



UNDERWRITING MANUAL

JULY 1, 2006 EDITION

with revisions through 6/30/06

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Change Notice

The table below is provided as a quick reference to identify what has changed since the effective date of this publication (July 1, 2006). Actual changes will be easily identified as shown.

Example:

1. * If an insured dies during a policy period, the policy will extend to the insured's estate, provided MT State Fund receives written notice within ~~30 days~~ **45 days** after the death.

If you are keeping a paper version of this manual, print the page(s) identified below, remove the older page from your manual and replace with the updated version.

The original publication date of July 1, 2006 will appear in the upper right-hand corner of all published changes. Directly below will appear another date if any information on that page has changed from the original publication.

Manual Section	Page(s) Changed	Effective Date	Change #



General Rules

Table of Contents

- I. GENERAL 3**
 - A. Underwriting 3
 - B. Effective Dates 3
- II. DEFINITIONS 3**
 - A. Workers' Compensation and Occupational Disease:..... 3
 - B. Montana State Compensation Insurance Fund (MT State Fund): 3
 - C. Employer/Insured: 4
 - D. Risk: 4
 - E. Principal Business: 4
 - F. Secondary Business: 4
 - G. Initial Deposit/Initial Installment Premium: 4
 - H. Policy Period:..... 4
 - I. Report Basis: 4
 - J. Fiscal Year:..... 5
 - K. Anniversary Date: 5
 - L. Anniversary Rating Date:..... 5
 - M. Classification Code: 5
 - N. Payroll: 5
 - O. Premium: 5
 - P. Claim Liability: 5
 - Q. Policy Margin: 5
 - R. Policy Loss Ratio: 5
 - S. Expense Constant: 5
 - T. Estimated Premium: 5
- III. LIMITS OF LIABILITY 6**
- IV. INITIAL DEPOSIT/INITIAL INSTALLMENT PREMIUM 6**
 - A. Definition and Purpose of Initial Deposit..... 6
 - B. Definition and Purpose of Initial Installment Premium 6
 - C. Payment Establishes Coverage Effective Date 6
 - D. Payment Methods..... 7
 - E. Payment With Dishonored Check..... 7
 - F. Deposit Held Until Policy Cancellation..... 7
- V. COVERAGES 7**
 - A. Covered Employments (39-71-401(1), MCA) 7
 - B. Exempted Employments(39-71-401(2), MCA) and Corporate Officers or Managers of a Manager-Managed Limited Liability Company(LLC) (39-71-401(4), MCA) 8
 - C. Assignment/Death 8
- VI. POLICY FORMS..... 9**
 - A. Application 9
 - B. Policy 9
 - C. Initial Deposit or Initial Installment Premium Statement..... 9
 - D. Workers' Compensation Policy Information Page..... 9



General Rules

- E. Endorsements 10
- F. Application and Survey 10
- G. Payroll Reports 10
- VII. CLASSIFICATION PROCEDURE 11**
 - A. General Explanation 11
 - B. Basic Classifications 11
 - C. Governing Classification 11
 - D. Standard Exceptions 11
 - E. General Inclusions 13
 - F. General Exclusions 14
 - G. Assignment of Classifications 14
 - H. Payroll Assignment - Multiple Classifications 17
 - I. Classification Wording 18
- VIII. BASIS OF PREMIUM 19**
 - A. Computation 19
 - B. Payroll, Remuneration or Earnings 19
 - C. Estimated Payrolls 21
 - D. Overtime 21
 - E. Corporate Officers and Managers of a Manager-Managed Limited Liability Company (LLC) 22
 - F. Owners, Partners, and Members of a Member-Managed Limited Liability Company (LLC) 23
 - G. Payroll Division 23
 - H. Uninsured Subcontractors 24
- IX. RATES AND PREMIUM 24**
 - A. Manual Rate 24
 - B. Manual Premium 25
 - C. Modified Manual Premium 25
 - D. Standard Premium 25
 - E. Modified Standard Premium 27
 - F. Earned Premium 28
 - G. Minimum Premium 28
 - H. Final Premium 28
 - I. Audit 28
 - J. Expense Constant 28
- X. DIVIDENDS 29**
 - A. Based on Loss Experience 29
 - B. Premium Excess 29
- XI. CANCELLATION 29**
 - A. Ceased Operations 29
 - B. Transfer Coverage to Another Carrier 29
 - C. No Employees For Which Coverage Is Required 30
 - D. Change of Ownership or Sale of Business 30
 - E. Forced By Montana State Fund 30
- XII. INDEX 32**



General Rules

I. GENERAL

A. Underwriting

1. This manual of rules, classifications and rates governs the underwriting of workers' compensation and occupational disease insurance by the Montana State Compensation Insurance Fund (MT State Fund).

2. The general rules apply to and control the writing of all MT State Fund policies.

B. Effective Dates

1. Rules and rates in this manual become effective at 12:01 a.m. on the date specified on the manual pages and supercede all previous rules and rates.

2. Changes in any rules will be designated by an asterisk (*).

3. Changes in classifications subsequent to May 7, 1993: effective on the date specified when the change is approved by the Board of Directors as indicated by a footnote designated by one or more asterisks.

4. Changes in classifications subsequent to December 1997: effective on the date specified when the change is approved by the MT State Fund as indicated by a footnote designated by one or more asterisks.

II. DEFINITIONS

A. Workers' Compensation and Occupational Disease:

The statutory obligation of an employer to provide benefits for employees under the Montana Workers' Compensation and Occupational Disease Acts (Title 39, Chapter 71, MCA and Title 39, Chapter 72, MCA).

B. Montana State Compensation Insurance Fund (MT State Fund):

1. A state operated workers' compensation and occupational disease insurer.

2. Also known as Compensation Plan 3 under the Montana Workers' Compensation and Occupational Disease Acts.



General Rules

C. Employer/Insured:

1. A single legal entity, as further defined in 39-71-117(1), MCA, which may be an individual, partnership, private or public corporation, limited liability company, association, joint venture or other entity.
2. The entire operation of each separate legal entity shall be covered by a single policy.
3. A policy shall not be issued to cover only a portion of the employer's operation or employees.

D. Risk:

The entire operation of one employer.

E. Principal Business:

The business reflected by the classification with the greatest amount of payroll, excluding standard exception or general exclusion operations. If the business is best described by a standard exception operation and no basic classification other than that applicable to general inclusion or general exclusion operations applies, then the standard exception operation that produces the greatest amount of payroll for the business shall be the principal business.

F. Secondary Business:

An undertaking or enterprise separate from the principal business of the insured.

G. Initial Deposit/Initial Installment Premium:

An amount, required to secure future premium payment or future coverage, as further defined in Rule IV.

H. Policy Period:

1. The effective date is established on the day after an approved application, all reports and premiums from any previous coverage periods and initial deposit or installment(s), if required, have been received. Coverage commences at 12:01 AM (MST or MDT) on the effective date.

2. Policies are automatically renewed annually unless cancelled for reasons stated in Rule XI.

I. Report Basis:

Time periods assigned for each employer to report employee earnings for premium purposes, which may be monthly, quarterly, semi-annual or annual.



General Rules

J. Fiscal Year:

A 12 month period beginning July 1st and ending the following June 30th where premium revenue and losses are recognized.

K. Anniversary Date:

Normally 12 months from the effective date of the policy.

L. Anniversary Rating Date:

The normal anniversary rating date will be the month and day of the first full term policy, unless another date has been established by the rating organization.

M. Classification Code:

A description of operations involved in an employer's business identified by a code number and further defined in Rule VII.

N. Payroll:

Total gross remuneration or earnings as further defined in Rule VIII and 39-71-123, MCA.

O. Premium:

Manual, standard, modified, earned and minimum premium as further defined in Rule IX.

P. Claim Liability:

Estimated costs of medical and compensation benefits for each injury claim.

Q. Policy Margin:

Earned premium minus claim liability.

R. Policy Loss Ratio:

Claim liability divided by earned premium.

S. Expense Constant:

An annual premium charge that applies to all policies, regardless of premium size, to cover expenses associated with administering a policy.

T. Estimated Premium:

Based on reported or estimated payroll (increased for inflation) by class code.



General Rules

1. For class codes assigned for one year or more, actual payroll, reported by the insured or as revealed by an audit, is used to estimate future premium.
2. For class codes assigned for less than one year, estimated payroll provided by the insured is used to estimate future premium, unless reported or audited payroll exceeds the estimates provided by the insured.

III. LIMITS OF LIABILITY

A. MT State Fund assumes the entire liability of the insured to its employees under the Montana Workers' Compensation and Occupational Disease Acts.

B. MT State Fund does not defend any suits or actions for which it does not provide benefits under the Workers' Compensation or Occupational Disease Acts, including but not limited to tort or contract actions against the insured.

C. The MT State Fund policy provides employer's liability insurance (Coverage B). Basic limits of liability are provided with no additional premium charge. Increased limits of either \$500,000 or \$1,000,000 may be provided for an additional premium charge. (See page R/M-13)

IV. INITIAL DEPOSIT/INITIAL INSTALLMENT PREMIUM

A. Definition and Purpose of Initial Deposit

1. An amount required to initiate coverage and to secure future premium payment for deposit type policies.
2. Based on 20% of estimated premium.
3. Subject to a minimum and annual adjustment.

B. Definition and Purpose of Initial Installment Premium

1. An amount required to initiate coverage.
2. Based on estimated premium, report basis, and payment option assigned.

C. Payment Establishes Coverage Effective Date

1. The effective date is established on the day after an approved application, all reports and premiums from any previous coverage periods and



General Rules

initial deposit or installment(s), if required, have been received. Coverage commences at 12:01 AM (MST or MDT) on the effective date.

D. Payment Methods

1. Cash, check, money order, or letter of credit.
2. Subject to monetary limitations shown in the Rates and Miscellaneous Values:
 - a. Certificate of Deposit, made payable to the insured and MT State Fund and accompanied by an Assignment Agreement (for deposit type policies only).
 - b. Surety Bond (for deposit type policies only).

E. Payment With Dishonored Check

Coverage will be voided retroactive to the effective date.

F. Deposit Held Until Policy Cancellation

1. The initial deposit and any subsequent additional deposits are held in a separate account and may not be credited as premium during an active policy period.
2. When the policy is cancelled, all deposits and paid premiums are credited to final premium due and any remaining amounts are refunded to the employer provided minimum premium and policy charge has been paid during the policy period.
3. If the employer fails to submit payroll report forms and premium after cancellation, MT State Fund will retain the full deposit and paid premiums and may credit the amounts to premium based on estimated payroll. (see Rule VIII-C-2)

V. COVERAGES

A. Covered Employments (39-71-401(1), MCA)

1. Election
 - a. An employer may request an application for coverage by mail, telephone, facsimile, website or in person.
 - b. Coverage will not be extended to any employer who has not submitted all payroll reports and premiums for any prior coverage periods.
 - c. All applications are subject to MT State Fund approval.
 - d. The policy effective date is determined by the date the initial deposit or initial installment premium is received. (See Rule IV-B)



General Rules

B. Exempted Employments(39-71-401(2), MCA) and Corporate Officers or Managers of a Manager-Managed Limited Liability Company(LLC) (39-71-401(4), MCA)

1. Election

a. An employer may request optional coverage endorsements by mail, telephone, facsimile, website, or in person, at the time of application for covered employments (see Rule V-A) or at any time thereafter.

b. All endorsements are subject to MT State Fund approval.

c. The endorsement effective date will be:

- i. the policy effective date if the request is received on or prior to the initial deposit/initial installment premium billing due date (see Rule IV-B);
- ii. the date the request is received by mail, if that date is after the initial deposit/initial installment premium billing due date;
- iii. the day following the date the request is received in person, facsimile, telephone, or on the website, if that date is after the initial deposit/initial installment premium billing due date.

d. Approved endorsements remain in effect until the employer requests termination in writing or the policy is cancelled.

C. Assignment/Death

1. An insured may not assign its interest in a policy without the express written consent of MT State Fund.

2. If an insured dies during a policy period, the policy will extend to the insured's estate, provided MT State Fund receives written notice within 30 days after the death.



General Rules

VI. **POLICY FORMS**

A. Application

1. Contains information submitted by the employer sufficient to establish underwriting costs, classifications and policy provisions.
2. All applications are subject to MT State Fund approval.
3. A new application is required if delinquent payroll & premium reports or premium, from a previous coverage period, are not received within 60 days of the date the new policy or re-enrollment application was received.

B. Policy

1. Contains general insuring agreements; excluded employments and risks; and conditions applicable to insureds.
2. Issued when coverage becomes effective.

C. Initial Deposit or Initial Installment Premium Statement

1. A billing specifying the deposit amount or initial installment premium required to initiate coverage.
2. The coverage effective date for each employer is determined by the date MT State Fund receives the initial deposit or initial installment premium. (see Rule IV.)

D. Workers' Compensation Policy Information Page

1. Contains information specific to each insured: policy number, policy period, legal entity, mailing address(es), business names and locations, elected optional coverages and coverage status of business owner(s).
2. Lists brief descriptions of all classification codes assigned and the premium calculations.
3. Issued when coverage becomes effective and when above policy specifics, except address(es), change.



General Rules

E. Endorsements

1. To elect coverage for excluded employments under 39-71-401(2), MCA.
2. To elect participation in the medical deductible program as further defined in Rule IX-C.
3. To elect any other coverage not specifically provided under the Workers' Compensation Act and Occupational Disease Act.
4. All endorsements are subject to MT State Fund approval.

F. Application and Survey

1. To apply for participation in the construction industry premium credit program as further defined in Rule IX-E.
2. The application is subject to MT State Fund approval.

G. Payroll Reports

1. Provided to some insureds at the end of each reporting period.
2. All insureds are subject to premium audit.
3. Insured must report gross remuneration of all employees for which coverage is mandatory or elected (see Rule VIII.).



General Rules

VII. CLASSIFICATION PROCEDURE

A. General Explanation

1. The object of the classification system is to group employers into classifications so the rate for each classification reflects exposures common to those employers. This is generally accomplished by assigning one basic classification, which best describes the business and includes all the various types of labor. It is the business, which is classified, not the separate employments, occupations or operations within the business.

2. The "Classifications" section of this manual contains descriptions of each classification.

3. The "Numeric Sequence" section of this manual contains brief descriptions of each classification.

4. The "Rates and Miscellaneous Values" section of this manual contains manual rates for each classification.

B. Basic Classifications

Include all classifications in this manual, other than the Standard Exception classifications. (see Rule VII-D.)

C. Governing Classification

The classification, other than a standard exception, which produces the greatest amount of payroll. In instances where no basic classification is applicable, the governing classification is the standard exception classification that produces the greatest amount of payroll.

D. Standard Exceptions

1. Some occupations common to many businesses are described by standard exception classifications:

- a. Clerical Office Employees - Code 8810 - Clerical office employees are defined as those employees whose duties include creation or maintenance of financial or other employer records, handling correspondence, computer composition, and technical drafting and telephone duties including sales by phone. Cashiering may be eligible for this classification if the employee does not handle, show, demonstrate, deliver or have another exposure to any product and does not provide any retail customer services.

The clerical office classification continues to apply to a qualified clerical office employee who performs a duty outside of a qualified office area when that duty does not involve direct supervision or physical labor and is directly related to that employee's duties in the



General Rules

office. These duties do not exclude the depositing of funds at the bank, purchase of office supplies and pick up or delivery of mail provided they are incidental and directly related to that employee's duties in the office. However, for purposes of this rule, the definition of clerical duties excludes outside sales or outside representative; any work exposed to the operative hazards of the business; and any work, such as a stock or tally clerk which is necessary, incidental or related to any operations of the business or other than clerical office. Definition of an office: A clerical office is a work area separated and distinguishable from all other work areas and hazards of the employer by floors, wall, partitions, counters, or other physical barriers. A clerical office excludes work areas where inventory is located, products are displayed for sale, or to which the purchaser customarily brings the product from another area for payment. Employees who are not specifically included in descriptions of other classes assigned to the policy and are not included by other special rules, may qualify for inclusion in classification code 8810. Two basic tests must be met as defined above-the definition of clerical office duties and the definition of an office.

b. Drafting Employees - Code 8810 - as described in Rule VII-D.1.a. are employees engaged exclusively in drafting and confined to office work. The entire payroll of any such employees exposed to any other operations shall be assigned to the highest rated classification of operations to which they are exposed.

c. Drivers, Chauffeurs, Messengers, and Their Helpers - Code 7380 – are defined as those employees whose duties are performed upon or in connection with vehicles in such capacity, and shall also include incidental garage employees, and employees using bicycles in their operations. If vehicles, including drivers, chauffeurs, messengers, and their helpers are employed under contract and if the owner of such vehicles has not insured his compensation obligation, and furnished evidence of such insurance, the actual payroll of the drivers, chauffeurs, messengers, and their helpers shall be included in the payroll of the insured employer at the proper rate for the operations in which they are engaged. Such payroll shall be assigned to the classification applicable in that risk to drivers. If that payroll cannot be obtained, 1/4 of the total contract price for the vehicles shall be considered as payroll of the drivers, chauffeurs, messengers, or helpers. If the owner of a vehicle under contract also is a driver and is entitled to workers' compensation benefits and has not furnished evidence that such workers' compensation obligation has been insured, 1/4 of the contract price for that vehicle shall be included as payroll of the insured employer which contracted for the vehicle. When the contract price does not include the cost of fuel, maintenance, or other services provided to the owner-operator



General Rules

of a vehicle under contract, the value of such goods and services shall be added to the contract price before determining the 1/4 amount.

d. Salespersons or Collector - Outside - Code 8742 - are employees engaged in such duties away from the employer's premises. This classification shall not apply to employees who deliver merchandise. Employees who deliver merchandise shall be assigned to the classification applicable in that risk to drivers even though they also collect or sell. If they walk or use public transportation, they shall be assigned to the governing classification.

e. Automobile Salespersons - Code 8748 - are employees engaged in such duties on and away from the employer's premises. Such employees are subject to treatment as Salespersons or Collectors - Outside for purposes of this rule, but are assigned to Code 8748.

2. Standard exception classifications apply, even if the basic classification includes phrases such as "all employees" or "all operations", unless the basic classification specifically includes them.

E. General Inclusions

1. Some businesses include operations, which would be classified separately if the operation were a separate business. When these operations are a part of the main business, they are included in the basic classification for that business:

- a. Aviation travel by employees, other than members of the flying crew.
- b. Commissaries and restaurants for the insured's employees.
- c. Such operations shall be assigned to a separate classification if conducted in connection with construction, erection, lumbering or mining operations.
- d. Manufacture of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases by the employer for use in the operations insured by the policy.
- e. Hospitals or medical facilities operated by the insured for its employees.
- f. Maintenance or repair of the insured's buildings or equipment by the insured's employees.
- g. Printing or lithographing by the insured on its own products.



General Rules

2. A general inclusion operation shall be separately classified only if:
 - a. Such operation constitutes a separate and distinct business of the insured as provided in Rule VII-G below, or
 - b. It is specifically excluded by the classification wording, or
 - c. The principal business is described by a standard exception classification.

F. General Exclusions

Some businesses include unusual operations which are excluded from basic classifications and are classified separately, even if the basic classification includes phrases such as "all employees" or "all operations", unless specifically included in the basic classification:

1. Aviation operation - all operations of the flying and ground crews.
2. New construction or alteration work by the insured's employees or contractors.
3. Sawmill operations - sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.
4. Commissaries and restaurants for the insured's employees if operated in connection with construction, erection, lumbering or mining operations.
5. Employer operated day care services.

G. Assignment of Classifications

1. Additional basic classifications. The word "operation" used within this rule also means activity, enterprise, process, secondary business or undertaking in either the singular or plural form.
 - a. More than one basic classification may be assigned to an insured who meets conditions (i), (ii), or (iii):
 - i. The insured's principal business is described by a basic classification that requires certain operations or employees to be separately rated. (Refer to Rule VII-G.4. for the definition of "principal business" and Rule VII-I.1. for the definition of "to be separately rated.")
 - ii. The insured conducts one or more of the following operations:
 - Construction or erection
 - Farms
 - Employee leasing
 - Labor contracting



General Rules

- Temporary labor services
- Mercantile business
(Refer to Rule VII. G. 5,6, 8. for conditions under which additional basic classifications may be assigned for these operations.)

iii. The insured conducts more than one operation in a state.

(1) For purposes of this rule, an insured is conducting more than one operation in a state if portions of the insured's operations in that state are not contemplated by the classification applicable to the insured's principal business. To qualify for a separate classification the insured's additional operation must:

(a) Be able to exist as a separate business if the insured's principal business in the state ceased to exist.

(b) Be located in a separate building or on a separate floor in the same building or on the same floor physically separated from the principal business by structural partitions. Employees engaged in the principal business must be protected from the operating hazards of the separate additional operation.

(c) Maintain proper payroll records. (Refer to Rule VII-H.2.ii. for the description of proper payroll records.)

(2) If the separate additional operation is not contemplated by the classification applicable to the insured's principal business and meets all the conditions listed above in (iii)(1), the insured is considered to be engaged in an additional operation and a separate basic classification may be assigned to each operation so qualified.

(3) If the additional operation does not meet all conditions listed above in (iii)(1) and is not contemplated by the classification applicable to the insured's principal business and has a rate:

(a) Lower than the insured's principal business, assign this operation to the same classification as the insured's principal business.

(b) Higher than or equal to the insured's principal business, assign this operation to the classification that describes the additional operation.

(4) Policies with more than one classification may involve employees working in connection with several classifications. Payroll assignment for such employees is subject to Rule VII.-H.



General Rules

2. Classifications limited to separate businesses: Certain classifications are limited to separate and distinct businesses because they describe operations which frequently are integral parts of a business described by another classification.
3. Business not described by a manual classification: If there is no classification, which specifically describes the business, the classification, which most closely describes the business, shall be assigned.
4. Principal or secondary business described by a Standard Exception Classification: All employees not included in the standard exception classification shall be assigned to the separate basic classification, which most closely describes their operations.
5. Construction and Erection operations
 - a. Each distinct type of construction or erection operation at a job or location shall be assigned to the classification which specifically describes such operation provided separate payroll records are maintained for each operation.
 - b. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification, which applies to the job or location where the operation is performed.
 - c. A separate construction or erection classification shall not be assigned to any operation, which is within the scope of another classification assigned to such job or location.
6. Mercantile business: A classification is determined separately for each store or dealer location.
7. Definition of Location: For purposes of classification assignment a separate location exists if any one of the following conditions is met:
 - a. Operations are being conducted at separate locations when each area of operation is separated by one or more thoroughfares. For the purposes of this rule, a thoroughfare is defined as:
 - i. A public avenue, public road or public street through which vehicular or pedestrian traffic passes (including alleys).
 - ii. A waterway of any nature that may accommodate commercial or pleasure vessels.
 - iii. A railroad track other than a siding that is used by passenger or freight trains that travel inter- or intrastate.
 - b. Operations are being conducted at separate locations when each area of operation within one structure is physically separated by walls to the extent that one must exit to the street to relocate from one area of operation to another area of operation. For purposes of this rule, areas of operation separated by floors within one structure shall not be considered separate



General Rules

locations.

c. Operations are being conducted at separate locations when each area of operation is located in detached structures. This will apply to those businesses that conduct other operations in separate structures that are not normally associated with the business of the insured.

8. Employee Leasing, Labor Contractors and Temporary Labor Services: Classify workers assigned to clients the same as direct employees of the client entity performing the same or similar duties. If the client has no direct employees performing the same or similar duties, leased employees are classified as if they were direct employees of the client entity.

H. Payroll Assignment - Multiple Classifications

1. Miscellaneous employees

a. Payroll of employees who perform duties common to separately assigned classifications shall be assigned to the governing classification.

b. Such employees include general superintendents, watch persons, maintenance or power plant employees, elevator operators, shipping or receiving clerks and yard workers.

2. Interchange of labor

a. Some employees, who are not miscellaneous employees, may perform duties directly related to more than one classification.

b. In such circumstances, an employee's remuneration may be divided between two or more such classifications provided that:

i. the classifications may be properly assigned to the employer according to the rules of the classification system, and

ii. the employer maintains proper payroll records which disclose the actual payroll by classification for each such individual employee.

Such records must reflect the actual time spent working within each job classification and an average hourly wage comparable to the wage rates for such employees within the employer's industry. An estimated or percentage allocation of payroll is not permitted. If original payroll records do not disclose the actual payroll applicable to each classification, the entire payroll of the individual employee shall be assigned to the highest rated classification that represents any part of his or her work.

iii. If an employee qualifies for division of payroll between two or more basic classification codes and also engages in operations contemplated by Codes 8810, 8742, or 8748, the payroll for such standard exception operations will be allocated to the basic classification code with the largest amount of payroll applicable to that employee. If the distribution of payroll for the employee is such that no single basic classification code represents the largest amount



General Rules

of that employee's payroll, then the payroll for the operations contemplated by Codes 8810, 8742, or 8748 will be assigned to the highest rated classification code representing any part of that employee's work.

iv. When a division of payroll exists for an individual employee, payroll for holiday, vacation, sick pay, overtime and all other forms of remuneration not directly attributable to a specific classification code shall be allocated to the classification code with the greatest amount of payroll applicable to the individual employee. If no one classification code applicable to the employee has the greatest amount of payroll, the payroll for holiday, vacation, sick pay, overtime, and all other forms of remuneration not directly attributable to a specific classification code shall be allocated to the highest rated classification code applicable to the employee.

3. Exception to Rule VII-H.2. The following classification codes are not available for division of payroll under this rule: Code 8810—Clerical Office Employees, Code 8742—Salespersons or Collectors - Outside, Code 8748—Automobile Salespersons, Code 8811—State Clerical Office Employees, Code 8743—Municipal Professional or Administrative Employees, and Code 8744—State Professional or Administrative Employees NOC.

I. Classification Wording

1. Headings: Words or phrases preceding a classification or a group of classifications apply to and are a part of each classification.

2. Notes: Notes following a classification or a group of classifications are part of the classification wording and control its use.

3. Common words and phrases: A number of words and phrases are used throughout this manual and have the following meanings:

- a. All Employees, All Other Employees, All Operations or All Operations to Completion. If a classification includes any of these phrases, no other classification shall be assigned (even though some operations or employees are at a separate location) unless:
 - i. classification wording requires assignment of another classification,
 - ii. a standard exception or general exclusion classification applies, or
 - iii. an additional basic classification applies as defined in Rule VII-G-1.
- b. Clerical means clerical office employees and drafting employees as



General Rules

defined in Rule VII-D-1 a. and b.

c. Drivers means drivers, chauffeurs, messengers and their helpers as defined in Rule VII-D-1-c.

d. Includes or &: If a classification contains "Includes" or "&", the operations or employees which are so designated shall not be assigned to a separate classification even though such operations or employees are described by another classification or are at a separate location.

e. No or Not: A classification which includes a restrictive phrase beginning with "no" or "not" shall not apply to any risk which conducts any operation described in the restrictive phrase except for separate locations for:

- i. mercantile businesses, such as dealers or stores,
- ii. mining businesses, or
- iii. construction or erection operations.

f. NOC means not otherwise classified. A classification designated "NOC" shall apply only if no other classification more specifically describes the insured business.

g. Or: Or also means and.

h. Salespersons means salespersons or collectors as defined in Rule VII-D-1-d.

i. To Be Separately Rated: If a classification requires operations or employees "to be separately rated", all such operations or employees shall be separately classified subject to the conditions of Rule VII-G.

VIII. BASIS OF PREMIUM

A. Computation

Premium shall be computed on the total gross remuneration, earnings or payroll paid or payable by the insured for services of employees covered by the policy.

B. Payroll, Remuneration or Earnings

1. Definition: Money or substitutes for money.
2. Payroll, remuneration or earnings include:
 - a. regular salary or wages,
 - b. commissions,
 - c. bonuses,
 - d. extra pay for overtime worked (limited by Rule VIII-D),
 - e. holiday, vacation or sick pay received,
 - f. payments on any basis other than time worked, such as piece work, profit sharing, or incentive plans,
 - g. employee expense payments or allowances other than those specifically excluded in Rule VIII-B-3-f,
 - h. payments by the employer of amounts required by law to be paid by



General Rules

- employees, such as social security, etc.,
- i. actual value of meals, lodging, rent or housing provided by the employer to employees as part of their pay,
 - j. value of store certificates, merchandise, credits or any other substitute for money provided employees as part of their pay,
 - k. tips or gratuities received by employees and documented for federal tax purposes, and
 - l. employee contributions to insurance, retirement, pension, deferred compensation or cafeteria plans.

3. Payroll, remuneration or earnings exclude:

- a. employer contributions to employee group insurance or pension plans,
- b. special rewards for employee invention or discovery,
- c. tips or gratuities received by employees in excess of those documented for federal tax purposes,
- d. dismissal or severance payments except for time worked and accrued vacation or sick leave benefits,
- e. vacation or sick leave benefits accrued but not paid,
- f. employee expense reimbursements:
 - i. payments made to reimburse employees for ordinary and necessary expenses incurred in the course and scope of employment, provided all four of the following conditions are met:
 - (a) the amount of each employee's reimbursement is entered separately in the employer's records;
 - (b) the employee could reasonably be expected to incur the expenses while conducting the business of the employer;
 - (c) the reimbursement is not based on a percentage of the employees' wages nor is it deducted from wages; and
 - (d) the reimbursement does not replace the customary wage for the occupation.
 - ii. reimbursement methods:
 - (a) meals and lodging:
 - (i) actual expenses, supported by receipts; or
 - (ii) a flat rate based on corresponding rates for state employees in accordance with Section 2-18-501, MCA (see Rates and Miscellaneous Values) unless, through documentation, the employer can substantiate a higher rate; or
 - (iii) for drivers employed by a motor carrier with interstate operating authority, a flat daily rate for each calendar day worked in a travel status (see Rates and Miscellaneous Values).
 - (b) mileage for a passenger vehicle provided by the employee:
 - (i) actual expenses, supported by receipts; or



General Rules

- (ii) a per mile rate not to exceed that allowed by the U.S. Internal Revenue Service for the preceding year (see Rates and Miscellaneous Values).
- (c) equipment, other than a passenger vehicle, at its reasonable rental value, subject to limitations (see Rates and Miscellaneous Values) for:
 - (i) heavy equipment such as logging or semi trucks, bulldozers, etc.;
 - (ii) chain saws and related timber falling expenses.

C. Estimated Payrolls

1. The employer shall provide an estimate of annual payroll on the application for calculation of deposit and estimated premium. The MT State Fund reserves the right to review and use previously reported or audited payroll for estimation purposes.

2. MT State Fund may estimate payroll if the insured fails to report payroll as required.

D. Overtime

1. Definition: Hours worked at an increased pay rate
 - a. work in any day or in any week in excess of the number of hours normally worked,
 - b. hours worked in excess of 8 hours in any day or 40 hours in any week,
 - c. work on Saturdays, Sundays or holidays, or
 - d. hours worked in excess of the number specified in a guaranteed wage agreement.

NOTE: Forms of incentive pay commonly referred to as “shift differential” or “premium pay” associated with working other than normal day shift hours during the standard work week are not to be considered overtime.

2. Exclusion of overtime payroll: Extra pay for overtime may be excluded from payroll as indicated below, provided the insured’s books and records show overtime payments separately by employee and classification.
 - a. if the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.
 - b. if the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, 1/3 of this total pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, 1/2 of the total pay for double time shall be excluded.



General Rules

E. Corporate Officers and Managers of a Manager-Managed Limited Liability Company (LLC)

1. Definition: Officers of a corporation or managers of a manager-managed limited liability company (LLC) elected or appointed in accordance with the charter and bylaws of the corporation or LLC.

2. Coverage requirements: All corporate officers or LLC managers who reside and work in Montana for pay are covered unless:

- a. they are exempt under 39-71-401(2).
- b. Exempt officers or LLC managers may elect to be covered as employees under 39-71-118. Such election is subject to MT State Fund approval under 39-71-401(2).

3. Reporting requirements:

- a. non-exempt covered officers or LLC managers: Actual earnings as described in Rule VIII-B, subject to a minimum and maximum each fiscal year (see Rates and Miscellaneous Values):
 - i. Minimum: \$500 per month.
 - ii. Maximum: one and one-half times the state's average weekly wage.
- b. coverage level elected in advance by an exempt officer or LLC manager, subject to a minimum and a maximum (see Rates and Miscellaneous Values):
 - i. Minimum: \$869 per month
 - ii. Maximum: one and one half times the state's average weekly wage

4. Compensation benefits for job related injury:

- a. non-exempt covered officers or LLC managers, based on:
 - i. Actual earnings if actual earnings are between the minimum and maximum.
 - ii. Reported minimum if actual earnings are less than the minimum.
 - iii. Reported maximum if actual earnings are more than the maximum.
- b. exempt officer or LLC managers who elect to be covered:
 - i. Maximum time-loss benefits are available if maximum assumed earnings are elected.
 - ii. Proportionately reduced time-loss benefits are available if assumed earnings of less than the maximum are elected.



General Rules

F. Owners, Partners, and Members of a Member-Managed Limited Liability Company (LLC)

1. Definition: The owner of a sole proprietorship, working members of a partnership, or working members of a member-managed LLC.
2. Coverage requirements:
 - a. Sole proprietors, working members of a partnership, and working members of a member-managed LLC are excluded from coverage under 39-71-401(2), MCA.
 - b. Sole proprietors, working partners and working members devoting full time to the business may elect to be covered as employees under 39-71-118, MCA. Such election is subject to MT State Fund approval under 39-71-401(2), MCA.
3. Reporting requirements - covered owners, partners and members: Coverage level elected in advance by the owner, partner, or member, subject to a minimum and maximum. (see Rates and Miscellaneous Values):
 - a. Minimum: \$900 per month.
 - b. Maximum: one and one-half times the state's average weekly wage.
4. Compensation benefits for job related injury - covered owners, partners or members: Based on elected assumed earnings:
 - a. Maximum time-loss benefits are available if maximum assumed earnings are elected.
 - b. Proportionately reduced time-loss benefits are available if assumed earnings of less than the maximum are elected.

G. Payroll Division

The entire payroll of each employee shall be assigned to the highest rated classification representing any part of his or her work and may not be divided between two or more classifications unless one of the following exceptions applies:

EXCEPTIONS

1. Division of payroll is allowed under Rule VII-H.
 - a. Divisible classification codes are identified:
 - i. by a 'Y' preceding the code number in the Numeric Sequence section of this manual.
2. Construction and Erection:
 - a. The payroll of an individual employee may be divided among construction and erection (divisible) manual classifications and other non-restricted basic manual classifications provided the entries on the original



General Rules

records of the insured disclose an allocation of each individual employee's payroll.

- b. An estimate or percentage allocation of payroll is not permitted.
- c. Codes 8810, 8742, and 8748 are not available for division of payroll.

3. Part-Time Aviation Operation- Code 7421:

- a. When the rate for an employee's normal classification is less than the rate for code 7421, payroll must be divided, with payroll for the duration of the entire trip being reported in code 7421.
- b. When the rate for an employee's normal classification is more than the rate for code 7421, payroll may not be divided.
- c. Code 8810 is not available for division of payroll.

4. Trucking as a secondary business:

- a. When a trucking operation is conducted as a separate enterprise and secondary business, the payroll of an individual employee may be divided among non-restricted basic manual classifications provided the entries on the original records of the insured disclose an allocation of each individual employee's payroll.
- b. An estimate or percentage allocation of payroll is not permitted.
- c. Codes 8810 and 8742 are not available for division of payroll.

5. Any other payroll division exceptions must be specifically approved.

H. Uninsured Subcontractors

When an insured contracts work to another contractor or subcontractor who has not secured compensation insurance, the insured must pay premium on the entire contract price unless the written contract or other records detail labor versus other costs such as materials or other non-labor items.

IX. RATES AND PREMIUM

A. Manual Rate

- 1. A unit of premium for each \$100 of payroll, shown opposite identifying class code numbers in the Rates and Miscellaneous Values section of this manual.
- 2. Each policy year, an insured is assigned a rate tier based on policy effective date, premium level and experience rating modification of up to three of the most recent complete policy years. If not experienced rated, claims frequency up to five years of the most recent policy year. There are five rate tiers.
- 3. An insured may be placed in a tier with a higher premium rate for reasons which include but are not limited to timeliness of payroll reporting and premium



General Rules

payment, a previous forced cancellation or insolvency, increased risk, refusal or failure to adequately implement or maintain a loss control program, work is primarily performed at locations other than the insured's principal job site or place of business and the insured does not have control over the job site or place of business, a history of preventable losses or a prior history with any insurer where the most recent experience modification factor is greater than 1.00.

B. Manual Premium

Payroll, divided by 100, multiplied by the manual rate equals manual premium.

C. Modified Manual Premium

Manual premium may be modified by a factor derived from the Medical Deductible program or from the purchase of increased limits of liability for Employer's Liability Coverage.

1. Definition of Medical Deductible Program:

- a. An annual elective program which allows an insured to pay a portion of the medical costs on each claim incurred during one policy year in exchange for a premium discount.
- b. Per claim deductibles are offered at these levels: \$500, \$1,000, \$1,500, \$2,000, and \$2,500.
- c. The State Fund pays the medical benefits, then bills the insured for reimbursement up to the chosen deductible amount.

2. Qualification:

- a. An insured must apply for the program within 30 days after the policy effective date or anniversary rating date.
- b. have estimated annual premium which equals or exceeds the chosen deductible amount, and
- c. have a satisfactory premium payment history.

3. Calculation:

Manual premium multiplied by the employer's liability increased limits factor and/or the medical deductible factor equals modified manual premium.

D. Standard Premium

Modified manual premium may be further modified by application of the mandatory Experience Modification program.

1. Definition:

- a. A factor derived from an evaluation of payroll and accident experience in previous policy periods.
- b. Based on the formula of a national rating organization.



General Rules

2. Qualification:

Sufficient manual premium in the most recent completed year or averaged over the previous two or three completed years. (see Rates and Miscellaneous Values)

3. Application:

- a. The factor is normally applied on its effective date; however,
- b. any factor may be applied retroactively regardless of whether the factor increases or decreases the premium due. Reasons for retroactive application include:
 - i. factors calculated late because of insufficient data or other reasons;
 - ii. factors received to correct previously applied factors; or
 - iii. factors recalculated due to an audit resulting in payroll and/or classification code changes.
- c. any factor revised by a national rating organization due to a misclassification identified through an inspection may be applied the same date as the classification changes are endorsed onto the policy.
- d. factors may be revised to include the experience of an acquired entity and applied to premium for reporting periods after the acquisition date.

4. Combined Entities:

- a. Separate policies are combined for experience modification when common majority ownership of two or more entities exceeds 50%.
- b. Manual premium of the combinable entities is totaled to determine qualification.
- c. A single factor, based on total payroll and accident experience, is applied to all combinable policies.

5. Ownership Changes/Transfer of Experience: When ownership changes, prior experience will be transferred to the new owner unless each of the following conditions are met:

- a. 100% of the ownership changed or the collective ownership of all those having an interest both before and after the change was less than 33 1/3% before the change or less than 50% after the change;
- b. there is a change in operations sufficient to change the governing classification; and
- c. the process and hazard of the operations also changed.

6. Calculation:

Modified manual premium multiplied by the experience modification factor equals standard premium.



General Rules

E. Modified Standard Premium

Standard premium may be further modified by application of factors derived from the Construction Industry Credit and/or Scheduled Rating Programs.

1. Definitions:

a. Construction Industry Credit

An annual elective program to provide a premium credit for one policy year to insureds in the construction industry who pay their workers wages in excess of the following:

i. One and one-half times the state's average weekly wage for a premium credit in fiscal years 1995 through 2000 (based on third calendar quarter survey periods beginning in 1993 through 1998).

ii. 1.168 times the state's average weekly wage for a premium credit in policy year 2001 and forward (based on third calendar quarter survey period for an established business; otherwise, for a new business, the last complete quarter prior to a policy's effective date, or the first complete quarter after the policy's effective date).

b. Scheduled Rating

A factor developed by the MT State Fund to acknowledge certain characteristics of a risk.

2. Qualification:

a. Construction Industry Credit

i. An insured must apply for the program by submitting an application form;

ii. maintain accurate individual employee records of the total hours worked and payroll by class code during the survey period and make those records available for verification and audit;

iii. have paid an average hourly wage equal to or in excess of the following:

(a) One and one-half times the state's average weekly wage for a premium credit in fiscal years 1995 through 2000 (based on third calendar quarter survey periods beginning in 1993 through 1998).

(b) 1.168 times the state's average weekly wage for a premium credit in policy year 2001 and forward (based on third calendar quarter survey period for an established business; otherwise, for a new business, the last complete quarter prior to a policy's effective date, or the first complete quarter after the policy's effective date), and

iv. have at least 50% of the manual premium attributable to one or more of the eligible construction codes during the survey period.

b. Scheduled Rating

The MT State Fund may apply a scheduled rating factor to an insured



General Rules

for reasons which include, but are not limited to, the insured's history of losses, implementation or failure to adequately implement or maintain a loss control program and to acknowledge characteristics of a risk that are not reflected in its experience.

3. Calculation:

Standard premium multiplied by the construction industry credit factor multiplied by the scheduled rating factor equals modified standard premium.

F. Earned Premium

Modified standard premium may be reduced by Volume Discount.

1. Definition:

A percentage reduction based on premium volume for each policy period within each fiscal year. (see Rates and Miscellaneous Values.)

2. Calculation:

Modified standard premium minus volume discount equals earned premium.

G. Minimum Premium

1. An amount sufficient to cover the cost of administering each policy of insurance. (see Rates and Miscellaneous Values)

2. Charged for each policy period only if actual earned premium is less than the minimum and may not be prorated.

3. Employers' Liability Premium - Charged for each policy period only if Employers' Liability premium is less than the minimum and may not be prorated.

H. Final Premium

The greater of minimum or earned premium as described in F and G above.

I. Audit

The insured's books and records are subject to audit during the policy period and at reasonable times thereafter.

J. Expense Constant

The expense constant is not included in the estimated premium and is billed as a separate item.



General Rules

X. DIVIDENDS

A. Based on Loss Experience

1. After July first of each year, MT State Fund will determine its total loss experience for the prior fiscal year by comparing earned premium to administrative expenses and claim liabilities.

2. Claim liabilities include, but are not limited to, actuarially sound reserves for:

- a. medical and compensation on reported and unreported accidents
- b. catastrophe
- c. rate stabilization
- d. recovery of any unfunded liability for prior years
- e. other miscellaneous reserves recommended by MT State Fund's actuary.

B. Premium Excess

1. If total loss experience for the prior fiscal year shows an excess of earned premium over claim liabilities for all years and administrative expenses, the excess funds may be returned to qualified employers as a dividend subject to 39-71-2316, MCA.

2. Dividend percentage factors for the year will be based on total funds available for distribution, policy size and policy loss ratio.

XI. CANCELLATION

A. Ceased Operations

1. The employer must promptly notify MT State Fund when it withdraws from business or ceases operations.

2. Cancellation will be effective on the date the employer withdraws from business or ceases operations if the employer provided prompt notification to MT State Fund.

B. Transfer Coverage to Another Carrier

1. Notice is required:

- a. promptly from the employer; and
- b. The employer provides MT State Fund a Notice of Issuance or Certificate of Insurance, which has been filed with the Employment Relations Division of the Department of Labor and Industry, by the replacement carrier.



General Rules

2. Cancellation will be effective on the date replacement coverage becomes effective if the employer has complied with B1 above.

C. No Employees For Which Coverage Is Required

1. The employer must promptly notify MT State Fund when it no longer has workers for which coverage is required by Montana law.

2. Cancellation will be effective on the date there are no workers for which coverage is mandatory if the employer provided prompt notification to MT State Fund.

D. Change of Ownership or Sale of Business

1. The employer must promptly notify MT State Fund of all changes in ownership of a privately owned business entity (sole proprietorship, partnership, corporation, etc.), whether the change is partial or total. Cancellation is dependent on the percentage of common majority ownership before and after the change.

2. Cancellation will be effective on the sale or change date if:

- a. 100% of the ownership changed; or
- b. collective ownership of all those having an interest, both before and after the change, was less than 33 1/3% before the change or less than 50% after the change; and
- c. The succeeding owner(s) transfers to a carrier pursuant to XI.B., or has obtained a MT State Fund policy effective immediately succeeding the date of cancellation.

EXCEPTION TO 1 AND 2 ABOVE:

When an ownership change takes place among immediate family members, the existing policy will not be cancelled but will be updated to reflect the new ownership. For purposes of this rule, members of an immediate family include spouse, father, mother, son, daughter, brother, sister, half-brother, half-sister, step-brother, step-sister, step-child, step-parent, grandchild and grandparent.

E. Forced By Montana State Fund

1. MT State Fund may cancel coverage for:
 - a. failure to submit payroll reports or pay premium or additional deposit or expense constant by the due date,
 - b. material misrepresentation,
 - c. failure to cooperate in an audit,
 - d. failure to reimburse for expended medical deductible amounts, or failure to comply with the Conditions contained in the policy.



General Rules

2. Notice of intent to cancel must be mailed to the employer at least 20 days prior to the effective date of cancellation.



General Rules

XII. INDEX

A

Aviation Operation..... 14,24

Aviation Travel 13

Anniversary Date..... 5

Anniversary Rating Date 5

Application..... 9

Application and Survey..... 10

Assignment of Classifications..... 14

Assignment/Death 8

Audit 28

B

Basic Classifications..... 11,14

Basis of Premium 19

Bonuses 19

C

Cafeteria Plans..... 20

Cancellation 7,30,31

Ceased Operations 29

Chain Saws 21

Change of Ownership or Sale of Business..... 30

Chauffeurs and Their Helpers 12,19

Claim Liability 5

Classification Assignment 14

Classification Code..... 5

Classification Effective Dates 3

Classification Headings 18

Classification Notes..... 18

Classification Procedure..... 11

Classification Wording..... 18

Clerical Office Employees 11,12,18

Collectors 13,18,19

Combined Entities 26

Commissaries 13,14

Commissions..... 19

Computation of Premium..... 19

Construction 10,13,14,16,19,23,27,28



General Rules

Construction Industry Credit.....27
 Container Manufacturing..... 13
 Corporate Officers 8,22
 Corporation 4,22
 Coverage Effective Date 6,9
 Covered Employments (39-71-401(1), MCA) 7
 Credits (as earnings) 20

D

Day Care (Employer Operated)..... 14
 Defense Limits 6
 Deferred Compensation Plans 20
 Definition & Purpose of Initial Deposit 6
 Definition & Purpose of Initial Installment Premium..... 6
 Definitions 3,27
 Deposit Held Until Policy Cancellation 7
 Deposit, Initial..... 4,6,7
 Differential Pay (for other than day shift) 21
 Discount, Volume (Earned Premium) 28
 Dismissal Pay..... 20
 Dividends 29
 Divisible Classification Codes 23,24
 Division of Payroll..... 17,18,23,24
 Drafting Employees 12,18
 Drivers and Helpers..... 12, 19

E

Earned Premium 5,28
 Earnings 19
 Effective Date of Coverage 3,4, 6
 Effective Date of Rules, Classifications and Rates..... 3
 Election (Covered Employments) 7
 Election (Exempted Employments) 8
 Employee Expenses..... 19
 Employer 4
 Employer's Liability..... 6
 Endorsements 10
 Equipment 21
 Erection 13,14,16,19,23
 Estimated Payroll..... 21
 Estimated Premium..... 5
 Expense Constant..... 5,28,30
 Experience Modification (Standard Premium)..... 24,25,26,27
 Experience Transfer..... 26



General Rules

F

Final Premium28
 Fiscal Year5
 Forced by Montana State Fund30

G

General Exclusions14
 General Inclusions13
 Governing Classification.....11
 Gratuities20

H

Heavy Equipment21
 Holiday Pay19
 Hospitals13
 Housing (as earnings)20

I

Incentive Plans19
 Includes.....19
 Initial Deposit/Initial Installment Premium4,6
 Insurance Plans20
 Insured4
 Interchange of Labor17

L

Limited Liability Company (LLC)4,22
 Limits of Liability6
 Lithographing13
 Lodging20
 Lumbering Business.....13,14

M

Maintenance of Insured's Buildings or Equipment.....13
 Managers of Manager-Managed LLC.....8,22
 Manual Premium5,25
 Manual Rate24,25
 Meals.....20
 Medical Deductible (Modified Premium).....25
 Medical Facilities13
 Members of a Member-Managed LLC.....23
 Mercantile Business15,16,19



General Rules

Merchandise (as earnings).....20
Messengers..... 12, 19
Mileage.....20
Minimum Premium5,28
Mining Business 13,14,19
Miscellaneous Employees..... 17
Modified Premium5,25,27
Multiple Classifications 17

N

New Construction or Alteration..... 14
No Employees for Which Coverage Is Required30
No or Not..... 19
NOC (Not Otherwise Classified)..... 19

O

Or 19
Overtime..... 18,19, 20
Owners, Partners, and Members of a Member-Managed Limited Liability Company (LLC)
.....23
Ownership Change.....26,30

P

Partner/Partnership 23
Passenger Vehicle21
Payment Establishes Effective Coverage Date6
Payment Methods7
Payment With Dishonored Check7
Payroll5,19
Payroll Division.....23,24
Payroll Reports.....10
Payroll, Remuneration or Earnings 19
Payrolls, Estimated.....21
Pension Plans20
Piece Work..... 19
Policy.....9
Policy Loss Ratio.....5
Policy Margin.....5
Policy Period4
Premium.....5
Premium Excess - Dividends29
Premium Pay (other than day shift).....21
Premium, Basis of 19



General Rules

Principal Business 4,14,15,16
 Printing 13
 Profit Sharing 19

R

Rate Tier (Manual Rate) 24,25
 Rates 3,24,25
 Remuneration 19
 Rent (as earnings) 20
 Repair of Insured's Buildings or Equipment 13
 Report Basis 4
 Restaurants 13,14
 Retirement Plans 20
 Rewards for Invention or Discovery 20
 Risk 4

S

Salary 19
 Salesperson 13,18,19
 Sawmill Operations 14
 Scheduled Rating (Modified Standard Premium) 27,28
 Secondary Business 4,14,16,24
 Severance Pay 20
 Shift Differential (for other than day shift) 21
 Sick Leave Benefits Accrued 20
 Sick Pay 20
 Sole Proprietor 23
 Standard Exceptions 11,12,13,16
 Standard Premium 5,25
 Store Certificates (as earnings) 20
 Subcontractors (Uninsured) 24
 Substitutes for Money 19

T

Timber Falling Expenses 21
 Tips or Gratuities 20
 To Be Separately Rated 19
 Transfer Coverage to Another Carrier 29
 Trucking as a Secondary Business 24
 Trucks 21



General Rules

U

Underwriting3
Uninsured Subcontractors24

V

Vacation Benefits Accrued20
Vacation Pay19
Vehicles Under Contract12
Volume Discount (Earned Premium)28

W

Wages19
Workers' Compensation & Occupational Disease3
Workers' Compensation Policy Information Page9



-A-

Accounting Firm - Office and Outside 8742
Includes accountants, CPAs, LPAs and office staff with duties outside the office.

Acetylene Gas Mfg. & Drivers 4635
Includes tank charging

Advertising Display Service..... 9521
Applies to the installation of advertising displays in stores or other locations. Code 9521 shall not be assigned to employees of insureds engaged in advertising display work on the premises of the insured. Such payroll must be assigned to the governing classification.

Agricultural or Construction Machinery Mfg..... 3507

Airplane Mfg. 3830

Amusement Device Operator - Traveling - See "Carnival"

Amusement Device Operation NOC - Not Traveling - & Drivers..... 9180
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.

Amusement Park or Exhibition Operation & Drivers..... 9016
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 foregoing two classifications shall 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 owner or lessee of the exhibition or amusement park or through independent concession.

Analytical Chemist..... 4511
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.

Arms Mfg. NOC..... 3548
Steel making, forging, shell mfg. or shell loading to be separately rated.

Arms Mfg. - Small Arms - .50 Caliber or Under 3574
Cartridge mfg. or cartridge loading to be separately rated - see explosives.

Asbestos Removal - Pipe & Boilerwork - & Drivers..... 5472
Includes asbestos removal, replacement, repair, enclosure or encapsulation & drivers.



Asbestos Removal NOC - & Drivers	5473
Includes asbestos removal, replacement, repair, enclosure or encapsulation & drivers. Asbestos removal in pipes or boilers to be separately rated as code 5472.	
Asphalt Works & Drivers	1463
Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.	
Assaying	4511
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
Asylum:	
Professional Employees	8833
All Other Employees & Drivers	9040
Athletic Team or Park:	
Contact Sports	9179
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Contact sports include football, hockey and roller derbies.	
Non-Contact Sports	9178
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Non-contact sports include baseball and basketball.	
Operation & Drivers	9182
Applies to all employees other than players, coaches, managers or umpires.	
Attorney Firm - Office and Outside	8742
Includes attorneys, lawyers and office staff with duties outside the office.	
Auctioneers & Salespersons	8017
Includes inside and outside salespersons, solicitors and appraisers. Not livestock sales stables.	
Auditor, Accountant or Factory Cost or Office Systematizer - Traveling	8803
Auditor - Insurance Company - Traveling	8803
Includes auditing records of policyholders.	



Automatic Sprinkler Head Manufacturing 3634

Automatic Sprinkler Installation & Drivers 5188
 Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.

Automobile Parts & Accessories Stores – NOC & Drivers - See "Stores"

Automobile, Bus, Truck or Trailer Body Mfg.:

NOC 3824
 Includes bus, truck or trailer body repair or service. Codes 3824 and 3808 automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Painting 9505

Upholstering 9522

Automobile Body Repair - Metal 8393
 Applies to the repair of metal automobile bodies and includes upholstery and painting. Codes 8393, 3822 and 3824 automobile body mfg., 3808 automobile mfg., and 8380 automobile or truck repair shop shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Automobile or Truck Car Wash & Drivers 8380
 Includes incidental greasing, polishing and servicing. Codes 8380 and 8392 automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Automobile Recycling & Drivers 3821
 Includes the dismantling, salvaging, or junking of parts. Store employees who do not engage in other operations and have no yard exposure are assigned to Code 8046.

Automobile Mfg. or Assembly 3808

Automobile Radiator Mfg. 3807
 Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3807 are conducted as a separate and distinct business.

Automobile: Radio, Television, Video and Audio Equipment Installation, Service or Repair & Drivers..... 9516
 Includes shop or outside employees, incidental parts department employees, erection of antennae.



Automobile Rental Co.:

Garage Employees 8385

Includes employees who check or change fluids, batteries, tires and clean or otherwise service automobile or garage equipment.

All Other Employees and Counter Personnel, Drivers 8002

Automobile or Truck Repair Shop & Parts Department Employees, Drivers 8380

Automobile salespersons to be separately rated as 8748.

Automobile or Truck Sales or Service Agency:

All Employees Except Sales 8380

Includes parts department employees, delivery of automobiles and drivers.

Automobile or Truck Salespersons 8748

Automobile or Truck Service Station & Drivers 8380

Codes 8380 and 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Automobile Storage Garage, Parking Lot or Parking Station, Valet Service, Cashiers or Counter Personnel & Drivers 8392

Automotive Lighting, Ignition or Starting Apparatus Mfg. NOC 3648

Aviation:

Aerial Application, Seeding, Herding, Scintillometer Surveying, Aerial Fire Fighting:

Flying Crew 7420

Separately rate helicopter flying crew to Code 7425. Separately rate all other employees & drivers.

All Other Employees & Drivers 7403

Aviation – Air Charter or Air Taxi:

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. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810-Clerical. Separately rate all other employees and drivers.

Flying Crew 7431



All Other Employees & Drivers 7403

Aviation-Air Carrier – Scheduled, Commuter, or Supplemental:

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. Ticket sellers and information clerks away from airport locations to be separately rated as 8810-Clerical. Separately rate all other employees and drivers.

All Other Employees & Drivers 7403

Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810-Clerical. Members of flying crews to be separately rated under the appropriate aviation classification.

Aviation-Airport or Heliport Operator - All Employees & Drivers..... 7403

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers, and security personnel. Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810- Clerical. Members of flying crew to be separately rated under the appropriate aviation classification.

Aviation-Flight Testing:

Flying Crew 7422

Code 7422 applies to flight test operations of aircraft other than helicopters. All helicopter operations are assigned to Code 7425. For prototype or experimental aircraft, assign exposure to the one aviation classification that best describes the nature of the aircraft being tested. Separately rate all other employees and drivers.

Aviation-Helicopters:

Flying Crew 7425

Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.

All Other Employees & Drivers 7403

With regard to aerial photography, mapping, or survey work, the payroll of the ground laboratory employees is to be assigned to Code 4361-Photographer. Separately rate flying crew.



Aviation-NOC-Other than Helicopters:

Flying Crew..... 7422
Separately rate all other employees and drivers.

All Other Employees & Drivers 7403
With regard to aerial photography, mapping or survey work, the payroll of the ground laboratory employees is to be assigned to Code 4361- Photographer. Separately rate flying crew.

Aviation-Patrol, Photography, Mapping, or Survey Work:

Flying Crew..... 7422

All Other Employees & Drivers 7403
With regard to aerial photography, mapping or survey work, the payroll of the ground laboratory employees is to be assigned to Code 4361- Photographer. Separately rate flying crew.

Aviation-Stunt Flying, Racing or Parachute Jumping:

Flying Crew..... 7420
Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.

All Other Employees & Drivers 7403

Aviation-Sales or Service Agency or Student Instruction:

Flying Crew..... 7422
Separately rate helicopter flying crew to code 7425. Separately rate all other employees and drivers.

All Other Employees & Drivers 7403

Aviation-Transportation of Personnel in Conduct of Employer’s Business:

Flying Crew..... 7421
Applies to the payroll of pilots and members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer’s business. Commercial aircraft operation to be separately rated. Separately rate all other employees and drivers.

Ground Crew & Drivers..... 7403

Awning, Tent or Canvas Goods Erection, Removal or Repair - Away From Shop - & Drivers 5102



-B-

Baby Carriage Mfg.	3865
Bakery-Retail-All Operations	2004
Applies to bakeries that are principally retail, based on gross receipts, and includes bagel, cookie and donut shops, and satellite stores.	
Bakery Wholesale & Drivers	2003
Baking Powder Mfg.	6504
Not applicable to the mfg. of ingredients. Can mfg. to be separately rated as 3220.	
Bar, Discotheque, Lounge, Nightclub or Tavern	9084
Applicable to risks whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine. Includes musicians or entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9084 are conducted as a separate and distinct business.	
Barber Shop or Beauty Parlor	9586
Bath House - Beach	9015
Bean Sorting or Handling	8102
Bedstead Mfg. or Assembly - Metal	3076
Beer or Ale Dealer - Wholesale - Salespersons & Drivers	7390
Codes 7390 & 2121 brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
Bell Installation - Tower - & Drivers	9534
Beverage Bottle or Can Recycling & Drivers	8264
Bicycle Mfg. or Assembly	3865
Billiard Table Mfg. & Installation	2883
Blacksmith	3111
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.	



Blast Furnace Operation & Drivers	1438
Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke mfg. or the erection of furnaces to be separately rated.	
Blasting Agents - Preparation or Distribution & Drivers	4777
Includes distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives mfg.	
Boat Building or Repair & Drivers	6834
Applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 150 feet in length overall and includes shop and yard work. Coverage under State Act Only.	
Boat Livery – Boats Under 15 Tons.....	7038*
This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.	
Boat Sales or Service Agency:	
All Employees Except Sales.....	8380
Includes parts department employees, delivery of boats and drivers.	
Boat Salespersons	8748
Boiler Inspection	8720
Boiler Installation or Repair - Steam	3726
Includes construction or repair of foundations.	
Boilermaking	3620
Boiler Scaling	3726
Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.	
Bone or Ivory Goods Mfg	4452
Bookbinding	
Boot or Shoe Mfg. NOC	
Bottle Dealer - Used - & Drivers.....	8264
No collecting or handling of scrap iron or steel. Notwithstanding the basic manual definition of the word “no” this classification includes beverage bottle or can recycling. Shall not be	



assigned to a risk engaged in operations described by another classification unless the operations subject to code 8264 are conducted as a separate and distinct business.

Bottling - Not Carbonated Liquids or Spirituous Liquors - & Route Supervisors, Drivers.....	2156
Includes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2156 are conducted as a separate and distinct business.	
Bottling NOC & Route Supervisors, Drivers.....	2157
Includes sign erection or repair.	
Bowling Lane.....	9093
Includes bowling lanes with billiard halls.	
Box Mfg. - Cigar - Wood	2883
Box or Box Shook Mfg.....	2759
Braid or Fringe Mfg.	2380
Brass or Copper Goods Mfg.	3315
Brewery & Drivers	2121
Includes distributing stations.	
Brush or Broom Handle Mfg.	2841
Sawing, molding or turning of backs or handles only - no assembling.	
Brush Removal - No Timber Cutting - & Drivers	6217
Building Material Yard & Local Managers, Drivers	8204
Applies to dealers in used or new and used building materials. Wrecking or salvaging operations to be separately rated.	
Building Material Dealer - New Materials - & Local Managers, Drivers.....	8232



Building Raising or Moving..... 5703
 Applies to the lifting of structures onto transport devices, and transporting and dropping structures at their new locations. Building raising or moving operations should be assigned in the following manner, provided payroll separation is maintained:
 5403 – carpentry operations on commercial structures
 5645 – carpentry operations on residential structures
 5213 – concrete operations on commercial sites
 5221 - concrete operations on residential structures
 5703 – drivers who transport the structure on trailers, dollies, bearings, etc.
 6217 – excavation operations
 5057 – iron or steel operations
 5022 – masonry operations
 6003 – pile driving operations that underpin, raise, or stabilize a foundation
 7380 – pilot car duties that do not remove or move obstacles
 When no separation of payroll exists, the payroll for the entire operation must be assigned to Code 5703 or the highest rated classification applicable, whichever is greater.

Buildings - Operation by Contractor 9014
 Includes window cleaning. Painting, maintenance or repair at any location where such contractor does not also perform janitorial services to be separately rated.

Buildings NOC - Operation by Owner or Lessee 9015
 Maintenance or repair work at any location where such owner or lessee does not also perform janitorial services, operation or maintenance of amusement devices to be separately rated. Not applicable to an owner or lessee of a building who occupies the major portion of the premises for mfg. or mercantile purposes.

Burglar and Fire Alarm, Intercommunication and Sound System Installation or Repair 7605

Bus Co.:

Garage Employees 8385

All Other Employees & Drivers 7382

Butchering - See "Slaughtering"

Butter or Cheese Mfg. & Route Supervisors, Drivers..... 2070

Button Mfg. NOC 4484



- C -

Cabinet Mfg. for Audio or Visual Device..... 2883
Includes installation of components.

Cabinet Works - With Power Machinery 2812

Cabinet Works - No Power Woodworking Machinery..... 2881
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2881 are conducted as a separate and distinct business.

Cable Installation in Conduits or Subways & Drivers 5190
Conduit construction to be separately rated as 6325.

Caisson Work - Pneumatic - All Operations to Completion..... 6252
Includes all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith, pile driving, excavation, masonry or concrete work.

Caisson Work - Not Pneumatic - All Operations to Completion..... 6252
Includes pile driving, excavation, masonry or concrete work up to completion of substructure only.

Calcium Carbide Mfg. & Drivers 1438

Camp Operation - Recreational or Educational - & Clerical..... 9015

Candle Mfg..... 4557
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4557 are conducted as a separate and distinct business.

Candy, Chocolate, and Confection Mfg..... 2041
Products within this classification are defined as a sweet confection rich in sugar, artificial sweeteners and/or other sweeteners. The finished product may be sweet, sour or tart. Includes cocoa manufacturing from beans. Products include but are not limited to candy bars, chocolate bars, chewing gum, taffy, jellybeans, marzipan and mochi.

Cannery NOC..... 2111
Can mfg. to be separately rated as 3220.

Canning or Bottling of Carbonated Beverages - See "Carbonated Beverage Mfg. NOC" or "Bottling NOC".

Carbon Paper or Typewriter Ribbon Mfg..... 4251
Paper mfg. to be separately rated as 4239.



Carbonated Beverage Mfg. NOC & Route Supervisors, Drivers.....	2157
Includes sign erection or repair.	
Carbonic Acid Gas Mfg. & Drivers.....	4635
Includes tank charging.	
Carburetor Mfg.	3581
Carnival, Circus or Amusement Device Operator - Traveling - All Employees & Drivers	9186
Carpentry - Detached One or Two Family Dwellings and Garages in Connection Therewith	5645
Carpentry - Dwelling - Three Stories or Less and Garages in Connection Therewith	5651
Applicable only to buildings designed for multiple dwelling occupancy. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as 5645 carpentry.	
Carpentry - Installation of Cabinet Work or Interior Trim.....	5437
Not applicable to contractors engaged in any other carpentry operations at the same job or location.	
Carpentry - Shop Only - & Drivers.....	2802
Codes 2802 & 2731 planing or molding mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumber yards, building material dealers or fuel and material dealers 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.	
Carpentry - Commercial - NOC	5403
Applies to all types of commercial or public buildings - not residences.	
Carpet, Rug or Upholstery Cleaning - Shop or Outside - & Drivers	2585
Carriage or Wagon Mfg. or Assembly	
Baby carriage mfg. to be separately rated as 3865.	
Carrier System - Pneumatic - Installation or Repair & Drivers	5183
Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.	
Cash Register Mfg.....	3574



Cathedral or Art Glass Window Mfg.....	4133
Includes glass mfg.	
Cattle Dealer - Not Operating Farms or Ranches - & Salespersons, Drivers	8288
Ceiling Installation - Suspended Acoustical Grid Type.....	5020
Insulation work to be separately rated.	
Cemetery Operation & Drivers.....	9220
Ceramic Tile, Indoor Stone, Marble, or Mosaic Work.....	5348
Not fireproof tile construction. Installation of resilient flooring-carpet or laminate-to be separately rated to Code 5478. The installation of ceramic and mosaic tiles outdoors for decorative, artistic, and ornamental nature is included in Code 5348. Separately rate tile work performed in conjunction with the construction of structures.	
Cereal or Bar Mfg.....	2016
Includes the manufacturing of ready-to-eat or hot cereal from wheat, barley, rice, corn, oats, etc. The manufacturing of breakfast bars, granola bars, power bars, energy bars, diet bars, low carbohydrate (low carb) bars, etc., where the primary ingredients are the grains listed, soy-based ingredients, and naturally or chemically mixed or blended ingredients, is also included. Candy bars or chocolate bars are separately rated to Code 2041-Confection Mfg. Businesses engaged in grain milling exclusively must be separately rated to Code 2014-Grain or Feed Milling.	
Charitable/Welfare Org - Professional Employees & Clerical & Outside Sales Persons	8861
Professional employees to include clerical & outside sales are assigned to code 8861 & includes habitation, vocational and supported living specialists, administrators, executive directors, clerical employees, outside salespersons, counselors, resource and referral specialists and case managers who coordinate the services of a variety of organizations in the interest of an individual or family, volunteer coordinators, outside welfare workers, head start or preschool teachers, educational assistants, and other classroom teachers who teach, demonstrate and supervise but do not actually perform the job of the client, and medical professionals such as physicians and nurses. Nurses aids are subject to code 9110. Codes 8861 and 9110 are applicable to organizations that provide charitable or welfare assistance for clients such as needy persons; mentally, physically or emotionally handicapped persons; abused individuals; and those who may be working off drug or alcohol related sentences. Charitable or welfare organizations may offer those individuals sleeping accommodations, meals, counseling, education, training, and employment. Risks classified to codes 8861 and 9110 may offer limited medical services such as first aid, but these operations will not provide medical treatment typically found in hospitals. The following typify operations of a charitable or welfare nature that are contemplated by codes 8861 and 9110.	



Homes for youths or physically, mentally, or emotionally handicapped: House "parents" or counselors may live and/or work with clients in a group home setting. The clients are taught how to live with one another and perform daily living chores such as laundry, housekeeping, and meal preparation. The clients may be sent to another location during the day to work, receive occupational and/or scholastic training or receive medical or psychiatric evaluation. Temporary shelters for abused individuals: These homes provide temporary shelter and food for those involved in physically or mentally abusive or antagonistic relationships. Counseling is often provided. Medical treatment when necessary is provided by others. Halfway houses: These operations provide rehabilitation services to those who have recently left institutional life and require a period of readjustment to the outside world. Training centers for youth or physically, mentally or emotionally handicapped clients; clients are provided occupational and/or scholastic training for possible job placement. Umbrella organizations, such as, community action programs or United Ways: These organizations sometimes operate two or more distinctly social or welfare service programs that are often otherwise defined in the basic or scopes manual, such as, home weatherization, head start schools, family planning clinics, and home medical care. Rescue missions: These operations may provide food and shelter for transient clients who may only be in need of a hot meal or temporary shelter. Clients employed by a charitable or welfare organization who are considered employees for workers compensation purposes are classified to code 8861 for clerical work, to the appropriate store classification for those operations assigned to a store classification and code 9110 for all other types of work.

Charitable/Welfare Org - All Other Employees & Drivers..... 9110

Non professional employees assigned to 9110 include housekeeping, laundry, security, food service, maintenance, drivers, personal care direct line workers and personal care attendants, client on-the-job training, manual labor employees, donation center employees and direct supervisors that perform any of the above. Store employees are subject to the appropriate store code.

Clients employed by a charitable or welfare organization who are considered employees for workers compensation purposes are classified to code 8861 for clerical work, to the appropriate store classification for those operations assigned to a store classification and code 9110 for all other types of work.

Codes 8861 and 9110 are applicable to organizations that provide charitable or welfare assistance for clients such as needy persons; mentally, physically or emotionally handicapped persons; abused individuals; and those who may be working off drug or alcohol related sentences. Charitable or welfare organizations may offer these individuals sleeping accommodations, meals, counseling, education, training, and employments. Risks classified to codes 8861 and 9110 may offer limited medical services such as first aid, but these operations will not provide medical treatment typically found in hospitals. The following typify operations of a charitable or welfare nature that are contemplated by codes 8861 and 9110:

Homes for youths or physically, mentally or emotionally handicapped clients: House "parents" or counselors may live and/or work with clients in a group home setting. The clients are taught how to live with one another and perform daily living chores such as laundry, housekeeping and meal preparation. The clients may be sent to another location



during the day to work, receive occupational and/or scholastic training or receive medical or psychiatric evaluation.

Temporary shelters for abused individuals: These homes provide temporary shelter and food for those involved in physically or mentally abusive or antagonistic relationship. Counseling is often provided. Medical treatment when necessary is provided by others.

Halfway houses: These operations provide rehabilitation services to those who have recently left institutional life and require a period of readjustment to the outside world.

Training centers for youth or physically, mentally or emotionally handicapped clients; clients are provided occupational and/or scholastic training for possible job placement.

Umbrella organizations, such as, community action programs or United Ways: These organizations sometimes operate two or more distinctly social or welfare service programs that are often otherwise defined in the basic or scopes manuals, such as, home weatherization, head start schools, family planning clinics, and home medical care.

Rescue missions: These operations may provide food and shelter for transient clients who may only be in need of a hot meal or temporary shelter.

Chauffeurs - See "Drivers"

Chemical Blending or Mixing NOC - All Operations & Drivers 4828
 This classification shall not be assigned to a risk engaged in the manufacture of chemicals.

Chemical Manufacturing NOC - All Operations & Drivers..... 4829
 Includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis, alkylation, amination, calcination, carboxylation, compression of gases, distillation, esterification, halogenation, nitration, oxidation, reduction, sulphonation.

Child Day Care Center and Day Camp & Drivers 9064
 Includes centers and day camps serving both pre-school and school-age children. Child centers providing residential care and/or medical care to be separately rated. Camps providing overnight accommodations, or specialty day camps otherwise classified to be separately rated.

Chimney Construction - Not Metal 5222
 Applies to stone, brick or concrete and includes foundations, guniting and lining operations.

Christmas Tree Farm & Drivers 0131
 Includes tree planting, grooming, cultivating and harvesting operations. Cutting Christmas trees under contract to be separately rated.

Circus - Traveling - See "Carnival"

City Employees - See "Municipal"

Claim Adjusters or Special Agents - Insurance Company - Office and Outside..... 8742



Clay or Shale Digging & Drivers 4000
Includes construction, repair and maintenance of all buildings, structures or equipment and installation of machinery. No canal, sewer or cellar excavation or underground mining.

Cleaner - Debris Removal..... 5610
Applies only in connection with construction or erection. Does not apply to the payroll for cleaners except when the payroll for watchguards, timekeepers, and cleaners is more than all other payroll of the insured that is subject to construction or erection classifications at the same job or location.

Cleaning or Dyeing & Route Supervisors, Drivers 2586
Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as 8017 - store - retail - NOC.

Cleaning or Renovating Outside Surfaces of Buildings & Drivers 5213

Clerical Office Employees NOC 8810
Clerical office employees are defined as those employees whose duties include creation or maintenance of financial or other employer records, handling correspondence, computer composition, and technical drafting and telephone duties including sales by phone. Cashiering may be eligible for this classification if the employee does not handle, show, demonstrate, deliver or have another exposure to any product and does not provide any retail customer services.

The clerical office classification continues to apply to a qualified clerical office employee who performs a duty outside of a qualified office area when that duty does not involve direct supervision or physical labor and is directly related to that employee's duties in the office. These duties do not exclude the depositing of funds at the bank, purchase of office supplies and pick up or delivery of mail provided they are incidental and directly related to that employee's duties in the office.

However, for purposes of this rule, the definition of clerical duties excludes outside sales or outside representatives; any work exposed to the operative hazards of the business; and any work, such as a stock or tally clerk which is necessary, incidental or related to any operations of the business other than a clerical office.

Definition of an office: A clerical office is a work area separated and distinguishable from all other work areas and hazards of the employer by floors, walls, partitions, counters or other physical barriers. A clerical office excludes work areas where inventory is located, products are displayed for sale, or to which the purchaser customarily brings the product from another area for payment.

Employees who are not specifically included in descriptions of other classes assigned to the policy and are not included by other special rules, may qualify for inclusion in classification code 8810. Two basic tests must be met as defined above - the definition of clerical office duties and the definition of an office.



Clippings Dealer & Drivers.....	8103
Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics to be rated as 8264.	
Clock Mfg	3385
Cloth, Canvas, & Related Products Mfg. NOC.....	2501
The installation, removal, or repair of awnings, tents or other canvas products away from the shop shall be classified as Code 5102-Awning, Tent, Canvas Goods Erection. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll shall be assigned to 5102-Awning, Tent, Canvas Goods Erection. Applies to bag or sack renovating, repairing or manufacturing of cotton, burlap, gunny bags or sacks and includes sewing. Also applies to sailmaking-shop operations.	
Club - Country, Golf, Fishing or Yachting - & Clerical.....	9060
Club NOC & Clerical.....	9061
Club - Riding - & Drivers.....	8279
Club - Shooting & Drivers	9180
Coal Billet or Briquet Mfg. & Drivers	1463
Mfg. of by-products to be separately rated.	
Coal Merchant & Local Managers, Drivers	8233
Coal Mining - Surface - No Shafts, Slopes, Tunnels or Drifts - & Drivers.....	1005
Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
Coal Mining - NOC - & Drivers.....	1016
Includes all operations above or below ground; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
Coffee Cleaning, Roasting or Grinding.....	6504
Coffer-Dam Work - Not Pneumatic - All Operations to Completion	6252
Includes pile driving, excavation, masonry or concrete work up to completion of substructure only.	
Coffin or Casket Mfg. or Assembly - Metal	3076
Coffin or Casket Mfg. or Assembly - Wood	2881
Includes the mfg. of metal fittings.	
Coffin or Casket Upholstering & Burial Garment Mfg.	9522



Cold Storage Locker Operation - Frozen Foods - & Drivers 8031
Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.

Collar Mfg..... 2501

College or School:

Professional Employees & Clerical 8868

All Other Employees & Drivers 9101

Color Grinding, Blending or Testing 4558
Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg. of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4558 are conducted as a separate and distinct business.

Commissary Work:

Restaurant Employees 9058
Applied to insureds engaged in commissary work involving the preparation and service of food and beverage under contract to others engaged in construction, erection, lumbering or mining operations. The commissary employees include those engaged in cooking and preparing all meals, serving meals and those who wash dishes and do any other work usually performed in restaurants. Commissary employees engaged in work in connection with the lodging facilities are separately classified under code 9052.

All Other Employees & Salespersons, Drivers..... 9052

Community Service Workers 9427
Applies only to a person who is placed by a governmentally funded entity and performs community service for a non-profit organization or government entity under a court order or an order from a hearings officer as a result of probation or parole violation.

Computer Chip Mfg..... 4150

Computer Device Installation, Inspection, Service or Repair 5191
Includes shop operations. Computer mfg. to be separately rated.

Computer System Designers or Programmers:

Exclusively Office..... 8810

Traveling 8803



Computing, Recording or Office Machine Mfg. NOC..... 3574

Concrete Construction:

All operations including making and erecting forms, placing reinforcing steel, pouring concrete and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete classification.

Concrete Construction in Connection with Bridges or Culverts..... 5222

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; placing reinforcing steel 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.

Concrete Construction NOC 5213

Includes foundations or the making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus and placing reinforcing steel. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or coffer-dams to be separately rated. Codes 5222, concrete construction in connection with bridges and culverts, and 5506 and 5507, street or road construction, shall not be assigned at the same job or location to which code 5213 applies.

Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers.... 5221

Codes 5215- Concrete work incidental to the construction of private residences and 5222- Concrete construction in connection with bridges or culverts must not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, and street or road construction to be separately rated. Includes terrazzo work.

Concrete Products Mfg. - Shop or Yard Work Only - & Drivers..... 4034

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. It is not available when the work is done at the place where construction operations are carried on or for any plant established or operated in connection with construction work.

Concrete Pumping Services.....9534

Applies only to a specialty contractor whose operations are limited to providing concrete pumping services to others.

Concrete Ready-Mix for Construction:

Supply of Concrete for Construction Work by the Insured:



Yard employees engaged in mixing concrete prior to transit or loading trucks with ingredients to be mixed during transit 8227

Drivers 7380

In connection with work which includes drivers such as street or road construction, the appropriate classification shall apply instead of 7380.

Concrete Ready-Mix Dealer:

Supply of Concrete for Construction Work by Independent Contractor:

Materials Owned by the Insured During Transit:

Yard Employees & Drivers 8232

Includes all operations incidental to the pre-mixing of the concrete or the loading of ingredients into trucks which will mix during transit and trucking to location.

Materials Not Owned by the Insured Either in Storage or In Transit:

Trucking NOC 7219

Includes all operations incidental to loading of trucks and delivery of concrete.

Concrete Work Incidental to the Construction of Private Residences 5215

Includes making and erecting forms, placing reinforcing steel, pouring concrete and stripping forms. Applies only to concrete work incidental to the construction of buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.

Conduit Construction - for Cables or Wires - & Drivers 6325

Construction or Agricultural Machinery Mfg 3507

Contractors - Executive Supervisor or Construction Superintendent 5606

This classification is available only to executive owners, officers, supervisors or construction superintendents having administration or managerial responsibility for construction or erection projects.

Does not apply when the executive owner, officer, supervisor or construction superintendent is directly supervising construction work or engaging in actual construction activities. At such times, such person shall be assigned to the classification that specifically describes the type of construction or erection operations in which such person is engaged or over which such person is exercising direct supervisory control provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification that applies to the job or location where the operation is performed.



Contractors' Machinery Dealer - Store or Yard - & Drivers..... 8107
 Operations away from premises, other than demonstration or repair, to be separately rated.

Contractors' Permanent Yard 8227
 Applicable only to a permanent yard maintained by a construction or erection contractor for the storage of material or the storage and maintenance of equipment. Not available when located at the site of construction operations. Mill operations or fabrication to be separately rated.

Corrugated or Fiber Board Container Mfg..... 4244

Coppersmith - Shop..... 3066

Cotton Batting, Wadding or Waste Mfg. 2211

Cotton Merchant & Drivers..... 8103
 Includes warehouse or yard employees.

Cotton Storage & Drivers 8103
 Applies to baled cotton. Includes warehouse or yard employees.

Cottonseed Oil Refining 4683
 Cottonseed oil mfg. to be separately rated as 4670.

County Employees - See "Municipal"

Creamery & Route Supervisors, Drivers..... 2070
 Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2039.

Crematory Operation & Drivers 9620

Cutlery Manufacturing NOC..... 3122



- D -

Dam or Lock Construction:

Concrete Work - All Operations & Drivers 6017
 Includes work on foundations, or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus and placing reinforcing steel. With respect to non-pneumatic caisson or non-pneumatic coffer-dam operations, the appropriate caisson or coffer-dam classification shall apply only to the construction, maintenance or removal of the caisson or coffer-dam. Excavation, pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.

Earth Moving or Placing - All Operations & Drivers 6018
 Includes excavation, borrowing, filling, back-filling or grading. With respect to non-pneumatic caisson or non-pneumatic coffer-dam operations, the appropriate caisson or coffer-dam classification shall apply to the construction, maintenance or removal of the caisson or coffer-dam. Mass rock excavation, pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.

Timber Cutting & Removal & Drivers 2702
 Includes incidental brush cutting and removal.

Daycare - "See Childcare"

Decorating & Drivers 5102
 Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.

Dental Laboratory 4692

Dentist Office or Clinic - Professional Employees..... 8832
 Employees engaged in the maintenance of premises used for insured's professional purposes only shall be assigned to 9040-2 hospitals: All other employees.

Detective or Patrol Agency & Drivers 7720

Detinning..... 3372
 Includes incidental mfg. of tin or tin compounds.

Diamond Cutting or Polishing 8013
 Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business.



Diaper Service or Infant's Apparel Laundry & Route Supervisors, Drivers	2585
Dismantling - See "Wrecking"	
Diving - Marine - All Operations & Drivers.....	7395
Coverage Under State Act Only.	
Dog Show:	
Kennel Workers & Drivers	8279
Operation by Owner or Lessee & Drivers	9016
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180.	
Doll or Doll Parts Mfg. or Assembly	4484
Mfg of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.	
Doll Clothing or Cloth Dolls or Cloth Parts Mfg.....	2501
Includes dressing of dolls.	
Domestic Service Contractor - Inside	0917
Applicable to employers furnishing employees under contract for domestic service performed inside customers' residence and includes operation of training schools.	
Door, Door Frame or Sash Erection - Metal or Metal Covered	5102
Installation of storm door or sash to be separately rated as 5645 carpentry. Overhead door installation to be separately rated as 3724 millwright work.	
Door, Door Frame or Sash Mfg. - Wood - Metal Covered	3066
Dredging NOC & Drivers	4000
Dress Form Mfg. - Papier-Mache' or Plaster.....	4038
Dressmaking or Tailoring - Custom Exclusively - Not Mfg.....	2503
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2503 are conducted as a separate and distinct business.	
Drilling NOC & Drivers	6204
Includes water well drilling. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.	



Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial..... 7380

Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing code.

Drivers, chauffeurs, messengers, and their helpers are defined as those employees whose duties are performed upon or in connection with vehicles in such capacity, and shall also include incidental garage employees and employees using bicycles in their operations. If vehicles, including drivers, chauffeurs, messengers, and their helpers are employed under contract and if the owner of such vehicles has not insured his/her compensation obligation, and furnished evidence of such insurance, the actual payroll of the drivers, chauffeurs, messengers, and their helpers shall be included in the payroll of the insured employer at the proper rate for the operations in which they are engaged.

Drug, Medicine or Pharmaceutical Preparation Mfg. - Includes Mfg. of Ingredients 4825

Codes 4825 and 4611 drug, medicine or pharmaceutical preparation-compounding or blending-no mfg. of ingredients shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of metal containers to be separately rated as 3220 - can mfg.

Drug, Medicine or Pharmaceutical Preparation - Compounding or Blending - No Mfg. of Ingredients..... 4611

Codes 4611 and 4825 - drug, medicine or pharmaceutical preparation mfg. includes mfg. of ingredients shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container manufacturing to be separately rated as 3220 - can mfg.

Dude Ranch - Not Cattle Ranch - & Salespersons, Drivers 9052



- E -

Electric Light or Power Company NOC - All Employees & Drivers..... 7539
Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.

Electric Light or Power Cooperative - REA Project Only - All Employees & Drivers 7540
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.

Electric Light or Power Line Construction & Drivers 7538
Codes 7539, electric light or power company or 7540 electric light or power cooperative, shall not be assigned at the same job or location to which code 7538 applies.

Electric Light or Power Line Construction - REA Project Only - & Drivers 7538
Codes 7539, electric light or power company and 7540, electric light or power cooperative, shall not be assigned at the same job or location to which code 7538 applies.

Electric or Gas Lighting Fixtures Mfg. 3180
Codes 3180 and 3643, electric power or transmission equipment mfg. or 3179, electrical apparatus mfg. NOC, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Electric Power or Transmission Equipment Mfg. 3643
Includes the mfg. or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.

Electrical Apparatus Installation or Repair & Drivers..... 3724
Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as 7538 electric light or power line construction.

Electrical Apparatus Mfg. NOC 3179
Includes electrical fixtures or appliances. Codes 3179 and 3643, electric power or transmission equipment mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Electrical Cord Set, Radio or Ignition Harness Assembly 3681



Electrical Wiring - Within Buildings - & Drivers 5190
Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724.

Electroplating 3372
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.

Elevator Erection or Repair 5160

Elevator Inspection 8720

Embroidery Mfg. 2388

Emery Works - Crushing or Grinding - & Drivers 1747
Digging, mining or quarrying to be separately rated.

Engine Mfg. NOC 3612
Foundry operations to be separately rated.

Engineer or Architect - Consulting - & Drivers 8601
Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.

Engraving 4352

Essential Oils Mfg. & Distillation 4825

Excavation NOC & Drivers 6217
Includes borrowing, filling or backfilling. Grading or excavation in connection with street or road construction, dam or lock construction, tunneling, pile driving, shaft sinking, caisson or coffer-dam work to be separately rated.

Exercise or Health Institute & Clerical 9063

Exhibition - See "Amusement Park"

Explosives or Ammunition Mfg.:

Explosives or Ammunition Mfg. NOC & Drivers 4771
Includes the following operations whether conducted by individual enterprises or as combined multiple enterprises: bag loading - propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge charging or loading; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine,



or grenade loading; projectile or shell manufacturing; shell case loading and smokeless powder manufacturing - single base.

Cartridge Component Mfg. - Small Arms **3574**
Cartridge case mfg. to be separately rated as 3315. Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.

Cartridge Mfg. or Assembly - Small Arms **3574**
Includes mfg. of metal components, mixing of fulminate, charging or loading. Explosives or fulminate mfg. to be separately rated.

Cartridge or Shell Case Mfg. - Metal..... **3315**
Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.

Explosives Distributors & Drivers **4777**
Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives mfg.

Express Co. - See "Trucking"

Exterminator & Termite Control & Drivers..... **9014**
Carpentry repair, use of poisonous gases to be separately rated.

Extract Mfg. - Dyewood, Licorice or Tanning **4825**

Extract Mfg. - Perfumery, Medicinal or Flavoring **4825**
Includes distillation of essential oils.



- F -

Farm - All Employees & Drivers..... 0006
 Includes household or domestic employees with additional outside duties or whose duties include cooking, etc. for the employer’s hired crew. The actual value of meals and lodging furnished to employees must also be included as earnings. Does not cover individuals assisting on an exchange of labor agreement involving a mutual transfer of services for which no wages or salaries are paid. Household or domestic employees tending only to the aid and comfort of the employer’s family may be covered by an approved endorsement and are separately rated as 9015.

Farm Machinery Dealer - All Operations & Demonstrations, Drivers 8116

Farm Machinery Operation - By Contractor - & Drivers 0050
 Applies to all custom farming operations by contractor including application of fertilizer, baling, harvesting, combining, etc. Sales or manufacturing of merchandise, machinery or equipment to be separately rated.

Feather Pillow Mfg. 2501
 No mattress or box spring mfg.

Fence Erection - Metal - & Drivers..... 6400

Fertilizer Mfg. & Drivers..... 4583
 Not rendering or garbage works. Includes manufacturing plants solely engaged in the wet or dry mixing of fertilizers. Fertilizer dealer to be separately rated under code 8215. Codes 4583 and 2081, slaughtering, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Fiber Goods Mfg..... 4263
 Fiber board mfg. to be separately rated as 4239.

Field Bonded Warehousing - All Employees & Clerical 8719
 No handling, moving or shipping of goods or merchandise at the field location. Includes clerical at such location.

Fire Patrol or Protective Corps & Drivers 7704
 Not salvage operations.

Firefighters & Drivers 7704
 When part-time or volunteer firefighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular firefighters in computing the premium. Volunteer hours means all the time spent by a volunteer firefighter in the service of an employer, including but not limited to training time, response time, and time spent at the employer's premises. The employer shall report payroll for all volunteer firefighters based on



the number of volunteer hours of each firefighter times the average weekly wage divided by 40 hours, subject to a maximum of 1 1/2 times the average weekly wage.

Fireproof Equipment Mfg.	3076
Includes metal furniture, filing equipment and incidental woodworking. Separately rate the mfg. of fireproof doors or shutters which are wood, covered with metal, or structural or reinforcing materials.	
Fireworks Exhibition & Drivers	9180
Applies to insureds who contract to arrange public or private fireworks displays for entertainment purposes. The classification includes all employees engaged in the planning and setting up of incidental framework in addition to the timing of fuses on the fireworks.	
Fireworks Mfg. - See "Explosives"	
Fishing Rod and Tackle Mfg.	4902
Flagging Services	5506
Applies only to a specialty contractor whose operations are limited to providing flagging services to others.	
Floor Covering Installation-Resilient Flooring-Carpet and Laminate Flooring	5478
Ceramic tile, mosaic, and indoor stone to be separately rated to Code 5348. Refer to Code 5437 for the installation of wood flooring requiring cutting, sanding, drilling and attaching using nails, screws or pegs.	
Floor Installation, Sanding or Scraping-Wood Floors	5437
The installation of wood flooring requires cutting, sanding, drilling, and attaching using nails, screws, or pegs. Refer to Code 5478 for laminate wood flooring such as engineered wood flooring installed using glue-down or interlocking methods. Not applicable to contractors who perform any other carpentry operations at the same job or location.	
Florist - Cultivating or Gardening - & Drivers	0035
Food Sundries Mfg. NOC - No Cereal Milling	6504
Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.	
Foundry – Ferrous - NOC	3081
Foundry - Malleable Iron	3081
Foundry - Non-Ferrous	3085



Freight Handling NOC.....	7360
Applies to operations conducted at railroad yards, airports or warehouses not located on piers or in terminals or areas adjoining piers and includes freight checkers. Does not include stevedoring and provides coverage under the State Act only. Drivers to be separately rated as 7219 truckers NOC.	
Freight Handling - Packing, Handling or Shipping Explosives or Ammunition Under Contract	7360
Applies to operations conducted at railroad yards, airports or warehouses not located on piers or in terminals or areas adjoining piers and includes freight checkers. Does not include stevedoring and provides coverage under the State Act only. Drivers to be separately rated as 7219 truckers hauling explosives.	
Fruit Evaporating or Preserving	2112
Includes jam, jelly or cooked fruit syrup mfg. Not canneries or mfg. of fruit juices. Can mfg. to be separately rated as 3220.	
Fruit Juice Mfg. & Drivers.....	2143
Includes incidental fruit preserving or bottling. Can mfg. to be separately rated as 3220.	
Fruit Packing	2105
Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.	
Fuel and Material Dealer NOC - New Materials or Lumber - & Local Managers, Drivers.....	8232
Applicable only to risks dealing in at least three of the following classifications of materials:	
1. Coal, fuel oil, wood, or ice.	
2. Building materials including lumber.	
3. Hay, grain, feed or seed.	
4. Agricultural implements.	
Grain elevator operation to be separately rated as 8304.	
Funeral Director & Drivers	9620
Fur Processing - Preparing Skins	2600
Furnishing Goods Mfg. NOC.....	2501
Includes wearing apparel, draperies or household furnishings from textile fabrics.	
Furniture Assembly - Wood - From Manufactured Parts	2881
Includes finishing. Codes 2881 and 2883, furniture mfg., and 2735, furniture stock mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	



Furniture or Fixtures Installation - Portable - Metal or Wood NOC	5146
Applies to installation in offices or stores.	
Furniture Mfg. - Metal.....	3076
Furniture Mfg. - Wood - NOC.....	2883
Includes assembling or finishing.	
Furniture Moving & Storage, Drivers	8293
Furniture Stock Mfg.	2735
Furniture Upholstering	9522



- G -

- Garbage, Ashes or Refuse Collection & Drivers..... 9403**
Reduction, rendering or fertilizer plants to be separately rated.
- Garbage or Refuse Collection - Exclusive Mechanical Operation - & Drivers 9405**
This classification applies only to those firms that exclusively pick-up, empty and replace the container mechanically. All other garbage or refuse collection shall be rated as code 9403.
- Garbage Works - Reduction or Incineration..... 7590**
Applies to all operations of a garbage reduction plant which can be operated by a municipal board or commission or a private company except the drivers who truck raw garbage and refuse to the plant and haul off noncombustibles and furnace residue. Drivers to be separately rated as 9403 or 9405 depending on the means of collection.
- Gardening - Market or Truck - & Drivers..... 0008**
- Gas Company:**
- Gas Company - Natural Gas - Local Distribution - & Drivers..... 7502**
Applies to all operations including store employees and meter readers. Drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gas-holders to be separately rated.
- Gas Works & Drivers..... 7502**
Applies to all operations including store employees and meter readers. Construction of buildings or gas-holders to be separately rated.
- Gas Dealer - LPG - & Salespersons, Drivers 8350**
Applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as 7502 gas distributing.
- Gas Distributing - LPG - Local - & Drivers..... 7502**
Applies to distribution by gas mains or piping from central tanks and includes store employees and meter readers. Construction or operation of cross-country pipelines or construction of buildings or gas-holders to be separately rated.
- Gas or Electric Lighting Fixtures Mfg. 3180**
Codes 3180 and 3643 electric power or transmission equipment mfg., or 3179, electrical apparatus mfg. NOC, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- Gas Lease Work - See "Oil or Gas Lease Work"**



Gas Main or Connection Construction & Drivers 6319
 Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as 6233 oil or gas pipeline construction. Code 7502, gas company or distributor, shall not be assigned at the same job or location to which code 6319 applies.

Gas Meter Mfg. 3574

Gas Well or Pipeline - See "Oil or Gas"

Gasoline Recovery & Drivers..... 4740
 Applies to recovery from casing head or natural gas.

Gasoline or Oil Dealer & Drivers..... 8350
 Operation of retail gasoline stations to be separately rated as 8380 or 8381.

Gasoline Station - NOC - Retail & Drivers 8380
 Includes retail diesel stations and gasoline stations providing full service such as, but not limited to, pumping gasoline, checking fluid levels, attended car washing service, automobile maintenance or repair, or towing services. Codes 8380 and 8392 - automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Gasoline Station - Self Service Only - Retail 8381
 Applies to each retail gasoline station where the insured does not pump gasoline or provide any automobile maintenance, repair or towing services; and receipts from gasoline sales equal 90% or more of total receipts (total receipts exclude receipts from sale of lottery tickets). Gasoline stations that provide both full-service and self-service operations shall be assigned to code 8380. Codes 8381 and 8380 gasoline stations NOC, automobile service or repair center 8392 - automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Gear Mfg. or Grinding 3635
 Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3635 are conducted as a separate and distinct business.

Geophysical Exploration NOC - All Employees & Drivers 7380
 Core drilling to be separately rated as 6204 drilling NOC.

Geophysical Exploration - Seismic Method - All Employees & Drivers..... 8606

Glass Mfg. – Cut..... 4113



Glass Merchant 4130
Includes bending, grinding, beveling or silvering of plate glass.

Glazier - Away From Shop - & Drivers 5462

Glove or Mitten Mfg. - Knit 2362
Yarn mfg. to be separately rated.

Glue Mfg. & Drivers 4653
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4653 are conducted as a separate and distinct business.

Gold Leaf Mfg. 3383

Golf Course - Not Miniature - Public or Private - See “Club Country, Golf, etc.”.

Grading of Land NOC & Drivers 6217
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.

Grain Elevator Operation & Local Managers, Drivers 8304
Floating elevators to be separately rated under the appropriate Vessel classification.

Grain or Feed Milling 2014
Field crops such as wheat, oats, barley, rye, rice, or corn and the preparation of cereal or compound feeds for livestock is contemplated.

Graphite Mfg. - Not Artificial - & Drivers 1452
Artificial graphite mfg. rated as 1430 lead mfg.

Grease or Oil Mixing or Blending 4557
No rendering or petroleum refining. Codes 4557 and 4740, oil refining, or 8350, oil or gasoline dealer, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Can mfg. to be separately rated as 3220.

Grocery, Tea or Coffee Dealer - Retail - & Salespersons, Drivers 8006
Applies to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.

Guniting - Not Chimneys - All Operations & Drivers 5213
Guniting on chimneys to be separately rated as 5222 chimney construction.



- H -

Hardware Mfg. NOC	3146
Harness or Saddle Mfg.	4902
Hat Cleaning	8017
Hatchery - See "Poultry or Egg Producer"	
Hat Mfg.	2501
Straw or felt hats, including blowing, starting or forming of felt hat shapes. Hatters' fur mfg. to be separately rated as 2623.	
Hay, Grain, Feed, or Fertilizer Dealer & Local Managers, Drivers-No Mfg.....	8215
Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under code 0050. Fertilizer Mfg. to be separately rated under code 4583.	
Health Spa or Steam Bath NOC & Clerical.....	9063
Heating, Ventilation, Air Conditioning & Refrigeration Systems – Installation, Service, Repair & Drivers.....	5537
Applicable to installation, service and repair including residential and commercial. Division of payroll between Code 5537 and any other contracting classification is not permitted when all or a majority portion of the work for an HVAC contract is performed by a single contractor. Separately rate portable air-conditioning units to Code 9519.	
Home for Aged - See "Retirement Care, Nursing and Convalescent Centers"	
Home, Public, and Traveling Healthcare- All Employees.....	8835
Homemaker Service-Physical Assistance	8835
Applies to businesses or individuals providing homemaker and companion services while physically assisting , convalescent, aged, acutely or chronically ill or disabled persons in the activities of daily living.	
Hone or Oil Stone Mfg. & Drivers	1803
Quarrying to be separately rated.	
Horn Goods Mfg. - Fabricated Products Mfg.....	4452
Applies to the mfg. of horn goods by such operations as machining, bending, buffing or polishing.	



Horse Shoe Mfg.....	3146
Steel making or rolling mills to be separately rated.	
Horse Show:	
Stable Workers & Drivers	8279
Operation by Owner or Lessee & Drivers	9016
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180.	
Hospital:	
Professional Employees.....	8833
All Other Employees & Drivers	9040
Hospital - Veterinary - & Drivers	8831
Includes pet grooming or training.	
Hotel, Motel, Motor Court, Tourist Court or Cabins - All Employees & Salespersons, Drivers.....	9052
Hotel - Restaurant Employees	9058
Includes but is not limited to musicians, entertainers, hostesses, bartenders, waiters, waitresses, cashiers, cooks, busboys, dishwashers, restaurant managers and casino employees.	
Hothouse Erection-All Operations.....	5402
House Furnishings Installation NOC & Upholstering, Drivers	9521
Installation of carpet, linoleum, vinyl, asphalt, or rubber floor tile to be separately rated to code 5478.	
Household & Commercial Appliances - Electrical - Installation, Service or Repair – & Drivers	9519
Includes shop or outside employees and incidental parts department employees. Electrical wiring to be separately classified to Code 5190. Television, radio, video and audio equipment installation, service or repair to be separately classified to Code 9516.	
Household or Domestic Employees NOC.....	9015
Household or domestic employees are those who tend only to the aid and comfort of the employer's family. Employees who have duties other than the above to be separately rated.	



**Household Furnishings or Wearing Apparel Dealer - Retail - & Salespersons,
Drivers..... 8006**

Applies to house-to-house sale of miscellaneous wearing apparel and household furnishings including the collection of installment payments and incidental stores or warehouses. Also applicable to the house-to-house sale of jewelry, furniture or appliances but shall not apply if the principal business is the sale of furniture, stoves, ranges, refrigerators, radios or television sets. In such cases, classification 8044 stores - furniture shall be assigned.



- I -

Ice Cream Mfg. & Drivers.....	2039
Ice Mfg. or Distribution & Drivers	8203
Ink Mfg. - Printing.....	4557
Ink (Writing), Mucilage or Paste Mfg.	4557
Inspectors, Samplers or Weighers of Merchandise on Vessels, Docks, Railway Stations or Warehouses - Coverage Under State Act Only	8719
Includes mending or repacking of damaged containers. Operation of warehouses to be separately rated.	
Inspection of Risks for Insurance or Valuation Purposes NOC	8720
Instrument Mfg. NOC	3685
Applies to professional or scientific instruments.	
Insulation Work NOC & Drivers	5479
Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.	
Insurance Agency – Outside Employees & Collectors.....	8742
Care, custody and maintenance or construction work to be separately rated.	
Iron or Steel:	
Fabrication:	
Iron or Steel Works - Shop - Structural - & Drivers.....	3030
Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel or rolling mills to be separately rated.	
Iron Works - Shop - Ornamental - & Drivers	3040
Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters, or other non-structural iron or steel work. Blast furnace or convertor operation, casting of steel or rolling mills to be separately rated.	



Iron Works - Shop - Decorative or Artistic - & Foundries, Drivers 3041
 Applies to the mfg., fabricating or assembling of decorative or artistic brass, bronze or iron work. Codes 3040 and 3041 iron works, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Erection:

Door, Door Frame or Sash Erection - Metal or Metal Covered..... 5102
 Installation of storm door or storm sash to be separately rated as 5645 carpentry.
 Overhead door installation to be separately rated as 3724 millwright work.

Iron, Brass or Bronze Erection - Decorative or Artistic..... 5102

Iron, Brass or Bronze Erection - Non-Structural - Interior 5102

Iron or Steel Erection - Frame Structures 5040
 Includes erection, dismantling, and repair of crane, construction elevator, and cement distributing tower erection, including hod hoist by specialist contractors only. Drivers are to be classified under code 7380.

Iron or Steel Erection - Towers 5040
 Includes radio, television or water towers, smokestacks or gasholders.

Iron or Steel Erection - Iron - Exterior 5040
 Includes work on balconies, fire escapes, staircases, fireproof shutters.

Iron or Steel Erection - Metal Bridges 5040

Iron or Steel Erection - Frame Structures Not Over Two Stories In Height 5059
 Code 5040, iron or steel erection - frame structures, shall not be assigned at the same job or location to which code 5059 applies.

**Iron or Steel Erection - Construction of dwellings
 Not Over Two Stories In Height 5069**

Iron or Steel Erection NOC 5057

Iron or Steel Merchant & Drivers 8106
 Not applicable to junk dealers or iron or steel scrap dealers.

Iron or Steel Scrap Dealer & Drivers 8265
 Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8265 are conducted as a separate and distinct business.



Irrigation or Drainage System Construction & Drivers	6229
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
Irrigation Pipe Installation & Drivers	6365
Applies to installation of above ground irrigation pipe for agricultural purposes.	
Irrigation Works Operation & Drivers.....	0251
Codes 0251 and 0006, farm, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
Irrigation system construction to be separately rated as 6229.	



- J -

Jetty or Breakwater Construction - All Operations to Completion & Drivers 6005
 Includes the construction of jetties, breakwaters, seawalls, groynes, dikes, revetments, etc.
 A jetty involves substantially more construction than either a dike or a levee in that it must extend into a body of water. River work is also included in this classification.

Jewelry Mfg..... 3383

Junk Dealer & Drivers 8263
 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. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8263 are conducted as a separate and distinct business.



- K -

Knit Goods Mfg.2362
Yarn mfg. to be separately rated.



- L -

Labor Union - All Employees 8755
Includes business agents and organizers.

Landscape Gardening & Drivers 0042
Includes laying out grounds, planting trees, shrubs, flowers or lawns. Codes 0042 and 9102 park NOC may be assigned to the same risk. Excavation, filling or back filling to be separately rated as 6217- excavation NOC.

Lard Refining 4683
Codes 4683 and 2081, slaughtering, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Last or Shoe Form Mfg. 2790

Lathing & Drivers 5443
Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.

Laundry NOC & Route Supervisors, Drivers 2585
Collecting or distributing stores, no laundering at the same location, to be rated as 8017 store - retail - NOC.

Laundry & Dry Cleaning Store - Retail - & Route Supervisors, Drivers 2589
Applicable only to neighborhood type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location to be rated as 8017 store - retail - NOC.

Laundry - Self Service 8017

Lawn Maintenance - Commercial or Domestic & Drivers 9102
Includes grass cutting, weed control, and lawn spraying. Codes 9102 and 0042-Landscape gardening and drivers may be assigned to the same risk. Code 9102 also applies to tree pruning if pruning is performed from the ground. The use of walls, ladders, roofs, scaffolds, hoisting equipment, etc., is not considered working from the ground. Refer to Code 0106 when the contract involves pruning from the ground and above the ground.

Lead Mfg. & Drivers 8017
Includes red or white lead.



Leather Mfg. -Including Tanning, Leather Embossing, and Wool Pulling.....	2623
Includes processing of patent or enamel leather.	
Leather Belting Mfg.....	2688
Leather Goods Mfg. NOC	2688
Lens Mfg. - Ground	4150
Letter Service Shop & Clerical	8800
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8800 are conducted as a separate and distinct business.	
Levee Construction - All Operations to Completion - & Drivers	6045
Library - Public - See "Public Library"	
Lime Mfg.	1642
Excavation or digging, mining or quarrying to be separately rated.	
Lime Mfg. - Quarry - Surface - & Drivers.....	1655
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery. Applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime mfg. such operations shall be classified under 1624 quarry NOC.	
Limousine Co.:	
Garage Employees	8385
All Other Employees & Drivers	7382
Lingerie Mfg.....	2501
Liquefied Petroleum Gas - See "Gas Distributing"	
Lithographing.....	4299
Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 salespersons.	
Livery or Boarding Stable - Not Sales Stable - & Drivers.....	8279



Livestock Dealer or Commission Merchant & Salespersons, Drivers	8288
Not operating farms or ranches.	
Livestock Sales Company & Salespersons, Drivers	8288
Lock or Dam Construction - See "Dam or Lock Construction"	
Locomotive Works	3507
Log Hauling - All Employees & Drivers.....	2727
Applicable to hauling logs from the logging site to a staging area or mill. Logging or road building to be separately rated.	
Logging Equipment Maintenance & Repair	2703
Applicable only to separate crews at a location apart from the actual logging operations in the woods. The payroll of any employee normally subject to 2703 who visits the site of the logging operations is to be divided and a full day of payroll shall be assigned to 2702 logging or lumbering for any day or part of a day spent at the logging site.	
Logging or Lumbering & Drivers.....	2702
Includes construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as 2710. Log hauling to be separately rated as 2727.	
Logging Road Construction - Forest Access Area - All Operations Including Drivers.....	2702
Includes clearing of right-of-way. This classification is used for road construction within forest access areas, when the road constructed falls within the terms of the actual logging contract. This classification also includes the falling of trees when clearing the right-of-way.	
Logging Truck Maintenance & Repair.....	8227
Applicable only to a permanent yard maintained by a log hauling contractor for the storage and maintenance of equipment. Not available when located at the logging site. The payroll of any employee normally subject to code 8227 who hauls logs is to be divided and a full day of payroll shall be assigned to 2727, log hauling, for any day or part of a day spent hauling.	
Loose-Leaf Ledger or Notebook Mfg.	4251
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
Luggage Mfg.....	2683
Applies to the mfg. of traveling bags and hand luggage. Trunk mfg. to be separately rated as Code 2883.	
Lumber Yard - New Materials - & Local Managers, Drivers	8232



- M -

Macaroni Mfg. 2002

Machine Shop NOC..... 3632
 Foundry operations to be separately rated.

Machinery Dealer NOC - Store or Yard - & Drivers, Demonstrators..... 8107
 Operations away from premises, other than demonstration or repair, to be separately rated.

Machinery or Equipment Erection or Repair NOC & Drivers 3724
 Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.

Magnesium Metal Mfg. - All Operations & Drivers 1438
 Milling or grinding of magnesium metal, mining or quarrying to be separately rated.

Mail, Parcel, or Package Delivery & Courier or Messenger Service Companies-All Employees & Drivers..... 7231
 Applies to couriers, messengers, and others who deliver nonowned envelopes, parcels or packages exclusively for local delivery. Mail, parcels, or packages, as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel, or package. This classification would not be applicable to truckers hauling packaged goods or merchandise where the haulage or transport charge is based on a truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment. The term "local" is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.

Mailing or Addressing Company & Clerical 8800
 Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8800 are conducted as a separate and distinct business.

Malt House & Drivers 2121

Marina & Drivers..... 6836
 Coverage under State Act only. Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in town, motels, restaurants, swimming pools, bowling alleys and other recreational facilities shall be separately rated. Boat building shall be separately rated as 6811 or 6834.

Marine Appraiser or Surveyor..... 8720



Masonry NOC	5022
Match Mfg.	4279
Lumbering operations to be separately rated as 2702.	
Meat Products Mfg. NOC	2095
No butchering or handling of livestock. Codes 2095 and 2081, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
Metal Ceiling or Wall Covering Installation & Shop, Drivers	5538
Metal Goods Mfg. NOC	3400
Metal Stamping Mfg.	3400
Applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets and waste baskets.	
Metal Scrap Dealer & Drivers	8500
Includes the collection and reduction of non-ferrous scrap metals. No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8500 are conducted as a separate and distinct business.	
Military Reservation Construction:	
The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel:	
Carpentry	5651
Concrete Construction - Not Monolithic Concrete Building Construction....	5215
Iron or Steel Erection - Not Over Two Stories in Height.....	5069
All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to the appropriate manual classifications.	
Military Tank Hull Mfg. or Assembly.....	3620
Includes armor plate cutting, forming or heat-treating. Steel mfg. or foundries to be separately rated.	
Milk Bottle Exchange - All Employees & Drivers	2070
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2070 are conducted as a separate and distinct business.	



Milk Depot or Milk Dealer & Route Supervisors, Drivers	2070
Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039.	
Millinery Mfg.	2501
Applies to ladies trimmed hats.	
Milling Grain See "Grain Milling"	
Millwright Work NOC & Drivers	3724
Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification.	
Mining or Ore Milling Machinery Mfg.	3507
Mining NOC - Not Coal - Underground - With Shafts, Tunnels or Drifts & Drivers	1164
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery.	
Mining NOC - Not Coal - Surface - No Shafts, Tunnels or Drifts - & Drivers	1165
Includes construction, repair or maintenance of all buildings, structures or equipment & installation of machinery. Codes 1165 and 1164 mining NOC - underground, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
Mobile Crane & Hoisting Service Contractors - NOC - All Operations - & Drivers	9534
Applies to hoisting or lifting operations requiring use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes or cables and includes transportation of such equipment to and from worksites.	
Mobile Home & Recreational Vehicle Sales or Service Agency:	
All Employees Except Sales	8380
Includes parts department employees, delivery and drivers	
Mobile Home or Recreational Vehicle Salespersons.....	8748
Molasses or Syrup Refining, Blending or Mfg.	2021
Not glucose or beet sugar mfg.	



Monument Dealers & Drivers 9552

Applies to engraving and erecting cemetery monuments. Stone cutting and polishing to be separately rated as 1803. Codes 1803 and 9552 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Motel - See "Hotel"

Motion Picture:

Production - In Studios or Outside - All Operations Up to the Development of Negatives - & Drivers..... 9610

Development of Negatives, Printing and All Subsequent Operations 4360

Marketing of the product through film exchanges at locations other than the studio to be separately rated as 4362-Motion picture-film exchange. Includes duplication and replication service of prerecorded audio, video or data.

Film Exchange & Projection Rooms, Clerical..... 4362

Applies to film exchanges not located at motion picture studios.

Mucilage Mfg. 4557

Municipal, Town, City and County Employees:

(Irrespective of classification appearing elsewhere in the Manual)

Administrative or Non-Professional Employees 9410

Includes employees engaged in the following occupations: building maintenance, airports (not pilots), cemeteries, commissioners, inspectors, laboratories, meter readers, parks, swimming pools, pound masters, sewage disposal plants, surveyors (street or highway), theaters, water plants, other similar employees and supervisors whose duties are not confined to the office.

Clerical Office Employees 8810

Includes office draftspersons, engineers, dispatchers and supervisors whose duties are confined to the office. Clerical office employees are defined as those employees whose duties include creation or maintenance of financial or other employer records, handling correspondence, computer composition, and technical drafting and telephone duties including sales by phone. Cashiering may be eligible for this classification if the employee does not handle, show, demonstrate, deliver or have another exposure to any product and does not provide any retail customer services. The clerical office classification continues to apply to a qualified clerical office employee who performs a duty outside of a qualified office area when that duty does not involve direct supervision or physical labor and is directly related to that employee's duties in the office. These duties do not exclude the depositing of funds at the bank, purchase of office supplies and pick up or delivery of mail



provided they are incidental and directly related to that employee's duties in the office. However, for purposes of this rule, the definition of clerical duties excludes outside sales or outside representatives; any work exposed to the operative hazards of the business; and any work, such as a stock or tally clerk which is necessary, incidental or related to any operations of the business other than a clerical office. Definition of an office: A clerical office is a work area separated and distinguishable from all other work areas and hazards of the employer by floors, wall, partitions, counters or other physical barriers. A clerical office excludes work areas where inventory is located, products are displayed for sale, or to which the purchaser customarily brings the product from another area for payment. Employees who are not specifically included in descriptions of other classes assigned to the policy and are not included by other special rules, may qualify for inclusion in classification code 8810. Two basic tests must be met as defined above - the definition of clerical office duties and the definition of an office.

Firefighters & Drivers..... 7704

When part-time or volunteer firefighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular firefighters in computing the premium. Volunteer hours means all the time spent by a volunteer firefighter in the service of an employer, including but not limited to training time, response time, and time spent at the employer's premises. The employer shall report payroll for all volunteer firefighters based on the number of volunteer hours of each firefighter times the average weekly wage divided by 40 hours, subject to a maximum of 1 1/2 times the average weekly wage.

Hospital:

Professional Employees..... 8843

All Other Employees & Drivers 9042

Police Officers & Drivers 7720

Includes all peace officers, probation officers, constables and ambulance drivers.

Professional or Administrative Employees 8743

Includes assessors, auditors, councilpersons, city managers, examiners, judges (city, district, election, justices of the peace and police judges), librarians, mayors, doctors (other than hospital or nursing home), social case workers, surveyors (not street or highway), supervisors and other similar employees whose duties are not confined to the office.

Relief Workers 9424

Applicants for general relief performing work for counties.

All Other Employees & Drivers 9420

Includes laborers, shop and yard employees, pilots, mechanics, warehouse workers and drivers.



Museum - Public - See "Public Library or Museum"

Musical Instrument Mfg. - Metal - NOC 3383

Musical Instrument Mfg. - Wood - NOC..... 2923



- N -

Net Mfg. - Not Wire **2380**
Cordage or twine mfg. to be separately rated.

**News Agent or Distributor of Magazines or Other Periodicals -
Not Retail Dealer - & Salespersons, Drivers** **8745**

Newspaper Publishing **4304**
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 salespersons.

Nursery Workers & Drivers **0005**
Applies to acreage or facilities devoted to the propagation of trees, shrubs, plants or flowers. Includes incidental landscape gardening and retail or wholesale sales conducted from the nursery location. Operations involve planting, fertilizing, watering, trimming and transplanting at the nursery location. Secondary or subordinate operations may involve the arranging of rock gardens and the planting of lawns, trees, shrubs and plants from the nursery premises to the property of customers. Tree planting for reforestation purposes to be separately rated as code 0124. Christmas tree growing to be separately rated as code 0131.

Nuts - Cleaning or Shelling **6504**



- O -

Office, Clerical - See "Clerical Office"

Office Machine Installation, Inspection, Adjustment or Repair

NOC 5191

Includes shop. Mfg. operations to be separately rated.

Oil Mfg. - Vegetable - NOC..... 4683

Oil Mfg - Vegetable - Solvent - Extraction Process..... 4686

Mfg. of cottonseed oil to be separately rated as 4670.

Oil or Gas Geologist or Scout & Drivers..... 8601

Includes lease buyers who as any part of their duty perform work similar to that undertaken by oil or gas geologists or scouts.

Oil or Gas Lease Operator - All Operations & Drivers..... 1320

Erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operation or gasoline recovery to be separately rated.

Oil or Gas Lease Work NOC - By Contractor - Not Lease Operation - & Drivers 6216

Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units and lease beautification work. Pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing of wells or well shooting to be separately rated.

Oil or Gas Pipeline Construction & Drivers..... 6233

Pile driving, dredging or tunneling to be separately rated.

Oil or Gas Pipeline Operation & Drivers 7515

Construction, operation of wells or oil refining to be separately rated.

Oil or Gas Well:

Acidizing - All Employees & Drivers..... 6206

Code 6235, oil or gas well - drilling or re-drilling, shall not be assigned at the same job or location to which code 6206 applies.

Cementing & Drivers..... 6206

Code 6235, oil or gas well - drilling or re-drilling, shall not be assigned at the same job or location to which code 6206 applies.



Cleaning or Swabbing of Old Wells Having Previously Produced Gas or Oil - By Contractor - No Drilling - & Drivers 1322
 Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to 6235 oil or gas well - drilling or redrilling.

Drilling or Redrilling & Drivers..... 6235
 Includes installation of casing.

Installation or Recovery of Casing & Drivers..... 6236

Instrument Logging or Survey Work & Drivers 6237

Perforating of Casing - All Employees & Drivers 6214

Shooting & Drivers..... 6235

Specialty Tool Operation NOC - By Contractor - All Employees & Drivers 6213
 Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, baling, fishing or casing-cutting tools. Specialty well tool concerns or contractors which furnish complete operation crews with such equipment shall be assigned to 6235 oil or gas well - drilling or redrilling.

Supplies or Equipment Dealer - New - Store or Yard Only - & Drivers 8107

Supplies or Equipment Dealer - Used - & Local Managers, Drivers 8204
 Includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.

Oil or Gasoline Dealer - See "Gasoline or Oil Dealer"

Oil Refining - Petroleum - & Drivers 4740
 Oil producing to be separately rated.

Oil Rig or Derrick Erecting or Dismantling - All Operations & Drivers:
 The following two classifications include the construction of foundations or structures and the installation of equipment.

Metal 5057
Wood 5403

Oil Still Erection or Repair..... 3719
 Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power



plants or other structures incidental to an oil refinery, but not integral parts of the distillation units; chimney construction and pile driving.

Optical Goods Mfg. NOC 4150

Optometrist..... 8013

Ore Milling & Drivers..... 1452

Includes concentration or amalgamation. Codes 1452 and 1430 or 1438, smelting, sintering or refining, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Organ Building & Installation..... 2923

Outdoor Guide Services..... 9094

Aircraft or maritime operations to be separately rated. This classification is applicable to insureds who operate as outdoor guides for activities such as but not limited to hunting, fishing, camping, hiking, float trips, canoe trips, kayaking, rock climbing, mountain climbing, or backpacking trips. This code is also applicable to white-water rafting guides. In addition to employing guides, these businesses may also hire helpers to clean fish or game, set up and operate camping sites or prepare, store and clean equipment used in the business operations. These are all duties contemplated by Code 9094. If the insured also operates a permanent lodge or cabins for clients, employees who exclusively perform cooking or housekeeping duties may be assigned to Code 9052 or 9058. A division of payroll is not allowed for persons who interchange between the outdoor guide services and cooking or housekeeping. Any maritime operations such as offshore fishing are to be separately rated. Further, the operation of any aircraft is to be separately rated.

Oxygen or Hydrogen Mfg. & Drivers 4635

Includes tank charging.



- P -

Paint Mfg..... 4558
Pigment or lead compound mfg. to be separately rated.

Painting:

Automobile or Carriage Bodies 9505
Codes 9505 and 3808 automobile mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Metal Bridges & Shop Operations, Drivers..... 5037

Metal Structures - Over Two Stories or 25 Feet in Height - & Drivers..... 5037
Includes shop operations. The painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash to be separately rated as 5474 painting NOC.

Shop Only & Drivers 9501
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9501 are conducted as a separate and distinct business.

Painting or Paper Hanging NOC & Shop Operations, Drivers 5474
Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.

Paper Goods Mfg. NOC 4279
Paper mfg. to be separately rated as 4239.

Paper Hanging & Drivers..... 5491
Applies only to insureds engaged exclusively in paper hanging. Code 5474, painting or paper hanging, shall not be assigned at the same job or location to which Code 5491 applies. Insureds engaged in general painting or interior decorating to be separately rated.

Paper Mfg..... 4239
Includes card, bristol, paper, straw, fiber or leather board. Refer to Code 4206 or 4207 for pulp mfg.

Paper Stock or Rag Dealer - Used - & Drivers..... 8264
No collection or handling of scrap iron or steel. Laundry operations to be separately rated as 2585 laundry NOC. Shall not be assigned to a risk engaged in operations described by



another classification unless the operations subject to 8264 are conducted as a separate and distinct business.

Parcel, Parcel Post or Mail Delivery - See "Trucking"

Park NOC - All Employees & Drivers..... 9102
 Operation, care and maintenance of amusement devices to be separately rated as 9180.

Paste Mfg. 4557

Pattern-Making NOC 2790
 Mfg. of metal jigs, fixtures or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2790 are conducted as a separate and distinct business.

Paving - See "Street or Road"

Paving or Repaving - Floors, Driveways, Yards or Sidewalks - & Drivers 5221
 Codes 5215-Concrete work incidental to the construction of private residences, and 5222-Concrete construction in connection with bridges or culverts shall not be assigned at the same job or location to which code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated. Includes stone and brick paver installation-outside.

Peanut Handling - Cleaning, Grading or Shelling 8102
 Hull grinding or mfg. of oil to be separately rated.

Pencil Stock Mfg. - Wood 2735

Pharmaceutical or Surgical Goods Mfg. NOC 4693

Photographer - All Employees & Clerical, Salespersons, Drivers 4361
 Includes incidental retail store 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.

Physician Office or Clinic - Professional Employees 8832
 Employees engaged in the maintenance of premises used for insured's professional purposes only shall be assigned to 9040-2 Hospitals: All other employees.

Piano Case Mfg. 2883
 Codes 2883 and 2923, piano mfg., shall not be assigned to the same risk unless the operations are conducted as separate and distinct businesses.



Piano Mfg.	2923
Includes assembling or finishing operations and mfg. of the piano action. Also applies to player pianos.	
Piano Tuning - Away From Shop	5191
Pile Driving & Drivers	6003
Includes pile driving operations including, but not limited to, hammer driving and water jet driving only in conjunction with pile driving. All other water jet operations are assigned to the appropriate drilling code. This process may be done in conjunction with building foundations, all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater and timber wharfs. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles must be separately rated under the appropriate concrete construction code. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252. The use of Code 6003 is allowed when pile driving is performed on any marine or non-marine construction. For construction where an employer obtains coverage under the United States Longshore and Harborworkers Act, use the state-approved factor found in the state pages.	
Pillow, Quilt or Cushion Mfg.	2501
No mattress or box spring mfg.	
Pipe Bending and Cutting	3111
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.	
Pipe Mfg. - Wooden, Tobacco	2841
Planing or Molding Mill	2731
Applicable to risks whose principal product is dressed lumber, flooring or disassembled millwork. Lumber yards or building material dealers to be separately rated.	
Plaster Board or Plaster Block Mfg. & Drivers	4036
Quarrying, crushing or grinding to be separately rated as 1624 quarry NOC.	
Plaster or Staff Mixing & Drivers	4036
No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4036 are conducted as a separate and distinct business.	
Plaster Statuary or Ornament Mfg.	4038
Plastering NOC & Drivers	5480
Plastering or Stucco Work - On Outside of Buildings	5022



Plastics Mfg.:

Fabricated Products NOC..... 4452
 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.

Molded Products NOC 4484
 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.

Playing Cards Mfg..... 4299
 Paper or cardboard mfg. to be separately rated as 4239.

Plumbers' Supplies Dealer & Drivers 8111
 Applies to wholesale or retail dealers of gas, steam or hot water equipment. No mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8111 are conducted as a separate and distinct business.

Plumbing NOC & Drivers..... 5183
 Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operations. Automatic sprinkler installation to be separately rated as 5188. Includes lawn sprinkler system installation-underground & drivers. Irrigation and drainage system construction to be separately rated as Code 6229.

Pocketbook Mfg. 2688
 Applies to the mfg of leather or fabric pocketbooks.

Police Officers & Drivers 7720

Polish or Dressing Mfg..... 4557
 Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as 3220.

Pottery Mfg.:

China or Tableware 4053
 Mining, quarrying or clay digging to be separately rated.

Earthenware - Glazed or Porcelain - Hand Molded or Cast..... 4061
 Codes 4061 and 4062 pottery mfg. - porcelain ware - press forming, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mining, quarrying or clay digging to be separately rated.



Poultry or Egg Producer & Drivers..... 0034
Includes hatcheries - no farming operations.

Precious Stone Setting 8013
Includes making of mountings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business.

Precision Machined Parts Mfg. NOC 3629
Applies only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001" or closer. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3629 are conducted as a separate and distinct business.

Printing..... 4299
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 salespersons.

Printing or Bookbinding Machine Mfg. 3548

Public Library or Museum:

Professional Employees & Clerical 8810
 Includes librarians and curators.

All Other Employees & Drivers 9101

Pump Mfg..... 3612
Foundry operations to be separately rated.



- Q -

- Quarry - Limestone - Surface - & Drivers..... 1655**
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime mfg. If more than 25% of the quarry output is used for other than lime mfg., such operations shall be classified under 1624 quarry NOC.

- Quarry NOC & Drivers 1624**
Includes the operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.



- R -

Race Track Operation - Auto or Motorcycle - All Employees & Drivers 9016
Includes race officials, starters, assistants, announcers and clerical.

Race Track Operation - Horse or Dog:

Racing Officials – Other Than Starters or Their Assistants -
Including Clerical & Announcers in Booths 8720

All Other Employees Including Starters, Stable Workers & Drivers 8279

Radiator Mfg. - Automobile 3807
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3807 are conducted as a separate and distinct business.

Radio or Television Broadcasting Station:

All Employees & Clerical, Drivers..... 7610
Includes players, entertainers or musicians.

Salespersons..... 8742

Radio, Television, Video and Audio Equipment Installation,
Service or Repair & Drivers..... 9516
Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.

Railroad Construction:

All Operations & Drivers
Assign appropriate construction or erection classification. Laying or relaying of tracks to be separately rated as 7855.

Laying or Relaying of Tracks & Drivers 7855
No work on elevated railroads.

Maintenance of Way by Contractor & Drivers 7855
No work on elevated railroads.



Railroad Operation:

Street:

Yard Employees 8385

All Other Employees & Drivers 7382

Razor Manufacturing NOC 3122

Real Estate Agency or Appraisal Company - Outside Employees & Collectors..... 8721
Care, custody and maintenance or construction work to be separately rated.

Reforestation & Drivers 0124
Includes the following incidental processes: scarification to loosen soil; site preparation by hand or machine including clearing underbrush and small trees; and, manually placing bud capping, netting or tubing on or around seedlings to prevent game and rodent damage.

Refrigerator Car Loading or Unloading 7360
Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7219 trucking.

Religious Organization:

Professional Employees & Clerical 8868
Includes clergy, assistants, organist and choir members.

All Other Employees & Drivers 9101

Restaurant: Fast Food..... 9083
Applicable to risks that prepare and serve food and beverages for on or off premises consumption. Shall not be assigned to a risk that employs wait staff. Includes musicians or entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

Restaurant NOC..... 9082
Includes musicians or entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.

Retirement, Care, Nursing and Convalescent Centers..... 8824
Applies to all employees providing medical, nursing or personal care to residents including but not limited to physicians, nurses, therapists, technicians, pharmacists, dieticians, aides and orderlies.



Not applicable to hospitals. Separately classify food service employees and all other employees engaged in non-health care activities.

Retirement, Care, Nursing and Convalescent Centers: Food Service

Employees 8825

Not applicable to independently operated restaurants. Separately classify health care employees to Code 8824 and all other employees to Code 8826.

Retirement, Care, Nursing and Convalescent Centers: All Other Employees, Salespersons and Drivers 8826

Separately classify all health care employees to Code 8824 and all food service employees to Code 8825.

Riding Academy or Club & Drivers 8279

Road or Street Making Machinery Mfg..... 3507

Road Construction - Forest Access Area - All Operations Including Drivers..... 5511

Includes clearing of right-of-way. This classification is used for road construction within forest access areas, when the road is constructed under separate contract, separate from the actual logging contract. This classification also includes the falling of trees when clearing the right-of-way. Loading and hauling of the fallen trees will be separately rated.

Rock Excavation & Drivers 6217

Not tunneling or street or road construction.

Rolling Mill - Iron or Steel - See "Iron or Steel"

Roofing - All Kinds - & Drivers..... 5551

Rubber Goods Mfg. NOC..... 4410

Rubber Reclaiming 4410

Rubber Stamp Mfg. or Assembly..... 4299

Mfg. of frames, backs or handles to be separately rated.

Rubber Stock Dealer - Used - & Drivers..... 8264

No collecting or handling scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business.

Rubber Tire Dealer - Retail - & Drivers..... 8380

Includes recapping, repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of the insured. Codes 8380 and 8392, automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as a separate and distinct business.



- S -

Safe Mfg. or Repairing..... 3507

Sales Stable & Salespersons, Drivers..... 8288

Salespersons or Collectors - Outside..... 8742

Code 8742 is assigned to employees engaged in such duties away from the employer's premises. This classification shall not apply to employees who deliver merchandise. Employees who deliver merchandise shall be assigned to the classification applicable to the business for drivers even though they also collect or sell. If they walk or use public transportation, they shall be assigned to the governing classification-

Salvage Operation, Incidental Wrecking & Structural Work - See "Wrecking"

Salvage Operation - No Wrecking or Any Structural Operations & Drivers 5705

Applies to removing, sorting, reconditioning and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.

Sand or Gravel Digging & Drivers 4000

Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.

Sanitarium - See "Asylum" or "Hospital"

Sash, Door or Assembled Millwork Mfg. - Wood - & Drivers 2802

Codes 2802 and 2731, planing or molding mill, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumber yards, building material dealers or fuel and material dealers to be separately rated as 8204, building material yard, or 8232, building material dealer. Where a risk deals in any lumber, building materials or fuel and materials in addition to products manufactured, all yard operations including all drivers, shall be assigned to 8232.

Sash, Door or Assembled Millwork Dealer & Drivers 8235

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, screen, molding, baseboard, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. Codes 8235 and 2802, carpentry or sash mfg., or 8232, building material dealer, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Sausage or Sausage Casing Mfg..... 2095



No butchering or handling of livestock. Codes 2095 and 2081, slaughtering, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Saw Mill 2710
Includes employees engaged in grading, removing and sorting of lumber at the conveyors as it comes from the saws of a sawmill.

Scaffolding..... 5403
Includes erection and dismantling of all scaffolding not otherwise classified by specialist contractors. Drivers to be classified under code 7380.

School - See "College"

Seed Merchant..... 8102
Includes operation of seed sorting machinery.

Serum, Anti-Toxin or Virus Mfg. & Drivers 5951

Sewage Disposal Plant Operation & Drivers 7580
This classification covers all operations of a sewage disposal plant. The plant can dispose of sewage by a number of methods. The extension of pipelines is contemplated by code 7580 as well as repairs and maintenance on the same.

Sewer Cleaning & Drivers 9402

Sewer Construction - All Operations & Drivers 6306
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260.

Sewing Machine Mfg...... 3574

Shade Roller Mfg. - Wood..... 2841
Includes mfg. of metal parts.

Shaft Sinking - All Operations 6252
Includes pile driving, excavation, concrete work or lining.

Sheet Metal Work - Shop and Outside - NOC & Drivers 5538
Applies to erection, installation or repair operations and includes metal siding. Roofing to be separately rated as 5551.

Sheet Metal Work - Shop Only 3066

Sheet Rock Installation - Within Buildings - & Drivers..... 5445



Shirt Mfg.....	2501
Shoddy Mfg.	2211
Shoe or Boot Mfg. NOC	2660
Shoe Repair or Shoe Shining.....	8017
Shooting Gallery & Drivers	9180
Shuttle Mfg.....	2841

Sign Installation, Maintenance, Repair, Removal, or Replacement:

Inside of Buildings & Drivers 9521
 Includes bill posting. Also, includes outside of buildings at ground level, when only hand tools and stepladders are used. Codes 9521 and 9552 shall not be assigned to the same policy, except for separate and distinct business operations.

Outside of Buildings & Drivers 9552
 Includes bill posting and sign manufacturing. Codes 9521 and 9552 shall not be assigned to the same policy, except for separate and distinct business operations.

Sign Manufacturing:

With Installation Outside of Buildings & Drivers 9552
 Codes 3064 and 9552 shall not be assigned to the same policy, except for separate and distinct business operations.

With No Installation Outside of Buildings 3064
 Use Code 9521 for installation inside of buildings and the outside of buildings at ground level when only hand tools and stepladders are used.

Sign Painting or Lettering:

Inside of Buildings & Drivers..... 9501
 Includes shop operations.

Outside of Buildings & Drivers 9552

Silverware Mfg..... 3383

Skate Mfg. 3146



Skating Rink - Ice or Roller - & Drivers	9016
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.	
Ski Area Operations.....	9187
Employees at winter sports areas who operate ski tows and artificial snow-making machinery as well as ski instructors, ski patrols, parking lot attendants and ticket sellers. Ski shop employees where ski equipment is rented and repaired are properly classified as code 8017.	
Slate Milling & Drivers	1803
No slate splitting or roofing slate mfg. Quarrying or mining to be separately rated.	
Slate Splitting or Roofing Slate Mfg. & Drivers	1624
Includes quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
Slaughtering	2081
Includes butchering, handling of livestock, preparations of dressed meat, rendering, washing of casings, salting of hides or cooking of offal and packing house operations.	
Smelting - Electric Process - & Drivers.....	1438
Includes the mfg. of artificial abrasives, carbon or graphite. Steel mfg. to be separately rated.	
Smelting, Sintering or Refining – Lead & Drivers.....	1430
Smelting, Sintering or Refining - Metals NOC - Not Iron or Lead - & Drivers	1438
An insured who recovers lead in the process in any form or quantity to be separately rated as 1430.	
Smokestack or Chimney Lining - Not Metal	5222
Soap or Synthetic Detergent Mfg.	4720
Contemplates the mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.	
Soapstone or Soapstone Products Mfg. & Drivers.....	1803
Quarrying to be separately rated.	
Soda Water Fountain or Apparatus Mfg.	3076
Soundproofing - See "Insulation"	
Speedometer or Taximeter Mfg.	3574



Spice Mill.....	6504
Sporting Goods Mfg. NOC.....	4902
Stable or Breeding Farm & Drivers	8279
Applies to the feeding, grooming, training and general care of pleasure, working or exhibition horses and polo ponies.	
State Employees: (Irrespective of classifications appearing elsewhere in this Manual)	
Administrative or Non-Professional Employees NOC	9412
Includes building maintenance employees, biologists, game wardens, inspectors, laboratory technicians, printers, surveyors (street or highway), liquor store clerks, other similar employees and supervisors whose duties are not confined to the office.	
Administrative or Non-Professional Employees - Highway Dept.....	9411
Includes building maintenance employees, inspectors, laboratory technicians, printers, surveyors (street or highway), other similar employees and supervisors whose duties are not confined to the office.	
Aircraft Operation NOC - Flying Crew	7424
Asylum, Hospital, Home and Special School - Not Correctional:	
Clerical Office Employees	8811
Professional or Administrative Employees	8744
Includes doctors, examiners, supervisors and other similar employees whose duties are not confined to the office.	
All Other Employees & Drivers	8834
Includes direct care employees (nurses, nurses aides and social case workers), janitorial, maintenance of buildings and grounds, housekeeping, food service, laundry and all drivers.	
Clerical Office Employees	8811
Includes office draftspersons, engineers and supervisors whose duties are confined to the office.	
Highway Patrol Officers.....	7722



Penal or Correctional Institution:

Clerical Office Employees	8811
Professional or Administrative Employees	8744
Includes auditors, judges, supervisors and other similar employees whose duties are not confined to the office.	
All Other Employees & Drivers	7721
Includes guards, attendants, probation and parole officers, janitorial, maintenance of buildings and grounds, housekeeping, food service, laundry and all drivers.	
Professional or Administrative Employees NOC	8744
Includes auditors, doctors, examiners, judges, nurses (other than hospital), social case workers, surveyors (not street or highway), commission members, supervisors and other similar employees whose duties are not confined to the office.	
Relief Workers	9425
Applicants for general relief performing work for counties.	
All Other Employees & Drivers - Highway Dept.....	9421
Includes laborers, shop and yard employees, mechanics, warehouse workers and drivers.	
All Other Employees NOC & Drivers	9422
Includes laborers, shop and yard employees, mechanics, warehouse workers and drivers.	
Stationery Mfg.	4251
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4251 are conducted as a separate and distinct business.	
Steam or Air Pressure Gauge Mfg.....	3574
Steam Heating or Power Company - All Employees & Drivers.....	7539
Includes store employees, meter readers. Construction of buildings to be separately rated.	
Steam Main or Connection Construction & Drivers	6319
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Code 7539, steam heating or power co., shall not be assigned at the same job or location to which code 6319 applies.	
Steam Pipe or Boiler Insulating & Drivers	5183
Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.	



Steam Shovel, Dredge or Construction Machinery Mfg. NOC 3507

Steel Mfg., Fabrication or Erection - See "Iron or Steel"

Stockyard - No Butchering - & Salespersons, Drivers 8288
 Codes 8288 and 2081, slaughtering, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Stockyard - With Butchering - See "Slaughtering"

Stone Crushing - No Quarrying - & Drivers 1710
 Includes construction, repair or maintenance of all buildings, structures or equipment; installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1710 are conducted as a separate and distinct business.

Stone Cutting or Polishing NOC & Drivers 1803
 Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 quarry.

Storage Battery Service Station & Drivers 8380
 Codes 8380 and 8392-automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Storage Warehouse - Cold 8291

Storage Warehouse - Furniture - & Drivers 8293
 Includes packing or handling household goods away from the insured's premises.

Storage Warehouse - General Merchandise - NOC..... 8292
 Drivers to be separately rated as 7219 trucking.

Store:

Automobile Parts Including Recycled & Accessories - NOC - & Drivers..... 8046
 Applies to wholesale or retail stores. Also applies to automobile recycling store employees who do not engage in other operations and have no yard exposure.

Book, Record, Compact Disc, Software, Video or Audio Cassette - Retail 8072
 Not applicable to store locations where more than 50% gross receipts is in the service of food or sale of musical instruments, computers or other hardware, or household or electronic equipment.

Clothing, Wearing Apparel or Dry Goods Store - Retail 8008



Clothing, Wearing Apparel or Dry Goods Store - Wholesale 8032

Coffee, Tea or Spice Store - Retail - & Drivers 8006

Coffee, Tea or Spice Store - Retail - & Drivers 8006

Convenience Retail 8006

Applies to each separate store location meeting all of the following conditions:
 Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automobile accessories, money orders, check cashing service and the service of food or beverages. No handling of fresh meats. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets). Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.

Dairy Products Store - Retail - & Drivers 8006

Delicatessen Store - Retail - & Drivers 8006

No selling of uncooked fresh meats.

Department Store - Retail 8039

Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions are met:

1. The payroll subject to this classification is at least \$400,000 per annum.
2. The merchandise handled must include:
 - (a) Wearing Apparel
 - (b) Linens/Domestics
 - (c) House Furnishings (other than furniture)
 - (d) Two or more of the following:

Cosmetics	Sporting Goods	Luggage
Giftware	Toys	Stationery/Greeting Cards
Furniture	Jewelry	Hardware
3. The total annual sales of items (a), (b) and (c) above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.

Not applicable to store locations which are properly classified as 8050 five and ten cent store.



Drug - Retail..... 8045
 Applicable to store locations where the employer's books of accounts reflect at least 40% gross receipts in prescription sales and less than 50% gross receipts in the service of food and grocery items.

Dry Goods Store - Retail - See "Store - Clothing, etc."

Florist Store & Drivers 8001
 Includes service away from store premises. Cultivating or gardening to be separately rated as 0035.

Frozen or Frosted Food Store - Retail - & Drivers..... 8006

Fruit or Vegetable Store - Retail - & Drivers 8006
 No handling of fresh meats.

Fruit or Vegetable Store - Wholesale..... 8018

Furniture Store & Drivers 8044
 Applies to wholesale or retail stores and includes installation of house furnishings.

Grocery Store - Wholesale 8018

Hardware Store & Drivers..... 8010
 Applies to wholesale or retail stores.

Hide or Leather Dealer or Store 8105

Jewelry Store..... 8013
 Applies to wholesale and retail stores.

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

Meat, Fish or Poultry Dealer - Wholesale..... 8021
 Codes 8021 and 2081, slaughtering, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Meat, Fish or Poultry Store - Retail - & Drivers 8031

Meat, Grocery and Provision Store (combined) - Retail - NOC - & Drivers..... 8033
 Applicable to a store where the employer'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 store - retail.

Quick Printing - Copying or Duplicating Service - All Employees & Clerical, Salespersons, Drivers.....	8015
<p>Applies to risks that provide reproductions by means of offset-type duplicators on paper sizes less than 18X23 inches. The reproduction by means of electrostatic-type devices, digital or non-impact imaging on paper of any size is also included. Additional operations performed by such risks in support of quick printing or copying services such as binding, collating, corner rounding, cutting, distribution, folding, scoring, laminating, mailing, numbering, padding, perforating, foil embossing, shrink-wrapping, stapling, automated plate making and similar type activities are included in this classification. Manual plate making and rubber stamp making on strictly an incidental basis is also included. Any risk engaged in reproduction by means other than as described above, or where the principal activity is one of the additional activities noted above and not quick printing or copying services, shall be rated as Code 4299 - printing. Codes 8015 and 4299 shall not be assigned to the same risk, unless the operation subject to Code 8015 is conducted as a separate undertaking or enterprise. Operations excluded from Code 8015 include box scoring and die making.</p>	
Retail Store NOC	8017
<p>Includes retail pets and pet supplies. Also includes five and ten cent stores. Applicable to store locations at which are sold a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of "5 cents & 10 cents" or "5 cents to \$1.00."</p>	
Shoe Store - Retail	8008
Shoe Store - Wholesale	8032
Supermarket & Drivers	8033
<p>Applicable to a store where the employer'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 store - retail.</p>	
Wholesale NOC	8018
<p>Includes wholesale pets and pet supplies.</p>	
Stove Mfg.....	3169
Street Cleaning & Drivers.....	9402



Street or Road Construction - Paving or Repaving & Drivers 5506
 Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Clearing of right of way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing to be separately rated.

Street or Road Construction - Rock Excavation & Drivers 5508
 Includes incidental quarrying or stone crushing. No tunneling.

Street or Road Construction - Sub-Surface Work & Drivers..... 5507
 Applies to clearing of right of way, earth excavation, filling or grading. Rock excavation, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; quarrying and stone crushing to be separately rated.

Subway Construction
 Assign appropriate construction or erection classifications.

Sugar Beets - Hand Hoe or Thin Only 0008
 Field preparation, planting, mechanical cultivating, harvesting and hauling sugar beets to be separately rated as 0006 farm.

Sugar Refining..... 2021
 Not beet sugar mfg.

Supply Boats 7020
 Applies to small vessels that supply other vessels or off-shore drilling sites with limited supplies of water, gasoline, foodstuffs, etc., tugboats moving barges or dredges and vessels that deliver mail on waterways.

Surveyor - Land - & Drivers..... 8601
 Not applicable when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.

Suspender Mfg. 2501
 Buckle, webbing or leather parts mfg. to be separately rated.



Swimming Pool Construction - Not Iron or Steel - and Drivers 5223

Code 5213 - concrete construction NOC shall not be assigned at the same job or location to which Code 5223 applies. Excavation to be separately rated as 6217 - excavation NOC. Construction of iron or steel pools to be separately rated as 5069 - iron or steel erection. Maintenance work to be separately rated as 9014 - buildings - operation by contractors 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.



- T -

Tailor Shop 8017
A risk engaged exclusively in custom tailoring shall be assigned to 2503 tailoring.

Tailoring or Dressmaking - Custom Exclusively - Not Mfg. 2503
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2503 are conducted as a separate and distinct business.

Talc Mill & Drivers 1747
Digging, mining or quarrying to be separately rated.

Tank Building - Metal – Shop..... 3620

Tank Erection or Repair - Metal - Within Buildings Exclusively 3726
Includes construction or repair of foundations.

Tar - See "Asphalt"

Taxicab Company:

Garage Employees 8385

All Other Employees & Drivers 7382

Taxidermist 9600

Tea, Coffee or Grocery Dealer - Retail - & Salespersons, Drivers 8006
Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.

Telephone or Cable TV Line Installation – Contractors, Service Lines & Connections & Drivers..... 7613
Code 7613 applies to the installation, replacement, removal and maintenance of telephone and cable TV service connection lines. It also includes incidental line installation within a building. Conduit construction is to be separately rated. This classification is not applicable to employees of a telephone or cable TV company. The terms “service line” or “service connection” refer to the installation of telephone or cable TV wires from a distribution line to an individual customer’s location to provide that individual customer with service.



Telephone or Cable TV Line Installation – Contractors, Overhead &

Drivers..... 7612

Code 7612 applies to the installation, replacement, removal and maintenance of overhead telephone and cable TV main lines by contractors. It also includes the clearing of right-of-ways and the erection of poles, cross-arms and insulators when performed in conjunction with the above. This classification is not applicable to employees of a telephone or cable TV company. Distribution lines are lines which run from the main (trunk) line into a particular street. These lines are considered part of the main (trunk) line. Specialist contractors engaged in the installation of microwave antennae and cables on existing towers for the telecommunications industry are assigned to Code 7612. The installers climb the towers and bolt the antennae and cables, which are lifted into place by a truck winch.

Telephone or Cable TV Line Installation – Contractors, Underground &

Drivers..... 7611

Code 7611 applies to the installation, replacement, removal and maintenance of underground telephone and cable TV main lines by contractors. It also includes the clearing of right-of-way when performed in conjunction with the above. Conduit construction is to be separately rated. This classification is not applicable to employees of a telephone or cable TV company. Distribution lines are lines which run from the main (trunk) line into a particular street. These lines are considered part of the main (trunk) line.

Telephone or Telegraph Apparatus Mfg. 3681

Telephone or Telegraph Company:

Office or Exchange Employees & Clerical 8901

All Other Employees & Drivers 7600

Also applies to telegraph companies. Includes operation, maintenance, extension of lines or making of service connections. Not applicable to specialist contractors.

Telephone, Telegraph or Fire Alarm Line Construction & Drivers 7601

Code 7600, telephone or telegraph co., shall not be assigned at the same job or location to which code 7601 applies.

Television, Radio, Telephone or Telecommunication Device Mfg. NOC 3681

Television, Radio, Video and Audio Equipment Installation, Service or Repair & Drivers 9516

Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.

Terra Cotta Mfg. - Decorative or Architectural 4053

Mining, quarrying or clay digging to be separately rated.



Theater - Drive-In - All Employees..... 9154

Theater NOC:

Players, Entertainers or Musicians 9156

All Other Employees 9154
 Includes managers, stagehands, box office employees, ushers or motion picture operators.

Thermometer Mfg..... 3685

Tie, Post or Pole Yard & Drivers 2960
 Includes preserving operations. Codes 2960 and 8232, lumber yard, or 2702, logging or lumbering, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Timber or Brush Cutting - See "Brush or Timber Cutting"

Tool Mfg. - Agricultural, Construction, Logging, Mining, Oil or Artesian Well..... 3126

Tool Mfg. - Not Drop or Machine Forged - NOC 3113

Town or City Employees - See "Municipal"

Trailer Mfg. - Home Type 2812

Tree Pruning, Spraying, Repairing-All Operations & Drivers 0106
 Applicable by job site to tree pruning contracts requiring any aboveground level work. Code 0106 applies to the whole contract including, but not limited to, chipping and cleanup activities regardless of whether or not a separate contract is written for tree pruning or lawn maintenance and another contract is written for chipping or cleanup. Incidental tree removal on a developed site conducted in connection with tree pruning, spraying, and repairing operations is also assigned to Code 0106. Code 0106 is differentiated from Code 2702-Logging or Lumbering & Drivers because under Code 0106 a tree is removed by cutting it into sections. Also, due to limited clearance from structures, a guide rope is used as needed to direct the fall of the tree. Refer to Code 2702 for risks engaged exclusively in tree removal operations. Stump removal operations by specialist contractor are included. Not applicable to stump removal operations in connection with logging, excavation or street or road construction operations. Includes tree pruning, trimming, or spraying for existing right-of-way-electric, power, telephone, burglar, or fire alarm lines. Tree pruning and removal-natural catastrophes is applicable to contracting exclusively to prune limbs, clean up tree debris, and remove lodged or felled trees in the aftermath of a natural catastrophe. Code 0106-Tree Pruning and Removal-All Operations & Drivers-Natural Catastrophe may be assigned as an additional classification when separation of payroll exists. When no separation of payroll exists, the payroll for the entire operation must be assigned to the highest rated classification. Refer to Code 2702 for removal of standing trees



and Code 6217 for removal of tree debris using mechanical equipment such as bulldozers and hydroaxes.

Trucking:

Truckers engaged in hauling under contract, whether for one or more individuals or concerns, shall under no circumstances be classified and rated except in accordance with the appropriate "Trucking" classification.

Exception: When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "Trucking" classification. Refer to Rule VIII-G-3.

Each of these classifications includes miscellaneous employees such as terminal employees, garage employees and repairers.

Hauling Explosives - All Employees & Drivers.....	7219
Includes hauling of ammunition.	
NOC - All Employees & Drivers.....	7219
Storage warehouse employees to be separately rated.	
Oil Field Equipment - All Employees & Drivers.....	7222
Parcel or Package Delivery - All Employees & Drivers.....	7230
Applies to risks engaged exclusively in local delivery from retail stores under contract. The radius of operations is limited to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal eight hour work day.	
Trailer Towing & Drivers.....	7219
Trunk Mfg.....	2883
Metal frames or fittings to be separately rated.	
Tube Mfg. - See "Pipe or Tube"	
Tunneling - Not Pneumatic - All Operations.....	6251
Type Foundry	3336
Typewriter Ribbon or Carbon Paper Mfg.	4251
Paper mfg. to be separately rated as 4239.	



- U -

Umbrella Mfg. 2501
Mfg. of frames, handles or hardware to be separately rated.

Underpinning Buildings or Structures & Drivers 5703
Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.

Undertaker - See "Funeral Director"

Upholstering 9522
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.

Upholstery, Carpet or Rug Cleaning - See "Carpet, Rug or Upholstery Cleaning"



- V -

Valet Shop.....	8017
A risk engaged exclusively in custom tailoring shall be assigned to 2503, tailoring.	
Valve Manufacturing.....	3634
Vault Construction or Installation	5057
Applies to fire or burglar proof vaults.	
Vegetable Oil Mfg. - See "Oil Mfg. - Vegetable"	
Vegetable Packing & Drivers	8209
Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.	
Vending or Coin Operated Machines - Installation, Service or Repair - & Salespersons, Drivers.....	5192
Includes storage, shop and outside operations.	
Veneer Products Mfg.	2915
Includes veneer mfg.	
Veneer Products Mfg. - No Veneer Mfg.....	2916
Venetian Blind Assembly	2881
Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2881 are conducted as a separate and distinct business.	
Video, Television, Radio and Audio Equipment Installation, Service or Repair & Drivers.....	9516
Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.	



- W -

Wallboard Installation - Within Buildings - & Drivers 5445

Warehousing - General Merchandise NOC..... 8292
 Drivers to be separately rated as 7219, trucking.

Watch Case Mfg. 3383

Watch Mfg..... 3385
 Watch case mfg. to be separately rated as 3383.

Water Main or Connection Construction & Drivers 6319
 Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Code 7520, waterworks operation, shall not be assigned at the same job or location to which Code 6319 applies.

Water Meter Manufacturing..... 3634

Waterproofing:
 Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:

Brush Application 5474
 Application by brush or hand pressured caulking gun.

Trowel Application - Interior..... 5480

Trowel Application - Exterior 5022

Pressure Apparatus 5213
 Application by spray gun, cement gun, concrete gun or other pressure apparatus.
 Subterranean work to be separately rated as 9014.

Subterranean Work Only 9014
 Application by apparatus inserted in the ground.

Excavation incidental to waterproofing operations to be separately rated as 6217.

Waterworks Operation & Drivers..... 7520
 Includes store employees and meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.



Webbing Mfg.....	2380
Jute webbing mfg. to be separately rated as 2220.	
Weighers, Samplers or Inspectors of Merchandise on Vessels or Docks or at Railway Stations or Warehouses - Coverage Under State Act Only	8719
Includes mending or repacking of damaged containers. Operation of warehouses to be separately rated.	
Welding or Cutting NOC & Drivers	3365
Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification. An exception exists in that work under air pressure shall be rated as 6252, caisson work or shaft sinking, or 6260, tunneling; work in connection with demolition jobs or iron or steel erection shall be so rated; work in connection with oil or gas pipeline construction shall be rated as 6233, oil or gas pipeline construction.	
Whiting Mfg.....	4558
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4558 are conducted as a separate and distinct business.	
Winery & Drivers	2143
Applies to all operations including bottling. Distilling to be separately rated as 2130 spirituous liquor distillery.	
Wiping Cloth Dealer & Laundry Operations, Drivers.....	8103
Wire Goods Mfg. NOC.....	3257
Wire drawing to be separately rated as 1924 or 3241.	
Wood Preserving & Drivers.....	2960
Includes yard or incidental wood working operations.	
Wood Turned Products Mfg. NOC	2841
Woodenware Mfg. NOC	2841
Wool Combing or Scouring.....	2211
Wool Merchant & Drivers	8103
Includes warehouse.	
Wool Separating	2211
Applies to chemical separation of wool from cotton.	



Wrecking-Building or Structures-Not Marine-All Operations-Concrete or Concrete- Encased Buildings or Structures 5213

Includes salespersons and clerical at wrecking site.

Wrecking-Building or Structures-Not Marine-All Operations-Iron or Steel Buildings or Structures 5057

Includes salespersons and clerical at wrecking site.

Wrecking-Building or Structures-Not Marine-All Operations-Masonry Buildings or Structures 5022

Includes salespersons and clerical at wrecking site.

Wrecking-Building or Structures-Not Marine-All Operations-Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy 5403

Includes salespersons and clerical at wrecking site. Where wrecking or demolition involves building or structures of more than one type of construction, the highest rated classification applies.

Wrecking-Marine 6003

Includes salvage operations. Includes marine wrecking or demolition of all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater, and timber wharfs.



- Y -

Yeast Mfg.	6504
YMCA or YWCA Institution - All Employees & Clerical	9063
Includes teachers and instructors. Camp operation to be separately rated as 9015.	



- Z -



Classification Codes

Y-0005-01	Nursery Workers & D
Y-0006	Farm & D
Y-0008-01	Gardening - Market - & D
Y-0008-02	Sugar Beets - Hand Hoe or Thin Only
Y-0034	Poultry or Egg Producer or Hatchery & D
Y-0035	Florist - Cultivating or Gardening - & D
Y-0042	Landscape Gardening & D
Y-0050	Farm Machinery Operation By Contractor & D
Y-0106	Tree Pruning, Spraying, Repairing-All Operations & D
Y-0124	Reforestation & D
Y-0131-01	Christmas Tree Farm & D
Y-0251	Irrigation Works Operation & D
Y-0917	Domestic Service Contractor - Inside
Y-1005	Coal Mining - Surface - & D
Y-1016	Coal Mining - NOC - & Drivers
Y-1164	Mining NOC - Not Coal - Underground - & D
Y-1165	Mining NOC - Not Coal - Surface - & D
Y-1320	Oil or Gas Lease Operator & D
Y-1322	Oil or Gas Well: Cleaning Old Wells - & D
Y-1430-01	Smelting, Sintering or Refining-Lead & Drivers
Y-1430-02	Lead Mfg. & Drivers
Y-1438-01	Smelting, Sintering or Refining - Metals NOC - & D
Y-1438-02	Smelting - Electric Process - & D
Y-1438-03	Calcium Carbide Mfg. & D
Y-1438-04	Blast Furnace Operation & D
Y-1438-05	Magnesium Metal Mfg. - All Operations & D
Y-1452-01	Graphite Mfg. & D
Y-1452-02	Ore Milling & D
Y-1463-01	Asphalt Works & D
Y-1463-02	Coal Billet or Briquet Mfg. & D
Y-1624-01	Quarry NOC & D
Y-1624-02	Slate Splitting or Roofing Slate Mfg. & D
Y-1642	Lime Mfg.
Y-1655-01	Lime Mfg. - Quarry - Surface - & D
Y-1655-02	Quarry - Limestone - Surface - & D
Y-1710	Stone Crushing - No Quarrying - & D
Y-1747-01	Emery Works & D
Y-1747-02	Talc Mill & D
Y-1803-01	Slate Milling & D
Y-1803-02	Stone Cutting or Polishing NOC & D
Y-1803-03	Hone or Oil Stone Mfg. & D
Y-1803-04	Soapstone or Soapstone Products Mfg. & D
Y-2002	Macaroni Mfg.
Y-2003	Bakery -Wholesale & Drivers
Y-2004	Bakery-Retail-All Operations
Y-2014-02	Grain Milling or Feed Milling
Y-2016	Cereal or Bar Mfg.
Y-2021-01	Molasses or Syrup Refining
Y-2021-02	Sugar Refining
Y-2039	Ice Cream Mfg. & D



Classification Codes

Y-2041-01	Candy, Chocolate, & Confection Mfg.
Y-2070-01	Butter or Cheese Mfg. & R/S, D
Y-2070-02	Creamery & R/S, D
Y-2070-03	Milk Depot or Milk Dealer & R/S, D
Y-2070-04	Milk Bottle Exchange - All Employees & D
Y-2081	Slaughtering
Y-2095-01	Meat Products Mfg. NOC
Y-2095-02	Sausage or Sausage Casing Mfg.
Y-2105	Fruit Packing
Y-2111	Cannery NOC
Y-2112	Fruit Evaporating or Preserving
Y-2121-01	Brewery & D
Y-2121-02	Malt House & D
Y-2143-01	Fruit Juice Mfg. & D
Y-2143-02	Winery & D
Y-2156	Bottling - No Carbonated Liquids or Spirituous Liquors - & R/S, D
Y-2157-01	Bottling NOC & R/S, D
Y-2157-02	Carbonated Beverage Mfg. NOC & R/S, D
Y-2211-01	Cotton Batting, Wadding or Waste Mfg.
Y-2211-02	Shoddy Mfg.
Y2211-03	Wool Combing or Scouring
Y2362-01	Glove or Mitten Mfg.-Knit
Y2362-02	Knit Goods Mfg. NOC
Y-2380-01	Net Mfg. - Not Wire
Y-2380-02	Webbing Mfg.
Y-2380-03	Braid & Fringe Mfg.
Y-2388	Embroidery Mfg.
Y-2501-01	Cloth, Canvas, & Related Products Mfg. NOC
Y-2501-02	Doll Clothing or Cloth Dolls Mfg.
Y-2501-03	Furnishing Goods Mfg. NOC
Y-2501-04	Shirt Mfg.
Y-2501-05	Suspender Mfg.
Y-2501-06	Collar Mfg.
Y-2501-07	Hat Mfg.
Y-2501-08	Feather Pillow Mfg.
Y-2501-09	Pillow, Quilt or Cushion Mfg.
Y-2501-10	Umbrella Mfg.
Y-2501-11	Millinery Mfg.
Y-2501-12	Lingerie Mfg.
Y-2503-01	Dressmaking or Tailoring - Custom
Y-2503-02	Tailoring or Dressmaking - Custom
Y-2585-01	Diaper Service & R/S, D
Y-2585-02	Carpet, Rug & Upholstery Cleaning & D
Y-2585-03	Laundry NOC & R/S, D
Y-2586	Cleaning or Dyeing & R/S, D
Y-2589	Laundry & Dry Cleaning Store - Retail - & R/S, D



Classification Codes

Y-2600	Fur-Processing-Preparing Skins
Y-2623-01	Leather Mfg.-Including Tanning, Leather Embossing, & Wool Pulling
Y-2660-01	Boot or Shoe Mfg. NOC
Y-2660-02	Shoe or Boot Mfg. NOC
Y-2683	Luggage Mfg.
Y-2688-01	Leather Goods Mfg. NOC
Y-2688-02	Pocketbook Mfg. - Leather or Fabric
Y-2688-03	Leather Belting Mfg.
Y-2702-01	Logging or Lumbering & D
Y-2702-02	Dam or Lock Construction - Timber Cutting & D
Y-2702-03	Logging Road Construction - All Operations & D
Y-2703	Logging Equipment Maintenance & Repair
Y-2710	Saw Mill
Y-2727	Log Hauling - All Employees & D
Y-2731	Planing or Molding Mill
Y-2735-01	Furniture Stock Mfg.
Y-2735-02	Pencil Stock Mfg. - Wood
Y-2759	Box or Box Shook Mfg.
Y-2790-01	Last or Shoe Form Mfg.
Y-2790-02	Pattern-making NOC
Y-2802-01	Carpentry - Shop Only - & D
Y-2802-02	Sash, Door or Assembled Millwork Mfg. - Wood - & D
Y-2812-01	Cabinet Works with Power Machinery
Y-2812-02	Trailer Mfg. - Home Type
Y-2841-01	Brush or Broom Handle Mfg.
Y-2841-02	Shade Roller Mfg. - Wood
Y-2841-03	Shuttle Mfg.
Y-2841-04	Woodenware Mfg. NOC
Y-2841-05	Wood Turned Products Mfg. NOC
Y-2841-06	Pipe Mfg. - Wooden, Tobacco
Y-2881-01	Cabinet Works - No Power Machinery
Y-2881-02	Furniture Assembly - Wood
Y-2881-03	Venetian Blind Assembly
Y-2881-04	Coffin or Casket Mfg. or Assembly - Wood
Y-2883-01	Billiard Table Mfg. & Installation
Y-2883-02	Furniture Mfg. - Wood - NOC
Y-2883-03	Cabinet Mfg. for Audio or Visual Device
Y-2883-04	Piano Case Mfg.
Y-2883-05	Trunk Mfg.
Y-2883-06	Box Mfg. - Cigar - Wood
Y-2915	Veneer Products Mfg. - Veneer Mfg.
Y-2916	Veneer Products Mfg. - No Veneer Mfg.
Y-2923-01	Musical Instrument Mfg. - Wood - NOC
Y-2923-02	Organ Building & Installation
Y-2923-03	Piano Mfg.
Y-2960-01	Tie, Post & Pole Yard & D
Y-2960-02	Wood Preserving & D
Y-3030	Iron or Steel Works - Shop - Structural - & D
Y-3040	Iron Works - Shop - Ornamental - & D
Y-3041	Iron Works - Shop - Decorative or Artistic - & Foundry, D
Y-3064	Sign Mfg. - With No Installation Outside of Buildings
Y-3066-01	Sheet Metal Work - Shop
Y-3066-02	Coppersmith - Shop



Classification Codes

Y-3066-03	Door, Door Frame or Sash Mfg. - Wood - Metal Covered
Y-3076-01	Fireproof Equipment Mfg.
Y-3076-02	Bedstead Mfg. or Assembly - Metal
Y-3076-03	Furniture Mfg. - Metal
Y-3076-04	Coffin or Casket Mfg. or Assembly - Metal
Y-3076-05	Soda Water Fountain or Apparatus Mfg.
Y-3081-01	Foundry-Ferrous-NOC
Y-3081-02	Foundry-Malleable Iron
Y-3085	Foundry - Non-Ferrous
Y-3111-01	Blacksmith
Y-3111-02	Pipe Bending & Cutting
Y-3113	Tool Mfg. NOC - Not Drop or Machine Forged
Y-3122-01	Cutlery Manufacturing NOC
Y-3122-02	Razor Manufacturing NOC
Y-3126	Tool Mfg. - Agricultural, Construction
Y-3146-01	Hardware Mfg. NOC
Y-3146-02	Horse Shoe Mfg.
Y-3146-03	Skate Mfg.
Y-3169	Stove Mfg.
Y-3179	Electrical Apparatus Mfg. NOC
Y-3180-01	Electric or Gas Lighting Fixtures Mfg.
Y-3180-02	Gas or Electric Lighting Fixtures Mfg.
Y-3257	Wire Goods Mfg. NOC
Y-3315-01	Brass or Copper Goods Mfg.
Y-3315-02	Explo or Ammo Mfg.: Cartridge or Shell Case Mfg. - Metal
Y-3336	Type Foundry
Y-3365	Welding or Cutting NOC & D
Y-3372-01	Electroplating
Y-3372-02	Detinning
Y-3383-01	Gold Leaf Mfg.
Y-3383-02	Jewelry Mfg.
Y-3383-03	Musical Instrument Mfg. - Metal - NOC
Y-3383-04	Silverware Mfg.
Y-3383-05	Watch Case Mfg.
Y-3385-01	Watch Mfg.
Y-3385-02	Clock Mfg.
Y-3400-01	Metal Goods Mfg.
Y-3400-02	Metal Stamping Mfg.
Y-3507-01	Agricultural or Construction Machinery Mfg.
Y-3507-02	Locomotive Works
Y-3507-03	Mining or Ore Milling Machinery Mfg.
Y-3507-04	Road or Street Making Machinery Mfg.
Y-3507-05	Safe Mfg. or Repairing
Y-3507-06	Steam Shovel, Dredge or Construction Machinery Mfg. NOC
Y-3507-07	Construction or Agricultural Machinery Mfg.
Y-3548-01	Printing or Bookbinding Machine Mfg.
Y-3548-02	Arms Mfg. NOC
Y-3574-01	Computing, Recording, or Office Machine Mfg. NOC
Y-3574-02	Cash Register Mfg.
Y-3574-03	Gas Meter Mfg.
Y-3574-04	Arms Mfg. - Small Arms - .50 Caliber or Under
Y-3574-05	Explo or Ammo Mfg.: Cartridge Mfg. or Asbly - Small Arms
Y-3574-06	Explo or Ammo Mfg.: Cartridge Component Mfg. - Small Arms



Classification Codes

Y-3574-07	Sewing Machine Mfg.
Y-3574-08	Steam or Air Pressure Gauge Mfg.
Y-3574-09	Speedometer or Taximeter Mfg.
Y-3581	Carburetor Mfg.
Y-3612-01	Engine Mfg. NOC
Y-3612-02	Pump Mfg.
Y-3620-01	Boilermaking
Y-3620-02	Tank Building-Metal Shop
Y-3620-03	Military Tank Hull Mfg. or Assembly
Y-3629	Precision Machined Parts Mfg. NOC
Y-3632	Machine Shop NOC
Y-3634-01	Automatic Sprinkler Head Mfg.
Y-3634-02	Valve Mfg.
Y-3634-03	Water Meter Mfg.
Y-3635	Gear Mfg. or Grinding
Y-3643	Electric Power or Transmission Equipment Mfg.
Y-3648	Automotive Lighting Mfg. NOC
Y-3681-01	Electrical Cord Set, Radio or Ignition Harness Assembly
Y-3681-02	Television, Radio, Telephone, or Telecommunications Device Mfg. NOC
Y-3681-03	Telephone or Telegraph Apparatus Mfg.
Y-3685-01	Instrument Mfg. NOC.
Y-3685-02	Thermometer Mfg.
Y-3719	Oil Still Erection or Repair
Y-3724-01	Electrical Apparatus Installation or Repair & D
Y-3724-02	Millwright Work NOC & D
Y-3724-03	Machinery or Equipment Erection or Repair NOC & D
Y-3726-01	Boiler Installation or Repair - Steam
Y-3726-02	Boiler Scaling
Y-3726-03	Tank Erection or Repair - Metal - Within Buildings
Y-3807-01	Automobile Radiator Mfg.
Y-3807-02	Radiator Mfg. - Automobile
Y-3808-01	Automobile Mfg. or Assembly
Y-3808-02	Carriage or Wagon Mfg. or Assembly
Y-3821	Automobile Recycling & D
Y-3824	Automobile Body Mfg. - Service or Repair - NOC
Y-3830	Airplane Mfg.
Y-3865-01	Baby Carriage Mfg.
Y-3865-02	Bicycle Mfg. or Assembly
Y-3881	Car Manufacturing-Railroad & Drivers
Y-4000-01	Clay or Shale Digging & D
Y-4000-02	Sand or Gravel Digging & D
Y-4000-03	Dredging NOC & D
Y-4034	Concrete Products Mfg. - Shop or Yard Only - & D
Y-4036-01	Plaster Board or Plaster Block Mfg. & D
Y-4036-02	Plaster or Staff Mixing & D
Y-4038-01	Dress Form Mfg. - Papier-Mache' or Plaster
Y-4038-02	Plaster Statuary or Ornament Mfg.
Y-4053-01	Pottery Mfg.: China or Tableware
Y-4053-02	Terra Cotta Mfg. - Decorative or Architectural
Y-4061	Pottery Mfg.: Earthenware - Hand Molded or Cast
Y-4113	Glass Mfg. - Cut
Y-4130	Glass Merchant
Y-4133	Cathedral or Art Glass Window Mfg.



Classification Codes

Y-4150-01	Optical Goods Mfg. NOC
Y-4150-02	Lens Mfg. - Ground
Y-4150-03	Computer Chip Mfg.
Y-4239-00	Paper Mfg.
Y-4244	Corrugated or Fiber Board Container Mfg.
Y-4251-01	Loose-Leaf Ledger or Notebook Mfg.
Y-4251-02	Stationery Mfg.
Y-4251-03	Carbon Paper or Typewriter Ribbon Mfg.
Y-4251-04	Typewriter Ribbon or Carbon Paper Mfg.
Y-4263	Fiber Goods Mfg.
Y-4279-01	Paper Goods Mfg. NOC
Y-4279-02	Match Mfg.
Y-4299-01	Lithographing
Y-4299-02	Playing Cards Mfg.
Y-4299-03	Printing
Y-4299-04	Rubber Stamp Mfg. or Assembly
Y-4304	Newspaper Publishing
Y-4307	Bookbinding
Y-4352	Engraving
Y-4360	Motion Picture: Development of Negatives, Printing & All Subsequent Operations
Y-4361	Photographer - All Employees - & C, S, D
Y-4410-01	Rubber Goods Mfg. NOC
Y-4410-02	Rubber Reclaiming
Y-4452-01	Bone or Ivory Goods Mfg.
Y-4452-02	Horn Goods Mfg.
Y-4452-03	Plastics Mfg.: Fabricated Products NOC
Y-4484-01	Plastics Mfg.: Molded Products NOC
Y-4484-02	Doll or Doll Parts Mfg. or Assembly
Y-4484-03	Button Mfg. NOC
Y-4511-01	Analytical Chemist - Lab & Outside
Y-4511-02	Assaying - Lab & Outside
Y-4557-01	Ink Mfg. - Printing
Y-4557-02	Candle Mfg.
Y-4557-03	Ink (writing), Mucilage or Paste Mfg.
Y-4557-04	Mucilage Mfg.
Y-4557-05	Paste Mfg.
Y-4557-06	Polish or Dressing Mfg.
Y-4557-07	Grease or Oil Mixing or Blending
Y-4558-01	Paint Mfg.
Y-4558-02	Color Grinding, Blending or Testing
Y-4558-03	Whiting Mfg.
Y-4583	Fertilizer Mfg. & D
Y-4611	Drug, Medicine or Pharmaceutical Preparation
Y-4635-01	Acetylene Gas Mfg. & D
Y-4635-02	Carbonic Acid Gas Mfg. & D
Y-4635-03	Oxygen or Hydrogen Mfg. & D
Y-4653	Glue Mfg. & Drivers
Y-4683-01	Oil Mfg. - Vegetable - NOC
Y-4683-02	Lard Refining
Y-4683-03	Cottonseed Oil Refining
Y-4686	Oil Manufacturing - Vegetable - Solvent - Extraction Process
Y-4692	Dental Laboratory
Y-4693	Pharmaceutical or Surgical Goods Mfg. NOC



Classification Codes

Y-4720	Soap or Synthetic Detergent Mfg.
Y-4740-01	Oil Refining - Petroleum - & D
Y-4740-02	Gasoline Recovery & D
Y-4771	Explosives or Ammunition Mfg. NOC & Drivers
Y-4777-01	Explosives Distributors & D
Y-4777-02	Blasting Agents - Prep. or Dist. & D
Y-4825-01	Drug, Medicine or Pharmaceutical Preparations Mfg.
Y-4825-02	Essential Oils Mfg. & Distillation
Y-4825-03	Extract Mfg. - Dyewood, Licorice or Tanning
Y-4825-04	Extract Mfg. - Perfumery, Medicinal or Flavoring
Y-4828	Chemical Blending or Mixing NOC - All Operations & Drivers
Y-4829	Chemical Manufacturing NOC - All Operations & Drivers
Y-4902-01	Fishing Rod & Tackle Mfg.
Y-4902-02	Harness or Saddle Mfg.
Y-4902-03	Sporting Goods Mfg. NOC
Y-5020	Ceiling Installation - Suspended
Y-5022-01	Masonry NOC
Y-5022-02	Plastering or Stucco Work - On Outside of Buildings
Y-5022-03	Waterproofing: Trowel Application - Exterior
Y-5022-04	Wrecking: Masonry Structures - All Operations & S, C
Y-5037-01	Painting - Metal Bridges - & D
Y-5037-02	Painting - Metal Structures - & D
Y-5040-01	Iron or Steel Erection: Frame Structures
Y-5040-02	Iron or Steel Erection: Iron - Exterior
Y-5040-03	Iron or Steel Erection: Metal Bridges
Y-5040-04	Iron or Steel Erection: Towers
Y-5057-01	Iron or Steel Erection NOC
Y-5057-02	Vault Construction or Installation
Y-5057-03	Oil Rig or Derrick Erecting or Dismantling - Metal - & D
Y-5057-04	Wrecking: Iron or Steel Structures - All Operations & S, C
Y-5059	Iron or Steel Erection: Frame Structures Not Over Two Stories
Y-5069-01	Iron or Steel Erection: Dwellings Not Over Two Stories
Y-5069-02	Military Reservation Construction: Iron or Steel Erection
Y-5102-01	Door, Door Frame or Sash Erection - Metal
Y-5102-02	Iron or Steel Erection: Iron, Brass or Bronze - Decorative
Y-5102-03	Iron or Steel Erection: Iron, Brass or Bronze - Non-Structural - Interior
Y-5102-04	Awning, Tent or Canvas Goods Erection & D
Y-5102-05	Decorating - Interior or Exterior - & D
Y-5146	Furniture or Fixture Installation - Office or Store - NOC
Y-5160	Elevator Erection or Repair
Y-5183-01	Plumbing NOC & D
Y-5183-02	Steam Pipe or Boiler Insulating & D
Y-5183-03	Carrier System - Pneumatic - & D
Y-5188	Automatic Sprinkler Installation & D
Y-5190-01	Electrical Wiring - Within Buildings - & D
Y-5190-02	Cable Installation in Conduits or Subways & D
Y-5191-01	Office Machine Installation, Inspection, Adjustment or Repair NOC
Y-5191-02	Piano Tuning - Away from Shop
Y-5191-03	Computer Device Installation, Inspection, Service or Repair
Y-5192	Vending or Coin Operated Machines Installation, Service or Repair & S, D
Y-5213-01	Concrete Construction NOC
Y-5213-02	Guniting & D
Y-5213-03	Waterproofing: Pressure Apparatus



Classification Codes

Y-5213-04	Cleaning or Renovating Outside Surfaces of Buildings & D
Y-5213-05	Wrecking: Concrete Structures - All Operations & S, C
Y-5215-01	Concrete Work Incidental to Construction of Private Residences
Y-5215-02	Military Reservation Construction: Concrete Construction
Y-5221-01	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & D
Y-5221-02	Paving or Repaving Floors, Driveways, Yards, or Sidewalks - & D
Y-5222-01	Concrete Construction - Bridges or Culverts
Y-5222-02	Chimney Construction - Not Metal
Y-5222-03	Smokestack or Chimney Lining - Not Metal
Y-5223	Swimming Pool Construction - Not Iron or Steel - All Operations & D
Y-5348-02	Ceramic Tile, Indoor Stone, Marble or Mosaic Work
Y-5402	Hothouse Erection - All Operations
Y-5403-01	Carpentry - Commercial NOC
Y-5403-02	Oil Rig or Derrick Erecting or Dismantling - Wood - & D
Y-5403-03	Wrecking: Wooden Structures - All Operations & S, C
Y-5403-04	Scaffolding
Y-5437-01	Carpentry - Installation of Cabinet Work
Y-5437-02	Floor Installation, Sanding or Scraping- Wood Floors
Y-5443	Lathing & D
Y-5445-01	Wallboard Installation - Within Buildings - & D
Y-5445-02	Sheet Rock Installation - Within Buildings - & D
Y-5462	Glazier - Away from Shop - & D
Y-5472	Asbestos Removal - Pipe & Boilerwork - & D
Y-5473	Asbestos Removal NOC - & D
Y-5474-01	Painting or Paper Hanging NOC & D
Y-5474-02	Waterproofing: Brush Application
Y-5478	Floor Covering Installation-Resilient Flooring-Carpet & Laminate Flooring
Y-5479	Insulation Work NOC & D
Y-5480-01	Plastering NOC & D
Y-5480-02	Waterproofing: Trowel Application - Interior
Y-5491	Paper Hanging & D
Y-5506-01	Street or Road Construction - Paving or Repaving & D
Y-5506-02	Flagging Services
Y-5507	Street or Road Construction - Sub-Surface Work & D
Y-5508	Street or Road Construction - Rock Excavation & D
Y-5511	Road Construction - Forest Access - All Operations & D
Y-5537	Heating, Ventilation, Air Conditioning and Refrigeration Systems - Installation, Service and Repair & Drivers
Y-5538-01	Metal Ceiling or Wall Covering Installation & Shop, D
Y-5538-02	Sheet Metal Work - Shop & Outside - NOC - & D
Y-5551	Roofing - All Kinds - & D
Y-5606	Contractor - Executive Supervisor or Construction Superintendent
Y-5610	Cleaner - Debris Removal
Y-5645	Carpentry - One or Two Family Dwellings - & Garages
Y-5651-01	Carpentry - Dwellings - Three Stories or Less - & Garages
Y-5651-02	Military Reservation Construction: Carpentry
Y-5703-01	Building Raising or Moving
Y-5705	Salvage Operation - No Wrecking or Any Structural Operations - & D
Y-5951	Serum Mfg. & D
Y-6003-01	Pile Driving & D
Y-6003-02	Wrecking: Piers or Wharfs - All Operations & S, C
Y-6005-02	Jetty or Breakwater Construction-All Operations to Completion & D
Y-6017	Dam or Lock Construction - Concrete - & D



Classification Codes

Y-6018	Dam or Lock Construction - Earth Moving - & D
Y-6045	Levee Construction & D
Y-6204	Drilling NOC & D
Y-6206-01	Oil or Gas Well: Acidizing & D
Y-6206-02	Oil or Gas Well: Cementing & D
Y-6213	Oil or Gas Well: Specialty Tool Operation NOC-by Contractor - & D
Y-6214	Oil or Gas Well: Perforating of Casing - All Operations & D
Y-6216	Oil or Gas Lease Work NOC - by Contractor - & D
Y-6217-01	Excavation NOC & D
Y-6217-02	Grading of Land NOC & D
Y-6217-03	Rock Excavation & D
Y-6217-04	Brush Removal - No Timber Cutting - & D
Y-6229	Irrigation or Drainage System Construction & D
Y-6233	Oil or Gas Pipeline Construction & D
Y-6235-01	Oil or Gas Well: Drilling or Re-Drilling & D
Y-6235-02	Oil or Gas Well: Shooting & D
Y-6236-00	Oil or Gas Well: Installation or Recovery of Casing & D
Y-6237	Oil or Gas Well: Instrument Logging or Survey Work & D
Y-6251	Tunneling - Not Pneumatic - All Operations
Y-6252-01	Caisson Work - Not Pneumatic - All Operations
Y-6252-02	Coffer-Dam Work - Not Pneumatic - All Operations
Y-6252-03	Shaft Sinking - All Operations
Y-6252-04	Caisson Work - Pneumatic - All Operations
Y-6306	Sewer Construction - All Operations - & D
Y-6319-01	Gas Main or Connection Construction & D
Y-6319-02	Steam Main or Connection Construction & D
Y-6319-03	Water Main or Connection Construction & D
Y-6325	Conduit Construction - For Cables or Wires - & D
Y-6365	Irrigation Pipe Installation - Agricultural - above ground - & D
Y-6400	Fence Erection - Metal - & D
Y-6504-01	Baking Powder Mfg.
Y-6504-02	Coffee Cleaning, Roasting or Grinding
Y-6504-03	Food Sundries Mfg. NOC - No Cereal Milling
Y-6504-04	Nuts - Cleaning or Shelling
Y-6504-05	Spice Mill
Y-6504-06	Yeast Mfg.
Y-6834	Boat Building or Repair & D - STATE ACT ONLY
Y-6836	Marina & D - STATE ACT ONLY
Y-7020	Supply Boats
Y-7038	Boat Livery - Boats Under 15 Tons
Y-7219-01	Trucking - Trailer Towing & D
Y-7219-02	Trucking NOC - All Employees & D
Y-7219-03	Trucking - Hauling Explo or Ammo - All Employees & D
Y-7222	Trucking - Oil Field Equipment - All Employees & D
Y-7230	Trucking - Parcel or Package Delivery - & D
Y-7231	Mail, Parcel, or Package Delivery & Courier or Messenger Service Companies-All Employees & D
Y-7360-01	Freight Handling NOC - STATE ACT ONLY
Y-7360-02	Refrigerator Car Loading or Unloading - STATE ACT ONLY
Y-7360-03	Freight Handling - Explo or Ammo - Contract - STATE ACT ONLY
Y-7380-01	Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial
Y-7380-02	Geophysical Exploration NOC & D
Y-7382-01	Bus Co.: All Other Employees & D



Classification Codes

Y-7382-02	Limousine Co.: All Other Employees & D
Y-7382-03	Railroad Operation (Street): All Other Employees & D
Y-7382-04	Taxicab Co.: All Other Employees & D
Y-7390	Beer or Ale Dealer - Wholesale - S & D
Y-7395	Diving - Marine - All Operations & D STATE ACT ONLY
Y-7403	Aviation-Airport/Heliport Operator-Patrol, Photo, Mapping,Survey-All Emp & D
Y-7420-01	Aviation- Aerial Application, Forest Fire Fighting - Flying Crew
Y-7420-02	Aviation-Stunt Flying, Racing, or Parachute Jumping - Flying Crew
Y-7421	Aviation-Transportation of Personnel - Flying Crew
Y-7422-01	Aviation-Sales or Service Agency or Student Instruction - Flying Crew
Y-7422-02	Aviation-NOC-Other Than Helicopters-Patrol, Photography - Flying Crew
Y-7422-03	Aviation-Flight Testing - Flying Crew
Y-7424	State Aviation- NOC - Flying Crew
Y-7425	Aviation-Helicopters - Flying Crew
Y-7431	Aviation- Air Charter or Air Taxi - Flying Crew
Y-7502-01	Gas Company - Natural Gas - All Operations - & D
Y-7502-02	Gas Company - Gas Works - All Operations - & D
Y-7502-03	Gas Distributing - LPG - & D
Y-7515	Oil or Gas Pipeline Operation & D
Y-7520	Waterworks Operation & D
Y-7538-01	Electric Light or Power Line Construction & D
Y-7538-02	Electric Light or Power Line Construction - REA Project - & D
Y-7539-01	Electric Light or Power Company NOC - All Employees - & D
Y-7539-02	Steam Heating or Power Company - All Employees & D
Y-7540	Electric Light or Power Co-op - REA Project - All Employees - & D
Y-7580	Sewage Disposal Plant Operation & D
Y-7590	Garbage Works - Reduction or Incineration
Y-7600	Telephone or Telegraph Company - All Other Employees & D
Y-7601	Telephone, Telegraph or Fire Alarm Line Construction & D
Y-7605	Burglar & Fire Alarm, Sound System Installation or Repair
Y-7610-02	Radio or TV Broadcasting Station: All Employees & C, D
Y-7611	Telephone or Cable TV Line Installation-Contractors, Underground & Drivers
Y-7612	Telephone or Cable TV Line Installation-Contractors, Overhead & Drivers
Y-7613	Telephone or Cable TV Line Installation-Contractors, Service Lines & Connections & Drivers
Y-7704-01	Firefighters & D
Y-7704-02	Fire Patrol or Protective Corps & D
Y-7704-03	Municipal Firefighters & D
Y-7720-01	Detective or Patrol Agency & D
Y-7720-02	Police Officers & D
Y-7720-04	Municipal Police Officers & D
Y-7721	State Penal or Correctional Institution: All Other Employees & D
Y-7722	State Highway Patrol Officers
Y-7855-01	Railroad Construction: Laying or Relaying of Tracks & D
Y-7855-02	Railroad Construction: Maintenance of Way by Contractor & D
Y-8001	Store: Florist & D
Y-8002	Automobile Rental Co.: All Other Employees Including Counter Personnel & D
Y-8006-01	Store: Coffee, Tea or Spice - Retail - & D
Y-8006-02	Store: Dairy Products - Retail - & D
Y-8006-03	Store: Delicatessen - Retail - & D
Y-8006-04	Store: Frozen or Frosted Food - Retail - & D
Y-8006-05	Store: Fruit or Vegetable - Retail - & D
Y-8006-06	Store: Convenience Retail



Classification Codes

Y-8006-07	Grocery, Tea or Coffee Dealer - Retail - & S, D
Y-8006-08	Household Furnishings or Wearing Apparel Dealer - Retail - & S, D
Y-8006-09	Tea, Coffee or Grocery Dealer - Retail - & S, D
Y-8008-01	Store: Clothing, Wearing Apparel or Dry Goods - Retail
Y-8008-02	Store: Shoe - Retail
Y-8010-01	Store: Hardware - & D
Y-8013-01	Diamond Cutting or Polishing
Y-8013-02	Store: Jewelry
Y-8013-03	Precious Stone Setting
Y-8013-04	Optometrist
Y-8015	Quick Printing - Copying or Duplicating Service - All Employees & C, S, D
Y-8017-01	Hat Cleaning
Y-8017-02	Laundry - Self Service
Y-8017-03	Shoe Repair or Shoe Shining
Y-8017-04	Store: Retail - NOC
Y-8017-05	Tailor Shop
Y-8017-06	Valet Shop
Y-8017-07	Auctioneers - Not Livestock Sales Stables
Y-8018-01	Store: Wholesale NOC
Y-8018-02	Store: Fruit or Vegetable - Wholesale
Y-8018-03	Store: Grocery - Wholesale
Y-8021	Store: Meat, Fish or Poultry Dealer - Wholesale
Y-8031-01	Store: Meat, Fish or Poultry - Retail - & D
Y-8031-02	Cold Storage Locker Operation - Frozen Foods - & D
Y-8032-01	Store: Clothing, Wearing Apparel or Dry Goods - Wholesale
Y-8032-02	Store: Shoe - Wholesale
Y-8033-01	Store: Meat, Grocery or Provision (combined) - Retail NOC & D
Y-8033-02	Store: Supermarket & D
Y-8039	Store: Department - Retail
Y-8044	Store: Furniture & D
Y-8045	Store: Drug - Retail
Y-8046	Store: Auto Parts Including Recycled & Accessories - NOC & Drivers
Y-8072	Store - Book, Record, Compact Disc, Software, Video or Audio Cassette - Retail
Y-8102-01	Bean Sorting or Handling
Y-8102-02	Peanut Handling - Cleaning, Grading or Shelling
Y-8102-03	Seed Merchant
Y-8103-01	Clippings Dealer & D
Y-8103-02	Wiping Cloth Dealer & Laundry Operations, D
Y-8103-03	Wool Merchant - Including Warehouse - & D
Y-8103-04	Cotton Merchant & D
Y-8103-05	Cotton Storage & D
Y-8105	Store: Hide or Leather Dealer
Y-8106	Iron or Steel Merchant & D
Y-8107-01	Contractors' Machinery Dealer - Store or Yard - & D
Y-8107-02	Machinery Dealer NOC - Store or Yard - & D
Y-8107-03	Oil or Gas Well Supplies or Equipment Dealer - Store or Yard - & D
Y-8111	Plumbers' Supplies Dealer & D
Y-8116	Farm Machinery Dealer - All Operations, Demonstration - & D
Y-8203-01	Ice Mfg. or Distribution & D
Y-8204-01	Building Material Yard - Used - & L/M, D
Y-8204-02	Oil or Gas Well Equipment Dealer - Used - & L/M, D
Y-8209	Vegetable Packing - Not Canneries - & Buyers, D
Y-8215	Hay, Grain, Feed/Fertilizer Dealer & D - No Mfg.



Classification Codes

Y-8227-01	Concrete Ready-Mix for Construction: Yard Employees
Y-8227-02	Contractors' Permanent Yard
Y-8227-03	Logging Truck Maintenance & Repair
Y-8232-01	Building Material Dealer - New - & L/M, D
Y-8232-02	Concrete Ready-Mix Dealer: Yard Employees & D
Y-8232-03	Fuel & Material Dealer - New - & L/M, D
Y-8232-04	Lumber Yard - New - & L/M, D
Y-8233	Coal Merchant & L/M, D
Y-8235	Sash, Door or Assembled Millwork Dealer & D
Y-8263	Junk Dealer & D
Y-8264-01	Bottle Dealer - Used - & D
Y-8264-02	Paper Stock or Rag Dealer - Used - & D
Y-8264-03	Rubber Stock Dealer - Used - & D
Y-8264-04	Beverage Bottle or Can Recycling & D
Y-8265	Iron or Steel Scrap Dealer & D
Y-8279-01	Stable or Breeding Farm & D
Y-8279-02	Riding Academy or Club & D
Y-8279-03	Club - Riding - & D
Y-8279-05	Dog Show: Kennel Workers & D
Y-8279-06	Horse Show: Stable Workers & D
Y-8279-07	Livery or Boarding Stable & D
Y-8279-08	Race Track Operation: Horse or Dog - All Other Employees & D
Y-8279-09	Race Horse Operations
Y-8288-01	Cattle Dealer - Not Operating Farm or Ranch - & S, D
Y-8288-02	Livestock Dealer & S, D
Y-8288-03	Livestock Sales Co. & S, D
Y-8288-04	Sales Stable & S, D
Y-8288-05	Stockyard - No Butchering - & S, D
Y-8291	Storage Warehouse - Cold
Y-8292-01	Storage Warehouse - General Mdse. - NOC
Y-8292-02	Warehousing - General Mdse. NOC
Y-8293-01	Furniture Moving & Storage & D
Y-8293-02	Storage Warehouse - Furniture - & D
Y-8304	Grain Elevator Operation & L/M, D
Y-8350-01	Gasoline or Oil Dealer & D
Y-8350-02	Gas Dealer - LPG - & S, D
Y-8380-01	Automobile or Truck Service Station & D
Y-8380-02	Gasoline Station - Retail - & D NOC
Y-8380-03	Rubber Tire Dealer - Retail - & D
Y-8380-04	Storage Battery Service Station & D
Y-8380-05	Automobile or Truck Car Wash & D
Y-8380-06	Automobile/Truck Sales or Service Agency: All Other Employees & D
Y-8380-07	Boat Sales or Service Agency: All Other Employees & D
Y-8380-08	Automobile or Truck Repair Shop & Parts Department Employees & D
Y-8380-09	Mobile Home & RV Sales or Service Agency: All Other Employees & D
Y-8381	Gasoline Station - Self Service Only - Retail
Y-8385-01	Automobile Rental Co.: Garage Employees
Y-8385-02	Bus Co.: Garage Employees
Y-8385-03	Limousine Co.: Garage Employees
Y-8385-04	Railroad Operation (Street): Yard Employees
Y-8385-05	Taxicab Co.: Garage Employees
Y-8392	Automobile Storage Garage, Parking Lot or Parking Station, Valet Service, Cashiers or Counter Personnel & D



Classification Codes

Y-8393	Automobile Body Repair - Metal - & Upholstering & Painting
Y-8500	Metal Scrap Dealer & D
Y-8601-01	Engineer or Architect - Consulting - & D
Y-8601-02	Surveyor - Land - & D
Y-8601-03	Oil or Gas Geologist or Scout & D
Y-8606	Geophysical Exploration - Seismic Method - & D
Y-8719-01	Field Bonded Warehousing - All Employees & C - STATE ACT ONLY
Y-8719-02	Inspectors, Samplers or Weighers of Mdse - STATE ACT ONLY
Y-8719-03	Weighers, Inspectors of Mdse - Warehouses - STATE ACT ONLY
Y-8720-01	Inspection of Risks for Insurance Purposes NOC
Y-8720-03	Race Track Operation - Horse or Dog - Officials
Y-8720-04	Boiler Inspection
Y-8720-05	Elevator Inspection
Y-8720-06	Marine Appraiser or Surveyor
Y-8721	Real Estate Agency or Appraisal Company - Outside Employees & Collectors
8742-01	Claim Adjustors or Special Agents - Insurance Company - Office and Outside
8742-02	Insurance Agency - Outside Employees & Collectors
8742-03	Salespersons or Collectors - Outside
8742-04	Attorney Firm - Office and Outside
8742-05	Accounting Firm - Office and Outside
8743	Municipal Professional or Administrative Employees
8744-01	State Professional or Administrative Employees NOC
8744-02	State Asylum or Hospital Professional or Administrative Employees
8744-03	State Penal or Correctional Institution - Professional or Administrative Employees
Y-8745	News Agent or Distributor of Magazines & S, D
8748-01	Automobile or Truck Salespersons
8748-02	Boat Salespersons
8748-03	Mobile Home & RV Salespersons
Y-8755	Labor Union - All Employees
Y-8800-01	Letter Service Shop & C
Y-8800-02	Mailing or Addressing Company & C
Y-8803-01	Auditor, Accountant or Factory Cost or Office Systematizer - Traveling
Y-8803-02	Auditor - Insurance Company - Traveling
Y-8803-03	Computer System Designers or Programmers: Traveling
8810-01	Clerical Office Employees NOC
8810-02	Public Library or Museum: Professional Employees & C
8810-03	Computer System Designers or Programmers: Exclusively Office
8811	State Clerical Office Employees
Y-8824	Retirement, Care, Nursing & Convalescent Centers
Y-8825	Retirement, Care, Nursing & Convalescent Centers - Food Service Employees
Y-8826	Retirement, Care, Nursing & Convalescent Centers - All Other Employees, S & D
Y-8831	Hospital - Veterinary - & D
Y-8832-01	Dentist: Office or Clinic Professional Employees
Y-8832-02	Physician: Office or Clinic Professional Employees
Y-8833-01	Asylum: Professional Employees
Y-8833-02	Hospital: Professional Employees
Y-8834	State Asylum or Hospital: All Other Employees & D
Y-8835-01	Home, Public and Traveling Healthcare - All Employees
Y-8835-02	Homemaker Service-Physical Assistance
Y-8843	Municipal Hospital: Professional Employees
Y-8861	Charitable/Welfare Org-Professional Employees & C & S
Y-8868-01	College or School: Professional Employees & C



Classification Codes

Y-8868-02	Religious Organization: Professional Employees & C
Y-8901	Telephone or Telegraph Company: Office or Exchange Employees & C
Y-9014-01	Buildings - Operation by Contractor
Y-9014-02	Exterminator & D
Y-9014-03	Waterproofing: Subterranean Work Only
Y-9015-01	Bath House - Beach
Y-9015-02	Buildings - NOC - Operation by Owner or Lessee
Y-9015-03	Camp Operation - Recreational or Educational - & C
Y-9015-04	Household or Domestic Employees NOC
Y-9016-01	Amusement Park or Exhibition Operation & D
Y-9016-02	Dog Show Operation & D
Y-9016-03	Horse Show Operation & D
Y-9016-04	Skating Rink - Ice or Roller - & D
Y-9016-05	Race Track Operation: Auto or Motorcycle - All Employees & D
Y-9040-01	Asylum: All Other Employees & D
Y-9040-02	Hospital: All Other Employees & D
Y-9042	Municipal Hospital: All Other Employees & D
Y-9052-01	Hotel, Motel, Motor Court - All Employees & S, D
Y-9052-02	Dude Ranch - Not Cattle Ranch - & S, D
Y-9052-03	Commissary Work: All Other Employees & S, D
Y-9058-01	Hotel - Restaurant Employees
Y-9058-02	Commissary Work: Restaurant Employees
Y-9060	Club - Country, Golf or Yacht - & C
Y-9061	Club NOC & C
Y-9063-01	YMCA & YWCA Institution - All Employees & C
Y-9063-02	Health Spa or Steam Bath NOC & C
Y-9063-03	Exercise or Health Institute & C
Y-9064	Child Day Care Center and Day Camp & Drivers
Y 9082	Restaurant NOC
Y 9083	Restaurant: Fast Food
Y 9084	Bar, Discotheque, Lounge, Nightclub or Tavern
Y-9093	Bowling Lane
Y-9094	Outdoor Guide Services
Y-9101-01	Religious Organization: All Other Employees & D
Y-9101-02	College or School: All Other Employees & D
Y-9101-03	Public Library or Museum: All Other Employees & D
Y-9102-01	Park NOC - All Employees & D
Y-9102-02	Lawn Maintenance - Commercial or Domestic - & D
Y-9110	Charitable/Welfare Org - All Other Employees & D
Y-9154-01	Theater NOC: All Other Employees
Y-9154-02	Theater - Drive In - All Employees
Y-9156	Theater NOC: Players, Entertainers or Musicians
Y-9178	Athletic Team or Park: Non-Contact Sports
Y-9179	Athletic Team or Park: Contact Sports
Y-9180-01	Amusement Device Operation NOC - Not Traveling - & D
Y-9180-02	Club - Shooting - & D
Y-9180-03	Shooting Gallery & D
Y-9180-05	Fireworks Exhibition & Drivers
Y-9182	Athletic Team or Park: Operation & D
Y-9186	Carnival, Circus or Amusement Device Operator - Traveling - & D
Y-9187	Ski Area Operations
Y-9220	Cemetery Operation & D
Y-9402-01	Sewer Cleaning & D



Classification Codes

Y-9402-02	Street Cleaning & D
Y-9403	Garbage, Ashes or Refuse Collection & D
Y-9405	Garbage or Refuse Collection - Exclusive Mechanical Operation & D
Y-9410	Municipal Adm. or Non-Professional Employees
Y-9411	State Highway Dept. Adm. or Non-Professional Employees
Y-9412	State Adm. or Non-Professional Employees NOC
Y-9420	Municipal - All Other Employees & D
Y-9421	State Highway Dept. - All Other Employees & D
Y-9422	State - All Other Employees NOC & D
Y-9424	Municipal Relief Workers
Y-9425	State Relief Workers
Y-9427	Community Service Workers
Y-9501-01	Painting - Shop Only - & D
Y-9501-02	Sign Painting or Lettering – Inside of Buildings - & Shop, D
Y-9505-01	Automobile Painting
Y-9505-02	Painting - Automobile or Carriage Bodies
Y-9516-01	Radio, Television, Video and Audio Equipment Installation, Service or Repair & D
Y-9516-02	Television, Radio, Video and Audio Equipment Installation, Service or Repair & D
Y-9516-03	Video, Television, Radio and Audio Equipment Installation, Service or Repair & D
Y-9516-04	Automobile: Radio, Television, Video and Audio Equipment Installation, Service or Repair & D
Y-9519	Household & Commercial Appliances - Electrical - Service, Repair & D
Y-9521-01	House Furnishings Installation NOC & D
Y-9521-03	Advertising Display Service
Y-9521-04	Sign Inst: Inside of Buildings & D
Y-9522-01	Automobile Upholstering
Y-9522-02	Furniture Upholstering
Y-9522-03	Upholstering
Y-9522-04	Coffin or Casket Upholstering & Burial Garment Mfg.
Y-9534-01	Bell Installation - Tower - & D
Y-9534-02	Mobile Crane or Hoist - All Operations - & D
Y-9534-03	Concrete Pumping Services
Y-9552-01	Sign Inst. & Mfg.: Outside of Buildings & Drivers
Y-9552-02	Monument Dealers & D
Y-9552-03	Sign Painting or Lettering - Outside of Buildings & D
Y-9586	Barber Shop or Beauty Parlor
Y-9600	Taxidermist
Y-9610	Motion Picture Production & D
Y-9620-01	Crematory Operation & D
Y-9620-02	Funeral Director & D



Classification Codes

LEGEND

Ammo	Ammunition
Adm	Administrative
Asbly	Assembly
C	Clerical
D	Drivers
Dist	Distribution
Explo	Explosives
L/M	Local Managers
Mdse	Merchandise
Mfg	Manufacturing
NOC	Not Otherwise Classified
Prep	Preparation
R/S	Route Supervisors
S	Salespersons
Y	Divisible Classification Code



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

Code	Description	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
5	NURSERY WORKERS, YEW BARK PEELERS & DRIVERS	7.48	7.99	8.55	10.26	13.68
6	FARM OR RANCH - ALL EMPLOYEES & DRIVERS	15.20	16.24	17.37	20.85	27.80
8	GARDENING & DRIVERS/SUGAR BEETS-HAND HOE, THIN	6.74	7.21	7.71	9.25	12.33
34	POULTRY OR EGG PRODUCER & DRIVERS	6.88	7.36	7.87	9.44	12.59
35	FLORISTS-CULTIVATING OR GARDENING-& DRIVERS	5.58	5.96	6.38	7.65	10.20
42	LANDSCAPE GARDENING & DRIVERS	11.48	12.27	13.12	15.75	21.00
50	FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS	10.92	11.67	12.48	14.98	19.97
106	TREE PRUNING, SPRAYING & DRIVERS	26.37	28.18	30.14	36.17	48.22
124	REFORESTATION AND DRIVERS	15.24	16.28	17.42	20.90	27.87
131	CHRISTMAS TREE FARM & D, YEW BRUSH CUTTING	10.58	11.31	12.09	14.51	19.35
251	IRRIGATION WORKS OPERATION & DRIVERS	6.81	7.28	7.79	9.34	12.46
917	DOMESTIC SERVICE CONTRACTOR INSIDE	8.43	9.00	9.63	11.55	15.41
1005	COAL MINING-SURFACE- & DRIVERS	3.66	3.91	4.18	5.01	6.68
1016	COAL MINING-UNDERGROUND-& DRIVERS	29.06	31.05	33.21	39.85	53.14
1164	MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS	8.99	9.60	10.27	12.32	16.43
1165	MINING NOC-NOT COAL-SURFACE-& DRIVERS	6.29	6.72	7.19	8.62	11.50
1320	OIL/GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS	6.63	7.08	7.58	9.09	12.12
1322	OIL OR GAS WELL:CLEANING OLD WELLS-& DRIVERS	11.91	12.73	13.61	16.34	21.78
1430	SMELTING, SINTERING OR REFINING-LEAD & LEAD MFG & DRIVERS	9.87	10.55	11.28	13.54	18.05
1438	SMELT, REFINE, MFG METALS/BLAST FRNC OP & DRV	6.95	7.42	7.94	9.52	12.70
1452	GRAPHITE MFG & ORE MILLING & DRIVERS	4.23	4.52	4.83	5.80	7.74
1463	ASPHALT WORKS,COAL BILLET OR BRIQUET MFG	18.88	20.18	21.58	25.90	34.53
1624	QUARRY NOC, SLATE SPLITTING & DRIVERS	12.82	13.70	14.65	17.58	23.45
1642	LIME MFG	11.72	12.52	13.39	16.07	21.43
1655	LIME MFG-QUARRY-LIMESTONE-SURFACE-& DRIVERS	8.66	9.26	9.90	11.88	15.84
1710	STONE CRUSHING-NO QUARRYING-& DRIVERS	11.30	12.07	12.91	15.49	20.66
1747	TALC MILL & EMERY WORKS & DRIVERS	4.41	4.71	5.03	6.04	8.06
1803	STONE CUTTING & POLISHING, SLATE MILLING	9.54	10.19	10.90	13.08	17.44
2002	MACARONI MFG	6.95	7.42	7.94	9.52	12.70
2003	BAKERY - WHOLESALE & DRIVERS	2.81	3.00	3.21	3.86	5.14
2004	BAKERY - RETAIL - ALL OPERATIONS	3.43	3.67	3.92	4.71	6.28
2014	FEED MFG, GRAIN MILLING, YEW BARK PROCESSING	9.73	10.40	11.12	13.34	17.79
2016	BREAKFAST FOOD MANUFACTURING	5.50	5.88	6.29	7.54	10.06
2021	MOLASSES, SYRUP OR SUGAR REFINING	6.24	6.66	7.13	8.55	11.40
2039	ICE CREAM MFG & DRIVERS	5.50	5.88	6.29	7.54	10.06
2041	CONFECTION, CHEWING GUM, CHOCOLATE, COCOA MFG	4.84	5.18	5.54	6.64	8.86
2070	CREAMERY, BUTTER/CHEESE MFG, MILK DLR & DRVRS	5.11	5.47	5.85	7.01	9.35
2081	SLAUGHTERING	15.66	16.73	17.90	21.48	28.63
2095	MEAT PRODUCTS, SAUSAGE OR SAUSAGE CASING MFG	10.19	10.88	11.64	13.97	18.63
2105	FRUIT PACKING	5.74	6.13	6.56	7.87	10.49
2111	CANNERY NOC	6.43	6.87	7.35	8.82	11.75
2112	FRUIT EVAPORATING OR PRESERVING	4.90	5.24	5.61	6.73	8.97
2121	BREWERY, MALT HOUSE & DRIVERS	3.45	3.69	3.94	4.73	6.31
2143	FRUIT JUICE MANUFACTURING AND WINERY	4.91	5.25	5.62	6.74	8.98
2156	BOTTLING-NOT CARBONATED/SPIRITOUS-&RT SPV,DRV	5.36	5.73	6.13	7.35	9.80
2157	BOTTLING & CARBONATED BEVERAGE MFG,NOC	5.36	5.73	6.13	7.35	9.80
2211	COTTON BATTING, WADDING, SHODDY MFG, WOOL COMBING & SEPARATING	10.34	11.05	11.82	14.19	18.91



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

2362	GLOVE, MITTEN, KNIT GOODS MFG NOC	3.51	3.75	4.01	4.82	6.42
2380	NET, WEBBING, BRAID & FRINGE MFG	3.91	4.17	4.46	5.36	7.14
2388	EMBROIDERY MFG.	4.62	4.93	5.27	6.33	8.44
2501	CLOTHING, FURNISHING GOODS & PILLOW MFG	4.61	4.92	5.26	6.32	8.42
2503	CUSTOM DRESSMAKING OR TAILORING-NOT MFG.	3.19	3.41	3.64	4.37	5.83
2570	MATTRESS OR BOX SPRINGS MFG	8.11	8.67	9.27	11.12	14.83
2585	LAUNDRY, DIAPER SERV, CARPET CLEANING & DRVRS	9.41	10.06	10.76	12.91	17.22
2586	CLEANING OR DYEING & ROUTE SPVRSRS, DRIVERS	3.23	3.45	3.69	4.43	5.91
2589	LAUNDRY & DRY CLEANING-RETAIL-& DRIVERS	5.59	5.97	6.39	7.66	10.22
2600	FUR MFG - PREPARING SKINS	3.76	4.01	4.29	5.15	6.87
2623	TANNING, LEATHER MFG, WOOL PULLING	5.51	5.89	6.30	7.56	10.07
2660	BOOT OR SHOE MANUFACTURING N O C	4.88	5.21	5.58	6.69	8.92
2683	LUGGAGE MFG	5.14	5.49	5.88	7.05	9.40
2688	LEATHER GOODS MFG NOC	4.51	4.82	5.15	6.19	8.25
2702	LOGGING/LUMBERING,BRUSH REMOVAL,RD CONST	25.81	27.58	29.50	35.40	47.20
2703	LOGGING EQUIPMENT MAINTENANCE & REPAIR	18.54	19.81	21.19	25.43	33.90
2710	SAW MILL	12.02	12.85	13.74	16.49	21.99
2727	LOG HAULING - ALL EMPLOYEES & DRIVERS	25.33	27.07	28.95	34.74	46.31
2731	PLANING OR MOLDING MILL	8.47	9.05	9.68	11.61	15.49
2735	FURNITURE STOCK MFG & PENCIL STOCK MFG - WOOD	7.72	8.25	8.83	10.59	14.13
2759	BOX OR BOX SHOOK MFG	9.13	9.75	10.43	12.52	16.69
2790	LAST OR SHOE FORM MFG. & PATTERN-MAKING	2.50	2.68	2.86	3.44	4.58
2802	CARPENTRY-SHOP, SASH MFG - WOOD - & DRIVERS	11.80	12.61	13.48	16.18	21.57
2812	2350NET WORKS & TRAILER MFG-HOME TYPE	8.63	9.22	9.86	11.83	15.77
2841	BRUSH HANDLE, SHADE ROLLER, WOODENWARE MFG	6.77	7.23	7.74	9.28	12.38
2881	CABINET WORKS, FURNITURE ASBLY, COFFIN MFG	3.52	3.76	4.02	4.83	6.44
2883	FURNITURE MFG WOOD NOC ASSEMBLING OR FINISH	6.46	6.91	7.39	8.86	11.82
2915	VENEER PRODUCTS MANUFACTURING	5.68	6.07	6.50	7.80	10.39
2916	VENEER PRODUCTS MFG - NO VENEER MFG	5.71	6.10	6.53	7.83	10.44
2923	MUSICAL INSTRUMENT,ORGAN,PIANO,MFG.	3.97	4.24	4.53	5.44	7.25
2960	TIE,POST&POLE YARDS,& WOOD PRESERVING	14.12	15.09	16.13	19.36	25.82
3030	IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS	9.07	9.70	10.37	12.44	16.59
3040	IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	7.72	8.25	8.83	10.59	14.13
3041	IRON WORKS - SHOP - DECORATIVE & FOUNDRIES, D	7.58	8.10	8.66	10.39	13.85
3064	SIGN MANUFACTURING	6.49	6.93	7.42	8.90	11.87
3066	SHEET METAL WORK-SHOP,COPPERSMITH-SHOP	8.35	8.92	9.54	11.45	15.26
3076	FIREPROOF EQUIPMENT,METAL FURNITURE,CASKET MF	4.35	4.65	4.97	5.97	7.96
3081	FOUNDRY-FERROUS OR MALLEABLE IRON NOC	5.21	5.57	5.96	7.15	9.53
3085	FOUNDRY-NON-FERROUS	11.06	11.82	12.64	15.17	20.23
3111	BLACKSMITHING OR PIPE BENDING & CUTTING	6.10	6.51	6.97	8.36	11.15
3113	TOOL MFG NOC-NOT DROP OR MACHINE FORGED	6.17	6.60	7.06	8.47	11.29
3122	CUTLERY OR RAZOR MFG NOC	3.30	3.53	3.77	4.53	6.04
3126	TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING	4.93	5.27	5.64	6.76	9.02
3146	HARDWARE, HORSE SHOE & SKATE MANUFACTURING.	3.32	3.55	3.79	4.55	6.07
3169	STOVE MFG	5.69	6.08	6.51	7.81	10.41
3179	ELECTRICAL APPARATUS MFG NOC	4.07	4.35	4.65	5.59	7.45
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	5.16	5.51	5.90	7.07	9.43
3257	WIRE GOODS MFG. NOC	4.58	4.89	5.23	6.28	8.38
3315	BRASS, COPPER, CARTRIDGE OR SHELL CASE MFG	5.04	5.38	5.76	6.91	9.21



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

3336	TYPE FOUNDRY	6.17	6.59	7.05	8.46	11.27
3365	WELDING OR CUTTING NOC & DRIVERS	12.33	13.18	14.09	16.91	22.55
3372	ELECTROPLATING, DETINNING	5.69	6.08	6.51	7.81	10.41
3383	JEWELRY,GOLD LEAF,SILVERWARE MFG	2.05	2.19	2.34	2.81	3.75
3385	CLOCK & WATCH MANUFACTURING	2.06	2.20	2.35	2.82	3.76
3400	METAL GOODS OR STAMPING MFG	4.79	5.12	5.48	6.57	8.76
3507	AGRICULTURAL,MINING,CONSTRUCTION MACHINERYMFG	5.52	5.90	6.31	7.57	10.09
3548	PRINTING MACHINE OR ARMS MFG	3.79	4.05	4.33	5.20	6.93
3574	SEWING MACHINE,GAS METER,SMALL ARMS MFG	2.08	2.23	2.38	2.86	3.81
3581	CARBURETOR MANUFACTURING	2.25	2.41	2.57	3.09	4.12
3612	ENGINE & PUMP MFG NOC	5.35	5.72	6.12	7.34	9.79
3620	BOILERMAKING & TANK BUILDING	7.54	8.06	8.62	10.34	13.79
3629	PRECISION MACHINED PARTS MANUFACTURING NOC	3.02	3.23	3.45	4.14	5.53
3632	MACHINE SHOP NOC	4.07	4.35	4.65	5.59	7.45
3634	AUTOMATIC SPRINKLER, VALVE, WATER METER MFG	3.23	3.45	3.69	4.43	5.91
3635	GEAR MFG OR GRINDING	3.80	4.06	4.34	5.21	6.95
3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	3.86	4.13	4.41	5.30	7.06
3648	AUTOMOTIVE LIGHTING MFG NOC	3.33	3.56	3.80	4.56	6.09
3681	ELEC CORD SET,RADIO,TELEPHONE APPARATUS MFG	2.21	2.36	2.52	3.03	4.04
3685	INSTRUMENT OR THERMOMETER MFG NOC	3.51	3.75	4.01	4.82	6.42
3719	OIL STILL ERECTION OR REPAIR	5.17	5.52	5.91	7.09	9.45
3724	MILLWRIGHT WORK,ELECTRICAL APPARATUS INSTALL	13.29	14.20	15.18	18.22	24.29
3726	BOILER SCALING,INSTALLATION & REPAIR,TANK ERE	9.83	10.50	11.23	13.48	17.97
3807	AUTOMOBILE RADIATOR MFG	3.34	3.57	3.81	4.58	6.10
3808	AUTOMOBILE, CARRIAGE OR WAGON MFG OR ASSEMBLY	5.09	5.44	5.82	6.98	9.30
3821	AUTOMOBILE DISMANTLING & DRIVERS	9.01	9.63	10.30	12.36	16.48
3824	AUTOMOBILE BODY MFG,SERVICE OR REPAIR NOC	6.08	6.49	6.95	8.34	11.11
3830	AIRPLANE MFG	4.51	4.82	5.15	6.19	8.25
3865	BABY CARRIAGE & BICYCLE MFG & ASSEMBLING	9.73	10.40	11.12	13.34	17.79
3881	CAR MANUFACTURING-RAILROAD-& DRIVERS	8.50	9.08	9.71	11.65	15.53
4000	SAND,GRAVEL,CLAY,SHALE DIGGING/DREDGING & DRV	10.16	10.86	11.61	13.93	18.58
4034	CONCRETE PRODUCTS MFG-SHOP OR YARD & DRIVERS	10.90	11.65	12.46	14.95	19.94
4036	PLASTER BOARD OR BLOCK MFG OR STAFF MIXING & D	8.50	9.09	9.72	11.66	15.55
4038	DRESS FORM, PLASTER STATUARY OR ORNAMENT MFG	4.86	5.19	5.56	6.67	8.89
4053	POTTERY MFG: CHINA/TABLEWARE/ TERRA COTTA MFG POTTERY MFG: EARTHENWARE-GLAZED OR POCELAIN-	5.19	5.55	5.94	7.12	9.50
4061	HAND MOLDED OR CAST	8.69	9.28	9.93	11.92	15.89
4113	GLASS MFG-CUT	3.80	4.06	4.34	5.21	6.95
4130	GLASS MERCHANT	6.48	6.93	7.41	8.89	11.85
4133	CATHEDRAL OR ART GLASS WINDOW MFG	7.29	7.79	8.33	9.99	13.32
4150	OPTICAL GOODS, LENS OR COMPUTER CHIP MFG	1.42	1.52	1.62	1.95	2.59
4239	PAPER MANUFACTURING	11.05	11.81	12.63	15.16	20.21
4244	CORRUGATED OR FIBER BOARD CONTAINER MFG	4.46	4.76	5.10	6.11	8.15
4251	STATIONERY, LEDGER OR NOTEBOOK MANUFACTURING.	4.26	4.55	4.86	5.84	7.78
4263	FIBER GOODS MANUFACTURING	5.43	5.80	6.21	7.45	9.93
4279	PAPER GOODS & MATCH MFG	5.40	5.77	6.18	7.41	9.88
4299	LITHOGRAPHING, PRINTING, PLAYING CARDS MFG	4.34	4.64	4.96	5.96	7.94
4304	NEWSPAPER PUBLISHING	6.33	6.77	7.24	8.68	11.58
4307	BOOKBINDING	3.19	3.41	3.64	4.37	5.83
4352	ENGRAVING	2.31	2.47	2.64	3.17	4.23



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

	MOTION PICTURE- DEVELOPMENT OF					
4360	NEGATIVES,PRINT&ALL SUBSEQUENT OPERTIONS	1.54	1.65	1.76	2.11	2.82
4361	PHOTOGRAPHER-ALL EMPLOYEES,CLERICAL,SALES,DRV	4.14	4.43	4.73	5.68	7.58
4410	RUBBER GOODS MFG. NOC/RUBBER RECLAIMING	5.62	6.01	6.43	7.71	10.28
4452	BONE,IVORY,HORN GOODS,PLASTIC MFG	4.37	4.67	4.99	5.99	7.99
4484	MOLDED PLASTICS MFG & DOLL OR DOLL PARTS MFG	5.23	5.59	5.98	7.17	9.56
4511	ANAYLYTICAL CHEMIST,ASSAYING-LAB & OUTSIDE	2.62	2.80	2.99	3.59	4.79
4557	INK,CANDLE,MUCILAGE,PASTE,POLISH MFG	3.81	4.07	4.35	5.22	6.97
4558	PAINT & WHITING MFG, COLOR GRINDING, BLENDING	5.13	5.48	5.87	7.04	9.38
4583	FERTILIZER MFG. & DRIVERS	6.73	7.20	7.70	9.24	12.32
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION	2.77	2.96	3.16	3.80	5.06
4635	ACETYLENE GAS,OXYGEN,HYDROGEN MFG & DRIVERS	5.61	6.00	6.42	7.70	10.27
4653	GLUE MFG & DRIVERS	3.10	3.31	3.54	4.25	5.67
4683	OIL MFG-VEG NOC, LARD/COTTONSEED OIL REFINING	9.17	9.80	10.48	12.58	16.77
4686	OIL MFG-VEGETABLE-SOLVENT EXTRACTION PROCESS	3.77	4.03	4.31	5.18	6.90
4692	DENTAL LABORATORY	0.76	0.81	0.87	1.04	1.39
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	2.61	2.79	2.98	3.58	4.77
4720	SOAP OR SYNTHETIC DETERGENT MFG	3.44	3.68	3.93	4.72	6.29
4740	OIL REFINING,& GASOLINE RECOVERY & DRIVERS	1.92	2.05	2.19	2.63	3.51
4771	EXPLOSIVES OR AMMUNITION MFG. NOC & DRIVERS	6.73	7.19	7.69	9.22	12.30
4777	EXPLOSIVES/BLASTING AGENTS DISTRIBUTORS & DRV	9.59	10.25	10.96	13.15	17.54
4825	DRUG,MEDICINE,OIL OR PHARMACEUTICAL MFG.	3.38	3.61	3.86	4.64	6.18
4828	CHEMICAL BLENDING OR MIXING NOC	2.79	2.98	3.18	3.82	5.09
4829	CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & D	2.89	3.09	3.30	3.96	5.28
4902	FISHING ROD,HARNESS,SADDLE SPORTING GOODS MFG	4.07	4.35	4.65	5.59	7.45
5020	CEILING INSTALLATION SUSPENDED	13.48	14.40	15.40	18.49	24.65
5022	MASONRY, PLASTER, STUCCO, WATERPROOFING, WRKG	13.71	14.65	15.66	18.80	25.06
5037	PAINTING METAL BRIDGES & STRUCTURES	40.04	42.79	45.76	54.91	73.22
5040	IRON OR STEEL ERECTION: FRAME,BRIDGES,TOWERS	36.35	38.84	41.54	49.85	66.46
5057	IRON OR STEEL ERECTION NOC, VAULT CONST	18.79	20.07	21.47	25.76	34.35
5059	IRON OR STEEL ERECT:FRAME NOT OVER 2 STORIES	103.46	110.55	118.24	141.89	189.18
5069	IRON/STEEL:CONST-DWELLINGS/MILITARY RSRVTN	59.76	63.85	68.29	81.95	109.27
5102	DOOR/FRAME OR SASH ERECTION,& IRON OR STEEL	9.70	10.37	11.09	13.31	17.74
5146	FURNITURE/FIXTURE INSTALLATION-METAL/WOOD NOC	7.36	7.86	8.41	10.09	13.45
5160	ELEVATOR ERECTION OR REPAIR	6.31	6.75	7.22	8.66	11.55
5183	PLUMBING NOC,STEAM PIPE OR BOILER INSULATING	10.03	10.72	11.46	13.75	18.34
5188	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	10.93	11.68	12.49	14.99	19.99
5190	ELECTRICAL WIRING/CABLE INSTALL - & DRIVERS	7.97	8.52	9.11	10.93	14.57
5191	OFFICE MACHINE/APPLIANCE INSTALL,REPAIR NOC	3.76	4.01	4.29	5.15	6.87
5192	VENDING MACHINE INSTALL,REPAIR,SALES,DRIVERS	5.15	5.50	5.89	7.06	9.42
5213	CONCRETE CONSTRUCTION,GUNITING,WATERPROOFING	12.84	13.72	14.67	17.61	23.48
5215	CONCRETE WORK INCIDENTAL CONSTRUCTION	11.08	11.84	12.66	15.19	20.26
5221	CONCRETE WORK-FLOORS,SIDEWALKS,PAVING&REPAVNG	11.28	12.05	12.89	15.47	20.63
5222	CONCRETE CONSTRUCTION-BRIDGES,CULVERTS,CHIMNE	23.6	25.22	26.98	32.37	43.16
5223	SWIMMING POOL CONST-NOT IRON OR STEEL&DRIVERS	12.59	13.45	14.38	17.26	23.01
5348	MARBLE OR STONE SETTING INTERIOR CONSTR ONLY	7.76	8.29	8.87	10.64	14.19
5402	HOTHOUSE ERECTION-ALL OPERATIONS	13.69	14.63	15.64	18.77	25.03
5403	CARPENTRY NOC,& OIL RIG ERECTING-DISMANTLING	21.13	22.58	24.15	28.98	38.64
5437	CARPENTRY INSTALL CABINET WK OR INTERIOR TRIM	12.88	13.77	14.72	17.67	23.56
5443	LATHING & DRIVERS	15.86	16.95	18.13	21.75	29.00



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

5445	WALLBOARD/SHEET ROCK INSTALLATION & DRIVERS	14.42	15.41	16.49	19.78	26.38
5462	GLAZIER-AWAY FROM SHOP-& DRIVERS	11.94	12.76	13.64	16.37	21.83
5472	ASBESTOS REMOVAL-PIPE & BOILERWORK- & DRIVERS	20.31	21.70	23.21	27.85	37.14
5473	ASBESTOS REMOVAL NOC - & DRIVERS	13.66	14.60	15.61	18.74	24.98
5474	PAINTING/PAPER HANGING NOC WATERPROOFING	9.70	10.36	11.08	13.30	17.73
5478	FLOOR COVERING - INSTALLATION	9.35	10.00	10.69	12.83	17.10
5479	INSULATION WORK NOC & DRIVERS	30.09	32.16	34.39	41.27	55.03
5480	WATERPROOFING/PLASTERING NOC & DRIVERS	11.78	12.59	13.46	16.15	21.54
5491	PAPER HANGING AND DRIVERS	4.69	5.02	5.36	6.44	8.58
5506	STREET/ROAD CONSTRUCTION-PAVING & DRIVERS/FLAGGING SERVICES	15.75	16.83	18.00	21.60	28.79
5507	STREET/ROAD CONSTR-SUB-SURFACE WORK & DRIVERS	13.42	14.34	15.33	18.40	24.53
5508	STREET/ROAD CONSTR-ROCK EXCAVATION-& DRIVERS	14.73	15.74	16.84	20.20	26.94
5511	ROAD CONSTRUCTION - FOREST ACCESS - & DRIVERS	14.22	15.20	16.26	19.51	26.01
5537	AIR CONDITIONING HEATING & REFRIGERATION SYSTEM-INSTALLATION-SERV-REPAIR & D	13.50	14.42	15.42	18.51	24.68
5538	METAL CEILING/SHEET METAL WORK SHOP & OUTSIDE	11.20	11.97	12.80	15.36	20.48
5551	ROOFING - ALL KINDS - & DRIVERS	39.71	42.43	45.38	54.46	72.61
5606	CONTRACTORS-EXECUTIVE SUPV/CONSTRUCTION SUPV	2.22	2.38	2.54	3.05	4.07
5610	CLEANER - DEBRIS REMOVAL	8.77	9.37	10.02	12.02	16.03
5645	CARPENTRY-DETACHED 1 OR 2 FAMILY DWELLINGS	13.83	14.77	15.80	18.96	25.28
5651	CARPENTRY-DWELLING-3 STORIES OR LESS-& GARAGE	16.07	17.17	18.37	22.04	29.39
5703	RAISING,MOVING & UNDERPINNING BUILDINGS OR ST	41.23	44.06	47.12	56.55	75.40
5705	SALVAGE OPERATION - NO WRECKING	10.89	11.63	12.44	14.93	19.91
5951	SERUM, ANTI-TOXIN OR VIRUS MFG AND DRIVERS	1.27	1.36	1.45	1.74	2.32
6003	PILE DRIVING/WRECKING: PIERS OR WHARFS	33.39	35.68	38.17	45.80	61.06
6005	DIKE OR JETTY CONSTRUCTION	11.78	12.59	13.46	16.15	21.54
6017	DAM OR LOCK CONSTRUCTION-CONCRETE-& DRIVERS	15.20	16.24	17.37	20.84	27.79
6018	DAM OR LOCK CONSTRUCTION-EARTH MOVING,DRIVERS	6.73	7.19	7.69	9.22	12.30
6045	LEVEE CONSTRUCTION & DRIVERS	7.51	8.02	8.58	10.29	13.72
6204	DRILLING NOC & DRIVERS	17.74	18.96	20.28	24.33	32.45
6206	OIL GAS WELLS ACIDIZING OR CEMENTING	10.55	11.28	12.06	14.47	19.30
6213	OIL/GAS WELL: SPECIAL TOOL OPERATION NOC,DRVR	7.72	8.24	8.82	10.58	14.11
6214	OIL OR GAS WELL:PERFORATING CASING & DRIVERS	5.04	5.38	5.76	6.91	9.21
6216	OIL OR GAS LEASE WORK NOC-CONTRACT-& DRIVERS	10.10	10.79	11.54	13.85	18.47
6217	EXCAVATING & GRADING OF LAND NOC DRIVERS	14.85	15.86	16.97	20.36	27.15
6229	IRRIGATION OR DRAINAGE SYSTEM CONST & DRIVERS	16.11	17.21	18.41	22.09	29.45
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	9.66	10.32	11.04	13.25	17.66
6235	OIL OR GAS WELL: DRILLING OR SHOOTING & DRVRS	22.53	24.08	25.75	30.90	41.21
6236	OIL OR GAS WELL: INSTALLATION AND RECOVERY OF CASING & DRVRS	29.77	31.81	34.02	40.83	54.43
6237	OIL/GAS WELL: INSTRUMENT LOGGING/SURVEY,DRVRS	4.68	5.00	5.34	6.41	8.55
6251	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS	24.31	25.98	27.79	33.34	44.46
6252	CAISSON,COFFERDAM,SHAFT SINKING ALL OPERATION	15.40	16.45	17.60	21.12	28.15
6306	SEWER CONSTRUCTION-ALL OPERATIONS-& DRIVERS	14.32	15.30	16.37	19.64	26.18
6319	GAS,STEAM,&WATER MAIN/CONNECTION CONSTRUCTION	12.26	13.10	14.01	16.82	22.42
6325	CONDUIT CONSTRUCTION-CABLES/WIRES-& DRIVERS	13.66	14.60	15.61	18.74	24.98
6365	IRRIGATION PIPE INSTALLATION & DRIVERS	7.09	7.58	8.11	9.73	12.97
6400	FENCE ERECTION-METAL-& DRIVERS	11.32	12.10	12.94	15.53	20.71
6504	FOOD SUNDRIES MFG NOC NO CEREAL MILLING	6.32	6.76	7.23	8.67	11.56
6834	BOAT BUILDING/REPAIR & DRIVERS-STATE ACT ONLY	8.75	9.35	10.00	12.00	16.00



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

6836	MARINA & DRIVERS - STATE ACT ONLY	5.57	5.95	6.37	7.64	10.19
7038	BOAT LIVERY-UNDER 15 TONS	6.74	7.21	7.71	9.25	12.33
7219	TRAILER TOWING & TRUCKMAN NOC	15.87	16.96	18.14	21.76	29.02
7222	TRUCKING-OIL FIELD EQUIP-ALL EMPLOYEES,DRIVRS	8.82	9.42	10.08	12.10	16.13
7230	TRUCKING-PARCEL DELIVERY-& DRIVERS	6.08	6.49	6.95	8.34	11.11
7231	TRUCKING-MAIL,PACKAGE DELIVERY-& DRIVERS	14.34	15.32	16.39	19.66	26.22
7360	FREIGHT HANDLING/REFRIG CAR LOADING-STATE ACT	9.49	10.14	10.85	13.02	17.36
7380	DRIVERS-COML/GEOPHYSICAL EXPLORATION NOC	6.95	7.42	7.94	9.52	12.70
7382	BUS,LIMOUSINE,TAXI & ST RAILROAD CO BEER OR ALE DEALER-WHOLESALE-SALESPERSONS & DRIVERS	6.66	7.11	7.61	9.13	12.17
7390		6.03	6.44	6.89	8.26	11.02
7395	DIVING-MARINE-ALL OPERATIONS - STATE ACT ONLY	24.68	26.37	28.21	33.85	45.13
7403	AIR CARRIER-SCHEDULED-ALL OTHER EMP & DRIVERS	6.20	6.63	7.09	8.50	11.34
7420	AIRCRAFT OPER:FIREFTG,EXHIBIT & STUNT-FLY CRE	23.38	24.99	26.72	32.07	42.76
7421	AIRCRAFT OPERATION:PERSONNEL TRANSPORT-FLYING	7.74	8.27	8.85	10.62	14.16
7422	AIRCRAFT OP/SLS/SERV:FLYING (ST 7424 - 7/88)	4.43	4.74	5.06	6.08	8.10
7424	STATE AIRCRAFT OPERATION NOC: FLYING CREW	5.78	6.18	6.61	7.93	10.57
7425	AIRCRAFT OPERATION:HELICOPTERS-FLYING CREW	13.27	14.18	15.16	18.20	24.26
7431	AIR CARRIER-COMMUTER-FLYING CREW	4.46	4.76	5.09	6.11	8.15
7502	NATURAL GAS,GAS WORKS,GAS DISTRIBUTING-LPG	3.30	3.53	3.77	4.53	6.04
7515	OIL OR GAS PIPELINE OPERATION & DRIVERS	2.40	2.56	2.74	3.29	4.39
7520	WATERWORKS OPERATION & DRIVERS	4.12	4.40	4.70	5.65	7.53
7538	ELECTRIC LIGHT OR POWER LINE CONSTRUCTION	14.56	15.56	16.65	19.97	26.63
7539	ELECTRIC LIGHT,STEAM HEATING OR POWER CO.	5.11	5.46	5.84	7.00	9.34
7540	ELECTRIC LIGHT/POWER CO-OP-REA-ALL EMPLOYEES	5.62	6.01	6.43	7.71	10.28
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	5.76	6.16	6.59	7.90	10.54
7590	GARBAGE WORKS-REDUCTION OR INCINERATION	7.55	8.07	8.63	10.35	13.80
7600	TELEPHONE-CO-ALL OTHER EMPLOYEES & DRIVERS	2.77	2.96	3.16	3.80	5.06
7601	TELEPHONE LINE CONSTRUCTION & DRIVERS	16.95	18.11	19.37	23.24	30.99
7605	BURGLAR OR FIRE ALARM INSTALLATION OR REPAIR	4.24	4.53	4.84	5.81	7.75
7610	RADIO/TV BROADCASTING STATION - ALL EMPLOYEES TELEPHONE OR CABLE TV LINE INSTALLATION- CONTRACTORS, UNDERGROUND & DRIVER	0.90	0.96	1.03	1.24	1.65
7611		12.09	12.92	13.82	16.59	22.12
7612	CONTRACTORS, OVERHEAD & DRIVERS TELEPHONE OR CABLE TV LINE INSTALLATION- CONTRACTORS, SRVC LINES,CONNEC & DR	19.57	20.91	22.36	26.83	35.78
7613		3.16	3.38	3.61	4.34	5.78
7704	FIREMEN,FIRE PATROL,MUNICIPAL FIREMEN & DRIVE	8.52	9.11	9.74	11.69	15.58
7720	POLICE/DETECTIVE/PATROL (ST 7722 - 7/88)	5.58	5.96	6.38	7.65	10.20
7721	STATE PENAL INSTITUTION: ALL OTHER EMPLOYEES	4.71	5.03	5.38	6.46	8.61
7722	STATE HIGHWAY PATROL OFFICERS	4.02	4.29	4.59	5.51	7.35
7855	RAILROAD CONST:LAYING/RELAYING/MAINT OF WAY	10.97	11.73	12.54	15.05	20.07
8001	STORE:FLORIST & DRIVERS	3.47	3.71	3.96	4.76	6.34
8002	AUTO RENTAL CO: ALL OTHER EMPLOYEES & DRIVERS	4.47	4.77	5.10	6.13	8.17
8006	STORES GROC/RETAIL NO HANDLING OF MEATS	5.02	5.37	5.74	6.89	9.19
8008	STORES:CLOTHING/WEARING APPRL/DRY GOODS-RET	2.62	2.80	2.99	3.59	4.79
8010	STORE: HARDWARE-& DRIVERS	3.42	3.65	3.90	4.68	6.25
8013	JEWELRY STORES/DIAMOND CUTTING/STONE SETTING	0.89	0.95	1.02	1.23	1.63
8015	QUICK PRINTING-COPYING OR DUPLICATING SERVICE	1.62	1.73	1.85	2.22	2.96
8017	STORE:NOC/LAUNDRY-SELF SERV/SHOE REPAIR	3.00	3.20	3.42	4.11	5.48
8018	STORE WHOLESALE NOC	5.80	6.20	6.63	7.95	10.60



Rates

Effective July 1, 2006 thru June 30, 2007

8021	STORE:MEAT,FISH OR POULTRY DEALER-WHOLESALE	5.47	5.85	6.26	7.51	10.01
8031	STORE: MEAT FISH OR POULTRY/COLD STORAGE LCKR	5.49	5.87	6.28	7.53	10.04
8032	STORES:CLOTHING/WEAR APP/DRY GOODS WHOLESALE	3.90	4.16	4.45	5.34	7.13
8033	STORE:MEAT GROC,PROVISION(COMB)RETAIL & DRVR	4.80	5.13	5.49	6.58	8.78
8039	STORE: DEPARTMENT - RETAIL	2.11	2.26	2.41	2.89	3.86
8044	STORE:FURNITURE & DRIVERS	5.56	5.94	6.36	7.63	10.17
8045	STORE-DRUG-RETAIL	0.91	0.97	1.04	1.25	1.67
8046	STORE: AUTO PARTS & ACCESSORIES NOC & DRIVERS STORE-BOOK,RECORD,COMPACT DISC,SOFTWARE,VIDEO	4.06	4.33	4.63	5.56	7.41
8072	OR AUDIO CASSETTE-RETAIL	1.20	1.28	1.37	1.65	2.19
8102	BEAN SORTING OR HANDLING & SEED MERCHANTS	4.09	4.37	4.67	5.61	7.48
8103	CLIPPINGS,WIPING CLOTH,WOOL,COTTON DEALER & D	9.22	9.85	10.54	12.65	16.86
8105	STORE:HIDE OR LEATHER DEALER	5.75	6.14	6.57	7.88	10.51
8106	IRON OR STEEL MERCHANT & DRIVERS	9.52	10.17	10.88	13.06	17.41
8107	CONTRACTORS MACHINERY DLR/STORE OR YARD & DRV	9.49	10.14	10.84	13.01	17.34
8111	PLUMBERS' SUPPLIES DEALER & DRIVERS	3.70	3.95	4.22	5.07	6.76
8116	FARM MACHINERY DEALER & DRIVERS	4.50	4.81	5.14	6.17	8.23
8203	ICE HARVESTING & DEALERS	10.32	11.02	11.79	14.15	18.87
8204	BLDG MATERIAL YD-USED-& LOCAL MGRS,DRIVERS	9.23	9.86	10.55	12.66	16.88
8209	VEGETABLE PACKING & DRIVERS HAY, GRAIN, FEED, OR FERTILIZER DEALER & LOCAL	8.71	9.30	9.95	11.94	15.92
8215	MANAGERS, DRIVERS-NO MFG	5.51	5.89	6.30	7.56	10.07
8227	CONCRETE READY-MIX DEALERS/CONTRACTORS PERM YD	9.42	10.07	10.77	12.92	17.23
8232	LUMBER YDS,BLDG MTRLS,CONCRETE, FUEL & MATRL	12.31	13.15	14.06	16.88	22.50
8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS	10.87	11.61	12.42	14.91	19.87
8235	SASH,DOOR,ASSEMBLED MILLWORK DEALER, DRIVERS	8.11	8.67	9.27	11.12	14.83
8263	JUNK DEALER & DRIVERS	10.34	11.05	11.82	14.19	18.91
8264	USED PAPER,RAG,BOTTLE STOCK	9.23	9.86	10.55	12.66	16.88
8265	IRON OR STEEL SCRAP DEALER & DRIVERS	10.59	11.31	12.10	14.52	19.36
8279	STABLE,BREEDING FARMS/RIDING ACDMY/RIDING CLB	69.51	74.28	79.44	95.33	127.11
8288	CATTLE & LIVESTOCK STABLES,SALES,DLRS/STOCKYR	14.14	15.11	16.16	19.40	25.86
8291	STORAGE WAREHOUSE-COLD	8.78	9.39	10.04	12.05	16.06
8292	STORAGE WAREHOUSES GENL MERCHANDISE NOC	10.69	11.43	12.22	14.67	19.55
8293	FURNITURE MOVING & STORAGE & DRIVERS	15.93	17.02	18.21	21.85	29.13
8304	GRAIN ELEVATOR OPERATION & DRIVERS	10.21	10.91	11.67	14.00	18.67
8350	GASOLINE, OIL OR LPG DEALERS & DRIVERS	7.42	7.93	8.48	10.17	13.56
8380	AUTO SERV/GAS STN,REPAIR,TIRE DLR,CAR WASH	4.69	5.02	5.36	6.44	8.58
8381	GASOLINE STATION - SELF-SERVICE ONLY - RETAIL	2.17	2.32	2.48	2.98	3.97
8385	AUTO RNTL/BUS/LIMO/TAXI/RAIL CO-GARAGE & YARD	6.98	7.46	7.98	9.57	12.76
8392	AUTO STORAGE GARAGE/PARKING STATION & DRIVERS	4.53	4.84	5.17	6.21	8.28
8393	AUTO BODY REPAIR-METAL	4.18	4.46	4.77	5.73	7.64
8500	METAL SCRAP DEALER & DRIVERS	10.02	10.71	11.45	13.74	18.32
8601	ENGINEER,ARCHITECT,SURVEYOR,OIL/GAS GEOLOGIST	1.82	1.95	2.08	2.50	3.33
8606	GEOPHYSICAL EXPLORATION-SEISMIC-& DRIVERS	10.68	11.41	12.20	14.64	19.52
8719	FIELD BONDED WAREHOUSING,INSPECT/SAMPLE/WEIGH	3.20	3.42	3.65	4.38	5.85
8720	INSPECTION/RISKS FOR INSURANCE PURPOSES NOC	2.52	2.70	2.88	3.46	4.61
8721	REAL ESTATE APPRAISAL COMPANY-OUTSIDE EMPLOYEES	0.85	0.91	0.97	1.17	1.55
8742	ADJUSTORS/AGENTS/COLLECTORS/ATNYS/ACCNTNTS/MS	0.83	0.89	0.95	1.14	1.52
8743	MUNICIPAL: PROFESSIONAL OR ADMINISTRATIVE	1.09	1.16	1.24	1.49	1.99
8744	STATE,HOSP,PENAL: PROF OR ADM	1.34	1.43	1.53	1.83	2.44



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

8745	NEWS AGENT-NOT RETAIL-& SALESPERSONS, DRIVERS	7.51	8.02	8.58	10.29	13.72
8748	AUTOMOBILE,BOAT,MOBILE HOME & RV SALESMEN	2.08	2.23	2.38	2.86	3.81
8755	LABOR UNION-ALL EMPLOYEES	1.51	1.61	1.72	2.07	2.75
8800	MAIL OR ADDRESSING/LETTER SERVICE SHOPS	2.48	2.65	2.83	3.40	4.53
8803	AUDITORS,ACCTS&FACTORY COST&OFFICE SYSTMS&TRV	0.20	0.22	0.23	0.28	0.37
8810	CLERICAL/LIB/MUSEUM/COMP PROG(ST 8811-7/88)	0.71	0.76	0.81	0.97	1.30
8811	STATE: CLERICAL OFFICE EMPLOYEES	1.40	1.50	1.60	1.92	2.56
8824	RETIREMENT, CARE, NURSING&CONVALESCENT CENTER	7.88	8.42	9.01	10.81	14.41
8825	RETIRE,CARE,NURSE&CONVAL CTR FOOD SERVICE EMP	4.82	5.15	5.51	6.61	8.81
8826	RETIRE,CARE,NURSE&CONVAL CTR ALL OTHER EMP	4.01	4.29	4.58	5.50	7.33
8831	HOSPITAL-VETERINARY-& DRIVERS	3.10	3.31	3.54	4.25	5.67
8832	DENTIST OR PHYSICIAN - PROFESSIONAL EMPLOYEES	1.01	1.08	1.15	1.38	1.84
8833	ASYLUM/HOSPITAL: PROFESSIONAL EMPLOYEES	2.02	2.16	2.31	2.77	3.70
8834	STATE HOSPITAL: ALL OTHER EMPLOYEES & DRIVERS	12.66	13.53	14.47	17.36	23.15
8835	NURSING-HOME/PUBLIC, HOMEMAKER SERVICE CHARITABLE/WELFARE ORG-PROFESSIONAL EMPLOYEES, CLERICAL & SALESMEN	5.96	6.36	6.81	8.17	10.89
8861	CLERICAL & SALESMEN	3.72	3.98	4.25	5.10	6.81
8868	COLLEGE/SCH/CHURCH:PROF & CL (ST 8869 - 7/88)	0.71	0.76	0.81	0.97	1.30
8901	TELEPHONE CO: OFFICE, EXCHANGE & CLERICAL	0.35	0.37	0.40	0.48	0.64
9014	BLDG OPRATN/EXTERMINATOR/WATERPROOFING	6.04	6.46	6.91	8.29	11.05
9015	BLDGS/BATHHOUSE/CAMP HOUSEHOLD & DOMESTIC EMP	10.75	11.48	12.28	14.74	19.65
9016	AMUSE PARK/DOG SHOW/HORSE SHOW/SKATING RINKS	4.23	4.52	4.83	5.80	7.74
9040	HOSPITALS/ASYLUMS: ALL OTHER EMPLOYEES & DRVS	9.70	10.36	11.08	13.30	17.73
9052	HOTEL/MOTEL/DUDE RANCH/COMMISSARY WORK	5.87	6.28	6.71	8.06	10.74
9058	HOTEL & COMMISSARY: RESTAURANT EMPLOYEES	2.95	3.15	3.37	4.05	5.40
9060	CLUB-COUNTRY,GOLF,FISHING,YACHTING,& CLERICAL	2.80	2.99	3.20	3.84	5.12
9061	CLUB NOC & CLERICAL	3.12	3.33	3.56	4.28	5.70
9063	EXERCISE/HEALTH OR BATH INST,YMCA,YWCA & CLER	1.79	1.91	2.04	2.45	3.27
9064	CHILD DAY CARE CENTER AND CAMP & DRIVERS	3.25	3.47	3.71	4.46	5.94
9082	RESTAURANT NOC	3.26	3.48	3.72	4.47	5.95
9083	RESTAURANT :FAST FOOD	2.77	2.96	3.17	3.80	5.07
9084	BAR DISCOTHEQUE,LOUNGE,NIGHT CLUB OR TAVERN	3.49	3.73	3.99	4.78	6.38
9093	BOWLING LANE	2.79	2.99	3.19	3.83	5.11
9094	OUTDOOR GUIDE SERVICES	11.67	12.47	13.33	16.00	21.33
9101	CLG/SCH/CHURCH: ALL OTHER(ST 9103,9104-7/88)	5.40	5.77	6.18	7.41	9.88
9102	PARK NOC/LAWN MAINTENANCE	6.73	7.19	7.69	9.22	12.30
9110	CHARITABLE/WELFARE ORG-ALL OTHER EMPLOYEES&D	4.34	4.63	4.95	5.95	7.93
9154	THEATRES ALL OTHER EMPLOYEES	2.91	3.11	3.32	3.99	5.32
9156	THEATER NOC: PLAYERS,ENTERTAINERS,MUSICIANS	5.61	5.99	6.41	7.69	10.25
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	14.21	15.18	16.24	19.48	25.98
9179	ATHLETIC TEAM OR PARK: CONTACT SPORTS	246.97	263.9	282.25	338.7	451.6
9180	AMUSEMENT DEVICE OPER/SHOOTING CLUB OR GALLER	6.48	6.93	7.41	8.89	11.85
9182	ATHLETIC TEAM OR PARK OPERATION & DRIVERS	4.19	4.47	4.78	5.74	7.66
9186	CARNIVAL-TRAVELING-ALL EMPLOYEES & DRIVERS	15.9	17.00	18.18	21.81	29.08
9187	SKI AREA OPERATIONS	8.78	9.38	10.03	12.04	16.05
9220	CEMETERY OPERATION & DRIVERS	5.97	6.38	6.83	8.19	10.92
9402	STREET & SEWER CLEANING & DRIVERS	6.42	6.86	7.34	8.80	11.74
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS GARBAGE OR REFUSE COLLECTION--EXCLUSIVE	14.38	15.37	16.44	19.72	26.30
9405	MECHANICAL OPERATION--& DRIVERS	4.07	4.35	4.65	5.59	7.45



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

9410	MUNICIPAL: ADMINISTRATIVE OR NON-PROFESSIONAL	2.39	2.55	2.73	3.28	4.37
9411	STATE HIGHWAY DEPT: ADMIN OR NON-PROFESSIONAL	1.46	1.56	1.67	2.00	2.67
9412	STATE: ADMINISTRATIVE OR NON-PROFESSIONAL	1.74	1.86	1.99	2.38	3.18
9420	MUNICIPAL: ALL OTHER EMPLOYEES & DRIVERS	11.34	12.12	12.96	15.55	20.74
9421	STATE HIGHWAY DEPT: ALL OTHERS & DRIVERS	9.58	10.23	10.94	13.13	17.51
9422	STATE: ALL OTHER EMPLOYEES NOC & DRIVERS	6.51	6.96	7.44	8.93	11.90
9424	MUNICIPAL: RELIEF WORKERS	6.25	6.68	7.14	8.57	11.43
9427	COMMUNITY SERVICE WORKERS	6.25	6.68	7.14	8.57	11.43
9501	PAINTING SHOP, SIGN PAINTING/LETTERING-INSIDE	6.21	6.64	7.10	8.52	11.35
9505	AUTO,BUS,TRUCK OR TRAILER & CARRIAGE PAINTING	5.58	5.96	6.38	7.65	10.20
9516	RADIO,TV,VIDEO,AUDIO INST,SERV,REPAIR & DRVRS	5.71	6.10	6.53	7.83	10.44
9519	HOUSEHOLD APPLIANCES-ELECTRICAL-REPAIR & DRVR	5.55	5.93	6.35	7.62	10.15
9521	HOUSE FURNISHINGS AND CARPET INSTALLATION	7.25	7.75	8.29	9.95	13.26
9522	AUTOMOBILE/FURNITURE UPHOLSTERING	3.86	4.13	4.41	5.30	7.06
9534	BELL INST-TOWER/MOBILE CRANE, HOIST	14.73	15.74	16.84	20.20	26.94
9552	SIGN MFG,ERECT & DRIVERS/MONUMENT DEALERS	7.68	8.21	8.78	10.53	14.05
9586	BARBER SHOP OR BEAUTY PARLOR	2.34	2.50	2.67	3.21	4.28
9600	TAXIDERMIST	3.91	4.18	4.47	5.37	7.16
9610	MOTION PICTURE PRODUCTION & DRIVERS	2.93	3.13	3.34	4.01	5.35
9620	FUNERAL DIRECTOR/CREMATORY OPERATIONS	1.64	1.75	1.87	2.25	2.99



Rates

Effective July 1, 2006 thru June 30, 2007

Initial Deposit:

Twenty percent of estimated premium, subject to a minimum for each coverage
 period of\$370.00

Payment methods:

<u>Amount Required</u>	<u>Alternatives</u>
\$ 350 - \$ 1,000	cash, check, letter of credit or money order only
1,000 - 25,000	cash, check, money order, letter of credit or certificate of deposit
25,000 & Over	cash, check, money order, letter of credit, certificate of deposit, or surety bond

Employee Expense Flat Rates (may be excluded from payroll):

Meals	WITHIN MONTANA	OUT-OF-STATE
Morning (12:01 am to 10:00 am)	\$5.00	\$7.00
Midday (10:01 am to 3:00 pm)	\$6.00	\$11.00
Evening (3:01 pm to 12:00 am)	\$12.00	\$18.00

Lodging:

If receipt is not available and travel included overnight stay \$12.00

Personal Passenger Vehicle Allowance: Maximum allowance per mile

1/1/06 – 6/30/05	\$0.445
1000 + miles in a calendar month	\$0.415

Drivers employed by a motor carrier with interstate operating authority:

Maximum daily rate for meals and lodging \$30.00

Chain saw rent and related timber falling expenses:

Maximum daily rate \$22.50

Heavy equipment:

Reasonable rental value not to exceed 75% of the employee's gross remuneration.

Automatic Coverage for Corporate Officers/LLC Managers of Manager Managed:		Elected Coverage for Covered Corporate Officers/LLC Managers of Manager Managed:	
Minimum	Maximum	Minimum	Maximum
\$6,000.00 full policy year 16.44 per day	\$42,700.00 full policy year 116.99 per day	\$10,428.00 full policy year 28.57 per day	\$42,700.00 full policy year 116.99 per day

Elected Coverage for Owners/Partners/LLC Member Managers:	
Minimum	Maximum
\$10,800.00 full policy year 29.59 per day	\$42,700.00 full policy year 116.99 per day



Underwriting Manual

July 1, 2006

Rates

Effective July 1, 2006 thru June 30, 2007

Experience Modification Qualification:

Manual premium of at least:

Most recent completed year	\$10,000.00
or	
Annual average of the previous two or three completed years	\$5,000.00

Volume Discount:

<u>Modified Standard Premium</u>	<u>Annual Discount Rate</u>
\$0 - \$12,000	0.0%
12,001 - 150,000	5.0%
150,001 - 750,000	7.0%
750,001 & Over	9.0%

Minimum Premium (each coverage period within each fiscal year)	\$370.00
Expense Constant	\$145.00



Rates

Effective July 1, 2006 thru June 30, 2007

Employers Liability - Limits of Liability

Manual premium is defined in the State Fund Underwriting Manual as payroll, divided by 100, multiplied by the manual rate for workers' compensation coverage.

BASIC LIMITS OF LIABILITY

- \$100,000 Bodily Injury by Accident - Each Accident;
- \$100,000 Bodily Injury by Disease - Each Employee;
- \$500,000 Bodily Injury by Disease - Policy Limit.

ADDITIONAL PREMIUM: None

INCREASED LIMITS OF LIABILITY

- \$500,000 Bodily Injury by Accident - Each Accident;
- \$500,000 Bodily Injury by Disease - Each Employee;
- \$500,000 Bodily Injury by Disease - Policy Limit.

ADDITIONAL PREMIUM: 1.7% OF MANUAL PREMIUM

OR

INCREASED LIMITS OF LIABILITY

- \$1,000,000 Bodily Injury by Accident - Each Accident;
- \$1,000,000 Bodily Injury by Disease - Each Employee;
- \$1,000,000 Bodily Injury by Disease - Policy Limit.

ADDITIONAL PREMIUM: 2.8% of MANUAL PREMIUM

Minimum Employers Liability Premium

Policy Limits

- \$100,000 Bodily Injury by Accident
- \$100,000 Bodily Injury by Disease
- \$500,000 Bodily Injury by Disease - Policy Limit

- \$500,000 Bodily Injury by Accident
- \$500,000 Bodily Injury by Disease
- \$500,000 Bodily Injury by Disease - Policy Limit

- \$1,000,000 Bodily Injury by Accident
- \$1,000,000 Bodily Injury by Disease
- \$1,000,000 Bodily Injury by Disease - Policy Limit

Minimum Premium

- No Charge

- \$100.00

- \$150.00