1199**	**2.366**
		INKED RIBBON PREPARATION		
		Paper Mfg. To Be Separately Rated As 4239.		
8720		**1.610**	**643**	**1.080**
		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC		
		Applies To Mercantile, Manufacturing Or Marine Risks.		
8709		**2.580**	**934**	**1.803**
		INSPECTORS, SAMPLERS, CHECKERS OR WEIGHERS OF MERCHANDISE - NPD		
		Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Inspectors, Samplers, Checkers, Talleymen 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		**1.163**	**509**	**0.794**
		INSTRUMENT MFG NOC		
		Applies To Professional Or Scientific Instruments.		
5184		**3.716**	**1250**	**2.865**
		INSULATION - STEAM PIPE OR BOILER & DRIVERS		
		Includes Shop. Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.		
5479		**7.488**	**1250**	**5.773**
		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		**2.863**	**1019**	**2.207**
		INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS		
5445		**6.798**	**1250**	**5.241**
		INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS		
		Applies Only To Employees Of The Contractor Also Installing The Wallboard.		
8742		**0.299**	**250**	**0.201**
		INVESTIGATING COMPANY		
		Includes Theater Investigating, Shopping Service, Credit Reporting Or Similar Activities And Is Not Applicable To Detective Or Patrol Agencies.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5069		**16.039**	**1250**	**12.366**
		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.		
8106		**6.705**	**1250**	**4.499**
		IRON OR STEEL MERCHANT & DRIVERS		
		Not Applicable To Junk Dealers Or Steel Scrap Dealers.		
8265		**6.642**	**1250**	**4.457**
		IRON OR STEEL SCRAP DEALER & DRIVERS NPD		
		Wrecking Or Salvaging To Be Separately Rated.		
5103		**6.152**	**1250**	**4.743**
		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		**11.786**	**1250**	**9.087**
		IRON OR STEEL- ERECTION - BRIDGES		
5059		**13.246**	**1250**	**10.213**
		IRON OR STEEL- ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT		
		Npd With 5040 Iron Or Steel Erection-Frame Structures.		
5040		**11.786**	**1250**	**9.087**
		IRON OR STEEL- ERECTION - RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GAS HOLDERS		
5057		**6.702**	**1250**	**5.167**
		IRON OR STEEL- ERECTION NOC		
5445		**6.798**	**1250**	**5.241**
		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.		
5040		**11.786**	**1250**	**9.087**
		IRON OR STEEL: ERECTION - FRAME STRUCTURES		
		Ornamental Iron Work To Be Separately Rated As 5057 Iron Or Steel Erection Noc.		
3030		**7.126**	**1250**	**4.867**
		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		**3.094**	**1088**	**2.113**
		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		**6.834**	**1250**	**4.668**
		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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3018		**3.264**	**1139**	**2.229**
		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.		
3004		**3.178**	**1113**	**2.171**
		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.		
6229		**4.625**	**1250**	**3.566**
		IRRIGATION SYSTEM CONSTRUCTION & DRIVERS		
		Pile Driving, Dredging, Tunnelling Or Dam Or Sewer Construction To Be Separately Rated.		
4452		**3.618**	**1245**	**2.471**
		IVORY GOODS MFG		
6005		**5.802**	**1250**	**4.473**
		JETTY OR BREAKWATER CONSTRUCTION - & DRIVERS		
		Applies To All Operations To Completion. Caisson, Coffer-Dam Work Or Pile Driving To Be Separately Rated.		
3383		**1.691**	**667**	**1.155**
		JEWELRY MFG		
8263		**7.984**	**1250**	**5.357**
		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		**3.485**	**1206**	**2.380**
		KITCHEN EQUIPMENT MFG - SHEET METAL - SHOP & INSTALLATION		
2362		**3.538**	**1221**	**2.416**
		KNIT GOODS MFG NOC		
		Yarn Mfg. To Be Separately Rated.		
8755		**0.385**	**276**	**0.259**
		LABOR UNION		
		Includes Business Agents And Organizers.		
2386		**3.131**	**1099**	**2.138**
		LACE MFG		
4439		**4.061**	**1250**	**2.774**
		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		**2.444**	**893**	**1.669**
		LAMP MFG OR ASSEMBLY - ELECTRIC - FLOOR OR TABLE		
2557		**2.804**	**1001**	**1.915**
		LAMP SHADE MFG OR ASSEMBLY		
		Does Not Apply To Metal Or Glass Lamp Shades.		
0042		**8.104**	**1250**	**6.248**

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		**8.104**	**1250**	**6.248**
		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		**3.950**	**1250**	**2.698**
		LAST OR SHOE FORM MFG		
5443		**8.396**	**1250**	**6.473**
		LATHING & DRIVERS		
		Metal Lathing Used As Reinforcement For Concrete Shall Be Assigned To The Appropriate Concrete Construction Classification.		
2582		**2.502**	**911**	**1.709**
		LAUNDRY - HAND WORK EXCLUSIVELY - NPD		
		Available Only To Laundries Having No Machinery Or Having Only Incidental Machinery Of The Portable And Household Type Exclusively.		
2582		**2.502**	**911**	**1.709**
		LAUNDRY COLLECTING OR DISTRIBUTING STATION		
		No Laundering At The Same Location. Drivers To Be Separately Rated As 2585 Laundry Noc.		
2585		**7.473**	**1250**	**5.104**
		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS		
		Npd With 2586 Cleaning Or Dyeing.		
2588		**2.132**	**800**	**1.431**
		LAUNDRY—SELF SERVICE & CLERICAL, SALESMEN, DRIVERS		
		Applies Where Machinery Is Operated Principally By Customers. Includes Incidental Service.		
8820		**0.178**	**213**	**0.120**
		LAW OFFICE -ALL EMPLOYEES & CLERICAL,MESSENGERS, DRIVERS - NPD		
9102		**4.419**	**1250**	**3.146**
		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		**2.696**	**969**	**1.841**
		LEATHER BELTING MFG		
4707		**1.993**	**758**	**1.361**
		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		**2.696**	**969**	**1.841**
		LEATHER GOODS MFG NOC		
4493		**2.742**	**983**	**1.873**
		LEATHER MFG - IMITATION		
2623		**4.603**	**1250**	**3.144**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		LEATHER MFG - PATENT OR ENAMEL		
4150		**1.289**	**547**	**0.880**
		LENS MFG - GROUND		
8800		**3.122**	**1097**	**2.098**
		LETTER SERVICE SHOP - NPD		
9106		**7.340**	**1250**	**4.925**
		LIBRARY - PUBLIC - NON-PROFESSIONAL EMPLOYEES & DRIVERS		
8838		**0.426**	**288**	**0.286**
		LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES & CLERICAL		
7601		**7.092**	**1250**	**5.468**
		LIGHTNING ROD INSTALLATION & DRIVERS		
		Installation Of Lightning Rods On Industrial Smokestacks And Chimneys To Be Separately Rated.		
7382		**8.423**	**1250**	**5.997**
		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		**4.447**	**1250**	**2.984**
		LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES		
		* If Applicable, To Be Used In Conjunction With Codes 7370, 7381, 7382 And 7384.		
2501		**2.669**	**961**	**1.823**
		LINGERIE MFG		
4493		**2.742**	**983**	**1.873**
		LINOLEUM MFG		
4491		**4.135**	**1250**	**2.824**
		LINOLEUM MFG- BURLAP OR FELT BASE		
4299		**2.221**	**826**	**1.517**
		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		**7.931**	**1250**	**5.322**
		LIVERY OR BOARDING STABLE - NOT SALES STABLE - & DRIVERS		
		Applies To Risks Engaged In Providing Accommodation For The Care Of Horses.		
7369		**3.358**	**1167**	**2.391**
		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		**7.744**	**1250**	**5.196**

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		**7.703**	**1250**	**5.169**
		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 Horticultre'		
0083		**6.307**	**1250**	**4.232**
		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		**3.513**	**1214**	**2.399**
		LOCOMOTIVE WORKS		
2702		**21.206**	**1250**	**15.099**
		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		**3.723**	**1250**	**2.543**
		LOOSE-LEAF LEDGER MFG		
		Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.		
2683		**2.972**	**1052**	**2.030**
		LUGGAGE MFG		
		Applies To The Mfg. Of Traveling Bags And Hand Luggage.		
8232		**8.349**	**1250**	**5.602**
		LUMBER YARD - NO SECOND-HAND MATERIALS - & LOCAL MANAGERS, DRIVERS		
3632		**2.647**	**954**	**1.808**
		MACHINE SHOP NOC		
		Foundry Operations To Be Separately Rated.		
8107		**4.228**	**1250**	**2.837**
		MACHINERY DEALER NOC STORE OR YARD - & DRIVERS		
		Operations Away From Premises Of Insured To Be Separately Rated.		
3724		**5.390**	**1250**	**4.156**
		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		**2.034**	**770**	**1.389**
		MAGNETIC OR OPTICAL RECORDING MEDIA MFG		
		Includes Audio Or Visual Recording Media Mfg. And Tape Or Disc Mfg.		
8800		**3.122**	**1097**	**2.098**
		MAILING OR ADDRESSING CO - NPD		
2121		**1.877**	**723**	**1.282**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		MALT HOUSE & DRIVERS		
9403		**12.906**	**1250**	**9.189**
		MANURE DEALER - & DRIVERS		
6826		**5.664**	**1250**	**3.959**
		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.		
6836		**4.677**	**1250**	**3.330**
		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 Usl&Amp;H Expsoure Are Assigned To Code 6826F.		
8720		**1.610**	**643**	**1.080**
		MARINE APPRAISER OR SURVEYOR		
6872		**6.422**	**1250**	**4.489**
		MARINE RAILWAY OPERATION & DRIVERS		
5022		**12.353**	**1250**	**9.524**
		MASONRY NOC		
2570		**6.924**	**1250**	**4.729**
		MATTRESS OR BOX SPRING MFG		
		Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.		
2095		**5.552**	**1250**	**3.792**
		MEAT PRODUCTS MFG NOC		
		Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.		
4835		**0.000**	**0**	**0.000**
		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.		
4836		**0.698**	**369**	**0.477**
		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		**1.456**	**597**	**0.994**
		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		**12.173**	**1250**	**8.667**
		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		**5.995**	**1250**	**4.622**
		METAL CEILING INSTALLATION, SHOP & DRIVERS		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3400		**4.324**	**1250**	**2.953**
		METAL GOODS MFG NOC		
1937		**4.416**	**1250**	**3.016**
		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		**6.566**	**1250**	**4.406**
		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		**5.757**	**1250**	**3.863**
		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		**4.324**	**1250**	**2.953**
		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		**3.759**	**1250**	**2.567**
		MICA GOODS MFG & MICA PREPARING		
		Mining To Be Separately Rated.		
2070		**8.240**	**1250**	**5.628**
		MILK DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS		
2070		**8.240**	**1250**	**5.628**
		MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS, INCLUDES PREPARATION OF PRODUCTS FOR DISTRIBUTION. ICE CREAM MFG TO BE SEPARATELY RATED AS 2039.		
2014		**5.470**	**1250**	**3.736**
		MILLING GRAIN		
3724		**5.390**	**1250**	**4.156**
		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		**3.513**	**1214**	**2.399**
		MINING MACHINERY MFG		
2362		**3.538**	**1221**	**2.416**
		MITTEN OR GLOVE MFG KNIT		
		Yarn Mfg. To Be Separately Rated.		
9530		**4.863**	**1250**	**3.749**
		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		**3.391**	**1177**	**2.275**
		MOSQUITO EXTERMINATION COMMISSION - & CLERICAL, DRIVERS		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9052		**3.311**	**1153**	**2.222**
		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		**1.613**	**644**	**1.082**
		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 $3,320 per week.		
4360		**0.548**	**324**	**0.374**
		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		**5.073**	**1250**	**3.465**
		MUCILAGE MFG		
9410		**5.441**	**1250**	**3.651**
		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		**7.340**	**1250**	**4.925**
		MUSEUMS - PUBLIC - NON-PROFESSIONAL EMPLOYEES - & DRIVERS		
8838		**0.426**	**288**	**0.286**
		MUSEUMS - PUBLIC - PROFESSIONAL EMPLOYEES - & CLERICAL		
		Includes Curators And Professional Assistants.		
4282		**3.042**	**1073**	**2.078**
		MUSIC ROLL MFG - PERFORATED PAPER		
		Paper Mfg. To Be Separately Rated As 4239.		
3686		**2.022**	**767**	**1.381**
		MUSICAL INSTRUMENT MFG - METAL - NOC		
2923		**2.372**	**872**	**1.620**
		MUSICAL INSTRUMENT MFG - WOOD - NOC		
9156		**2.826**	**1008**	**1.899**
		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 $3,320 Per Week.		
2380		**3.117**	**1095**	**2.129**
		NET MFG		
		Not Applicable To Wire Nets. Cordage Or Twine Mfg. To Be Separately Rated.		
8745		**5.748**	**1250**	**3.857**
		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS - NOT RETAIL DEALER - & SALESMEN, DRIVERS		
4313		**4.028**	**1250**	**2.751**

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		**3.723**	**1250**	**2.543**
		NOTE BOOK MFG		
		Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.		
8835		**3.453**	**1196**	**2.317**
		NURSING - HOME HEALTH, PUBLIC AND TRAVELING		
		See Health Care Service Agencies Schedule. Health Care Service Agencies: Registered Nurses &Amp; Nurse Practitioners ..... 9045 Employees Other Than Rn'S And Np'S Licensed Or Certified By N.J. Department Of Health &Amp; Sr. Services Or N.J. Board Of Nursing ..... 8835 Homemaker Service ..... 8828 Clerical Only 8810		
8829		**4.062**	**1250**	**2.726**
		NURSING HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)		
3132		**2.688**	**966**	**1.836**
		NUT OR BOLT MFG		
		Steel Making Or Rolling Mills To Be Separately Rated.		
5191		**1.685**	**666**	**1.131**
		OFFICE MACH OR APPLIANCE, INSTALLATION, INSPECTION, ADJUSTMENT, OR REPAIR		
		Includes Shop. Mfg. Operations To Be Separately Rated.		
8803		**0.041**	**172**	**0.028**
		OFFICE OR FACTORY COST SYSTEMATIZER, OR AUDITOR - TRAVELING		
3724		**5.390**	**1250**	**4.156**
		OIL BURNER - INSTALL OR SERVICE - COMMERCIAL & DRIVERS		
4683		**3.949**	**1250**	**2.697**
		OIL MFG - VEGETABLE - NOC		
1320		**5.148**	**1250**	**3.598**
		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		**3.610**	**1243**	**2.783**
		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS		
		Pile Driving, Dredging Or Tunneling To Be Separately Rated.		
7515		**1.107**	**492**	**0.788**
		OIL OR GAS PIPELINE OPERATION & DRIVERS		
		Construction, Operation Of Wells, Or Oil Refining To Be Separately Rated.		
6235		**5.435**	**1250**	**3.799**
		OIL OR GAS WELL- DRILLING OR REDRILLING & DRIVERS		
		Includes Installation Of Casing.		
3719		**1.598**	**639**	**1.232**

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		**4.228**	**1250**	**2.837**
		OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW -STORE OR YARD ONLY - & DRIVERS		
8204		**5.655**	**1250**	**3.795**
		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		**7.976**	**1250**	**5.352**
		OIL OR GASOLINE DEALER & DRIVERS		
		Operation Of Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.		
4712		**3.119**	**1096**	**2.130**
		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		**0.813**	**404**	**0.555**
		OIL REFINING - PETROLEUM & DRIVERS		
		Oil Producing To Be Separately Rated.		
4150		**1.289**	**547**	**0.880**
		OPTICAL GOODS MFG NOC		
8013		**0.426**	**288**	**0.286**
		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		**0.421**	**286**	**0.283**
		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		**5.094**	**1250**	**3.418**
		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		**4.948**	**1250**	**3.379**
		ORE MILLING & DRIVERS		
		Includes Concentration Or Amalgamation. Npd With 1438 Smelting, Sintering Or Refining.		
3507		**3.513**	**1214**	**2.399**
		ORE MILLING MACHINERY MFG		
2923		**2.372**	**872**	**1.620**
		ORGAN BUILDING & INSTALLATION		
4038		**3.650**	**1250**	**2.493**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		ORNAMENT MFG		
4635		**4.928**	**1250**	**3.366**
		OXYGEN MFG & DRIVERS		
		Includes Tank Charging.		
2114		**4.385**	**1250**	**2.995**
		OYSTERMEN		
		Applies To Shore Or Dock Work Only. Includes Sorting, Shucking, Washing Or Packing. Npd With 2111 Cannery.		
7019		**3.652**	**160**	**2.553**
		OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS		
		*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.		
7027		**5.149**	**160**	**3.599**
		OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS		
		*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage Ii.		
8055		**3.453**	**1196**	**2.317**
		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		**5.415**	**1250**	**3.698**
		PACKING HOUSE - MEAT NPD		
		Includes Butchering Or The Handling Of Livestock.		
4558		**2.693**	**968**	**1.839**
		PAINT MFG		
		Pigment Or Lead Compound Mfg. To Be Separately Rated.		
5474		**9.417**	**1250**	**7.261**
		PAINTING OR DECORATING - INTERIOR OR EXTERIOR WORK NOC & DRIVERS		
		Includes Shop Operations. Painting Steel Structures Or Bridges To Be Separately Rated As 5038; Oil Or Gasoline Storage Tanks As 5475.		
5475		**7.331**	**1250**	**5.652**
		PAINTING- OIL OR GASOLINE STORAGE TANKS & SHOP, DRIVERS		
6874		**6.320**	**1250**	**4.418**
		PAINTING- SHIP HULLS		
9501		**3.812**	**1250**	**2.604**
		PAINTING- SHOP ONLY - & DRIVERS NPD		
		Not Available For Division Of Payroll In Mfg. Plants Or With 5474 Painting Or Decorating.		
5038		**8.971**	**1250**	**6.917**
		PAINTING: STEEL STRUCTURES OR BRIDGES		
		Painting Of Oil Or Gasoline Storage Tanks To Be Separately Rated As 5475.		
4250		**3.974**	**1250**	**2.714**
		PAPER COATING		
		Not Building, Roofing Paper Or Felt Preparation. Paper Mfg. To Be Separately Rated As 4239.		
4250		**3.974**	**1250**	**2.714**

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		**3.974**	**1250**	**2.714**
		PAPER CREPEING		
		Paper Mfg. To Be Separately Rated As 4239.		
4279		**4.646**	**1250**	**3.173**
		PAPER GOODS MFG NOC		
		Paper Mfg. To Be Separately Rated As 4239.		
5491		**4.437**	**1250**	**3.421**
		PAPER HANGING & DRIVERS		
4239		**3.530**	**1219**	**2.411**
		PAPER MFG		
		Includes Card, Bristol, Paper, Straw, Fiber Or Leather-Board. Wood Pulp Mfg. To Be Separately Rated.		
4250		**3.974**	**1250**	**2.714**
		PAPER OILING PARAFFINING, PARCHMENTIZING OR WAXING		
		Paper Mfg. To Be Separately Rated As 4239.		
4279		**4.646**	**1250**	**3.173**
		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		**5.810**	**1250**	**3.899**
		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		**2.696**	**969**	**1.841**
		PARACHUTE MFG		
		Mfg. Of Cloth Canopies To Be Separately Rated As 2501 Furnishing Goods Mfg.		
9102		**4.419**	**1250**	**3.146**
		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		**4.419**	**1250**	**3.146**
		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 Commissio Ner Of Environmental Protection. The Annual Payroll Shall Be Determined By Applying $500 To Each Volunteer.		
2002		**4.709**	**1250**	**3.216**
		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		**5.073**	**1250**	**3.465**
		PASTE MFG		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7723		**2.160**	**808**	**1.538**
		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		**3.950**	**1250**	**2.698**
		PATTERN - MAKING NOC NPD		
		Not Applicable To The Mfg. Of Metal Jigs, Fixtures Or Dies.		
8102		**2.240**	**832**	**1.503**
		PEANUT HANDLING		
		Applies To Cleaning, Grading Or Shelling. Hull Grinding Or Mfg. Of Oil To Be Separately Rated.		
4432		**2.447**	**894**	**1.671**
		PEN MFG		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg. - Wood To Be Separately Rated As Code 2942.		
4432		**2.447**	**894**	**1.671**
		PENCIL MFG - MECHANICAL		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg - Wood To Be Separately Rated As Code 2942.		
2942		**2.214**	**824**	**1.512**
		PENCIL, PENHOLDER OR CRAYON MFG		
2942		**2.214**	**824**	**1.512**
		PENHOLDER, CRAYON OR PENCIL MFG		
8017		**2.240**	**832**	**1.503**
		PET SHOP - RETAIL		
		Includes Animal Grooming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
0917		**4.981**	**1250**	**3.342**
		PET SITTING SERVICES & DRIVERS		
4693		**1.108**	**492**	**0.757**
		PHARMACEUTICAL GOODS MFG NOC		
4836		**0.698**	**369**	**0.477**
		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		**1.456**	**597**	**0.994**
		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		**0.000**	**0**	**0.000**
		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		**1.520**	**616**	**1.038**
		PHOTOENGRAVING		
4361		**0.993**	**458**	**0.667**

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		**1.927**	**738**	**1.316**
		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		**0.421**	**286**	**0.283**
		PHYSICIAN & CLERICAL		
		Includes Maintenance Of The Professional Office.		
2923		**2.372**	**872**	**1.620**
		PIANO MFG		
		Includes Assembling Or Finishing Operations, And Mfg. Of The Piano Action. Also Applies To Player Pianos.		
5191		**1.685**	**666**	**1.131**
		PIANO TUNING - AWAY FROM SHOP		
2110		**5.029**	**1250**	**3.435**
		PICKLE MFG		
0073		**4.158**	**1250**	**2.790**
		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		**3.148**	**1104**	**2.150**
		PIGMENT COLORS, LAKES OR TONERS MFG		
6003		**7.092**	**1250**	**5.468**
		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		**2.669**	**961**	**1.823**
		PILLOW, QUILT OR CUSHION MFG		
		No Mattress Or Box Spring Mfg.		
3270		**2.031**	**769**	**1.387**
		PIN MFG		
3111		**3.052**	**1076**	**2.085**
		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		**6.642**	**1250**	**4.457**
		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		**3.884**	**1250**	**2.653**

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		**4.533**	**1250**	**3.096**
		PIPE OR TUBE MFG NOC & DRIVERS		
4036		**3.231**	**1129**	**2.207**
		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS		
		Quarrying, Crushing Or Grinding To Be Separately Rated.		
4036		**3.231**	**1129**	**2.207**
		PLASTER MIXING & DRIVERS NPD		
		No Crushing Or Grinding Operations.		
4038		**3.650**	**1250**	**2.493**
		PLASTER STATUARY MFG		
5480		**11.397**	**1250**	**8.787**
		PLASTERING NOC & DRIVERS		
5022		**12.353**	**1250**	**9.524**
		PLASTERING WORK - OUTSIDE OF BUILDINGS		
8268		**6.584**	**1250**	**4.418**
		PLASTIC OR FILM DEALER OR RECLAIMER & DRIVERS		
4452		**3.618**	**1245**	**2.471**
		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		**2.761**	**988**	**1.886**
		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		**3.789**	**1250**	**2.588**
		PLASTICS MFG- SHEETS, RODS, TUBES		
		Includes The Mixing Or Grinding Of Molding Materials. Not Applicable To The Nitration Of Cellulose.		
4299		**2.221**	**826**	**1.517**
		PLAYING CARDS MFG		
		Paper Or Cardboard Mfg. To Be Separately Rated As 4239.		
8111		**4.175**	**1250**	**2.801**
		PLUMBERS' SUPPLIES DEALER & DRIVERS NPD		
		No Mfg. Applies To Wholesale Or Retail Dealers Of Gas, Steam Or Hot Water Equipment.		
3188		**2.987**	**1056**	**2.040**
		PLUMBERS' SUPPLIES MFG NOC		
		Foundry Operations To Be Separately Rated.		
5183		**4.747**	**1250**	**3.660**
		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		**2.696**	**969**	**1.841**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		POCKETBOOK MFG		
		Applies To The Mfg. Of Leather Or Fabric Pocketbooks.		
2960		**6.117**	**1250**	**4.178**
		POLE, POST OR TIE YARD & DRIVERS		
		Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.		
7728		**4.280**	**1250**	**3.047**
		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		**4.280**	**1250**	**3.047**
		POLICEMEN, SHERIFFS' OFFICERS OR CORRECTIONAL INSTITUTION GUARDS - PAID - PUBLIC & DRIVERS		
4597		**5.073**	**1250**	**3.465**
		POLISH MFG		
		Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.		
4062		**2.738**	**981**	**1.870**
		POTTERY MFG- PORCELAIN WARE - MECHANICAL PRESS FORMING		
		Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4053		**2.408**	**882**	**1.645**
		POTTERY MFG: CHINA OR TABLEWARE		
		Mining, Quarrying Or Clay Digging To Be Separately Rated.		
0034		**4.230**	**1250**	**2.838**
		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		**3.513**	**1214**	**2.399**
		POWER PLOW MFG		
9014		**4.309**	**1250**	**2.891**
		POWER WASHING OF BUILDINGS		
		Applies To Power Washing From Ground Level Only.		
5022		**12.353**	**1250**	**9.524**
		PRE-CAST FLOOR SLAB INSTALLATION		
5551		**22.876**	**1250**	**17.637**
		PRE-CAST ROOF SLAB INSTALLATION & DRIVERS		
3384		**1.432**	**590**	**0.978**
		PRECIOUS STONE SETTING NPD		
9663		**0.000**	**0**	**0.000**
		PREMIUM CREDIT AMOUNT FOR LARGE DEDUCTIBLE COVERAGE (3:10A) WHICH IS TO BE APPLIED AFTER MOD.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9046		**0.000**	**0**	**0.000**
		PREMIUM CREDIT AMOUNT RESULTING FROM THE APPLICATION OF THE N.J. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (3:8).		
9887		**0.000**	**0**	**0.000**
		PREMIUM CREDIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33K)		
9889		**0.000**	**0**	**0.000**
		PREMIUM DEBIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33L)		
9874		**0.000**	**0**	**0.000**
		PREMIUM REDUCTION RESULTING FROM THE APPLICATION OF AN APPROVED MANAGED CARE PROGRAM-STAT.CODE. SEE 3:10B-5 OF THE MANUAL.		
4299		**2.221**	**826**	**1.517**
		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		**1.582**	**635**	**1.081**
		PRINTING MACHINE MFG		
5645		**14.912**	**1250**	**11.497**
		PRIVATE RESIDENCE REPAIRING - MISCELLANEOUS CARPENTRY & DRIVERS		
		Not Applicable To Siding Or Re-Siding Or To Roofing Or Re-Roofing Specialists.		
0913		**60.000**	**220**	**0.000**
		PRIVATE RESIDENCES OR ESTATES - SERVANTS - FULL TIME		
		* Per Person		
0910		**1.000**	**161**	**0.000**
		PRIVATE RESIDENCES OR ESTATES -OCCASIONAL SERVANTS INCL DRIVERS.		
		* Per Policy		
3612		**2.282**	**845**	**1.559**
		PUMP MFG		
		Foundry Operations To Be Separately Rated.		
1624		**4.117**	**1250**	**2.931**
		QUARRY NOC & DRIVERS		
		Includes- Operation Of Crushers- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
2501		**2.669**	**961**	**1.823**
		QUILT, CUSHION OR PILLOW MFG		
		No Mattress Or Box Spring Mfg.		
8720		**1.610**	**643**	**1.080**
		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		**10.539**	**1250**	**7.072**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT

RACING STABLE AND DRIVERS

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 $3,320. Per Week.
* All Other Employees...9154

3807 **2.953** **1046** **2.017**

RADIATOR MFG - AUTOMOBILE NPD

3681 **0.879** **424** **0.600**

RADIO APPARATUS MFG OR ASSEMBLY NOC

7610 **0.675** **363** **0.454**

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 $3,320 Per Week.

9519 **7.109** **1250** **4.770**

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 **0.748** **384** **0.511**

RADIO TUBE MFG

8264 **5.810** **1250** **3.899**

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 **0.000** **0** **0.000**

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 **0.000** **0** **0.000**

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 **7.176** **1250** **5.533**

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 **3.424** **1187** **2.438**

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 Com- Pensation Coverage For Any Operations Subject To That Act. For Such Insurance See 3:6 Of This Manual.

8814 **0.221** **160** **0.149**

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		**0.245**	**160**	**0.165**
		RAILROADS - CLERICAL OFFICE EMPLOYEES NOC.		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II		
7151		**3.214**	**160**	**2.247**
		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		**3.487**	**160**	**2.437**
		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		**0.449**	**160**	**0.302**
		RAILROADS - SALESPERSON - OUTSIDE		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
8738		**0.498**	**160**	**0.335**
		RAILROADS - SALESPERSON - OUTSIDE		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:-6 Of The Manual. Rate Is Coverage Ii		
2913		**5.090**	**1250**	**3.476**
		RATTAN, WILLOW, OR TWISTED FIBER PRODUCTS MFG		
		Includes Upholstering.		
3122		**3.552**	**1226**	**2.426**
		RAZOR MFG NOC		
8742		**0.299**	**250**	**0.201**
		REAL ESTATE AGENCY - OUTSIDE EMPLOYEES & COLLECTORS		
		Care, Custody And Maintenance Or Construction Work To Be Separately Rated.		
8048		**5.439**	**1250**	**3.650**
		RECONDITIONING BASKETS OR CRATES - & DRIVERS		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
4923		**1.927**	**738**	**1.316**
		RECORDING TAPE OR DISK MFG		
		Phonograph Record Mfg to be separately rated as Code 4431		
3724		**5.390**	**1250**	**4.156**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		REFRIGERATOR - INSTALL OR SERVICE - COMMERCIAL & DRIVERS		
9403		**12.906**	**1250**	**9.189**
		REFUSE, ASHES OR GARBAGE, COLLECTION & DRIVERS		
		Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.		
9107		**3.569**	**1231**	**2.395**
		RELIGIOUS ORGANIZATION - NON-PROFESSIONAL EMPLOYEES & DRIVERS		
8840		**0.325**	**258**	**0.218**
		RELIGIOUS ORGANIZATION & CLERICAL		
		Includes Clergy, Professional Assistants, Organist And Choir Members.		
4665		**9.609**	**1250**	**6.563**
		RENDERING WORKS NOC & DRIVERS		
		No Garbage Reduction. Npd With 4583 Fertilizer Mfg. Or With 2089 Packing House.		
5458		**7.331**	**1250**	**5.652**
		RENOVATING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS		
5459		**7.331**	**1250**	**5.652**
		RENOVATING BUILDING EXTERIORS - NOC & DRIVERS		
8836		**2.904**	**1031**	**1.949**
		RESCUE MISSION - ALL OPERATIONS AND DRIVERS.		
0917		**4.981**	**1250**	**3.342**
		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		**2.035**	**771**	**1.365**
		RESTAURANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Hotel Or Motel Operarations To Be Separately Rated Under Code 9052.		
6005		**5.802**	**1250**	**4.473**
		REVETMENT OR DIKE CONSTRUCTION & DRIVERS		
		Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.		
7207		**7.931**	**1250**	**5.322**
		RIDING ACADEMY OR CLUB & DRIVERS		
9530		**4.863**	**1250**	**3.749**
		RIGGING NOC & DRIVERS		
3507		**3.513**	**1214**	**2.399**
		ROAD MAKING MACHINERY MFG		
1699		**3.177**	**1113**	**2.170**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		ROCK WOOL MFG		
		Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.		
3638		**3.183**	**1115**	**2.174**
		ROLLER BEARING MFG NPD		
9720		**1.232**	**530**	**0.877**
		ROLLING CHAIR OPERATION		
3027		**3.210**	**1123**	**2.192**
		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		**22.876**	**1250**	**17.637**
		ROOFING - ALL KINDS & DRIVERS		
4283		**1.934**	**740**	**1.321**
		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		**4.117**	**1250**	**2.931**
		ROOFING SLATE MFG OR SLATE SPLITTING & DRIVERS		
		Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
2352		**3.436**	**1191**	**2.347**
		ROPE MFG NOC		
4410		**3.749**	**1250**	**2.561**
		RUBBER GOODS MFG NOC		
4299		**2.221**	**826**	**1.517**
		RUBBER STAMP MFG OR ASSEMBLY		
		Mfg. Of Frames, Backs Or Handles To Be Separately Rated.		
8264		**5.810**	**1250**	**3.899**
		RUBBER STOCK DEALER - USED - & DRIVERS NPD		
		No Collecting Or Handling Scrap Iron Or Steel.		
8387		**4.783**	**1250**	**3.209**
		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 - &Amp; Drivers.		
2402		**4.274**	**1250**	**2.919**
		RUG OR CARPET MFG NOC		
2585		**7.473**	**1250**	**5.104**
		RUG, CARPET OR UPHOLSTERY CLEANING-SHOP & DRIVERS		
		Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.		
2501		**2.669**	**961**	**1.823**
		SACK OR BAG MFG-CLOTH		
		Applies To The Mfg. Of Cotton, Burlap Or Gunny Bags Or Sacks.		
3507		**3.513**	**1214**	**2.399**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		SAFE MFG OR REPAIRING		
2576		**2.519**	**916**	**1.720**
		SAIL MAKING		
		Applies To Shop Operations.		
7038		**4.969**	**160**	**3.473**
		SAILING VESSELS NOC.		
7089		**5.521**	**160**	**3.859**
		SAILING VESSELS NOC.		
8742		**0.299**	**250**	**0.201**
		SALESPERSONS-OUTSIDE		
		Subject To The Standard Exceptions Manual Rule.		
5701		**11.998**	**1250**	**8.051**
		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		**2.580**	**934**	**1.803**
		SAMPLERS, CHECKERS, INSPECTORS OR WEIGHERS OF MERCHANDISE - NPD		
		Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Weighers, Samplers, Checkers, Talleymen 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		**8.296**	**1250**	**5.907**
		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		**7.702**	**1250**	**5.168**
		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		**5.552**	**1250**	**3.792**
		SAUSAGE OR SAUSAGE CASING MFG		
		Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.		
3118		**2.080**	**784**	**1.421**
		SAW MFG		
2710		**6.847**	**1250**	**4.677**
		SAW MILL		
		Storage And Subsequent Handling Of Processed Lumber To Be Separately Rated.		
7380		**10.812**	**1250**	**7.698**
		SAWDUST DEALER - & DRIVERS		
9529		**0.000**	**0**	**0.000**

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		**6.316**	**1250**	**4.497**
		SCHOOL BUS OPERATOR & DRIVERS		
		Garage Employees...8385		
8385		**4.447**	**1250**	**2.984**
		SCHOOL BUS OPERATOR: GARAGE EMPLOYEES		
9106		**7.340**	**1250**	**4.925**
		SCHOOL- NON-PROFESSIONAL EMPLOYEES & DRIVERS		
8868		**1.207**	**522**	**0.811**
		SCHOOL- PROFESSIONAL EMPLOYEES & CLERICAL		
8868		**1.207**	**522**	**0.811**
		SCOUTING COUNCIL - EXECUTIVE SECRETARIES OR CLERICAL		
		Camp Operation To Be Separately Rated As 9015 Camp Operation.		
3145		**2.514**	**914**	**1.717**
		SCREW MFG		
8102		**2.240**	**832**	**1.503**
		SEED MERCHANT		
		Includes Operation Of Seed Sorting Machinery.		
5951		**0.499**	**310**	**0.341**
		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS		
9402		**5.172**	**1250**	**3.682**
		SEWER CLEANING & DRIVERS		
6306		**6.633**	**1250**	**5.114**
		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 Seperately Rated.		
7580		**3.929**	**1250**	**2.797**
		SEWERAGE DISPOSAL PLANT OPERATION & DRIVERS		
3561		**1.342**	**563**	**0.917**
		SEWING MACHINE MFG		
2841		**4.930**	**1250**	**3.367**
		SHADE ROLLER MFG - WOOD		
		Includes Mfg. Of Metal Parts.		
6252		**5.883**	**1250**	**4.536**
		SHAFT SINKING		
		Applies To All Operations To Completion. Includes Pile Driving, Excavation, Concrete Work Or Lining.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4000		**8.296**	**1250**	**5.907**
		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		**6.152**	**1250**	**4.743**
		SHEET METAL EXTERIOR WALL INSTALL - COMMERCIAL BUILDINGS - & SHOP, DRIVERS		
		Includes Floor Decking Or Roof Decking. Erection Of Framework, Roofing To Be Separately Rated.		
3066		**4.360**	**1250**	**2.978**
		SHEET METAL WORK - SHOP		
		May Be Used Only Upon Specific Approval Of The Rating Bureau.		
5538		**5.995**	**1250**	**4.622**
		SHEET METAL WORK - SHOP AND OUTSIDE - & DRIVERS NOC		
		Applies To Erection, Installation Or Repair Operations. Roofing To Be Separately Rated As 5551.		
5445		**6.798**	**1250**	**5.241**
		SHEET ROCK INSTALLATION - WITHIN BUILDINGS & DRIVERS		
7720		**4.280**	**1250**	**3.047**
		SHERIFF'S OFFICERS, POLICEMEN OR CORRECTIONAL INSTITUTION		
		Guards - Public, &Amp; Drivers		
3620		**3.000**	**1060**	**2.049**
		SHIP BUILDING: BOILER MAKING		
3081		**5.767**	**1250**	**3.939**
		SHIP BUILDING: FOUNDRY - IRON - NOC		
3085		**6.114**	**1250**	**4.176**
		SHIP BUILDING: FOUNDRY - NON FERROUS METALS - NOC		
3632		**2.647**	**954**	**1.808**
		SHIP BUILDING: MACHINE SHOP (OTHER THAN MAINTENANCE MACHINE SHOP)		
6874		**6.320**	**1250**	**4.418**
		SHIP SCALING		
6872		**6.422**	**1250**	**4.489**
		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		**1.870**	**721**	**1.277**
		SHOE FINDINGS MFG NPD		
		Applies To The Mfg. Of Tongues, Linings Or Facings.		
2790		**3.950**	**1250**	**2.698**
		SHOE FORM OR LAST MFG		
2660		**2.010**	**763**	**1.373**
		SHOE OR BOOT MFG NOC		
4282		**3.042**	**1073**	**2.078**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		SHOE PATTERN MFG NPD		
2582		**2.502**	**911**	**1.709**
		SHOE REPAIR ESTABLISHMENT		
		Includes Shoe Shining.		
2582		**2.502**	**911**	**1.709**
		SHOE SHINING ESTABLISHMENT		
9180		**4.381**	**1250**	**3.119**
		SHOOTING GALLERY & DRIVERS		
2841		**4.930**	**1250**	**3.367**
		SHUTTLE MFG		
5403		**14.912**	**1250**	**11.497**
		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		**14.912**	**1250**	**11.497**
		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 Structurers.		
9554		**8.277**	**1250**	**6.382**
		SIGN ERECTION OR REMOVAL - & DRIVERS NPD		
9555		**8.277**	**1250**	**6.382**
		SIGN MFG ERECTION OR REPAIR - NEON OR ELECTRIC - & DRIVERS - NPD		
9556		**8.277**	**1250**	**6.382**
		SIGN MFG ERECTION OR REPAIR - NOC - & DRIVERS		
		Includes Sign Painting On Outside Of Buildings.		
9557		**1.420**	**586**	**1.095**
		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		**1.950**	**745**	**1.332**
		SILICA GRINDING & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
4353		**1.611**	**643**	**1.100**
		SILK SCREEN MFG - & CLERICAL, SALESMEN, DRIVERS NPD		
2302		**3.032**	**1070**	**2.071**
		SILK THREAD OR YARN MFG		
2303		**2.797**	**999**	**1.910**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		SILK THROWING AND WEAVING		
3381		**2.549**	**925**	**1.741**
		SILVERWARE MFG		
3146		**2.949**	**1045**	**2.014**
		SKATE MFG		
9093		**2.327**	**858**	**1.561**
		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		**4.117**	**1250**	**2.931**
		SLATE SPLITTING OR ROOFING SLATE MFG & DRIVERS		
		Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
2081		**5.436**	**1250**	**3.713**
		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		**4.500**	**1250**	**3.074**
		SMELTING - ELECTRIC PROCESS - & DRIVERS		
		Includes The Mfg. Of Artificial Abrasives, Carbon Or Graphite. Blast Furnace Operation Or Steel Mfg. To Be Separately Rated.		
1438		**4.500**	**1250**	**3.074**
		SMELTING, SINTERING OR REFINING - METALS - NOT IRON OR LEAD - NOC & DRIVERS		
5000		**9.135**	**1250**	**7.043**
		SMOKESTACK OR CHIMNEY LINING - NOT METAL		
9402		**5.172**	**1250**	**3.682**
		SNOW REMOVAL - & DRIVERS - NPD WITH 5509 STREET OR ROAD MAINTENANCE		
4720		**2.255**	**837**	**1.540**
		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		**2.863**	**1019**	**2.207**
		SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS		
1741		**1.950**	**745**	**1.332**
		SPAR OR FLINT GRINDING & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
9849		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE FOR ADDITIONAL PREMIUM TO EQUAL MINIMUM CHARGE FOR ADMIRALTY/FELA COVERAGE. SEE 3:13-31B OF THE MANUAL.		
9848		**0.000**	**0**	**0.000**

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		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE FOR EMPLOYERS LIABILITY INCREASED LIMITS FOR DOMESTIC SERVANT CLASSSIFICATIONS.SEE 3:13 OF THE MANUAL.		
0942		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE FOR PREMIUM RESULTING FROM THE APPLICATION OF THE PLAN PREMIUM ADJUSTMENT PROGRAM. SEE 3:14-8 (13) OF MANUAL.		
0945		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE FOR RETROSPECTIVE RATING PREMIUM FOR RISKS ELECTING NEW JERSEY RETROSPECTIVE RATING. SEE 3:12 OF MANUAL.		
0935		**3.800**	**0**	**0.000**
		SPECIAL STATISTICAL CODE FOR SECOND INJURY FUND SURCHARGE., SEE 3:13-34A OF THE MANUAL.		
		* Surcharge Rate Is 3.80%		
0936		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE FOR UNINSURED EMPLOYERS FUND SURCHARGE. SEE 3:13-34A OF THE MANUAL.		
		* Surcharge Rate Is 0.00%		
6198		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM FOR INCREASED LIMITS UNDER PART TWO COVERAGE - ADMIRALTY/FELA. SEE 3:13-31B OF THE MANUAL.		
6199		**0.000**	**0**	**0.000**
		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		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM TO EQUAL POLICY MINIMUM PREMIUM. SEE 3:13-29 OF THE MANUAL.		
0998		**0.000**	**0**	**0.000**
		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		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE X PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.		
0063		**0.000**	**0**	**0.000**
		SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE Y PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.		
0931		**0.000**	**0**	**0.000**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		SPECIAL STATISTICAL CODE NUMBER FOR SHORT RATE PENALTY PREMIUM. SEE 3:13-33 OF THE MANUAL.		
3132		**2.688**	**966**	**1.836**
		SPIKE MFG		
		Steel Making Or Rolling Mills To Be Separately Rated.		
4439		**4.061**	**1250**	**2.774**
		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		**2.523**	**917**	**1.723**
		SPIRITUOUS LIQUOR BOTTLING		
		Includes Warehousing, Rectifying Or Blending. Distilling Of Spirituous Liquor To Be Separately Rated As 2130 Spirituous Liquor Distillery.		
2130		**2.515**	**915**	**1.718**
		SPIRITUOUS LIQUOR DISTILLERY		
		Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.		
4902		**3.029**	**1069**	**2.069**
		SPORTING GOODS MFG NOC		
3634		**1.968**	**750**	**1.344**
		SPRINKLER HEAD MFG		
		Applies To Automatic Sprinklers.		
5188		**5.480**	**1250**	**4.225**
		SPRINKLER INSTALLATION & DRIVERS		
		Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.		
0055		**3.891**	**1250**	**2.611**
		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		**3.231**	**1129**	**2.207**
		STAFF MIXING & DRIVERS NPD		
		No Crushing Or Grinding Operations.		
4703		**1.823**	**707**	**1.245**
		STARCH MFG		
4251		**3.723**	**1250**	**2.543**
		STATIONERY MFG NPD		
		Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.		
0012		**0.000**	**0**	**0.000**
		STAY AT HOME EMERGENCY - EXCLUDED PAYROLL (MANUAL RULE 3:3-35(E))		
3571		**1.404**	**581**	**0.959**
		STEAM GAUGE MFG		
6319		**4.389**	**1250**	**3.384**

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		**3.716**	**1250**	**2.865**
		STEAM PIPE INSULATING & DRIVERS		
		Includes Shop. Applies To The Application Of Cork, Asbestos Or Other Non-Conducting Materials.		
3507		**3.513**	**1214**	**2.399**
		STEAM SHOVEL MFG NOC		
7019		**3.652**	**160**	**2.553**
		STEAMERS - ALL KINDS		
7027		**5.149**	**160**	**3.599**
		STEAMERS - ALL KINDS		
8726		**1.524**	**617**	**1.065**
		STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS		
		* Code 8711 Applies To Talleymen, Checking Clerks Etc.		
8711		**5.221**	**1250**	**3.649**
		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		**6.215**	**1250**	**4.245**
		STEEL BARREL OR DRUM MFG - & D		
8269		**7.363**	**1250**	**4.941**
		STEEL DRUM OR STEEL BARREL DEALER SECOND HAND - & DRIVERS		
		Includes The Reconditioning Of Steel Drums Or Barrels.		
8106		**6.705**	**1250**	**4.499**
		STEEL OR IRON MERCHANT & DRIVERS		
		Not Applicable To Junk Dealers Or Iron Or Steel Scrap Dealers.		
8265		**6.642**	**1250**	**4.457**
		STEEL OR IRON SCRAP DEALER & DRIVERS NPD		
		Wrecking Or Salvaging To Be Separately Rated.		
7327		**8.496**	**1250**	**5.939**
		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		**6.401**	**1250**	**4.474**
		STEVEDORING- NOC		
		Drivers To Be Separately Rated As 7219 Truckmen.		
2081		**5.436**	**1250**	**3.713**
		STOCKYARD & BUTCHERING		
		Includes Preparation Of Dressed Meat, Rendering, Washing Of Casings, Salting Of Hides Or Cooking Of Offal. Npd With 2089 Packing House.		
1710		**7.970**	**1250**	**5.675**

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		**6.922**	**1250**	**4.728**
		STONE CUTTING OR POLISHING NOC & DRIVERS		
		Quarrying Or Mining To Be Separately Rated. Stone Cutting In Quarries Shall Be Rated As 1624 Quarry.		
5200		**6.737**	**1250**	**5.194**
		STONE OR BRICK PAVER INSTALLATION - OUTSIDE & DRIVERS		
8387		**4.783**	**1250**	**3.209**
		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 - &Amp; Drivers.		
8291		**5.617**	**1250**	**3.769**
		STORAGE WAREHOUSE - COLD		
8293		**10.783**	**1250**	**7.235**
		STORAGE WAREHOUSE - FURNITURE - & DRIVERS		
		Includes Packing Or Handling Household Goods Away From Insured'S Premises.		
8292		**5.833**	**1250**	**3.914**
		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		**3.663**	**1250**	**2.458**
		STORE - AUTOMOBILE ACCESSORIES-RETAIL-NOC		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8006		**2.282**	**845**	**1.531**
		STORE - COFFEE, TEA OR SPICE - RETAIL & DRIVERS		
8006		**2.282**	**845**	**1.531**
		STORE - DAIRY PRODUCTS - RETAIL - & DRIVERS		
8006		**2.282**	**845**	**1.531**
		STORE - DELICATESSEN - RETAIL - & DRIVERS		
		No Selling Of Uncooked Fresh Meats.		
8039		**3.321**	**1156**	**2.228**
		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		**4.514**	**1250**	**3.029**
		STORE - FISH,MEAT OR POULTRY-RETAIL- & SALESPERSONS, DRIVERS		
8006		**2.282**	**845**	**1.531**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		STORE - FROZEN OR FROSTED FOOD - RETAIL - & DRIVERS		
8006		**2.282**	**845**	**1.531**
		STORE - FRUIT OR VEGETABLE - RETAIL - & DRIVERS		
		No Handling Of Fresh Meats.		
8006		**2.282**	**845**	**1.531**
		STORE - GROCERY - RETAIL - & DRIVERS		
		No Handling Of Fresh Meats.		
8006		**2.282**	**845**	**1.531**
		STORE - VEGETABLE OR FRUIT - RETAIL - & DRIVERS		
		No Handling Of Fresh Meats.		
8008		**2.005**	**762**	**1.345**
		STORE- APPAREL OR DRY GOODS - RETAIL		
8017		**2.240**	**832**	**1.503**
		STORE- BOARDWALK RUG AUCTIONEERS		
8008		**2.005**	**762**	**1.345**
		STORE- CLOTHING WEARING APPAREL OR DRY GOODS - RETAIL		
8032		**3.190**	**1117**	**2.140**
		STORE- CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE		
8045		**1.068**	**480**	**0.717**
		STORE- DRUG - RETAIL - & CLERICAL, SALESPERSONS, DRIVERS		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8047		**1.262**	**539**	**0.847**
		STORE- DRUG - WHOLESALE		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8032		**3.190**	**1117**	**2.140**
		STORE- DRY GOODS - WHOLESALE		
8001		**3.703**	**1250**	**2.485**
		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		**5.439**	**1250**	**3.650**
		STORE- FRUIT OR VEGETABLE DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS		
8044		**5.660**	**1250**	**3.798**
		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		**6.305**	**1250**	**4.231**
		STORE- GROCERY - WHOLESALE		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8010		**3.660**	**1250**	**2.456**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		STORE- HARDWARE		
		Applies To Wholesale Or Retail Stores.		
8013		**0.426**	**288**	**0.286**
		STORE- HEARING AID		
		Applies To Wholesale Or Retail Stores.		
8105		**3.997**	**1250**	**2.682**
		STORE- HIDE OR LEATHER DEALER		
8013		**0.426**	**288**	**0.286**
		STORE- JEWELRY		
		Applies To Wholesale Or Retail Stores.		
8105		**3.997**	**1250**	**2.682**
		STORE- LEATHER OR HIDE DEALER		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8033		**4.540**	**1250**	**3.046**
		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		**4.514**	**1250**	**3.029**
		STORE- MEAT, FISH OR POULTRY - RETAIL - & SALESPERSONS, DRIVERS		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8053		**5.660**	**1250**	**3.798**
		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		**3.660**	**1250**	**2.456**
		STORE- RADIO OR TELEVISION PARTS AND ACCESSORIES		
		Applies To Wholesale Or Retail Stores.		
8053		**5.660**	**1250**	**3.798**
		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		**5.660**	**1250**	**3.798**
		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		**2.240**	**832**	**1.503**
		STORE- RETAIL NOC		
8010		**3.660**	**1250**	**2.456**
		STORE- SHIP CHANDLER		
		No Mfg. Operations.		
8008		**2.005**	**762**	**1.345**

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		**3.190**	**1117**	**2.140**
		STORE- SHOE - WHOLESALE		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8810		**0.147**	**204**	**0.099**
		STORE- STAMP DEALER - & CLERICAL		
8054		**5.660**	**1250**	**3.798**
		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		**3.660**	**1250**	**2.456**
		STORE- TELEVISION OR RADIO PARTS AND ACCESSORIES		
		Applies To Wholesale Or Retail Store.		
8053		**5.660**	**1250**	**3.798**
		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		**5.439**	**1250**	**3.650**
		STORE- VEGETABLE OR FRUIT DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS		
8054		**5.660**	**1250**	**3.798**
		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		**3.997**	**1250**	**2.682**
		STORE- WHOLESALE NOC		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8021		**5.271**	**1250**	**3.537**
		STORE: FISH, MEAT OR POULTRY DEALER - WHOLESALE		
		Npd With 2089 Packing House.		
8051		**1.691**	**667**	**1.135**
		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		**5.271**	**1250**	**3.537**
		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		**3.775**	**1250**	**2.578**
		STORM WINDOW, STORM DOOR MFG. - METAL		
		Installation To Be Separately Rated As Code 5645 "Storm Windows Or Storm Doors"		
5645		**14.912**	**1250**	**11.497**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		STORM WINDOWS OR STORM DOORS WOOD OR METAL - INSTALLATION, ON PRIVATE RESIDENCE & DRIVERS		
5183		**4.747**	**1250**	**3.660**
		STOVE HEATERS OR RANGES - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS		
3169		**2.965**	**1050**	**2.025**
		STOVE MFG		
9402		**5.172**	**1250**	**3.682**
		STREET CLEANING & DRIVERS		
3507		**3.513**	**1214**	**2.399**
		STREET MAKING MACHINERY MFG		
6042		**7.735**	**1250**	**5.964**
		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		**7.385**	**1250**	**5.694**
		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		**6.185**	**1250**	**4.769**
		STREET OR ROAD OILING OR MAINTENANCE, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION		
5500		**6.185**	**1250**	**4.769**
		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		**12.353**	**1250**	**9.524**
		STUCCO WORK - ON OUTSIDE OF BUILDINGS		
6504		**3.914**	**1250**	**2.673**
		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS		
		Includes The Manufacturing Or Blending Of Molasses Or Syrup Refining And Honey Processing.		
7019		**3.652**	**160**	**2.553**
		SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING		
7027		**5.149**	**160**	**3.599**
		SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING		
4693		**1.108**	**492**	**0.757**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		SURGICAL GOODS MFG NOC		
8601		**0.438**	**291**	**0.294**
		SURVEYOR NPD		
		Applies To Land Surveying. Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.		
2501		**2.669**	**961**	**1.823**
		SUSPENDER MFG		
		Buckle, Webbing Or Leather Parts Mfg. To Be Separately Rated.		
5223		**7.095**	**1250**	**5.470**
		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		**2.960**	**1048**	**2.022**
		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		**2.031**	**769**	**1.387**
		TACK MFG		
2582		**2.502**	**911**	**1.709**
		TAILOR OR VALET SHOP		
		Includes Pressing, Spot Cleaning, Repairing Or Altering Of Garments.		
2503		**2.181**	**814**	**1.490**
		TAILORING OR DRESSMAKING - CUSTOM EXCLUSIVELY NPD		
1747		**3.102**	**1091**	**2.119**
		TALC MILL & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
3620		**3.000**	**1060**	**2.049**
		TANK BUILDING - METAL - SHOP		
3726		**5.270**	**1250**	**4.063**
		TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS EXCLUSIVELY		
		Includes The Construction Or Repair Of Foundations.		
2623		**4.603**	**1250**	**3.144**
		TANNING		
8385		**4.447**	**1250**	**2.984**
		TAXI COMPANY: GARAGE EMPLOYEES		
7370		**10.864**	**1250**	**7.735**

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 $46,200 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 **2.419** **886** **1.652**

TAXIDERMIST

8901 **0.147** **204** **0.099**

TELEPHONE OR TELEGRAPH CO - OFFICE OR EXCHANGE EMPLOYEES & CLERICAL

7600 **5.508** **1250** **3.922**

TELEPHONE OR TELEGRAPH CO & DRIVERS

Includes Operation, Maintenance, Extension Of Lines And Making Of Service Connection.
* Office Or Exchange Employees &Amp; C...8901

7601 **7.092** **1250** **5.468**

TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS

Npd With 7600 Telephone Or Telegraph Co.

7610 **0.675** **363** **0.454**

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 $3,320 Per Week.
* Eff. 1/1/77. Code 7609 Radio Or Television Broadcasting Station - Transmitter Or Field Employees &Amp; D Eliminated And Combined Into Code 7610.

9519 **7.109** **1250** **4.770**

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 **1.182** **515** **0.807**

TELEVISION TUBE MFG

3681 **0.879** **424** **0.600**

TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE, MFG NOC

9538 **7.191** **1250** **5.544**

TENT OR AWNING ERECTION - & SHOP OPERATION, DRIVERS

2576 **2.519** **916** **1.720**

TENT OR AWNING MFG - SHOP

No Erection.

9740 **0.000** **0** **0.000**

TERRORISM PREMIUM CHARGE (2:1-3A)

4707 **1.993** **758** **1.361**

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 **2.891** **1027** **1.975**

TEXTILE PIECE GOODS FINISHING - COTTON BLEACHERY & DRIVERS

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2420		**3.375**	**1173**	**2.305**
		TEXTILE PIECE GOODS FINISHING NOC - & DRIVERS		
0700		**2.869**	**1021**	**1.960**
		TEXTILE PRINTING - HAND WORK ONLY		
7350		**5.400**	**1250**	**3.775**
		THE 'F' RATE FOR THIS CLASSIFICATION CONTEMPLATES OPERATIONS		
		Subject To The United States Longshore And Harbor Workers Compensation Act.		
9154		**2.355**	**867**	**1.677**
		THEATER NOC		
		Includes Managers, Stage Hands, Box Office Employees, Ushers Or Motion Picture Operators.		
9156		**2.826**	**1008**	**1.899**
		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 $3,320. Per Week. * All Other Employees...9154		
3685		**1.163**	**509**	**0.794**
		THERMOMETER MFG		
2416		**2.914**	**1034**	**1.990**
		THREAD OR YARN DYEING OR FINISHING NPD		
		No Thread Or Yarn Mfg.		
2302		**3.032**	**1070**	**2.071**
		THREAD OR YARN MFG—SILK		
2960		**6.117**	**1250**	**4.178**
		TIE,POST OR POLE YARD & DRIVERS		
		Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.		
4023		**6.011**	**1250**	**4.106**
		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		**21.206**	**1250**	**15.099**
		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		**6.025**	**1250**	**4.115**
		TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD		
2173		**3.526**	**1218**	**2.408**
		TOBACCO MFG NOC		
		Can Mfg. To Be Separately Rated As 3220.		
2587		**4.138**	**1250**	**2.777**
		TOILET OR TOWEL SUPPLY CO & ROUTE SUPERVISORS, DRIVERS		
		No Laundry Operations.		
3110		**4.218**	**1250**	**2.881**

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		**3.235**	**1131**	**2.210**
		TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS		
3113		**1.986**	**756**	**1.356**
		TOOL MFG - NOT DROP OR MACHINE FORGED - NOC		
2587		**4.138**	**1250**	**2.777**
		TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS		
		No Laundry Operations.		
3507		**3.513**	**1214**	**2.399**
		TRACTION ENGINE MFG		
0106		**13.388**	**1250**	**9.532**
		TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING & DRIVERS.		
3815		**5.739**	**1250**	**3.920**
		TRUCK BODY MFG OR REPAIR NOC		
		Applies To The Manufacture Or Repair Of Truck, Trailer Or Bus Bodies. Class Includes Painting		
7219		**9.655**	**1250**	**6.874**
		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		**9.655**	**1250**	**6.874**
		TRUCKING - HAULING EXPLOSIVES OR AMMUNITION—& DRIVERS		
7230		**0.000**	**0**	**0.000**
		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'		
7219		**9.655**	**1250**	**6.874**
		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'		
7196		**8.475**	**1250**	**6.034**
		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'		
4245		**2.841**	**1012**	**1.940**
		TUBE MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND		
		With Or Without Metal Or Cardboard Ends.		
7019		**3.652**	**160**	**2.553**
		TUGBOATS - ALL KINDS		
7027		**5.149**	**160**	**3.599**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		TUGBOATS - ALL KINDS		
6251		**7.267**	**1250**	**5.603**
		TUNNELING - NOT PNEUMATIC		
		Includes Lining. Subway Construction To Be Separately Rated.		
2352		**3.436**	**1191**	**2.347**
		TWINE MFG NOC		
3336		**2.544**	**923**	**1.738**
		TYPE FOUNDRY		
2383		**3.464**	**1199**	**2.366**
		TYPEWRITER RIBBON OR CARBON PAPER MFG		
		Paper Mfg. To Be Separately Rated As 4239.		
2501		**2.669**	**961**	**1.823**
		UMBRELLA MFG, MFG. OF FRAMES, HANDLES OR HARDWARE TO BE SEPARATELY RATED.		
5703		**30.007**	**1250**	**23.135**
		UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS		
		Includes Incidental Shoring, Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.		
9620		**2.021**	**766**	**1.356**
		UNDERTAKER & DRIVERS		
3685		**1.163**	**509**	**0.794**
		UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—		
		Aircraft weighing less than 55 pounds		
3830		**1.854**	**716**	**1.266**
		UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—		
		Aircraft weighing less than 55 pounds		
8720		**1.610**	**643**	**1.080**
		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		**2.809**	**1003**	**1.919**
		UPHOLSTERING NPD		
		Npd Restriction Does Not Apply In Connection With Coffin Or Casket Mfg., Automobile Body Mfg. Or Furniture Mfg.		
2585		**7.473**	**1250**	**5.104**
		UPHOLSTERY, CARPET OR RUG CLEANING-SHOP & DRIVERS		
		Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.		
3634		**1.968**	**750**	**1.344**
		VALVE MFG		
		Foundry Operations To Be Separately Rated.		
4561		**2.693**	**968**	**1.839**
		VARNISH MFG - OLEO-RESINOUS		
		Mfg. Of Solvents, Spirit Varnishes, Lacquers Or Dopes To Be Separately Rated.		
0074		**2.801**	**1000**	**1.879**

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 **3.640** **1250** **2.442**

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 **4.280** **1250** **3.047**

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 **4.974** **1250** **3.338**

VENDING MACHINE - INSTALLATION, SERVICE OR REPAIR - & SALESMEN, DRIVERS

Includes Storage, Shop And Outside Operations.

3649 **4.118** **1250** **2.813**

VENDING MACHINE MFG NOC

Applicable Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.

2916 **5.422** **1250** **3.703**

VENEER PRODUCTS MFG - NO VENEER MFG

2881 **4.995** **1250** **3.412**

VENETIAN BLIND ASSEMBLY NPD

7098 **5.249** **160** **3.669**

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 Ass Igned 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 **4.104** **160** **2.869**

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 **2.617** **945** **1.756**

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		**0.499**	**310**	**0.341**
		VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS		
5538		**5.995**	**1250**	**4.622**
		WALL COVERING INSTALLATION, SHOP & DRIVERS		
5445		**6.798**	**1250**	**5.241**
		WALLBOARD INSTALLATION WITHIN BUILDING - & DRIVERS		
4301		**4.289**	**1250**	**2.929**
		WALLPAPER MFG		
		Includes Designing, Printing Or Finishing. Paper Mfg. To Be Separately Rated As 4239.		
8291		**5.617**	**1250**	**3.769**
		WAREHOUSING - COLD STORAGE		
8293		**10.783**	**1250**	**7.235**
		WAREHOUSING - FURNITURE - & DRIVERS		
		Includes Packing Or Handling Household Goods Away From Insured'S Premises.		
8292		**5.833**	**1250**	**3.914**
		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		**2.549**	**925**	**1.741**
		WATCH CASE MFG		
3385		**1.581**	**634**	**1.080**
		WATCH MFG		
		Watch Case Mfg. To Be Separately Rated As 3381.		
5610		**7.533**	**1250**	**5.808**
		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		**4.389**	**1250**	**3.384**
		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		**1.968**	**750**	**1.344**
		WATER METER MFG		
5183		**4.747**	**1250**	**3.660**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		WATER SOFTENER - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS		
5466		**11.402**	**1250**	**8.791**
		WATERPROOFING - & DRIVERS		
		Not Roofing Or Subaqueous Work. Concrete Work To Be Separately Rated.		
7520		**3.451**	**1195**	**2.457**
		WATERWORKS OPERATION & DRIVERS		
		Includes Store Employees, Meter Readers. Construction Of Aqueducts, Buildings, Dams Or Reservoirs To Be Separately Rated.		
5437		**9.049**	**1250**	**6.977**
		WEATHER STRIPPING		
2380		**3.117**	**1095**	**2.129**
		WEBBING MFG		
		Hemp Spinning.		
8709		**2.580**	**934**	**1.803**
		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		**7.328**	**1250**	**5.650**
		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		**2.176**	**813**	**1.678**
		WELFARE BOARD - COUNTY - & CLERICAL, SALESMEN, DRIVERS		
		Operation Of A Hospital To Be Separately Rated As 9045; Nursing Home As 8829		
4902		**3.029**	**1069**	**2.069**
		WHIP MFG		
5954		**2.749**	**985**	**1.878**
		WHITING MFG NPD		
2913		**5.090**	**1250**	**3.476**
		WILLOW, RATTAN, OR TWISTED FIBER PRODUCTS MFG		
		Includes Upholstering.		
9170		**14.407**	**1250**	**9.667**
		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		**3.470**	**1201**	**2.370**
		WINDOW DRESSING		
2852		**2.869**	**1021**	**1.960**
		WINDOW SHADE OR ROLLER MFG.		
		Npd With 2841 Shade Roller Mfg. Wire Drawing Or Woodworking Operations To Be Separately Rated.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9014		**4.309**	**1250**	**2.891**
		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		**4.205**	**1250**	**2.872**
		WINERY		
		Applies To All Operations Including Bottling. Distilling To Be Separately Rated As 2130 Spirituous Liquor Distillery.		
3255		**2.860**	**1018**	**1.953**
		WIRE CLOTH MFG		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
3241		**4.621**	**1250**	**3.156**
		WIRE DRAWING - IRON OR STEEL		
		Includes Wire Rope Or Cable Mfg.		
1924		**3.224**	**1127**	**2.202**
		WIRE DRAWING OR CABLE MFG- NOT IRON OR STEEL		
3257		**3.799**	**1250**	**2.595**
		WIRE GOODS MFG NOC		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
4470		**2.444**	**893**	**1.669**
		WIRE INSULATING OR COVERING		
		Includes Incidental Wire Stranding. Wire Drawing To Be Separately Rated As 1924 Or 3241.		
2960		**6.117**	**1250**	**4.178**
		WOOD PRESERVING & DRIVERS		
		Includes Yard Or Incidental Wood Working Operations.		
2841		**4.930**	**1250**	**3.367**
		WOOD TURNED PRODUCTS MFG NOC		
2841		**4.930**	**1250**	**3.367**
		WOODENWARE MFG NOC		
8103		**6.011**	**1250**	**4.033**
		WOOL MERCHANT & DRIVERS		
		Includes Warehouse.		
2623		**4.603**	**1250**	**3.144**
		WOOL PULLING		
2286		**9.482**	**1250**	**6.476**
		WOOL SPINNING AND WEAVING		
7394		**4.829**	**160**	**3.375**
		WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
7395		**5.782**	**160**	**4.042**

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 II

5701 **11.998** **1250** **8.051**

WRECKING: BUILDINGS OR STRUCTURES - NOT MARINE

Includes Incidental Salvage Work At Site Or Wrecking. Drivers To Be Separately Rated As 8204 Building Material Yard.

7038 **4.969** **160** **3.473**

YACHTS - PRIVATE - SAIL OR POWER

7089 **5.521** **160** **3.859**

YACHTS - PRIVATE - SAIL OR POWER

2416 **2.914** **1034** **1.990**

YARN OR THREAD DYEING OR FINISHING NPD

No Yarn Or Thread Mfg.

2302 **3.032** **1070** **2.071**

YARN OR THREAD MFG—SILK

9063 **1.172** **512** **0.786**

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