NEW JERSEY

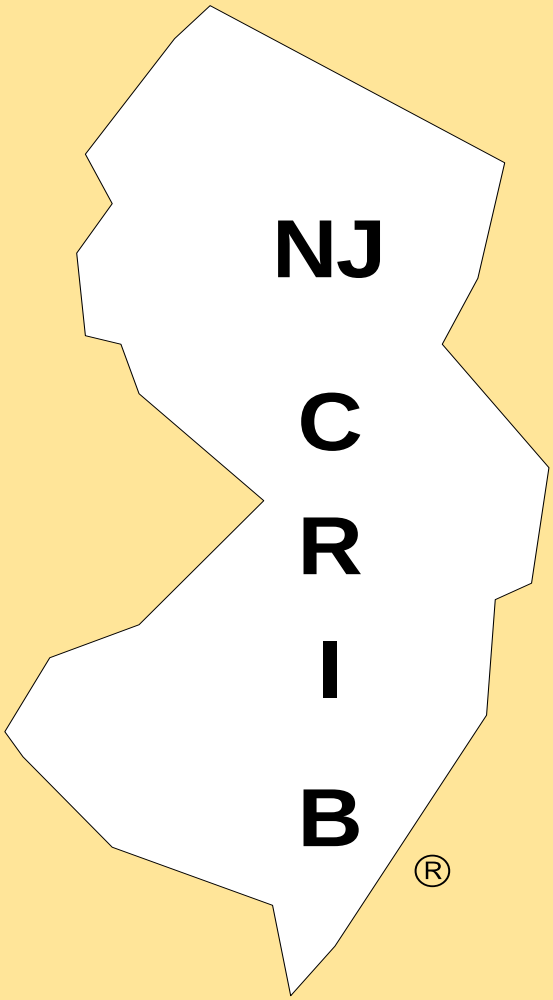
RATE & CLASSIFICATION

HANDBOOK

NUMERICAL ORDER

EFFECTIVE - JANUARY 1, 2026

NEW & RENEWAL BUSINESS ONLY



COMPENSATION RATING & INSPECTION BUREAU
1085 RAYMOND BOULEVARD, STE 1200
NEWARK, N.J. 07102
(973) 622-6014

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.

© Compensation Rating and Inspection Bureau

TABLE OF CONTENTS

PAGE NO.

Quick Reference Table of Codes, Rates, Minimum Premiums & Table H..... T1-T8

Legend..... i

Procedures for "A" Rated Classifications ii

Experience Rating Factors & Tables
- Regular Table A..... iii
- Longshore & Harbor Workers' Table A1..... iv

Premium Discount Schedules v
- Premium Discount Table - Schedule Y vi
- Premium Discount Table - Schedule X vii

Classifications in alphabetical order with the complete wordings, cross-references, rates, minimum premiums, excess elements, and Table H Groups. Include statistical codes and descriptions 1-75

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2026

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
0005	3.074	1051	0034	4.511	1200	0035	2.947	1015
0042	8.973	1200	0050	5.914	1200	0055	4.269	1200
0073	4.500	1200	0074	2.733	953	0075	3.860	1200
0079	2.715	947	0081	7.476	1200	0082	7.627	1200
0083	6.149	1200	0084	5.752	1200	0085	4.014	1200
0086	2.594	912	0089	4.520	1200	0106	13.779	1200
0700	2.971	1022	0910	1.000	161	0913	60.000	220
0917	5.871	1200	1320F	4.290	1200	1438	4.170	1200
1452	6.386	1200	1463	6.665	1200	1624	4.027	1200
1699	3.162	1077	1701	4.441	1200	1710	8.251	1200
1741	2.076	762	1747	3.225	1095	1754	3.747	1200
1814	8.783	1200	1853	3.690	1200	1924	2.757	960
1925	4.121	1200	1937	4.532	1200	2002	5.338	1200
2003	4.701	1200	2014	4.976	1200	2039	7.322	1200
2041	4.102	1200	2070	8.474	1200	2081	5.827	1200
2089	5.840	1200	2095	5.892	1200	2110	5.554	1200
2111	5.676	1200	2112	5.548	1200	2114	4.616	1200
2121	2.006	742	2130	2.326	835	2131	2.319	833
2143	5.127	1200	2150	11.276	1200	2157	10.052	1200
2173	4.278	1200	2211	11.934	1200	2286	10.002	1200
2302	2.593	912	2303	2.887	997	2352	3.227	1096
2361	2.757	960	2362	3.618	1200	2380	3.166	1078
2383	3.678	1200	2386	3.241	1100	2388	2.380	850
2402	5.115	1200	2416	3.030	1039	2418	2.752	958
2420	3.820	1200	2501	2.809	975	2503	2.472	877
2557	2.831	981	2570	7.188	1200	2576	2.690	940
2582	2.422	862	2585	7.936	1200	2586	3.766	1200
2587	4.339	1200	2588	2.338	838	2600	3.778	1200
2623	4.531	1200	2654	1.734	663	2660	2.030	749
2670	2.646	927	2683	3.214	1092	2688	3.182	1083
2702	21.445	1200	2710	6.918	1200	2759	8.925	1200
2790	4.260	1200	2802	5.781	1200	2835	2.832	981
2836	3.328	1125	2841	4.507	1200	2852	2.908	1003
2881	5.893	1200	2883	4.129	1200	2913	6.016	1200
2916	5.649	1200	2923	2.497	884	2942	2.160	786
2960	5.767	1200	3004	4.071	1200	3018	3.462	1164
3022	5.064	1200	3027	3.423	1153	3028	4.049	1200
3030	8.063	1200	3040	7.191	1200	3041	2.900	1001
3042	3.280	1111	3045	7.905	1200	3060	4.359	1200
3061	3.482	1170	3062	3.465	1165	3066	4.359	1200

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2026

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
3075	4.359	1200	3076	5.719	1200	3081	6.134	1200
3085	5.851	1200	3110	3.795	1200	3111	2.847	986
3113	1.924	718	3114	3.506	1177	3118	2.139	780
3122	4.316	1200	3131	3.468	1166	3132	2.650	929
3145	2.299	827	3146	3.371	1138	3169	3.119	1065
3179	2.469	876	3188	3.133	1069	3192	2.614	918
3193	2.679	937	3194	3.072	1051	3220	3.275	1110
3227	3.656	1200	3241	4.923	1200	3255	2.992	1028
3257	3.871	1200	3270	2.159	786	3307	3.821	1200
3315	3.908	1200	3336	2.985	1026	3339	2.610	917
3365	7.480	1200	3372	3.038	1041	3373	6.293	1200
3381	2.622	920	3383	1.604	625	3384	1.225	515
3385	1.564	614	3400	4.508	1200	3507	3.504	1176
3548	1.494	593	3561	1.319	543	3571	1.321	543
3574	1.186	504	3581	1.218	513	3612	2.245	811
3620	3.062	1048	3632	2.702	944	3634	1.987	736
3635	1.923	718	3638	3.803	1200	3642	2.003	741
3643	3.152	1074	3648	1.366	556	3649	3.617	1200
3656	3.359	1134	3681	1.010	453	3685	1.156	495
3686	1.758	670	3719	1.374	558	3724	5.636	1200
3726	5.463	1200	3807	3.047	1044	3815	6.051	1200
3821	18.074	1200	3826	1.182	503	3830	1.982	735
3864	4.583	1200	3865	4.161	1200	3881	3.461	1164
4000	8.880	1200	4023	5.678	1200	4024	4.090	1200
4027	5.678	1200	4034	7.131	1200	4036	3.484	1170
4038	3.859	1200	4050	2.108	771	4053	2.495	884
4062	2.922	1007	4111	3.912	1200	4112	0.853	407
4113	3.141	1071	4114	3.909	1200	4115	1.390	563
4130	6.318	1200	4133	3.859	1200	4150	1.327	545
4239	3.373	1138	4240	3.009	1033	4243	3.953	1200
4244	5.459	1200	4245	2.820	978	4250	4.051	1200
4251	4.023	1200	4273	5.748	1200	4279	4.935	1200
4282	3.032	1039	4283	1.917	716	4299	2.082	764
4301	4.506	1200	4307	1.723	660	4313	4.603	1200
4351	1.831	691	4352	1.897	710	4353	1.457	583
4360	0.534	315	4361	0.982	445	4410	3.754	1200
4431	1.740	665	4432	2.429	864	4439	4.361	1200
4452	4.218	1200	4459	4.315	1200	4470	2.144	782
4479	2.414	860	4484	2.640	926	4491	4.745	1200
4493	2.724	950	4557	2.723	950	4558	2.713	947

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2026

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
4561	2.713	947	4571	A		4572	0.774	384
4583	4.755	1200	4597	5.223	1200	4598	3.165	1078
4611	1.412	569	4627	4.074	1200	4628	1.613	628
4635	4.848	1200	4653	2.763	961	4665	10.683	1200
4683	4.147	1200	4692	1.030	459	4693	1.051	465
4703	1.973	732	4707	1.973	732	4710	4.891	1200
4712	2.824	979	4720	1.931	720	4740	0.708	365
4741	6.937	1200	4771	4.146	1200	4824	2.907	1003
4827	4.110	1200	4828	2.601	914	4829	1.539	606
4835	A		4836	0.597	333	4902	3.161	1077
4923	1.864	701	5000	8.851	1200	5022	13.163	1200
5038	9.422	1200	5040	10.501	1200	5057	6.363	1200
5059	13.121	1200	5069	16.446	1200	5103	6.331	1200
5146	6.959	1200	5160	3.777	1200	5183	4.457	1200
5184	3.550	1190	5188	5.203	1200	5190	3.843	1200
5191	1.687	649	5192	4.260	1200	5200	7.091	1200
5213	8.829	1200	5215	8.412	1200	5222	10.451	1200
5223	8.531	1200	5348	6.784	1200	5402	8.751	1200
5403	14.946	1200	5409	4.688	1200	5437	8.711	1200
5443	10.541	1200	5445	6.906	1200	5458	6.298	1200
5459	6.298	1200	5462	7.218	1200	5466	12.915	1200
5473	17.962	1200	5474	8.883	1200	5475	6.298	1200
5479	7.720	1200	5480	13.603	1200	5491	4.636	1200
5500	5.712	1200	5509	7.278	1200	5538	5.949	1200
5551	25.334	1200	5606	2.431	865	5610	8.755	1200
5645	14.946	1200	5701	12.483	1200	5703	31.953	1200
5951	0.427	284	5954	2.749	957	6003	6.856	1200
6005	5.960	1200	6039	5.151	1200	6042	7.513	1200
6204	6.956	1200	6217	6.161	1200	6229	5.043	1200
6233	3.917	1200	6235F	6.160	1200	6251	6.160	1200
6252	5.873	1200	6306	7.529	1200	6319	4.053	1200
6325	5.699	1200	6400	6.348	1200	6504	4.040	1200
6702	A		6703	A		6801F	5.890	1200
6811	4.164	1200	6824F	6.370	1200	6826F	7.080	1200
6834	3.689	1200	6836	4.711	1200	6872F	7.860	1200
6874F	7.900	1200	7019	3.108	160	7027	6.380	160
7038	5.596	160	7046	3.809	160	7089	6.218	160
7098	4.467	160	7133	2.896	1000	7151	3.665	160
7152	4.072	160	7196	7.927	1200	7201	8.229	1200
7207	8.229	1200	7219	10.120	1200	7230	A	

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2026

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
7231	12.202	1200	7309F	7.860	1200	7327F	10.620	1200
7334	3.584	160	7335	3.976	160	7350F	6.750	1200
7360	6.459	1200	7369	3.159	1076	7370	11.155	1200
7380	11.204	1200	7381	5.979	1200	7382	9.046	1200
7384	5.888	1200	7390	16.677	1200	7394	4.674	160
7395	6.843	160	7403	3.750	1200	7405	1.530	604
7424	0.804	393	7425	2.648	928	7426	8.325	1200
7427	8.325	1200	7428	3.007	1032	7431	0.900	421
7435	3.007	1032	7502	4.021	1200	7515	1.154	495
7520	3.487	1171	7536	6.190	1200	7538	2.763	961
7539	1.392	564	7540	2.236	808	7580	4.369	1200
7590	14.441	1200	7600	5.643	1200	7601	7.373	1200
7605	2.785	968	7610	0.586	330	7710	7.033	1200
7711	42.083	*	7712	5.186	1200	7714	8.906	1200
7715	14.724	*	7720	4.644	1200	7723	2.062	758
7728	4.644	1200	7855	7.847	1200	8001	3.636	1200
8006	2.208	800	8008	1.976	733	8010	3.892	1200
8013	0.501	305	8017	2.390	853	8018	4.201	1200
8021	6.149	1200	8031	5.879	1200	8032	3.294	1115
8033	4.554	1200	8034	6.927	1200	8039	3.449	1160
8044	5.663	1200	8045	0.996	449	8046	3.892	1200
8047	1.354	553	8048	5.885	1200	8051	1.870	702
8053	5.663	1200	8054	5.663	1200	8055	3.384	1141
8090	3.584	1199	8102	2.390	853	8103	6.186	1200
8105	4.201	1200	8106	6.790	1200	8107	4.456	1200
8111	5.253	1200	8116	4.810	1200	8203	9.380	1200
8204	5.583	1200	8215	4.495	1200	8227	7.136	1200
8232	8.404	1200	8235	8.553	1200	8263	7.613	1200
8264	6.336	1200	8265	6.742	1200	8268	6.959	1200
8269	8.627	1200	8279	8.784	1200	8280	10.067	1200
8291	5.893	1200	8292	6.122	1200	8293	12.748	1200
8350	8.385	1200	8353	8.889	1200	8385	4.709	1200
8387	4.688	1200	8392	3.586	1200	8393	2.889	998
8396	3.807	1200	8397	4.688	1200	8398	3.457	1163
8506	5.434	1200	8507	7.094	1200	8601	0.446	289
8606	1.930	720	8607	2.238	809	8709F	2.150	784
8711F	5.230	1200	8720	1.590	621	8726F	1.270	528
8731	1.590	621	8737	0.440	160	8738	0.488	160
8742	0.293	245	8745	5.833	1200	8748	0.591	331
8753	2.208	800	8755	0.380	270	8800	3.136	1069

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2026

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
8803	0.038	171	8810	0.136	199	8814	0.204	160
8815	0.227	160	8820	0.198	217	8828	3.623	1200
8829	4.165	1200	8831	1.932	720	8832	0.435	286
8835	3.623	1200	8836	3.616	1200	8838	0.403	277
8840	0.338	258	8860	0.059	177	8868	1.156	495
8871	0.113	193	8901	0.147	203	9014	4.478	1200
9015	5.401	1200	9016	3.859	1200	9033	3.070	1050
9044	4.340	1200	9045	1.127	487	9052	3.301	1117
9053	1.247	522	9060	2.461	874	9061	1.701	653
9063	1.191	505	9065	1.558	612	9078	3.591	1200
9079	2.131	778	9088	A		9089	2.343	839
9093	2.291	824	9102	4.436	1200	9106	8.585	1200
9107	3.315	1121	9109	4.436	1200	9154	2.394	854
9156	2.394	854	9170	13.340	1200	9178	5.247	1200
9179	14.971	1200	9180	3.922	1200	9182	3.910	1200
9186	16.733	1200	9220	5.708	1200	9402	4.950	1200
9403	13.560	1200	9410	6.060	1200	9421	1.836	692
9423	3.323	1124	9501	3.920	1200	9519	6.178	1200
9521	3.398	1145	9522	2.651	929	9529	A	
9530	4.678	1200	9538	7.544	1200	9554	6.982	1200
9555	6.982	1200	9556	6.982	1200	9557	1.544	608
9586	0.465	295	9600	2.618	919	9610	1.382	561
9620	2.007	742	9720	1.042	462	9726	6.154	1200
9728	3.210	1091						

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

© Compensation Rating & Inspection Bureau

★ 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

© Compensation Rating & Inspection Bureau

★ 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

© Compensation Rating & Inspection Bureau

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		

© Compensation Rating & Inspection Bureau

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
2021	1.11	1.11	1.21	1.00
2021	1.06	1.06	1.14	(For Losses Occurring 1-1-22 and Thereafter)
2022	1.06	1.06	1.14	1.00
2022	1.04	1.04	1.06	(For Losses Occurring 1-1-23 and Thereafter)
2023	1.04	1.04	1.06	1.00
2023	1.03	1.03	1.04	(For Losses Occurring 1-1-24 and Thereafter)
2024	1.03	1.03	1.04	1.00
2024	1.02	1.02	1.02	(For Losses Occurring 1-1-25 and Thereafter)
2025	1.02	1.02	1.02	1.00
2025	1.00	1.00	1.00	(For Losses Occurring 1-1-26 and Thereafter)

Expected Loss Factor—(All Years)..... 0.385

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

Credibility Values C_e = 0.895 K_e = 842,988
C_n = 0.993 K_n = 14,530

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	Normal	Excess	Total
Indemnity—All Policy Years	$10,750	$168,250	$179,000

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

	Normal	Excess	Total
Medical—All Policy Years	$10,750	$260,250	$271,000

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

© Compensation Rating & Inspection Bureau

★ **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
2021	1.09	1.05	1.00	1.00
2021	1.07	1.04	1.00	(For Losses Occurring 10-1-21 and Thereafter)
2022	1.07	1.04	1.00	1.00
2022	1.05	1.03	1.00	(For Losses Occurring 10-1-22 and Thereafter)
2023	1.05	1.03	1.00	1.00
2023	1.03	1.02	1.00	(For Losses Occurring 10-1-23 and Thereafter)
2024	1.03	1.02	1.00	1.00
2024	1.01	1.01	1.00	(For Losses Occurring 10-1-24 and Thereafter)
2025	1.01	1.01	1.00	1.00
2025	1.00	1.00	1.00	(For Losses Occurring 10-1-25 and Thereafter)

Expected Loss Factor—(All Years) 0.385

Credibility Values $C_e = 0.895$ $K_e = 842{,}988$
$C_n = 0.993$ $K_n = 14{,}530$

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	Normal	Excess	Total
Indemnity—All Policy Years	$10,750	$258,250	$269,000

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

	Normal	Excess	Total
Medical—All Policy Years	$10,750	$260,250	$271,000

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.

© Compensation Rating & Inspection Bureau

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

© Compensation Rating & Inspection Bureau

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			

© Compensation Rating & Inspection Bureau

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0005		**3.074**	**1051**	**2.063**
	0	**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.		
0012		**0.000**	**0**	**0.000**
	0	**STAY AT HOME EMERGENCY - EXCLUDED PAYROLL (MANUAL RULE 3:3-35(E))**		
0034		**4.511**	**1200**	**3.027**
	0	**EGG OR POULTRY PRODUCER—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)**		
		Includes Grading, Sorting Or Packing.		
	1	**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'		
0035		**2.947**	**1015**	**1.977**
	0	**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'		
0042		**8.973**	**1200**	**6.909**
	0	**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.		
	1	**LANDSCAPE EROSION CONTROL & DRIVERS**		
		Applies To Seeding, Sodding Or Planting Shrubs Or Trees Along Road Right-Of-Way And Incidental Fine Grading. Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.		
0050		**5.914**	**1200**	**4.554**
	0	**FARM MACHINERY OPERATION BY CONTRACTORS & DRIVERS**		
		Sales Or Manufacturing Of Merchandise,Machinery Or Equipment To Be Separately Rated.		
	1	**HAY BALING & DRIVERS**		
0055		**4.269**	**1200**	**2.864**
	0	**CHICK SQUAB OR FISH HATCHERY - & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)**		
		Includes Grading, Sorting Or Packing.		
	1	**FISH, CHICK OR SQUAB HATCHERY - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
		Includes Grading, Sorting Or Packing.		
	2	**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'		
0063		**0.000**	**0**	**0.000**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE Y PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.		
0064		0.000	0	0.000
	0	SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE X PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.		
0073		4.500	1200	3.020
	0	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'		
0074		2.733	953	1.834
	0	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		3.860	1200	2.590
	0	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'		
0079		2.715	947	1.822
	0	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.		
	1	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'		
0081		7.476	1200	5.016
	0	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.		
	1	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		7.627	1200	5.118

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**CATTLE OR LIVESTOCK DEALER - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
	1	**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		**6.149**	**1200**	**4.126**
	0	**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'		
	1	**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'		
	2	**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.		
0084		**5.752**	**1200**	**3.860**
	0	**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'		
0085		**4.014**	**1200**	**2.693**
	0	**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'		
0086		**2.594**	**912**	**1.741**
	0	**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.		
	1	**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'		
0089		**4.520**	**1200**	**3.033**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**FRUIT FARM OR ORCHARD - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
		Includes Picking, Grading, Sorting Or Packing.		
	1	**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'		
0106		**13.779**	**1200**	**9.852**
	0	**TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING & DRIVERS.**		
0700		**2.971**	**1022**	**2.026**
	0	**TEXTILE PRINTING - HAND WORK ONLY**		
0900		**160.000**	**0**	**0.000**
	0	**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		
0910		**1.000**	**161**	**0.000**
	0	**PRIVATE RESIDENCES OR ESTATES -OCCASIONAL SERVANTS INCL DRIVERS.**		
		* Per Policy		
0913		**60.000**	**220**	**0.000**
	0	**PRIVATE RESIDENCES OR ESTATES - SERVANTS - FULL TIME**		
		* Per Person		
0917		**5.871**	**1200**	**3.939**
	0	**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.		
	1	**PET SITTING SERVICES & DRIVERS**		
0931		**0.000**	**0**	**0.000**
	0	**SPECIAL STATISTICAL CODE NUMBER FOR SHORT RATE PENALTY PREMIUM. SEE 3:13-33 OF THE MANUAL.**		
0935		**3.750**	**0**	**0.000**
	0	**SPECIAL STATISTICAL CODE FOR SECOND INJURY FUND SURCHARGE., SEE 3:13-34A OF THE MANUAL.**		
		* Surcharge Rate Is 3.75%		
0936		**0.000**	**0**	**0.000**
	0	**SPECIAL STATISTICAL CODE FOR UNINSURED EMPLOYERS FUND SURCHARGE. SEE 3:13-34A OF THE MANUAL.**		
		* Surcharge Rate Is 0.00%		
0942		**0.000**	**0**	**0.000**
	0	**SPECIAL STATISTICAL CODE FOR PREMIUM RESULTING FROM THE APPLICATION OF THE PLAN PREMIUM ADJUSTMENT PROGRAM. SEE 3:14-8 (13) OF MANUAL.**		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0945		**0.000**	**0**	**0.000**
	0	**SPECIAL STATISTICAL CODE FOR RETROSPECTIVE RATING PREMIUM FOR RISKS ELECTING NEW JERSEY RETROSPECTIVE RATING. SEE 3:12 OF MANUAL.**		
0990		**0.000**	**0**	**0.000**
	0	**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**
	0	**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.**		
1320		**4.290**	**1200**	**3.012**
	0	**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.		
	1	**OIL OR GAS LEASE OPERATOR - & DRIVERS**		
		Separately Rate: Erecting Or Dismantling Of Derricks, Drilling, Installation Or Recovery Of Casing, Well Shooting+ Cementing, Tank Building, Topping Operations Or Gasoline Recovery.		
1438		**4.170**	**1200**	**2.844**
	0	**SMELTING, SINTERING OR REFINING - METALS - NOT IRON OR LEAD - NOC & DRIVERS**		
	1	**CALCIUM CARBIDE MFG & DRIVERS**		
	2	**SMELTING - ELECTRIC PROCESS - & DRIVERS**		
		Includes The Mfg. Of Artificial Abrasives, Carbon Or Graphite. Blast Furnace Operation Or Steel Mfg. To Be Separately Rated.		
1452		**6.386**	**1200**	**4.355**
	0	**GRAPHITE MFG - NOT ARTIFICIAL - & DRIVERS**		
		Artificial Graphite Mfg. Rated As 1438.		
	1	**ORE MILLING & DRIVERS**		
		Includes Concentration Or Amalgamation. Npd With 1438 Smelting, Sintering Or Refining.		
1463		**6.665**	**1200**	**4.546**
	0	**ASPHALT WORKS & DRIVERS**		
		Includes Grinding, Pulverizing Or Mixing Asphalt. Digging, Mining Or Quarrying To Be Seperately Rated.		
	1	**COAL BILLET OR BRIQUET MFG & DRIVERS**		
		Mfg. Of By-Products To Be Separately Rated.		
1624		**4.027**	**1200**	**2.879**
	0	**QUARRY NOC & DRIVERS**		
		Includes- Operation Of Crushers- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
	1	**ROOFING SLATE MFG OR SLATE SPLITTING & DRIVERS**		
		Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
	2	**SLATE SPLITTING OR ROOFING SLATE MFG & DRIVERS**		
		Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
1699		**3.162**	**1077**	**2.156**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**ROCK WOOL MFG**		
		Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.		
1701		**4.441**	**1200**	**3.029**
	0	**CEMENT MFG**		
		Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.		
1710		**8.251**	**1200**	**5.899**
	0	**STONE CRUSHING & DRIVERS NPD**		
		No Quarrying. Includes- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.		
1741		**2.076**	**762**	**1.416**
	0	**FLINT OR SPAR GRINDING & DRIVERS**		
		Digging, Mining Or Quarrying To Be Separately Rated.		
	1	**SILICA GRINDING & DRIVERS**		
		Digging, Mining Or Quarrying To Be Separately Rated.		
	2	**SPAR OR FLINT GRINDING & DRIVERS**		
		Digging, Mining Or Quarrying To Be Separately Rated.		
1747		**3.225**	**1095**	**2.199**
	0	**EMERY WORKS & DRIVERS**		
		Applies To Crushing Or Grinding. Digging, Mining Or Quarrying To Be Separately Rated.		
	1	**TALC MILL & DRIVERS**		
		Digging, Mining Or Quarrying To Be Separately Rated.		
1754		**3.747**	**1200**	**2.555**
	0	**ABRASIVE WHEEL MFG - CERAMIC OR RESIN BONDED - & DRIVERS**		
		Ore Crushing Or The Mfg. Of Artificial Abrasives To Be Separately Rated.		
1814		**8.783**	**1200**	**5.990**
	0	**STONE CUTTING OR POLISHING NOC & DRIVERS**		
		Quarrying Or Mining To Be Separately Rated. Stone Cutting In Quarries Shall Be Rated As 1624 Quarry.		
1853		**3.690**	**1200**	**2.517**
	0	**MICA GOODS MFG & MICA PREPARING**		
		Mining To Be Separately Rated.		
1924		**2.757**	**960**	**1.880**
	0	**CABLE MFG OR WIRE DRAWING- NOT IRON OR STEEL**		
	1	**WIRE DRAWING OR CABLE MFG- NOT IRON OR STEEL**		
1925		**4.121**	**1200**	**2.811**
	0	**DIE CASTING MFG NPD**		
1937		**4.532**	**1200**	**3.091**
	0	**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.)		
2002		**5.338**	**1200**	**3.641**
	0	**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.		
2003		**4.701**	**1200**	**3.206**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**BAKERY & DRIVERS, ROUTE SUPERVISORS**		
	1	**BREAD DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS**		
	2	**CRACKER OR COOKIE MFG & ROUTE SUPERVISORS, DRIVERS**		
2014		**4.976**	**1200**	**3.394**
	0	**FEED MFG**		
		Includes The Preparation Of Cereal Or Compound Feeds For Livestock.		
	1	**GRAIN MILLING**		
	2	**MILLING GRAIN**		
2039		**7.322**	**1200**	**4.994**
	0	**ICE CREAM MFG & DRIVERS**		
	1	**ICE CREAM DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS**		
2041		**4.102**	**1200**	**2.798**
	0	**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.		
2070		**8.474**	**1200**	**5.779**
	0	**CREAMERY & ROUTE SUPERVISORS, DRIVERS**		
		Includes The Mfg. Of Butter Or Cheese. Ice Cream Mfg. To Be Separately Rated As 2039.		
	1	**BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS**		
	2	**CHEESE OR BUTTER MFG & ROUTE SUPERVISORS, DRIVERS**		
	3	**MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS, INCLUDES PREPARATION OF PRODUCTS FOR DISTRIBUTION. ICE CREAM MFG TO BE SEPARATELY RATED AS 2039.**		
	4	**MILK DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS**		
2081		**5.827**	**1200**	**3.974**
	0	**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.		
	1	**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.		
	2	**STOCKYARD & BUTCHERING**		
		Includes Preparation Of Dressed Meat, Rendering, Washing Of Casings, Salting Of Hides Or Cooking Of Offal. Npd With 2089 Packing House.		
2089		**5.840**	**1200**	**3.983**
	0	**PACKING HOUSE - MEAT NPD**		
		Includes Butchering Or The Handling Of Livestock.		
2095		**5.892**	**1200**	**4.018**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**MEAT PRODUCTS MFG NOC**		
		Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.		
	1	**SAUSAGE OR SAUSAGE CASING MFG**		
		Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.		
2110		**5.554**	**1200**	**3.788**
	0	**PICKLE MFG**		
2111		**5.676**	**1200**	**3.871**
	0	**CANNERY NOC**		
		Can Mfg. To Be Separately Rated As 3220.		
2112		**5.548**	**1200**	**3.784**
	0	**FRUIT EVAPORATING OR PRESERVING**		
		Includes Jam, Jelly Or Cooked Fruit Syrup Mfg. No Canneries. No Fruit Juice Mfg. Can Mfg. To Be Separately Rated As 3220.		
2114		**4.616**	**1200**	**3.148**
	0	**OYSTERMEN**		
		Applies To Shore Or Dock Work Only. Includes Sorting, Shucking, Washing Or Packing. Npd With 2111 Cannery.		
2121		**2.006**	**742**	**1.368**
	0	**BREWERY & DRIVERS**		
	1	**MALT HOUSE & DRIVERS**		
2130		**2.326**	**835**	**1.586**
	0	**SPIRITUOUS LIQUOR DISTILLERY**		
		Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.		
	1	**ALCOHOL MFG - GRAIN - ALL OPERATIONS**		
	2	**DISTILLERY - SPIRITUOUS LIQUOR**		
		Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.		
2131		**2.319**	**833**	**1.582**
	0	**SPIRITUOUS LIQUOR BOTTLING**		
		Includes Warehousing, Rectifying Or Blending. Distilling Of Spirituous Liquor To Be Separately Rated As 2130 Spirituous Liquor Distillery.		
2143		**5.127**	**1200**	**3.497**
	0	**FRUIT JUICE MFG**		
		Includes Incidental Fruit Preserving Or Bottling. No Bottling Of Carbonated Liquids. Can Mfg. To Be Separately Rated As 3220.		
	1	**WINERY**		
		Applies To All Operations Including Bottling. Distilling To Be Separately Rated As 2130 Spirituous Liquor Distillery.		
2150		**11.276**	**1200**	**7.690**
	0	**ICE MFG**		
		Drivers To Be Separately Rated Under 8203 Ice Dealer.		
2157		**10.052**	**1200**	**6.855**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	BOTTLING NOC - CARBONATED AND NON - CARBONATED BEVERAGES, & ROUTE SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR		
	1	BEVERAGE MFG NOC - CARBONATED AND NON - CARBONATED - & ROUTE, SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR		
2173		4.278	1200	2.918
	0	TOBACCO MFG NOC		
		Can Mfg. To Be Separately Rated As 3220.		
2211		11.934	1200	8.139
	0	COTTON BATTING, WADDING OR WASTE MFG		
2286		10.002	1200	6.821
	0	WOOL SPINNING AND WEAVING		
2302		2.593	912	1.768
	0	SILK THREAD OR YARN MFG		
	1	THREAD OR YARN MFG—SILK		
	2	YARN OR THREAD MFG—SILK		
2303		2.887	997	1.969
	0	SILK THROWING AND WEAVING		
2352		3.227	1096	2.201
	0	CORDAGE MFG NOC		
	1	ROPE MFG NOC		
	2	TWINE MFG NOC		
2361		2.757	960	1.880
	0	HOSIERY MFG		
		Yarn Mfg. To Be Separately Rated.		
	1	HOSIERY DYEING		
2362		3.618	1200	2.467
	0	KNIT GOODS MFG NOC		
		Yarn Mfg. To Be Separately Rated.		
	1	MITTEN OR GLOVE MFG KNIT		
		Yarn Mfg. To Be Separately Rated.		
2380		3.166	1078	2.159

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**WEBBING MFG**		
		Hemp Spinning.		
	1	**BRAID OR FRINGE MFG**		
	2	**FRINGE OR BRAID MFG**		
	3	**NET MFG**		
		Not Applicable To Wire Nets. Cordage Or Twine Mfg. To Be Separately Rated.		
2383		**3.678**	**1200**	**2.508**
	0	**CARBON PAPER OR TYPEWRITER RIBBON MFG**		
		Paper Mfg. To Be Separately Rated As 4239.		
	1	**INKED RIBBON PREPARATION**		
		Paper Mfg. To Be Separately Rated As 4239.		
	2	**TYPEWRITER RIBBON OR CARBON PAPER MFG**		
		Paper Mfg. To Be Separately Rated As 4239.		
2386		**3.241**	**1100**	**2.210**
	0	**LACE MFG**		
2388		**2.380**	**850**	**1.623**
	0	**EMBROIDERY MFG**		
2402		**5.115**	**1200**	**3.488**
	0	**CARPET OR RUG MFG NOC**		
	1	**RUG OR CARPET MFG NOC**		
2416		**3.030**	**1039**	**2.066**
	0	**THREAD OR YARN DYEING OR FINISHING NPD**		
		No Thread Or Yarn Mfg.		
	1	**YARN OR THREAD DYEING OR FINISHING NPD**		
		No Yarn Or Thread Mfg.		
2418		**2.752**	**958**	**1.877**
	0	**TEXTILE PIECE GOODS FINISHING - COTTON BLEACHERY & DRIVERS**		
2420		**3.820**	**1200**	**2.605**
	0	**TEXTILE PIECE GOODS FINISHING NOC - & DRIVERS**		
2501		**2.809**	**975**	**1.916**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**CLOTHING MFG**		
	1	**BAG OR SACK MFG-CLOTH**		
		Applies To The Mfr. Of Cotton, Burlap Or Gunny Bags Or Sacks		
	2	**BAG RENOVATING**		
		Applies To The Renovating Or Repairing Of Cotton, Burlap Or Gunny Bags Or Sacks And Includes Sewing.		
	3	**COLLAR MFG**		
	4	**CORSET MFG**		
	5	**CUSHION, PILLOW OR QUILT MFG**		
		No Mattress Or Box Spring Mfg		
	6	**FEATHER OR FLOWER MFG-ARTIFICIAL**		
	7	**DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG.**		
		Includes Dressing Of Dolls.		
	8	**FEATHER PILLOW MFG**		
		No Mattress Or Box Spring Mfg.		
	9	**FLOWER OR FEATHER MFG-ARTIFICIAL**		
	10	**FURNISHING GOODS MFG NOC**		
		Includes Wearing Apparel, Draperies Or Household Furnsihings From Textile Fabrics.		
	11	**HAIR GOODS MFG**		
		Applies To Products Made From Human Hair.		
	12	**HAT MFG-OTHER THAN STRAW O CLOTH-NO BLOWING, STARTING OR FORMAING OR FELT HAT SHAPES**		
		No Hatters Fur Mfg		
	13	**HAT MFG-STRAW**		
	14	**LINGERIE MFG**		
	15	**PILLOW, QUILT OR CUSHION MFG**		
		No Mattress Or Box Spring Mfg.		
	16	**QUILT, CUSHION OR PILLOW MFG**		
		No Mattress Or Box Spring Mfg.		
	17	**SACK OR BAG MFG-CLOTH**		
		Applies To The Mfg. Of Cotton, Burlap Or Gunny Bags Or Sacks.		
	18	**SUSPENDER MFG**		
		Buckle, Webbing Or Leather Parts Mfg. To Be Separately Rated.		
	19	**UMBRELLA MFG, MFG. OF FRAMES, HANDLES OR HARDWARE TO BE SEPARATELY RATED.**		
2503		**2.472**	**877**	**1.686**
	0	**DRESSMAKING OR TAILORING - CUSTOM EXCLUSIVELY NPD**		
		Not Mfg.		
	1	**TAILORING OR DRESSMAKING - CUSTOM EXCLUSIVELY NPD**		
2557		**2.831**	**981**	**1.931**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**LAMP SHADE MFG OR ASSEMBLY**		
		Does Not Apply To Metal Or Glass Lamp Shades.		
2570		7.188	1200	4.902
	0	**BOX SPRING OR MATTRESS MFG**		
		Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.		
	1	**MATTRESS OR BOX SPRING MFG**		
		Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.		
2576		2.690	940	1.835
	0	**AWNING OR TENT MFG - SHOP**		
		No Erection.		
	1	**CANVAS GOODS MFG NOC - SHOP**		
		No Erection		
	2	**SAIL MAKING**		
		Applies To Shop Operations.		
	3	**TENT OR AWNING MFG - SHOP**		
		No Erection.		
2582		2.422	862	1.652
	0	**LAUNDRY - HAND WORK EXCLUSIVELY - NPD**		
		Available Only To Laundries Having No Machinery Or Having Only Incidental Machinery Of The Portable And Household Type Exclusively.		
	1	**LAUNDRY COLLECTING OR DISTRIBUTING STATION**		
		No Laundering At The Same Location. Drivers To Be Separately Rated As 2585 Laundry Noc.		
	2	**HAT CLEANING**		
	3	**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.		
	4	**SHOE REPAIR ESTABLISHMENT**		
		Includes Shoe Shining.		
	5	**SHOE SHINING ESTABLISHMENT**		
	6	**TAILOR OR VALET SHOP**		
		Includes Pressing, Spot Cleaning, Repairing Or Altering Of Garments.		
2585		7.936	1200	5.412
	0	**LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS**		
		Npd With 2586 Cleaning Or Dyeing.		
	1	**DIAPER SERVICE & ROUTE SUPERVISORS, DRIVERS**		
		Also Applies To Infant'S Apparel Laundry.		
	2	**CARPET, RUG OR UPHOLSTERY CLEANING-SHOP & DRIVERS**		
		Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.		
	3	**RUG, CARPET OR UPHOLSTERY CLEANING-SHOP & DRIVERS**		
		Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.		
	4	**UPHOLSTERY, CARPET OR RUG CLEANING-SHOP & DRIVERS**		
		Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.		
2586		3.766	1200	2.568
	0	**CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS**		
		Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.		
	1	**DYEING OR CLEANING & ROUTE SUPERVISORS, DRIVERS**		
		Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.		
2587		4.339	1200	2.911

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**TOILET OR TOWEL SUPPLY CO & ROUTE SUPERVISORS, DRIVERS**		
		No Laundry Operations.		
	1	**TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS**		
		No Laundry Operations.		
2588		**2.338**	**838**	**1.569**
	0	**LAUNDRY—SELF SERVICE & CLERICAL, SALESMEN, DRIVERS**		
		Applies Where Machinery Is Operated Principally By Customers. Includes Incidental Service.		
2600		**3.778**	**1200**	**2.577**
	0	**FUR PROCESSING-PREPARING SKINS**		
		Includes Pasting Fur On Paper Backing And Hatter'S Fur Mfg.		
2623		**4.531**	**1200**	**3.090**
	0	**TANNING**		
	1	**LEATHER MFG - PATENT OR ENAMEL**		
	2	**WOOL PULLING**		
2654		**1.734**	**663**	**1.183**
	0	**SHOE FINDINGS MFG NPD**		
		Applies To The Mfg. Of Tongues, Linings Or Facings.		
2660		**2.030**	**749**	**1.384**
	0	**BOOT OR SHOE MFG NOC**		
	1	**SHOE OR BOOT MFG NOC**		
2670		**2.646**	**927**	**1.805**
	0	**GLOVE MFG - LEATHER OR TEXTILE**		
		Tanning Of Leather Or Mfg. Of Textile Fabric To Be Separately Rated.		
2683		**3.214**	**1092**	**2.192**
	0	**LUGGAGE MFG**		
		Applies To The Mfg. Of Traveling Bags And Hand Luggage.		
2688		**3.182**	**1083**	**2.170**
	0	**LEATHER GOODS MFG NOC**		
	1	**LEATHER BELTING MFG**		
	2	**PARACHUTE MFG**		
		Mfg. Of Cloth Canopies To Be Separately Rated As 2501 Furnishing Goods Mfg.		
	3	**POCKETBOOK MFG**		
		Applies To The Mfg. Of Leather Or Fabric Pocketbooks.		
2702		**21.445**	**1200**	**15.333**
	0	**LOGGING OR LUMBERING & DRIVERS**		
		Includes Incidental Saw Mill, Transportation Of Logs To Mill, Construction, Operation, Maintenance Or Extension Of Logging Roads Or Logging Railroads.		
	1	**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.		
	2	**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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2710		**6.918**	**1200**	**4.718**
	0	**SAW MILL**		
		Storage And Subsequent Handling Of Processed Lumber To Be Separately Rated.		
2759		**8.925**	**1200**	**6.087**
	0	**BOX OR BOX SHOOK MFG**		
2790		**4.260**	**1200**	**2.905**
	0	**LAST OR SHOE FORM MFG**		
	1	**PATTERN - MAKING NOC NPD**		
		Not Applicable To The Mfg. Of Metal Jigs, Fixtures Or Dies.		
	2	**SHOE FORM OR LAST MFG**		
2802		**5.781**	**1200**	**3.943**
	0	**CARPENTRY - SHOP ONLY - & DRIVERS**		
		Includes Shop Fabrication Of Wood Roof And Building Trusses, Stairs, Stair Steps, Rails, Railings, Banisters, Sash, Door Or Assembled Millwork, Planing Or Molding Mills, Wood Fence Manufacturing, Pallet Manufacturing, Laminated Wood Building Beams And Columns Manufacturing. Installation To Be Separately Rated. Where A Risk Deals In Any Lumber Or Building Materials Or In Any Fuel And Materials In Addition To Performing Carpentry Shop Operations, All Yard Operations, Including All Drivers, Shall Be Rated In The Appropriate Yard Classification , 8232. Npd With Any Other Carpentry Shop Class.		
2835		**2.832**	**981**	**1.931**
	0	**BRUSH OR BROOM ASSEMBLY**		
		Applies To Assembly Only With No Sawing, Molding Or Turning Of Backs Or Handles.		
2836		**3.328**	**1125**	**2.270**
	0	**BRUSH OR BROOM MFG NOC**		
		Includes Assembling And Sawing, Molding Or Turning Of Backs And Handles.		
2841		**4.507**	**1200**	**3.074**
	0	**WOODENWARE MFG NOC**		
	1	**SHADE ROLLER MFG - WOOD**		
		Includes Mfg. Of Metal Parts.		
	2	**SHUTTLE MFG**		
	3	**WOOD TURNED PRODUCTS MFG NOC**		
	4	**BRUSH OR BROOM HANDLE MFG**		
		Applies Only To The Sawing, Molding Or Turning Of Backs Or Handles, With No Assembling.		
2852		**2.908**	**1003**	**1.983**
	0	**WINDOW SHADE OR ROLLER MFG.**		
		Npd With 2841 Shade Roller Mfg. Wire Drawing Or Woodworking Operations To Be Separately Rated.		
2881		**5.893**	**1200**	**4.019**
	0	**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.		
	1	**VENETIAN BLIND ASSEMBLY NPD**		
2883		**4.129**	**1200**	**2.816**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**FURNITURE MANUFACTURING & CABINET SHOP - WOOD - NOC**		
		Includes Assembling Or Finishing. Types Of Materials Used In The Manufacture Of Either Furniture Or Cabinets Include Wood, Laminates, Engineered Wood Products, Hardy Plank, Plywood, And Formica. Any Paint, Stain Or Lacquer That May Be Applied Is Also Included. Other Operations Assigned To This Code Include, But Are Not Limited To: Billiard Table Manufacturing And Installation; Cabinet Manufacturing For Audio Or Visual Devices And The Installation Of Components; Bathroom Or Kitchen Cabinet Or Vanity Manufacturing- Installation To Be Separately Rated Under Code 5437; And Piano Case Manufacturing. Npd With Any Other Carpentry Shop Class And Code 2923 - "Piano Mfg."		
2913		**6.016**	**1200**	**4.103**
	0	**RATTAN, WILLOW, OR TWISTED FIBER PRODUCTS MFG**		
		Includes Upholstering.		
	1	**WILLOW, RATTAN, OR TWISTED FIBER PRODUCTS MFG**		
		Includes Upholstering.		
2916		**5.649**	**1200**	**3.853**
	0	**VENEER PRODUCTS MFG - NO VENEER MFG**		
2923		**2.497**	**884**	**1.703**
	0	**PIANO MFG**		
		Includes Assembling Or Finishing Operations, And Mfg. Of The Piano Action. Also Applies To Player Pianos.		
	1	**ORGAN BUILDING & INSTALLATION**		
	2	**MUSICAL INSTRUMENT MFG - WOOD - NOC**		
2942		**2.160**	**786**	**1.473**
	0	**CRAYON, PENCIL OR PENHOLDER MFG**		
	1	**PENCIL, PENHOLDER OR CRAYON MFG**		
	2	**PENHOLDER, CRAYON OR PENCIL MFG**		
2960		**5.767**	**1200**	**3.933**
	0	**WOOD PRESERVING & DRIVERS**		
		Includes Yard Or Incidental Wood Working Operations.		
	1	**TIE,POST OR POLE YARD & DRIVERS**		
		Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.		
	2	**POLE, POST OR TIE YARD & DRIVERS**		
		Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.		
3004		**4.071**	**1200**	**2.776**
	0	**IRON OR STEEL: STEEL MAKING & DRIVERS**		
		Applies To Electric Or Open Hearth Furnaces, Bessemer Or Crucible Processes. Includes Blooming Mills Or Forging Or Rolling Mills. Blast Furnace Operation Or Coke Mfg. To Be Separately Rated.		
3018		**3.462**	**1164**	**2.361**
	0	**IRON OR STEEL: ROLLING MILL & DRIVERS**		
		Applies To All Iron Or Steel Rolling Mills With Or Without Puddling Furnaces. Not Applicable To Rolling Mills In Plants Operating Open Hearth, Bessemer, Electric Or Crucible Steel Furnaces. Steel Making, Blast Furnace Operation, Coke Mfg. To Be Separately Rated.		
3022		**5.064**	**1200**	**3.454**
	0	**PIPE OR TUBE MFG NOC & DRIVERS**		
3027		**3.423**	**1153**	**2.334**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**ROLLING MILL NOC & DRIVERS**		
		Applicable To Brass, Copper Or Other Soft Metals. Not Copper Coated Steel Bars. Wire Drawing, Steel Making Or Iron Or Steel Rolling To Be Separately Rated.		
3028		**4.049**	**1200**	**2.761**
	0	**PIPE OR TUBE MFG - IRON OR STEEL - NOT CAST IRON & DRIVERS**		
		Iron Or Steel Making To Be Separately Rated.		
3030		**8.063**	**1200**	**5.499**
	0	**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.		
3040		**7.191**	**1200**	**4.904**
	0	**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.		
3041		**2.900**	**1001**	**1.978**
	0	**IRON OR STEEL: IRON WORKS - SHOP - DECORATIVE OR ARTISTIC, & FOUNDRIES, DRIVERS**		
		Applies To The Mfg., Fabricating Or Assembling Of Decorative Or Artistic Brass, Bronze Or Iron Work. Npd With 3040 Iron Works. May Be Used Only Upon Specific Approval Of The Rating Bureau.		
3042		**3.280**	**1111**	**2.237**
	0	**ELEVATOR OR ESCALATOR MFG**		
	1	**ESCALATOR OR ELEVATOR MFG**		
3045		**7.905**	**1200**	**5.391**
	0	**STEEL BARREL OR DRUM MFG - & D**		
3060		**4.359**	**1200**	**2.973**
	0	**DOOR, DOOR FRAME OR SASH MFG - WOOD - METAL COVERED**		
3061		**3.482**	**1170**	**2.375**
	0	**KITCHEN EQUIPMENT MFG - SHEET METAL - SHOP & INSTALLATION**		
3062		**3.465**	**1165**	**2.363**
	0	**STORM WINDOW, STORM DOOR MFG. - METAL**		
		Installation To Be Separately Rated As Code 5645 "Storm Windows Or Storm Doors"		
3066		**4.359**	**1200**	**2.973**
	0	**SHEET METAL WORK - SHOP**		
		May Be Used Only Upon Specific Approval Of The Rating Bureau.		
3075		**4.359**	**1200**	**2.973**
	0	**COPPERSMITH - SHOP**		
3076		**5.719**	**1200**	**3.900**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	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.		
	1	FURNITURE MFG - METAL		
	2	AWNING MFG - METAL - SHOP WORK ONLY		
	3	CASKET OR COFFIN MFG OR ASSEMBLY - METAL		
	4	COFFIN OR CASKET MFG OR ASSEMBLY - METAL		
	5	BEDSTEAD MFG OR ASSEMBLY - METAL		
3081		6.134	1200	4.183
	0	FOUNDRY - FERROUS - NOC		
	1	SHIP BUILDING: FOUNDRY - IRON - NOC		
3085		5.851	1200	3.990
	0	FOUNDRY - NON-FERROUS - NOC		
	1	SHIP BUILDING: FOUNDRY - NON FERROUS METALS - NOC		
3110		3.795	1200	2.588
	0	FORGING WORK - DROP OR MACHINE		
		Includes Trimming. The Machining Of Forgings Or Die Making Operations Shall Be Assigned To 3632 Machine Shop.		
	1	TOOL MFG - DROP OR MACHINE FORGED - NOC- FORGING		
		Includes Trimming. * Machining Or Finishing Of Tools Or Die Making Operations Assigned To 3114.		
	2	CHAIN MFG - FORGED		
3111		2.847	986	1.942
	0	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.		
	1	BLACKSMITH NPD		
3113		1.924	718	1.312
	0	TOOL MFG - NOT DROP OR MACHINE FORGED - NOC		
3114		3.506	1177	2.391
	0	TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS		
3118		2.139	780	1.459
	0	FILE MFG		
	1	SAW MFG		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3122		**4.316**	**1200**	**2.944**
	0	**CUTLERY MFG NOC**		
	1	**RAZOR MFG NOC**		
3131		**3.468**	**1166**	**2.365**
	0	**BUTTON OR FASTENER MFG - METAL**		
	1	**FASTENER OR BUTTON MFG - METAL**		
3132		**2.650**	**929**	**1.807**
	0	**BOLT OR NUT MFG**		
		Steel Making Or Rolling Mills To Be Separately Rated.		
	1	**NUT OR BOLT MFG**		
		Steel Making Or Rolling Mills To Be Separately Rated.		
	2	**SPIKE MFG**		
		Steel Making Or Rolling Mills To Be Separately Rated.		
3145		**2.299**	**827**	**1.568**
	0	**SCREW MFG**		
	1	**AUTOMATIC SCREW MACH PROD MFG NPD**		
3146		**3.371**	**1138**	**2.299**
	0	**HARDWARE MFG NOC**		
	1	**HORSE SHOE MFG**		
		Steel Making Or Rolling Mills To Be Separately Rated.		
	2	**SKATE MFG**		
3169		**3.119**	**1065**	**2.127**
	0	**STOVE MFG**		
3179		**2.469**	**876**	**1.684**
	0	**ELECTRICAL APPARATUS MFG NOC**		
		Includes Electrical Fixtures Or Appliances. Npd With 3643 Electric Power Or Transmission Equipment Mfg.		
3188		**3.133**	**1069**	**2.137**
	0	**PLUMBERS' SUPPLIES MFG NOC**		
		Foundry Operations To Be Separately Rated.		
3192		**2.614**	**918**	**1.783**
	0	**LAMP MFG OR ASSEMBLY - ELECTRIC - FLOOR OR TABLE**		
3193		**2.679**	**937**	**1.827**
	0	**ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC**		
	1	**GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC**		
3194		**3.072**	**1051**	**2.095**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY - FLUORESCENT		
3220		3.275	1110	2.234
	0	CAN MFG		
3227		3.656	1200	2.493
	0	ALUMINUM WARE MFG		
		Applies To Goods Manufactured From Sheet Aluminum. Rolling Mills Or Smelting To Be Seperately Rated.		
3241		4.923	1200	3.357
	0	WIRE DRAWING - IRON OR STEEL		
		Includes Wire Rope Or Cable Mfg.		
3255		2.992	1028	2.041
	0	WIRE CLOTH MFG		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
3257		3.871	1200	2.640
	0	WIRE GOODS MFG NOC		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
3270		2.159	786	1.472
	0	EYELET MFG		
	1	PIN MFG		
	2	TACK MFG		
3307		3.821	1200	2.606
	0	HEAT TREATING - METAL NPD		
3315		3.908	1200	2.665
	0	BRASS OR COPPER GOODS MFG		
	1	COPPER OR BRASS GOODS MFG		
3336		2.985	1026	2.036
	0	TYPE FOUNDRY		
3339		2.610	917	1.780
	0	FOUNDRY - INVESTMENT CASTING		
		Applies To The Manufacture Of Metal Castings By The Lost Wax Or Investment Process.		
3365		7.480	1200	5.760
	0	WELDING OR CUTTING NOC & DRIVERS		
		Applies To Both Shop Or Outside Work And Includes Incidental Machining Operations Connected Therewith. Npd Except That Welding In Connection With The Following Work Shall Be Separately Rated- (A) Welding Or Cutting In Connection With Demolition Jobs - Rate As 5701 Wrecking. (B) Welding Or Cutting In Connection With Oil Or Gas Or Pipe Line Construction - Rate As 6233 Oil Or Gas Pipe Line Construction. (C) Welding In Connection With The Erection Of Iron Or Steel Frame Structures Or Bridges - Rate Under Proper Iron Or Steel Erection Classification.		
3372		3.038	1041	2.072

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	ELECTROPLATING NPD		
	1	DETINNING - NPD		
3373		6.293	1200	4.292
	0	GALVANIZING OR TINNING—NOT ELECTROLYTIC NPD		
	1	TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD		
3381		2.622	920	1.788
	0	SILVERWARE MFG		
	1	WATCH CASE MFG		
3383		1.604	625	1.094
	0	GOLD LEAF MFG		
	1	JEWELRY MFG		
3384		1.225	515	0.835
	0	DIAMOND CUTTING OR POLISHING NPD		
	1	PRECIOUS STONE SETTING NPD		
3385		1.564	614	1.067
	0	CLOCK MFG		
	1	WATCH MFG		
		Watch Case Mfg. To Be Separately Rated As 3381.		
3400		4.508	1200	3.074
	0	METAL GOODS MFG NOC		
	1	METAL STAMPING WORK-SHOP		
		Applies To Production Of Metal Parts By Semi- Automatic Or Automatic Presses. Includes Die Making And All Machining, Finishing, Assembling And Forming Operations In Connection Therewith.		
3507		3.504	1176	2.390

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	AGRICULTURAL MACHINERY MFG		
	1	CONSTRUCTION MACHINERY MFG NOC		
	2	COTTON GIN MACHINERY MFG		
	3	DREDGE MFG NOC		
	4	LOCOMOTIVE WORKS		
	5	MINING MACHINERY MFG		
	6	ORE MILLING MACHINERY MFG		
	7	POWER PLOW MFG		
	8	ROAD MAKING MACHINERY MFG		
	9	SAFE MFG OR REPAIRING		
	10	STEAM SHOVEL MFG NOC		
	11	STREET MAKING MACHINERY MFG		
	12	TRACTION ENGINE MFG		
3548		1.494	593	1.019
	0	BOOKBINDING MACHINE MFG		
	1	PRINTING MACHINE MFG		
3561		1.319	543	0.900
	0	SEWING MACHINE MFG		
3571		1.321	543	0.901
	0	AIR PRESSURE GAUGE MFG		
	1	STEAM GAUGE MFG		
3574		1.186	504	0.809
	0	COMPUTER, RECORDING, OR OFFICE MACHINE MFG NOC		
	1	CASH REGISTER MFG		
	2	GAS METER MFG		
3581		1.218	513	0.831

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**FUEL INJECTION DEVICE MFG**		
		Includes The Manufacture Or Rebuilding Of Devices Used In Vehicles Or Other Equipment To Monitor, Meter Or Distribute Fuel Such As But Not Limited To Carburetors, Fuel Pumps, Superchargers, Turbo Chargers And Throttle Bodies.		
3612		**2.245**	**811**	**1.531**
	0	**PUMP MFG**		
		Foundry Operations To Be Separately Rated.		
	1	**ENGINE MFG NOC**		
		Foundry Operations To Be Separately Rated.		
3620		**3.062**	**1048**	**2.088**
	0	**BOILERMAKING**		
	1	**TANK BUILDING - METAL - SHOP**		
	2	**SHIP BUILDING: BOILER MAKING**		
3632		**2.702**	**944**	**1.843**
	0	**MACHINE SHOP NOC**		
		Foundry Operations To Be Separately Rated.		
	1	**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.		
	2	**SHIP BUILDING: MACHINE SHOP (OTHER THAN MAINTENANCE MACHINE SHOP)**		
3634		**1.987**	**736**	**1.355**
	0	**VALVE MFG**		
		Foundry Operations To Be Separately Rated.		
	1	**SPRINKLER HEAD MFG**		
		Applies To Automatic Sprinklers.		
	2	**WATER METER MFG**		
3635		**1.923**	**718**	**1.311**
	0	**GEAR MFG OR GRINDING NPD**		
3638		**3.803**	**1200**	**2.594**
	0	**BALL BEARING MFG NPD**		
	1	**ROLLER BEARING MFG NPD**		
3642		**2.003**	**741**	**1.366**
	0	**BATTERY MFG - DRY**		
3643		**3.152**	**1074**	**2.150**
	0	**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.		
3648		**1.366**	**556**	**0.932**
	0	**AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC**		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3649		**3.617**	**1200**	**2.467**
	0	**COIN OPERATED MACHINE MFG NOC**		
		Applies Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.		
	1	**VENDING MACHINE MFG NOC**		
		Applicable Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.		
3656		**3.359**	**1134**	**2.291**
	0	**BATTERY MFG - STORAGE - NOC**		
3681		**1.010**	**453**	**0.689**
	0	**ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY**		
	1	**RADIO APPARATUS MFG OR ASSEMBLY NOC**		
	2	**TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE, MFG NOC**		
3685		**1.156**	**495**	**0.788**
	0	**INSTRUMENT MFG NOC**		
		Applies To Professional Or Scientific Instruments.		
	1	**THERMOMETER MFG**		
	2	**UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—**		
		Aircraft weighing less than 55 pounds		
3686		**1.758**	**670**	**1.199**
	0	**MUSICAL INSTRUMENT MFG - METAL - NOC**		
3719		**1.374**	**558**	**1.058**
	0	**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.		
3724		**5.636**	**1200**	**4.340**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
	1	**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.		
	2	**AUTOMATIC STOKER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS**		
	3	**GAS BURNER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS**		
	4	**OIL BURNER - INSTALL OR SERVICE - COMMERCIAL & DRIVERS**		
	5	**REFRIGERATOR - INSTALL OR SERVICE - COMMERCIAL & DRIVERS**		
	6	**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		
	7	**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.		
	8	**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.		
3726		**5.463**	**1200**	**4.207**
	0	**BOILER INSTALLATION OR REPAIR - STEAM**		
		Includes The Construction Or Repair Of Foundations.		
	1	**BOILER SCALING NPD**		
	2	**TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS EXCLUSIVELY**		
		Includes The Construction Or Repair Of Foundations.		
3807		**3.047**	**1044**	**2.078**
	0	**AUTOMOBILE RADIATOR MFG NPD**		
	1	**RADIATOR MFG - AUTOMOBILE NPD**		
3815		**6.051**	**1200**	**4.127**
	0	**TRUCK BODY MFG OR REPAIR NOC**		
		Applies To The Manufacture Or Repair Of Truck, Trailer Or Bus Bodies. Class Includes Painting		
3821		**18.074**	**1200**	**12.128**
	0	**AUTOMOBILE DISMANTLING & DRIVERS**		
		Includes The Salvage Or Junking Of Parts.Store Operations Which Are Physically Separated From Salvage And Parts Storage Areas, And Are Conducted With No Interchange Of Labor, To Be Separately Rated As 8046 - Store: Automobile Accessories - Retail - Noc.		
3826		**1.182**	**503**	**0.806**
	0	**AIRCRAFT ENGINE MFG.**		
	1	**ENGINE MFG - AIRCRAFT**		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3830		**1.982**	**735**	**1.352**
	0	**AIRPLANE MFG**		
	1	**UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—** Aircraft weighing less than 55 pounds		
3864		**4.583**	**1200**	**3.126**
	0	**CARRIAGE OR WAGON MFG OR ASSEMBLY** Baby Carriage Mfg. To Be Separately Rated As 3865.		
3865		**4.161**	**1200**	**2.838**
	0	**BABY CARRIAGE MFG**		
	1	**BICYCLE MFG OR ASSEMBLY**		
3881		**3.461**	**1164**	**2.360**
	0	**CAR MFG - RAILROAD - & DRIVERS**		
4000		**8.880**	**1200**	**6.349**
	0	**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.		
	1	**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.		
	2	**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.		
	3	**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.		
4023		**5.678**	**1200**	**3.872**
	0	**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.		
	1	**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.		
4024		**4.090**	**1200**	**2.789**
	0	**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		**5.678**	**1200**	**3.872**
	0	**BRICK MFG NOC - & DRIVERS** Includes The Construction Or Reconstruction Of Sheds Or Kilns. Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4034		**7.131**	**1200**	**4.863**
	0	**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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4036		**3.484**	**1170**	**2.376**
	0	**PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS**		
		Quarrying, Crushing Or Grinding To Be Separately Rated.		
	1	**PLASTER MIXING & DRIVERS NPD**		
		No Crushing Or Grinding Operations.		
	2	**STAFF MIXING & DRIVERS NPD**		
		No Crushing Or Grinding Operations.		
4038		**3.859**	**1200**	**2.632**
	0	**PLASTER STATUARY MFG**		
	1	**ORNAMENT MFG**		
	2	**DRESS FORM MFG**		
		Applies To Paper Mache Or Plaster Forms.		
4050		**2.108**	**771**	**1.438**
	0	**CHINA DECORATING NPD**		
4053		**2.495**	**884**	**1.702**
	0	**POTTERY MFG: CHINA OR TABLEWARE**		
		Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4062		**2.922**	**1007**	**1.993**
	0	**POTTERY MFG- PORCELAIN WARE - MECHANICAL PRESS FORMING**		
		Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4111		**3.912**	**1200**	**2.668**
	0	**GLASSWARE MFG - NO AUTOMATIC BLOWING MACH**		
		Digging Or Quarrying To Be Separately Rated.		
4112		**0.853**	**407**	**0.582**
	0	**INCANDESCENT LAMP MFG**		
	1	**RADIO TUBE MFG**		
4113		**3.141**	**1071**	**2.142**
	0	**GLASS MFG - CUT**		
4114		**3.909**	**1200**	**2.666**
	0	**GLASSWARE MFG NOC**		
		Digging Or Quarrying To Be Separately Rated.		
4115		**1.390**	**563**	**0.948**
	0	**CATHODE RAY TUBE MFG**		
	1	**TELEVISION TUBE MFG**		
4130		**6.318**	**1200**	**4.309**
	0	**GLASS MERCHANT**		
		Includes Bending, Grinding, Beveling Or Silvering Of Plate Glass.		
4133		**3.859**	**1200**	**2.632**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**CATHEDRAL OR ART GLASS WINDOW MFG**		
		Includes Glass Mfg.		
	1	**GLASS WINDOW MFG- STAINED**		
		Includes Glass Mfg.		
4150		**1.327**	**545**	**0.905**
	0	**OPTICAL GOODS MFG NOC**		
	1	**LENS MFG - GROUND**		
	2	**DIAMOND DIE MFG**		
	3	**COMPUTER CHIP MFG**		
4239		**3.373**	**1138**	**2.300**
	0	**PAPER MFG**		
		Includes Card, Bristol, Paper, Straw, Fiber Or Leather-Board. Wood Pulp Mfg. To Be Separately Rated.		
4240		**3.009**	**1033**	**2.052**
	0	**BOX MFG - SET-UP PAPER**		
		Paper Or Paper Board Mfg. To Be Separately Rated.		
4243		**3.953**	**1200**	**2.696**
	0	**BOX MFG - FOLDING PAPER - NOC**		
		Paper Or Paper Board Mfg. To Be Separately Rated.		
4244		**5.459**	**1200**	**3.723**
	0	**CORRUGATED OR FIBER BOARD CONTAINER MFG**		
		Includes Corrugating Or Laminating Of Paper. Paper Or Paper Board Mfg. To Be Separately Rated.		
4245		**2.820**	**978**	**1.923**
	0	**CONTAINER MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND**		
		With Or Without Metal Or Cardboard Ends.		
	1	**TUBE MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND**		
		With Or Without Metal Or Cardboard Ends.		
4250		**4.051**	**1200**	**2.763**
	0	**PAPER COATING**		
		Not Building, Roofing Paper Or Felt Preparation. Paper Mfg. To Be Separately Rated As 4239.		
	1	**PAPER CORRUGATING OR LAMINATING**		
		Npd With 4244 Corrugated Or Fiber Board Container Mfg. Paper Mfg. To Be Separately Rated As 4239.		
	2	**PAPER CREPEING**		
		Paper Mfg. To Be Separately Rated As 4239.		
	3	**PAPER OILING PARAFFINING, PARCHMENTIZING OR WAXING**		
		Paper Mfg. To Be Separately Rated As 4239.		
4251		**4.023**	**1200**	**2.744**
	0	**STATIONERY MFG NPD**		
		Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.		
	1	**NOTE BOOK MFG**		
		Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.		
	2	**LOOSE-LEAF LEDGER MFG**		
		Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.		
4273		**5.748**	**1200**	**3.920**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**BAG MFG - PAPER**		
		Paper Mfg. To Be Separately Rated As 4239.		
4279		**4.935**	**1200**	**3.366**
	0	**PAPER GOODS MFG NOC**		
		Paper Mfg. To Be Separately Rated As 4239.		
	1	**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.		
	2	**PAPER OR FOIL GOODS MFG-PRINTED**		
		Applies To The Mfg. Of Advertising Displays, Labels, Tags Or Cartons But Is Not Available To Risks Which Do Not Print The Paper Or Foil Goods Mfg. Corrugated Or Fiber Board Container Or Paper Or Foil Mfg. To Be Separately Rated.		
4282		**3.032**	**1039**	**2.068**
	0	**DRESS PATTERN MFG-PAPER**		
		Includes Designers, Draftsmen, Cutters. Magazine Printing To Be Separately Rated As 4299 Printing.		
	1	**BOOT PATTERN MFG NPD**		
	2	**MUSIC ROLL MFG - PERFORATED PAPER**		
		Paper Mfg. To Be Separately Rated As 4239.		
	3	**SHOE PATTERN MFG NPD**		
4283		**1.917**	**716**	**1.307**
	0	**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.		
	1	**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.		
	2	**ROOFING OR BUILDING PAPER OR FELT PREPARATION - NO INSTALLATION**		
		Not Applicable To Asphalt Or Tar Distillation Or Refining Plants, Which Include The Saturating Of Paper Or Felt As A Part Of Their Operations. Paper Or Felt Mfg. To Be Separately Rated.		
4299		**2.082**	**764**	**1.420**
	0	**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.		
	1	**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.		
	2	**PLAYING CARDS MFG**		
		Paper Or Cardboard Mfg. To Be Separately Rated As 4239.		
	3	**RUBBER STAMP MFG OR ASSEMBLY**		
		Mfg. Of Frames, Backs Or Handles To Be Separately Rated.		
4301		**4.506**	**1200**	**3.073**
	0	**WALLPAPER MFG**		
		Includes Designing, Printing Or Finishing. Paper Mfg. To Be Separately Rated As 4239.		
4307		**1.723**	**660**	**1.175**
	0	**BOOKBINDING**		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4313		**4.603**	**1200**	**3.139**
	0	**NEWSPAPER PUBLISHING - & CLERICAL, SALESMEN, DRIVERS**		
		The Actual Remuneration, Excluding Tips Of Employees Engaged As Newsboys Shall Be Included In The Payroll Subject To Audit And Premium Charge. If The Actual Remuneration Is Not Available, The Remuneration Shall Be Determined On The Basis Of $1.50 Per Day Worked Per Newsboy.		
4351		**1.831**	**691**	**1.249**
	0	**PHOTOENGRAVING**		
4352		**1.897**	**710**	**1.294**
	0	**ENGRAVING**		
4353		**1.457**	**583**	**0.994**
	0	**SILK SCREEN MFG - & CLERICAL, SALESMEN, DRIVERS NPD**		
4360		**0.534**	**315**	**0.364**
	0	**DUPLICATION & REPLICATION SERVICE OF PRERECORDED AUDIO, VIDEO OR DATA**		
	1	**MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS**		
		Digital Media Processing And Editing, As Well As Marketing Through Film Exchanges, Are Included Under Code 4360, Whether Performed By A Contractor Or The Production Company.		
4361		**0.982**	**445**	**0.655**
	0	**PHOTOGRAPHER - ALL EMPLOYEES & CLERICAL, SALESMEN, DRIVERS**		
		Includes Incidental Retail Store Employees And Photo Processing Employees. As Respects Aerial Photography, The Payroll Of All Members Of The Flying Crew And Aircraft Ground Employees Shall Be Assigned To The Appropriate Aircraft Flying And Ground Classification.		
4410		**3.754**	**1200**	**2.560**
	0	**RUBBER GOODS MFG NOC**		
4431		**1.740**	**665**	**1.187**
	0	**MAGNETIC OR OPTICAL RECORDING MEDIA MFG**		
		Includes Audio Or Visual Recording Media Mfg. And Tape Or Disc Mfg.		
4432		**2.429**	**864**	**1.657**
	0	**PEN MFG**		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg. - Wood To Be Separately Rated As Code 2942.		
	1	**PENCIL MFG - MECHANICAL**		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg - Wood To Be Separately Rated As Code 2942.		
4439		**4.361**	**1200**	**2.974**
	0	**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		
	1	**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.		
4452		**4.218**	**1200**	**2.877**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
	1	**BONE GOODS MFG**		
	2	**HORN GOODS MFG - FABRICATED PRODUCTS MFG**		
		Applies To The Mfg. Of Horn Goods By Such Operations As Machining, Bending, Buffing Or Polishing.		
	3	**IVORY GOODS MFG**		
4459		**4.315**	**1200**	**2.943**
	0	**PLASTICS MFG- SHEETS, RODS, TUBES**		
		Includes The Mixing Or Grinding Of Molding Materials. Not Applicable To The Nitration Of Cellulose.		
4470		**2.144**	**782**	**1.462**
	0	**CABLE MFG - INSULATED ELECTRICAL**		
		Wire Drawing To Be Separately Rated As 1924 Or 3241.		
	1	**WIRE INSULATING OR COVERING**		
		Includes Incidental Wire Stranding. Wire Drawing To Be Separately Rated As 1924 Or 3241.		
4479		**2.414**	**860**	**1.646**
	0	**BUTTON MFG NOC**		
		* See Code 3131 For Metal Button Mfg.		
4484		**2.640**	**926**	**1.800**
	0	**PLASTICS MFG- MOLDED PRODUCTS NOC**		
		Applicable To The Mfg. Of Plastic Goods By Injection Or Compression Molding. Includes Die Making And All The Machining, Finishing, Assembling And Forming Operations In Connection With The Molded Products.		
4491		**4.745**	**1200**	**3.236**
	0	**LINOLEUM MFG- BURLAP OR FELT BASE**		
4493		**2.724**	**950**	**1.858**
	0	**FABRIC COATING OR IMPREGNATING NOC**		
		Includes The Coating Or Impregnating Of Fabrics With Oils, Varnishes, Lacquers, Plastics Or Rubber.		
	1	**LEATHER MFG - IMITATION**		
	2	**LINOLEUM MFG**		
4557		**2.723**	**950**	**1.857**
	0	**INK MFG - PRINTING**		
		Manufacture Of Spirit Or Lacquer Type Inks To Be Separately Rated As 4439 Lacquer Mfg.		
4558		**2.713**	**947**	**1.850**
	0	**PAINT MFG**		
		Pigment Or Lead Compound Mfg. To Be Separately Rated.		
4561		**2.713**	**947**	**1.850**
	0	**VARNISH MFG - OLEO-RESINOUS**		
		Mfg. Of Solvents, Spirit Varnishes, Lacquers Or Dopes To Be Separately Rated.		
4571		**0.000**	**0**	**0.000**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**ANALYTICAL CHEMIST NPD**		
		Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.		
	1	**ASSAYING - NPD**		
		Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.		
4572		**0.774**	**384**	**0.519**
	0	**ANALYTICAL CHEMIST NPD**		
		Includes Laboratory And Outside Employees.		
	1	**ASSAYING - NPD**		
		Includes Laboratory And Outside Employees.		
4583		**4.755**	**1200**	**3.243**
	0	**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.		
4597		**5.223**	**1200**	**3.562**
	0	**POLISH MFG**		
		Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.		
	1	**DRESSING MFG**		
		Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.		
	2	**INK (WRITING) MFG**		
	3	**MUCILAGE MFG**		
	4	**PASTE MFG**		
4598		**3.165**	**1078**	**2.159**
	0	**SYNTHETIC RESIN MFG NOC - NPD**		
		Applicable To The Mfg. Of Friable Synthetic Resins For Use In Coating And Printing Ink Mfg. It Is Not Applicable To The Mfg. Of Durable Substances Capable Of Conversion Into Sheets, Rods, Tubing And Molded Products Which Can Be Machined.		
4611		**1.412**	**569**	**0.963**
	0	**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.		
	1	**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.		
	2	**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.		
4627		**4.074**	**1200**	**2.778**
	0	**EXTRACT MFG - DYEWOOD, LICORICE OR TANNING**		
4628		**1.613**	**628**	**1.100**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**EXTRACT MFG - PERFUMERY, MEDICINAL OR FLAVORING**		
		Includes Distillation Of Essential Oils.		
	1	**ESSENTIAL OILS MFG AND DISTILLATION**		
4635		**4.848**	**1200**	**3.306**
	0	**OXYGEN MFG & DRIVERS**		
		Includes Tank Charging.		
	1	**BOTTLED GASES DEALER OR DELIVERY - COMMERCIAL & DRIVERS**		
	2	**CARBONIC ACID GAS MFG & DRIVERS**		
		Includes Tank Charging.		
	3	**HYDROGEN MFG & DRIVERS**		
	4	**ACETYLENE GAS MFG & DRIVERS**		
		Includes Tank Charging.		
4653		**2.763**	**961**	**1.884**
	0	**GLUE MFG & DRIVERS NPD**		
4665		**10.683**	**1200**	**7.286**
	0	**RENDERING WORKS NOC & DRIVERS**		
		No Garbage Reduction. Npd With 4583 Fertilizer Mfg. Or With 2089 Packing House.		
4683		**4.147**	**1200**	**2.828**
	0	**OIL MFG - VEGETABLE - NOC**		
	1	**COTTONSEED OIL REFINING**		
		Cottonseed Oil Mfg. To Be Separately Rated.		
4692		**1.030**	**459**	**0.702**
	0	**DENTAL LABORATORY**		
4693		**1.051**	**465**	**0.717**
	0	**PHARMACEUTICAL GOODS MFG NOC**		
	1	**SURGICAL GOODS MFG NOC**		
4703		**1.973**	**732**	**1.346**
	0	**CORN PRODUCTS MFG**		
	1	**DEXTRINE MFG**		
	2	**STARCH MFG**		
4707		**1.973**	**732**	**1.346**
	0	**LEATHER FINISHERS, SOFTENERS OR SIZES MFG - OIL BASE**		
		Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.		
	1	**TEXTILE FINISHERS, SOFTENERS OR SIZE MFG - OIL BASE**		
		Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.		
4710		**4.891**	**1200**	**3.336**
	0	**CANDLE MFG NPD**		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4712		**2.824**	**979**	**1.926**
	0	**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.		
	1	**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.		
4720		**1.931**	**720**	**1.317**
	0	**SOAP OR SYNTHETIC DETERGENT MFG**		
		Contemplates The Mfg. Of Bar Soap, Granulated, Powdered And Sprayed Soaps, Soap Chips And Flakes, Liquid Soap And Synthetic Detergents Which Have Characteristics And End-Uses Similar To Soap.		
4740		**0.708**	**365**	**0.483**
	0	**OIL REFINING - PETROLEUM & DRIVERS**		
		Oil Producing To Be Separately Rated.		
4741		**6.937**	**1200**	**4.731**
	0	**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.		
4771		**4.146**	**1200**	**2.828**
	0	**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.		
4824		**2.907**	**1003**	**1.983**
	0	**PIGMENT COLORS, LAKES OR TONERS MFG**		
4827		**4.110**	**1200**	**2.803**
	0	**DYE OR DYE INTERMEDIATE MFG NOC**		
		Includes Risks Engaged In The Grinding And Blending Of Dyes.		
4828		**2.601**	**914**	**1.774**
	0	**CHEMICAL BLENDING OR MIXING N.O.C. - ALL OPERATIONS & DRIVERS**		
		Shall Not Be Assigned To A Risk Engaged In The Manufacture Of Chemicals.		
4829		**1.539**	**606**	**1.050**
	0	**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.		
4835		**0.000**	**0**	**0.000**
	0	**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.		
	1	**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.		
	2	**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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4836		**0.597**	**333**	**0.407**
	0	**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.		
	1	**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.		
	2	**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.		
4902		**3.161**	**1077**	**2.156**
	0	**FISHING ROD AND TACKLE MFG**		
	1	**SPORTING GOODS MFG NOC**		
	2	**WHIP MFG**		
4923		**1.864**	**701**	**1.271**
	0	**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 &Amp; Optical Recording Media Mfg."		
	1	**AUDIO OR VISUAL RECORDING MEDIA MFG**		
		Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.		
	2	**RECORDING TAPE OR DISK MFG**		
		Phonograph Record Mfg to be separately rated as Code 4431		
5000		**8.851**	**1200**	**6.815**
	0	**CHIMNEY CONSTR - NOT METAL**		
		Includes Foundation And Applies To Stone, Brick Or Concrete Chimneys. Also Includes Guniting And Lining Operations.		
	1	**SMOKESTACK OR CHIMNEY LINING - NOT METAL**		
5022		**13.163**	**1200**	**10.136**
	0	**MASONRY NOC**		
	1	**PLASTERING WORK - OUTSIDE OF BUILDINGS**		
	2	**PRE-CAST FLOOR SLAB INSTALLATION**		
	3	**STUCCO WORK - ON OUTSIDE OF BUILDINGS**		
5038		**9.422**	**1200**	**7.255**
	0	**PAINTING: STEEL STRUCTURES OR BRIDGES**		
		Painting Of Oil Or Gasoline Storage Tanks To Be Separately Rated As 5475.		
5040		**10.501**	**1200**	**8.086**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**IRON OR STEEL: ERECTION - FRAME STRUCTURES**		
		Ornamental Iron Work To Be Separately Rated As 5057 Iron Or Steel Erection Noc.		
	1	**IRON OR STEEL- ERECTION - BRIDGES**		
	2	**IRON OR STEEL- ERECTION - RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GAS HOLDERS**		
5057		**6.363**	**1200**	**4.900**
	0	**IRON OR STEEL- ERECTION NOC**		
5059		**13.121**	**1200**	**10.103**
	0	**IRON OR STEEL- ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT**		
		Npd With 5040 Iron Or Steel Erection-Frame Structures.		
5069		**16.446**	**1200**	**12.663**
	0	**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.		
5103		**6.331**	**1200**	**4.875**
	0	**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.		
	1	**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.		
	2	**SHEET METAL EXTERIOR WALL INSTALL - COMMERCIAL BUILDINGS - & SHOP, DRIVERS**		
		Includes Floor Decking Or Roof Decking. Erection Of Framework, Roofing To Be Separately Rated.		
5146		**6.959**	**1200**	**5.358**
	0	**FIXTURES INSTALLATION - PORTABLE - NOC**		
		Applies To Installation In Offices Or Stores.		
	1	**FURNITURE INSTALLATION - NOC**		
		Applies To Installation In Offices Or Stores.		
5160		**3.777**	**1200**	**2.908**
	0	**ELEVATOR ERECTION OR REPAIR**		
5183		**4.457**	**1200**	**3.432**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	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.		
	1	BEER DISPENSING EQUIPMENT INSTALLATION SERVICE & DRIVERS		
	2	CARRIER SYSTEM-PNEUMATIC-INSTALLATION OR REPAIR & DRIVERS		
		Applies To Work Inside Of Buildings. Installation Of Freight Carrier Systems Rated As 3724 Millwright Work.		
	3	FURNACE CLEANING - DOMESTIC & DRIVERS		
	4	STOVE HEATERS OR RANGES - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS		
	5	WATER SOFTENER - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS		
5184		3.550	1190	2.734
	0	BOILER INSULATING AND SHOP & DRIVERS		
		Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.		
	1	INSULATION - STEAM PIPE OR BOILER & DRIVERS		
		Includes Shop. Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.		
	2	STEAM PIPE INSULATING & DRIVERS		
		Includes Shop. Applies To The Application Of Cork, Asbestos Or Other Non-Conducting Materials.		
5188		5.203	1200	4.006
	0	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS		
		Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.		
	1	SPRINKLER INSTALLATION & DRIVERS		
		Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.		
5190		3.843	1200	2.959
	0	ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS		
		Includes Installation Or Repair Of Fixtures Or Appliances. Installation Of Electrical Machinery Or Auxiliary Apparatus To Be Separately Rated As 3724 Electrical Apparatus Installation.		
5191		1.687	649	1.132
	0	OFFICE MACH OR APPLIANCE, INSTALLATION, INSPECTION, ADJUSTMENT, OR REPAIR		
		Includes Shop. Mfg. Operations To Be Separately Rated.		
	1	PIANO TUNING - AWAY FROM SHOP		
	2	COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR		
		Includes Shop Operations. Computer Mfg To Be Separately Rated.		
5192		4.260	1200	2.858
	0	COIN OPERATED MACHINE INSTALLATION, SERVICE, REPAIR & SALESMEN, DRIVERS		
		Includes Storage, Shop And Outside Operations.		
	1	VENDING MACHINE - INSTALLATION, SERVICE OR REPAIR - & SALESMEN, DRIVERS		
		Includes Storage, Shop And Outside Operations.		
5200		7.091	1200	5.460

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	CEMENT WORK - SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & DRIVERS		
		Includes Non-Reinforced Cement Or Granolithic Floors. Npd With Any Manual Classification For Concrete Construction Work.		
	1	DRIVEWAY CONSTRUCTION—RESIDENTIAL & DRIVERS		
	2	STONE OR BRICK PAVER INSTALLATION - OUTSIDE & DRIVERS		
5213		8.829	1200	6.798
	0	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.		
	1	GUNITING - NOT CHIMNEYS & DRIVERS		
		Guniting On Chimneys Or Bridges To Be Separately Rated As 5000 Chimney Construction.		
5215		8.412	1200	6.477
	0	CONCRETE WORK—INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE		
		Applies Only To Buildings Designed Primarily For Dwelling Occupancy By One Or Two Families And Includes Garages In Connection Therewith. No Monolithic Concrete Building Construction.		
5222		10.451	1200	8.047
	0	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.		
5223		8.531	1200	6.569
	0	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.		
5348		6.784	1200	5.224
	0	CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK & DRIVERS		
		Not Fireproof Tile Construction. The Installation Of Ceramic And Mosaic Tiles Outdoors For Decorative, Artistic, And Ornamental Purposes Is Included In Code 5348. Outdoor Paver Installation To Be Separately Rated Under Code 5200. Separately Rate Tile Work Performed In Connection With Construction. The Installation Of Tile, Granite, Marble Or Other Stone Countertops Is Also Included In Code 5348. Refer To Code 5437 For Countertops Made From Other Materials.		
5402		8.751	1200	6.738
	0	HOT HOUSE ERECTION		
	1	GREENHOUSE ERECTION		
5403		14.946	1200	11.508

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	CARPENTRY NOC DRIVERS		
	1	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.		
	2	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.		
	3	BARRICADE CONSTRUCTION - PERMANENT & DRIVERS		
		Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.		
	4	GUARD RAIL CONSTRUCTION - PERMANENT & DRIVERS		
		Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.		
5409		4.688	1200	3.610
	0	CEILINGS - SUSPENDED OR CEMENTED - INSTALLATION & DRIVERS		
		Applies To Prefabricated Finished Tiles Or Panels.		
5437		8.711	1200	6.707
	0	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."		
	1	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.		
	2	FLOOR SCRAPING OR FINISHING		
	3	WEATHER STRIPPING		
5443		10.541	1200	8.117
	0	LATHING & DRIVERS		
		Metal Lathing Used As Reinforcement For Concrete Shall Be Assigned To The Appropriate Concrete Construction Classification.		
5445		6.906	1200	5.318

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	DRY-WALL CONSTRUCTION WITHIN BUILDING - & DRIVERS		
	1	WALLBOARD INSTALLATION WITHIN BUILDING - & DRIVERS		
	2	SHEET ROCK INSTALLATION - WITHIN BUILDINGS & DRIVERS		
	3	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.		
	4	INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS		
		Applies Only To Employees Of The Contractor Also Installing The Wallboard.		
5458		6.298	1200	4.849
	0	CLEANING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS		
	1	RENOVATING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS		
5459		6.298	1200	4.849
	0	CLEANING BUILDING EXTERIORS - NOC & DRIVERS		
	1	RENOVATING BUILDING EXTERIORS - NOC & DRIVERS		
5462		7.218	1200	5.558
	0	GLAZIER - AWAY FROM SHOP - & DRIVERS		
5466		12.915	1200	9.945
	0	WATERPROOFING - & DRIVERS		
		Not Roofing Or Subaqueous Work. Concrete Work To Be Separately Rated.		
5473		17.962	1200	13.831
	0	ASBESTOS CONTRACTOR & DRIVERS		
		Employees Engaged In Asbestos Removal, Replacement, Repair, Enclosure Or Encapsulation &Amp; Drivers		
5474		8.883	1200	6.840
	0	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		6.298	1200	4.849
	0	PAINTING- OIL OR GASOLINE STORAGE TANKS & SHOP, DRIVERS		
5479		7.720	1200	5.944
	0	INSULATION WORK NOC & DRIVERS		
		Includes The Installation Or Application Of Acoustical Or Thermal Insulating Materials In Buildings Or Within Building Walls. Applies Only When Insulation Or Acoustical Work Is Performed As A Separate Operation Not Part Of, Or Incidental To, Any Other Construction Operation Performed By The Same Contractor At The Same Job Or Location.		
5480		13.603	1200	10.474
	0	PLASTERING NOC & DRIVERS		
5491		4.636	1200	3.570

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**PAPER HANGING & DRIVERS**		
5500		5.712	1200	4.398
	0	**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.		
	1	**STREET OR ROAD OILING OR MAINTENANCE, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION**		
5509		7.278	1200	5.604
	0	**STREET OR ROAD MAINTENANCE - MUNICIPAL - COUNTY OR STATE DEPARTMENTS & DRIVERS**		
		Includes Oiling, Patching Or Scraping Of Roads, Weed Cutting, Snow Removal, Center Stripe Or Marker Painting. Street Or Road Construction To Be Separately Rated As 6042.		
5538		5.949	1200	4.581
	0	**SHEET METAL WORK - SHOP AND OUTSIDE - & DRIVERS NOC**		
		Applies To Erection, Installation Or Repair Operations. Roofing To Be Separately Rated As 5551.		
	1	**METAL CEILING INSTALLATION, SHOP & DRIVERS**		
	2	**WALL COVERING INSTALLATION, SHOP & DRIVERS**		
	3	**HEATING OR AIR CONDITIONING DUCT WORK - SHOP AND OUTSIDE & DRIVERS**		
5551		25.334	1200	19.507
	0	**ROOFING - ALL KINDS & DRIVERS**		
	1	**PRE-CAST ROOF SLAB INSTALLATION & DRIVERS**		
5606		2.431	865	1.872
	0	**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.		
5610		8.755	1200	6.741
	0	**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.		
	1	**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.		
5645		14.946	1200	11.508

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**CARPENTRY - DETACHED ONE OR TWO FAMILY DWELLINGS & DRIVERS**		
		Includes Garages Constructed In Connection With The Dwellings.		
	1	**PRIVATE RESIDENCE REPAIRING - MISCELLANEOUS CARPENTRY & DRIVERS**		
		Not Applicable To Siding Or Re-Siding Or To Roofing Or Re-Roofing Specialists.		
	2	**STORM WINDOWS OR STORM DOORS WOOD OR METAL - INSTALLATION, ON PRIVATE RESIDENCE & DRIVERS**		
	3	**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.		
	4	**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.		
5701		**12.483**	**1200**	**8.376**
	0	**WRECKING: BUILDINGS OR STRUCTURES - NOT MARINE**		
		Includes Incidental Salvage Work At Site Or Wrecking. Drivers To Be Separately Rated As 8204 Building Material Yard.		
	1	**SALVAGE OPERATION & INCIDENTAL WRECKING, SHORING OR OTHER, STRUCTURAL WORK**		
		Includes The Handling Of Machinery In Damaged Buildings. Drivers To Be Separately Rated As 8204 Building Material Yard.		
5703		**31.953**	**1200**	**24.604**
	0	**BUILDING RAISING OR MOVING & DRIVERS**		
		Includes Incidental Shoring, And Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.		
	1	**UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS**		
		Includes Incidental Shoring, Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.		
5951		**0.427**	**284**	**0.291**
	0	**ANTI-TOXIN SERUM OR VIRUS MFG & DRIVERS**		
	1	**SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS**		
	2	**VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS**		
5954		**2.749**	**957**	**1.875**
	0	**WHITING MFG NPD**		
	1	**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.		
6003		**6.856**	**1200**	**5.279**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**PILE DRIVING & DRIVERS**		
		Includes Pile Driving Operations In Connection With Building Foundations And Timber Wharf Building. The Mfg. Of Concrete Piles At The Job Location Or The Pouring Of Concrete Into Hollow Steel Piles Shall Be Rated As Concrete Construction. Pile Driving Operations Performed In Connection With Caisson Work To Be Separately Rated As 6252.		
6005		**5.960**	**1200**	**4.589**
	0	**BREAKWATER OR JETTY CONSTRUCTION- & DRIVERS**		
		Applies To All Operations To Completion. Caisson, Coffer-Dam Work Or Pile Driving To Be Separately Rated.		
	1	**DIKE OR REVETMENT CONSTRUCTION & DRIVERS**		
		Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.		
	2	**JETTY OR BREAKWATER CONSTRUCTION - & DRIVERS**		
		Applies To All Operations To Completion. Caisson, Coffer-Dam Work Or Pile Driving To Be Separately Rated.		
	3	**REVETMENT OR DIKE CONSTRUCTION & DRIVERS**		
		Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.		
6039		**5.151**	**1200**	**3.966**
	0	**GRADING OF LAND NOC & DRIVERS**		
		Includes Borrowing, Filling Or Back Filling. Mass Rock Excavation, Pile Driving To Be Separately Rated.		
6042		**7.513**	**1200**	**5.785**
	0	**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.		
6197		**0.000**	**0**	**0.000**
	0	**SPECIAL STATISTICAL CODE FOR EMPLOYERS LIABILITY INCREASED LIMITS FOR DOMESTIC SERVANT CLASSSIFICATIONS.SEE 3:13 OF THE MANUAL.**		
6198		**0.000**	**0**	**0.000**
	0	**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**
	0	**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.**		
6204		**6.956**	**1200**	**5.356**
	0	**DRILLING NOC & DRIVERS NPD**		
6217		**6.161**	**1200**	**4.744**
	0	**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.		
	1	**EXCAVATION-ROCK & DRIVERS**		
		Not Tunneling Or Street Or Road Construction		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6229		**5.043**	**1200**	**3.883**
	0	**DRAINAGE SYSTEM CONSTRUCTION & DRIVERS**		
		Pile Driving, Dredging, Tunneling Or Dam Or Sewer Construction To Be Separately Rated.		
	1	**IRRIGATION SYSTEM CONSTRUCTION & DRIVERS**		
		Pile Driving, Dredging, Tunnelling Or Dam Or Sewer Construction To Be Separately Rated.		
6233		**3.917**	**1200**	**3.016**
	0	**OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS**		
		Pile Driving, Dredging Or Tunneling To Be Separately Rated.		
6235		**6.160**	**1200**	**4.324**
	0	**DRILLING OR REDRILLING OIL OR GAS WELLS & INSTALLATION OF CASING & DRIVERS**		
	1	**OIL OR GAS WELL- DRILLING OR REDRILLING & DRIVERS**		
		Includes Installation Of Casing.		
6251		**6.160**	**1200**	**4.743**
	0	**TUNNELING - NOT PNEUMATIC**		
		Includes Lining. Subway Construction To Be Separately Rated.		
6252		**5.873**	**1200**	**4.522**
	0	**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.		
	1	**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.		
	2	**SHAFT SINKING**		
		Applies To All Operations To Completion. Includes Pile Driving, Excavation, Concrete Work Or Lining.		
6306		**7.529**	**1200**	**5.797**
	0	**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.		
6319		**4.053**	**1200**	**3.121**
	0	**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.		
	1	**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.		
	2	**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.		
6325		**5.699**	**1200**	**4.388**
	0	**CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - & DRIVERS**		
6400		**6.348**	**1200**	**4.888**
	0	**FENCE ERECTION - METAL**		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6504		**4.040**	**1200**	**2.755**
	0	**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.		
	1	**SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS**		
		Includes The Manufacturing Or Blending Of Molasses Or Syrup Refining And Honey Processing.		
6702		**0.000**	**0**	**0.000**
	0	**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**
	0	**RAILROAD CONSTRUCTION - INCLUDING CLERICAL OFFICE EMPLOYEES - SALESPERSON - DRIVERS, CHAUFFEURS AND THEIR HELPERS.**		
		* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual.		
6801		**5.890**	**1200**	**4.135**
	0	**BOAT BUILDING-WOOD-NOC & DRIVERS**		
		Includes Shop And Yard Work. Npd With 6872 Shipwright Work. The "F" Rate For This Classification Contemplates Operations Subject To The United States Longshoremen'S And Harbor Workers ' Compensation Act.		
6811		**4.164**	**1200**	**2.977**
	0	**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.		
6824		**6.370**	**1200**	**4.472**
	0	**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.		
6826		**7.080**	**1200**	**4.970**
	0	**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.		
6834		**3.689**	**1200**	**2.638**
	0	**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.		
6836		**4.711**	**1200**	**3.368**
	0	**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.		
6872		**7.860**	**1200**	**5.518**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
	1	**MARINE RAILWAY OPERATION & DRIVERS**		
6874		**7.900**	**1200**	**5.546**
	0	**PAINTING- SHIP HULLS**		
	1	**SHIP SCALING**		
7019		**3.108**	**160**	**2.182**
	0	**FERRIES - INCLUDING DOCK EMPLOYEES**		
	1	**STEAMERS - ALL KINDS**		
	2	**SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING**		
	3	**TUGBOATS - ALL KINDS**		
	4	**FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS**		
	5	**FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING**		
	6	**FISHING VESSELS - PARTY OR CHARTER BOATS**		
	7	**FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING**		
	8	**OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS**		
		*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.		
7027		**6.380**	**160**	**4.479**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	FERRIES - INCLUDING DOCK EMPLOYEES		
	1	STEAMERS - ALL KINDS		
	2	SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING		
	3	TUGBOATS - ALL KINDS		
	4	FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS		
	5	FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING		
	6	FISHING VESSELS - PARTY OR CHARTER BOATS		
	7	FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING		
	8	OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS		
		*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage Ii.		
7038		5.596	160	3.928
	0	SAILING VESSELS NOC.		
	1	YACHTS - PRIVATE - SAIL OR POWER		
	2	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.		
7046		3.809	160	2.674
	0	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.		
7089		6.218	160	4.365
	0	SAILING VESSELS NOC.		
	1	YACHTS - PRIVATE - SAIL OR POWER		
	2	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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7098		**4.467**	**160**	**3.136**
	0	**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		
7133		**2.896**	**1000**	**2.071**
	0	**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.		
7151		**3.665**	**160**	**2.573**
	0	**RAILROADS - OPERATION - INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS**		
		This Classification Contemplates The Normal Operations Of Railroads Including Normal Maintenance And Repair. All Extraordinary Repair Work Including Such Work As Rebuilding Of Bridges, Grade Crossing Elimination, Laying Or Relaying Of Track And All New Construction Operations Shall Be Classified As Codes 6702 Or 6703. * Classification Subject To 'Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I		
7152		**4.072**	**160**	**2.859**
	0	**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		
7196		**7.927**	**1200**	**5.668**
	0	**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'		
	1	**AUTO RENTAL OR LEASING CO- DRIVERS OF TANK TRUCKS**		
		* Used In Conjunction With Code 7369.		
7201		**8.229**	**1200**	**5.522**
	0	**LIVERY OR BOARDING STABLE - NOT SALES STABLE - & DRIVERS**		
		Applies To Risks Engaged In Providing Accommodation For The Care Of Horses.		
7207		**8.229**	**1200**	**5.522**
	0	**CLUB - RIDING - & DRIVERS**		
	1	**RIDING ACADEMY OR CLUB & DRIVERS**		
	2	**HORSE SHOW: STABLEPERSONS & DRIVERS**		
7219		**10.120**	**1200**	**7.236**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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'		
	1	**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'		
	2	**AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY - DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES.**		
	3	**TRUCKING - HAULING EXPLOSIVES OR AMMUNITION—& DRIVERS**		
	4	**DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES**		
		* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'		
7230		**0.000**	**0**	**0.000**
	0	**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'		
7231		**12.202**	**1200**	**8.724**
	0	**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".		
	1	**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".		
7309		**7.860**	**1200**	**5.518**
	0	**STEVEDORING- NOC**		
		Drivers To Be Separately Rated As 7219 Truckmen.		
7327		**10.620**	**1200**	**7.455**
	0	**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.		
7334		**3.584**	**160**	**2.516**
	0	**DREDGING NOC**		
	1	**DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING OR UNLOADING**		
		*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.		
7335		**3.976**	**160**	**2.791**
	0	**DREDGING NOC**		
	1	**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.		
7350		**6.750**	**1200**	**4.739**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
	1	**THE 'F' RATE FOR THIS CLASSIFICATION CONTEMPLATES OPERATIONS**		
		Subject To The United States Longshore And Harbor Workers Compensation Act.		
7360		**6.459**	**1200**	**4.618**
	0	**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.		
7369		**3.159**	**1076**	**2.259**
	0	**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.		
	1	**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.		
7370		**11.155**	**1200**	**7.976**
	0	**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		
7380		**11.204**	**1200**	**8.011**
	0	**DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL**		
		Subject To The Standard Exceptions Manual Rule.		
	1	**CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL**		
		Subject To The Standard Exceptions Manual Rule.		
	2	**CHAUFFEURS OF PRIVATE PASSENGER VEHICLES**		
	3	**CHARCOAL DEALER - & DRIVERS**		
	4	**AUTOMOBILE DELIVERY - DRIVEAWAY - & DRIVERS**		
	5	**SAWDUST DEALER - & DRIVERS**		
7381		**5.979**	**1200**	**4.275**
	0	**BUS OPERATOR - SCHOOL- & DRIVERS**		
		Garage Employees...8385		
	1	**SCHOOL BUS OPERATOR & DRIVERS**		
		Garage Employees...8385		
7382		**9.046**	**1200**	**6.468**
	0	**LIMOUSINE OR CAR SERVICE CO - & DRIVERS**		
		Premium Basis Shall Not Include Board, Lodging Or Gratuities. Garage Employees To Be Separately Rated Under Code 8385.		
7384		**5.888**	**1200**	**4.210**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**BUS COMPANY—FRANCHISED OR CHARTERED & DRIVERS**		
		Garage Employees...8385		
7390		**16.677**	**1200**	**11.190**
	0	**ALE OR BEER DEALER - WHOLESALE & DRIVERS**		
		Npd With 2121 Brewery.		
	1	**BEER OR ALE DEALER - WHOLESALE & DRIVERS**		
		Npd With 2121 Brewery.		
7394		**4.674**	**160**	**3.281**
	0	**DIVING - MARINE**		
	1	**WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS**		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
7395		**6.843**	**160**	**4.804**
	0	**DIVING- MARINE**		
	1	**WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS**		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II		
7403		**3.750**	**1200**	**2.681**
	0	**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.		
7405		**1.530**	**604**	**1.094**
	0	**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.		
7424		**0.804**	**393**	**0.575**
	0	**AVIATION-FLYING CREW NOC**		
		Separately Rate Helicopter Flying Crew To Code 7425.		
	1	**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.		
	2	**AVIATION-SALES OR SERVICE AGENCY-FLYING CREW - STUDENT, INSTRUCTION**		
		Separately Rate Helicopter Flying Crew To Code 7425.		
	3	**AVIATION-MAPPING, SURVEYING, SKYWRITING OR ADVERTISING -, FLIGHT CREW**		
7425		**2.648**	**928**	**1.893**
	0	**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.		
7426		**8.325**	**1200**	**5.952**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**AVIATION-TESTING AIRCRAFT - FLYING CREW**		
		Mfd. Under An Approved Type Certificate. Separately Rate Helicopter Flying Crew To Code 7425.		
	1	**AVIATION-PATROL OR PHOTOGRAPHY - FLYING CREW - OTHER THAN MAPPING OR SURVEY WORK, SKYWRITING, ADVERTISING**		
		Sepately Rate Helicopter Flying Crew To Code 7425.		
7427		**8.325**	**1200**	**5.952**
	0	**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.		
	1	**AVIATION-FLYING CREW - INVOLVING DUSTING, SPRAYING OR AERIAL FIREFIGHTING**		
		Separately Rate Helicopter Flying Crew To Code 7425.		
7428		**3.007**	**1032**	**2.150**
	0	**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.		
	1	**AVIATION-TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - GROUND CREW & DRIVERS**		
		Refer To Code 7424 For Flying Crew.		
7431		**0.900**	**421**	**0.644**
	0	**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.		
7435		**3.007**	**1032**	**2.150**
	0	**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.		
7502		**4.021**	**1200**	**2.875**
	0	**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.		
7515		**1.154**	**495**	**0.825**
	0	**OIL OR GAS PIPELINE OPERATION & DRIVERS**		
		Construction, Operation Of Wells, Or Oil Refining To Be Separately Rated.		
7520		**3.487**	**1171**	**2.493**
	0	**WATERWORKS OPERATION & DRIVERS**		
		Includes Store Employees, Meter Readers. Construction Of Aqueducts, Buildings, Dams Or Reservoirs To Be Separately Rated.		
7536		**6.190**	**1200**	**4.426**
	0	**CABLE INSTALLATION & DRIVERS**		
		Applies To Cable Installation In Conduits Or Subways. Conduit Construction To Be Separately Rated As 6325.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7538		**2.763**	**961**	**2.128**
	0	**ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS**		
		Npd With 7539 Electric Light Or Power Co. Or With 7540 Electric Light Or Power Cooperative.		
	1	**CLOTHES POLE ERECTION & DRIVERS**		
7539		**1.392**	**564**	**0.995**
	0	**ELECTRIC LIGHT OR POWER CO NOC & DRIVERS**		
		Includes Store Employees, Meter Readers. Construction Of Buildings, Dams Or Reservoirs To Be Separately Rated.		
7540		**2.236**	**808**	**1.599**
	0	**ELECTRIC LIGHT OR POWER COOPERATIVE REA PROJECT ONLY- & DRIVERS**		
		Includes Store Employees, Meter Readers. Construction Of Buildings, Dams Or Reservoirs To Be Separately Rated. Superintendents, Easement Solicitors And Project Coordinators From The Time Of Project Initiation To The Energizing Of Any Portion Of The System Shall Be Assigned To 8742 Real Estate Agency.		
7580		**4.369**	**1200**	**3.124**
	0	**SEWERAGE DISPOSAL PLANT OPERATION & DRIVERS**		
7590		**14.441**	**1200**	**10.325**
	0	**GARBAGE WORKS**		
		Applies To Reduction Or Incineration. Drivers To Be Separately Rated As 9403 Garbage Collection.		
7600		**5.643**	**1200**	**4.035**
	0	**TELEPHONE OR TELEGRAPH CO & DRIVERS**		
		Includes Operation, Maintenance, Extension Of Lines And Making Of Service Connection. * Office Or Exchange Employees &Amp; C...8901		
	1	**CABLE TV OR CABLEVISION INSTALLION & DRIVERS**		
		Applies To Customer Service Connections, Maintenance And Repair.		
7601		**7.373**	**1200**	**5.677**
	0	**TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS**		
		Npd With 7600 Telephone Or Telegraph Co.		
	1	**FIRE ALARM TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS**		
		Npd With 7600 Telephone Or Telegraph Co.		
	2	**LIGHTNING ROD INSTALLATION & DRIVERS**		
		Installation Of Lightning Rods On Industrial Smokestacks And Chimneys To Be Separately Rated.		
7605		**2.785**	**968**	**2.144**
	0	**BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS**		
	1	**FIRE ALARM INSTALLATION OR REPAIR & DRIVERS**		
	2	**INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS**		
	3	**SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS**		
7610		**0.586**	**330**	**0.391**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
	1	**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.		
7710		**7.033**	**1200**	**5.029**
	0	**FIREMEN - PAID & DRIVERS**		
7711		**42.083**	**0**	**30.089**
	0	**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.		
7712		**5.186**	**1200**	**3.480**
	0	**EMERGENCY MANAGEMENT - VOLUNTEERS & DRIVERS**		
		Includes Operations Involved In Authorized Rendering Of Assistance In Connection With Events Affecting The Public Health And Safety. Also Includes Authorized Construction, Installation, Alteration, Maintenance Or Repair Work Upon Premises, Apparatus, Or Other Equipment Owned Or Used By The Emergency Management Unit, Participation In Any Authorized Public Drill, Showing Exhibition Or Parade. The Payroll For Volunteer Emergency Management Personnel Shall Be The Amount Determined By Applying $1,300 Per Annum To Each Active Volunteer.		
7714		**8.906**	**1200**	**6.368**
	0	**FIRST AID OR RESCUE SQUAD - PAID & PUBLIC & DRIVERS**		
7715		**14.724**	**0**	**10.528**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.)		
7720		**4.644**	**1200**	**3.320**
	0	**POLICEMEN, SHERIFFS' OFFICERS OR CORRECTIONAL INSTITUTION GUARDS - PAID - PUBLIC & DRIVERS**		
	1	**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.		
	2	**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.		
	3	**SHERIFF'S OFFICERS, POLICEMEN OR CORRECTIONAL INSTITUTION**		
		Guards - Public, &Amp; Drivers		
	4	**CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF'S OFFICERS - PUBLIC & DRIVERS**		
7723		**2.062**	**758**	**1.474**
	0	**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.		
	1	**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.		
7728		**4.644**	**1200**	**3.320**
	0	**POLICEMEN - SPECIAL, RESERVE OR AUXILIARY - VOLUNTEER - PUBLIC & DRIVERS**		
		Includes Authorized Construction, Installation, Alteration, Maintenance Or Repair Work Upon The Premises, Apparatus Or Other Equipment Owned Or Used By The Special, Reserve, Auxiliary Unit, Participating In Any Authorized Public Drill, Showing, Exhibition, Or Parade And When Authorized Rendering Of Assistance In Connection With Events Affecting The Public Health And Safety. The Payroll For Each Active Volunteer Policeman Shall Be Determined By Applying $1,300 Per Annum To Each Active Volunteer Policeman.		
7855		**7.847**	**1200**	**6.042**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
8001		**3.636**	**1200**	**2.440**
	0	**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'		
8006		**2.208**	**800**	**1.482**
	0	**STORE - GROCERY - RETAIL - & DRIVERS**		
		No Handling Of Fresh Meats.		
	1	**STORE - DAIRY PRODUCTS - RETAIL - & DRIVERS**		
	2	**STORE - DELICATESSEN - RETAIL - & DRIVERS**		
		No Selling Of Uncooked Fresh Meats.		
	3	**STORE - FROZEN OR FROSTED FOOD - RETAIL - & DRIVERS**		
	4	**STORE - FRUIT OR VEGETABLE - RETAIL - & DRIVERS**		
		No Handling Of Fresh Meats.		
	5	**STORE - COFFEE, TEA OR SPICE - RETAIL & DRIVERS**		
	6	**STORE - VEGETABLE OR FRUIT - RETAIL - & DRIVERS**		
		No Handling Of Fresh Meats.		
8008		**1.976**	**733**	**1.326**
	0	**STORE- CLOTHING WEARING APPAREL OR DRY GOODS - RETAIL**		
	1	**STORE- APPAREL OR DRY GOODS - RETAIL**		
	2	**STORE- SHOE - RETAIL**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8010		**3.892**	**1200**	**2.612**
	0	**STORE- HARDWARE**		
		Applies To Wholesale Or Retail Stores.		
	1	**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.		
	2	**STORE- RADIO OR TELEVISION PARTS AND ACCESSORIES**		
		Applies To Wholesale Or Retail Stores.		
	3	**STORE- SHIP CHANDLER**		
		No Mfg. Operations.		
	4	**STORE- TELEVISION OR RADIO PARTS AND ACCESSORIES**		
		Applies To Wholesale Or Retail Store.		
8013		**0.501**	**305**	**0.336**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**STORE- JEWELRY**		
		Applies To Wholesale Or Retail Stores.		
	1	**STORE- HEARING AID**		
		Applies To Wholesale Or Retail Stores.		
	2	**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'		
8017		**2.390**	**853**	**1.604**
	0	**STORE- RETAIL NOC**		
	1	**STORE- BOARDWALK RUG AUCTIONEERS**		
	2	**PET SHOP - RETAIL**		
		Includes Animal Grooming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8018		**4.201**	**1200**	**2.819**
	0	**STORE- WHOLESALE NOC**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8021		**6.149**	**1200**	**4.126**
	0	**STORE: FISH, MEAT OR POULTRY DEALER - WHOLESALE**		
		Npd With 2089 Packing House.		
	1	**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'		
8031		**5.879**	**1200**	**3.945**
	0	**STORE- MEAT, FISH OR POULTRY - RETAIL - & SALESPERSONS, DRIVERS**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
	1	**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.		
	2	**STORE - FISH,MEAT OR POULTRY-RETAIL- & SALESPERSONS, DRIVERS**		
8032		**3.294**	**1115**	**2.210**
	0	**STORE- CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE**		
	1	**STORE- DRY GOODS - WHOLESALE**		
	2	**STORE- SHOE - WHOLESALE**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8033		**4.554**	**1200**	**3.056**
	0	**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'		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8034		**6.927**	**1200**	**4.648**
	0	**STORE- GROCERY - WHOLESALE**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8039		**3.449**	**1160**	**2.314**
	0	**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.		
8044		**5.663**	**1200**	**3.800**
	0	**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'		
8045		**0.996**	**449**	**0.668**
	0	**STORE- DRUG - RETAIL - & CLERICAL, SALESPERSONS, DRIVERS**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8046		**3.892**	**1200**	**2.612**
	0	**STORE - AUTOMOBILE ACCESSORIES-RETAIL-NOC**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8047		**1.354**	**553**	**0.909**
	0	**STORE- DRUG - WHOLESALE**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8048		**5.885**	**1200**	**3.949**
	0	**STORE- FRUIT OR VEGETABLE DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS**		
	1	**STORE- VEGETABLE OR FRUIT DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS**		
	2	**RECONDITIONING BASKETS OR CRATES - & DRIVERS**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8051		**1.870**	**702**	**1.255**
	0	**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'		
8053		**5.663**	**1200**	**3.800**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
	1	**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.		
	2	**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'		
8054		**5.663**	**1200**	**3.800**
	0	**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.		
	1	**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.		
	2	**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'		
8055		**3.384**	**1141**	**2.271**
	0	**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.		
8090		**3.584**	**1199**	**2.405**
	0	**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.		
	1	**AUCTIONEERS & SALESPERSONS**		
		Includes Solicitors And Appraisers. Not Livestock Sales Stables. Includes Inside Salespersons.		
8102		**2.390**	**853**	**1.604**
	0	**SEED MERCHANT**		
		Includes Operation Of Seed Sorting Machinery.		
	1	**PEANUT HANDLING**		
		Applies To Cleaning, Grading Or Shelling. Hull Grinding Or Mfg. Of Oil To Be Separately Rated.		
	2	**BEAN SORTING OR HANDLING**		
8103		**6.186**	**1200**	**4.151**
	0	**WOOL MERCHANT & DRIVERS**		
		Includes Warehouse.		
	1	**CLIPPINGS DEALER & DRIVERS**		
		Applies To A Dealer In New Textile Fabrics Only. Not Rag Or Paper Stock Dealers. Dealers In Used Fabrics Shall Be Assigned To 8264 Paper Stock Or Rag Dealer.		
8105		**4.201**	**1200**	**2.819**
	0	**STORE- HIDE OR LEATHER DEALER**		
	1	**STORE- LEATHER OR HIDE DEALER**		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8106		**6.790**	**1200**	**4.556**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**IRON OR STEEL MERCHANT & DRIVERS**		
		Not Applicable To Junk Dealers Or Steel Scrap Dealers.		
	1	**STEEL OR IRON MERCHANT & DRIVERS**		
		Not Applicable To Junk Dealers Or Iron Or Steel Scrap Dealers.		
8107		**4.456**	**1200**	**2.990**
	0	**MACHINERY DEALER NOC STORE OR YARD - & DRIVERS**		
		Operations Away From Premises Of Insured To Be Separately Rated.		
	1	**OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW -STORE OR YARD ONLY - & DRIVERS**		
8111		**5.253**	**1200**	**3.525**
	0	**PLUMBERS' SUPPLIES DEALER & DRIVERS NPD**		
		No Mfg. Applies To Wholesale Or Retail Dealers Of Gas, Steam Or Hot Water Equipment.		
8116		**4.810**	**1200**	**3.228**
	0	**FARM MACHINERY DEALER & DRIVERS**		
		Includes Demonstration.		
8203		**9.380**	**1200**	**6.397**
	0	**ICE DEALER & DRIVERS**		
		Ice Harvesting To Be Separately Rated.		
8204		**5.583**	**1200**	**3.746**
	0	**BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS**		
		Applies To A Dealer In Used Building Materials.Wrecking Or Salvage Operations To Be Separately Rated.		
	1	**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.		
8215		**4.495**	**1200**	**3.016**
	0	**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.		
	1	**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.		
	2	**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.		
	3	**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.		
8227		**7.136**	**1200**	**5.495**
	0	**CONSTRUCTION OR ERECTION PERMANENT YARD**		
		Applies Only To A Permanent Yard Maintained By A Construction Or Erection Risk For The Storage Of Material Or The Storage And Maintenance Of Equipment. Not Available At A Construction Site. Mill Operations Or Fabrication To Be Separately Rated. May Be Used Only Upon Specific Approval Of The Rating Bureau.		
8232		**8.404**	**1200**	**5.639**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	LUMBER YARD - NO SECOND-HAND MATERIALS - & LOCAL MANAGERS, DRIVERS		
	1	BUILDING MATERIALS DEALER - NO SECOND-HAND MATERIALS - &, LOCAL MANAGERS, DRIVERS		
	2	CONCRETE MIXING IN TRANSIT & DRIVERS		
	3	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		
	4	CINDER DEALER & DRIVERS		
8235		8.553	1200	5.739
	0	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.		
8263		7.613	1200	5.108
	0	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.		
8264		6.336	1200	4.251
	0	BOTTLE DEALER - USED - & DRIVERS NPD		
		Includes Beverage Bottle Or Can Recycling. No Collecting Or Handling Of Scrap Iron Or Steel.		
	1	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.		
	2	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.		
	3	RUBBER STOCK DEALER - USED - & DRIVERS NPD		
		No Collecting Or Handling Scrap Iron Or Steel.		
	4	DOCUMENT—SHREDDING OPERATIONS & DRIVERS NPD		
8265		6.742	1200	4.524
	0	IRON OR STEEL SCRAP DEALER & DRIVERS NPD		
		Wrecking Or Salvaging To Be Separately Rated.		
	1	STEEL OR IRON SCRAP DEALER & DRIVERS NPD		
		Wrecking Or Salvaging To Be Separately Rated.		
	2	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.		
8268		6.959	1200	4.669

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	FILM OR PLASTIC DEALER OR RECLAIMER & DRIVERS		
	1	PLASTIC OR FILM DEALER OR RECLAIMER & DRIVERS		
8269		8.627	1200	5.789
	0	STEEL DRUM OR STEEL BARREL DEALER SECOND HAND - & DRIVERS		
		Includes The Reconditioning Of Steel Drums Or Barrels.		
8279		8.784	1200	5.894
	0	BREEDING FARM - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		This Classification Is Applicable To Employees Engaged In The Breeding And Raising Of Horses. Employees Engaged In Operations Related To The Racing Of Horses Are To Be Separately Classified Under Classification Code 8280.		
8280		10.067	1200	6.755
	0	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		
8291		5.893	1200	3.954
	0	STORAGE WAREHOUSE - COLD		
	1	WAREHOUSING - COLD STORAGE		
8292		6.122	1200	4.108
	0	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.		
	1	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.		
8293		12.748	1200	8.554
	0	FURNITURE MOVING & STORAGE AND DRIVERS		
	1	STORAGE WAREHOUSE - FURNITURE - & DRIVERS		
		Includes Packing Or Handling Household Goods Away From Insured'S Premises.		
	2	WAREHOUSING - FURNITURE - & DRIVERS		
		Includes Packing Or Handling Household Goods Away From Insured'S Premises.		
8350		8.385	1200	5.626
	0	GASOLINE OR OIL DEALER & DRIVERS		
		Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.		
	1	OIL OR GASOLINE DEALER & DRIVERS		
		Operation Of Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.		
8353		8.889	1200	5.965
	0	GAS COMPANY: GAS DEALER - L.P.G. - & DRIVERS		
		Applies To All Operations Including Store Employees; Installation, Servicing Or Repair Of Customers' Equipment Or Appliances.		
8385		4.709	1200	3.160

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	BUS COMPANY: GARAGE EMPLOYEES		
	1	TAXI COMPANY: GARAGE EMPLOYEES		
	2	SCHOOL BUS OPERATOR: GARAGE EMPLOYEES		
	3	LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES		
		* If Applicable, To Be Used In Conjunction With Codes 7370, 7381, 7382 And 7384.		
8387		4.688	1200	3.146
	0	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."		
	1	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.		
	2	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.		
	3	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.		
	4	BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION & DRIVERS		
8392		3.586	1200	2.406
	0	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.		
8393		2.889	998	1.939
	0	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		3.807	1200	2.554
	0	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.		
8397		4.688	1200	3.146

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	AUTOMOBILE GARAGE OR REPAIR SHOP & PARTS DEPARTMENT EMPLOYEES, DRIVERS		
	1	AUTOMOBILE REPAIR SHOP OR GARAGE & PARTS DEPARTMENT EMPLOYEES, DRIVERS		
8398		3.457	1163	2.320
	0	AUTO SALES OR SERVICE AGENCY - & PARTS, SERVICE DEPARTMENT, EMPLOYEES, DRIVERS		
8506		5.434	1200	3.646
	0	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.		
8507		7.094	1200	4.760
	0	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.		
8601		0.446	289	0.297
	0	ARCHITECT OR ENGINEER - CONSULTING NPD.		
		Not Engaged In Actual Construction. May Only Be Used Upon Specific Approval Of The Rating Bureau.		
	1	ENGINEER OR ARCHITECT - CONSULTING NPD		
		Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.		
	2	SURVEYOR NPD		
		Applies To Land Surveying. Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.		
8606		1.930	720	1.295
	0	GEOPHYSICAL EXPLORATION - SEISMIC & DRIVERS		
8607		2.238	809	1.502
	0	GEOPHYSICAL EXPLORATION NOC & DRIVERS		
8709		2.150	784	1.509
	0	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.		
	1	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.		
	2	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.		
	3	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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8711		**5.230**	**1200**	**3.671**
	0	**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.'		
8720		**1.590**	**621**	**1.067**
	0	**INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC**		
		Applies To Mercantile, Manufacturing Or Marine Risks.		
	1	**MARINE APPRAISER OR SURVEYOR**		
	2	**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.		
	3	**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		
8726		**1.270**	**528**	**0.892**
	0	**STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS**		
		* Code 8711 Applies To Talleymen, Checking Clerks Etc.		
8731		**1.590**	**621**	**1.067**
	0	**BOILER INSPECTION**		
	1	**ELEVATOR INSPECTING**		
8737		**0.440**	**160**	**0.293**
	0	**RAILROADS - SALESPERSON - OUTSIDE**		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
8738		**0.488**	**160**	**0.326**
	0	**RAILROADS - SALESPERSON - OUTSIDE**		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:-6 Of The Manual. Rate Is Coverage Ii		
8742		**0.293**	**245**	**0.195**
	0	**SALESPERSONS-OUTSIDE**		
		Subject To The Standard Exceptions Manual Rule.		
	1	**CLAIM ADJUSTERS OR SPECIAL AGENTS - INSURANCE COMPANY**		
	2	**REAL ESTATE AGENCY - OUTSIDE EMPLOYEES & COLLECTORS**		
		Care, Custody And Maintenance Or Construction Work To Be Separately Rated.		
	3	**BUILDING AND LOAN APPRAISERS**		
	4	**INVESTIGATING COMPANY**		
		Includes Theater Investigating, Shopping Service, Credit Reporting Or Similar Activities And Is Not Applicable To Detective Or Patrol Agencies.		
8745		**5.833**	**1200**	**3.914**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS - NOT RETAIL DEALER - & SALESMEN, DRIVERS**		
8748		0.591	331	0.394
	0	**AUTOMOBILE SALESPERSONS**		
8753		2.208	800	1.482
	0	**COFFEE, TEA OR GROCERY DEALER - RETAIL - & DRIVERS**		
		Applies To House-To-House Sales Of Coffee, Tea Or Groceries And Includes Incidental Stores Or Warehouses.		
8755		0.380	270	0.253
	0	**LABOR UNION**		
		Includes Business Agents And Organizers.		
8800		3.136	1069	2.092
	0	**ADDRESSING OR MAILING CO - NPD**		
	1	**MAILING OR ADDRESSING CO - NPD**		
	2	**LETTER SERVICE SHOP - NPD**		
8803		0.038	171	0.025
	0	**AUDITOR, OR FACTORY COST OR OFFICE SYSTEMATIZER - TRAVELING**		
		Includes Insurance Company Premium Auditors.		
	1	**FACTORY COST, OR OFFICE SYSTEMATIZER OR AUDITOR - TRAVELING**		
		Includes Insurance Company Premium Auditors.		
	2	**OFFICE OR FACTORY COST SYSTEMATIZER, OR AUDITOR - TRAVELING**		
8810		0.136	199	0.091
	0	**CLERICAL OFFICE EMPLOYEES NOC**		
		Subject To The Standard Exceptions Manual Rule.		
	1	**DRAFTSMEN**		
		Subject To The Standard Exceptions Manual Rule.		
	2	**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.		
	3	**STORE- STAMP DEALER - & CLERICAL**		
	4	**COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS**		
8814		0.204	160	0.136
	0	**RAILROADS - CLERICAL OFFICE EMPLOYEES NOC.**		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
8815		0.227	160	0.151
	0	**RAILROADS - CLERICAL OFFICE EMPLOYEES NOC.**		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II		
8820		0.198	217	0.132

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	ATTORNEY - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NPD		
	1	LAW OFFICE -ALL EMPLOYEES & CLERICAL,MESSENGERS, DRIVERS - NPD		
8828		3.623	1200	2.431
	0	HOMEMAKER SERVICE		
		Applies To Non-Profit Organizations Providing Home Help Services To Families With Children, Convalescent, Aged, Acutely Or Chronically Ill Or Disabled Persons. Employees Engaged Solely In Clerical Or Promotional Work Shall Be Separately Rated As 8810; Outside Social Case Workers As 8742 Salesperson.		
8829		4.165	1200	2.795
	0	CONVALESCENT HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)		
	1	NURSING HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)		
	2	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.		
8831		1.932	720	1.296
	0	HOSPITAL - VETERINARY - & DRIVERS		
8832		0.435	286	0.290
	0	PHYSICIAN & CLERICAL		
		Includes Maintenance Of The Professional Office.		
	1	DENTIST & CLERICAL		
		Includes Maintenance Of The Professional Office.		
	2	OPTOMETRIST - & CLERICAL		
		Includes The Incidental Sale Of Optical Goods. Lens Grinding To Be Separately Rated Under 4150 Lens Mfg. Includes Maintenance Of Professional Office.		
8835		3.623	1200	2.431
	0	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		
8836		3.616	1200	2.426
	0	RESCUE MISSION - ALL OPERATIONS AND DRIVERS.		
	1	CHARITABLE OR WELFARE ORGANIZATIONS - ALL OPERATIONS & DRIVERS		
8838		0.403	277	0.269
	0	LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES & CLERICAL		
	1	MUSEUMS - PUBLIC - PROFESSIONAL EMPLOYEES - & CLERICAL		
		Includes Curators And Professional Assistants.		
8840		0.338	258	0.225

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**RELIGIOUS ORGANIZATION & CLERICAL**		
		Includes Clergy, Professional Assistants, Organist And Choir Members.		
8860		**0.059**	**177**	**0.039**
	0	**ACCOUNTING FIRM - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NPD**		
8868		**1.156**	**495**	**0.771**
	0	**SCHOOL- PROFESSIONAL EMPLOYEES & CLERICAL**		
	1	**COLLEGE- PROFESSIONAL EMPLOYEES & CLERICAL**		
	2	**SCOUTING COUNCIL - EXECUTIVE SECRETARIES OR CLERICAL**		
		Camp Operation To Be Separately Rated As 9015 Camp Operation.		
8871		**0.113**	**193**	**0.075**
	0	**CLERICAL TELECOMMUTER EMPLOYEES**		
		Subject to Standard Exceptions Manual Rule.		
8901		**0.147**	**203**	**0.098**
	0	**TELEPHONE OR TELEGRAPH CO - OFFICE OR EXCHANGE EMPLOYEES & CLERICAL**		
9014		**4.478**	**1200**	**3.005**
	0	**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.		
	1	**EXTERMINATOR & DRIVERS**		
		Includes Termite Control. Carpentry Repair Or Use Of Poisonous Gases To Be Separately Rated.		
	2	**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.		
	3	**POWER WASHING OF BUILDINGS**		
		Applies To Power Washing From Ground Level Only.		
	4	**FIRE EXTINGUISHER REFILLING SERVICE OR REPAIR**		
	5	**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.		
9015		**5.401**	**1200**	**3.624**
	0	**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.		
	1	**BEACH CHAIRS - RENTAL**		
	2	**BATH HOUSE - BEACH**		
	3	**CAMP OPERATION - RECREATIONAL OR EDUCATIONAL**		
	4	**CAMP OPERATION NOC**		
9016		**3.859**	**1200**	**2.589**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**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.		
	1	**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.		
	2	**HORSE SHOW: OPERATION BY OWNER OR LESSEE & DRIVERS**		
		Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated As 9180 Amusement Device Operation Noc.		
9033		**3.070**	**1050**	**2.060**
	0	**HOUSING AUTHORITY & CLERICAL, SALESMEN, DRIVERS**		
		Applies To All Employees Of Housing Authorities Operating Completed Public Housing Projects. New Construction And Major Alteration Work To Be Separately Rated.		
9044		**4.340**	**1200**	**2.912**
	0	**CASINO-HOTEL - ALL EMPLOYEES & CLERICAL, SALESMEN, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156		
9045		**1.127**	**487**	**0.756**
	0	**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.		
9046		**0.000**	**0**	**0.000**
	0	**PREMIUM CREDIT AMOUNT RESULTING FROM THE APPLICATION OF THE N.J. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (3:8).**		
9052		**3.301**	**1117**	**2.215**
	0	**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.		
	1	**MOTEL, MOTOR COURT, TOURIST COURT OR CABIN - & CLERICAL, SALESMEN, DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)**		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Restaurant Operations To Be Separately Rated Under Code 9079 Restaurants.		
9053		**1.247**	**522**	**0.837**
	0	**BATHS NOC & CLERICAL**		
	1	**EXERCISE OR HEALTH INSTITUTE & CLERICAL**		
	2	**HEALTH OR EXERCISE INSTITUTE & CLERICAL**		
	3	**HEALTH SPA OR STEAM BATHS NOC & CLERICAL**		
9060		**2.461**	**874**	**1.651**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
		The Actual Remuneration Of All Caddies Shall Be Included With The Payroll Of The Regular Club Employees In Computing The Premium For The Risk. In Case The Actual Remuneration Is Not Available, The Payroll For Caddies Shall Be Taken At $50 Per Club Member Per Season Subject To A Maximum Of Four Hundred Fifty Members Per Course Of Eighteen Holes Or Less, Which Limit Shall Be Adjusted Pro Rata For Larger Courses, Provided However, That If The Club Is Open To The Public, Four Hundred Fifty Members Per Course Of Eighteen Holes Shall Constitute The Minimum Number Of Club Members For The Purpose Of Applying This Rule.		
9061		**1.701**	**653**	**1.141**
	0	**CLUB NOC & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
9063		**1.191**	**505**	**0.799**
	0	**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		
9065		**1.558**	**612**	**1.045**
	0	**CLUB-TENNIS & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
9078		**3.591**	**1200**	**2.410**
	0	**COMMISSARY WORK**		
		Applies Only In Connection With Construction, Erection, Lumbering Or Mining Operations And Includes Cooks, Waiters And Other Employees Engaged In Furnishing Board Or Lodging.		
9079		**2.131**	**778**	**1.430**
	0	**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.		
	1	**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.		
	2	**CATERER. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156.		
	3	**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.		
9088		**0.000**	**0**	**0.000**
	0	**FIREWORKS EXHIBITION & DRIVERS**		
		* Risk Engaged In Fireworks Exhibitions Rate As 150% Of Code 4829.		
9089		**2.343**	**839**	**1.572**
	0	**BILLIARD HALL NPD**		
		No Bowling Lanes.		
9093		**2.291**	**824**	**1.537**
	0	**BOWLING LANE & DRIVERS**		
		Includes Bowling Lanes With Billiard Halls.		
	1	**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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9102		**4.436**	**1200**	**3.172**
	0	**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.		
	1	**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.		
9106		**8.585**	**1200**	**5.761**
	0	**SCHOOL- NON-PROFESSIONAL EMPLOYEES & DRIVERS**		
	1	**COLLEGE- NON-PROFESSIONAL EMPLOYEES & DRIVERS**		
	2	**LIBRARY - PUBLIC - NON-PROFESSIONAL EMPLOYEES & DRIVERS**		
	3	**MUSEUMS - PUBLIC - NON-PROFESSIONAL EMPLOYEES - & DRIVERS**		
9107		**3.315**	**1121**	**2.224**
	0	**RELIGIOUS ORGANIZATION - NON-PROFESSIONAL EMPLOYEES & DRIVERS**		
9109		**4.436**	**1200**	**3.172**
	0	**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.		
9154		**2.394**	**854**	**1.712**
	0	**THEATER NOC**		
		Includes Managers, Stage Hands, Box Office Employees, Ushers Or Motion Picture Operators.		
9156		**2.394**	**854**	**1.597**
	0	**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		
	1	**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.		
9170		**13.340**	**1200**	**8.951**
	0	**WINDOW CLEANING & DRIVERS**		
		Operations 2 Stories Or Less From Ground Level, Involving No Mechanical Or Protective Devices, To Be Separately Rated Under Code 9014.		
9178		**5.247**	**1200**	**3.752**
	0	**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.		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9179		**14.971**	**1200**	**10.704**
	0	**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.		
9180		**3.922**	**1200**	**2.804**
	0	**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.		
	1	**CLUB - SHOOTING & DRIVERS**		
	2	**SHOOTING GALLERY & DRIVERS**		
9182		**3.910**	**1200**	**2.796**
	0	**ATHLETIC SPORTS OR PARK - OPERATION & DRIVERS**		
		Applies To All Employees Other Than Players, Coaches, Managers,Trainers, Equipment Managers, Or Sports Officials.		
	1	**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.		
	2	**GOLF DRIVING RANGE & DRIVERS**		
9186		**16.733**	**1200**	**11.964**
	0	**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.		
	1	**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.		
	2	**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.		
9220		**5.708**	**1200**	**3.830**
	0	**CEMETERY OPERATION & DRIVERS**		
9402		**4.950**	**1200**	**3.539**
	0	**STREET CLEANING & DRIVERS**		
	1	**SEWER CLEANING & DRIVERS**		
	2	**SNOW REMOVAL - & DRIVERS - NPD WITH 5509 STREET OR ROAD MAINTENANCE**		
9403		**13.560**	**1200**	**9.695**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS		
		Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.		
	1	ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS		
		Reduction, Rendering Or Fertilizer Plants To Be Seperately Rated.		
	2	REFUSE, ASHES OR GARBAGE, COLLECTION & DRIVERS		
		Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.		
	3	MANURE DEALER - & DRIVERS		
9410		6.060	1200	4.066
	0	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.		
9421		1.836	692	1.414
	0	WELFARE BOARD - COUNTY - & CLERICAL, SALESMEN, DRIVERS		
		Operation Of A Hospital To Be Separately Rated As 9045; Nursing Home As 8829		
9423		3.323	1124	2.230
	0	MOSQUITO EXTERMINATION COMMISSION - & CLERICAL, DRIVERS		
9501		3.920	1200	2.673
	0	PAINTING- SHOP ONLY - & DRIVERS NPD		
		Not Available For Division Of Payroll In Mfg. Plants Or With 5474 Painting Or Decorating.		
9519		6.178	1200	4.145
	0	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.		
	1	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.		
	2	TELEVISION OR RADIO SET INSTALLATION SERVICE OR REPAIR & DRIVERS		
		Includes Shop Or Outside Employees, Incidental Parts Department Employees, Erection Of Antennae. Electrical Wiring Or Tower Erection To Be Separately Rated.		
9521		3.398	1145	2.317
	0	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING		
	1	WINDOW DRESSING		
9522		2.651	929	1.808
	0	UPHOLSTERING NPD		
		Npd Restriction Does Not Apply In Connection With Coffin Or Casket Mfg., Automobile Body Mfg. Or Furniture Mfg.		
	1	FURNITURE UPHOLSTERING		
	2	COFFIN UPHOLSTERING AND BURIAL GARMENT MFG		
	3	CASKET UPHOLSTERING AND BURIAL GARMENT MFG		
	4	BURIAL GARMENT MFG AND COFFIN OR CASKET UPHOLSTERING		

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9529		**0.000**	**0**	**0.000**
	0	**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.		
	1	**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.		
	2	**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.		
	3	**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.		
9530		**4.678**	**1200**	**3.602**
	0	**RIGGING NOC & DRIVERS**		
	1	**BELL INSTALLATION - TOWER - & DRIVERS**		
	2	**MOBILE CRANE AND HOISTING SERVICE CONTRACTORS - NOC & DRIVERS**		
		Applicable To Specialists Engaged In Leasing Cranes To Raise Or Lower Objects Or Materials For Construction And Erection Projects.		
9538		**7.544**	**1200**	**5.809**
	0	**AWNING OR TENT ERECTION - & SHOP OPERATION, DRIVERS**		
	1	**TENT OR AWNING ERECTION - & SHOP OPERATION, DRIVERS**		
	2	**DECORATING - INTERIOR OR EXTERIOR - HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS - & SHOP OPERATIONS, & DRIVERS**		
9554		**6.982**	**1200**	**5.376**
	0	**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.		
	1	**SIGN ERECTION OR REMOVAL - & DRIVERS NPD**		
9555		**6.982**	**1200**	**5.376**
	0	**SIGN MFG ERECTION OR REPAIR - NEON OR ELECTRIC - & DRIVERS - NPD**		
9556		**6.982**	**1200**	**5.376**

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	**SIGN MFG ERECTION OR REPAIR - NOC - & DRIVERS**		
		Includes Sign Painting On Outside Of Buildings.		
9557		1.544	608	1.189
	0	**SIGN PAINTING OR LETTERING - HAND WORK OR SILK SCREEN PROCESS & DRIVERS NPD**		
		Includes Sign Painting Or Lettering Inside Buildings Away From Shop. May Be Used Only Upon Specific Approval Of The Rating Bureau.		
9586		0.465	295	0.312
	0	**BARBER SHOP OR BEAUTY PARLOR (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
	1	**BEAUTY PARLOR OR BARBER SHOP (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**		
9600		2.618	919	1.785
	0	**TAXIDERMIST**		
9610		1.382	561	0.927
	0	**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.		
9620		2.007	742	1.347
	0	**FUNERAL DIRECTOR & DRIVERS**		
	1	**UNDERTAKER & DRIVERS**		
	2	**CREMATORY OPERATION & DRIVERS**		
9663		0.000	0	0.000
	0	**PREMIUM CREDIT AMOUNT FOR LARGE DEDUCTIBLE COVERAGE (3:10A) WHICH IS TO BE APPLIED AFTER MOD.**		
9720		1.042	462	0.745
	0	**ROLLING CHAIR OPERATION**		
9726		6.154	1200	4.129
	0	**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		
9728		3.210	1091	2.154
	0	**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.		
	1	**DOG SHOW - KENNELMEN & DRIVERS**		
9740		0.030	0	0.000
	0	**TERRORISM PREMIUM CHARGE (2:1-3A)**		
9741		0.010	0	0.000

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	CATASTROPHE(OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM CHARGE(3:9-9)		
9757		0.000	0	0.000
	0	AUDIT NONCOMPLIANCE CHARGE, SEE (3:3-85) OF THE MANUAL		
9848		0.000	0	0.000
	0	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.		
9849		0.000	0	0.000
	0	SPECIAL STATISTICAL CODE FOR ADDITIONAL PREMIUM TO EQUAL MINIMUM CHARGE FOR ADMIRALTY/FELA COVERAGE. SEE 3:13-31B OF THE MANUAL.		
9874		0.000	0	0.000
	0	PREMIUM REDUCTION RESULTING FROM THE APPLICATION OF AN APPROVED MANAGED CARE PROGRAM-STAT.CODE. SEE 3:10B-5 OF THE MANUAL.		
9887		0.000	0	0.000
	0	PREMIUM CREDIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33K)		
9889		0.000	0	0.000
	0	PREMIUM DEBIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33L)		