



UNDERWRITING MANUAL

JULY 1, 2014 EDITION

with revisions through 06/30/2014

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National Council on Compensation Insurance

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Underwriting Manual

Change Notice

July 1, 2014 Edition

The table below is provided as a quick reference to identify what has changed since the effective date of this publication (July 1, 2014). Actual changes will be easily identified as shown.

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.

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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 supersede all previous rules and rates.

II. DEFINITIONS

A. Workers' Compensation & 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.

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 a.m. (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.

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 charged 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.

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 & 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 & 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 initial deposit or installment(s), if required, have been received. Coverage commences at 12:01 a.m. (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).

B. Exempted Employments (39-71-401(2), MCA) & 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.

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 and 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 name(s) and location(s), 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.

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 & 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 insured's are subject to premium audit.
3. Insured must report gross remuneration of all employees for which coverage is mandatory or elected (see Rule VIII).

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 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, 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.

- 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 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 Collectors - 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.

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
 - Temporary labor services
 - Mercantile business(Refer to Rule VII-G.5., 6., and 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.

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 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 company.

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 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 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 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
 - (ii) A per mile rate not to exceed that allowed by the US 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.

E. Corporate Officers & 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.

F. Owners, Partners, & 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 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 & 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 experience 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 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 MT 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.

2. Qualification:
Experience Period: represents the total amount of data in an experience rating in accordance with the rules published by the National Rating Organization.
* A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amounts (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.

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 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 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. Employer's Liability Premium - Charged for each policy period only if Employer's 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.

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.
2. Cancellation will be effective on the date replacement coverage becomes effective if the employer has complied with B.1. 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 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.
2. Notice of intent to cancel must be mailed to the employer at least 20 days prior to the effective date of cancellation.

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Classification Code Descriptions

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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
Aircraft Engine Mfg.	3826
Airplane Mfg.	3830
Alcohol Mfg. – Grain – All Operations	2130
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 Laboratories or Assaying-Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	4511
<p>The collection of samples away from the lab and the testing of samples at any location are included. Operations beyond the collection or testing of samples and preparation of a report must be assigned to Code 8601. Assaying is the qualitative and quantitative analysis of a substance such as an ore or a drug. Operations must be conducted as a separate and distinct business and not in support of an entity's principal business. If the operation is in support of an entity's principal business, such as pharmaceutical research, the operation must be separately rated with the principal business. Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital, medical facility, or physician's office must be classified to the codes applicable to these risks.</p>	
Architectural or Engineering Firm-Including Salespersons & Drivers	8601
<p>Does not apply when performing actual construction. Code 8601 is applicable to insureds engaged in the architectural or engineering profession as a separate and distinct business and not in support of an entity's principal business. Architectural and engineering personnel in support of an entity's principal business, including but not limited to vehicle manufacturers, chemical manufacturers, or power and light companies, must be separately rated to the governing classification of that business. Drafting performed by architects and engineers, licensed or unlicensed, is considered incidental to the overall job function when performed in conjunction with other duties outside the office. Code 8601 is differentiated from Code 4511 because Code 8601 includes operations beyond the collection or testing of samples and the preparation of a report.</p>	
Arms Mfg. NOC	3548
<p>Steel making, forging, shell mfg. or shell loading to be separately rated.</p>	
Arms Mfg. - Small Arms - .50 Caliber or Under	3574
<p>Cartridge mfg. or cartridge loading to be separately rated - see explosives.</p>	
Asbestos Removal - Pipe & Boilerwork - & Drivers	5472
<p>Includes asbestos removal, replacement, repair, enclosure or encapsulation & drivers.</p>	
Asbestos Removal NOC - & Drivers	5473
<p>Includes asbestos removal, replacement, repair, enclosure or encapsulation & drivers. Asbestos removal in pipes or boilers to be separately rated as code 5472.</p>	
Asphalt Works & Drivers	1463
<p>Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.</p>	

Asylum:	
Professional Employees	8833
All Other Employees & Drivers	9040
Athletic Sports or Park:	
Contact Sports	9179
Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on the salary list of the insured, whether regularly played or not. Contact sports include, but are not limited to, football, hockey and roller derby. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these risks.	
Non-Contact Sports	9178
Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on the salary list of the insured, whether regularly played or not. Non-contact sports include, but are not limited to, baseball and basketball, and soccer. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these risks.	
Operations & Drivers	9182
Applies to all employees other than players, coaches, managers, trainers, equipment managers or sports officials.	
Attorney - All Employees & Clerical, Messengers, Drivers	8820
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 8820 are conducted as a separate and distinct business.	
Auctioneers	8017
Includes inside salespersons, solicitors and appraisers. Not livestock sales stables.	
Auditor, Accountant or Computer System Designer or Programmer - Traveling	8803
Code 8803 is applicable to traveling clerical-type employees who augment the staff of risks that provide accounting, auditing, computer programming, or related clerical services for their clients. Employees assigned to Code 8803 perform clerical work when they arrive at a client's location, but because of the combined exposure of traveling and clerical work, Code 8803 is assigned to their payrolls in lieu of the available clerical classifications. Once at the location, their work must be of a clerical nature and be physically separated from the main operation of the site visited. Employees not meeting these criteria must be separately rated.	
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

8393

Applies to the repair of metal, fiberglass, and plastic 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 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.	
Flying Crew	7405
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, 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-Air Traffic Controllers Under Contract With the FAA	7402
Code 7402 is applicable to air traffic controllers under contract with the Federal Aviation Administration (FAA).	

Aviation-Airport or Heliport Operator - All Employees & Drivers	7403
<p>Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, 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.</p>	
Aviation-Flight Testing:	
Flying Crew	7422
<p>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.</p>	
Aviation-Helicopters:	
Flying Crew	7425
<p>Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.</p>	
All Other Employees & Drivers	7403
<p>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.</p>	
Aviation-NOC-Other than Helicopters:	
Flying Crew	7422
<p>Separately rate all other employees and drivers.</p>	
All Other Employees & Drivers	7403
<p>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.</p>	
Aviation-Patrol, Photography, Mapping, or Survey Work:	
Flying Crew	7422
All Other Employees & Drivers	7403
<p>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.</p>	
Aviation-Stunt Flying, Racing or Parachute Jumping:	
Flying Crew	7420
<p>Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.</p>	
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 Installation, Removal or Repair

5102

Applies to operations away from the shop. Awnings included in Code 5102 are (a) canvas- or vinyl-covered or (b) metal-covered when installed by a contractor that also installs canvas- or vinyl-covered awnings. Metal-covered awnings installed by a contractor that does not also install canvas- or vinyl-covered awnings are assigned to Code 5535.

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 doughnut shops, and satellite stores.	
Bakery Wholesale & Drivers	2003
Banks and Trust Companies-All Employees, Salespersons, Drivers & Clerical	8855
Applies to financial institutions that receive, lend, exchange, and safeguard money. Services include savings and checking accounts, certificates of deposit, and mortgages. Includes, but not limited to, bank managers, tellers, loan officers, security personnel, armed and unarmed attendants, ushers, door attendants, and maintenance personnel. In addition, this code is used for Internet banks.	
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, Beauty Parlor or Hair Styling Salon	9586
Bath House - Beach	9015
Clerical and sales employees to be assigned to Code 9012.	
Battery Mfg - Dry	3642
Bean Sorting or Handling	8102
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
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 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	4307
Boot or Shoe Mfg. NOC	2660
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-All Operations & Route Supervisors, Drivers	2157
Includes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2157 are conducted as a separate and distinct business. Refer to Code 2131 for bottling spirituous liquors.	
Bowling Lane	9093
Includes bowling lanes with billiard halls.	
Box or Box Shook Mfg.	2759
Braid or Fringe Mfg.	2380
Brass or Copper Goods Mfg.	3315
Brewery & Drivers	2121
Includes distributing stations.	
Brick or Clay Products Mfg. NOC & Drivers	4021
Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.	
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 or Property Management - Property Managers and Leasing Agents & Clerical, Salespersons

9012

Typical employments included are property managers, leasing agents, model home hosts, clerical staff, and outside salespersons; no actual maintenance performed. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes or to a business described by a Standard Exception classification. Includes nonresident management of farm or ranch property for others, not corporate farms. Includes real estate management companies and real estate investment trusts. Includes administrators of homeowners associations. Must not be assigned to an employee engaged in operations described by another classification. Code 9012 is assigned to all clerical and sales employees, including those that operate at a separate location from the properties managed. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.

Building or Property Management - All Other Employees

9015

Applies to the care, custody, and maintenance of premises or facilities. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes. Includes doormen, security desk personnel, elevator operators, gatekeepers, and concierges. Separately rate maintenance or repair work at any location where the owner or lessee does not also perform janitorial services. Includes real estate management companies and real estate investment trusts. Clerical and sales employees are assigned to Code 9012, including those who operate at a separate location from the properties managed. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.

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.

Burglar and Fire Alarm Installation or Repair & Drivers	7605
Includes the installation of security cameras.	
Bus Co, Ambulance & Emergency Medical Provider:	
Garage Employees	8385
All Other Employees & Drivers	7382
Butchering - See "Slaughtering"	
Butter or Cheese Mfg. & Route Supervisors, Drivers	2070
Button Mfg. NOC	4484

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 NOC	9015
Clerical and sales employees to be assigned to Code 9012.	
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.-All Operations" or "Bottling-All Operations"	
Carbon Paper or Typewriter Ribbon Mfg.	4251
Paper mfg. to be separately rated as 4239.	
Carbonated Beverage Mfg.-All Operations & 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 - Construction of Residential Dwellings Not Exceeding Three Stories in Height	5645
<p>Includes all carpentry work in connection with the construction of residential dwellings when performed by employees of the same carpentry contractor or general contractor responsible for the entire construction project. Carpentry work includes the construction of the sill, rough framework, rough floor, wood or light-gauge steel studs, wood or light-gauge steel joists, rafters, roof deck, all types of roofing materials, sidewall sheathing, siding, doors, wallboard installation, lathing, windows, stairs, finished flooring, cabinet installation, fencing, decking, detached structures, and all interior wood trim. Residential dwellings include detached, semi-detached, and attached multi-unit residential buildings. The construction of multi-unit residential buildings exceeding three stories in height and the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction must be separately rated to Code 5403. Includes siding installation - all types - residential dwellings not exceeding three stories in height. Applies to specialist contractors installing all types of siding on residential dwellings. Refer to Code 5403 for the installation of siding on all other buildings or structures. Includes military reservation carpentry - construction of residential dwellings not exceeding three stories in height. Refer to Code 5403 for carpentry - construction of residential dwellings exceeding three stories in height. Applicable only to the construction or repair of buildings designed for the housing, welfare, and keep of personnel. 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 appropriate manual classifications.</p>	
Carpentry - Installation of Cabinet Work or Interior Trim	5437
<p>Not applicable to contractors engaged in any other carpentry operations at the same job or location; refer to Code 5645 or Code 5403. Includes the installation of countertops made from materials such as, but not limited to, laminated plastic, veneer, particleboard, or pressed wood; Corian or similar solid surfaces or high-density plastic base materials; and nonlaminated solid wood or butcher block. Refer to Code 5348 for the installation of tile, granite, marble, and other stone countertops.</p>	
Carpentry - Shop Only - & Drivers	2802
<p>Includes shop fabrication of wood roof and building trusses, stairs, stair steps, rails, railings, banisters, sash, door or assembled millwork, wood picket fence manufacturing, laminated wood building beams and columns manufacturing. Installation to be separately rated. Codes 2802 & 2731 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. 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, must be rated in the appropriate yard classification, 8232.</p>	

Carpentry -NOC- Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	5403
<p>Applies to the construction of multi-unit residential buildings exceeding three stories in height and to the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction. Includes all carpentry work when performed by employees of the same carpentry contractor or general contractor responsible for the entire dwelling construction project. The construction of residential dwellings not exceeding three stories in height to be separately rated as Code 5645. Includes siding installation - all types - all other buildings or structures - including residential dwellings exceeding three stories in height. Applies to specialist contractors installing all types of siding. Refer to Code 5645 for the installation of siding on residential dwellings not exceeding three stories in height. Sheet metal siding installed on the exterior of a steel frame structures is assigned to Code 5535. Includes military reservation carpentry - construction of residential dwellings exceeding three stories in height or commercial buildings and structures. Refer to Code 5645 for carpentry - construction of residential dwellings not exceeding three stories in height. Applicable only to the construction or repair of buildings designed for the housing, welfare, and keep of personnel. 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 appropriate manual classifications.</p>	
Carpet, Rug or Upholstery Cleaning - Shop or Outside - & Drivers	2585
Carriage or Wagon Mfg. or Assembly	3808
<p>Baby carriage mfg. to be separately rated as 3865.</p>	
Carrier System - Pneumatic - Installation or Repair & Drivers	5183
<p>Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.</p>	
Cash Register Mfg.	3574
Cathedral or Art Glass Window Mfg.	4133
<p>Includes glass mfg.</p>	
Cattle Dealer - Not Operating Farms or Ranches - & Salespersons, Drivers	8288
Ceiling Installation - Suspended Acoustical Grid Type	5020
<p>Insulation work to be separately rated.</p>	
Cemetery Operation & Drivers	9220

Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	5348
<p>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 purposes is included in Code 5348. Separately rate tile work performed in connection with construction. The installation of tile, granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.</p>	
Cereal or Bar Mfg.	2016
<p>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.</p>	
Chauffeurs - See "Drivers"	
Check Cashing Establishments-All Employees, Salespersons, Drivers & Clerical	8856
<p>Applies to risks that charge a fee for check cashing, money orders, wire transfers, payday loans and similar services. The fees derived from these financial services must be greater than or equal to 75% of gross receipts, per location, in order to qualify for Code 8856. Risks that take possession and sell merchandise generating more than 25% of gross receipts are separately rated.</p>	
Chemical Blending or Mixing NOC - All Operations & Drivers	4828
<p>This classification shall not be assigned to a risk engaged in the manufacture of chemicals.</p>	
Chemical Manufacturing NOC - All Operations & Drivers	4829
<p>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, alkylolation, amination, calcination, carboxylation, compression of gases, distillation, esterification, halogenation, nitration, oxidation, reduction, sulphonation.</p>	
Child Day Care Center, Day Camp, Day Nurseries-All Employees Including Clerical, Salespersons & Drivers	8869
<p>Includes centers and day camps serving both pre-school and school-age children. Code 8869 is not applicable to traditional schools providing before-and after-care programs for school age children. Camps providing overnight accommodations, or specialty day camps otherwise classified, orphanages, or child care medical providers to be separately rated.</p>	

Chimney Construction - Not Metal	5222
Applies to stone, brick or concrete and includes foundations, guniting and lining operations.	
Circus - Traveling - See "Carnival"	
City Employees - See "Municipal"	
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.	
Clay Products or Brick Mfg. NOC & Drivers	4021
Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.	
Cleaner - Debris Removal - Construction	5610
Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watchguards is more than all other payroll of the insured that is subject to construction classifications at the same job or location. Cleaners included in Code 5610 remove debris left by the construction crews after construction has been completed. Refer to Code 9014 for cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction "punch-out" list.	
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**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 must be classified to Code 5102. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll must be assigned to Code 5102. 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.

Cloth Printing**2417**

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2417 are conducted as a separate and distinct business.

Club - Country, Golf, Fishing or Yacht - All Employees & Clerical, Salespersons, Drivers	9060
Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are included in Code 9060.	
Club NOC & Clerical	9061
Clubs employing only clerical office employees shall be classified as Code 8810-Clerical Office Employees.	
Club - Riding - & Drivers	8279
Clubs employing only clerical office employees shall be classified as Code 8810-Clerical Office Employees.	
Club - Shooting & Drivers	9180
Clubs employing only clerical office employees shall be classified as Code 8810-Clerical Office Employees.	
Coal Billet or Briquette 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.	
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 - 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
<p>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.</p>	
Commissary Work:	
Restaurant Employees	9058
<p>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.</p>	
All Other Employees & Salespersons, Drivers	9052
Community Service Workers	9427
<p>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.</p>	
Computer Device Installation, Inspection, Service or Repair	5191
<p>Includes shop operations. Computer mfg. to be separately rated.</p>	
Computer System Designers or Programmers:	
Exclusively Office	8810
Computing, Recording or Office Machine Mfg. NOC	3574
Concrete Construction:	
<p>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.</p>	
Concrete Construction in Connection with Bridges or Culverts	5222
<p>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.</p>	

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 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	8227
Engaged in mixing concrete prior to transit or loading trucks with ingredients to be mixed during transit.	
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
<p>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.</p>	
Conduit Construction - for Cables or Wires - & Drivers	6325
Construction or Agricultural Machinery Mfg.	3507
Construction or Erection Permanent Yard	8227
<p>Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Code 8227 includes incidental pickup or delivery of parts. Not available at a construction site. Code 8227 is not available for division of a single employees payroll during a single day. Operations such as loading and unloading materials, equipment, and tools, performing maintenance on equipment or vehicles, and prefabrication work performed by construction site workers is incidental to the overall construction operation and must not be assigned to Code 8227. Mill operations or fabrication to be separately rated.</p>	
Contractors - Executive Supervisor or Construction Superintendent	5606
<p>This classification is available only to executive owners, officers, supervisors or construction superintendents having administration or managerial responsibility for construction or erection projects.</p> <p>When the executive owner, officer, supervisor or construction superintendent is directly supervising construction workers at the job site or engaging in actual construction activities, such persons 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.</p>	
Contractors' Machinery Dealer - Store or Yard - & Drivers	8107
<p>Operations away from premises, other than demonstration or repair, to be separately rated.</p>	
Corrugated or Fiber Board Container Mfg.	4244
Cotton Batting, Wadding or Waste Mfg.	2211

Cotton Merchant	8103
Includes warehouse or yard employees.	
Cotton Storage	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

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		5102
	Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.	
Dental Laboratory		4692
Dentist & Clerical		8832
	Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.	
Detective or Patrol Agency & Juvenile Detention Center-All Employees & Salespersons, Drivers		7720
	Includes halfway houses, juvenile detention centers, "boot camps," or homes for convicts. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals.	
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"		

Distillation-Wood & Drivers	1472
Includes distillation of alcohol or mfg. of creosote, acetates or charcoal.	
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.	
Door & Window Installation - All Types - Residential & Commercial	5102
Includes the installation of all types of interior and exterior doors and windows - commercial and residential - including but not limited to, aluminum, vinyl, wood, composite, fiberglass, and steel. Code 5102 is also assigned to the installation of shower doors and enclosures made from materials other than glass; refer to Code 5462 for the installation of glass shower doors and enclosures. Overhead door installation to be separately rated as Code 3724. The installation of doors and windows in connection with the construction of residential dwellings or commercial buildings to be separately rated.	
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.	

Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial	7380
<p>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.</p>	
Drug, Medicine or Pharmaceutical Preparation Mfg. - Includes Mfg. of Ingredients	4825
<p>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.</p>	
Drug, Medicine or Pharmaceutical Preparation - Compounding or Blending - No Mfg. of Ingredients	4611
<p>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.</p>	
Dude Ranch - Not Cattle Ranch - & Salespersons, Drivers	9052

Earthenware or Tile Mfg. NOC & Drivers	4021
<p>Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.</p>	
Electric Bulb Mfg.	4110
<p>Applies to insureds that manufacture electric light bulbs of all types including, but not limited to, incandescent, fluorescent, and halogen bulbs; compact fluorescent lamps (CFLs); light emitting diodes (LEDs); and neon tubes. Code 4110 applies regardless of the size or wattage of the bulb. Includes fiber optic cable mfg. The manufacture of fiber optic strands or cables is also included in Code 4110. There are three distinct types of fiber optic strands: multimode, single mode, and graded</p>	
Electric Light or Power Company NOC - All Employees & Drivers	7539
<p>Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.</p>	
Electric Light or Power Cooperative - REA Project Only - All Employees & Drivers	7540
<p>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.</p>	
Electric Light or Power Line Construction & Drivers	7538
<p>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.</p>	
Electric Light or Power Line Construction - REA Project Only - & Drivers	7538
<p>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.</p>	
Electric or Gas Lighting Fixtures Mfg.	3180
<p>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.</p>	
Electric Power or Transmission Equipment Mfg.	3643
<p>Includes the mfg. or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.</p>	

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.	
Electronic Equipment - Installation, Service, or Repair - Shop & Outside & Drivers	9516
Electronic equipment can be installed in homes, automobiles, and boats. Electrical wiring or tower erection to be separately rated. Applies to the installation, service, or repair of electronic equipment by retail store employees. Store operations to be separately rated. Refer to Code 9519 for the installation, service, and repair of household and commercial appliances. The installation of visual and sound equipment for stadiums and theaters is assigned to Code 9154. Refer to Code 5191 for the installation, service, or repair of office machine equipment. Refer to Code 7600 for insureds under contract with a telecommunications company.	
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
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.	
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.	

Farm - All Employees & Drivers	0006
<p>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.</p>	
Farm Machinery Dealer - All Operations & Demonstrations, Drivers	8116
Farm Machinery Operation - By Contractor - & Drivers	0050
<p>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.</p>	
Feather Pillow Mfg.	2501
<p>No mattress or box spring mfg.</p>	
Fence Installation and Repair - Metal, Vinyl, Wood, or Prefabricated Concrete Panel Fence Installed by Hand	6400
<p>The installation and repair of temporary or permanent fences, including those installed to prevent soil erosion, are assigned to Code 6400. Any concrete fence panel that cannot be installed or repaired by hand or uses a crane, hoist, or backhoe to install must be separately rated to the appropriate construction code.</p>	
Fertilizer Mfg. & Drivers	4583
<p>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.</p>	
Fiber Goods Mfg.	4263
<p>Fiber board mfg. to be separately rated as 4239.</p>	
Fire Patrol or Protective Corps & Drivers	7704
<p>Not salvage operations.</p>	

Firefighters & Drivers	7704
Fireworks Exhibition & Drivers	9180
<p>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.</p>	
Fireworks Mfg. - See "Explosives"	
Fishing Rod and Tackle Mfg.	4902
Flagging Services	5506
<p>Applies only to a specialty contractor whose operations are limited to providing flagging services to others.</p>	
Floor Covering Installation-Resilient Flooring-Carpet and Laminate Flooring	5478
<p>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.</p>	
Floor Installation, Sanding or Scraping-Wood Floors	5437
<p>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.</p>	
Florist & Drivers	0035
<p>Applies to all acreage or facilities devoted to the raising and cultivating of potted houseplants, fresh-cut flowers, and flower bulbs, raising and harvesting of annuals, perennials, or other bedding plants used in garden beds or as ground covers; growing, harvesting, and processing of algae; hydroponic vegetable growing and mushroom farming. Wholesale or retail sales conducted from the farm location are also assigned to code 0035.</p>	

Food Products Mfg. NOC	6504
<p>All milling must be separately rated. Includes, but is not limited to, cleaning, grinding, sorting, or mixing coffee, sugars, pastry flours, spices, or nuts; baking powder manufacturing; coconut shredding or drying; coffee cleaning, roasting, or grinding; flour mixing and blending (no milling); malted milk manufacturing (from powdered milk, sugar, malt, cocoa); mayonnaise manufacturing; nut cleaning or shelling; peanut butter manufacturing; spice mills; and yeast manufacturing. Miso and poi manufacturing are also included.</p>	
Foundry – Ferrous - NOC	3081
Foundry - Non-Ferrous	3085
Freight Handling NOC	7360
<p>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.</p>	
Freight Handling - Packing, Handling or Shipping Explosives or Ammunition Under Contract	7360
<p>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.</p>	
Fruit Evaporating or Preserving	2112
<p>Includes jam, jelly or cooked fruit syrup mfg. Not canneries or mfg. of fruit juices. Can mfg. to be separately rated as 3220.</p>	
Fruit Juice Mfg. & Drivers	2143
<p>Includes incidental fruit preserving or bottling. Can mfg. to be separately rated as 3220.</p>	
Fruit Packing	2105
<p>Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.</p>	
Fuel and Material Dealer NOC - New Materials or Lumber - & Local Managers, Drivers	8232
<p>Applicable only to risks dealing in at least three of the following classifications of materials:</p> <ol style="list-style-type: none"> 1. Coal, fuel oil, wood, or ice. 2. Building materials including lumber. 3. Hay, grain, feed or seed. 4. Agricultural implements. <p>Grain elevator operation to be separately rated as 8304.</p>	

Funeral Director & Drivers	9620
Fur Processing - Preparing Skins	2600
Furnishing Goods Mfg. NOC Includes wearing apparel, draperies or household furnishings from textile fabrics.	2501
Furniture or Fixtures Installation - Portable - Metal or Wood NOC Applies to installation in offices or stores.	5146
Furniture Manufacturing and Cabinet Shop - Assembly By Hand - Wood Includes hand assembling of parts or signs manufactured by others and finishing. Codes 2881, 2883, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	2881
Furniture Manufacturing and Cabinet Shop - Wood - NOC Includes assembling or finishing with power machinery. Types of materials used in the manufacture of either furniture or cabinets include wood, laminates, engineered wood products, hardy plank, plywood, and formica. Any stain or lacquer that may be applied is also included. Other operations assigned to this code include sign manufacturing - wood - no painting, with power machinery; billiard table manufacturing; cabinet manufacturing for audio or visual devices and the installation of components; piano case manufacturing; trunk manufacturing; and cigar box manufacturing. Codes 2883, 2881, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	2883
Furniture Moving & Storage, Drivers	8293
Furniture Stock Mfg.	2735
Furniture Upholstering	9522

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 - & 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 - All Employees & Drivers	8606
Code 8606 is assigned to all types of geophysical exploration when these activities are conducted as a separate and distinct business. Core-drilling employees are assigned to Code 6204.	

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	8006
Applies to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.	

Group Homes – All Employees & Salespersons, Drivers

8842

Includes group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Juvenile detention centers, “boot camps,” and halfway houses for convicts are to be separately rated to Code 7720. Detoxification, treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Refer to Code 8864 for social service organizations.

Guniting - Not Chimneys - All Operations & Drivers

5213

Guniting on chimneys to be separately rated as 5222 chimney construction.

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, Shop, Yard, & Drivers	5537
Applicable to installation, service and repair including residential and commercial, shop and yard work. 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. Specialist subcontractors performing a portion of the HVAC contract (i.e. electrical, plumbing, sheet metal) must be separately rated to the classification applicable to their work. 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
Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital must be also classified to Code 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
Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.	
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. Electronic 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

8006

Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applicable to the house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, refrigerators, separately rate as Code 8044- Store - furniture.

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
Code 8720, a “not otherwise classified” classification, is applicable to insurance inspectors, safety engineers, appraisers of fire companies engaged in estimating the salvage value of property, and employments of a similar character. Also, includes boiler or elevator inspecting, and marine appraiser or surveyor. Outside claim adjusters are separately assigned to Code 8728.	
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 Companies - Including Clerical & Salespersons	8723
Code 8723 applies to employees of insurance companies including clerical office employees, outside salespersons, and company premium auditors. Insurance companies include carriers or providers, both exclusive and independent agents, brokers, and ratemaking organizations. These businesses may provide coverage for individuals, businesses, or property in exchange for premium. These businesses may also bind coverage, sell policies or place coverage, develop rates, process claims, and collect data. Insurance inspectors, examiners, appraisers, and detectives or investigators are separately assigned to Code 8720. Outside claim adjusters are separately assigned to Code 8728.	
Insurance-Outside Claim Adjusters	8728
Claim adjusters examine, investigate, analyze, and adjust loss claims made by an insured. Code 8728 is applicable to independent, public, and staff outside claim adjusters.	

Integrated Circuit Mfg.	4109
Includes silicon processes, compound semiconductor manufacturing, or semiconductor manufacturing. Includes refining or growing of the base (wafer) material through adding layer upon layer of the circuit, etching, adding connecting materials for the circuits, testing, quality assurance (QA), and mounting onto modules. This classification also includes adding programming to the chips by the manufacturer or outside contractor.	
Inventory Counters-Traveling-Including Salespersons & Clerical	8725
Code 8725 is assigned to insureds conducting inventory counts for others. When conducting inventory counts of a company's own stock (store, warehouse, etc.), the governing code for the company must be applied.	
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	
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	
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.	

Janitorial Services By Contractors, Mobile Power or Pressure Cleaning Service & Drivers	9014
<p>Includes inside and outside cleaning of windows. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated. Cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants are classified to Code 9014. Code 9014 does not include debris removal; refer to Code 5610. Applies to the cleaning of building exteriors, sidewalks, vehicles, and equipment using portable water or steam power cleaning systems. Power or pressure cleaning of roofs is separately rated to Code 5551.</p>	
Jetty or Breakwater Construction - All Operations to Completion & Drivers	6005
<p>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.</p>	
Jewelry Mfg.	3383
Junk Dealer & Drivers	8263
<p>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.</p>	

Knit Goods Mfg.

2362

Yarn mfg. to be separately rated.

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	1430
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
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

Machine Shop NOC	3632
<p style="padding-left: 40px;">Foundry operations to be separately rated.</p>	
Machinery Dealer NOC - Store or Yard - & Drivers, Demonstrators	8107
<p style="padding-left: 40px;">Operations away from premises, other than demonstration or repair, to be separately rated.</p>	
Machinery or Equipment Erection or Repair NOC & Drivers	3724
<p style="padding-left: 40px;">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.</p>	
Magnesium Metal Mfg. - All Operations & Drivers	1438
<p style="padding-left: 40px;">Milling or grinding of magnesium metal, mining or quarrying to be separately rated.</p>	
Mail, Parcel, or Package Delivery & Courier or Messenger Service Companies-All Employees & Drivers	7231
<p style="padding-left: 40px;">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.</p>	
Mailing or Addressing Company & Clerical	8800
<p style="padding-left: 40px;">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.</p>	
Malt House & Drivers	2121

Manufactured, Modular, or Prefabricated Home Manufacturing - Shop Work - All Operations & Drivers

2797

This classification applies to insureds that manufacture or fabricate manufactured, modular, or prefabricated homes at a factory site only. Manufactured homes are also known as mobile homes. Framing can be done with wood or metal studs. Manufacture of masonry or concrete modular building (built in a shop, transported to the site, and set in place) must be separately rated.

This classification includes the manufacturing of nonmotorized construction, home-type, medical, and bank trailers, and similar portable buildings; campers that are set on pickup trucks; and truck sleepers that are mounted behind the cab of semi trucks. It includes installation or repair of the before-mentioned products assembled at the factory site only.

This classification also includes delivery performed by the manufacturer. Delivery from an outside trucking company must be separately rated to the appropriate trucking classification. Setup, hookup, installation, or finish work at a job site must be separately rated.

Manufactured, Modular, or Prefabricated Home Setup, Hookup, or Installation at Building Site

2799

Code 2799 includes the use of any lifts, jacks, cranes, or dollies to place home sections onto the foundation or foundation walls, bolt the sections together, and remove any wheels or axles. It also includes the hookup of any preinstalled utilities in the foundation - such as electrical, plumbing, telephone, water, sewer, or cable television - to the connections on the manufactured or modular home. Covering up or hiding the seams of each section of a manufactured or modular home, installing windstorm tie-downs on a manufactured home, or spiking a modular home through the foundation wall is assigned to this classification if done by a dealer or specialty contractor. Manufactured homes are also known as mobile homes.

Any construction not associated with the original setup, hookup, or installation of the home, or disassembly and reassembly work required to move the home, must be assigned to the applicable construction code. For example, separately rate the following:

Construction operations that include site preparation or repair work prior to the setup and after the setup

Installation of siding, insulation, skirting, deck, fence, septic tank, concrete foundation or sidewalks, or concrete block walls

Garage building, landscaping, concrete or paved driveway or road building, site prep work, and grading or excavation work to the home or at the building site.

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.

Masonry NOC	5022
Match Mfg.	4279
Lumbering operations to be separately rated as 2702.	
Mattress or Box Springs Mfg.	2570
Includes pillow, quilt or cushion mfg. Mfg of wire springs or excelsior to be separately rated.	
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 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:	
Construction of Residential Dwellings Not Exceeding Three Stories in Height	5645
Refer to Code 5403 for Carpentry - Construction of Residential Dwellings Exceeding Three Stories in Height.	
Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings & Structures	5403
Refer to Code 5645 for Carpentry - Construction of Residential Dwellings Not Exceeding Three Stories in Height.	
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	
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 & 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, Manufactured, Modular, or Prefabricated Home Dealers:	
All Other Employees & Drivers	8380
Includes home repair - shop only - by dealer or specialist contractor & drivers. The on-site repair of a mobile, manufactured, or prefabricated home that is permanently set is classified to the appropriate construction code. Setup or installation work of mobile, manufactured, modular, or prefabricated homes must be separately rated to Code 2799.	
Salespersons	8748

Monument Dealers & Drivers	9552
<p>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.</p>	
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
<p>Digital media processing and editing, as well as marketing through film exchanges, are included under Code 4360, whether performed by a contractor or the production company.</p>	
Mucilage Mfg.	4557
Municipal, Town, City and County Employees:	
<p>(Irrespective of classification appearing elsewhere in the Manual)</p>	
Administrative or Non-Professional Employees	9410
<p>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.</p>	

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

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

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 Employees & Drivers	0005
Includes incidental landscape gardening and retail or wholesale sales conducted from the nursery location. Tree planting for reforestation purposes to be separately rated as code 0124.	

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
Applies to oil or gas lease owner/operators, and to insureds under contract with the lease owner that perform all operations necessary to work an oil or gas lease. The following operations are not included in Code 1320, and must be separately rated: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations, or gasoline recovery.	
Oil or Gas Lease Work NOC - By Specialist Contractor & Drivers	6216
Includes clearing land, building lease roads, slush pits, levees or fire walls, laying or taking up flow lines and water lines, installing central pumping units, tank truck operations servicing oil or gas well sites, and lease beautification work. The following operations are not included in Code 6216 and must be separately rated: 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. Not applicable to owner/operators of an oil or gas lease operation, or to a risk under contract with the lease owner that performs all operations necessary to work an oil or gas lease.	
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 6206 must not be assigned at the same job or location to which Code 6235 applies because acidizing would be considered incidental to drilling operations.	
Cementing & Drivers	6206
Code 6206 must not be assigned at the same job or location to which Code 6235 or Code 6236 applies because cementing would be considered incidental to drilling operations or the installation of casing.	

Cleaning or Swabbing of Wells - By Specialist Contractor - No Drilling & Drivers	1322
Not applicable to work in connection with a new well that has not yet been completed. Assign such work to Code 6235.	
Drilling or Redrilling & Drivers	6235
Code 6235 is applicable to drilling or redrilling oil or gas wells and includes erection or dismantling of drilling rigs, formation fracturing, cementing, and installation of casing when such operations are performed by employees of the drilling company. Cleaning or swabbing of a new well that has not yet been completed is included under Code 6235 whether performed by employees of the driller or by a specialist contractor.	
Installation or Recovery of Casing & Drivers	6236
Applies to a specialist contractor engaged in the installation or recovery of casing at oil or gas wells and includes incidental cementing work when performed by the casing contractor's crew. Refer to Code 6206 for specialist cementing contractors.	
Instrument Logging or Survey Work & Drivers	6237
Not applicable to wire line-type work that involves the installation, repair, or servicing of equipment used for drilling purposes.	
Perforating of Casing - All Employees & Drivers	6214
Code 6214 is applied to perforation of casings used in oil or gas wells. This classification is not applicable to any perforating operations that take place above ground.	
Shooting & Drivers	6235
Specialty Tool & Equipment Leasing NOC - All Employees & Drivers	6213
Applicable to insureds that lease specialty tools and equipment used by drilling contractors. These insureds usually provide supervisory personnel with the equipment. Insureds that furnish complete operating crews with such equipment must be assigned to Code 6235.	
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:	
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
<p>Applies to the erection or repair of oil stills and incidental structures or connections that 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 are also separately rated.</p>	
Optical Goods Mfg. NOC	4149
<p>Includes ground lens manufacturing, opera and field glasses manufacturing, goggle manufacturing, and telescope manufacturing.</p>	
Optometrist	8013
Ore Milling & Drivers	1452
<p>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.</p>	
Organ Building & Installation	2923
Outdoor Guide Services	9094
<p>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.</p>	
Oxygen or Hydrogen Mfg. & Drivers	4635
<p>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 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Code 9505 must not be used at the same location as Code 8393.	
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 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 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.	
Paperhanging & Drivers		5491
	Insureds engaged in general painting or interior decorating to be separately rated.	
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.	

Pasta or Noodle Mfg.	2002
Code 2002 includes, but is not limited to, spaghetti, macaroni, noodles, and other pasta products whose main ingredients are water and flour. Other ingredients, coloring, fillings, and flavorings may be added to the mix to make a wide range of pasta that comes in many shapes and sizes. Noodles differ from the other pasta products in that eggs are added to the mixture in their production.	
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.	
Photographic Supplies Mfg.	4923
Chemical manufacturing plants or manufacturers of nonsafety film to be separately rated.	
Physician & Clerical	8832
used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided. Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a medical facility or physician's office must also be classified to Code 8832.	

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.	
Potato Chip, Popcorn & Snack Chip Mfg. NOC	6503
All milling must be separately rated.	

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.	

Quarry - Limestone - Surface - & Drivers	1655
<p>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.</p>	
Quarry NOC & Drivers	1624
<p>Includes the operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</p>	
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>	

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
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
NOC-All Employees & Drivers	7133
All employees connected with the operation or maintenance of automobile bus lines shall be rated as 8385 or 7382 bus co.	
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
Residential Cleaning Services By Contractor-Inside	0917
Applicable to businesses engaged in providing residential services performed inside a customer's residence. Refer to Code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code. Also includes pet sitting services & drivers.	
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
Applies to the installation of new roofs and the repair of existing roofs. Includes the installation and/or repair of joists, trusses, rafters, roof decks, sheathing, and all types of roofing materials.	
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.	

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 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 Products Mfg.	3069
To be used in connection with Code 5535 if applicable. Applicable to the various products made from sheet metal, aluminum sheet stock, copper or brass sheet stock, Monel metal, and stainless steel. Includes door, door frame, sash manufacturing-metal; cabinet, enclosure, or furniture manufacturing-metal; metal bedsteads; and metal caskets or coffins. Products manufactured from extruded aluminum are classified to Code 3227, installation or repair to be separately rated to Code 5535. Division of payroll is permitted between Code 5535 and Code 3069 for shops that fabricate sheet metal products and perform the installation of these products. Separately rate manufacturing of fireproof doors or shutters that are wood covered with metal, or structural or reinforcing materials. Refer to Code 3400 for insureds whose operations involve extensive stamping, punching, or blanking of sheet metal.	

Sheet Metal Products Mfg. - Shop Only	3076
<p>Applies only to insureds engaged exclusively in shop operations. This code is assigned to the manufacture of various products made from sheet metal, aluminum sheet stock, copper or brass sheet stock, Monel metal, and stainless steel. Includes door, door frame or sash manufacturing-metal; cabinet, enclosure, or furniture manufacturing-metal; metal bedsteads; and metal caskets or coffins. Products manufactured from extruded aluminum are classified to Code 3227. Code 3076 must not be assigned to insureds engaged in installation work; refer to Code 5535. Separately rate manufacturing of fireproof doors or shutters that are wood covered with metal, or structural or reinforcing materials. Refer to Code 3400 for insureds whose operations involve extensive stamping, punching, or blanking of sheet metal. Airplane-subassemblies mfg.-metal-includes the manufacture of cowling, wing components, tabs, and ailerons. Code 3076 and 3830 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Awning mfg.-metal-mfg. of canvas products or mfg. of metal awnings exclusively-installation, erection, and repair to be separately rated to Code 5535. Includes coppersmith-shop, jalousie or jalousie screen mfg., refrigerator mfg.-metal-domestic or commercial-all operations.</p>	
Sheet Metal Work, Metal Ceiling or Wall Covering Installation & Drivers	5535
<p>Applies to erection, installation, or repair operations. Division of payroll is permitted between Code 5535 and Code 3069 for shops that fabricate sheet metal products and perform the installation of these products. The installation of sheet metal roofing to be separately rated as 5551. Refer to Code 5537 for insureds that install, service, and repair heating, ventilation, air-conditioning, and refrigeration systems.</p>	
Shirt Mfg.	2501
Shoddy Mfg.	2211
Shoe or Boot Mfg. NOC	2660
Shoe Findings Mfg.	2651
<p>Applies to the mfg. of tongues, linings, or facings.</p>	
Shoe Repair or Shoe Shining	8017
Shoe Stock Mfg.	2651
<p>Includes counter, heel, or sole cutting.</p>	
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	Includes packing house operations, butchering, handling of livestock, preparations of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Secondary meat cutting and processing operations to be separately classified under either Code 8021 and/or Code 8031, depending on the type of operation. The secondary meat cutting must be physically separated from the butchering and/or slaughtering operations and verifiable payroll records must be maintained for each separate operation.	2081
Smelting - Electric Process - & Drivers	Includes the mfg. of artificial abrasives, carbon or graphite. Steel mfg. to be separately rated.	1438
Smelting, Sintering or Refining – Lead & Drivers		1430
Smelting, Sintering or Refining - Metals NOC - Not Iron or Lead - & Drivers	An insured who recovers lead in the process in any form or quantity to be separately rated as 1430.	1438
Smokestack or Chimney Lining - Not Metal		5222
Soap or Synthetic Detergent Mfg.	Contemplates the mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.	4720
Soapstone or Soapstone Products Mfg. & Drivers	Quarrying to be separately rated.	1803
Social Services Organization – All Employees & Salespersons, Drivers	Applicable to institutions that provide social services to mentally, physically or emotionally challenged persons. Social service organizations may offer these individuals sleeping accommodations, meals, on-site counseling or client assessments, education, training, and employment and offer limited medical services such as first aid. Includes employees who may, among other services, counsel, advise, guide, direct or instruct clients. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically, or emotionally challenged individuals. Refer to Code 7720 for juvenile detention centers, “boot camps,” and halfway houses for convicts. Detoxification, treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Separately rate business ventures operated by social service organizations.	8864
Soda Water Fountain or Apparatus Mfg.		3076

Soundproofing - See "Insulation"

Speedometer or Taximeter Mfg. 3574

Spirituos Liquor Bottling 2131

Includes warehousing, rectifying or blending. Distilling of spiritous liquor to be separately rated as 2130.

Spirituos Liquor Distillery 2130

Includes grain alcohol mfg. Warehousing, blending, rectifying, or bottling to be separately rated as 2131.

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.	
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	8006

Convenience Retail	8006
<p>Applies to each separate store location meeting all of the following conditions:</p> <ol style="list-style-type: none"> 1. 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. 2. No handling of fresh meats. 3. 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	8006
Delicatessen Store - Retail	8006
<p>No selling of uncooked fresh meats.</p>	
Department - Retail	8039
<p>Includes installation of house furnishings and applies to each location of a risk at which all of the following conditions exist:</p> <ol style="list-style-type: none"> 1. The annual payroll subject to this classification is at least \$650,000. 2. The merchandise handled must include: <ol style="list-style-type: none"> (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, and 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. <p>Not applicable to five-and-ten-cent stores or dollar stores that are properly classified as Code 8017.</p>	
Drug - Retail	8045
<p>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.</p>	
Dry Goods Store - Retail - See "Store - Clothing, etc."	
Florist Store & Drivers	8001
<p>Includes service away from store premises. Cultivating or gardening to be separately rated as 0035.</p>	
Frozen or Frosted Food Store - Retail	8006
Fruit or Vegetable Store - Retail	8006
<p>No handling of fresh meats.</p>	
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, can be assigned to the same risk as long as the store operations are physically separated from the butchering and/or slaughtering operations and verifiable payroll records are maintained for each separate	
Meat, Fish or Poultry Store - Retail - & Drivers	8031
Codes 8031 and 2081, slaughtering, can be assigned to the same risk as long as the store operations are physically separated from the butchering and/or slaughtering operations and verifiable payroll records are maintained for each separate	
Meat, Grocery and Provision Store (combined) - Retail - NOC	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.	
Retail Store NOC	8017
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."	
Shoe Store - Retail	8008
Shoe Store - Wholesale	8032
Supermarket	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.	

Superstores & Warehouse Clubs

8037

Superstores and warehouse clubs are large retail establishments with multiple departments, with each department selling a specific type of merchandise. Warehouse clubs may have a large percentage of business memberships. This does not preclude them from assignment to this classification. Due to the nature of these operations, the principal type of merchandise sold (i.e., more than 50% of gross receipts) may vary from year to year; therefore, superstores and warehouse clubs will not be classified based on the principal type of merchandise sold. A key distinction between superstores and department stores, discount department stores, or other retail operations is that superstores sell groceries such as milk, juices, cereals, crackers, cookies, frozen dinners, frozen deserts, etc., in addition to clothing and their other types of merchandise. Many superstores have full grocery operations with fresh produce, meat, seafood, and baked goods in addition to clothing and their other types of merchandise.

Wholesale NOC

8018

Includes wholesale pets and pet supplies.

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

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 Manufacturing or Refining From Sugar Cane or Sugar Beets	2021
Includes the manufacturing or blending of molasses or syrup refining and honey processing. Receiving station employees to be separately rated as Code 8209 when performed by others.	
Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts, & Drivers	8602
Operations must be conducted as a separate and distinct business and not in support of an entity's principal business. If the operation is in support of an entity's principal business, such as schools, timber, chemical, power or light, and oil and gas companies, the operation must be separately rated to the principal business. Archeological contractors who survey or evaluate sites are also contemplated by Code 8602.	
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.	

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	8006
Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.	
Telephone or Telegraph Apparatus Mfg.	3681
Telecommunications Co:	
Cable TV, or Satellite - All Other Employees & Drivers	7600
Includes operation, installation, maintenance, and extension of overhead and underground lines and service connections, including line installation within a building. The installation of fiber optic lines requiring specialized connection skills is included in Code 7600. It also includes the clearing of right-of-ways, the erection of poles, cross-arms, and insulators when performed in conjunction with installing telecommunication lines. Applicable to contractors performing work for telecommunications companies. Conduit construction is to be separately rated. Applies to laying of telephone cable by specialist contractor under contract with a telephone company. The mechanical of fusion splicing of fiber optics strands is also assigned to this code.	
Office or Exchange Employees & Clerical	8901
Television, Radio, Telephone or Telecommunication Device Mfg. NOC	3681

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"	

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 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.

Mail, Parcel, or Package Delivery-Under Contract With the U.S. Postal Service- All Employees & Drivers

7232

Applies to risks engaged under contract to the U.S. Postal Service for delivery of mail involving letters, parcels, packages, sacks, pallets, and rolling containers. Includes both U.S. Postal Service contract mail delivery performed on a bulk basis as well as on an individual letter, parcel, or package basis.

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

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.

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"	

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	
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.	
Volunteer Firefighters & Drivers	7704
The employer shall maintain a roster of service that lists all volunteer firefighters who have filled out a membership card prior to performing services as a volunteer firefighter. The roster must include the effective date of membership and termination date, if applicable, for each volunteer firefighter. The term volunteer firefighter also includes volunteer emergency medical technicians who are on the roster of service. A flat assumed monthly payroll shall be reported for each person on the roster for any month in which the person is on the roster of service. In fire departments where paid firefighters and volunteer firefighters work together, separate records must be maintained and the remuneration reported accordingly.	

Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	5445
Includes the taping of seams or joints, application of joint compound and sanding, as well as the installation of light gauge steel by contractors engaged in wallboard installation. This includes specialist contractors that strictly perform drywall framing or finishing operations.	
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.	
Well Drilling Water & Drivers	6204
Pump installation is to be separately classified from water well drilling provided that verifiable payroll records are maintained for each operation, and drilling equipment is not used to install the pump.	
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	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	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.	

Yarn or Thread Dyeing or Finishing

2416

No yarn or thread mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.

YMCA or YWCA Institution - All Employees & Clerical

9063

Includes teachers and instructors. Traditional camp operations with overnight accommodations to be assigned to Code 9015. Day camps serving both preschool and school-age children to be assigned to Code 8869. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semiprofessional sports, refer to Code 9178 or Code 9179.

Classification Codes

July 1, 2014 Edition

Y 0005-01	Nursery Employees & Drivers
Y 0006	Farm & Drivers
Y 0008-01	Gardening - Market - & Drivers
Y 0008-02	Sugar Beets - Hand Hoe or Thin Only
Y 0034	Poultry or Egg Producer or Hatchery & Drivers
Y 0035	Florist & Drivers
Y 0042	Landscape Gardening & Drivers
Y 0050	Farm Machinery Operation By Contractor & Drivers
Y 0106	Tree Pruning, Spraying, Repairing-All Operations & Drivers
Y 0124	Reforestation & Drivers
Y 0251	Irrigation Works Operation & Drivers
Y 0917	Residential Cleaning Services By Contractor-Inside
Y 1005	Coal Mining - Surface - & Drivers
Y 1016	Coal Mining – NOC - & Drivers
Y 1164	Mining NOC - Not Coal - Underground - & Drivers
Y 1165	Mining NOC - Not Coal - Surface - & Drivers
Y 1320	Oil or Gas Lease Operator-All Operations & Drivers
Y 1322	Oil or Gas Well-Cleaning or Swabbing of Wells-By Specialist Contractor-No Drilling & Drivers
Y 1430-01	Smelting, Sintering or Refining-Lead & Drivers
Y 1430-02	Lead Mfg. & Drivers
Y 1438-01	Smelting, Sintering or Refining - Metals NOC - & Drivers
Y 1438-02	Smelting - Electric Process - & Drivers
Y 1438-03	Calcium Carbide Mfg. & Drivers
Y 1438-04	Blast Furnace Operation & Drivers
Y 1438-05	Magnesium Metal Mfg. - All Operations & Drivers
Y 1452-01	Graphite Mfg. & Drivers
Y 1452-02	Ore Milling & Drivers
Y 1463-01	Asphalt Works & Drivers
Y 1463-02	Coal Billet or Briquette Mfg. & Drivers
Y 1472-00	Distillation-Wood & Drivers
Y 1624-01	Quarry NOC & Drivers
Y 1624-02	Slate Splitting or Roofing Slate Mfg. & Drivers
Y 1642	Lime Mfg.
Y 1655-01	Lime Mfg. - Quarry - Surface - & Drivers
Y 1655-02	Quarry - Limestone - Surface - & Drivers
Y 1710	Stone Crushing - No Quarrying - & Drivers
Y 1747-01	Emery Works & Drivers
Y 1747-02	Talc Mill & Drivers
Y 1803-01	Slate Milling & Drivers
Y 1803-02	Stone Cutting or Polishing NOC & Drivers
Y 1803-03	Hone or Oil Stone Mfg. & Drivers
Y 1803-04	Soapstone or Soapstone Products Mfg. & Drivers
Y 2002	Pasta or Noodle 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 2021-02 Sugar Mfg. or Refining from Sugar Cane or Sugar Beets
 Y 2039 Ice Cream Mfg. & Drivers
 Y 2041-01 Candy, Chocolate, & Confection Mfg.
 Y 2070-01 Butter or Cheese Mfg. & R/S, Drivers
 Y 2070-02 Creamery & R/S, Drivers
 Y 2070-03 Milk Depot or Milk Dealer & R/S, Drivers
 Y 2070-04 Milk Bottle Exchange - All Employees & Drivers
 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 & Drivers
 Y 2121-02 Malt House & Drivers
 Y 2130-01 Alcohol Mfg.-Grain-All Operations
 Y 2130-02 Spirituous Liquor Distillery
 Y 2131 Spirituous Liquor Bottling
 Y 2143-01 Fruit Juice Mfg. & Drivers
 Y 2143-02 Winery & Drivers
 Y 2157-01 Bottling-All Operations & & R/S, Drivers
 Y 2157-02 Carbonated Beverage Mfg-All Operations, R/S, Drivers
 Y 2211-01 Cotton Batting, Wadding or Waste Mfg.
 Y 2211-02 Shoddy Mfg.
 Y 2211-03 Wool Combing or Scouring
 Y 2362-01 Glove or Mitten Mfg.-Knit
 Y 2362-02 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 2416 Yarn or Thread Dyeing or Finishing
 Y 2417 Cloth Printing
 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 2570 Mattress or Box Springs Mfg.
 Y 2585-01 Diaper Service & R/S, Drivers
 Y 2585-02 Carpet, Rug & Upholstery Cleaning & Drivers
 Y 2585-03 Laundry NOC & R/S, Drivers
 Y 2586 Cleaning or Dyeing & R/S, Drivers
 Y 2589 Laundry & Dry Cleaning Store - Retail - & R/S, Drivers
 Y 2600 Fur-Processing-Preparing Skins
 Y 2623-01 Leather Mfg. Including Tanning, Leather Embossing, & Wool Pulling
 Y 2651-01 Shoe Stock Mfg. NOC
 Y 2651-02 Shoe Findings Mfg.
 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 & Drivers
 Y 2702-02 Dam or Lock Construction - Timber Cutting & Drivers
 Y 2702-03 Logging Road Construction - All Operations & Drivers
 Y 2703 Logging Equipment Maintenance & Repair
 Y 2710 Saw Mill
 Y 2727 Log Hauling - All Employees & Drivers
 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 2797 Manufactured, Modular, or Prefabricated Home Mfg - Shop Work - All Operations & Drivers
 Y 2799 Manufactured, Modular, or Prefab Home Setup, Hookup, or Installation at Building Site
 Y 2802-01 Carpentry - Shop Only - & Drivers
 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 2881-02 Furniture Manufacturing & Cabinet Shop - Assembly by Hand - Wood
 Y 2881-03 Venetian Blind Assembly
 Y 2881-04 Coffin or Casket Mfg. or Assembly - Wood
 Y 2883-02 Furniture Manufacturing and Cabinet Shop - Wood - NOC
 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 & Drivers
 Y 2960-02 Wood Preserving & Drivers
 Y 3030 Iron or Steel Works - Shop - Structural - & Drivers
 Y 3040 Iron Works - Shop - Ornamental - & Drivers
 Y 3041 Iron Works - Shop - Decorative or Artistic - & Foundry, Drivers
 Y 3064 Sign Mfg. - With No Installation Outside of Buildings
 Y 3069 Sheet Metal Products Mfg.
 Y 3076-01 Sheet Metal Products Mfg.-Shop
 Y 3076-05 Soda Water Fountain or Apparatus Mfg.
 Y 3081-01 Foundry-Ferrous-NOC
 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 Mfg NOC
 Y 3122-02 Razor Mfg NOC
 Y 3126 Tool Mfg. - Ag, Construction, Logging, Mining, Oil or Artesian Well
 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 & Drivers
 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 Assembly - Small Arms
 Y 3574-06 Explo or Ammo Mfg.: Cartridge Component Mfg. - Small Arms
 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 3642 Battery Mfg. - Dry
 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 & Drivers
 Y 3724-02 Millwright Work NOC & Drivers
 Y 3724-03 Machinery or Equipment Erection or Repair NOC & Drivers
 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 & Drivers
 Y 3824 Automobile Body Mfg. - Service or Repair - NOC
 Y 3826 Aircraft Engine Mfg.
 Y 3830 Airplane Mfg.
 Y 3865-01 Baby Carriage Mfg.
 Y 3865-02 Bicycle Mfg. or Assembly
 Y 3881 Car Mfg-Railroad & Drivers

Y 4000-01 Clay or Shale Digging & Drivers
 Y 4000-02 Sand or Gravel Digging & Drivers
 Y 4000-03 Dredging NOC & Drivers
 Y 4021-01 Brick or Clay Products Mfg. NOC & Drivers
 Y 4021-02 Clay Products or Brick Mfg. NOC & Drivers
 Y 4021-03 Earthenware or Tile Mfg. NOC & Drivers
 Y 4034 Concrete Products Mfg. - Shop or Yard Only - & Drivers
 Y 4036-01 Plaster Board or Plaster Block Mfg. & Drivers
 Y 4036-02 Plaster or Staff Mixing & Drivers
 Y 4038-01 Dress Form Mfg. - Papier-Mache¹ 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 4109 Integrated Circuit Mfg.
 Y 4110 Electric Bulb Mfg.
 Y 4113 Glass Mfg. - Cut
 Y 4130 Glass Merchant
 Y 4133 Cathedral or Art Glass Window Mfg.
 Y 4149 Optical Goods Mfg. NOC
 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 - & Clerical, Salespersons, Drivers
 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 Labs or Assaying-Inc Lab, Outside Employees, Collectors of Samples, & D

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. & Drivers
 Y 4611 Drug, Medicine or Pharmaceutical Prep
 Y 4635-01 Acetylene Gas Mfg. & Drivers
 Y 4635-02 Carbonic Acid Gas Mfg. & Drivers
 Y 4635-03 Oxygen or Hydrogen Mfg. & Drivers
 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 Mfg - Vegetable - Solvent - Extraction Process
 Y 4692 Dental Laboratory
 Y 4693 Pharmaceutical or Surgical Goods Mfg. NOC
 Y 4720 Soap or Synthetic Detergent Mfg.
 Y 4740-01 Oil Refining - Petroleum - & Drivers
 Y 4740-02 Gasoline Recovery & Drivers
 Y 4771 Explo or Ammo Mfg. NOC & Drivers
 Y 4777-01 Explo Distributors & Drivers
 Y 4777-02 Blasting Agents - Prep. or Dist. & Drivers
 Y 4825-01 Drug, Medicine or Pharmaceutical Preps 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 Mfg NOC - All Operations & Drivers
 Y 4902-01 Fishing Rod & Tackle Mfg.
 Y 4902-02 Harness or Saddle Mfg.
 Y 4923-00 Photographic Supplies 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 & Salespersons, Clerical
 Y 5037-01 Painting - Metal Bridges - & Drivers
 Y 5037-02 Painting - Metal Structures - & Drivers

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
 Y 5057-04 Wrecking: Iron or Steel Structures - All Operations & Salespersons, Clerical
 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 & Window Installation - All Types - Residential & Commercial
 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 Installation, Removal, or Repair
 Y 5102-05 Decorating - Interior or Exterior
 Y 5146 Furniture or Fixture Installation - Office or Store - NOC
 Y 5160 Elevator Erection or Repair
 Y 5183-01 Plumbing NOC & Drivers
 Y 5183-02 Steam Pipe or Boiler Insulating & Drivers
 Y 5183-03 Carrier System - Pneumatic - & Drivers
 Y 5188 Automatic Sprinkler Installation & Drivers
 Y 5190-01 Electrical Wiring - Within Buildings - & Drivers
 Y 5190-02 Cable Installation in Conduits or Subways & Drivers
 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 & Salespersons, D
 Y 5213-01 Concrete Construction NOC
 Y 5213-02 Guniting & Drivers
 Y 5213-03 Waterproofing: Pressure Apparatus
 Y 5213-04 Cleaning or Renovating Outside Surfaces of Buildings & Drivers
 Y 5213-05 Wrecking: Concrete Structures - All Operations & Salespersons, Clerical
 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 - & Drivers
 Y 5221-02 Paving or Repaving Floors, Driveways, Yards, or Sidewalks - & Drivers
 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 & Drivers
 Y 5348-02 Ceramic Tile, Indoor Stone, Marble or Mosaic Work
 Y 5402 Hothouse Erection - All Operations
 Y 5403-01 Carpentry-NOC-Const of Residential Dwel Exceeding 3 Stories in Hgt or Comm Bldgs & Structure
 Y 5403-02 Oil Rig or Derrick Erecting or Dismantling - Wood
 Y 5403-03 Wrecking: Wooden Structures - All Operations & Salespersons, Clerical
 Y 5403-04 Scaffolding

Y 5437-01 Carpentry - Installation of Cabinet Work or Interior Trim
 Y 5437-02 Floor Installation, Sanding or Scraping- Wood Floors
 Y 5443 Lathing & Drivers
 Y 5445-01 Wallboard,Sheetrock,Drywall,Plasterbrd or Cement Brd Installation-Within Bldgs & Drivers
 Y 5462 Glazier - Away from Shop - & Drivers
 Y 5472 Asbestos Removal - Pipe & Boilerwork - & Drivers
 Y 5473 Asbestos Removal NOC - & Drivers
 Y 5474-01 Painting NOC & Shop Operations, Drivers
 Y 5474-02 Waterproofing: Brush Application
 Y 5478 Floor Covering Installation-Resilient Flooring-Carpet & Laminate Flooring
 Y 5479 Insulation Work NOC & Drivers
 Y 5480-01 Plastering NOC & Drivers
 Y 5480-02 Waterproofing: Trowel Application - Interior
 Y 5491 Paperhanging & Drivers
 Y 5506-01 Street or Road Construction - Paving or Repaving & Drivers
 Y 5506-02 Flagging Services
 Y 5507 Street or Road Construction - Sub-Surface Work & Drivers
 Y 5508 Street or Road Construction - Rock Excavation & Drivers
 Y 5511 Road Construction - Forest Access - All Operations & Drivers
 Y 5535 Sheet Metal Work, Metal Ceiling or Wall Covering Installation & Drivers
 Y 5537 Heating, Ventilation, Air Cond & Refrig Sys - Install, Svc & Repair, Shop, Yard, & D
 Y 5551 Roofing - All Kinds & Drivers
 Y 5606 Contractor - Executive Supervisor or Construction Superintendent
 Y 5610 Cleaner - Debris Removal - Construction
 Y 5645 Carpentry - Construction of Residential Dwellings Not Exceeding Three Stories in Height
 Y 5703-01 Building Raising or Moving
 Y 5705 Salvage Operation - No Wrecking or Any Structural Operations - & Drivers
 Y 5951 Serum Mfg. & Drivers
 Y 6003-01 Pile Driving & Drivers
 Y 6003-02 Wrecking: Piers or Wharfs - All Operations & Salespersons, Clerical
 Y 6005-02 Jetty or Breakwater Construction-All Operations to Completion & Drivers
 Y 6017 Dam or Lock Construction - Concrete - & Drivers
 Y 6018 Dam or Lock Construction - Earth Moving - & Drivers
 Y 6045 Levee Construction & Drivers
 Y 6204 Well Drilling-Water & Drivers
 Y 6206-01 Oil or Gas Well: Acidizing-All Employees & Drivers
 Y 6206-02 Oil or Gas Well: Cementing & Drivers
 Y 6213 Oil or Gas Well: Specialty Tool & Equipment Leasing- NOC-All Employees & Drivers
 Y 6214 Oil or Gas Well: Perforating of Casing - All Employees & Drivers
 Y 6216 Oil or Gas Lease Work NOC - By Specialist Contractor - & Drivers
 Y 6217-01 Excavation NOC & Drivers
 Y 6217-02 Grading of Land NOC & Drivers
 Y 6217-03 Rock Excavation & Drivers
 Y 6217-04 Brush Removal - No Timber Cutting - & Drivers
 Y 6229 Irrigation or Drainage System Construction & Drivers
 Y 6233 Oil or Gas Pipeline Construction & Drivers
 Y 6235-01 Oil or Gas Well: Drilling or Re-Drilling & Drivers
 Y 6235-02 Oil or Gas Well: Shooting & Drivers

Y 6236-00 Oil or Gas Well: Installation or Recovery of Casing & Drivers
 Y 6237 Oil or Gas Well: Instrument Logging or Survey Work & Drivers
 Y 6251 Tunneling - Not Pneumatic - All Operations
 Y 6252-01 Caisson Work - Not Pneumatic - All Operations
 Y 6252-02 Cofferdam 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 - & Drivers
 Y 6319-01 Gas Main or Connection Construction & Drivers
 Y 6319-02 Steam Main or Connection Construction & Drivers
 Y 6319-03 Water Main or Connection Construction & Drivers
 Y 6325 Conduit Construction - For Cables or Wires - & Drivers
 Y 6365 Irrigation Pipe Installation - Agricultural - Above Ground - & Drivers
 Y 6400 Fence Install & Repair-Metal, Vinyl, Wood, or Prefab Concrete Panel Fence Install by Hand
 Y 6503 Potato Chip, Popcorn & Snack Chip Mfg. NOC
 Y 6504-03 Food Products Mfg. NOC
 Y 6834 Boat Building or Repair & D - STATE ACT ONLY
 Y 6836 Marina & D - STATE ACT ONLY
 Y 7038 Boat Livery - Boats Under 15 Tons
 Y 7133 Railroad Operation NOC-All Employees & Drivers
 Y 7219-01 Trucking - Trailer Towing & Drivers
 Y 7219-02 Trucking NOC - All Employees & Drivers
 Y 7219-03 Trucking - Hauling Explo or Ammo - All Employees & Drivers
 Y 7222 Trucking - Oil Field Equipment - All Employees & Drivers
 Y 7230 Trucking - Parcel or Package Delivery - & Drivers
 Y 7231 Mail, Parcel, or Package Delivery & Courier or Messenger Service Co-All Emp & D
 Y 7232 Trucking-Mail, Parcel or Pkg Delivery-Under Contract with U.S. Postal Svc-All Emp & 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 7382-01 Bus Co, Ambulance & Emergency Medical Provider: All Other Employees & Drivers
 Y 7382-02 Limousine Co.: All Other Employees & Drivers
 Y 7382-03 Railroad Operation (Street): All Other Employees & Drivers
 Y 7382-04 Taxicab Co.: All Other Employees & Drivers
 Y 7390 Beer or Ale Dealer - Wholesale - Salespersons & Drivers
 Y 7395 Diving - Marine - All Operations & Drivers STATE ACT ONLY
 Y 7402 Aviation-Air Traffic Controllers Under Contract With the FAA
 Y 7403 Aviation-Airport/Heliport Operator-Patrol, Photo, Mapping, Survey-All Emp & Drivers
 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 - & Drivers
 Y 7502-02 Gas Company - Gas Works - All Operations - & Drivers
 Y 7502-03 Gas Distributing - LPG - & Drivers
 Y 7515 Oil or Gas Pipeline Operation & Drivers
 Y 7520 Waterworks Operation & Drivers
 Y 7538-01 Electric Light or Power Line Construction & Drivers
 Y 7538-02 Electric Light or Power Line Construction - REA Project - & Drivers
 Y 7539-01 Electric Light or Power Company NOC - All Employees - & Drivers
 Y 7539-02 Steam Heating or Power Company - All Employees & Drivers
 Y 7540 Electric Light or Power Co-op - REA Project - All Employees - & Drivers
 Y 7580 Sewage Disposal Plant Operation & Drivers
 Y 7590 Garbage Works - Reduction or Incineration
 Y 7600 Telecommunications Co. - Cable TV, or Satellite - All Other Employees & Drivers
 Y 7605 Burglar & Fire Alarm Installation or Repair & Drivers
 Y 7610-02 Radio or TV Broadcasting Station: All Employees & Clerical, Drivers
 Y 7704-01 Firefighters & Drivers
 Y 7704-02 Fire Patrol or Protective Corps & Drivers
 Y 7704-03 Municipal Firefighters & Drivers
 Y 7704-04 Volunteer Firefighters & Drivers
 Y 7720-01 Detective or Patrol Agency & Juvenile Detention Center-All Emp, Sales & Drivers
 Y 7720-02 Police Officers & Drivers
 Y 7720-04 Municipal Police Officers & Drivers
 Y 7721 State Penal or Correctional Institution: All Other Employees & Drivers
 Y 7722 State Highway Patrol Officers
 Y 7855-01 Railroad Construction: Laying or Relaying of Tracks & Drivers
 Y 7855-02 Railroad Construction: Maintenance of Way by Contractor & Drivers
 Y 8001 Store: Florist & Drivers
 Y 8002 Automobile Rental Co.: All Other Employees Including Counter Personnel & Drivers
 Y 8006-01 Store: Coffee, Tea or Spice - Retail
 Y 8006-02 Store: Dairy Products - Retail
 Y 8006-03 Store: Delicatessen - Retail
 Y 8006-04 Store: Frozen or Frosted Food - Retail
 Y 8006-05 Store: Fruit or Vegetable - Retail
 Y 8006-06 Store: Convenience Retail
 Y 8006-07 Grocery, Tea or Coffee Dealer - Retail - & Salespersons
 Y 8006-08 Household Furnishings or Wearing Apparel Dealer - Retail - & Salespersons
 Y 8006-09 Tea, Coffee or Grocery Dealer - Retail - & Salespersons
 Y 8008-01 Store: Clothing, Wearing Apparel or Dry Goods - Retail
 Y 8008-02 Store: Shoe - Retail
 Y 8010-01 Store: Hardware - & Drivers
 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 Emp & Clerical, Salespersons, 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 8017-07 Auctioneers
 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 - & Drivers
 Y 8031-02 Cold Storage Locker Operation - Frozen Foods - & Drivers
 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
 Y 8033-02 Store: Supermarket
 Y 8037 Store: Superstores & Warehouse Clubs
 Y 8039 Store: Department - Retail
 Y 8044 Store: Furniture & Drivers
 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
 Y 8103-02 Wiping Cloth Dealer & Laundry Operations
 Y 8103-03 Wool Merchant - Including Warehouse
 Y 8103-04 Cotton Merchant
 Y 8103-05 Cotton Storage
 Y 8105 Store: Hide or Leather Dealer
 Y 8106 Iron or Steel Merchant & Drivers
 Y 8107-01 Contractors' Machinery Dealer - Store or Yard - & Drivers
 Y 8107-02 Machinery Dealer NOC - Store or Yard - & Drivers
 Y 8107-03 Oil or Gas Well Supplies or Equipment Dealer - Store or Yard - & Drivers
 Y 8111 Plumbers' Supplies Dealer & Drivers
 Y 8116 Farm Machinery Dealer - All Operations, Demonstration - & Drivers
 Y 8203-01 Ice Mfg. or Dist & Drivers
 Y 8204-01 Building Material Yard - Used - & L/M, Drivers
 Y 8204-02 Oil or Gas Well Equipment Dealer - Used - & L/M, Drivers
 Y 8209 Vegetable Packing & Drivers
 Y 8215 Hay, Grain, Feed/Fertilizer Dealer & L/M, Drivers - No Mfg.
 Y 8227-01 Concrete Ready-Mix for Construction: Yard Employees
 Y 8227-02 Construction or Erection Permanent Yard
 Y 8227-03 Logging Truck Maintenance & Repair

Y 8232-01 Building Material Dealer - New - & L/M, Drivers
 Y 8232-02 Concrete Ready-Mix Dealer: Yard Employees & Drivers
 Y 8232-03 Fuel & Material Dealer - New - & L/M, Drivers
 Y 8232-04 Lumber Yard - New - & L/M, Drivers
 Y 8233 Coal Merchant & L/M, Drivers
 Y 8235 Sash, Door or Assembled Millwork Dealer & Drivers
 Y 8263 Junk Dealer & Drivers
 Y 8264-01 Bottle Dealer - Used - & Drivers
 Y 8264-02 Paper Stock or Rag Dealer - Used - & Drivers
 Y 8264-03 Rubber Stock Dealer - Used - & Drivers
 Y 8264-04 Beverage Bottle or Can Recycling & Drivers
 Y 8265 Iron or Steel Scrap Dealer & Drivers
 Y 8279-01 Stable or Breeding Farm & Drivers
 Y 8279-02 Riding Academy or Club & Drivers
 Y 8279-03 Club - Riding - & Drivers
 Y 8279-05 Dog Show: Kennel Workers & Drivers
 Y 8279-06 Horse Show: Stable Workers & Drivers
 Y 8279-07 Livery or Boarding Stable & Drivers
 Y 8279-08 Race Track Operation: Horse or Dog - All Other Employees & Drivers
 Y 8279-09 Race Horse Operations
 Y 8288-01 Cattle Dealer - Not Operating Farm or Ranch - & Salespersons, Drivers
 Y 8288-02 Livestock Dealer & Salespersons, Drivers
 Y 8288-03 Livestock Sales Co. & Salespersons, Drivers
 Y 8288-04 Sales Stable & Salespersons, Drivers
 Y 8288-05 Stockyard - No Butchering - & Salespersons, Drivers
 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 & Drivers
 Y 8293-02 Storage Warehouse - Furniture - & Drivers
 Y 8304 Grain Elevator Operation & L/M, Drivers
 Y 8350-01 Gasoline or Oil Dealer & Drivers
 Y 8350-02 Gas Dealer - LPG - & Drivers
 Y 8380-01 Automobile or Truck Service Station & Drivers
 Y 8380-02 Gasoline Station - Retail - & Drivers NOC
 Y 8380-03 Rubber Tire Dealer - Retail - & Drivers
 Y 8380-04 Storage Battery Service Station & Drivers
 Y 8380-05 Automobile or Truck Car Wash & Drivers
 Y 8380-06 Automobile/Truck Sales or Service Agency: All Other Employees & Drivers
 Y 8380-07 Boat Sales or Service Agency: All Other Employees & Drivers
 Y 8380-08 Automobile or Truck Repair Shop & Parts Department Employees & Drivers
 Y 8380-09 Mobile, Manufactured, Modular, or Prefab Home Dealers - All Other Employees & Drivers
 Y 8381 Gasoline Station - Self Service Only - Retail
 Y 8385-01 Automobile Rental Co.: Garage Employees
 Y 8385-02 Bus Co, Ambulance & Emergency Medical Provider: 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 Auto Storage Garage, Parking Lot or Station, Valet Svc, Cashiers, Counter Personnel & D
 Y 8393 Automobile Body Repair - Upholstering & Painting
 Y 8500 Metal Scrap Dealer & Drivers
 Y 8601-01 Architectural or Engineering Firm – Including Salespersons & Drivers
 Y 8602 Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts & Drivers
 Y 8606 Geophysical Exploration - All Employees & Drivers
 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 or Valuation Purposes NOC
 Y 8720-03 Race Track Operation - Horse or Dog - Officials
 Y 8721 Real Estate Agency or Appraisal Company - Outside Employees & Collectors
 Y 8723 Insurance Companies-Including Clerical & Salespersons
 Y 8725 Inventory Counters-Traveling-Including Salespersons & Clerical
 Y 8728 Insurance-Outside Claim Adjusters
 8742-03 Salespersons or Collectors - Outside
 Y 8820 Attorney - All Employees & Clerical, Messengers, Drivers
 8743 Municipal Professional or Adm Employees
 8744-01 State Professional or Adm Employees NOC
 8744-02 State Asylum or Hospital Professional or Adm Employees
 8744-03 State Penal or Correctional Institution - Professional or Adm Employees
 Y 8745 News Agent or Distributor of Magazines & Salespersons, Drivers
 8748-01 Automobile or Truck Salespersons
 8748-02 Boat Salespersons
 8748-03 Mobile, Manufactured, Modular, or Prefabricated Home Dealers - Salespersons
 Y 8755 Labor Union - All Employees
 Y 8800-01 Letter Service Shop & Clerical
 Y 8800-02 Mailing or Addressing Company & Clerical
 Y 8803-01 Auditor, Accountant or Computer System Designer or Programmer - Traveling
 8810-01 Clerical Office Employees NOC
 8810-02 Public Library or Museum: Professional Employees & Clerical
 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 Emp, Salespersons & D
 Y 8831 Hospital - Veterinary - & Drivers
 Y 8832-01 Dentist & Clerical
 Y 8832-02 Physician & Clerical
 Y 8833-01 Asylum: Professional Employees
 Y 8833-02 Hospital: Professional Employees
 Y 8834 State Asylum or Hospital: All Other Employees & Drivers
 Y 8835-01 Home, Public and Traveling Healthcare - All Employees
 Y 8835-02 Homemaker Service-Physical Assistance
 Y 8842 Group Homes-All Employees & Salespersons, Drivers
 Y 8855 Banks & Trust Companies-All Employees, Salespersons, Drivers & Clerical
 Y 8856 Check Cashing Establishments-All Employees, Salespersons, Drivers & Clerical
 Y 8864 Social Services Organization-All Employees & Salespersons, Drivers

Y 8868-01 College or School: Professional Employees & Clerical
 Y 8868-02 Religious Organization: Professional Employees & Clerical
 Y 8869 Child Day Care Center, Day Camp, Day Nurseries-All Emp Inc C, S & D
 Y 8901 Telecommunications Co: Office or Exchange Employees & Clerical
 9012 Building or Property Management-Property Managers & Leasing Agents & Clerical,Salespersons
 Y 9014-01 Janitorial Services By Contractors, Mobile Power or Pressure Cleaning Service & Drivers
 Y 9014-02 Exterminator & Drivers
 Y 9014-03 Waterproofing: Subterranean Work Only
 Y 9015-01 Bath House - Beach
 Y 9015-02 Building or Property Management- All Other Employees
 Y 9015-03 Camp Operation NOC
 Y 9015-04 Household or Domestic Employees NOC
 Y 9016-01 Amusement Park or Exhibition Operation & Drivers
 Y 9016-02 Dog Show Operation & Drivers
 Y 9016-03 Horse Show Operation & Drivers
 Y 9016-04 Skating Rink - Ice or Roller - & Drivers
 Y 9016-05 Race Track Operation: Auto or Motorcycle - All Employees & Drivers
 Y 9040-01 Asylum: All Other Employees & Drivers
 Y 9040-02 Hospital: All Other Employees & Drivers
 Y 9052-01 Hotel, Motel, Motor Court - All Employees & Salespersons, Drivers
 Y 9052-02 Dude Ranch - Not Cattle Ranch - & Salespersons, Drivers
 Y 9052-03 Commissary Work: All Other Employees & Salespersons, Drivers
 Y 9058-01 Hotel - Restaurant Employees
 Y 9058-02 Commissary Work: Restaurant Employees
 Y 9060 Club - Country, Golf, Fishing or Yacht-All Employees & Clerical, Salespersons, Drivers
 Y 9061 Club NOC & Clerical
 Y 9063-01 YMCA & YWCA Institution - All Employees & Clerical
 Y 9063-02 Health Spa or Steam Bath NOC & Clerical
 Y 9063-03 Exercise or Health Institute & Clerical
 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 & Drivers
 Y 9101-02 College or School: All Other Employees & Drivers
 Y 9101-03 Public Library or Museum: All Other Employees & Drivers
 Y 9102-01 Park NOC - All Employees & Drivers
 Y 9102-02 Lawn Maintenance - Commercial or Domestic - & Drivers
 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 Sports or Park: Non-Contact Sports
 Y 9179 Athletic-Sports or Park: Contact Sports
 Y 9180-01 Amusement Device Operation NOC - Not Traveling - & Drivers
 Y 9180-02 Club - Shooting - & Drivers
 Y 9180-03 Shooting Gallery & Drivers
 Y 9180-05 Fireworks Exhibition & Drivers

Y 9182 Athletic Sports or Park: Operation & Drivers
 Y 9186 Carnival, Circus or Amusement Device Operator - Traveling - & Drivers
 Y 9187 Ski Area Operations
 Y 9220 Cemetery Operation & Drivers
 Y 9402-01 Sewer Cleaning & Drivers
 Y 9402-02 Street Cleaning & Drivers
 Y 9403 Garbage, Ashes or Refuse Collection & Drivers
 Y 9405 Garbage or Refuse Collection - Exclusive Mechanical Operation & Drivers
 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 & Drivers
 Y 9421 State Highway Dept. - All Other Employees & Drivers
 Y 9422 State - All Other Employees NOC & Drivers
 Y 9424 Municipal Relief Workers
 Y 9427 Community Service Workers
 Y 9501-01 Painting - Shop Only - & Drivers
 Y 9501-02 Sign Painting or Lettering – Inside of Buildings - & Shop, Drivers
 Y 9505-01 Automobile Painting
 Y 9505-02 Painting - Automobile or Carriage Bodies
 Y 9516-01 Electronic Equipment - Installation, Service, or Repair - Shop & Outside & Drivers
 Y 9519 Household & Commercial Appliances - Electrical - Installation, Service or Repair & Drivers
 Y 9521-01 House Furnishings Installation NOC & Drivers
 Y 9521-03 Advertising Display Service
 Y 9521-04 Sign Inst: Inside of Buildings & Drivers
 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 - & Drivers
 Y 9534-02 Mobile Crane or Hoist - All Operations - & Drivers
 Y 9534-03 Concrete Pumping Services
 Y 9552-01 Sign Inst. & Mfg.: Outside of Buildings & Drivers
 Y 9552-02 Monument Dealers & Drivers
 Y 9552-03 Sign Painting or Lettering - Outside of Buildings & Drivers
 Y 9586 Barber Shop, Beauty Parlor or Hair Styling Salon
 Y 9600 Taxidermist
 Y 9610 Motion Picture Production & Drivers
 Y 9620-01 Crematory Operation & Drivers
 Y 9620-02 Funeral Director & Drivers

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

Rates

July 1, 2014 Edition

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
0005	NURSERY WORKERS, YEW BARK PEELERS & DRIVERS	3.39	4.34	4.89	6.01	8.36
0006	FARM OR RANCH - ALL EMPLOYEES & DRIVERS	7.66	9.82	11.07	13.58	18.92
0008	GARDENING & DRIVERS/SUGAR BEETS-HAND HOE, THIN	2.16	2.76	3.12	3.82	5.33
0034	POULTRY OR EGG PRODUCER & DRIVERS	3.67	4.70	5.30	6.50	9.06
0035	FLORISTS-CULTIVATING OR GARDENING-& DRIVERS	2.95	3.78	4.26	5.23	7.28
0042	LANDSCAPE GARDENING & DRIVERS	4.95	6.34	7.15	8.77	12.22
0050	FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS	6.64	8.51	9.60	11.78	16.40
0106	TREE PRUNING, SPRAYING & DRIVERS	11.68	14.97	16.88	20.71	28.85
0124	REFORESTATION AND DRIVERS	6.81	8.73	9.84	12.07	16.81
0251	IRRIGATION WORKS OPERATION & DRIVERS	4.16	5.33	6.00	7.37	10.26
0917	DOMESTIC SERVICE CONTRACTOR INSIDE	5.96	7.63	8.61	10.56	14.71
1005	COAL MINING-SURFACE- & DRIVERS	3.24	4.15	4.68	5.74	7.99
1016	COAL MINING-UNDERGROUND-& DRIVERS	16.05	20.57	23.20	28.46	39.64
1164	MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS	6.73	8.63	9.73	11.94	16.63
1165	MINING NOC-NOT COAL-SURFACE-& DRIVERS	3.06	3.92	4.42	5.42	7.55
1320	OIL/GAS LEASE OPERATOR-ALL OPERATIONS & DRVRS	3.00	3.84	4.33	5.32	7.41
1322	OIL OR GAS WELL:CLEAN OR SWAB WELLS-& DRIVERS	6.56	8.41	9.48	11.63	16.20
1430	SMELTING, SINTERING OR REFINING-LEAD & LEAD MFG & DRI	8.03	10.29	11.60	14.24	19.83
1438	SMELT, REFINE, MFG METALS/BLAST FRNC OP & DRV	5.32	6.82	7.69	9.43	13.14
1452	GRAPHITE MFG & ORE MILLING & DRIVERS	1.78	2.28	2.57	3.15	4.39
1463	ASPHALT WORKS,COAL BILLET OR BRIQUET MFG	9.91	12.71	14.33	17.58	24.48
1472	DISTILLATION-WOOD & DRIVERS	3.67	4.70	5.30	6.50	9.06
1624	QUARRY NOC, SLATE SPLITTING & DRIVERS	6.26	8.03	9.05	11.10	15.47
1642	LIME MFG	2.82	3.61	4.07	5.00	6.96
1655	LIME MFG-QUARRY-LIMESTONE-SURFACE-& DRIVERS	5.02	6.44	7.26	8.91	12.40
1710	STONE CRUSHING-NO QUARRYING-& DRIVERS	4.22	5.41	6.10	7.49	10.43
1747	TALC MILL & EMERY WORKS & DRIVERS	2.72	3.48	3.93	4.82	6.71
1803	STONE CUTTING & POLISHING, SLATE MILLING	6.91	8.86	9.99	12.26	17.08
2002	PASTA OR NOODLE MFG	3.40	4.35	4.91	6.02	8.39
2003	BAKERY - WHOLESALE & DRIVERS	3.94	5.05	5.69	6.99	9.73
2004	BAKERY - RETAIL - ALL OPERATIONS	1.21	1.56	1.75	2.15	3.00
2014	FEED MFG, GRAIN MILLING, YEW BARK PROCESSING	5.17	6.63	7.47	9.17	12.77
2016	BREAKFAST FOOD MANUFACTURING	4.10	5.25	5.92	7.27	10.12
2021	SUGAR MANUFACTURING OR REFINING FROM CANE OR BEET:	5.54	7.11	8.01	9.83	13.69
2039	ICE CREAM MFG & DRIVERS	2.50	3.21	3.62	4.44	6.18
2041	CONFECTION, CHEWING GUM, CHOCOLATE, COCOA MFG	3.90	5.00	5.63	6.91	9.63
2070	CREAMERY, BUTTER/CHEESE MFG, MILK DLR & DRVRS	3.75	4.81	5.42	6.65	9.26
2081	SLAUGHTERING	5.41	6.94	7.82	9.59	13.36
2095	MEAT PRODUCTS, SAUSAGE OR SAUSAGE CASING MFG	4.29	5.50	6.20	7.60	10.59
2105	FRUIT PACKING	3.77	4.83	5.44	6.68	9.30
2111	CANNERY NOC	3.21	4.11	4.63	5.68	7.92
2112	FRUIT EVAPORATING OR PRESERVING	2.96	3.79	4.27	5.24	7.30
2121	BREWERY, MALT HOUSE & DRIVERS	1.69	2.17	2.45	3.00	4.18
2130	SPIRITOUS LIQUOR DISTILLERY	2.97	3.80	4.29	5.26	7.32
2131	SPIRITOUS LIQUOR BOTTLING	2.94	3.77	4.25	5.21	7.26

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
2143	FRUIT JUICE MANUFACTURING AND WINERY	2.97	3.80	4.29	5.26	7.32
2157	BOTTLING & CARBONATED BEVERAGE MFG,NOC	5.14	6.59	7.43	9.11	12.69
2211	COTTON BATTING, WADDING, SHODDY MFG, WOOL COMBIN	7.85	10.06	11.34	13.92	19.38
2362	GLOVE, MITTEN, KNIT GOODS MFG NOC	1.63	2.09	2.35	2.89	4.02
2380	NET, WEBBING, BRAID & FRINGE MFG	2.99	3.83	4.32	5.30	7.39
2388	EMBROIDERY MFG.	2.04	2.62	2.95	3.62	5.04
2416	YARN OR THREAD DYEING OR FINISHING	1.93	2.48	2.79	3.43	4.77
2417	CLOTH PRINTING	2.15	2.75	3.10	3.81	5.30
2501	CLOTHING, FURNISHING GOODS & PILLOW MFG	2.41	3.09	3.49	4.28	5.96
2503	CUSTOM DRESSMAKING OR TAILORING-NOT MFG.	1.35	1.74	1.96	2.40	3.35
2570	MATTRESS OR BOX SPRINGS MFG	4.08	5.23	5.90	7.24	10.08
2585	LAUNDRY, DIAPER SERV, CARPET CLEANING & DRVRS	4.76	6.10	6.88	8.44	11.75
2586	CLEANING OR DYEING & ROUTE SPVRS, DRIVERS	2.74	3.52	3.96	4.86	6.77
2589	LAUNDRY & DRY CLEANING-RETAIL-& DRIVERS	3.67	4.70	5.30	6.50	9.06
2600	FUR MFG - PREPARING SKINS	2.96	3.79	4.27	5.24	7.30
2623	TANNING, LEATHER MFG, WOOL PULLING	5.98	7.67	8.64	10.61	14.77
2651	SHOE STOCK MFG	2.28	2.92	3.29	4.04	5.63
2660	BOOT OR SHOE MANUFACTURING N O C	3.44	4.41	4.97	6.09	8.49
2683	LUGGAGE MFG	1.91	2.45	2.76	3.38	4.71
2688	LEATHER GOODS MFG NOC	3.98	5.10	5.75	7.06	9.83
2702	LOGGING/LUMBERING,BRUSH REMOVAL,RD CONST	19.03	24.40	27.51	33.75	47.01
2703	LOGGING EQUIPMENT MAINTENANCE & REPAIR	3.92	5.03	5.67	6.96	9.69
2710	SAW MILL	9.61	12.32	13.88	17.04	23.73
2727	LOG HAULING - ALL EMPLOYEES & DRIVERS	11.35	14.55	16.40	20.13	28.03
2731	PLANING OR MOLDING MILL	5.05	6.47	7.29	8.95	12.47
2735	FURNITURE STOCK MFG & PENCIL STOCK MFG - WOOD	5.08	6.51	7.34	9.01	12.55
2759	BOX OR BOX SHOOK MFG	8.34	10.68	12.05	14.78	20.59
2790	LAST OR SHOE FORM MFG. & PATTERN-MAKING	1.60	2.05	2.32	2.84	3.96
2797	MFG, MOD, OR PREFAB HOME MFG-SHOP-ALL OPS & D	4.40	5.64	6.36	7.81	10.87
2799	MFG, MOD, OR PREFAB HOME SETUP,HKUP OR INSTALL AT BL	4.00	5.13	5.78	7.09	9.87
2802	CARPENTRY-SHOP-WOOD-& DRIVERS	4.60	5.90	6.65	8.16	11.36
2841	BRUSH HANDLE, SHADE ROLLER, WOODENWARE MFG	4.11	5.27	5.95	7.29	10.16
2881	FURNITURE MFG, VENETIAN BLND ASMBLY&COFFIN MFG	2.55	3.27	3.69	4.53	6.30
2883	FURNITURE MFG, CAB SHOP, WOOD NOC ASSEMBL/FIN	4.38	5.61	6.33	7.76	10.81
2915	VENEER PRODUCTS MANUFACTURING	2.91	3.73	4.20	5.16	7.18
2916	VENEER PRODUCTS MFG - NO VENEER MFG	3.40	4.35	4.91	6.02	8.39
2923	MUSICAL INSTRUMENT,ORGAN,PIANO,MFG.	3.45	4.43	4.99	6.12	8.53
2960	TIE,POST&POLE YARDS,& WOOD PRESERVING	5.28	6.77	7.63	9.36	13.04
3030	IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS	5.44	6.98	7.87	9.65	13.45
3040	IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	5.20	6.67	7.52	9.23	12.85
3041	IRON WORKS - SHOP - DECORATIVE & FOUNDRIES, D	6.07	7.78	8.77	10.77	15.00
3064	SIGN MANUFACTURING	4.30	5.51	6.21	7.62	10.61
3069	SHEET METAL PRODUCTS MFG	3.51	4.50	5.07	6.23	8.67
3076	FIREPROOF EQUIPMENT,METAL FURNITURE,CASKET MF	2.81	3.60	4.06	4.98	6.94
3081	FOUNDRY-FERROUS NOC	4.39	5.62	6.34	7.78	10.83
3085	FOUNDRY-NON-FERROUS	4.52	5.79	6.53	8.01	11.16
3111	BLACKSMITHING OR PIPE BENDING & CUTTING	2.80	3.59	4.05	4.97	6.92
3113	TOOL MFG NOC-NOT DROP OR MACHINE FORGED	2.92	3.75	4.23	5.19	7.22

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
3122	CUTLERY OR RAZOR MFG NOC	2.22	2.85	3.21	3.94	5.49
3126	TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING	2.59	3.31	3.74	4.58	6.39
3146	HARDWARE, HORSE SHOE & SKATE MANUFACTURING.	2.47	3.17	3.57	4.38	6.10
3169	STOVE MFG	3.04	3.90	4.39	5.39	7.51
3179	ELECTRICAL APPARATUS MFG NOC	1.90	2.44	2.75	3.37	4.69
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	4.09	5.24	5.91	7.25	10.10
3257	WIRE GOODS MFG. NOC	3.66	4.69	5.29	6.49	9.04
3315	BRASS, COPPER, CARTRIDGE OR SHELL CASE MFG	4.41	5.65	6.37	7.82	10.89
3336	TYPE FOUNDRY	4.87	6.25	7.04	8.64	12.04
3365	WELDING OR CUTTING NOC & DRIVERS	6.81	8.73	9.84	12.07	16.81
3372	ELECTROPLATING, DETINNING	3.89	4.99	5.62	6.90	9.61
3383	JEWELRY,GOLD LEAF,SILVERWARE MFG	1.78	2.28	2.57	3.15	4.39
3385	CLOCK & WATCH MANUFACTURING	0.91	1.16	1.31	1.61	2.24
3400	METAL GOODS OR STAMPING MFG	3.68	4.71	5.31	6.52	9.08
3507	AGRICULTURAL,MINING,CONSTRUCTION MACHINERYMFG	5.03	6.45	7.27	8.92	12.43
3548	PRINTING MACHINE OR ARMS MFG	1.79	2.30	2.59	3.18	4.43
3574	SEWING MACHINE,GAS METER,SMALL ARMS MFG	1.93	2.48	2.79	3.43	4.77
3581	CARBURETOR MANUFACTURING	1.59	2.03	2.29	2.81	3.92
3612	ENGINE & PUMP MFG NOC	2.58	3.30	3.72	4.57	6.37
3620	BOILERMAKING & TANK BUILDING	4.05	5.19	5.85	7.18	10.00
3629	PRECISION MACHINED PARTS MANUFACTURING NOC	2.17	2.78	3.14	3.85	5.37
3632	MACHINE SHOP NOC	3.30	4.23	4.76	5.84	8.14
3634	AUTOMATIC SPRINKLER, VALVE, WATER METER MFG	1.64	2.10	2.36	2.90	4.04
3635	GEAR MFG OR GRINDING	3.48	4.46	5.03	6.17	8.59
3642	BATTERY MFG-DRY	1.44	1.84	2.08	2.55	3.55
3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	2.40	3.07	3.46	4.25	5.92
3648	AUTOMOTIVE LIGHTING MFG NOC	1.56	2.00	2.26	2.77	3.86
3681	ELEC CORD SET,RADIO,TELEPHONE APPARATUS MFG	0.90	1.15	1.30	1.60	2.22
3685	INSTRUMENT OR THERMOMETER MFG NOC	0.98	1.26	1.42	1.74	2.43
3719	OIL STILL ERECTION OR REPAIR	1.62	2.08	2.34	2.87	4.00
3724	MILLWRIGHT WORK,ELECTRICAL APPARATUS INSTALL	3.76	4.82	5.43	6.66	9.28
3726	BOILER SCALING,INSTALLATION & REPAIR,TANK ERE	3.82	4.89	5.52	6.77	9.43
3807	AUTOMOBILE RADIATOR MFG	3.07	3.94	4.44	5.45	7.59
3808	AUTOMOBILE, CARRIAGE OR WAGON MFG OR ASSEMBLY	3.13	4.01	4.52	5.55	7.73
3821	AUTOMOBILE DISMANTLING & DRIVERS	4.81	6.16	6.95	8.53	11.87
3824	AUTOMOBILE BODY MFG,SERVICE OR REPAIR NOC	4.82	6.18	6.97	8.55	11.91
3826	AIRCRAFT ENGINE MFG	1.06	1.36	1.53	1.87	2.61
3830	AIRPLANE MFG	2.07	2.66	3.00	3.68	5.12
3865	BABY CARRIAGE & BICYCLE MFG & ASSEMBLING	1.73	2.21	2.50	3.06	4.26
3881	CAR MANUFACTURING-RAILROAD-& DRIVERS	3.77	4.83	5.44	6.68	9.30
4000	SAND,GRAVEL,CLAY,SHALE DIGGING/DREDGING & DRV	7.97	10.22	11.52	14.14	19.69
4021	BRICK,CLAY,EARTHENWARE PRODUCTS MFG NOC & DRIVERS	7.03	9.01	10.16	12.47	17.36
4034	CONCRETE PRODUCTS MFG-SHOP OR YARD & DRIVERS	6.63	8.49	9.57	11.75	16.36
4036	PLASTER BOARD OR BLOCK MFG OR STAFF MIXING &D	2.56	3.28	3.70	4.54	6.32
4038	DRESS FORM, PLASTER STATUARY OR ORNAMENT MFG	2.68	3.43	3.87	4.75	6.61
4053	POTTERY MFG: CHINA/TABLEWARE/ TERRA COTTA MFG	2.87	3.67	4.14	5.08	7.08
4061	POTTERY MFG: EARTHENWARE-GLAZED OR POCELAIN-HAND I	3.94	5.05	5.69	6.99	9.73
4109	INTEGRATED CIRCUIT MFG	0.66	0.85	0.96	1.17	1.63

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
4110	ELECTRIC BULB MFG	1.45	1.86	2.10	2.58	3.59
4113	GLASS MFG-CUT	1.56	2.00	2.26	2.77	3.86
4130	GLASS MERCHANT	3.76	4.82	5.43	6.66	9.28
4133	CATHEDRAL OR ART GLASS WINDOW MFG	2.87	3.69	4.15	5.10	7.10
4149	OPTICAL GOODS MFG NOC	0.69	0.88	0.99	1.22	1.69
4239	PAPER MANUFACTURING	4.29	5.50	6.20	7.60	10.59
4244	CORRUGATED OR FIBERBOARD CONTAINER MFG	2.52	3.23	3.64	4.47	6.22
4251	STATIONERY, LEDGER OR NOTEBOOK MANUFACTURING.	2.98	3.82	4.31	5.29	7.37
4263	FIBER GOODS MANUFACTURING	2.98	3.82	4.31	5.29	7.37
4279	PAPER GOODS & MATCH MFG	3.16	4.06	4.57	5.61	7.81
4299	LITHOGRAPHING, PRINTING, PLAYING CARDS MFG	2.41	3.09	3.49	4.28	5.96
4304	NEWSPAPER PUBLISHING	3.52	4.51	5.09	6.24	8.69
4307	BOOKBINDING	1.95	2.50	2.82	3.46	4.81
4352	ENGRAVING	1.44	1.84	2.08	2.55	3.55
4360	MOTION PICTURE- DEVELOPMENT OF NEGATIVES,PRINT&ALL	1.13	1.45	1.64	2.01	2.80
4361	PHOTOGRAPHER-ALL EMPLOYEES,CLERICAL,SALES,DRV	1.38	1.77	1.99	2.45	3.41
4410	RUBBER GOODS MFG. NOC/RUBBER RECLAIMING	3.06	3.93	4.43	5.43	7.57
4452	BONE,IVORY,HORN GOODS,PLASTIC MFG	4.17	5.35	6.03	7.40	10.30
4484	MOLDED PLASTICS MFG & DOLL OR DOLL PARTS MFG	3.47	4.45	5.01	6.15	8.57
4511	ANAYLYTICAL CHEMIST,ASSAYING-LAB & OUTSIDE	0.66	0.85	0.96	1.17	1.63
4557	INK,CANDLE,MUCILAGE,PASTE,POLISH MFG	2.08	2.67	3.01	3.69	5.14
4558	PAINT & WHITING MFG, COLOR GRINDING, BLENDING	1.88	2.41	2.72	3.34	4.65
4583	FERTILIZER MFG. & DRIVERS	3.68	4.72	5.32	6.53	9.10
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION	1.31	1.67	1.89	2.31	3.22
4635	ACETYLENE GAS,OXYGEN,HYDROGEN MFG & DRIVERS	4.09	5.24	5.91	7.25	10.10
4653	GLUE MFG & DRIVERS	2.21	2.84	3.20	3.93	5.47
4683	OIL MFG-VEG NOC, LARD/COTTONSEED OIL REFINING	2.96	3.79	4.27	5.24	7.30
4686	OIL MFG-VEGETABLE-SOLVENT EXTRACTION PROCESS	3.01	3.85	4.35	5.33	7.43
4692	DENTAL LABORATORY	0.56	0.72	0.81	1.00	1.39
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	1.33	1.70	1.92	2.36	3.28
4720	SOAP OR SYNTHETIC DETERGENT MFG	2.17	2.78	3.14	3.85	5.37
4740	OIL REFINING,& GASOLINE RECOVERY & DRIVERS	0.79	1.02	1.15	1.41	1.96
4771	EXPLOSIVES OR AMMUNITION MFG. NOC & DRIVERS	3.08	3.95	4.45	5.46	7.61
4777	EXPLOSIVES/BLASTING AGENTS DISTRIBUTORS & DRV	3.66	4.69	5.29	6.49	9.04
4825	DRUG,MEDICINE,OIL OR PHARMACEUTICAL MFG.	0.93	1.20	1.35	1.66	2.31
4828	CHEMICAL BLENDING OR MIXING NOC	1.85	2.37	2.67	3.28	4.57
4829	CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & D	1.51	1.94	2.18	2.68	3.73
4902	FISHING ROD,HARNESS,SADDLE SPORTING GOODS MFG	2.52	3.23	3.64	4.47	6.22
4923	PHOTOGRAPHIC SUPPLIES MFG.	1.65	2.12	2.39	2.93	4.08
5020	CEILING INSTALLATION SUSPENDED	5.07	6.50	7.33	8.99	12.53
5022	MASONRY, PLASTER, STUCCO, WATERPROOFING, WRKG	8.29	10.63	11.99	14.71	20.48
5037	PAINTING METAL BRIDGES & STRUCTURES	21.97	28.17	31.76	38.96	54.27
5040	IRON OR STEEL ERECTION: FRAME,BRIDGES,TOWERS	15.22	19.51	21.99	26.98	37.58
5057	IRON OR STEEL ERECTION NOC, VAULT CONST	6.66	8.53	9.62	11.81	16.44
5059	IRON OR STEEL ERECT:FRAME NOT OVER 2 STORIES	18.06	23.15	26.10	32.02	44.60
5069	IRON/STEEL:CONST-DWELLINGS/MILITARY RSRVTN	32.73	41.95	47.30	58.04	80.83
5102	DOOR/FRAME OR SASH ERECTION & IRON OR STEEL	7.60	9.74	10.98	13.48	18.77
5146	FURNITURE/FIXTURE INSTALLATION-METAL/WOOD NOC	4.82	6.17	6.96	8.54	11.89

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
5160	ELEVATOR ERECTION OR REPAIR	2.27	2.91	3.28	4.03	5.61
5183	PLUMBING NOC,STEAM PIPE OR BOILER INSULATING	4.51	5.78	6.52	8.00	11.14
5188	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	3.87	4.97	5.60	6.87	9.57
5190	ELECTRICAL WIRING/CABLE INSTALL - & DRIVERS	3.59	4.60	5.18	6.36	8.85
5191	OFFICE MACHINE/APPLIANCE INSTALL,REPAIR NOC	0.80	1.03	1.16	1.42	1.98
5192	VENDING MACHINE INSTALL,REPAIR,SALES,DRIVERS	2.34	3.00	3.38	4.15	5.77
5213	CONCRETE CONSTRUCTION,GUNITING,WATERPROOFING	6.03	7.73	8.71	10.69	14.89
5215	CONCRETE WORK INCIDENTAL CONSTRUCTION	8.43	10.81	12.19	14.96	20.83
5221	CONCRETE WORK-FLOORS,SIDEWALKS,PAVING&REPAVNG	6.32	8.10	9.13	11.21	15.61
5222	CONCRETE CONSTRUCTION-BRIDGES,CULVERTS,CHIMNE	9.49	12.17	13.72	16.83	23.44
5223	SWIMMING POOL CONST-NOT IRON OR STEEL&DRIVERS	5.63	7.21	8.13	9.98	13.89
5348	CERAMIC TILE,INDOOR STONE,MARBLE/MOSAIC WORK	4.49	5.76	6.49	7.97	11.10
5402	HOTHOUSE ERECTION-ALL OPERATIONS	4.47	5.73	6.46	7.92	11.04
5403	CARPENTRY & OIL RIG ERECTING-DISMANTLING	9.10	11.67	13.16	16.14	22.48
5437	CARPENTRY INSTALL CABINET WK OR INTERIOR TRIM	6.89	8.83	9.96	12.22	17.02
5443	LATHING & DRIVERS	4.25	5.44	6.14	7.53	10.49
5445	WALLBOARD/SHEET ROCK INSTALLATION & DRIVERS	6.77	8.67	9.78	12.00	16.71
5462	GLAZIER-AWAY FROM SHOP-& DRIVERS	7.85	10.06	11.34	13.92	19.38
5472	ASBESTOS REMOVAL-PIPE & BOILERWORK- & DRIVERS	8.73	11.19	12.62	15.48	21.57
5473	ASBESTOS REMOVAL NOC - & DRIVERS	7.35	9.42	10.62	13.04	18.16
5474	PAINTING NOC WATERPROOFING & DRIVERS	8.37	10.73	12.09	14.84	20.67
5478	FLOOR COVERING - INSTALLATION	10.19	13.06	14.72	18.06	25.16
5479	INSULATION WORK NOC & DRIVERS	6.87	8.80	9.92	12.17	16.95
5480	WATERPROOFING/PLASTERING NOC & DRIVERS	5.07	6.50	7.33	8.99	12.53
5491	PAPERHANGING & DRIVERS	3.23	4.14	4.67	5.73	7.98
5506	STREET/ROAD CONSTRUCTION-PAVING & DRIVERS/FLAGGING	6.50	8.33	9.40	11.53	16.06
5507	STREET/ROAD CONSTR-SUB-SURFACE WORK & DRIVERS	4.30	5.51	6.21	7.62	10.61
5508	STREET/ROAD CONSTR-ROCK EXCAVATION-& DRIVERS	11.25	14.42	16.26	19.95	27.79
5511	ROAD CONSTRUCTION - FOREST ACCESS - & DRIVERS	11.38	14.59	16.45	20.19	28.11
5535	SHEETMETAL WORK/METAL CEILING OR WALL COVERING INS	6.88	8.82	9.94	12.20	17.00
5537	AIR CONDITIONING HEATING & REFRIGERATION SYSTEM-INST	5.37	6.88	7.76	9.52	13.26
5551	ROOFING - ALL KINDS & DRIVERS	29.53	37.86	42.68	52.37	72.94
5606	CONTRACTORS-EXECUTIVE SUPV/CONSTRUCTION SUPV	1.17	1.50	1.70	2.08	2.90
5610	CLEANER - DEBRIS REMOVAL - CONSTRUCTION	5.37	6.88	7.76	9.52	13.26
5645	CARPENTRY-CONST OF RESIDENTIAL NOT OVER 3 STORIES	9.95	12.75	14.37	17.64	24.56
5703	RAISING,MOVING & UNDERPINNING BUILDINGS OR ST	46.11	59.11	66.64	81.77	113.89
5705	SALVAGE OPERATION - NO WRECKING	11.90	15.25	17.19	21.09	29.38
5951	SERUM, ANTI-TOXIN OR VIRUS MFG AND DRIVERS	0.81	1.04	1.17	1.44	2.00
6003	PILE DRIVING/WRECKING: PIERS OR WHARFS	6.64	8.51	9.60	11.78	16.40
6005	DIKE OR JETTY CONSTRUCTION	4.72	6.05	6.82	8.36	11.65
6017	DAM OR LOCK CONSTRUCTION-CONCRETE-& DRIVERS	12.31	15.78	17.79	21.83	30.40
6018	DAM OR LOCK CONSTRUCTION-EARTH MOVING,DRIVERS	5.20	6.66	7.51	9.21	12.83
6045	LEVEE CONSTRUCTION & DRIVERS	2.39	3.06	3.45	4.23	5.90
6204	DRILLING NOC & DRIVERS	14.19	18.19	20.51	25.17	35.05
6206	OIL GAS WELLS ACIDIZING/CEMENTING-ALL EMP & D	3.67	4.70	5.30	6.50	9.06
6213	OIL/GAS WELL: SPECIAL TOOL & EQUIP NOC-ALL EMP&D	2.32	2.98	3.35	4.12	5.73
6214	OIL OR GAS WELL:PERFORATING CASING-ALL EMP & D	2.78	3.56	4.01	4.92	6.86
6216	OIL/GAS LEASE WORK NOC-BY SPEC CONTRCTR-& D	6.34	8.13	9.17	11.25	15.67

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
6217	EXCAVATING & GRADING OF LAND NOC DRIVERS	5.93	7.60	8.57	10.52	14.65
6229	IRRIGATION OR DRAINAGE SYSTEM CONST & DRIVERS	5.25	6.72	7.58	9.30	12.96
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	4.81	6.16	6.95	8.53	11.87
6235	OIL OR GAS WELL: DRILLING OR SHOOTING & DRVRS	6.96	8.93	10.06	12.35	17.20
6236	OIL OR GAS WELL: INSTALLATION AND RECOVERY OF CASING	7.76	9.94	11.21	13.75	19.16
6237	OIL/GAS WELL: INSTRUMENT LOGGING/SURVEY,DRVRS	1.97	2.52	2.84	3.49	4.86
6251	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS	6.23	7.98	9.00	11.04	15.38
6252	CAISSON,COFFERDAM,SHAFT SINKING ALL OPERATION	6.94	8.89	10.03	12.30	17.14
6306	SEWER CONSTRUCTION-ALL OPERATIONS-& DRIVERS	5.19	6.65	7.50	9.20	12.81
6319	GAS,STEAM,&WATER MAIN/CONNECTION CONSTRUCTION	6.32	8.10	9.13	11.21	15.61
6325	CONDUIT CONSTRUCTION-CABLES/WIRES-& DRIVERS	4.92	6.30	7.10	8.72	12.14
6365	IRRIGATION PIPE INSTALLATION & DRIVERS	3.50	4.49	5.06	6.21	8.65
6400	FENCE INSTALL&REP-MTL,VYL,WD OR PREFAB CON INS BY HAI	7.39	9.47	10.67	13.10	18.24
6503	POTATO CHIP, POPCORN & SNACK CHIP MFG NOC	4.08	5.23	5.90	7.24	10.08
6504	FOOD PRODUCTS MFG NOC	3.72	4.77	5.37	6.59	9.18
6834	BOAT BUILDING/REPAIR & DRIVERS-STATE ACT ONLY	3.25	4.16	4.69	5.76	8.02
6836	MARINA & DRIVERS - STATE ACT ONLY	5.01	6.43	7.25	8.89	12.38
7038	BOAT LIVERY-UNDER 15 TONS	3.72	4.77	5.37	6.59	9.18
7133	RAILROAD OPERATION: NOC-ALL EMPLOYEES AND DRIVERS	4.53	5.80	6.54	8.03	11.18
7219	TRAILER TOWING & TRUCKMAN NOC	6.46	8.28	9.34	11.45	15.95
7222	TRUCKING-OIL FIELD EQUIP-ALL EMPLOYEES,DRIVRS	5.25	6.72	7.58	9.30	12.96
7230	TRUCKING-PARCEL DELIVERY-& DRIVERS	7.58	9.71	10.95	13.43	18.71
7231	TRUCKING-MAIL,PACKAGE DELIVERY-& DRIVERS	10.81	13.85	15.62	19.16	26.69
7232	TRUCKING:MAIL,PARCELOR PACKAGE DELIVERY-UNDER CONT	7.13	9.14	10.30	12.64	17.61
7360	FREIGHT HANDLING/REFRIG CAR LOADING-STATE ACT	6.89	8.83	9.96	12.22	17.02
7380	DRIVERS, CHAUFF,MESSENGERS,HELPERS/COML-NOC	4.22	5.41	6.10	7.49	10.43
7382	BUS,LIMOUSINE,TAXI & ST RAILROAD CO	4.81	6.16	6.95	8.53	11.87
7390	BEER OR ALE DEALER-WHOLESALE-SALESPERSONS & DRIVERS	4.10	5.25	5.92	7.27	10.12
7395	DIVING-MARINE-ALL OPERATIONS - STATE ACT ONLY	15.41	19.75	22.26	27.32	38.05
7402	AVIATION-AIR TRAFFIC CONTROLLERS FFA CONTRACT	0.33	0.42	0.48	0.59	0.82
7403	AIR CARRIER-SCHEDULED-ALL OTHER EMP & DRIVERS	3.58	4.59	5.17	6.34	8.83
7420	AIRCRAFT OPER:FIREFTG,EXHIBIT & STUNT-FLY CRE	16.70	21.40	24.13	29.60	41.23
7421	AIRCRAFT OPERATION:PERSONNEL TRANSPORT-FLYING	1.19	1.52	1.72	2.11	2.94
7422	AIRCRAFT OP/SLS/SERV:FLYING (ST 7424 - 7/88)	2.49	3.20	3.61	4.42	6.16
7424	STATE AIRCRAFT OPERATION NOC: FLYING CREW	2.32	2.98	3.36	4.12	5.74
7425	AIRCRAFT OPERATION:HELICOPTERS-FLYING CREW	3.95	5.06	5.71	7.00	9.75
7431	AIR CARRIER-COMMUTER-FLYING CREW	2.05	2.63	2.96	3.63	5.06
7502	NATURAL GAS,GAS WORKS,GAS DISTRIBUTING-LPG	2.09	2.68	3.02	3.71	5.16
7515	OIL OR GAS PIPELINE OPERATION & DRIVERS	1.21	1.56	1.75	2.15	3.00
7520	WATERWORKS OPERATION & DRIVERS	2.52	3.23	3.64	4.47	6.22
7538	ELECTRIC LIGHT OR POWER LINE CONSTRUCTION	6.12	7.85	8.85	10.85	15.12
7539	ELECTRIC LIGHT,STEAM HEATING OR POWER CO.	1.59	2.04	2.30	2.83	3.94
7540	ELECTRIC LIGHT/POWER CO-OP-REA-ALL EMPLOYEES	3.82	4.90	5.53	6.78	9.45
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	2.92	3.74	4.21	5.17	7.20
7590	GARBAGE WORKS-REDUCTION OR INCINERATION	3.74	4.80	5.41	6.64	9.24
7600	TELECOM CO-CABLE TV OR SATEL-ALL OTHER EMP & D	2.57	3.29	3.71	4.56	6.35
7605	BURGLAR AND FIRE ALARM INSTALL OR REPAIR & D	2.23	2.86	3.22	3.96	5.51
7610	RADIO/TV BROADCASTING STATION - ALL EMPLOYEES	0.57	0.73	0.82	1.01	1.41

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
7704	FIREMEN,FIRE PATROL,MUNICIPAL FIREMEN & DRIVE	6.98	8.95	10.09	12.38	17.24
7720	POLICE/DETECTIVE/PATROL (ST 7722 - 7/88)	3.44	4.42	4.98	6.11	8.51
7721	STATE PENAL INSTITUTION: ALL OTHER EMPLOYEES	3.87	4.95	5.59	6.85	9.55
7722	STATE HIGHWAY PATROL OFFICERS	3.18	4.08	4.60	5.65	7.86
7855	RAILROAD CONST:LAYING/RELAYING/MAINT OF WAY	7.95	10.19	11.48	14.09	19.63
8001	STORE:FLORIST & DRIVERS	2.51	3.22	3.63	4.45	6.20
8002	AUTO RENTAL CO: ALL OTHER EMPLOYEES & DRIVERS	2.13	2.73	3.08	3.78	5.26
8006	STORES GROC/RETAIL NO HANDLING OF MEATS	2.78	3.57	4.02	4.94	6.88
8008	STORES:CLOTHING/WEARING APPRL/DRY GOODS-RET	1.21	1.55	1.74	2.14	2.98
8010	STORE: HARDWARE-& DRIVERS	2.16	2.77	3.13	3.84	5.35
8013	JEWELRY STORES/DIAMOND CUTTING/STONE SETTING	0.45	0.58	0.66	0.81	1.12
8015	QUICK PRINTING-COPYING OR DUPLICATING SERVICE	0.78	1.01	1.13	1.39	1.94
8017	STORE:NOC/LAUNDRY-SELF SERV/SHOE REPAIR	1.59	2.03	2.29	2.81	3.92
8018	STORE:WHOLESALE NOC	2.17	2.78	3.14	3.85	5.37
8021	STORE:MEAT,FISH OR POULTRY DEALER-WHOLESALE	2.89	3.71	4.18	5.13	7.14
8031	STORE:MEAT FISH OR POULTRY/COLD STORAGE LCKR	2.67	3.42	3.86	4.73	6.59
8032	STORE:CLOTHING/WEAR APP/DRY GOODS WHOLESALE	2.07	2.65	2.98	3.66	5.10
8033	STORE:MEAT GROC,PROVISION(COMB)RETAIL	2.72	3.48	3.93	4.82	6.71
8037	STORE:SUPERSTORES & WAREHOUSE CLUBS	1.38	1.77	1.99	2.45	3.41
8039	STORE:DEPARTMENT - RETAIL	1.61	2.06	2.33	2.86	3.98
8044	STORE:FURNITURE & DRIVERS	3.93	5.04	5.68	6.97	9.71
8045	STORE:DRUG-RETAIL	0.48	0.61	0.69	0.85	1.18
8046	STORE:AUTO PARTS & ACCESSORIES NOC & DRIVERS	2.40	3.08	3.47	4.26	5.94
8072	STORE:BOOK,RECORD,COMPACT DISC,SOFTWARE,VIDEO OR A	0.69	0.89	1.00	1.23	1.71
8102	BEAN SORTING OR HANDLING & SEED MERCHANTS	3.01	3.85	4.35	5.33	7.43
8103	CLIPPINGS,WIPING CLOTH,WOOL,COTTON DEALER	3.25	4.17	4.70	5.77	8.04
8105	STORE:HIDE OR LEATHER DEALER	6.26	8.03	9.05	11.10	15.47
8106	IRON OR STEEL MERCHANT & DRIVERS	3.72	4.77	5.37	6.59	9.18
8107	CONTRACTORS MACHINERY DLR/STORE OR YARD & DRV	3.09	3.96	4.46	5.48	7.63
8111	PLUMBERS' SUPPLIES DEALER & DRIVERS	2.41	3.09	3.49	4.28	5.96
8116	FARM MACHINERY DEALER & DRIVERS	2.62	3.36	3.78	4.64	6.47
8203	ICE HARVESTING & DEALERS	6.57	8.42	9.49	11.65	16.22
8204	BLDG MATERIAL YD-USED-& LOCAL MGRS,DRIVERS	4.11	5.27	5.95	7.29	10.16
8209	VEGETABLE PACKING & DRIVERS	3.73	4.78	5.38	6.61	9.20
8215	HAY, GRAIN, FEED, OR FERTILIZER DEALER & LOCAL MANAGER	3.38	4.33	4.88	5.99	8.34
8227	CONCRETE READY-MIX DEALERS/CONSTRUCTION PERM YD	4.02	5.16	5.81	7.13	9.94
8232	LUMBER YDS,BLDG MTRLS,CONCRETE, FUEL & MATRL	4.34	5.56	6.27	7.69	10.71
8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS	3.16	4.05	4.56	5.60	7.79
8235	SASH,DOOR,ASSEMBLED MILLWORK DEALER, DRIVERS	3.97	5.08	5.73	7.03	9.79
8263	JUNK DEALER & DRIVERS	5.66	7.25	8.18	10.03	13.98
8264	USED PAPER,RAG,BOTTLE STOCK	7.86	10.07	11.35	13.93	19.40
8265	IRON OR STEEL SCRAP DEALER & DRIVERS	4.48	5.74	6.47	7.94	11.06
8279	STABLE,BREEDING FARMS/RIDING ACDMY/RIDING CLB	12.39	15.88	17.91	21.97	30.60
8288	CATTLE & LIVESTOCK STABLES,SALES,DLRS/STOCKYR	9.89	12.68	14.29	17.53	24.42
8291	STORAGE WAREHOUSE-COLD	3.35	4.30	4.85	5.95	8.28
8292	STORAGE WAREHOUSES GENL MERCHANDISE NOC	2.91	3.73	4.20	5.16	7.18
8293	FURNITURE MOVING & STORAGE & DRIVERS	10.17	13.04	14.70	18.03	25.12
8304	GRAIN ELEVATOR OPERATION & DRIVERS	4.59	5.89	6.64	8.14	11.34

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
8350	GASOLINE, OIL OR LPG DEALERS & DRIVERS	4.79	6.14	6.92	8.50	11.83
8380	AUTO SERV/GAS STN,REPAIR,TIRE DLR,CAR WASH	3.28	4.20	4.74	5.82	8.10
8381	GASOLINE STATION - SELF-SERVICE ONLY - RETAIL	2.61	3.35	3.77	4.63	6.45
8385	AUTO RNTL/BUS/LIMO/TAXI/RAIL CO-GARAGE & YARD	2.48	3.18	3.58	4.39	6.12
8392	AUTO STORAGE GARAGE/PARKING STATION & DRIVERS	2.35	3.02	3.40	4.17	5.81
8393	AUTO BODY REPAIR-METAL	1.62	2.08	2.34	2.87	4.00
8500	METAL SCRAP DEALER & DRIVERS	6.44	8.26	9.31	11.43	15.91
8601	ARCHITECT OR ENGINEERING INCL SALES & DRIVERS	0.55	0.71	0.80	0.98	1.37
8602	SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS	0.57	0.73	0.82	1.01	1.41
8606	GEOPHYSICAL EXPLORATION-ALL EMP-& DRIVERS	2.92	3.74	4.21	5.17	7.20
8719	INSPECTORS/SAMPLERS/WEIGHERS OF MERCHANDISE	4.13	5.29	5.97	7.32	10.20
8720	INSPECTION/RISKS FOR INSURANCE PURPOSES NOC	1.14	1.46	1.65	2.02	2.82
8721	REAL ESTATE APPRAISAL COMPANY-OUTSIDE EMPLOYEES	0.38	0.49	0.55	0.67	0.94
8723	INSURANCE COMPANIES-INCLUDING CLERICAL & SALES	0.38	0.49	0.55	0.67	0.94
8725	INVENTORY COUNTERS - TRAVELING INCL SALES & CLERICAL	1.46	1.87	2.11	2.59	3.61
8728	INSURANCE-OUTSIDE CLAIM ADJUSTERS	0.44	0.56	0.63	0.78	1.08
8742	SALESPERSONS/COLLECTORS-OUTSIDE	0.44	0.56	0.63	0.78	1.08
8743	MUNICIPAL: PROFESSIONAL OR ADMINISTRATIVE	0.60	0.77	0.86	1.06	1.48
8744	STATE,HOSP,PENAL: PROF OR ADM	0.46	0.59	0.66	0.81	1.13
8745	NEWS AGENT-NOT RETAIL-& SALESPERSONS, DRIVERS	5.92	7.58	8.55	10.49	14.61
8748	AUTOMOBILE,BOAT,MOBILE HOME & RV SALESMEN	0.93	1.20	1.35	1.66	2.31
8755	LABOR UNION-ALL EMPLOYEES	0.67	0.86	0.97	1.19	1.65
8800	MAIL OR ADDRESSING/LETTER SERVICE SHOPS	1.52	1.95	2.20	2.70	3.75
8803	AUDITORS,ACCTS OR COMPUTER DESIGNER - TRAVELING	0.09	0.12	0.13	0.16	0.22
8810	CLERICAL/LIB/MUSEUM/COMP PROG(ST 8811-7/88)	0.38	0.49	0.55	0.67	0.94
8811	STATE: CLERICAL OFFICE EMPLOYEES	0.84	1.08	1.21	1.49	2.08
8820	ATTORNEY - ALL EMPLOYEES & C, MESSENGERS, D	0.20	0.25	0.29	0.35	0.49
8824	RETIREMENT, CARE, NURSING&CONVALESCENT CENTER	5.02	6.44	7.26	8.91	12.40
8825	RETIRE,CARE,NURSE&CONVAL CTR FOOD SERVICE EMP	2.70	3.46	3.90	4.79	6.67
8826	RETIRE,CARE,NURSE&CONVAL CTR ALL OTHER EMP	2.68	3.43	3.87	4.75	6.61
8831	HOSPITAL-VETERINARY-& DRIVERS	1.65	2.12	2.39	2.93	4.08
8832	DENTIST OR PHYSICIAN - CLERICAL	0.55	0.71	0.80	0.98	1.37
8833	ASYLUM/HOSPITAL: PROFESSIONAL EMPLOYEES	1.35	1.74	1.96	2.40	3.35
8834	STATE HOSPITAL: ALL OTHER EMPLOYEES & DRIVERS	5.16	6.62	7.46	9.16	12.75
8835	NURSING-HOME/PUBLIC, HOMEMAKER SERVICE	3.93	5.04	5.68	6.97	9.71
8842	GROUP HOMES-ALL EMPLOYEES &SALESPERSONS,DRIVERS	3.72	4.77	5.37	6.59	9.18
8855	BANKS/TRUST COMPANIES-ALL EMP,S,D & CLERICAL	0.38	0.49	0.55	0.67	0.94
8856	CHECK CASHING ESTABS-ALL EMP,S,D & CLERICAL	0.38	0.49	0.55	0.67	0.94
8864	SOCIAL SERVICE ORGANIZATION-ALLEMPLOYEES & SALESPERS	2.36	3.03	3.41	4.19	5.84
8868	COLLEGE/SCH/CHURCH:PROF & CL	0.49	0.62	0.70	0.86	1.20
8869	CHILD DAY CARE-ALL EMPLOYEES	1.84	2.36	2.66	3.27	4.55
8901	TELECOMMUNICATIONS CO: OFFICE, EXCHANGE & C	0.34	0.43	0.49	0.60	0.84
9012	BLDG OR PROPERTY MGT-PROP MGRS/LEASE AGTS &C,S	0.44	0.56	0.63	0.78	1.08
9014	BLDG OPRATN/EXTERMINATOR/WATERPROOFING	5.87	7.52	8.48	10.40	14.49
9015	BLDG/BATHHOUSE/CAMP/HOUSEHOLD & DOMESTIC EMP	3.45	4.43	4.99	6.12	8.53
9016	AMUSE PARK/DOG SHOW/HORSE SHOW/SKATING RINKS	3.44	4.42	4.98	6.11	8.51
9040	HOSPITALS/ASYLUMS: ALL OTHER EMPLOYEES & DRVS	5.02	6.44	7.26	8.91	12.40
9052	HOTEL/MOTEL/DUDE RANCH/COMMISSARY WORK	2.83	3.62	4.08	5.01	6.98

Code	Description	Tier1	Tier2	Tier3	Tier4	Tier5
9058	HOTEL & COMMISSARY: RESTAURANT EMPLOYEES	1.73	2.21	2.50	3.06	4.26
9060	CLUB-CNTRY,GOLF,FISHING,YACHT,& ALL EMP & C,S,D	1.33	1.70	1.92	2.36	3.28
9061	CLUB NOC & CLERICAL	2.14	2.74	3.09	3.79	5.28
9063	EXERCISE/HEALTH OR BATH INST,YMCA,YWCA & CLER	1.31	1.68	1.90	2.33	3.24
9082	RESTAURANT NOC	1.59	2.04	2.30	2.83	3.94
9083	RESTAURANT :FAST FOOD	1.50	1.93	2.17	2.67	3.71
9084	BAR DISCOTHEQUE,LOUNGE,NIGHT CLUB OR TAVERN	1.31	1.67	1.89	2.31	3.22
9093	BOWLING LANE	1.88	2.41	2.72	3.34	4.65
9094	OUTDOOR GUIDE SERVICES	7.84	10.05	11.33	13.90	19.36
9101	CLG/SCH/CHURCH: ALL OTHER(ST 9103,9104-7/88)	3.84	4.92	5.55	6.81	9.49
9102	PARK NOC/LAWN MAINTENANCE	3.93	5.04	5.68	6.97	9.71
9154	THEATRES ALL OTHER EMPLOYEES	1.69	2.16	2.44	2.99	4.16
9156	THEATER NOC: PLAYERS,ENTERTAINERS,MUSICIANS	3.41	4.37	4.93	6.05	8.43
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	2.58	3.30	3.72	4.57	6.37
9179	ATHLETIC TEAM OR PARK: CONTACT SPORTS	83.69	107.28	120.95	148.40	206.70
9180	AMUSEMENT DEVICE OPER/SHOOTING CLUB OR GALLER	5.63	7.21	8.13	9.98	13.89
9182	ATHLETIC TEAM OR PARK OPERATION & DRIVERS	2.44	3.12	3.52	4.32	6.02
9186	CARNIVAL-TRAVELING-ALL EMPLOYEES & DRIVERS	11.07	14.19	16.00	19.63	27.34
9187	SKI AREA OPERATIONS	9.91	12.70	14.31	17.56	24.46
9220	CEMETERY OPERATION & DRIVERS	4.84	6.21	7.00	8.58	11.96
9402	STREET & SEWER CLEANING & DRIVERS	8.60	11.02	12.43	15.25	21.24
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	8.24	10.57	11.91	14.62	20.36
9405	GARBAGE OR REFUSE COLLECTION--EXCLUSIVE MECHANICAL	3.82	4.89	5.52	6.77	9.43
9410	MUNICIPAL: ADMINISTRATIVE OR NON-PROFESSIONAL	1.27	1.63	1.84	2.26	3.14
9411	STATE HIGHWAY DEPT: ADMIN OR NON-PROFESSIONAL	0.72	0.92	1.04	1.27	1.77
9412	STATE: ADMINISTRATIVE OR NON-PROFESSIONAL	0.96	1.23	1.39	1.71	2.38
9420	MUNICIPAL: ALL OTHER EMPLOYEES & DRIVERS	6.62	8.48	9.56	11.73	16.34
9421	STATE HIGHWAY DEPT: ALL OTHERS & DRIVERS	6.60	8.46	9.53	11.70	16.29
9422	STATE: ALL OTHER EMPLOYEES NOC & DRIVERS	4.52	5.80	6.54	8.02	11.17
9424	MUNICIPAL: RELIEF WORKERS	3.55	4.55	5.13	6.30	8.77
9427	COMMUNITY SERVICE WORKERS	3.55	4.55	5.13	6.30	8.77
9501	PAINTING SHOP, SIGN PAINTING/LETTERING-INSIDE	4.95	6.34	7.15	8.77	12.22
9505	AUTO,BUS,TRUCK OR TRAILER & CARRIAGE PAINTING	2.97	3.81	4.30	5.27	7.34
9516	ELECTRONIC EQIP-INST, SVC OR RPR-SHP&OUTSIDE&D	4.90	6.28	7.08	8.69	12.10
9519	HOUSEHOLD APPLIANCES-ELECTRICAL-REPAIR & DRVR	4.34	5.56	6.27	7.69	10.71
9521	HOUSE FURNISHINGS AND CARPET INSTALLATION	3.41	4.37	4.93	6.05	8.43
9522	AUTOMOBILE/FURNITURE UPHOLSTERING	2.59	3.33	3.75	4.60	6.41
9534	BELL INST-TOWER/MOBILE CRANE, HOIST	4.49	5.76	6.49	7.97	11.10
9552	SIGN MFG,ERECT & DRIVERS/MONUMENT DEALERS	8.97	11.50	12.96	15.91	22.16
9586	BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON	1.50	1.93	2.17	2.67	3.71
9600	TAXIDERMIST	4.70	6.03	6.79	8.33	11.61
9610	MOTION PICTURE PRODUCTION & DRIVERS	2.59	3.31	3.74	4.58	6.39
9620	FUNERAL DIRECTOR/CREMATORY OPERATIONS	1.21	1.56	1.75	2.15	3.00

Rates

July 1, 2014 Edition

Initial Deposit:

Twenty percent of estimated premium, subject to a minimum for each coverage period of \$405.00

Available Payment Options:

Deposit Amount Required

\$405 - \$1,000
 \$1,000 - \$25,000
 \$25,000 & Over

Options

Cash, check, letter of credit or money order only.
 Cash, check, letter of credit, money order or certificate of deposit.
 Cash, check, letter of credit, money order, 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	\$ 23.00

Lodging:

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

Personal Passenger Vehicle Allowance

Maximum Allowance per Mile:

07/01/14 - 12/31/14	\$ 0.560
1000+ miles in a calendar month	\$ 0.530
01/01/15 - 06/30/15	\$ 0.575
1000+ miles in a calendar month	\$ 0.545

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.

Rural Volunteer Firefighters & Volunteer EMT's for a Volunteer Firefighting Organization:

* A flat assumed monthly payroll shall be reported for each person on the roster for any month in which the person is on the roster of service.

Annual payroll	\$ 1,000.00
Monthly payroll	\$ 83.33

Automatic Coverage for Corporate Officers/ LLC Managers of Manager Managed:	
Minimum	Maximum
\$6,000 full policy year	\$55,276 full policy year
\$16.44 per day	\$151.44 per day

Elected Coverage for Covered Corporate Officer/ LLC Managers of Manager Managed	
Minimum	Maximum
\$10,428 full policy year	\$55,276 full policy year
\$28.57 per day	\$151.44 per day

Elected Coverage for Owners/Partners/ LLC Member Managers	
Minimum	Maximum
\$10,800 full policy year	\$55,276 full policy year
\$29.59 per day	\$151.44 per day

Experience Modification Minimum Eligibility Amounts:

At least \$10,000 subject premium within the most recent 24 months of the experience period.

At least \$5,000 average annual subject premium if more than 24 months of data in the experience period.

Volume Discount

Modified Standard Premium	Annual Discount Rate
\$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)	\$	405.00
Expense Constant	\$	170.00

Construction Industry Premium Credit Program:

For contracting classifications subject to the program, the following table will be used.

Average Hourly Wage	Credit Percentages
\$20.37 or less	0.00%
\$20.38 to \$20.73	0.42%
\$20.74 to \$21.14	1.33%
\$21.15 to \$21.60	2.32%
\$21.61 to \$22.13	3.40%
\$22.14 to \$22.73	4.57%
\$22.74 to \$23.41	5.83%
\$23.42 to \$24.19	7.19%
\$24.20 to \$25.07	8.63%
\$25.08 to \$26.08	10.16%
\$26.09 to \$27.23	11.77%
\$27.24 to \$28.53	13.45%
\$28.54 to \$30.02	15.19%
\$30.03 to \$31.71	16.98%
\$31.72 to \$33.64	18.81%
\$33.65 to \$35.84	20.66%
\$35.85 to \$38.34	22.52%
\$38.35 to \$41.19	24.36%
\$41.20 to \$44.44	26.19%
\$44.45 to \$48.14	27.98%
\$48.15 or more	29.71%

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: 0.8% of Manual Premium
Subject to a Minimum Premium of \$75.

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: 1.1% of Manual Premium
Subject to a Minimum Premium of \$120.