



NORTHERN MARIANAS INSURANCE ASSOCIATION

WORKERS' COMPENSATION TARIFF

AND

UNDERWRITING MANUAL

NORTHERN MARIANAS INSURANCE ASSOCIATION

P.O. BOX 501598 SAIPAN, MP 96950-1589

E-Mail: nmiasaipan@hotmail.com

Website: <http://www.angelfire.com/biz6/NMIA>

TABLE OF CONTENTS

RULE SECTION	PAGE
RULE I – General	1
A. Workers’ Compensation	1
B. Policy Forms	1
C. Application of Manual Rules	1
D. Effective Date	1
E. Anniversary Rating Date	2
F. Loss Cost Values	2
RULE II – Explanation of Coverage and Methods of Insuring	4
A. Part One – Workers’ Compensation Insurance	4
B. Part Two – Employers Liability Coverage	4
C. Part Three – Voluntary Compensation Insurance	4
RULE III - Policy Preparation – Insured, Policy Period and State of Operations	7
A. Explanation of Terms	7
B. Name, Address and Other Workplaces of Insured	7
C. Policy Period	7
RULE IV – Classification	10
A. General Information	10
B. Explanation of Classifications	10
C. Classification of Wordings	12
D. Assignment of Classifications	15
E. Payroll Assignment – Multiple Classification	18
F. How to Show Classifications in Item 4 of Information or Declarations Page	19
RULE V – Premium Bases	22
A. Basis of Premium – Total Remuneration	22
B. Remuneration – Payroll	22
C. Estimated Payrolls	22
D. Whole Dollars – Payrolls	22
RULE VI – Rates and Premium Determination	24
A. Rates	24
B. Premium Determination	24
C. Whole Dollars – Premium	24
D. Expense Constant	25
E. Minimum Premium	26
F. Deposit Premium	27

G. Premium Determination for Federal and Maritime Insurance	28
RULE VII – Limits of Liability	30
A. Workers Compensation and Employers Liability Policy	30
B. Employers Liability Insurance – Without Workers Comp. Ins.	31
C. Voluntary Compensation Insurance	32
RULE VIII – Special Conditions or Operations Affecting Coverage and Premium	35
A. Executive Officers	35
B. Partners and Sole Proprietors	36
C. Subcontractors	37
D. Self Insured Employers	38
RULE IX – Cancellations	40
A. Who May Cancel	40
B. Premium Determination – Cancellation by the Insurance Carrier	40
C. Premium Determination – Cancellation by the Insured When Retiring From Business	40
D. Premium Determination – Cancellation by the Insured, Except When Retiring From Business	40
RULE X – Longshore and Harbor Workers’ Compensation Act	45
A. General Information	45
B. Worker Compensation Insurance – Part One	45
C. Employers Liability Insurance – Part Two	45
D. Classification and Rates	45
E. Extensions of the Longshore and Harbor Workers Compensation Act	46
RULE XI – The Admiralty Law and Federal Employer’s Liability Act	49
A. General Information	49
B. Description of Coverage Program	49
C. Coverage	50
D. Exclusions	51
E. Limits of Liability	51
F. Classification and Rates	52
G. Waters, Not Under Admiralty Jurisdiction	54
RULE XII – Domestic Workers – Residences	56
A. Definitions	56
B. Coverage	56
C. Name of Insured	56
D. Classifications	57

E. Rates and Premium	57
F. Minimum Premium	58
 RULE XIII – Final Earned Premium Determination	 60
 EXCESS INSURANCE	 62
 CLASSIFICATION and TARIFF SECTION	 63
 INTERPRETATION SECTION	 64
 APPENDIX C – Cancellation Tables	 71
Pro Rata Cancellation Table	71
Short Rate Cancellation Table	73
 APPENDEX D – Manual Supplement – Treatment of Disease Coverage	 77

NORTHERN MARIANAS INSURANCE ASSOCIATION

WORKERS COMPENSATION

TARIFF AND UNDERWRITING MANUAL

(As derived from approved amendments to the 1992 Hawaii Underwriting Manual)

Special Conditions

Definition

Rate: When reference is made to “rate” it shall refer to rate filed with and approved by the Office of the Insurance Commissioner.

Part One – Rules

Rule I – General

A. Workers Compensation

Policy Forms means Workers Compensation and Employers Workers Compensation as used in this Manual means workmen’s compensation, workers compensation of occupational disease.

B. Policy Forms

Liability Insurance Policy, Endorsements, Information or Declarations Page as filed and approved by the Office of the Insurance Commissioner

1. Endorsement Forms – Pending analysis of carrier’s of endorsement wordings.

C. Application of Manual Rules – Rules apply separately to each Policy.

D. Effective Date

1. Manual – This Manual takes effect upon the designated approval date of the Office of the Insurance Commissioner

2. Changes – The effective date of a change in any rule, classification or rate is after filing with the Office of the Insurance Commissioner is subject to the designated approval date of the same. Any change will be issued on a reprinted page and will be designated by a *.

E. Anniversary Rating Date

1. Definition

The anniversary rating date is the effective month and day of the policy in effect and each annual anniversary thereafter unless a different date has been established by the Office of the Insurance Commissioner or the Workers' Compensation Commission.

2. Rewritten Policies – If a policy is canceled and rewritten by the same or another carrier, all rules, classifications and rates of the rewriting carrier, which were in effect as of the anniversary rating date, shall apply to the rewritten policy until the next anniversary rating date.

F. Loss Cost Values – Loss cost values are the portion of the rate that covers projected claim payments and loss adjusting expenses expected for each \$100 of payroll.

***** RESERVED FOR FUTURE USE *****

Rule II – Explanation of Coverage and Methods of Insuring

A. Part One – Workers’ Compensation Insurance

1. Description of Workers’ Compensation Coverage

Workers’ Compensation insurance provides coverage for the statutory obligation of an employer to provide benefits for employees as required by Public Law 6-33.

2. Longshore and Harbor Workers’ Compensation Act Coverage (where applicable) – Alongshore and Harbor Workers’ Compensation Act insurance may be provided only by attaching the Longshore and Harbor Workers’ Compensation Act Coverage Endorsement (WC 00 01 06) to an approved policy form. Refer to Rule X.

B. Part Two – Employers Liability Insurance

1. Description of Employers Liability Coverage –

Employers liability insurance provides coverage for the legal obligation of an employer to pay damages because of bodily injury by accident or disease, including resulting death sustained by an employee. Employers’ liability coverage applies only if the injury of death of an employee arises out of and in the course of employment and is sustained:

- a. In the United States of America, its territories or possessions, or Canada, or
- b. While temporarily outside the United States of America, its territories or possessions, or Canada, if the injured employee is a citizen or resident of the United States or Canada; but suits for damages and actions on judgments must be in or from a court of the United States, its territories or possessions or Canada.

Unless specifically excluded, Part Two-Employers liability Insurance provides coverage for the liability of an employer under Admiralty Law and the Federal Employers’ Liability Act.

2. Employers Liability for Diseases

Employers’ liability insurance for diseases not covered by a worker’s compensation law or an occupational disease law is provided by the Standard Policy.

3. Admiralty Law or Federal Employers' Liability Act

Employers' liability insurance for liability of an employer under Admiralty Law or Federal Employers' Liability Act is provided by the policy. Refer to Rule XI for rules and endorsements to cover, limit or excluded this exposure.

4. Employers Liability Insurance With Workers Compensation Insurance

Employers' liability insurance written with workers compensation insurance is provided by the policy.

5. Employers Liability Insurance Without Workers Compensation Insurance

Employers' liability insurance without workers compensation insurance is permissible only where all employees of the employer are excluded from a workers' compensation law by requirement or have elected not to be subject to the law.

C. Part Three – Voluntary Compensation Insurance

1. Voluntary compensation insurance does not provide workers compensation coverage and is not available to employments subjected to a workers' compensation law. This insurance affords the benefits of a designated law does not require payment of benefits to such employees.

Voluntary compensation insurance shall not provide compensation, medical or other benefits in excess of the statutory requirements in the workers compensation law designated in the voluntary compensation and employer's liability coverage endorsement.

2. How Provided

Voluntary Compensation Insurance is provided by attaching a Voluntary Compensation and Employers Liability Coverage Endorsement as filed with and approved by the Office of the Insurance Commissioner to the standard policy. Refer to Rule VII for rules and rates.

***** RESERVED FOR FUTURE USE *****

Rule III – Policy Preparation – Insured, Policy Period and State of Operations Items 1, 2 and 3.A of the Information of Declaration Page

A. Explanation of Terms

1. Employer – Employer may be an individual, partnership, joint venture, corporation, association, or a fiduciary such as a trustee, receiver or executor, or other entity.
2. Insured – The insured is the employer designated in item 1 of the Information or Declaration Page.
3. Majority Interest – As may be more defined under the Experience Rating Plan Manual, the majority interest usually applies to:
 - a. The majority of voting stocks, or
 - b. The majority of members directors if there is no voting stock, or
 - c. Majority participation of general partners in profits of a partnership.
4. Risk – The term applies to all insured application of one employer within a state.

B. Name, Address and Other workplaces of Insured – Item 1

1. Combination of Legal Entities – Separate legal entities may be insured in one policy only if the same persons, or group of persons, owners the majority interest in such entities. Classification shall be applied separately to each legal entity.
2. Single Location – All operations of any one employer at a single location shall be insured in one policy.
3. Multiple Locations – All locations and operations of the employer in the CNMI shall be insured in one policy if required by the state workers compensation law.

C. Policy Period – Item 2

1. Normal Policy Period – The normal policy period is one year. A policy may be issued for any period not longer than three years.
2. Annual Policies – The manual rules are based on a policy period of one year. A policy issued for a period not longer than one year and 16 days is treated as a one-year policy.

3. Policies Longer than One Year – A policy issued for a period longer than one year and 16 days, other than a three year fixed rate policy, is treated as follows:
 - a. The policy is divided into consecutive 12 months units.
 - b. If the policy period is not a multiple of 12 months, use the Policy Period Endorsement to specify the first of last unit of less than 12 months as a short-term policy.
 - c. All manual rules and procedures apply to each unit as if a separate policy had been issued for each unit.

***** RESERVED FOR FUTURE USE *****

Rule IV – Classification

Item 4 of the Information or Declaration Page

A. General Information

The object of the classification system is to group employers into classifications so that the rate of each classification reflects the exposures common to those employers. Subject to certain exceptions described later in this rule, it is the business of the employers within a state that is classified, not the separate employments, occupations or operations within the business.

B. Explanation of Classifications

1. Basic Classifications

All classifications in the Manual are basic classifications, other than the standard exception classifications. Basic classifications describe the business of an employer, such as:

<u>Business</u>	<u>Classification</u>
Manufacture of a Product	Furniture Mfg.
A Process	Engraving
Construction or Erection	Carpentry
A General Type or Character of Business	Hardware Store
A Service	Beauty Parlor

Classifications are listed alphabetically in the classification Section of this Manual. Notes following a classification are part of the classification.

2. Standard Exception Classifications

Some occupations are common to so many businesses that special classifications have been established for them. They are called standard exception classifications. Employees within the definition of a standard classification are not included in the basic classification unless the basic classification specifically includes those employees. The standard exception classifications are defined below:

- a. Clerical Office Employees: Code 8810: are employees engaged exclusively in bookkeeping, in record keeping, in correspondence, or in office work where books and other records are kept or correspondence is conducted.

This classification applies only to employees who work in areas physically separated from other operations by structural partitions and in which work of clerical office employees as defined in this rule is performed exclusively. If such an employee has any other duty, the total payroll of that employee shall be assigned to the highest rated classification of operations to which the employee is exposed.

- b. Drafting Employees: Code 8810: are employees engaged exclusively in drafting and confirmed 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 and Their Helpers: Code 7380: are employees engaged in such duties on or in connection with a vehicle. This classification also included garage employees, stable hands and employees using bicycles in their operations.
- d. Salespersons, Collectors or Messengers – Outside – Code 8742 – are employees engaged in such duties away from their 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 collect or sell. If they walk or use public transportation, they shall be assigned to the governing classification.

3. General Inclusions

- a. Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:
 - (1) Commissaries and restaurants for the insured's employees. Such operations shall be assigned to a separate classification if conducted in connection with construction, erection, lumbering or mining operations.
 - (2) 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.
 - (3) Hospital or medical facilities operated by the insured for its employees.

- (4) Maintenance or repair of the insured's buildings or equipment by the insured's employees.
- (5) Printing or lithographing by the insured on its own products.

b. A general inclusion shall be separately classified only if:

- (1) Such operation shall be separate and distinct business of the insured as provided in Rule IV-D below, or
- (2) It is specifically excluded by the classification wording, or
- (3) The principal business is described by a standard exception classification.

4. General Exclusion

Some operations in a business are so unusual that they are excluded from basic classifications. They are classified separately unless specifically included in the basic classification wording. These operations are called general exclusions and are:

- a. Aircraft operation – all operations of the flying and ground crew.
- b. New construction or alterations by the insured's employees.
- c. Stevedoring, including tallying and checking incidental to stevedoring.
- d. Sawmill operations – sawing logs into lumber by equipment such circular carriage or band carriage saws, including operations incidental to the sawmill.

5. Governing Classification

The governing classification at a specific job or location is the classification, other than a standard exception classification, that produces the greatest amount of payroll.

C. Classification Wording

1. Captions

Captions which precede related classifications are a part of the classification wording.

2. Notes

Notes following a classification are part of that classification and control its use.

Example of C1 and C2:

Store:

**Fruit or vegetables – retail
No handling of fresh meats.**

In this example, “STORE” is the caption and “No handling of fresh meats” is the note. Both are part of the classification wording.

3. Words and Phrases

- 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 to that risk unless specifically directed by classification wording, even though some operations or employees are at a separate location.

Exceptions to 3a above

- i. Classifications describing an operation which is a standard exception or general exclusion shall apply.
- ii. Any separate and distinct business shall be separately classified when conditions of Rule IV-G exist.

Examples of 3a above

- i. Code 9186 – Circus – Traveling – All Employees

All of the employees of such a risk shall be assigned to this classification.

- ii. Code 8385 – Bus Company – Garage Employees

Code 7382 – Bus Company – All Other Employees

All employees, other than garage employees, shall be assigned to Code 7382 in such a risk.

iii. Code 5402 – Greenhouse Erection – All Operations to Completion

All work for erection of a greenhouse shall be assigned to Code 5402.

iv. Code 6005 – Jetty Construction – All Operations to Completion.

All work for the construction of a jetty from beginning to end of the project shall be assigned to Code 6005.

These examples are subject to exceptions (i) and (ii) above.

- b. Clerical means clerical office employees and drafting employees as defined in Rule IV-B-2a and b.
- c. Drivers means drivers, chauffeurs and their helpers as defined in Rule IV-B-2 c.
- d. Includes or &: If a classification contain “Includes” or “&”, the operations or employees which are so designated shall not be assigned to a separate classification even though such operations or employee are described by another classification or are at a separate location.

Example of 3D above

Code 5183 – Insulation – Steam Pipe or Boiler & Drivers- includes shop.

This classification also applies to shop operations and drivers.

- e. No or Not: A classification which included a restrictive phrase beginning with “no” or “not” shall not apply to risk which conducts any operation described in the restrictive phrase.

Exception to 3e above

- (1) For mercantile business, such as dealers or stores, or for mining businesses, this rule applies to each location.
- (2) For construction operations, this rule applies to each job or location.

Example to3e above

Code 8106 – Steel Merchant – not applicable to junk dealers.

This classification shall not be assigned to a steel merchant which also deals in junk. That risk shall be assigned to Code 8263 – Junk Dealers.

- f. NOC means not otherwise classified. A classification designated “NOC” shall apply only if no other classification more specifically described the insured business.
- g. Or: Or also means and.

Example to3g above

Code 2586 – Cleaning or dyeing

Cleaning or dyeing also means cleaning and dyeing.

- h. Salespersons means salespersons, collectors and messengers as defined in Rule IV-B-2 d.
- i. To Be Separately Rated: If a classification requires operations or employees “to be separately rates,” all such operations or employees shall be separately classified when the conditions of Rule IV-D-4 exist.

Example to3i above

Code 4131 – Mirror Mfg. – Mfg. of glass, frames, backs or handles to be separately rated.

In a risk which makes mirrors, the work of producing glass, or fabricating frames, backs or handles shall be separately classified.

D. Assignment of Classifications

1. Object of Classification Procedure

The object of the classification procedure is to assign the one basic classification which best describes the business of the employer. Subject to certain exceptions described in this rule, each classification includes all the various types of labor found in a business. It is the business which is classified, not the individual employments,

occupations or operations within a business. Additional classifications shall be assigned as provided below:

2. Classification of Separate Legal Entities

Each separate legal entity insured under a policy shall be assigned to the basic classification which describes its entire business within a state. This assignment procedure applies even if the business is conducted at more than one location.

3. Business Not Described by a Manual Classification

If there is no classification which describe the business, the classification which most closely describes the business shall be assigned. Refer to Rule IV-F-2.

4. Assignment to Additional Basic Classification

If a classification requires operations or employees to be separately rated or if an employer operates a secondary business, an additional basic classification shall be assigned only if all the following conditions exist:

- a. The secondary business is conducted as a separate undertaking or enterprise. This condition does not apply if the classification wording requires the assignment of an additional classification for specified employees or operations. For example, some classification direct that certain operations are to be separately rated.
- b. Separate payroll records are maintain for each business.
- c. Each business is physically separated by structural partitions and is conducted without interchange of labor.
- d. The assignment of the separate classification is not prohibited by wording of that classification or any other classification assigned to the policy.

If all of the above conditions do not exist:

- (1) All employees shall be assigned to the classification applicable to the principal business if the classification for the principal business carries a rate which is the same or higher than that for the classification of the secondary business.

- (2) The secondary business shall be assigned to the classification which describes that business if such classification carries a rate higher than that applicable to the principal business.
 - (3) The principal business is the business with the greatest amount of payroll, excluding standard exception or general exclusion operations.
- e. Policies with more than one classification may involve employees working in connection with several classifications. Payroll assignment for such employees is subject to Rule IV-E.

5. Classifications Limited to Separate Businesses

The assignment of certain classifications is limited by their notes to separate and distinct businesses because they describe an operation which frequently is an integral part of a business described by another classification.

Example of 5 above

Code 4511 – Analytical Chemist

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

6. Standard Exception and General Exclusion Operations

Standard exception and general exclusion operations shall be separately classified unless specifically included in a classification assigned to the business. Classifications for standard exception and general exclusion operations apply even if the business classification includes phrases such as “all employees” or “all operations”.

7. Business Described by a Standard Exception Classification

If the principal business is described by a standard exception classification, the operations of all employees not included in the definition of the standard exception classification shall be assigned to the separate basic classification which most closely describes their operations.

Example of 7 above

The insured is a bank:

<u>Employees</u>	<u>Assignment</u>
Clerical Office	Code 8810 - Clerical Office Employees
Maintenance, Security, Elevator Operators Cafeteria or Restaurant	Code 9015 – Building NOC – operation by owner or leases Code 9079 – Restaurant NOC

8. Construction or Erection Operations

Each distinct type of construction or erection operation at a job or location shall be assigned to the classification which specifically described such operation 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 which applies to the job or location where the operation is performed.

A separate construction or erection classification shall not be assigned to any operation which is within the scope of another classification assigned to such a job or location.

9. Mercantile Businesses

For mercantile businesses, such as stores or dealers, the classification is determined separately for each location.

10. Farm Operations

For assignment of classifications for farm operations, refer to the Classification Section of this manual.

E. Payroll Assignment – Multiple Classifications

1. Miscellaneous Employees

Miscellaneous employees are those who perform duties conducted in common for separate operations which are subject to more than one basic classification. The payroll of any miscellaneous employees shall be assigned to the governing classification. Such employees include

general superintendents, maintenance or power plant employees, elevator operations, shipping or receiving clerks and yard workers.

Example of 1 above

Four storey factory – two floors general job machine shop and two floors plastic goods manufacturing:

Code 3632 – machine Shop NOC applies to machine shop.

Code 4452 – Plastic Mfg. applies to plastic goods manufacturing.

The elevator operators, porters and cleaners serving all four floors shall be assigned to the governing classification.

2. Interchange of Labor

Some employees, who are not miscellaneous employees, may perform duties directly related to more than one classification. An example is an employee who from time to time interchanges between operations subject to more than one classification. When there is such an interchange of labor, the entire payroll of employees who interchange shall be assigned to the highest rated classification representing any part of their work.

Example to 2 above

For construction, erection, stevedoring or part-time aircraft operations in connection with Code 7421 – Aircraft Operations, the payroll of an individual employee may be divided and allocated to more than one such classification, provided the entries on the original records of the insured disclose and allocation of each such individual employee's payroll. An estimated or percentage allocation of payroll is not permitted.

F. How to Show Classification in Item 4 of the Information or Declarations Page

1. Business Described by a Classification

For a business described by a classification, show the classification wording, with or without notes, show any caption which precedes several related classifications and show the code number.

2. Business Not Described by Any Classification

For a business not described by any classification, show wording which describes the business. With this wording, show the code number of the classification which most closely describes the business. Such an assignment is controlled by all of the rules applicable to the assigned classification.

Example of 2 above

An employer manufactures textile lamp shades. There is no classification in the Manual which described or mentions lamp shades manufacturing. The classification in the Manual which most closely described lamp shade manufacturing is Code 2501 – Furnishing Goods Mfg., which states in its footnote that it includes wearing apparel, draperies or household furnishings manufactured from textile fabrics. Consequently, Code 2501 is applicable and therefore the Information or Declaration Page shall show:

Lamp Shade Mfg. – from textiles – 2501

All of the rules pertaining to the assigned classification apply to such a business. For example, if drivers are included in the assigned classification, they shall be included in the wording used to describe the business.

***** RESERVED FOR FUTURE USE *****

Rule V – Premium Basis

Item 4 of the Information Page

A. Basis of Premium – Total Remuneration

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

B. Remuneration – Payroll

Remuneration means money (reference to PL 6-33)

C. Estimated Payrolls

1. Estimated Payrolls by Classification

For each classification shown on the information or Declaration Page, the total estimated annual payroll shall be stated in the column headed “Premium Basis Total estimated Annual Remuneration.”

2. Determination of estimated Payrolls

Estimated payrolls shown on the Information or Declaration Page shall reflect actual remuneration anticipated by the insured during the policy period. Such estimates shall be subject to substantiation by records or inspections.

D. Whole Dollars – Payrolls

All payrolls shall be shown to the nearest dollar. A remainder or \$.50 shall be rounded to the next highest dollar.

***** RESERVED FOR FUTURE USE *****

Rule VI – Rates and Premium Determination
Item 4 of the Information Page

A. Manual Rates

1. Definition – The rate is the amount of premium for each \$100 of payroll.

2. Manual Rate

The amount rate for each classification is shown after its code number on the rate pages.

3. Authorized Rate

Authorized rate means the manual rate that has been approved by the Office of the Insurance Commissioner and the Workers' Compensation Commission.

4. Show Rates in Item 4 of the Information or Declaration Page

For each classification shown in Item 4, the manual rate or other authorized rate shall be stated in the column headed "Rate per \$100 of remuneration."

B. Premium Determination

Premium for each classification shown in the policy is determined by multiplying the basis of premium by the rate.

Example of B above

Payroll	=	\$90,000
Rate	=	x 1.50
Premium	=	\$ 1,350
<u>\$90,000</u>	x	1.50
		\$ 1,350

C. Whole Dollars – Premiums

All premiums shall be shown to the nearest dollar. A remainder of \$.50 shall be rounded to the next higher dollar.

D. Expense Constant

1. Explanation

The expense constant is a premium charge which applies to every policy in addition to the premium inclusive of loss constants. It covers expenses such as those for issuing, recording and auditing, which are common to all workers compensation policies regardless of premium size.

2. Amount of Expense Constant

An expense constant of \$50.00 is added to any policy generating an annual premium of less than \$300.00. In the event of policy cancellation, refer to Rule IX. For long term policies, refer to Rule III.

3. Premium Discount, Experience Rating, Merit Rating and Retrospective Rating.

The expense constant is not subject to premium discount, experience rating modification, merit rating modification nor to retrospective rating adjustment.

4. Minimum Premium

The expense constant is not included in the minimum premium for each classification and shall be added if the minimum premium becomes the final premium for the policy.

5. Information Page

The expense constant shall be shown on the Information of Declaration Page.

6. Multiple Locations

When more than one location is insured on the same policy, the expense constant shall be applicable to the policy as a whole.

7. Expense Constant – Mid-Term Policy Change

The expense constant charged at the inception of the policy is not subject to change when another location is added mid-term to a policy.

E. Minimum Premium

1. Explanation

The Minimum premium is the lowest premium required in order to provide insurance under the policy. The minimum premium shall be stated on the Information or Declaration Page on an established basis. It is the lowest total policy premium for a policy not longer than one year. For policies issued for a period over one year, refer to Rule III.

2. Location of Minimum Premium in Manual

The minimum premium for each classification is shown after its code number on the rate pages.

3. How Determined

The minimum premium for a policy shall be determined as follows:

- a. For a policy with only one classification, apply the minimum premium for that classification.
- b. For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy.

4. Experience Rating or Merit Rating

The minimum premium is not subject to an experience rating modification or merit rating modification.

5. Adjustment Upon Audit

The minimum premium is subject to adjustment and shall be determined upon audit only on the basis of those classifications developing program. Additionally, if a classification is incorrectly classified it may result in a decrease or increase of premium during policy term or upon year end audit of the policy.

If correction to the misclassification results in a lower premium, the decrease will be applied to the policy retroactively. If the correction results in an increase of premium, the increase will applied to the policy according to the following schedule from the NCCI Rating Manual.

Where the insurer determines a corrected classification is needed:

- a. During the first 120 days of a policy term, the additional premium is applied retroactively to the entire policy period.
- b. After 120 days but before the last 90 days of a policy term, the additional premium is applied pro-rata from date of discovery.
- c. During the last 90 days of the policy term, the correct classification and additional premium will be applied only to the renewal policy.

If a change in classification is due to changes in the insured's operations, the new classification will be applied pro-rata from date of change in the insured's operations.

If a change in classification is needed because of an omission or misrepresentation by the insured or agent, the new classification will be applied retroactively.

For canceled policies, refer to Rule IX.

6. Special Minimum Premium Requirements

- a. For increased limits of employers' liability on a policy, refer to Rule VII.
- b. For admiralty or federal employments, refer to Rule XI.
- c. For domestic workers, refer to Rule XIV.

7. Employers Liability Policies

For a policy which provides only employers liability insurance with increased limits, the minimum premium shall be increased by the factor which applies to the rates for that policy. Refer to Rule VII.

F. Deposit Premium

1. When Payable

A deposit premium is payable at the inception of the policy. The deposit premium shall not be less than the minimum premium stated in the policy.

2. Amount Payable – Annual Adjustment

For a policy which provides that the premium shall be adjusted upon audit after termination of an annual period, the deposit premium shall be the total estimated annual premium for that policy.

3. When Credit Allowed

The deposit premium shall be credited in premium computation to the final earned premium adjustment or to the renewal policy. The deposit premium shall not be credited to any interim premium adjustment.

4. Three Year Fixed Rate Policies

Three Year Fixed Rate Policies are not allowed in the CNMI. Premium for workers compensation coverage included under a Special Multi Peril or a Business Owner's Policy shall be computed and charged on an annual basis.

G. Premium Determination for Federal and Maritime Insurance

Additional rating procedures are in Rules X and XI for insurance for employers subject to the Longshore and Harbor Workers' Compensation Act, the Federal Employer's Liability Act and Admiralty Law.

***** RESERVED FOR FUTURE USE *****

Rule VII – Limits of Liability

Item 3.B of the Information Page

A. Workers Compensation and Employers Liability Policy

1. Part One-Workers compensation

Public Law 6-33 provides for \$40,000 statutory limit of liability. The policy provides all benefits required by Public Law 6-33 of the Commonwealth of the Northern Mariana Islands.

2. Part Two – Employers Liability (At Carriers Discretion)

- a. Standard Limits (At Carriers Discretion)
- b. Increased Limits

The limits under Part Two may be increased, subject to the following:

- (1) The limits of liability shall be the same for all operational locations of the insured.
- (2) The additional premium for increased limits shall be determined by multiplying the total premium by the percentage in the following Table for Increased Limits. It shall not be less than the minimum premium shown in the table. For this purpose, total premium shall be computed before application of Loss and Expense Constants.

Table of Increased Limits

<u>Limit of Liability (000 omitted)</u>	<u>Percentages</u>	<u>Premium For Increased Limits</u>
\$100/100/1,000	.70	Refer to rate pages
100/100/2,500	1.20	
100/100/5,000	1.70	
100/100/10,000	2.40	
500/500/500	1.90	
500/500/1,000	2.20	
500/500/2,500	2.70	
500/500/5,000	3.20	
500/500/10,000	3.90	
1,000/1,000/1,000	3.30	

1,000/1,000/2,500	3.80
1,000/1,000/5,000	4.40
1,000/1,000/10,000	5.00

c. Accident Limit

The limit of liability under Part Two for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

d. Disease Limit

The limit of disability under Part Two for Bodily Injury by Disease – each employee – applies as a separate limit to bodily injury by disease to any one employee and the limit of liability for Bodily Injury by Disease – policy limit – applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

e. Show Limits on the Information Page

The limits of liability under Part Two must be stated in Item 3.B of the Information Page.

B. Employers Liability Insurance – Without Workers Compensation Insurance.
(AT CARRIERS DISCRETION)

1. Coverage

A policy may provide only employers liability insurance not in combination with workers compensation insurance. It shall exclude obligation to pay workers compensation benefits in such states.

2. Limits of Liability

The limit of liability for Bodily Injury by Accident applies to bodily injury arising out of any one accident.

The limit of liability for Bodily Injury by Disease – each employee – applies as a separate limit to bodily injury disease to any one employee and the limit of liability for Bodily Injury by Disease – policy limit – applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

3. Increased Limits of Liability

- a. The limits for employers liability insurance may be increased. If higher limits of liability apply, the premium shall be determined on the basis of the rates multiplied by the factor indicated in the following table:

Table for Increased Limits
Employers Liability Insurance Only

<u>Limits of Liability</u> <u>(000 omitted)</u>	<u>Factor</u>
\$100/100/1,000	1.053
100/100/2,500	1.127
100/100/5,000	1.225
100/100/10,000	1.284
500/500/500	1.186
500/500/1,000	1.206
500/500/2,500	1.286
500/500/5,000	1.368
500/500/10,000	1.424
1,000/1,000/1,000	1.280
1,000/1,000/2,500	1.357
1,000/1,000/5,000	1.436
1,000/1,000/10,000	1.509

4. Premium Determination

Employers liability insurance may be provided for bodily injury by accident and disease. The premium for standard limits for such insurance shall be based in the workers compensation classifications and rates in this manual.

C. Voluntary Compensation Insurance

1. Limits of Liability

The limits of liability under Part Two – Employers Liability Insurance for employees subject to voluntary compensation insurance are:

Bodily Injury by Accident: \$40,000 each accident

At Carriers Discretion:

Bodily Injury by Disease: \$100,000 each employee

Bodily injury by Disease: \$500,000 policy limit

The limit of liability for Bodily Injury by Accident applies to all bodily injury arising out of one accident.

2. Premium Determination (At Carriers Discretion)

Premium shall be determined on the basis of the workers compensation rules, classifications and rates in the Manual.

3. Payroll Records

When voluntary compensation insurance is provided for a group of employees, separate payroll records shall be maintained by the insured for the designated group of employees.

***** RESERVED FOR FUTURE USE *****

Rule VIII – Special Conditions or Operations Affecting Coverage and Premium

A. Executive Officers

1. Definition

Executive officers of a corporation are the President, Vice President, Secretary, Treasurer or any other officer appointed in accordance with the Charter or by-laws of the corporation.

2. Law and Status

Salaried executive officers may elect workers compensation coverage under Public Law 6-33. To include executive officers, carriers must attach the Standard Sole Proprietors, Partners, Officers and Other Coverage Endorsement (WC 00 03 10).

When coverage is elected, executive officers have the same status as employees under the policy.

3. Premium Determination

Premium for executive officers shall be based on their total payroll, subject to the following limitations and the requirements of Rule V-F.

a. The minimum individual payroll for an executive officer is shown on the rate pages.

b. The maximum individual payroll for an executive officer is shown on the rate pages.

c. The payroll limitation in a. and b. apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

4. Assignment of Payroll

Payroll shall be assigned to the classification which applies to the principal operations in which the executive officer is engaged.

Exception to 4 Above

- a. Payroll of an executive officer who regularly and frequently engages in duties which are ordinarily performed by a superintendent, foreman or worker shall be assigned to the governing Classification.
- b. Payroll of an executive officer who performs construction, erection or stevedoring operations shall be divided and assigned to the classifications which apply to the different types of operations of the executive officer, subject to the requirements of Rule IV-E-2.

5. Flight Duties

Payroll of an executive officer who is a pilot or member of the flying crew of an aircraft used in the insured's business shall be assigned as follows:

- a. For each week during which the executive officer did not perform flight duties, assign the officer's payroll as provided in Rule VIII-A-5.
- b. For each week during which the executive officer performed flight duties, assigned the officer's payroll for that week to Code 7421 – Aircraft Operation – flying crew. If an executive officer's non-flying duties in such a week are subject to the higher rated classification, that higher rated classification shall be assigned in that week.

Rules 6a, and b. apply on the basis of the policy's book required under Federal regulations or other verifiable records.

If Code 7421 – Aircraft Operations – flying crew—applies and verifiable records are not maintained to indicate those weeks during which flying is performed by executive officer, their payroll shall be assigned to the highest rated classification which applies to any of their operations.

B. Partners and Sole Proprietors

1. Law and Status

Partners and sole proprietors are not normally in the category of employees but may be covered under the law by statutory provision or by election. They then have the same status as employees under the policy.

2. Coverage

To provide coverage for a partner or sole proprietor who is to be treated as an employee, attach the Standard Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 01).

3. Premium Determination

Premium for each partner or sole proprietor treated as an employee is based on the payroll amount shown on the rate pages.

4. Assignment of Payroll

Payroll of partners or sole proprietors shall be assigned to classifications and rates under the rules which apply to employees.

C. Subcontractors

1. Law on Contractors and Subcontractors

Most workers compensation laws provide that contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors.

Public Law 6-33 requires that all employers obtain workers compensation coverage for their employees regardless of any subcontractual agreements.

2. Premium for Uninsured Subcontractors

The contractor shall furnish satisfactory evidence that the subcontractor had workers compensation insurance in force covering the work performed for the contractor. For each subcontractor for which such evidence is not furnished, additional premium shall be charged on the policy which insured the contractor as follows:

a. The contractor shall provide a complete payroll record of the employees of each uninsured subcontractor. Premium on such payroll shall be based on the classification which would have applied if the employees of the subcontractor had been employees of the subcontractor.

b. If the contractor does not supply the payroll records of its subcontractor, the full subcontract price of the work performed during the policy period by subcontractor shall be established as the

payroll of the subcontractor's employees. The additional premium shall be charged on that amount as payroll.

Exception to 3b above

If investigation on a specific job discloses that a definite amount of the subcontractor price represents payroll, such amount shall be the payroll for the additional premium computation. In contracts for labor and material, the payroll shall not be less than 50% of the subcontract price. In contracts for labor only, the payroll shall be established as not less than 90% of the subcontract prices.

3. Piece Work, Drivers, Chauffeurs and Helpers under Contract

This rule on subcontractors does not apply to contractors for piece work, nor to drivers, chauffeurs or helpers on vehicles engaged under contract:

a. The entire amount paid to piece workers shall be the payroll, as provided in Rule V.

b. The rules on standard exceptions in Rules IV apply to drivers, chauffeurs or helpers on contract vehicles.

D. Self Insured Employers

1. Requirements

a. Any employer who was not able to secure coverage within the CNMI as evidenced by three letters of declination by three separate carriers may be allowed to seek coverage outside of the CNMI or may be allowed to self-insure its operations in accordance with the Workers Compensation Commission rules and regulations; or

b. Any employer with at least 200 employees may elect to be self-insured in accordance with the Workers Compensation Commission rules and regulations.

c. An employer who is authorized to self-insure its operations is required to pay into the Special Disability fund pursuant to 4 CMC 9353 an amount equal to 1% of the total salaries paid but not to exceed \$1,500. Please refer to Public Law 9-33 for further details.

***** RESERVED FOR FUTURE USE *****

Rule IX – Cancellation

A. Who May Cancel

Cancellation of coverage may be made by either the insured or the carrier in accordance with policy conditions. A copy of the Notice of cancellation must also be provided to the Workers Compensation Commission.

B. Premium Determination – Cancellation by the Insurance Carrier

Premium for the canceled policy shall be computed as follows:

1. Rates and Payroll

Apply authorized rates to the payroll developed during the period the policy was in effect.

2. Expense Constant

Add the pro-rata portion of the Expense Constant but not less than \$50.00. Refer to Rule VI-E.

3. Minimum Premium

The total premium for the canceled policy shall not be less than the pro-rata portion of the minimum premium. Refer to Rule VI-F.

C. Premium Determination – Cancellation by The Insured When Retiring From Business.

Compute the premium as provided in B above if a policy is canceled by insured when:

1. All the work covered by the policy has been completed, or
2. All interest in any business covered by the policy has been sold, or
3. The insured has retired from all business covered by the policy.

D. Premium Determination – Cancellation By The Insured, Except When Retiring From Business.

1. Actual Payroll

Determine the payroll developed during the period the policy was in effect

2. Extended Payroll

Extend such payroll pro-rata to an annual basis.

Example

A payroll of \$55,500 for 185 days would produce a payroll of \$109,500 on an annual basis: $\$55,500 \times \frac{365}{185} = \$109,500$

185

3. Rates

Apply authorized rates to the payroll on 2. Above.

4. Short Rate Percentage

Based on the time the policy was in effect, apply the short rate percentage shown in the Short Rate Cancellation Table in this Rule to the annual premium computed on the basis of the extended payroll in order to determine the short rate portion of the annual premium.

5. Expense Constant

Add the short rate portion of the Expense Constant but not less than \$50.00. Refer to Rule VI-E.

6. Minimum Premium

The total premium for the canceled policy shall not be less the minimum premium. Refer to Rule VI-F.

7. Example of a Short Rate Cancellation

A policy in effect for 185 days develops actual payroll of \$55,500, manual rate \$.50, with expense constant of \$50.

a. Payroll extended to annual basis =
 $\$55,500 \times \frac{365}{185} =$ \$109,500

b. Annual premium = \$109,500 x \$.50 548

c. Short rate percentage for 185 days 61%
(See Table on next page)

- d. Short rate premium for canceled policy =
 $\$548 \times .61$ 334
- e. Short rate premium of \$50 expense constant =
 $\$50 \times .61$ 31
- f. Total premium for canceled policy = \$ 365
- g. Minimum premium = \$73. Not applicable to this policy.

Refer to Appendix C for an alternative method of short rate computation.

E. SHORT RATE CANCELTION TABLE FOR TERM OF ONE YEAR

Days Policy In Force		Per Cent of One Year Prem.	Days Policy In Force		Per Cent of One Year Prem.
1	→	5%	154 - 156	→	53%
2	→	6	157 - 160	→	54
3 - 4	→	7	161 - 164	→	55
5 - 6	→	8	165 - 167	→	56
7 - 8	→	9	168 - 171	→	57
9 - 10	→	10	172 - 175	→	58
11 - 12	→	11	176 - 178	→	59
13 - 14	→	12	179 - 182 (6mos.)	→	60
15 - 16	→	13	183 - 187	→	61
17 - 18	→	14	188 - 191	→	62
19 - 20	→	15	192 - 196	→	63
21 - 22	→	16	197 - 200	→	64
23 - 25	→	17	201 - 205	→	65
26 - 29	→	18	206 - 209	→	66
30 - 32 (1 mos.)	→	19	210 - 214 (7 mos.)	→	67
33 - 36	→	20	215 - 218	→	68
37 - 40	→	21	219 - 223	→	69
41 - 43	→	22	224 - 228	→	70
44 - 47	→	23	229 - 232	→	71
48 - 51	→	24	233 - 237	→	72
52 - 54	→	25	238 - 241	→	73
55 - 58	→	26	242 - 246 (8 mos.)	→	74
59 - 62 (2 mos.)	→	27	247 - 250	→	75
63 - 65	→	28	251 - 255	→	76
66 - 69	→	29	256 - 260	→	77
70 - 73	→	30	261 - 264	→	78
74 - 76	→	31	265 - 269	→	79
77 - 80	→	32	270 - 273 (9 mos.)	→	80
81 - 83	→	33	274 - 278	→	81
84 - 87	→	34	279 - 282	→	82
89 - 91 (3 mos.)	→	35	283 - 287	→	83
92 - 94	→	36	288 - 291	→	84
95 - 98	→	37	292 - 296	→	85
99 - 102	→	38	297 - 301	→	86
103 - 105	→	39	302 - 305 (10 mos.)	→	87
106 - 109	→	40	306 - 310	→	88
110 - 113	→	41	311 - 314	→	89
114 - 116	→	42	315 - 319	→	90
117 - 120	→	43	320 - 323	→	91
121 - 124 (4 mos.)	→	44	324 - 328	→	92
125 - 127	→	45	329 - 332	→	93
128 - 131	→	46	333 - 337 (11 mos.)	→	94
132 - 135	→	47	338 - 342	→	95
136 - 138	→	48	343 - 346	→	96
139 - 142	→	49	347 - 351	→	97
143 - 146	→	50	352 - 355	→	98
147 - 149	→	51	356 - 360	→	99
150 - 153 (5 mos.)	→	52	361 - 365 (12 mos.)	→	100

***** RESERVED FOR FUTURE USE *****

Rule X – Longshore and Harbor workers’ Compensation Act

A. General Information

The Longshore and Harbor Workers’ compensation Act (LHWCA) is a Federal law which provides for payment of compensation and other benefits to employees such as longshore workers, harbor workers, ship repair workers, shipbuilders, shipbreakers and other employees engaged in loading, unloading, repairing or rebuilding a vessel. It applies to such employees while working on navigable waters of the United States and also while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does not cover masters or members of the crew of a vessel. For complete details see U.S. Code (1946), Title 33, Section 901 – 49, amended by Public Law 92-576.

B. Workers Compensation Insurance – Part One

The standard policy is used to insure the statutory obligation of any employer to furnish benefits required by the LHWCA. Attach the Standard Longshore and Harbor Workers Compensation Act Endorsement (WC 00 01 06) to provide such insurance. Do not designate the LHWCA in item 3.A of the Information or Declaration Page. To exclude LHWCA exposures that are not covered by the policy, attach the Standard Longshore and Harbor Workers Compensation Act Endorsement (WC 00 01 07).

C. Employers Liability Insurance – Part Two (At Carriers Discretion)

For operations subject to the LHWCA, the standard limits of liability under Part Two are:

Bodily Injury by Accident:	\$100,000 each accident
Bodily Injury by Disease:	\$100,000 each accident
Bodily Injury by Disease:	\$500,000 policy limit (Refer to Rule VIII.)

D. Classification and Rates

1. Classifications

Classifications for insurance under the LHWCA are listed in the Classification Section of this Manual.

2. Rates for Federal “F” Classification

The manual rates for classification code numbers followed by the letter “F” include premium for operations subject to the LHWCA.

3. Rates for Non-Federal “Non-F” Classifications

The manual rates for classification code numbers not followed by the letter “F” do not include premium for operations subject to the LHWCA. If operations under such classifications involve some employee subject to the LHWCA, the manual rates and minimum premiums for such classifications shall be increased by the Longshore and Harbor Workers Compensation Coverage Percentage shown on the rate pages. Such percentage does not apply to loss and expense constants. Such increased rate shall apply only to payroll of employees engaged in operations subject to the LHWCA.

E. Extensions of the Longshore and Harbor Workers’ Compensation Act

1. Defense Base Act

The Defense Base Act extends the provision of the LHWCA to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States Government. Employers who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, U.S. Code (1946) Title 42, Sections 1651 – 54, Public Law 208, 77th Congress.

To provide such insurance, attach the Standard Defense Base Act Coverage Endorsement (WC 00 01 01).

2. Outer Continental Shelf Lands Act

The Outer Continental Shelf Lands Act extends the provisions of the LHWCA to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States.

The area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see U.S. Code (1946) Title 33, Sections 901 – 49 as

extended by the Act of August 7, 1953 (Public Law 212, 83rd Congress).

To provide such insurance, attach the Outer Continental Shelf Lands Act Coverage Endorsement (WC 00 01 09)

3. Civilian Employees of Nonappropriated Fund Instrumentalities Act

The Nonappropriated Fund Instrumentalities Act extends the provisions of the LHWCA to civilian employees of nonappropriated instrumentalities such as post exchanges and service clubs of the Armed Forces. For complete details, see U.S. code (1970) Title 5, Section 8171 (Public Law 85-538, 85th Congress).

To provide such insurance attach the Standard Nonappropriated Fund Instrumentalities Act Coverage Endorsement (WC 00 01 08).

4. Premium Determination

For insurance under extensions of the LHWCA, determine premium as provided in Rule X – D.

***** RESERVED FOR FUTURE USE *****

Rule XI – The admiralty Law and Federal Employer’s Liability Act

A. General Information

1. Admiralty Law

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the LHWCA. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employer’s liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a Federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 US Code, Section 688, 1970) which applies the provisions of the Federal Employers Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

2. Federal Employers’ Liability Act

The Federal Employers’ liability Act (F.E.L.A.) applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 US Code, Section 51-60, 1970.

B. Description of Coverage Programs

The policy may be used to provide insurance for liability under one or more state workers compensation laws and also for liability under Admiralty Law or F.E.L.A. There are two programs to furnish such insurance:

1. Program 1

Provides, under Part One – Workers’ Compensation Insurance, statutory liability under the workers compensation law of any state designated in item 3.A of the Information Page and, under Part Two – Employers Liability Insurance, employers liability for damages under Admiralty Law or F.E.L.A., subject to a standard limit of \$25,000.

2. Program II

Provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to the laws of negligence. If the offer of settlement is rejected, employers' liability then applies to such claim or suit, with the same standard limits as for Program I.

C. Coverage

1. Admiralty Law endorsements

To provide Program I for Admiralty Law, the standard Maritime Coverage Endorsement (WC 00 02 01). To provide Program II for Admiralty Law, also attach the Standard Voluntary Compensation Maritime Coverage Endorsement (WC 00 02 03).

2. Admiralty Law Coverage Option

The Maritime Coverage endorsement excludes liability to provide transportation, wages, maintenance and cure. This endorsement may optionally include a provision to insure such liability for an additional premium based on an (a) rate.

3. Federal Employers' liability Act endorsements

To provide Program I for employments subject to F.E.L.A. attach the Standard Federal employers' Liability Act Coverage Endorsement (WC 00 01 04). To provide Program II, also attach the Standard Voluntary Compensation and Employers' Liability Coverage Endorsement (WC 00 01 06).

4. Longshore and Harbor Workers' Compensation Act

When insurance is provided for liability under Admiralty Law or F.E.L.A., insurance for liability under the LHWCA also may be necessary. To provide such insurance, attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06).

D. Exclusions

Unless specifically excluded, coverage for liability of an employer under Admiralty Law or F.E.L.A. is provided by the policy under Part Two Employers Liability. The policy may be endorsed to exclude such coverage as follows:

1. Exclusion of Admiralty Law Liability

To exclude admiralty liability, attach the Standard Maritime Exclusion Endorsement (WC 00 02 02).

2. Exclusion of Federal Employers Liability Act Liability

To exclude F.E.L.A. liability, attach the Standard Federal Employers' Liability Act Exclusion Endorsement (WC 00 01 05).

E. Limits of Liability

1. Standard limit

The standard limit of liability under Party Two – Employers Liability Insurance for Admiralty or F.E.L.A. insurance under Program I or II is \$25,000.

- a. Accident Limit

The limit of liability applies to all bodily injury arising out of any one accident.

- b. Disease Limit

The limit of liability also applies as a separate aggregate limit for all bodily injury by disease. The aggregate limit for all bodily injury by disease. The aggregate limit applies separately to bodily injury by disease arising out of work in each state shown in item 3.A of the Information Page.

- c. Show Limits on Endorsement

These limits of liability must be stated in the Maritime Coverage endorsement and/or the Federal Employers' Liability Act Coverage Endorsement.

2. Increased Limits

Increased limits of liability under Part Two – Employers Liability Insurance are available. The additional premium for increased limits applying the factor in the following Table For Increased Limits to the total premium for admiralty or F.E.L.A. classifications before application of:

- a. Expense Constant
- b. Experience rating or merit rating modification
- c. Premium discount or retrospective rating adjustment

The premium for increased limits is subject to an experience rating modification and merit rating modification.

Table For Increased Limits

<u>Limit Per Accident</u>	<u>Factor</u>	<u>Minimum Premium</u>	
		<u>Program I</u>	<u>Program II</u>
\$ 25,000	1.00	Refer to	Refer to
50,000	1.09	rate page	rate page
100,000	1.15		
200,000	1.23		
300,000	1.29		
400,000	1.34		
500,000	1.38		

3. Minimum Premium

The separate minimum premium shown in the above Table For Increased Limits applies to a policy which includes classifications for operations subject to Admiralty Law or F.E.L.A. Such minimum premium is the lowest premium for insuring admiralty or F.E.L.A. operations and it shall apply in addition to the minimum premium or premium for other operations on such a policy. It is not subject to an experience or merit rating modification.

F. Classifications and Rates

The classifications for admiralty or F.E.L.A. operations follow. The rates are on the rate pages:

CLASSIFICATIONS

	<u>Code Number</u>		
	<u>Program I</u>	<u>Program II</u>	
		<u>State Act Benefits</u>	<u>L&H Benefits</u>
Boat Livery – boats under 15 tons 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.	7038	7090	7050
Diving – marine	7394	7395	7398
Dredging – all types	7333	7335	7398
Ferries This classification includes dock employees.	7019	7027	7026
Fishing Vessels – NOC This classification includes packing, curling or shipping fish and repair of nets or boats.	7039	7091	7051
Oyster Boats This classification includes planting; harvesting; and operation of boats.	7079	7097	7070
Salvage Operations – marine	7394	7395	7398
Supply Boats	7020	7028	7131
Tugboats	7020	7028	7131
Vessels – NOC	7016	7024	7047
Vessels – not self-propelled Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as “Vessels NOC.”	7046	7098	7099
Vessels – sail	7036	7088	7048
Wrecking – marine This classification includes salvage operations.	7394	7395	7398
Yachts – private – sail or power	7037	7089	7152

Federal Employers' Liability Act

Railroad Operations - ALL Employees including drivers this classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including Such work as rebuilding, bridges, grade Crossing elimination, laying or relaying Track and all new construction Operations shall be classified as Code 6702, 6703 or 6704.	7151	7153	7152
Clerical Office employees – NOC	8814	8805	8815
Salespersons, Collectors or Messengers - Outside	8737	8734	8738
Railroad Construction – all operations Salespersons and drivers	6702	6704	6703

G. Waters Not Under Admiralty Jurisdiction

1. Coverage

An insured may conduct operations on waters not subject to admiralty jurisdiction. Insurance for such operations shall be provided by the policy and endorsement forms and is subject to the rules which apply to statutory workers; compensation insurance. Rates are on the rate page.

2. Premium Determination

The admiralty classification and rates for Program II apply to operations described in 1. above. Rates are on the rate pages.

3. Admiralty Law or LHWCA Liability

If there is a potential liability under Admiralty Law, follow the premium rules for insurance under Admiralty Law. If there is a potential liability under the LHWCA, refer to Rule X.

***** RESERVED FOR FUTURE USE *****

Rule XII – Domestic Workers – Residences

A. Definitions

1. Inside Domestic Workers

Domestic Workers – Inside are employees engaged exclusively in household or domestic work performed principally inside the residence, (Ex. cook, housekeeper, laundry worker, maid, butler, caregiver, nurse or baby sitter.)

2. Outside Domestic Workers

Domestic workers – Outside are employees engaged exclusively in household or domestic work performed principally outside the residence (Ex. private chauffeur, gardener, etc.)

(Ex. Persons engaged on certain days for gardening, cleaning, laundering or baby sitting)

B. Coverage

1. Voluntary Compensation Insurance

Voluntary compensation insurance for domestic workers may be provided by attaching the Voluntary Compensation and Employers Liability Coverage for Residence Employees Endorsement (WC 00 03 12).

C. Name of Insured

The name of insured must reflect the employers name and residence where such domestic worker is employed.

D. Classifications

1. Domestic Workers

The following classifications apply to operations of domestic workers:

<u>Classifications</u>	<u>Code</u>
Domestic Workers – Inside	0913
Domestic Workers – Outside	0912
Domestic Workers – Occasional (inside or outside)	0908

Exception

If commercial farm operations are conducted, Codes 0912 and 0908-do apply to any operations at the farm location. Refer to the Farm Classifications in the Classification Section of this Manual.

2. Maintenance, Repair or Construction Operations

- a. Codes 0913, 0912 and 0908 include ordinary repair or maintenance of the insured's premises or equivalent by domestic workers.
- b. Building maintenance or repair by employees hired only for that purpose shall be assigned to Code 9015 – Building NOC – operations by owner or lessee.
- c. Extraordinary repairs, alternations, new construction, erection or demolition of structures shall be assigned to construction or erection classifications.

E. Rates and Premium

1. Rates

The rates for Code 0913, 0912 and 0908 are based on the annual salary of the Domestic worker.

2. Records Required

The insured shall maintain a record of the names, duties and period of service of each domestic worker.

3. Estimated Premium for Domestic Workers

Estimated premium for Codes 0912, 0913 and 0908 shall be computed on the estimated annual payroll of such domestic worker during the policy period. If additional domestic workers are employed during the policy period then their estimated annual premiums shall be pro-rated for the duration of the existing coverage.

F. Minimum Premium

For a policy with two or more classifications, apply the highest minimum premium for any classification in the policy.

***** RESERVED FOR FUTURE USE *****

Rule XIII – Final Earned Premium determination

A. Actual Payroll

Final earned premium for the policy shall be determined on actual, instead of estimated, payroll or other premium basis.

B. Premium Determination

The determination of final earned premium is governed by the rules, classifications and rates in this Manual.

C. Audit Rights of Carrier

The insurance carrier has the right to compute earned premium based on an examination of original payroll records and books of account of the insured, in accordance with Part Five-Premium of the Standard Policy.

***** RESERVED FOR FUTURE USE *****

Excess Insurance (At Carriers discretion)

Excess Insurance should only be contemplated by self-insured employers (refer to Rule VIII, Section D).

Excess insurance is only available to employers who have been granted permission for self insurance by the Workers' Compensation Commission. Excess Insurance may be written to cover losses in excess of an employer's retention of \$7,500, \$10,000, \$15,000, \$20,000, \$30,000 per accident. Excess Insurance rates contemplate \$1,000,000 maximum limits.

Risks to be rated for Excess Compensation Insurance should be submitted to the Office of the Insurance Commissioner and the Workers' Compensation Commission.

CLASSIFICATION
and
TARIFF SECTION

NMIA WORKERS COMPENSATION TARIFF

CLASSIFICATION	CODE	RATE	MINIMUM PREMIUM
Accountants	8803	0.14%	19
Acoustical contractor - use Insulation Work	5479	3.20	95
Addressing or Mailing Cos. - use Mailing or Addressing Cos.	8800	0.39	25
Abode Brick Mfg/Brick or Clay Products Mfg.	4041	9.07	
Advertising Cos. – outdoor - selling space for advertising purposes-including shop operations, and the erection, painting, repair, maintenance, or removal of signs; sign painting or lettering in or upon buildings or structure; (Bill posting to be separately rated)	9549	4.79	
Advertising Agencies			
Clerical Office Employees (inside work)	8810	0.17	19
Salesmen, Collectors, Messengers	8742	0.36	24
Aerial Photography/Aircraft Operation - Patrol	7424	5.85	
Air compressor Mfg./Machine Shops	3632	6.14	169
Air Conditioning(Self-contained units - installation)/Household Appliances	9519	1.74	59
Air Conditioning Systems - installation/Sheet Metal work	5538	4.98	138
AIRCRAFT OPERATION: DEFINITIONS, ASSIGNMENTS OF PAYROLLS			
AIRCRAFT OPERATION			
(1) Aircraft Operation – Agricultural - All members of flying crew including dusting, spraying, seeding, bird herding or hunting.	7409	11.59	
(2) All employees other than members of the flying crew - including field or hangar employees, loaders and flagman	7410	5.97	
AIRCRAFT OPERATION-SCHEDULED AND SUPPLEMENTAL AIR CARRIERS:			
(1) All members of flying crew This classification shall apply to scheduled or commercial air carriers, including cargo carriers, operating under Part 121 of Fed Aviation Reg.	7405	2.97	89
(2) All employees other than members of the flying crew (Ticket sellers or information clerks to be separately rated as 8810 - "Clerical Office Emp.")	7403	1.40	50
AIRCRAFT OPERATION-COMMUTER AIR CARRIERS:			
(1) All members of flying crew This classification shall apply to commuter air carriers who operate under Part 135 of the Federal Aviation Regulations, conduct at least five round trips per week, and publish flight schedules.	7413	2.83	
(2) All employees other than members of the flying crew (Ticket sellers or information clerks to be separately rated as 8810 - "Clerical Office Emp.")	7428	3.17	
AIRCRAFT OPERATION-ALL OTHERS			
(1) Aircraft Operation - other than agricultural, scheduled or supplemental air carriers-all employees - other than members of the flying crew-including field or hangar instructors. (Ticket sellers or information clerks to be separately rated as 8810 "clerical Office Employees"; classroom instructors to be separately rated as 8868 - "Colleges or Schools", ground photographic laboratory employees to be separately rated as 4361 - "Photographers-all employees"; payroll of members of flying crews to be separately rated)	7428	3.17	
(2) Aircraft Operation - charter - use Aircraft Operation - Sales or Service	7424	5.85	
(3) Aircraft Operation - Helicopter-members of the flying crew - N.O.C.	7425	19.81	
(4) Aircraft Operation, members of the flying crew-N.O.C.	7424	5.85	

(5) Aircraft Operation-Parachute Jumping-use Aircraft Operation-Public Exhibition	7419	12.87%	
(6) Aircraft Operation-patrol; photography; mapping; skywriting; advertising or survey work-all members of flying crew	7424	5.85	
(7) Aircraft Operation-Sales or Services Agencies; charter; taxi or sightseeing, student instruction, members of the flying crew	7424	5.85	
Aircraft Remanufacture, conversion, Modification and Repair companies-not engaged in the original manufacturing of aircraft	7428	3.17	
Aircraft Schools-Classroom Instruction-use Colleges	8868	0.21	20
Aircraft Operations-all employees-including field or hangar instructors; Drivers, Chauffeurs and their helpers. (Ticket sellers or information clerks to be separately rated as 8810-"Clerical Office Employees', classroom instructors to be separately rated as 8868-"Colleges of Schools', ground photographic laboratory employees to be separately rated as 4361-"Photographers-all employees"; payroll for members of the flying crew to be separately rated in accordance with the provisions of the manual.	7429	8.30	
Alarm (Fire or Burglar) Systems-Sales & Installation/Telephone, Telegraph or fire Alarm)	7601	4.63	131
Alcohol Mfg.-Grain	2130	3.78	110
Alcohol Mfg.-Wood	1472	4.32	123
Aluminum Awning Installation	5102	3.63	106
Aluminum Scrap Metal Dealer-use Salvage Material, Metal Scrap Dealers	8500	7.12	
Aluminum Ware Mfg.-from sheet aluminum(Rolling mill or smelting to be separately rated)	3066	3.16	94
Ambulance Services-all operations	7332	10.73	
Amusement Parks or Exhibitions (1) Care, custody and maintenance of premises; operation of elevators or heating, lighting or power apparatus-including policemen, watchmen, musicians, box office employees or gate attendants. Operation or maintenance of amusement devices, restaurants and retail stores to be separately rated; pari-mutuel employees-rate separately as 8810-"clerkal Office employees". (2) Operation and maintenance of merry-go-rounds, swings, roller coasters or other amusement devices not specifically classified-including ticket collectors connected therewith. Bath houses, billiard halls, bowling centers, dance halls, restaurants, retail stores, skating rinks and theaters shall be separately rated as otherwise provided by this Manual.	9016	2.84	86
Analytical or Testing Laboratory-including outside operations,-N.P.D. This classification does not apply to outside X-raying operations or drilling operations. Outside X-raying operations shall be assigned to 3365. "Welding or Cutting" and drilling operations shall be assigned to 6204. "Drilling-N.O.C."	4511	1.54	54
Animal Hospital-use Hospital Veterinary	8831	5.23	146
Animal Membranes-Preparation-use Meat Products	2095	4.28	122
Antique Dealers-Stores(Misc Merchandise) use Store Risks- Retail N.O.C. or Stores-Furniture (if primarily furniture sales)	8017 8015	0.49 3.63	27
Apartment Hotels-use Hotels	9050	5.67	
Apartment Houses-use Buildings Operation by owners or lessees	9015	3.11	93
Appliance store-Household Appliance-Service or Repair	9519	1.74	59
Appliance Store-wholesale or combined wholesale and retail-use Store Risk-wholesale	8018	1.44	51

Automobile or Automobile Truck Dismantling-including the salvaging or junking of parts, store operations	3821	11.64%	301
Automobile or Automobile Truck Parts Machining and Rebuilding-N.P.D. This classification is intended to apply to operations such as automobile truck engine rebuilding, cylinder rebooting, valve grinding, turning down brake drums, transmission rebuilding, rebiting, carburetor and generator rebuilding and fuel and water pump rebuilding. It does not apply to any employer who removes parts from automobiles or automobile trucks for the purpose of machining or rebuilding, installs parts in automobiles or automobile trucks or otherwise works directly upon automobiles or automobile trucks. Payroll of a parts department, when more than 50% of the parts are sold commercially and are not machined or rebuilt by the insured nor used in the insured's machining or rebuilding operations, shall be assigned to 8046, "Stores-automobile accessories".	3828	5.07%	
Automobile or Automobile Truck Repair Shops or Garages-including all engine, mechanical, electrical, body and fender repairing or rebuilding recapping or retreading of tires to be separately rated.	8389	5.51	
Automobile or Automobile Truck Service Stations-including accessory and spare parts departments; N.P.D. with 8391-"Automobile or Automobile Repair Truck Dealers" 8389-"Automobile or Automobile Truck Repair shops or Garages" and 8392 "Automobile or Automobile Truck Store Garages or Parking Stations or Lots" This classification includes cashiers who receive payments from customers. recapping or retreading of tires to be separately rated.	8387	2.62	81
Automobile Accessory Stores-See "Stores"	8046	1.00	40
Automobile Body Painting-including incidental sanding-N.P.D. with 3808 "Automobile or Motorcycle Mfg of Assembling", 3815- "Automobile Truck or Automobile Truck Trailer Mfg of Assembling", 3815-Automobile Body Mfg", 2797 - "Automobile Body Mfg", 2797 - "Mobile Home Mfg" (Body and fender repairing shall be separately rated.) This classification shall apply only to a physically separated department engaged exclusively in painting operations with no interchange of employees.	9505	1.06	
Automobile Body Upholstering-N.P.D. with 3808-"automobile or Motorcycle Mfg or Assembling", 3815-"Automobile Truck or Automobile Truck Trailer Mfg or Assembling", or 3815-"Automobile Body Mfg"	9522	0.75	34
Automobile Gasoline Stations-retail-all employees-N.O.C.-N.P.d. This classification is applicable to those concerns engaged exclusively in the sale of gasoline or oil or replacement of accessories such as wiper blades, radiator caps, fuses, dash lamps or similar accessories not requiring the use of any tools. This classification is not applicable to any concern that engages in or maintains facilities for automobile repair, lubrication, tire repair or tire sales at the same location. This classification includes cashiers who receive payments from customers.	8324	5.72	
Automobile Renting-use Automobile, Bus or Taxicab Companies	7382	2.51	78
Automobile Schools-use Auto Dealers-all others	8391	2.35	74
Automobile Van Conversion or customizing-all operations-N.P.D. with 9505 "Automobile Body Painting" , or 9522 "Automobile Body Upholstering"	8390	6.85	

Appraisal Inspectors - Mercantile or Mfg. - use Inspection for insurance	8720	0.59%	30
Appraisers - Auction - use Auctioneers	8090	1.43	51
Architects, Buildings, Landscape, Navel - use Draughting (inside)	8810	0.17	19
Engineers (outside)	8601	0.60	30
Armored Car Service - use Patrolmen	7721	6.71	
Army or Navy Post Exchanges - use Store Risks Retail - N.O.C. also See Longshoreman's & Harbor Workers Act	8017	0.49	27
Art Galleries - use Municipal - Librarians, Curators	8838	0.17	19
Art Supply Stores - use Stores, Retail Risk - N.O.C.	8017	0.49	27
Asbestos Covering on Boilers - use Steam Pipe or Boiler Insulation	5184	2.71	84
Asphalt Laying - use Street or Road Construction	5506	7.26	152
Asphalt or Tar Distilling of Refining - including manufacture of products obtained there from; saturation of paper or felt with tar or asphalt; (Felt or paper manufacturing or coke burning to be separately rated) This classification is not applicable to chemical works or manufacturers of dyes or productions use as explosives.	4740	4.47	127
Asphalt Tile Laying - use House furnishings	9521	2.27	72
Asphalt works - grinding, pulverizing, or mixing asphalt (digging, mining or quarrying to be separately rated).	1463	4.76	134
Asphalt Works - Temporary - in connection with street or road, use Street or Road Construction	5506	7.26	57
Assaying - use Analytical or Testing Laboratory	4511	1.54	54
Asylums - use Hospitals	9043	2.73	
Athletic Fields - use Athletic Teams or Parks - Care & Operation	9182	1.65	56
Athletic Teams or Parks (1) All players on salary list of assured, whether regularly played or not- including umpires The entire remuneration of each player shall be included in computing premium, subject to a maximum of \$60,000.00 per season When a player works for two or more firms in the same sports during the season, the maximum of \$60,000 per season shall be prorated. Season, as used above, includes preseason and postseason exposure. (2) Care, operation and maintenance of grounds or care of teams - including ticket sellers or collectors, trainers, coaches, managers or special officers	9181	6.40	
	9182	1.65	56
Attorneys - all employees - including Clerical Office Employees - N.P.D.	8820	1.42	
Auctioneers not livestock - including inside or outside salesmen, solicitors, or appraisers	8090	1.43	51
Audio-visual Equipment - Sales - use Stores - retail Risk - N.O.C.	8017	0.49	27
Auditors, Accountants, Factory Cost or Office Systematizers - all employees - including Clerical Officer Employees - N.P.D.	8803	0.14	19
Auditoriums - operation - use Buildings - N.O.C.	9015	3.11	93
Automatic Sprinkler Installation - within bldgs. Including storage & yard employees	5188	4.60	130
AUTOMOTIVE INDUSTRY: Automobile or Automobile Truck Dealers: (1) Automobile or Automobile Truck Sealers:	8748	0.57	29
(2) All Other Employees - including accessory or spare parts sales Classification 8391. "All Other Employees" shall apply only to those concerns having an addition to proprietors a full time clerical office force and a regular sales forced engaged exclusively in the demonstration and sale or automobiles and/or automobile trucks.	8391	2.35	74

Bakeries and Cracker Mfg. (Store operations shall be separately rated)	2003	1.35%	49
Banks - all employees - including appraisers, bank guards and attendants, field auditors, office machine repair, Clerical Office, Collectors, Salesmen This classification is not applicable to the operation of trusts, repossessed and other business properties away from the bank premises.	8808	0.56	
Barber Shops or Beauty Parlors - all employees - including clerical office	9586	0.29	22
Baths - Beach Houses - N.O.C. - all employees - including restaurant employees	9053	1.30	
Bedding Plant Growing - nurseryman	0005	3.62	106
Bee Culture - use Nurserymen	0005	3.62	106
Beer or Ale Dealers - Wholesale or combined wholesale and retail - all operations - N.O.D. with 2121 "Breweries"	7392	7.93	
Bicycle Renting - use Stores - Hardware - Retail	8010	1.27	47
Bicycle Repair - use Stores - Hardware - Retail	8010	1.27	47
Bill Posting (Erection of repair of signs to be separately rated)	9545	6.96	
Billiard Halls - all employees - including restaurant or tavern employees - N.P.D.	9092	3.30	
Blasting - N.O.C. - all employees	1330	9.63	
Blueprinting - use Photographers	4361	0.60	30
Boat Building or Repairing, Hull & Deck Remover or Assembler - boats not exceeding 150ft. in length overall - including shop and yard work	6834	8.00	
Boat chartering and Rental, Banana Boat and Jet Ski Operations - use Amusement Parks - Operations and Maintenance	9180	6.95	189
Boat Crew - Deckhand or Deck Engineer	908	6.00	21
Boat Dealers - all operations Display and parts departments physically, separated from repair shop; rate as 'Hardware Stores', 8017	8057	3.77	
Boat Marinas - use Buildings _ N.O. C. Amusement Parks, Care, Custody	9015 9016	3.11 2.84	93 86
Boats - Cutting up steel hulls - wrecking - Marine	6890	13.85	
Boiler Inspection - use Inspection for Insurance for Valuation - N.O.C.	8720	0.59	30
Boiler Installation, Repairing or Setting - steam All Masonry, brick work or concrete work in connection with this classification shall be rated under 5022 - "Masonry" or 5213 - "Concrete Work" respectively.	3726	17.23	441
Boiler Scaling - use Boiler Installation, Repairing or Setting	3726	17.23	441
Booking Agencies - use Clerical Office (inside) N.O.C. Salesmen, Collectors and Messengers (outside)	8810 8742	0.17 0.36	19 24
Bookbinding Operation: (1) Editing, designing, proofreading and photographic composing - including clerical office employees (2) Salesmen, Collectors or Messengers - outside (3) All other Employees - including miscellaneous employees Drivers chauffeurs and helpers shall be rated separately as 4299-Bookbinding	8807 8742 4299	0.67 0.36 1.95	 24 64
Boot or Shoe manufacturing or Repairing	2660	0.84	36
Boring - Horizontal - at street crossings for installation of conduit, sewers, water and gas mains. Assign to the classification applicable to the installation of these utilities.			
Bottling - Beverages - No spirituous liquors	2163	5.92	
Bottling Wine - use Stores - retail - Wine or Spirit Merchant	8041	6.68	
Bowling Centers - with or without billiard halls - all employees - including restaurant or tavern employees	9092	3.30	

Box Mfg. - folding paper boxes - N.O.C. - (paper or paper board manufacturing to be separately rated)	4243	3.61%	105
Box Mfg. - solid paper boxes - (Paper or Paper board manufacturing to be separately rated)	4240	1.89	62
Boy and girl Scout Councils Camp Operation - all camp operations - including Clerical Office Employees at camp locations	9048	7.73	
Breakwater Construction - use Jetty or Breakwater Construction	6361	8.13	
Brick or Clay Products - N.O.C. - including construction and reconstruction of sheds and kilns (Mining, quarrying or clay digging to be separately rated) (Drivers, chauffeurs, and their helpers to be separately rated as 8232 - "Building Material Dealers")	4041	9.07	
Bridge Building - metal (Excavation, concrete work and reinforcing steel installation in connection with concrete work to be separately rated)	5040	18.04	461
Bridge Construction - Concrete - use Concrete Construction	5222	6.45	176
Bridge or Trestle Construction - Wood - all operations (Pile driving, excavation, concrete work and reinforcing steel installation in connection with concrete work shall be separately rated)	6003	12.51	323
Briquette Mfg. - coal or wood	1463	4.76	134
Buffing or Polishing Metal - N.O.C.	3372	2.03	66
Building Materials Dealers - commercial - no second-hand materials This classification contemplates the sale of sand, gravel, rock, cement, brick, fencing wire, wallboard, doors, roofing paper, paneling, decorative stone, foundation piers, pipe, button board and similar bldg. Material items.	8232	3.85	111
Building or Roofing Paper or Felt Preparation (Paper or felt manufacturing to be separately rated) This classification is not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operations.	4283	6.36	
Building Operation - including janitorial services, care, custody and maintenance of premises. The use of this classification is subject to a minimum payroll of \$2,000 per annum covered by the same policy. The above requirements shall apply only to flats, apartments, or multiple dwellings having four or more units. New construction, alterations, or demolition work shall be separately rated. The preparation of serving of hot foods shall be separately rated under Restaurants, 9079.	9015	3.11	93
Buildings - Prefabricated Construction - use Carpentry Shop only Iron Works - shop	2883 3040	3.23 12.80	96 330
Burglar Alarm and Security Alarm Systems Installation, Service or Repair - within buildings - including storage and yard employees. Employees responding to alarms shall be separately rated under code 7721, "Detective or Patrol Agencies".	7605	3.46	
Bus or Limousine Operations - all employees	7382	2.51	78
Butane Gas - Delivery and Recharging - use Gasoline or Oil Dealers	8350	2.36	74
Butane or Shellane Units - Installation - use Plumbing - N.O.C.	5183	2.74	84
Butchering - including the handling of livestock	2081	6.66	182

Cabinet Works - with power driven machinery - including manufacture of bank, store & Office furniture & fixtures	2883	3.23%	96
Cable Insulation	4470	2.27	72
Cable Splicing - Shop or Yard	8227	1.95	64
Caisson Work - all operations to completion - including pile driving, excavation, masonry or concrete work up to completion of substructure only	6252	16.65	426
Camera Repair Shops (not motion picture) - use instrument Mfg. - N.O.C.	3681	1.65	56
Camps - Recreational or educational - all operations - including Clerical Office employees at camp locations	9048	7.73	
Canal Construction - all operations (Pile Driving, tunneling, dam or sewer construction to be separately rated)	6361	8.13	
Candle Mfg.	4557	1.64	56
Candle Shops - use Store Risks - retail - N.O.C.	8017	0.49	27
Candy Machines - shop and outside - use Vending or Coin Operated Machines	5192	1.28	47
Candy Mfg.	6504	2.38	75
Candy Store and Food Mfg. - use Store Risks - retail - N.O.C.	8017	0.49	27
Canvas Goods - erection, removal or repair - use Tent Erection - Removal, repair	9539	8.98	235
Car Wash - use Automobile or Automobile Truck Service Stations	8387	2.62	81
Carnivals or Circuses - all employees including Clerical, Salesmen	9185	25.96	
Carpentry - construction or remodeling of detached 1 or 2 family and private garages in connection with such structures - including installation of interior trim, builder's finish and cabinet work This classification is applicable to the installation of shingle roofing, or insulation material, but only if installed the same contractor who performs the carpentry work at the same job location. All other roofing is to be separately rated. The making, erecting or stripping of forms in connection with concrete work shall be assigned to the appropriate concrete classification.	5645	5.36	149
Carpentry - construction or remodeling of dwellings up to three stories in height and private garages in connection therewith - including installation of interior trim, builder's finish, and cabinet work. This classification is applicable only to structures designed primarily as family dwellings. It is also applicable to the installation of shingle roofing, or insulation material, but only if installed by the same contractor who performs the carpentry work at the same job location. All other roofing is to be separately rate. Carpentry in connection with the construction or remodeling of detached 1 or 2 family residences to be separately rated as 5645 "carpentry". The making, erecting or stripping of forms in connection with concrete work is to assigned to the appropriate concrete classification.	5645	5.36	149
Carpentry - N.O.C. This classification is applicable to the installation of shingle roofing, and insulation materials, but only if installed by the same contractor who performs the carpentry work at the same job or location. All other roofing is to be separately rated. The making, erecting or stripping of forms in connection with concrete work is to be assigned to the appropriate concrete classification.	5403	16.44	421

Carpentry - Shop only - (Commercial lumber yards, building material dealers or fuel material dealers to be separately rated). Where a risk in any lumber or building materials or in any fuels and materials in addition to performing carpentry shop operations, all yard operations including all Drivers, Chauffeurs and their Helpers shall be rated in the appropriate yard classification.	2883	3.23%	96
Carpet Dealers - use Stored - Floor Covering - retail	8017	0.49	27
Carpet Cleaning - use Carpet, Rug or Upholstery Cleaning - N.P.D.	2585	2.57	79
Carpet Installation - use House Furnishings - N.O.C.	9521	2.27	72
Carpet, Rug or Upholstery Cleaning - shop or outside - N.P.D. with 9008 - "Janitorial Services", and 9015 - "building Operation"	2585	2.57	79
Cash Register - Sales and Services - use Stores - risk - retail - N.O.C. (Sales)	8017	0.49	27
Office Machines Installation (Service)	5191	0.82	36
Cat and Dog Hospitals - use Hospitals - Veterinary	8831	5.23	146
Caterers - use Restaurants	9079	1.27	47
Cattle Feeders or Raising - use Farms - Stock Farms	0038	12.76	
Ceiling Installation - Suspended acoustical grid type. Insulation work shall be separately rated.	5020	5.64	
Cement Mfg. (Excavation or digging, dredging, mining or quarrying to separately rated) (Hauling or finished product to be rated as 8232- "Building Material Dealers")	1701	3.25	96
Cement Work - use Concrete or Cement Work	5200	4.31	
Concrete Construction	5213	5.49	152
Cemetery Operation - all employees	9220	3.00	90
Ceramics	4049	5.23	
Cesspool Digging - use Sewer Construction	6306	7.34	199
Chamber of Commerce - use Clerical Office (inside) N.O.C.	8810	0.17	19
Salesmen, Collectors, Messengers (outside)	8742	0.36	24
Charcoal Mfg.	1472	4.32	123
Charitable Organizations - use Clerical (inside) N.O.C.	8810	0.17	19
Salesmen, Collectors, Messengers (outside)	8742	0.36	24
Chemical Mixing, Blending and Repackaging Only - not manufacturing of ingredients	4828	7.59	
Chemical Products Dealers - use Stores - Retail - N.O.C.	8018	1.44	51
Chemist - Analytic - use Analytical or Testing Labs	4511	1.54	54
Child Centers - use Colleges & Schools Professors, teachers	8868	0.21	20
Clerical Office (inside) N.O.C.	8810	0.17	19
All other employees	9101	2.52	78
Christmas Tree Selling - retail - use Stores - Retail - N.O.C.	8017	0.49	27
Churches: (1) Clergy, Professional Assistants, Organists or Members of Choir- including Clerical Office Employees	8840	0.21	20
(2) All other employees	9015	3.11	93
Circuses - use Carnivals or Circuses	9185	25.96	
Civil engineers - Consulting - use Engineer - consulting	8601	0.60	30
Cleaning or Dyeing - including repairing or pressing, including cash & carry departments on plant premises	2586	1.35	49
Cleaners Pick-up Station - Store Risks - Retail - N.O.C.	8017	0.49	27

Cleaning - all operations	2702	1.35%	341
Clerical Office Employees - N.O.C. The use of this classification is subject to the provisions of the Manual Rules and Standard Exceptions.	8810	0.17	19
Clinics - use Physicians or Dentists	8834	0.68	
Cloth Printing - use Printing Operation	4299	1.95	64
Cloth Sponging - use Cleaning or Dyeing	2586	1.35	79
Clothing Mfg. - including Embroidery	2501	0.46	27
Clothing Wearing Apparel or Dry Goods Store - in Stores -clothing - manufacturing operations	8008	0.60	30
Clothing, wearing apparel or dry goods stores - wholesale or combined whole- sale and retail - use stores - clothing - no manufacturing	8032	0.51	28
Clubs - Country, golf, swimming, tennis or yachting - all employees - including restaurant or tavern employees.	9060	1.55	54
Clubs - Riding - all employees	7207	5.35	149
Clubs - N.O.C. - all employees - including Clerical Office Employees, Salesmen	9061	1.30	48
Clubs - Shooting The preparation or serving of hot foods shall be separately rated under Restaurants, 9079.	9180	6.95	189
Coconut Shredding	6504	2.38	75
Coffin or Casket Mfg. Or Assembling - Wood Upholstering operations shall be separately rated as 9522, "Coffin or Casket Upholstering Work"	2881	1.51	53
Coffin or Casket Upholstering Work	9522	0.75	34
Cold Storage Lockers - use Stores - Meat, fish or poultry - retail	8031	3.20	95
Collection Agencies - use Clerical (inside)	8810	0.17	19
Collection-Field - use Salesmen, Collectors, Messengers	8742	0.36	24
Colleges or Schools: Private (not Automobile School) (1) Professors, Teachers or Professional Employees (2) All employees other than professors, teachers or professional employees - including cafeterias	8868 9101	0.21 2.52	20 78
Commercial Artist - use Clerical (inside)	8810	0.17	19
Commissary Work - in connection with construction, erection, lumbering or mining operations or petroleum - cooks, waiters, and all other employees engaged in furnishing board or lodging.	9078	2.07	67
Community Care Facilities or Adults - all employees - N.P.D. with 8823 - "Residential Care Facilities for Children", 8804 - "Alcoholic and Drug Recovery Homes", or 8804 - "Social Rehabilitation Facilities for Adults" This classification shall be applicable to those firms providing community care facilities for residents who are ambulatory and where the facilities are non-medically oriented. When skilled nursing care is provided as an identifiable unit, such nursing care unit shall be assigned to Code 8829.	9070	5.23	
Company owned Aircraft - Pilot - use Aircraft Operation	7424	5.85	
Composition Sinks and Drainboards Installation - use furniture or Fixtures - N.O.C.	5146	2.44	76
Composition Flooring - Installation - use House Furnishings - N.O.C.	9521	2.27	72
Computer Companies - use Data Processing Cos.	8810	0.17	19
Concrete Block Construction - use Masonry - N.O.C.	5022	6.06	167
Concrete Bridge Construction - use Concrete Construction	5222	6.45	167
Concrete Construction - in connection with bridges or culverts - all types - where clearances is more than 10 feet at any point or entire distance			

between terminal abutments exceeds 20 feet - including making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus: (Excavation, reinforcing steel installation, pile driving, all work in tunnels, subways, caissons or cofferdams or on structural metal frame members of bridges to be separately rated).	5222	6.45%	176
Concrete Construction - N.O.C. - including foundations, or the making, setting up or taking down of forms, scaffolds, falsework or concrete distributing apparatus -N.P.D. with 5222 - "Concrete Construction - Bridges or culverts"- 5040 - "_Bridge Building - metal", 6003 - "Bridge or Trestle Construction - wood" or 5506 or 5507 - "Street or Road Construction". (Excavation; reinforcing steel installation; pile driving; all work in connection with sewers, tunnels, subways, caissons or cofferdams to be separately rated)	5213	5.49	152
Concrete or Cement Work - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms.	5200	4.31	
Concrete or Cement Work - pouring or finishing of concrete slabs, poured in place and on the ground for other than concrete buildings or structural steel buildings of multi-story construction - including the making or stripping of forms. This classification also applies to the pouring or finishing of concrete foundations for private residences for occupancy by one or two families or other woodframe family dwellings not exceeding three stories in height and garages in connection with either. This classification does not apply to the pouring or finishing of any floors of concrete building, not to the foundations or any concrete floors poured in place of structural steel buildings of multi-storey construction.	5200	4.31	
Concrete or Cement Work - pouring or finishing of precast concrete wall panels, precast floor slabs or precast roof slabs at ground level and at job site - including the making or stripping of forms (Reinforcing steel installation to be separately rated) This classification also applies to the pouring or finishing of ground floors of buildings for which precast concrete wall panels, floor slabs or roof slabs become an integral part. It does not apply to the subsequent erection and placement of panels and slabs; all concrete operations performed in connection therewith, including floors poured in place above the ground floor, shall be separately rated as 5213 - "Concrete Construction - N.O.C".	5214	3.55	
Concrete Product Mfg. - shop or yard work only - (Drivers, Chauffeurs and their Helpers to be rated as 8232 - "Building Material Dealers") This classification includes the manufacture of concrete blocks, bricks, poles, piles, beams, sewer pipes, irrigation pipes, tile or similar products at a permanent location. It is not available for payroll division when the work is done at the place where construction operations are carried on or for any part especially established or operated in connection with such construction work.	4034	7.98	210
Country Clubs - use Clubs	9060	1.55	54
Court Reporters - use Clerical Office Employees - N.O.C.	8810	0.17	19
Cracker Mfg. - use Bakeries & Cracker Mfg.	2003	1.35	49
Crane - Mobile - Contractors, Truckmen - N.O.C.	7219	4.92	138
Credit Bureaus - use Clerical Office Employees - N.O.C. (inside)	8810	0.17	19

Salesmen, Collectors, Messengers (outside)	8742	0.36%	24
Crematory Operations - all employees	9220	6.08	90

Dance Studios - Instructors - use Colleges or Schools - Teachers	8868	0.21%	20
Data Processing Companies - use Clerical Office Employees - N.O.C.	8810	0.17	19
Dry Nurseries - use Colleges or Schools - Professors or Teachers	8868	0.27	20
Decorating - use Painting, Decorating or Paper Hanging - N.O.C.	5474	4.07	117
Decorating - interior or exterior - hanging flags or bunting for conventions or celebrations	9529	11.37	
Deep Sea divers and Instructors	6890	13.85	
Dehydrating - Fruit or Vegetable- use Fruit or Vegetable Evaporating or Dehydrating	2102	5.73	
Delicatessens - use Stores - Delicatessen Stores - N.P.D.	8017	0.49	27
Delivery Companies - for retail stores exclusively	7230	3.11	93
Delivery Companies - packages under 100 lbs. - use Parcel Delivery Companies	7198	4.82	
Demolition of Buildings or Structures	5701	34.17	750
Demonstrators in Stores - use Salesmen, Collectors or Messengers	8742	0.36	24
Dental Laboratories - including Foundry or Casting Operations	4692	0.89	37
Dentists and Dental Surgeons - All Employees - including clerical office employees - N.P.D.	8839	0.55	
Department Stores - use Stores - Department Stores - Retail	8039	0.68	32
Detective or Patrol Agencies	7721	6.71	
Detinning	3372	2.03	66
Discotheques - use Restaurants	9079	1.27	47
Discount Stores - use			
Store Risks - Retail -N.O.C.	8017	0.49	27
Stores - Department - Retail	8039	0.68	32
Stores - Furniture - Wholesale and Retail	8015	3.63	
Dismantling Temporary Warehousing	5703	22.77	569
Dispatchers - No exposure to operative hazard - Clerical Employees - N.O.C.	8810	0.17	19
Distilling - N.O.C. (Bottle Mfg. To be separately rated)	2142	5.22	
Ditching Contractors - see Trenching	6361	8.13	
Doctor's Office - use Physicians or Dentists	8834	0.68	
Domestic Service			
Inservants	0913	12	27
Outservants - including Private Chauffeurs	0912	12	27
Occasional	0908	6	21
Door, Door Frame or Sash Erection this classification is applicable only when the door, door frame or sash erection is performed as a separate operation, not a part of, or incidental to, any other construction operations performed by the same contractor at the same job or location.	5102	3.63	106
Door, Door Frame or Sash Mfg. - Wood covered with sheet metal	3066	3.16	94
Doughnut Shops - use Store Risks - Retail - N.O.C.	8017	0.49	27
Draftsmen	8810	0.17	19
Drag Strips - Operation - use			
Amusement Parks - (premises)	9016	2.84	86
Amusement Parks - (Truck operation)	9180	6.95	189
Drainage System - Open - use Canal Construction	6361	8.13	
Drainage Tile Mfg.- use Tile or Earthenware Mfg. - N.O.C.	4041	9.07	
Drapery Dealers, Inc. Installation - use			
Store risks - Retail - N.O.C.	8017	0.49	27
house Furnishing (installation) N.O.C.	9521	2.27	72
Drapery Mfg. - use Clothing Mfg.	2501	0.46	27
Draying Companies - use			
Truckmen - N.O.C.	7219	4.92	138
Parcel Delivery	7230	3.11	93

Parcel Delivery Companies	7198	4.82%	
Dredger construction - use Boat - Ship Building	6843	14.96	384
Dredging	6223	8.06	
Dress Shops - use Stores - Clothing, Wearing Apparel	8008	0.6	30
Dressmaking or Tailoring - Custom Exclusively - not manufacturing - N.P.D.	2503	0.33	23
Drilling Mud - Haul - use Garbage, Ashses or Refuse Collection	9403	6.29	172
Drilling - N.O.C. - not oil producing, mining or quarrying - N.P.D.	6204	9.88	257
Drive-in Restaurant - use Restaurants or Taverns	9079	1.27	47
Driveway - Asphalt Paving - use Street or Road Construction - Paving	5506	5.47	152
Driveway - Cement Paving - use Concrete or cement work	5200	4.31	
Driving Schools, Taxi, Auto Schools - use Automobile Dealers - All other employees	8391	2.35	74
Drug, Medicine or Pharmaceutical Preparations Mfg. - Compounding, blending or packing only - not manufacturing ingredients (Manufacture of metal containers to be separately rated)	4611	1.44	51
Drug Store - use Store Risks - Retail - N.O.C.	8017	0.49	27
Dry Dock Operation	6872	14.43	371
Dry Goods Store - Retail - use stores - clothing, Wearing Apparel - Retail	8008	0.6	30
Dry Goods Store - Wholesale & Retail Combined - use Store, Wearing Apparel - Wholesale	8032	0.51	28
Dry Wall Application including finishing and preparation prior to painting - use Wallboard Application	5445	5.52	153
Dump Operations - Refuse - use Garbage, Ashes or Refuse Dump Operations	9424	6.08	

Earthenware Pottery Mfg.	4049	5.23%	
Earthquake Proofing	5703	22.77	569
Egg Candling or Processing - use Store Risks - Wholesale - N.O.C.	8018	1.44	51
Egg Production - use Farms - Poultry	0034	2.6	80
Electric Light or Power Companies - all operations - including construction or extension of lines (Construction of buildings, dams or reservoirs to be separately rated) Payroll of meter readers not exposed to operative hazards shall be assigned to 8742 "Salesmen, Collectors or Messengers"	7539	2.28	72
Electric Light or Power Line Construction	7538	17.50	448
Electric Engineers - Consulting - use Engineers - Consulting	8601	0.6	30
Electrical Machinery or Auxiliary Apparatus Installation or Repair - including incidental wiring (Erection of poles, stringing of wires, installation or service transformers on poles or on the outside of buildings, or the making of service connections to be separately rated) This classification is not available for division of payroll of employees of assured engaged in the installation or repair of electrical apparatus on the premises both occupied and operated by the assured. Such payroll must be included in the governing classification.	3724	3.03	91
Electrical Wiring - within buildings - including storage yard employees, installation or repair of fixture or appliances (installation of electrical machinery or auxiliary apparatus to be separately rated)	5190	2.93	83
Electroplating - N.P.D.	3372	2.03	66
Elevator Erection or Repair	5160	3.65	106
Elevator Inspecting - including Salesmen, Collectors, or Messengers - no service inspections, oiling, adjusting or repairing	8720	0.59	30
Elevator Service Inspections, Oiling & Adjusting - no repair	8729	1.72	
Embroidery Mfg. - use Clothing Mfg.	2501	0.46	27
Employment Agencies - use Clerical Office - Clerical - N.O.C. (inside)	8810	0.17	19
Salesmen, Collectors, Messengers (outside)	8742	0.36	24
Engineers - Consulting - Mechanical, Civil, Electrical and Mining Engineers and Architects - not engaged in actual construction or operation - N.P.D.	8601	0.6	30
Engraving - N.P.D.	3131	3.58	
Equipment and Machinery Dealers - Second-hand - use Salvage - Machinery and Equipment Dealers	8267	12.69	
Equipment and Machinery Rental Yards	8227	1.95	64
Equipment or Supplies Dealer - Second-hand - oil or gas wells	8113	7.91	
Estimators, Appraisers, etc. -use Inspection for Insurance or Valuation - N.O.C.	8720	0.59	30
Auctioneers (not livestock)	8090	1.43	51
Excavation - N.O.C. - including burrowing, filling or back-filling (Mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work to be separately rated)	6217	10.50	273
Excavation - Rock - no tunneling	1624	8.67	227
Exercise or Health Institutes - all employees - including restaurant employees; Clerical office employees	9053	1.3	48
Executive Supervisors - Contracting - use Contractors - Construction or Erection - Executive Supervisor	5606	1.68	57
Exhibitions - see Amusement Parks			
Expanded Shale Aggregate Mfg. - use Cement Mfg.	1701	3.25	96

Expeditor of Office Runner	7198	4.82%	
Express Companies - including employees engaged in railroad transportation	7219	4.92	138
Exterminators- use			
Buildings - operation by contractors	9014	1.92	63
Termite Control Work	5650	6	
Extract Mfg. - Perfumery, medicinal or flavoring, including distillation of essential oils	4628	2.27	72
Eyeglass Mfg. - Optical Goods Mfg. - N.O.C.	4150	1.41	50

Factory Cost Systematizers - use Auditors	8803	0.14%	19
Fairs - use Amusement Parks & Exhibitors	9016	2.84	86
Farms			
Dairy Farms	0036	7.35	
Field Crops	0170	8.91	
Orchards	0016	6.93	
Potato Crops	0041	3.55	
Poultry Raising, Egg Production and Hatcheries	0034	2.6	80
Sheep or Goat Raising and hog farms	0034	2.6	80
Stock Farms	0038	12.76	
Farm Machinery Dealers including demonstration and repair Display and parts departments physically separated from repair shops and selling parts commercially may be assigned to 8017 – "Hardware Stores". Second-hand "farm" machinery dealers shall be assigned 8276 - "Machinery and Equipment Dealers - secondhand".	8116	3	90
Feed Dealers	8215	3.52	103
Fence Construction - Metal or Wood	6400	5.04	141
Fertilizer Dealers - including spreading - handwork only - use Garage, Ashes or Refuse Collecting	9403	6.29	172
Fertilizer Dealers - including inorganic spreading - machine operated equipment	0050	6.29	
Fiber Preparation - Wood	4239	5.66	
Fiberglassing Shops - use Boat-building - Constructing or Repairing	6834	8	
Filed Crops - use Farms - Filed Crops	0171	8.91	
Film Development Companies - use Photofinishing - all employees	4361	0.6	30
Filter Pads for Air Coolers - Cloth-filled Excelsior	4239	5.66	
Fire Alarm Line construction - use Telephone, Telegraph or Fire Alarm Constr.	7601	4.63	131
Fire Alarm Systems Installation, Service or Repair - within buildings - including storage and yard employees	7605	3.46	
Fire Department - Volunteer - use Municipal - Firemen Volunteer	7707	11.48	
Fire Fighting - Aircraft - crew - use Aircraft Operation	7419	12.87	
Fire Sprinkler Install. - use Automobile Sprinkler Install.	5188	4.6	130
Fireworks Exhibits - use Amusement Parks & Exhibits	9180	6.95	189
Fireworks Stands - use Store Risks - retail - N.O.C.	8017	0.49	27
Fish Hatcheries - use Farms - Poultry Raise - Egg Production	0034	2.60	
Fish Packers	2113	6.01	
Fish Stores - retail - use stores - meat, fish or poultry - retail	8031	3.2	95
Fish Stores - wholesale - use stores - Meat, Fish or poultry-Wholesale	8021	3.76	109
Fishing Clubs - use Clubs - Country - etc.	9060	1.55	54
Fishing Rod - Wrapping	2532	2.23	
Fishing Spinners and Spoons - Mfg. lures from copper or brass - use Hardware Mfg. - N.O.C.	3146	3.28	97
Fishing Spinners - Stringing beads and spinners on wire	3383	0.86	37
Five and Ten Cent Stores - use Stores - Five and Ten	8050	0.98	40
Five and Ten Cent Store - Restaurant serving hot food - use Restaurants	9079	1.27	47
Fix-it-shop - Electrical Appliances - use Machine Shop - Appliances or Equipment	3632	6.14	169
Fixture Installation - Portable - Metal or Wood - use Furniture or Fixtures - Installation	5146	2.44	76
Fixtures or Lamp Mfg - metal - electric or gas	3180	6.54	
Flagstone Quarries - use Quarries - N.O.C.	1624	8.67	227
Flint and Spar Grinding	1741	6.56	
Flood Lighting - Portable Equipment - use Electrical Machinery or Auxiliary			

Apparatus	3724	3.03%	91
Floor covering Dealers - retail - use Stores - floor covering dealers - retail	8017	0.49	27
Floor covering Dealers - wholesale and retail - use Stores - floor covering dealers- wholesale	8018	1.44	51
Floor Laying - hardwood, parquet, wood blocks - use Hardwood Floor Laying	5346	5.2	
Floor Laying - linoleum, rubber tile - use House Furniture - N.O.C.	9521	2.27	72
Floor Laying Tile - interior - use tile, Stores Mosaic or Terrazzo work	5348	2.82	86
Floor Polishing - hand or machine - use Building - Operations by Contractors	9014	1.92	63
Florists - cultivating or gardening	0034	2.66	82
Florists - stores - including Delivery - use Stores - Florists	8001	0.97	39
Flower Mfg - Artificial	2532	2.23	
Flying Clubs - use Aircraft Operation - N.O.C.	7424	5.85	
Food Distributors - wholesale - use Store Risks - wholesale & retail - N.O.C.	8018	1.44	51
Food Processing Plants			
Confections and Food Mfg - N.O.C.	6504	2.38	75
Canneries - Fish, or	2113	6.41	
Canneries - N.O.C.	2111	1.24	46
Bakeries & Cracker mfg	2003	1.35	49
Forging Works - drop or machine - including trimming, machining or parts and die making operations	3110	4.13	
Foundation Contractors - use			
Carpentry (formwork)	5645	5.36	149
Concrete Construction - N.O.C.	5213	5.49	152
Tilt up - cover work	5214	3.55	
Dwellings	5200	4.31	
Foundations, Philanthropic - use			
Clerical Office Employees	8810	0.17	19
Salesmen, Collectors & messengers (outside)	8742	0.36	24
Foundries - Aluminum - use Foundries - non-ferrous - N.O.C.	3085	10.58	
Foundries - non-ferrous N.O.C.	3085	10.58	
Foundries - Iron - N.O.C.	3081	4.23	121
Foundries - steel castings	3082	9.23	
Foundry crucible Mfg - use Brick or Clay Products Mfg - N.O.C.	4041	9.07	
Fountain Pen Mfg	4432	3.68	
Freight Handlers - packing, handling or shipping merchandise on docks or railroad platforms (Drivers, chauffeurs and their helpers shall be separately rated as 7219 - "Truckmen")	7360	6.53	178
Fruits - citrus packing and handling - include storage (The growing or harvesting or crops shall be separately rated.)	2108	7.22	
Fruit - dried fruit packing and handling	2109	6.61	
Fruit - fresh fruit packing and handling - include storage (The growing or harvesting of crops shall be separately rated.)	2107	6.69	
Fruit Juices Mfg	2111	1.24	46
Fruit or Vegetable Evaporation or Dehydrating - growing or harvesting of crops shall be separately rated	2012	5.73	
Fruit Preserving	2111	1.24	46
Fuel and Material Dealers - N.O.C. - No second hand building materials or lumber	8232	3.85	
Funeral Directors - all employees	9620	1.84	61
Funeral Escort Service - use Automobiles, Bus, Livery or Taxicab Co's.	7382	2.51	78
Furniture Assembling (other than metal) from manufacture parts - including finishing	2881	1.51	53
Upholstery operations shall be separately rated as 9522, "Furniture - upholstering"			
Furniture Moving - including packing or handling household goods	8293	4.53	128

63-Q

The transporting of furniture under contract for a manufacturer or store: rate as 7219 - "Truckmen, N.O.C."			
Furniture or Cabinet Mfg - wood - including assembling or finishing This classification shall include the fabrication or metal parts, if such operation account for less than 50% of the total payroll. Upholstery operations shall be separately rated as 9522, "Furniture-upholstery"	2883	3.23%	96
Furniture or Fixture - installation - portable - N.O.C. This classification is not applicable to contractors who perform any other carpentry operations at the same job or location.	5146	2.44	76
Furniture Refinishing - use Painting, Shop	9501	1.08	42
Furniture Stores - use Stores, Furniture	8015	3.63	
Furniture - upholstering	9522	0.75	34

Galvanizing or Tinning - not electrolytic - N.P.D.	3373	5.23%	146
Garages - Automobile repair - use Automobile - Automobile Truck Garages	8389	5.51	
Garbage, Ashes, or Refuse collecting Dump operations to be separately rated as 9424 - "Garbages, Ashes or Refuse Dump Operations"	9403	6.29	172
Garbage, Ashes, or Refuse Dump Operations - all employees This classification include gate attendants and cashiers who receive payments from customers Collections or garbage, ashes or refuse to be separately rated as 9403 - "Garbages, Ashes, or Refuse Collecting"	7590	6.22	181
Garbage Works - Incineration - use Garbage, Ashes or Refuse Collecting	9403	6.29	172
Garden Supply Stores - use Stores - Garden Supply Store - N.O.C.	0005	3.62	106
Garden Vegetable Raising - use Farms - Truck Farm & Vineyards	0017	3.94	
Gardening - Landscape - use Landscape Gardening	0042	3.27	97
Gardeners - Private - Full time -use Domestic - Outservant	0912	12	27
Gas, Compressed - Dealers & Distributors	4635	4.52	128
Gas Fixtures Mfg - use Furniture or Fixtures Installation - N.O.C.	3180	6.54	
Gas Mains or Connections Construction - including tunneling at street crossing (all other tunneling to separately rated) This classification is not applicable to construction of pipe lines between natural gas producing fields and points of connection with local distributing systems.	6319	4.19	120
Gas or Oil Dealers	8350	2.36	74
Gas works - all operation - including construction or extension of lines Payroll of meters readers not exposed to operate hazards shall be assigned to 8742 - "Salesmen, Collectors or Messengers."	7500	1.65	56
Gasoline or Oil Dealers - wholesale - including mixing or blending; Drivers, Chauffeurs and their Helpers	8350	2.36	74
Gasoline Recovery	4743	2.09	
Gasoline Tank Installation Excavation	6217	10.5	273
Plumbing	5183	2.74	84
Concrete	5213	5.49	152
Millwright, if pumps installed	3724	3.03	91
Geophysical Exploration - including mapping of sub-surface areas; Drivers Chauffeurs and their Helpers Core drilling shall be assigned to 6204 "Drilling - N.O.C."	8604	2.5	
Gift Shops - use Stores - risks - Retail - N.O.C.	8017	0.49	27
Gland Trimming - use Stores - Meat, Fish or Poultry Dealers	8021	3.76	109
Glass Block Structures - Erection - use Masonry - N.O.C.	5022	6.06	167
Glass Merchants - including bending, grinding, beveling or silvering plate glass	4130	3.2	95
Glass Mfg - cut	4111	2.98	
Glass Mfg - Plate, Steel, Window -	4103	1.56	
Glass Sign Mfg - use glass Merchants	4130	3.2	95
Glassware - Etching or Frosting - use Glass Merchants	4130	3.2	95
Glassware - Hand Painting - Painting - Shop Only	9501	1.08	42
Goat Raising - use Farms - Dairy Farms & Sheep Raising	0036	7.35	
Gold Leaf Mfg - use Jewelry Mfg	3383	0.86	37
Gold Plating - use electroplating - N.P.D.	3372	2.03	66
Gold Refinishing	1438	14.04	
Golf Clubs - use Clubs- Country, Golf, Swimming	9060	1.55	54
Gold Club - Miniature - Operation - use Clubs - Country, Gold, etc.	9060	1.55	54
Grading Land - N.O.C. - including borrowing, filling, or back-filling (Mass rock Excavation, grading or excavation in connection with street or road			

construction, Pile driving, shaft sinking, caisson or cofferdam wok to be separately rated)	6217	10.5%	273
Grading or Parking Lots or Driveways - Off Street - use Grading Land - N.O. C.	6217	10.5	273
Grading Streets or Roads - use Street or Road Construction	5507	5.53	153
Grain Dealers	8215	3.52	103
Grain or Rice Milling	2014	5.14	144
Grandstands - Temporary - installation - not by building contractor - use Scaffolds, Concrete or Cement Distributing Towers, etc.	9529	11.37	
Grape Growing - use Farms - vineyards	0040	3.33	
Grapefruit Growing - use Farms - Orchards	0016	6.93	
Graphite Works	1452	6.13	
Gravel Digging	4000	8.35	219
Grease or Oil Mixing - use Gasoline or Oil Dealers	8350	2.36	74
Grease Rack Installation - use Millwright Work	3724	3.03	91
Grinding Shops - use Machine Shops - N.O.C.	3632	6.14	169
Grocery Stores - including Meat - use Stores, Groceries & Provision	8033	1.62	56
Grocers - Wholesale - use			
Store risks - Wholesale & retail - N.O.C.	8018	1.44	51
Chauffer (delivery)	7380	1.86	62
Grocery Stores - No fresh meat - use stores - Grocery - retail - no fresh meat	8006	0.79	35
Ground Schools - Aircraft Operation - Ground School	7428	3.17	
Guards - use Watchmen or Guards	7721	6.71	
Guides or Pack Trains - use Stables	7207	5.35	149
Gun Shops - use			
Stores - Hardware -retail (sales)	8010	1.27	47
Machine Mfg - N.O.C. (repair)	3574	2.83	
Uniting Contractors - use Concrete Construction - N.O.C.	5213	5.49	152

Hair Goods - human	2532	2.23%	
Halls - Clubs (American Legion, Masons, Knights of Columbus, etc.) use Clubs	9061	1.3	48
Hardware Mfg - N.O.C.	3146	3.28	97
Hardware Stores - retail - use stores - hardware stores - retail	8010	1.27	47
Hardwood Floor Laying - including finishing	5436	2.74	
Hat Mfg - cloth - use Clothing Mfg	2501	0.46	27
Hat Mfg - Mfg of plastic components to be separately rated	2501	0.46	27
Hatcheries - Chicken - use Farms - Poultry raising, Egg Production	0034	2.6	80
Health Food Stores - use Store risk - retail - N.O.C.	8017	0.49	27
Health Institutes - use Exercise or Health Institute - N.O.C.	9053	1.30	48
Hearing Aid Stores - use Store Risks - retail - N.O.C.	8017	0.49	27
Heavy Equipment Operator	7219	4.92	138
Heat Treating - metal - N.P.D.	3146	3.28	97
Heating and Ventilating Contractors - use Steel Metal Work - N.O.C.	5538	4.93	138
Helicopter Operation - use Aircraft Operation - Helicopter - N.O.C.	7425	19.31	
Hemstitching, pleating, buttonholing - Dressmaking or Tailoring	2503	0.33	23
Hi-fi or Phonograph Cabinet Mfg - use Cabinet Works	2883	3.23	96
Hobby Shops - use Store Risks - Retail - N.O.C.	8017	0.49	27
Hog Feeders or Raising use Sheep Raising & Hog Farms	0034	2.60	80
Hollow Tile Construction - use Masonry - N.O.C.	5022	6.06	167
"Homes for Aged " - all employees - N.P.D. with 8823 "Residential Care Facilities for Children", 8804 - " Alcoholic Drug Recovery Homes", or 8804 - "Social Rehabilitation Facilities for Adults" This classification shall be applicable to those firms providing community care facilities for residents who are ambulatory and where the facilities are non-medically oriented. When skilled nursing care is provided as an identifiable unit, such nursing care unit shall be assigned to Code 8829	9070	5.23	
Homemaker Services	8827	5.11	
Homeowners Association - not building operations This classification contemplates maintenance grounds, operation of pools, tennis courts, saunas, gyms, recreational or clubhouses and security personnel functions. Rate separately operation such as golf courses, stables, restaurants, clinics, boat marinas, day nurseries, water works and fire departments.	9066	5.21	
Horse Stables - Stables	7207	5.35	149
Horse Shows: (1) Stablemen (2) Operation; care custody and maintenance of premises; operation of elevators or heating, lighting or power apparatus - including policemen, watchmen, musicians, box office employees, ticket sellers, or gate attendants operation or maintenance of amusement devices, restaurant or stores to be separately rated.	7207 9016	5.35 2.84	149 86
Hospital Equipment Rental - use Store Risk - retail - N.O.C.	8017	2.50	27
Hospital - all employees - including Clerical Office Salesmen In determining the premium charge for student nurses or interns, such premiums shall be computed on the basis of an average wage of at least \$45 per week plus board and lodging.	9043	2.73	
Hospital - veterinary	8831	2.66	146
Hotel - all employees - The payroll of "front desk" employees, such as, but not limited to, cashiers or information and reservation clerks shall be assigned to this classification. The payroll of employees engaged exclusively in connection with restaurant	9050	5.67	

or tavern operations shall be rated as Code 9079 - "Restaurants or Taverns"			
House Furnishings - N.O.C. - installation - including upholstering	9521	5.20%	72
House Moving or Raising - use Build, Raising or moving	5703	17.75	569
Household Appliance Dealers - retail - use Stores; Store Risk - Retail - N.O.C.	8017	0.49	27
Household Appliance Dealers - wholesale and retail combined - use stores; Store risks wholesale - N.O.C.	8018	1.44	51
Household Appliances - electrical - installation, service or repair This classification includes shop or outside employees, incidental parts department employees, Electrical wiring to be separately rated.	9519	1.74	59
Housekeeper - private residences - full time - use Domestic Inservants	0913	12	27

Ice cream Mfg - Mixing - use Creameries & Dairy Products Mfg	2063	4.61	
Ice Dealers - natural or artificial ice, including taking ice from storage (Icing or re-icing of railroad cars to be separately rated)	8203	5.29	147
Ice Mfg (Drivers, Chauffeurs and their Helpers to be separately rated under 8203 "Ice Dealers")	2150	8.21	215
Importers - Exporters - use Clerical Office Employees - N.O.C.	8810	0.17	19
Salesmen, Collectors, Messengers	8742	0.36	24
Incineration Garbage - use Garbage, Ashes, Refuse Collection	9403	6.29	172
Insect Control - Spraying by flit guns - handwork or machine - use Buildings - operations by contractors	9014	1.92	63
Inservants - full time - use Domestic - inservants	0913	12	27
Inspection for insurance or valuation purposes - N.O.C. include Salesmen, Collectors, Messengers	8720	0.59	30
Installation of furniture or fixtures - portable - metal or wood - use Furniture or Fixtures - installation - N.O.C.	5146	2.44	76
Instrument Dealers - use Store Risks - Retail - N.O.C.	8017	0.49	27
Instrument Mfg - professional or scientific - N.O.C. The repair of instruments away from shop shall be separately rated	3681	1.65	56
Instrument - professional or scientific - installation, service or repair - away from shop - not office machines	5128	3.94	
Insulation work - installation or application of acoustical or thermal insulating materials in buildings or within building walls - N.O.C.	5479	3.2	95
Insurance Adjusters - use salesmen, Collectors or Messengers (outside)	8742	0.36	24
Intercom System installation inside buildings - use Electrical Wiring	5190	2.93	83
Interior Decorating - use Painting, Decorating or Paper Hanging - N.O.C.	5474	4.07	117
Investment Companies - use Clerical Office Employees (inside) N.O.C.	8810	0.17	19
Salesmen, Collectors, Messengers (outside)	8742	0.36	24
Iron or Steel Erection - N.O.C.B1114	5102	3.63	106
Iron or Steel merchants - not junk dealers or iron or steel scrap dealers	8106	4.69	132
Iron or steel scrap dealers - see Salvage Material Dealers	8265	15.92	408
Iron or Steel Works - shop - fabricating or assembling structural iron or steel - N.P.D. with 3040 - "Iron or Steel Works" (casting of steel or rolling mills to be separately rated)	3030	6.96	189
Iron, Steel, Brass, Bronze or Aluminum Erection - non-structural - within buildings. This classification includes all the following and similar metal features of construction within buildings, railing, bank cages and similar grille work, metal wall paneling, and movable steel partitions (Staircases to be separately rated).	5102	3.63	106
Iron Works - shop - fabricating, assembling or manufacturing ornamental brass,			

bronze or iron work; railings, balconies; fire escapes; staircases; iron shutters or other non-structural iron or steel work - N.P.D. with 3030 "Iron or Steel Works" (Casting of steel or rolling mills to be separately rated)	3040	12.8%	330
Irrigation, Drainage or Reclamation Works Operation - all work incidental to maintenance and operation of irrigation, drainage or reclamation districts; N.P.D. with "Farms." (Additions to , alterations, or construction of irrigation or drainage systems, pile driving, dredging, tunneling, dam or sewer construction to separately rated.)	0251	2.34	74
Irrigation Pipe Installation - agricultural - all operations	6364	8.32	
Irrigation Systems Construction - open channel - use Canal, construction	6361	8.13	

Jail Cell - iron work installation - use Boiler installation - repair or setting	3726	17.23%	441
Janitorial Services - use building - operation by contractors This classification includes incidental maintenance operations performed un connection with the janitorial services. This classification is not applicable at a location where the employer provides property management services.	9014	1.92	63
Jetty or Breakwater Construction - all operations to completion (Caissons, cofferdam work, pile driving and quarries to be separately rated	6361	8.13	
Jet Ski Operations	9180	6.95	189
Jewelry Stores - wholesale or retail stores - use Jewelry Wholesale-retail	8013	0.83	23
Judo Schools - use Athletic Teams or Parks	9181	6.46	
Juice - citrus Mfg	2111	1.24	46
Junk Dealers - use Salvage - Junk Dealers - N.O.C.	8265	15.92	408
Junk Yard - Auto - use Automobile or Automobile Truck Dismantling	3821	11.64	301

Kennelmen	8831	5.32	146
Kitchen Exhaust Ducts - cleaning - use Buildings - Operation by Contractors	9014	1.92	63
Kitchen Vent Installation - use Millwright Work	3724	3.03	91

Labor Unions - employees engaged outside of office - including salesmen, Collectors, or Messengers	8755	0.89	37
Laboratories - Medical - use Physicians or Dentist	8834	0.68	
Laboratories - Research - use Analytical or Testing Lab.	4511	1.45	54
Land Leveling - grading farm lands	6217	10.5	273
Landscape - Gardening - all operations - including maintenance of gardens The excavating, transporting and transplanting of mature trees shall be rated as 7219 "Truckmen"	0042	3.27	97
Laundries - N.O.C. - all employees - including cash and carry departments on plant premises	2585	2.57	79
Laundromats - coin operated - self services - use store - risk - retail - N.O.C.	8017	0.49	27
Laundry Equipment dealers - use Machinery Dealers - N.O.C.	8071	0.49	27
Laundry Pick up Station - Store risks - retail - N.O.C.	8017	0.49	27
Laundry Pick up Station with minor repairs - use Laundries - N.O.C.	2585	2.57	79
Lawn Mower Sharpening - use Machine shops - N.O.C.	3632	6.14	169
Lead Bumping - use Welding or Cutting	3365	9.37	244
Leaders - fishing - silk mfg	2222	1.47	52
Leasing Co's - other than auto - use Contractors Permanent Yards Store risks - retail - N.O.C. (sales)	8227 8017	1.95 0.49	64 27
Leather Embossing - use Tanning	2623	8.70	
Leather Goods Stores - use Store Risks - retail			
Lemon Growing - use Farms - orchards	0016	6.93	
Lens Mfg - ground and polished lenses	4150	1.41	50
LIBRARIES			
(1) Librarians or Professional Assistants - include Clerical Office Employees	8810	0.17	19
(2) All other employees	9015	3.11	93
Lighting fixture dealers - use Store risk - retail - N.O.C. Store risks - wholesale & retail Electrical Wiring (installation)	8017 8018 5190	0.49 1.44 2.93	27 51 88
Lightweight Aggregate Building or insulation material (such as perlite, pozzolan or expanded shale) mfg - use Cement Mfg	1701	3.25	96

Lime Mfg - use Cement Mfg	1701	3.25%	96
Limestone quarries - use quarries - cement, rock	1624	8.67	227
Linen Supply Service - use Laundries	2585	2.57	79
Laundries - Route Supervisor	2585	2.57	79
Linoleum Dealers - use Stores - floor covering dealers - retail	8017	0.49	27
Linoleum Laying - use House Furnishings - N.O.C.	9521	2.27	72
Linotype or Hand Composition - N.P.D.	4308	0.41	25
Liquidators Store Risks - retail - N.O.C.	8017	0.49	27
Disposing of merchandise through store outlet Auctioneers (not livestock)	8090	1.43	51
Liquor Distributors - use Store risks - Wholesale or Retail, or Wine or Spirit Merchants or Beer or Ale Dealers	8018 7392	1.44 6.68	51
Liquor Stores - use Store Risks - retail - N.O.C.	8017	0.49	27
Chauffeurs (Delivery)	7380	1.86	62
Litographing - use Printing	4299	1.95	64
Loan Companies - use Clerical (inside) employees - N.O.C.	8810	0.17	19
Salesmen (outside), Collectors and Messengers	8742	0.36	24
Locksmithing - use Stores - Hardware - Retail	8010	1.27	47
Lodges - use Hotel	9050	5.67	
Luggage Stores - use Store Risks - Retail - N.O.C.	8017	0.49	27

Machinery and Equipment Dealers - Second-hand - use Salvage - Machinery & Equipment Dealers	8267	12.69%	
Machinery Dealers - N.O.C. - including demonstration and repair (Installation and repair operations away from premises of Assured to be separately rated) Display and parts departments physically separately from repair shop and selling parts commercially shall be assigned to 8017 - "Hardware Stores" Second-hand machinery dealers shall be assigned 8267 "Machinery and Equipment Dealers - second-hand"	8107	4.19	120
Machine Shop - N.O.C.	3632	6.14	169
Machinery Rental Yards - use Contractor's Permanent Yards	8227	1.95	64
Magazine Distributors - not retail - use News Agents or Distributors	8745	2.05	66
Mail Delivery Cos. - use Parcel Delivery Cos.	7198	4.82	
Mailing or Addressing Companies - including Clerical Office Employees - N.P.D.	8800	0.39	25
Manual Training or Job Corps School	9015	3.11	93
Marine Appraisers or Surveyors	7248	2.29	
Marine Supply Stores - use Stores - Hardware - Retail	8010	1.27	47
Masonry - N.O.C. This classification cannot be used for masonry work in connection with classification 6306 "Sewer construction."	5022	6.06	167
Massage Parlors - use Baths - N.O.C.	9053	1.3	48
Meat Dealers - wholesale - use Stores - Meat, Fish, Poultry	8021	3.76	109
Meat Grocery and Provision Stores - use stores - meat, grocery or provisions	8033	1.62	56
Meat Stores - retail - use Stores - Meat, Fish or Poultry	8031	3.2	95
Mechanical Engineers - consulting - use Engineers	8061	0.60	
Medical Equipment and Supply Dealers - use Store Risks - Retail employees - N.O.C. or Store Risks - wholesale & retail	8017 8018	0.49 1.44	27 51
Men's Clothing Stores - use Stores - Clothing, Wearing Apparel	8008	0.60	30
Messengers - Outside-No Delivery - use Salesmen, Collectors or Messengers	8742	0.36	24
Metal Awning Installation - use Iron, Steel, Brass, Bronze or Aluminum	5102	3.63	106
Metal Ceilings Installation - use Sheet Metal Work - N.O.C.	5538	4.93	138
Metal Loading Platform Erection	5057	21.33	153
Metal Scrap Dealers - Iron or Steel - use Salvage Material Dealers	8265	15.92	408
Metal Scrap Dealers - non-ferrous - use Salvage Material Dealers	8500	7.12	1193
Metal Tank Erection - not elevated	5057	21.33	533
Metal Wall Paneling Erection within Building - use Iron, Steel Brass, Bronze or Aluminum	5102	3.63	106
Millwright Work - N.O.C. - Erection or repair of machinery or equipment This classification is not available for division of payroll of employees of insured engaged in millwright work on the premises both occupied and operated by the insured. Such payroll shall be included I the governing classification.	3724	3.03	91
Mimeographing Service - use Printing	4299	1.95	64
Miniature Golf Course - operation - use Clubs - N.O.C.	9060	1.55	54
Mobile Crane and Hoisting Service Contractors - N.O.C. - all operations - including yard employees This classification shall apply to hoisting or lifting operations requiring the use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes and cables including transportation of such equipment to and from work sites.	7219	4.92	138
monument & Headstone Erection - use Masonry - N.O.C.	5022	6.06	167

Monument or headstone Mfg. Use Stone Cutting or Polishing - N.O.C.	1803	3.4%	100
Mortgage Cos. -use			
Clerical Office Employees	8810	0.17	19
Salesmen (outside), Collectors, Messengers	8742	0.36	24
Inspection of insurance	8720	0.59	30
Mosaic Work - Interior construction only - use Tile, Stone, Mosaic Work	5348	2.82	86
Motels - All employees including Clerical Office Employees	9050	5.67	
The payroll of employees engaged exclusively in connection with restaurant or tavern operation shall be rated as Code 9079 "Restaurants or Taverns".			

Exception: If the work of clerical employees pertains to both operations, their payroll shall be assigned to that classification with the larger payroll.			
Motion Pictures			
(1) Production - in studios and outside - all operations up to the development of negatives. The actual remuneration of production directors, players or entertainers or musicians must be included, subject, however, to a maximum of \$100.00 per week per person.	9610	4.56%	129
(2) Development of negatives, printing and all subsequent operations except the making of the product through film exchanges at locations other than the studio.	4360	0.89	37
(3) Film Exchanges - not located at motion picture studio, including projection rooms; Clerical Office Employees.	4362	0.72	30
Motion Picture Projector and Camera Repair - use Instrument Mfg. - N.O.C.	3681	1.65	56
Motorcycle Dealers - all operations, including accessory or spare parts, sales, Salesmen.	8400	3.6	
Motorcycle, Motorscooter Dealers (or Rentals) - use Automobile or Auto Truck Dealers			
Clerical Office Employees - N.O.C.	8810	0.17	19
Automobile Salesmen	8748	0.57	29
Automobile - all others	8391	2.35	74
Municipal, Township or Country Employees:			
(1) Clerical Office Employees - N.O.C.	8810	0.17	19
(2) Country Road Districts or Departments - all operations, including shop, yard and store employees engaged in the maintenance, repair and storage of equipment and supplies (Tunneling, subway construction, grade separation work, bridge construction, or pile driving to be separately rated)	9422	3.71	
(3) Country Superintendent of Schools Office - all employees including Clerical Office Employees	8875	1.47	
(4) Curators, or Professional Assistants, including Clerical Office Employees	8838	0.17	19
(5) Firemen - not volunteers, including all employees of Fire Department	7706	8.71	
(6) Firemen - Volunteers, serving with or without remuneration, subject to per capita charge.	7707	11.48	
(7) Institutional Employees - Hospitals, sanitariums, rest homes for the aged - all employees, including Clerical Office Employees, Salesmen, not Jail or Prison employees.	9043	2.73	
In determining the premium charge for student nurses or interns, such premiums shall be computed on the basis of an average wage of at least \$45 per week plus board and lodging.			
(8) Librarians or Professional Assistants, including Clerical Office Employees	8810	0.17	19
(9) Municipal or County Employees not engaged in manual labor, Clerical Office duties, nor in immediate charge of construction or erection work	9410	2.46	
This classification includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors, meter readers, engineers not engaged in actual construction or operation, Salesmen, and similar occupations.			
(10) All other Municipal or County Employees - N.O.C., including laborers, workmen, mechanics, storekeepers, and utility employees (New Construction work or electric light or power department operations to be			

separately rated)	9420	9.82%	
(11) Policemen, sheriffs, constables, marshals, pound keepers, game and fish wardens and jailers, including deputies, volunteers.	7720	2.38	75
(12) Policemen, sheriffs, constables, marshals, pound keepers, game and fish wardens and jailers, including deputies, volunteers, serving with or without remuneration, subject to a per capita charge.	7722	14.09	
The minimum remunerations provision contained in the general rule of the Manual applicable to executive officers of a corporation shall not apply to this classification.			
(13) Public Colleges or Schools - All Employees, including Cafeteria and Clerical Office Employees, Messengers.	8875	1.47	
Museum			
(1) Curators or Professional Assistants, including Clerical Office Employees	8838	0.17	19
(2) All other Employees, including Taxidermists	9015	3.11	93

Neon Sign Installation - use Sign Erection or Repair	9552	7.28%	197
Neon signs - Mfg - Metal Backgrounds - use Sheet Metal Products Mfg - N.O.C.	3066	3.16	94
Neon tube - Bending and Charging	4112	1.04	41
Nets, Slings, Rope Ladders, etc., assembling for rigging	8227	1.95	64
News Agents or distributors of Magazines of Other Periodicals - not retail dealers - including salesmen (Sale of delivery papers to customers for their personal use - and not for resale - rate separately)	8745	2.05	66
Newsboy using Motor Vehicles - use Chauffeurs, Drivers and their Helper	7380	1.86	62
Newspaper Distributors - not retail - use News Agents or Distributors (or Newspaper Delivery 4312)	8745	2.05	66
Newspaper Delivery This classification applicable to persons delivering papers to customers for their personal use - not for resale Use actual pay, but not less than \$2.00/person/day/each day newspaper delivered.	4312	2.83	
Newspaper Publishing: (1) Editing, Designing, Proofreading, and Photographic Composing include Clerical Office Employees, Drivers, Chauffeurs and their Helpers shall be separately rated 4304 "Newspaper Publishing". (2) Reporters, Advertising or Circular Solicitors ASS (3) All other Employees - include misc employees	8807 8742 4304	0.67 0.36 1.95	 24 64
News Stands - use Store Risks - Retail - N.O.C.	8017	0.49	27
Night Clubs - Use Restaurants	9079	1.27	49
Night Watchmen - use Watchmen	7721	6.71	
Novelty Stores - Store risk - retail - N.O.C.	8017	0.49	27
Nurse - Private - Full time - use Domestic - Inservants	0913	12	27
Nursery - Day - see Colleges or Schools	9101	2.52	78
Nursing homes - all employees	8829	1.73	58
Nut Growing - use Farms - Orchards	0016	6.93	
Nuts - shelling	6504	2.38	75

Occupational Therapists - use Physicians or Dentists	8834	0.68	
Oculists - use Physicians or Dentists	8834	0.68	
Office Building - use Buildings - N.O.C.	9015	3.11	93
Office Equipment Dealers - use Store Risks - Retail - N.O.C. Stores - Furniture - Wholesale - Retail	8017 8015	0.49 3.63	27
Office Machine Installation, Inspection, Adjustment or Repair - N.O.C. - shop and outside (Manufacturing to be separately rated)	5191	0.82	36
Oil Burner - Installation - use Plumbing - N.O.C.	5183	2.74	84
Oil Distributors - use Gasoline or Oil Dealers	8350	2.36	74
Oil Filters - installation on machinery - use Millwright Work - N.O.C.	3724	3.03	91
Optical Goods Dealers - use Stores - jewelry	8013	0.32	23
Opticians - use Store; Jewelry	8013	0.93	23
Optometrists - use Physicians or Dentists	8834	0.68	
Orchards - Growing - use Farms - Orchards	0016	6.93	
Orthopedic Equipment Stores - use Store Risks - Retail - N.O.C.	8017	0.49	27
Orthopedic Equipment Mfg. - use Machine Shops - N.O.C.	3632	6.14	169
Outboard Motor Repair - use Machine Shops - N.O.C.	3632	6.14	169
Outdoor advertising Companies - use Advertising Companies - outdoor	9549	4.79	

Outservants - include Private Chauffeurs - use Domestic	0912	12%	27
Outside Salesmen - use Salesmen, Collectors, Messengers	8742	0.36	24
Oxygen or Hydrogen Refilling, including tank charging	4635	4.52	128

Packing and Crating Companies - use			
Stores - wholesale & retail	8018	1.44%	51
Warehouses - General Merchandise	8292	2.93	88
Paint Stores -use Stores, Retail8017	8017	0.49	27
Painting - automobile bodies - including incidental sanding - N.P.D. with 3080 - "Automobile or Motorcycle Assembling", 3815 - "Automobile Truck or Automobile Truck Trailer Mfg or Assembling", 3815 - "Automobile Body Mfg", 2797 - "Automobile Body Mfg", 2797 - Mobile Home Mfg", or 2797 - Recreational Vehicle Mfg" (Body and fender repairing shall be separately rated) This classification shall apply only to a physically separated department engaged exclusively in painting operations with no interchange of employees.	9505	1.06	42
Painting Cloth	2417	2.30	73
Painting, Decorating or Paper Hanging - N.O.C. - include shop operations (Painting steel structures or bridges to be separately rated)	5474	4.07	117
Painting Glassware by hand - use Painting - shop only	9501	1.08	42
Painting, shop only - N.P.D. in manufacturing plants or with 5474 "Paint Decorating or Paper Hanging"	9501	1.08	42
Painting - steel structures or bridges (painting of oil or gasoline storage tanks to be separately rated)	5040	18.04	461
Paper Box Mfg - Folding - use Box Mfg - Folding = N.O.C.	4243	3.61	105
Paper Box Mfg - Solid - use Box Mfg - Solid Paper Box	4240	1.89	62
Paperhanging - use Painting - Decorating or Paperhanging	5474	4.07	117
Parachute Jumping - use Aircraft Operations - Stunt, race or parachute jumping	7419	12.87	
Parcel Delivery Companies - no bulk merchandise or freight This classification shall not be assigned if 10% or more of the individual packages delivered weight over 100 lbs., or if the combined weight of all items delivered at any one stop exceeds 200 lbs for 10% or more of all deliveries	7198	4.82	
Pari-Mutual Employees - Race Tracks - use Theaters	9154	0.51	28
Parking Lots - automobile or Automobile Truck Storage	8392	2.14	69
Parking Meters - Collection or coins - use Vending or Coin Operations	5192	1.28	47
Parking Meters - installation - use Fence Construction	6400	5.04	141
Parquet Floor - install - use Hardwood Floor Laying	5436	7.77	
Patrolmen or guards in connection with industrial plants, water works, etc.	7721	6.71	
Paving - use Street or Road Construction	5506	5.47	152
Paving - parking lots or driveways - off-street - use Street or Road Construction	5506	5.47	152
Pest Control - all operations - including yard employees; Salesmen, estimators (Termite control and the spraying of orchards and farm crops to be separately rated) This classification applies to operations involved in the control and extermination of pests by the use of pesticides, rodenticides and fumigants.	9031	4.34	27
Pet Shops - use Store Risks - retail - N.O.C.	8017	0.49	27
Petroleum Operations - N.O.C.	6214	10.96	
Phonograph Record Shops - use Store Risks - Retail - N.O.C.	8017	0.49	27
Photo Engraving - N.P.D.	4351	0.27	22
Photofinishing - All employees - N.P.D. with 4360 "Motion Pictures - Development of negatives"	4361	0.6	30
Photographers - All employees	4361	0.6	30
Photo Typesetting - All operations, including Clerical Office Employees - N.P.D. This classification shall apply to specialty typesetting firms producing cold copy type or reproduction proofs by photographic methods including all incidental camera work.	4297	0.77	
Physical Culture Studies - use Exercise or Health Institutes	9053	1.3	48
Physical therapists - use			

Physicians and Dentists (in office)	8834	0.68%	
Hospitals and Public Health (in hospital)	9043	2.73	
Physicians - All employees, including Clerical Office Employees - N.P.D.	8834	0.68	
Piano Stores - use Store Risks - Retail - N.O.C.	8017	0.49	27
Piano Tuning - use Office Machines	5191	0.82	36
Pickle Mfg.	2106	8.29	
Picture Frame Assembly - use Furniture Assembling	2881	1.51	53
Picture Frame Shops - use Store Risks - Retail - N.O.C. Furniture Assembly	8017 2881	0.49 1.51	
Pile Driving	6003	12.51	323
Pipe, Irrigation - Installation - use Irrigation Pipe Installation	6364	8.32	
Pipe Line Construction - Cross Country - water - use Cross Country water pipe line	6361	8.13	
Pizza Parlors - use Restaurants	9079	1.27	47
Plaster Statuary or Ornament Mfg	4038	1.47	25
Plastering or Stucco Work	5480	3.2	95
Platform (loading) metal - erection - use iron or steel erection - N.O.C.	5057	21.33	53
Players, Entertainers, Musicians - use Theaters - players, entertainers, musicians Restaurants or Taverns Radio or Television - all other employees	9156 9079 7610	0.31 1.27 0.24	23 47 21
Playgrounds - use Amusement Parks or Exhibitors Amusements Parks or Operation & Maintenance	9016 9180	2.84 6.95	86 189
Plumbers' Supplies Dealers - Wholesale or retail - gas, steam or hot water equipment - no manufacturing	8111	3.33	98
Plumbing - N.O.C. - shop and outside - gas, steam, hot water or other pipe fittings installation, including house connections installation - (Automatic sprinkler installation to be separately rated.	5183	2.74	84
Policemen - see under Municipal employees	7720	2.38	75
Polishing Metal - use Buffing or Polishing of metal - N.O.C.	3372	2.03	66
Pool Halls - use Billiard Halls	9089	0.51	28
Porcelain Lining - use Painting, Decorating or Paperhanging - N.O.C.	5474	4.07	117
Portable Toilet Companies (Mfg & Dist.) - use Carpentry Shop (Mfg) shop only Contractors Permanent Yards (Rental dist) Chauffeurs (Delivery) Street or Sewer (Pumping out)	2883 8227 7380 9014	3.23 1.95 1.86 1.92	96 64 62 63
Poultry Farms - use Farms, Poultry Raising, Egg Producing	0034	2.60	80
Poultry Supply Stores - retail stores - use Poultry Supply - retail	8117	7.35	
Power Companies	7539	2.28	72
Power Line Construction	7538	17.50	448
Precious Stone Cutting - use Jewelry Mfg.	3383	0.86	37
Prefabricated Building Contractors (metal/wood) - use Constructors Schedule	2883	3.23	96
Printing Operation: Editing, Designing, Proofreading, & Photographic composing - include Clerical Office Employees Salesmen, Collectors or Messengers - outside All Other employees - including misc. employees Drivers, Chauffeurs and their helpers shall be separately rated as 4299, "Printing"	8807 8742 4299	0.67 0.36 1.95	 24 64
Private Detective Agency - use Detective or Patrol Agency	7721	6.71	
Process Servers - use Salesmen, Collectors, Messengers	8742	0.36	24

63-GG

Produce Dealers - Buying, packing or otherwise preparing general produce for shipment or transportation - using stores or buildings temporarily - not caring for produce during transit (Growing or harvesting of crops to be separately rated) Classification 8018 "Store Risks" - Wholesale - N.O.C. "is assignable for any city wholesale plant of the dealer where such produce is stored and sold to retailers and institutional buyers.	8209	2.3%	73
Produce Dealers - wholesale or Institution Selling - City - use Stores - Risks - Wholesale - N.O.C.	8018	1.44	51
Property Management Companies - use Clerical Office Employees - N.O.C. Buildings - N.O.C.	8810 9015	0.17 3.11	19 93
Prosthetic Device - use Store Risks - Retail - N.O.C.	8017	0.49	27
Provision Stores - Grocery and Meat - use Stores - Meat, Grocery and Provisions	8033	1.62	56
Pruning Orchards - use Farms - Orchards	0104	6.1	
Public Address Systems - Drivers of Sound Trucks - use Chauffeurs, Drivers and their Helpers - N.O.C.	7380	1.86	62
Public Address Systems - Loud speakers installation - use Electrical Wiring	5190	2.93	88
Public Health Nursing Associations - All employees	8827	5.11	
Publishers - use Newspaper Publishing Editors, Composers, Clerical Sales, Advertising, including Reporters All other employees	8807 8742 4304	0.67 0.36 1.95	24 64
Printing Operations (not newspaper) Editors, Composers, Clerical Sales, Collectors, Messengers All other employees	8807 8742 4299	0.67 0.36 1.95	24 64
Pump Dealers - use Machinery Dealers - N.O.C. Millwright Work (Installation) N.O.C.	8107 3724	4.19 3.03	120 91
Pump Installation - use Millwright Work - N.O.C.	3724	3.03	91
Pushcart Operation - Vending - use Vending Concessionaires	9079	1.27	47

Quarries, including all employees engaged in the construction, repair and maintenance of all buildings, structures or equipment and installation of machinery Crushing operations to be separately rated. Hauling of materials from the quarry to a stone crusher operated by the quarry shall be assigned to the quarry classification.	1624	8.67	227
--	------	------	-----

Rabbit Raising - use Farms - Poultry, Egg Hatcheries	0034	2.60	80
Race Track - Auto - use Amusement Parks - Care, custody Amusement Parks - Operation & Maintenance	9016 9180	2.84 6.95	86 189
Race Track - Pari-Mutual Employees - use Theaters - all other employees Racing Stables	9154 8631	0.51 18.55	28
Radiator Repair - Auto - use Automobile or Automobile Truck Repair	8389	5.51	
Radio & TV Dealers - Retail - use Stores - Risks Retail - N.O.C.	8017	0.49	27
Radio Dealers - Wholesale or Wholesale and Retail combined - use Stores - Risks - Wholesale - N.O.C.	8018	1.44	57

Radio, Television or Commercial Broadcasting Stations - all employees - including Clerical Office Employees. Salesmen (Motion picture production to be separated) The actual remuneration of players, entertainers or musicians must be used unless the amount exceed \$100 per week, in which event \$100 shall be used as representing the actual weekly remuneration of each player, entertainer, or musician.	7610	0.24%	21
Radio or Television Receiving Set Installation, Service or Repair This classification include shop or outside employees, incidental parts department employees, erection of antennas. Electrical wiring or tower erection to be separated.	9519	1.74	59
Radio Tower Erection	5040	18.04	461
Rag Dealers - including all laundry operations - use Salvage - Paper Stock or Rag Dealers	8264	5.14	144
Railings - Metal erection within buildings - use iron or steel, brass, bronze erection	5102	3.63	106
Railings - metal - erection - use Iron or Steel erection - N.O.C.	5057	21.33	53
Rattan or Willow Ware Mfg - use Furniture Assembly	2881	1.51	53
Ready Mix Concrete - preparation and delivery - use Building Material Dealers	8232	3.85	111
Real Estate Agencies - employees engaged outside of office - including Salesmen (care, custody and maintenance or construction work to be separated)	8741	0.47	
Real Estate Developers (no construction) - use Real Estate Agencies	8741	1.47	
Re-capping or Retreading - Rubber Tubes	4420	2.33	73
Reclaiming Pipe	8204	4.58	130
Recreation Camps - use Camps - recreational, educational)	9048	7.63	
Rectifying Wine - use Stores - Wine or Spirit Merchants	8041	6.68	
Reducing Salons - use Exercise or Health Institutes	9053	11.3	48
Refractory Products - use Brick or Clay Mfg.	4041	9.07	
Refreshment Stands - use Store Risks - Retail - N.O.C. (no hot food)	8017	0.49	27
Restaurants (hot food)	9079	1.27	47
Refrigeration - construction or wooden walk-in type boxes on customers' premises - use Carpentry - N.O.C.	5403	16.44	421
Refrigeration - Display Cases - installation of cases not containing refrigeration, compressor or motor - use Furniture or Fixtures - N.O.C.	5146	2.44	76
Refrigeration - display cases - installation of cases with self-contained compressor unit - use Refrigeration Equipment - N.O.C.	5183	2.74	84
Refrigeration - Domestic type - installation - use Household appliances	9519	1.74	59
Refrigeration Equipment - N.O.C. - not household units - installation, service, and repair - shop and outside - Delivery and connection of household refrigerators on purchaser's premises shall be rated as 9519 - "Household Appliances"	5183	2.74	84
Reinforcing Steel Installation - placing for concrete construction (Reinforcing steel installation in connection with the construction or canal, irrigation or drainage systems; cross-country water pipe lines; sewers; tunnels; caissons and dams shall be assigned to the classification describing the construction with which such reinforcing steel install is connect)	5225	6.1	
Religious Articles Stores - use Store Risks - retail - N.O.C.	8017	0.49	27
Rendering or Fertilizer Works -	4665	3.88	112
Rental Companies - (hospital equip., party goods, etc.) - use Store - Retail - N.O.C.	8017	0.49	27
Rental Yard - contractor's equipment - use Contractors permanent yards	8227	1.95	64
Residential Care Facilities for Adults - all employees - N.P.D. with 8823 - "Residential Care Facilities for Children", 8804. "Alcoholic Drug Recovery Homes", or 8804. "Social Rehabilitation Facilities for Adults"	9070	5.23	

This classification shall be applicable to those firms providing community care facilities for residents who are ambulatory and where the facilities are non-medically oriented. Where skilled nursing care is provided as an identifiable unit, such nursing care unit shall be assigned to Code 8829.			
Residential Care Facilities for Children - all employees - N.P.D. with 9070 - "Homes for Aged", 9070 - "Community Care Facilities for Adults", 9070 - "residential Care Facilities for Adults", 8804 - "Alcoholic and Drug Recovery Homes", or 8804 - "Social Rehabilitation Facilities for Adults" This classification is applicable to non-medical residential care facilities for children who are neglected, delinquent, or emotionally disturbed or for children or adults who are developmentally disabled.	8823	2.35%	26
Resorts - use			
Hotels	9050	5.67	
Restaurant	9079	1.27	47
Restaurants - N.P.D.	9079	1.27	47
Restaurants Supplies Dealers - use Store Risks - Wholesale - N.O.C.	9079	1.27	47
Rest Homes - all employees	8829	1.73	58
Retail Stores - N.O.C. - use Stores - Risks - Retail	8017	0.49	27
Rifle Ranges - use Shooting Clubs	9180	6.9	189
Rifle Teams - Company Sponsored - use Athletic Teams or Parks	9191	10.54	
Riggers - use Mobile Crane & Hoisting Service - N.O.C.	7219	4.92	138
Road Construction - Grading - use Street or Road Construction	5507	5.53	153
Road Construction - Paving - use Street or Road Construction - paving	5506	5.47	152
Road Oiling - use Street or Road Construction - paving	5506	5.47	152
Roadside Stands (vegetable & fruit stores) - use fruit or vegetable stores	8006	0.79	35
Rock Excavation/Rock Quarries	1624	8.67	227
Rock Yards (Dealers) - use Building Materials Dealers - Commercial	8232	3.85	111
Roller Skating Rinks	9016	2.84	86
Roofing - all kinds - including yard employees	5551	16.28	417
Roofing Material Dealers - use			
Building Material Dealers - Commercial or	8232	3.85	111
Building Material Dealers - 2nd-hand	8204	4.58	130
Roofing Material - use			
Building or Roofing Paper - felt	8232	3.85	111
Asphalt or Tar Distilling	4740	4.47	127
Tile or Earthenware Mfg - N.O.C. (Roof Tile)	4041	9.07	
Sawmills or Shingle Mills (Shingles)	2710	8.16	24
Rooming Houses - use Hotels	9050	5.67	
Rubber Tire Dealers - wholesale or retail or combined wholesale and retail - including repairing, adjustment of tires to vehicles away from the premises of the insured, accessories and spare parts departments - N.P.D. with 8391 "Automobile or Automobile Truck Drivers" 8389 "Automobile or Automobile Truck Repair Shops or Garages, " and 8392 "Automobile or Automobile Truck Storage Garages or Parking Stations or Lots". This classification includes cashiers who receives payments from customers. Recapping or retreading of tires to be separately rated.	8387	2.62	81
Rubber Tire Recapping or Retreading Sales or service operations to be separately rated.	4420	3.23	73
Rubbish Dump Operations - use Garbage, Ashes, or Refuse Dump Operator	9424	6.08	
Rug Cleaning - Shop or outside - use Carpet, Rug or Upholstery Cleaning	2585	2.57	79
Rug Dealers - Retail - use Stores - Floor covering dealers - Retail	8017	0.49	27
Rug Dealers - Wholesale - use Stores - Floor covering dealers - wholesale	8018	1.44	51
Rug Installation - use House Furniture - N.O.C.	9521	2.27	72

Rust Proofing - Acid Bath - use Electroplating	3372	2.03%	66
Rust Proofing - galvanizing or Hot Baht - use Galvanizing or Tinning	3373	5.23	146

Sail Making	2576	1.57%	54
Salesmen, Collectors or Messengers - Outside The use of this classification is subject to the provisions of the Manual Rules for Standard Exceptions - See General Rules	8742	0.36	24
Salvage Material Dealers: (1) Bottle Dealers - Second-hand (all handling of metal to be separately rated)	8264	5.14	144
(2) Iron or Steel Scrap Dealers (Wrecking or salvaging to be separately rated)	8265	15.92	408
(3) Junk Dealers - N.O.C. - N.P.D. (Wrecking or salvaging to be separately rated) This classification is applicable to those risks engaged in collecting and handling a miscellaneous line of second-hand materials such as bottles, rags, paper, rubber and in addition, ferrous or non-ferrous scrap metals.	8265	15.92	408
(4) Metal Scrap Dealers - Collection, sorting, and reduction of non-ferrous scrap metal (Handling or iron or steel scrap to be separately rated)	8500	7.14	193
(5) Paper Stock or Rag Dealers, including all laundry operations (All handling of metal to be separately rated)	8264	5.14	144
(6) Rubber Stock Dealers - Second-hand (All handling of metal to separately rated)	8264	5.14	144
Sand and Gravel Dealers - use			
Sand and Gravel Digging	4000	8.35	219
Building Material Dealers - Commercial	8232	3.85	111
Sand or Gravel Digging - No canal, sewer or cellar excavation or mining, including construction, repair or maintenance of all buildings, structures, or equipment; installation of machinery (Drivers, chauffeurs and their helpers engaged exclusively in delivery of the finished product from storage bunkers shall be separately rated as 8232 "Building Material Dealers") Where more than 25% of the material being excavated is passed through crushers, payroll for the crushing department shall be assigned to 1710 "Stone Crushing" unless the crushed product will passed through an eight mesh or finer screen, in which case such payroll shall be assigned to 1741 "silica Grinding."	4000	8.35	219
Sandblasting - Outside - use			
Painting	5474	4.07	117
Abrasive Blasting - surcharge	5972	7.85	
Sandblasting - Shop - use Foundries - Iron - N.O.C.	3081	4.23	121
Sanitariums - All employees	8829	1.73	58
Sanitary Companies - Firms engaged in the cleaning of septic tanks, cesspools and chemical portable toilets - All employees, including Drivers, Chauffeurs and their helpers	9402	4.34	124
Sanitary or Sanitation Districts Operation - All employees (Addition to, alterations or construction of sewage lines disposal plants to be separately rated) This classification applies to all work incidental to the maintenance and operation of sewer systems or sewage disposal plants.	7580	2.84	86
Sash, Door Dealers - use			
Building Material Dealers (new) Commercial	8232	3.85	111
Building Materials Dealers (used) Second-hand	8204	4.58	130
Sash, Door or Assembled Millwork Mfg. (Commercial lumber yards, building materials dealers or fuel and material dealers to be separately rated) Where a risk deals in any lumber or building material or in any fuel and materials in addition to products manufactured, all yard operations, including all Drivers, Chauffeurs and their helpers shall be assigned to the appropriate yard classification.	2883	3.23	96
Sash Erection - Metal - use Iron or Steel, Brass, Bronze, Aluminum	5102	3.63	106
Sauna Baths - use Baths - N.O.C.	9053	1.3	48

Savings & Loan Organizations - use Banks	8808	0.56%	
Scaffolds, Shoring, Concrete or Cement Distributing Towers, Hod hoists or Construction Elevators - Installation or removal The installation, repair or removal of scaffolds, shoring, concrete or cement distributing towers, hod hoists, or construction elevators, when performed by building contractors, shall be assigned to the construction classification with which this work is associated.	9529	11.37	
Schools -see Colleges or Schools			
Scale, Installation, Service and Adjustment - Away from shop - Platform type- Permanent or portable - use millwright Work - N.O.C.	3724	3.03	91
Scale, Installation, Service and Adjustment - Away from shop - counter type- use furniture or Fixtures Installation - N.O.C.	5146	2.44	76
Scale Sales - use Stores - Retail - N.O.C.	8017	0.49	27
School Teachers - use Colleges or Schools - Professors, Teachers	8868	0.27	20
Scientific Instrument Dealers - use Stores Risks - Retail - N.O.C.	8017	0.49	27
Scout (boy & Girl) Council - Camp Operation - use Boy & Girl Scout Councils- Camp Operation	9015	3.11	93
Scout (boy & Girl) Council - Executive Secretaries - Office and Travel - use Boy & Girl Scout Councils - Executive Secretaries	8742	0.75	24
Scout (Boy & Girl) Council - Clerical Office Employees other than at camp locations - use Boy & Girl Scout Councils - Clerical	8810	0.17	19
Scrap Metal Dealers - Iron or Steel - use Salvage - Iron or Steel Scrap Dealers	8265	15.92	408
Scrap Metal Dealers - non-ferrous - use Salvage - Metal Scrap Dealers	8500	7.12	193
Screens - Windows - Metal Mfg. - use Hardware Mfg. - N.O.C.	3146	3.28	97
Searchlight Operation - Mounted on Trucks and Generated by Same - use Electrical Machinery	3724	3.03	91
Second-hand Machinery and Equipment Dealers, including incidental reconditioning or repairing - use Salvage - Machinery and Equipment Dealers	8267	12.69	
Secretarial Services - use Clerical Office Employees - N.O.C.	8810	0.17	19
Seed Dealers - use Seed Merchants	8102	6.34	
Seed Growers - Flower, Vegetables	0172	4.55	
Septic Tank - Cleaning - use Street or Sewer Cleaning	9014	1.92	63
Septic Tank - installation - use Sewer Construction	6306	7.34	199
Servant - Inside - Full-time - use Domestics - inservant	0913	12	27
Servant - Outside - Full-time - use Domestics - Outservant	0912	12	27
Sewage Disposal Plants - see Sanitary or Sanitation district Operation	7580	2.84	86
Sewer Cleaning - use Street or Sewer Cleaning	9402	4.34	124
Sewer Construction - All operations, including construction of laterals, tunneling of street crossings.	6306	7.34	199
Sewing Machine - Repair at Shop - use Machine Mfg. - N.O.C.	3574	2.83	
Sewing Machine - Store - Retail - use Store Risks Retail - N.O.C.	8017	0.49	27
Shaft Sinking - use Caisson Work	6252	16.55	426
Sharpening Service - use Machine Shops (Lawnmowers) N.O.C. Tool Mfg. (Hand Tools)	3632 3099	6.14 3.95	169
Sheet Metal Work - Erection, installation or repair - N.O.C. - Shop and outside, including installation of furnaces or air-conditioning systems (Roofing and installation of pipe and pipe fittings to be separately rated)	5538	4.93	138
Shirt Manufacturing - use Clothing Manufacturing	2501	0.46	27
Shoe Repairing - use Boot or Shoe Mfg - repairing	2660	0.84	36
Shoe Shine Stand - use Barber Shops or Beauty Parlors	9586	0.29	22
Shoe Store - use Stores - clothing - Retail	8008	0.6	30
Shopping Centers - Maintenance - Use Building - N.O.C.	9015	3.11	93
Shooting Galleries	9180	6.95	189

The preparation or serving of hot food shall be separately rated under Restaurant, 9079			
Showcase Mfg - use Furniture or Cabinet Mfg.	2883	3.23%	96
Sidewalk Laying - use Concrete or Cement Work	5200	4.31	
Sidewalk Light Prisms - Installation and Repair - use Concrete or Cement Work	5200	4.31	
Sidewalk Tunnels - Installation - Not by a Building Contractor - use Scaffolds, Concrete or Cement Distributing Towers	9529	11.37	
Siding Dealers - use Building Material Dealers (new) Commercial	8232	3.85	111
Building Material Dealers (used) 2nd hand	8204	4.58	130
Sightseeing - Aircraft Operation - use Aircraft Operation - Sales or Service	7424	5.85	
Sign Erection or Repair - not outdoor advertising companies	9552	7.28	197
Sign Mfg (other than wood)	3066	3.16	94
Sign Painting or Lettering - inside of buildings - including shop operations - N.P.D. with 9549 "Advertising Companies"	9553	5.61	155
Slaughtering - use Butchering	2081	6.66	182
Sling, Net, Rope, Ladder, etc. - assembling for rigging - use Contractors Permanent Yards	8227	1.95	64
Slot Car raceways or Parlors - use Store Risks - Retail - N.O.C.	8017	0.49	27
Smoke Shop - use Store Risks - Retail - N.O.C.	8017	0.49	27
Social Clubs - use Clubs - N.O.C.	9061	1.3	48
Social Rehabilitation Facilities for Adults - all employees - N.P.D. with 9070 - "Homes for Aged", 9070 - "Community Care Facilities for Adults", 9070 - "Residential Care Facilities for Adults" or 8823 - "Residential Care Facilities for Children" This application is applicable to non-medical residential care facilities providing services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance and counseling.	8804	2.35	
Sorority or Fraternity Houses - use Hotels	9052	1.52	53
Sound Proofing - use Insulation Work	5479	3.2	95
Sound System Installation, Service and Repair, within buildings - including storage and yard employees	7605	5.67	
Spirit Merchants and Processors - use Stores - See Wine or Spirit Merchants	8041	6.68	
Sporting Goods Store - use Stores - Risks - Retail - N.O.C.	8017	0.49	27
Spraying by Aircraft - use Aircraft Operation - Agriculture	7409	11.59	
Spraying Orchards	0103	21.03	
Sprinkler Systems - Fire - Installation - use Automobile Sprinkler Installation	5188	4.6	130
Sprinkler Systems - Lawn - Installation - use Plumbing - N.O.C.	5183	2.74	84
Stables - All employees	7207	5.35	149
Stadiums - Operation - use Athletic Teams or Parks (Care, custody and maintenance only)	9182	1.65	56
Stationary Stores - use Store Risks - Retail - N.O.C.	8017	0.49	27
Stationary Supply Dealers - use Store Risks - Wholesale - N.O.C.	8018	1.44	51
Steam Baths - use Baths - N.O.C.	9053	1.3	48
Steam Pipe Boiler Insulation - Applying cork, asbestos, or other non-conducting materials, including shop	5184	2.74	84
Steel - Fabrication or Erection - See Iron or Steel. Steel Making - Electric Furnace or crucible, including blooming mills or forging or rolling mills (Blast furnace operation or coke manufacturing to be separately rated)	3004	6.66	182
Steel Merchants - use Iron or Steel Merchants	8106	4.69	132
Steel Works - Shop - use Iron or Steel Works - Shops	3030	6.96	189
Stock and Bond Brokers - use			

Clerical Office Employees - N.O.C.	8810	0.17%	19
Salesmen, Messengers, Collectors (Outside)	8742	0.36	24
Stock Farms - use Farms and Stock Farms	0038	12.76	
Stockyards - With or without Butchering	2081	6.66	182
Stone Crushing, including construction, repair or maintenance of all buildings, structures or equipment; installation of machinery. Assureds engaged in preparing crushed, ground or screened product down to and including materials which will be retained on an 8 mesh screen shall be considered crushing risks and assigned to 1710 "Stone Crushing." Assureds engaged in preparing crushed, ground or screened products that pass an 8 mesh or finer screen shall be considered as engaged in fine grinding and assigned to 1714 "Silica Grinding."	1710	9.64	96
Stone Cutting or Polishing - (Quarrying to be separately rated)	1803	3.4	100
Stone cut in quarrying shall be rated as 1624 "Quarries."			
Stonework - Interior - not Masonry - use Tile, Stone, mosaic	5348	2.82	86
Stores			
Automobile Accessory Stores - Wholesale or Retail, including Inside or Outside Salesmen. (Recapping of retreading of tires to be separately rated)	8046	1	40
bicycle Sales, Repair or Rental Operations	8017	0.49	27
Clothing , Wearing Apparel or Dry Goods Stores - Retail, including alteration department. (Manufacturing operations to be separately rated)	8008	0.6	30
Clothing , Wearing Apparel or Dry Goods Stores - wholesale or combined Wholesale and Retail - no manufacture	8032	0.51	28
Delicatessen Stores - Retail	8017	0.49	27
This classification is not applicable to delicatessens that prepare or serve food for consumption on the premises. All operations of such delicatessens shall be assigned to Code 9079 "Restaurants."			
Department Stores - Retail, including Clerical Office Employees, Salesmen This classification includes installation of house furnishings and household appliances and shall apply to each location of a risk at which all the following conditions obtain: (1) The payroll subject to this classification is at least \$1000,000 per annum (2) the merchandise handled must include: (a) Wearing Apparel (b) Textile Fabrics (c) House Furnishings (other than furniture) (d) One or more of the following: Cosmetics Jewelry Drugs Luggage Furniture Musical Instruments Groceries/Meats Sporting Goods Hardware Toys (3) The total annual sales of items (a), (b) and (c) above must not exceed 50% of the total annual sales.	8039	0.68	32
Five and Ten Cent Stores - use Stores, Retail	8017	0.49	27
Floor Covering Dealers - Retail - Carpets, Rugs Linoleum The application of laying or linoleum, carpet, rugs, asphalt or rubber tiling performed within buildings to be separately rated as 9251 "House Furnishing - N.O.C. - Installation"	8017	0.49	27
Floor Covering Dealers - Wholesale or Combined Wholesale and Retail -			

Carpet, Rugs or Linoleum The application or laying of linoleum, carpet, rugs, asphalt or rubber tile performed within buildings to be separately rated as 9512 "House Furnishing - N.O.C. -Installation"	8018	1.44%	51
Florist, including store and service away from the premises (Cultivating or gardening to be separately rated)	8001	0.97	39
Fruit or Vegetable Stores - Retail - No handling of fresh meats. employees engaged in the curring and packaging of meat for any part of their time shall be separately rated.	8017	0.49	27
Furniture Stores - Wholesale and Retail Installation, service or repair of electrical household appliances - Rate as Household Appliances. The application or laying or installation of linoleum, carpet, rugs, asphalt or rubber tile or draperies performed within buildings to be separately rated as 9521 "house Furnishings - N.O.C. - Installation."	8015	3.63	
Garden Supply Stores - N.O.C. This classification shall apply to concerns in which the following conditions obtain: (1) A nursery department is operated involving a yard with a lath or greenhouse or bedding plant area and, (2) One or more departments are operated for selling such diversified articles as (but not limited to) potted plants, cut flowers, patio furniture, lawnmowers, insecticides, fertilizers, barbeque supplies, figurines, kitchenware or tools.	0005	3.62	106
Grocery and Provision Stores - retail (employee engaged in the cutting and packaging of meat for any part of their time to be separately rated)	8017	0.49	27
Hardware Stores - retail This classification shall include incidental sales to builders, contractors or professional users.	8017	0.49	27
Jewelry Stores - wholesale and retail	8013	0.32	23
Meat, Fish or Poultry Stores - retail - N.P.D. This classification shall include incidental sales to restaurants, institutional buyers or retail stores. When more than 25% of sales are to consumers other than the family trade, rate as 8021.	8031	3.20	95
Meat, Fish or Poultry Dealers - Wholesale - N.P.D. with 2081 "Butcher" the receiving, wholesaling (no processing) of prepackaged meat should be rated separately as 8018 "Store-Wholesale."	8021	3.76	109
Poultry Supply Stores - Retail	8117	7.35	
Store Risks - Retail - N.O.C. The preparation or serving of hot foods shall be separately rated under Restaurants, 9079.	8017	0.49	27
Store Risks - Wholesale or combined Wholesale and Retail - N.O.C.	8018	1.44	51
Welding Supply Stores - Wholesale or Retail, including the charging of welding cylinders.	8018	1.44	51
Wine, Beer or Spirits - Retail Applies to firms operating under "off-sale" licenses, with more than 50% of gross sales in alcoholic beverages sold for off-premises consumption.	8060	3.44	
Wine or Spirit Merchants - Wholesale, including blending, rectifying, distilling or bottling.	8041	6.68	
Storm Drain Construction - Monolithic or reinforced concrete - use Sewer Construction	6306	7.34	199
Storm Drain Construction - Open Channel - Concrete - use Canal Construction	6361	8.13	124
Street or Sewer Cleaning	9402	4.34	
Street or Road Construction - Grading - All operations of Bringing roadbed to			

grade, including cleaning and grubbing right-of-way and temporary surfacing. (Bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; tunneling, sewer construction, quarrying, stone crushing, sand and gravel digging to be separately rated)	5507	5.53%	153
Street or Road Construction - Paving or repaving, surfacing or resurfacing or scraping - All kinds, including airport runways, warming aprons, incidental field plants, fence or guard rail construction. (Clearing of right-of-way earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying, stone crushing, sand or gravel digging to be separately rated)	5506	7.26	152
Stucco Work - use Plastering or Stucco Work	5480	3.2	95
Stunt Flying - use Aircraft Operation - Public Exhibition, etc.	7419	12.87	
Subdivision Developers - No construction - use Real Estate Agencies	8741	0.47	
Supermarkets - use Stores; Meat, Grocery. Provisions - N.O.C.	8033	1.62	56
Surplus Stores - use Store Risks - Retail - N.O.C.	8017	0.49	27
Surfing Shops - use Store Risks - Retail - N.O.C.	8017	0.49	27
Sweeping of Parking Lots and other off-street areas by specialty contractors - use Buildings - Operation by Contractors	9014	1.92	63
Swimming Clubs - use Clubs - Baths - N.O.C.	9060	1.55	54
Swimming Instructors - use Baths - N.O.C.	9053	1.3	48
Swimming Pool Cleaning and Maintenance by specialty contractors - use Buildings - Operation by Contractor	9014	1.92	63
Swimming Pool contractors:			
Excavation - N.O.C.	6217	10.5	273
Concrete construction - N.O.C.	5213	5.49	152
Plumbing - N.O.C.	5183	2.74	84
Millwright Work -N.O.C.	3724	3.03	91
Electrical Wiring	5190	2.93	88
Concrete and Cement	5200	4.31	
Masonry - N.O.C.	5022	6.06	167
Tile, Stone, Mosaic Work	5348	2.82	86
Buildings (Maintenance) - N.O.C.	9015	3.11	93
Depends on work being performed by contractor.			
Swimming Pools - Commercial - All employees, including restaurant employees, Clerical Office Employees	9053	1.3	48
Swimming Teams - company-sponsored - use Athletic Teams or Parks - Tennis, Swimming	9181	6.46	

Tableware - Pottery	4049	5.23%	
Tailor Shop - use Dressmaking or Tailoring	2503	0.33	23
Tamale Mfg. (No can) - use Bakeries and Cracker Mfg.	2003	1.35	49
Tank Building - Metal	3620	8.64	226
Tank - Cleaning out oil deposits and debris - By specialty contractor - use Street or Sewer cleaning	9402	4.34	124
Tank Erection (within building) - use Boiler Installation - Repair or Setting	3726	17.23	441
Tank Erection - Metal - Not Elevated	5040	18.04	461
Tank Erection - Wood - use Carpentry - N.O.C.	5403	16.44	421
Tank Installation - Butane or Shellane - in Homes - use Plumbing	5183	2.74	84
Tanks - Lining with porcelain - use Painting - oil or gasoline storage tanks	5474	4.07	117
Tanning	2623	8.7	
Tar Paper Preparation - use Building or Roofing Paper	4283	6.36	
Tar Works - use Asphalt works	1463	4.76	134
Tax (Income) Services - use Clerical Office Employees - N.O.C.	8810	0.17	19
Taxi Service -Aircraft - use Aircraft Operation - Sales or Service	7424	5.85	
Taxi Operations - All employees	7365	13.82	
Teachers - School - use Colleges or Schools - Professors, Teachers	8868	0.21	20
Telephone Answering Service - use Clerical Office Employees _ N.O.C.	8810	0.17	19
Telephone Books Distributors - use News Agents or Distributors	8745	2.05	66
Telephone or Telegraph companies: (1) Office or Exchange Employees, including Clerical Office Employees (2) All other employees, including operation, maintenance, extension of lines, making of service connection.	8901	0.17	19
Telephone, Telegraph or Fire Alarm Line Construction	7601	4.63	131
Television or Radio Receiving Set, Installation, Service or Repair This classification includes shop or outside employees, including parts department employees, erection of antennas. Electrical wiring or tower erection to be separately rated.	9519	1.74	59
Television Stations - See radio or Television Broadcasting			
Television Broadcasting - Salesmen - use Radio or Television - Salesmen	8742	0.36	24
Television Broadcasting - Studio - use Radio or Television - All others	7610	0.24	21
Television Set - installation - use Radio and TV Receiving Set - Inst.	9519	1.74	59
Television Tower Erection - metal	5040	18.04	461
Television Transmitter or Field Employees - use Radio or Television - Transmitter or Field employees	7609	0.86	37
Temporary Grandstands - installation - not by a building contractor - use Scaffolds, Concrete, Cement Dist.	9529	11.37	
Tennis Clubs - use Clubs	9060	1.55	54
Tennis Teams - Company-sponsored - use Athletic Teams - Tennis, Bowling, Golf, etc.	9178	4.66	310
Tent-erection, removal or repair - away from shop This classification includes shop or outside employees, including parts of canvas awnings. Such operations shall be assigned to 5102 "Iron, Steel, Brass, Bronze, or Aluminum Erection."	9529	11.37	
Termite Control Work - all operations - including yard employees; salesmen, estimators This classification applies to operations involved in the control and extermination of termites and other wood-destroying pests or organisms by fumigation or spraying or poisonous insecticides. It also applies to structural repair operations conducted in connection therewith.	5650	1.57	
Terrazo Work - interior - use tile, Stone, Mosaic or Terrazo	5348	2.82	86
Test Pilot - experimental aircraft - use Aircraft Operation - Testing	7419	12.87	

Test Pilot - Testing Aircraft Manufactured under an approved type certificate - use Aircraft Operation - Testing Aircraft	7426	1.6%	
Theatres: (1) Players, Entertainers or Musicians The actual remuneration of directors, players, entertainers, or musicians must be included, subject, however, to a maximum of \$100 per week per person, burlesque, farce or continuous performance player shall be the amount paid by the theatres for each act.	9156	0.31	23
(2) All other employees - including managers, stage hands, box office employees, ushers or motion picture operators Drive-in theatres - operations performed by parking attendants to be separately rated as 8392 - "Automobile Parking Stations or Lots".	9154	0.51	28
Ticket Agencies - use Clerical Office Employees - N.O.C.	8810	0.17	19
Tie Making - Wood - use wood - chopping or tie making	2702	13.24	341
Tie Painting - use Clothing Mfg.	2501	0.46	27
Tile, Stone, Mosaic or Terrazzo Work - interior construction only - not fireproof tile construction	5348	2.82	86
Tire Recapping - rubber - use Rubber tire recapping or retreading	4420	2.33	73
Title Companies - use Clerical Office employees - N.O.C. (inside)	8810	0.17	19
Salesmen, Collectors, Messengers	8742	0.36	24
Toilets (portable) service - use Street or sewer cleaning	9402	4.34	124
Towel of Toilet Supply Companies - no laundry operations	8017	0.49	27
Towing Service (vehicle) use Automobile or Auto truck - Service Station, or	8387	2.62	81
Automobile or Auto Truck - Repairs, or	8389	5.51	
Automobile or Auto Truck - Storage, or	8389	2.14	
Automobile or Auto Truck - Dismantling	3821	11.64	301
Toy Store - use Store Risks - Retail - N.O.C.	8017	0.49	27
Track Teams - Company-sponsored - use Athletic Teams - Track	9178	4.66	310
Transit Mix - concrete - Preparation and Delivery - use Building Material Dealers	8232	3.85	111
Transmission Tower Erection - use Iron or Steel Erection	5040	18.04	461
Trash Container Companies - use Garbage, Ash or Refuse Collecting	9403	6.29	172
Travel Bureaus - use Clerical Office Employees - N.O.C.	8810	0.17	19
Tree Christmas - Lot Retail - use Stores - Stores Risks - Retail	8017	0.49	27
Tree Crops - use Farms - Orchards	0016	6.93	
Trees - Mature - Excavating, Transporting, Transplanting - use Trackmen - N.O.C.	7219	4.92	138
Tree Pruning, Repairing or Trimming - N.O.C. - hand or mechanical power including yard employees This classification includes spraying or fumigating in connection with tree pruning, repairing or trimming.	0160	20.63	516
Trenching Custom - Canal, Drainage System, Irrigation System - use Canal Construction	6361	8.13	
Trenching, Custom - Conduit - use Excavation - N.O.C.	6217	10.59	273
Trenching, Custom - Sewer - use Sewer construction	6306	7.34	199
Trenching, Custom - Gas mains, Water Mains - use Water Mains	6319	4.19	120
Truckmen - N.O.C. - including terminal employees, garagemen and repairmen. (Storage warehouse employees to be separately rated).	7219	4.92	138
Tuba, Vinegar Mfg. Distilling	2130	3.78	110
Manufacturing - including tree climbing and bottling	1472	4.32	123
Tunneling - all work to completion - including lining	6251	25.53	638

Typewriter Shops - use			
Store Risks - Retail - N.O.C.	8017	0.49%	27
Office Machines - N.O.C. (Repair)	5191	0.82	36

U-Drive - Auto Rental - use Automobile, Bus, livery or Taxicab	7382	2.51	78
Undertakers - Use Funeral Directors	9620	1.84	61
Upholstering	9522	0.75	34
Used Car Lot Salesmen - use Automobile or Automobile Truck Dealers - Salesmen	8748	0.57	29
Used Car Lot - Lot Boys - No repair	8392	2.14	69

Vacuum cleaner Dealers - Retail - use Stores, store risks, retail - N.O.C.	8017	0.49	27
Vacuum Cleaner Dealers - wholesale or combined wholesale & retail - use Stores; Store Risks - wholesale - N.O.C.	8018	1.44	51
Vacuum Truck - Drilling - see Mud Hauling - use Garbage, Ashes, or Refuse Collecting	9403	6.29	172
Variety Stores - use Store Risks - retail - N.O.C.	8017	0.49	27
Vaudeville - Players - use theatres - Players, entertainers or Musicians	9156	0.31	23
Vault Construction	5057	21.33	53
vegetable Dehydrating - use Fruit and Vegetable Evaporating or Dehydrating	2102	5.73	
Vegetable Growing - use Farms - truck farms & vineyards	0017	3.94	
Vegetable Packers - use Fruit or vegetable evaporation or dehydrating	2102	5.73	
Fruit - fresh fruit packing	2107	6.69	
Farms - truck farms and vineyards	0017	3.94	
Vending Concessionaires - dispensing food, drinks, candy, etc. at ball parks race tracks, theaters and exhibitions This classification not applicable to street vendors. Such work shall be rated as 8017, "Stores."	9097	1.27	47
Vending Coin operated Machines - installation, service or repair - including storage, shop and outside operations; Salesmen.	5192	1.28	47
Venetian blind Assembly - from manufactured parts including finishing, N.P.D.	2881	1.51	53
Venetian Blind Installation - use House Furnishing	9521	2.27	72
Venetian Blind - Laundry - Spraying and Dying - use Painting - shop only	9501	1.08	42
Veterinarians - include Artificial Insemination - use Hospitals - Veterinary	8831	5.22	146

Wallpaper Application - within buildings - installation or application or gypsum wallboard - including finishing and preparation prior to painting - N.O.C. This classification is applicable to the installation or application or insulating materials within buildings, but only installed by the same contractor performing the wallboard application at the same job or location.	5445	5.52	153
Warehouse - cold storage	8291	4.26	122
Warehouses - field bonded warehouses	8710	1.73	58
Warehouse - furniture - including packing or handling household goods away from assureds' premises transporting of furniture under contract for mfg. Or store, rate under 7219 - "Truckmen, N.O.C."	8293	4.53	128
Warehouses -general merchandise - N.O.C. (Drivers, Chauffeurs and their Helpers to be separately rated as 7219 "Truckmen")	8292	2.93	88
Watchmen or Guards - block or special police	7721	6.71	

Watch Repair	3386	0.86%	
Water Mains or Construction - including tunneling as street crossing (All other tunneling to be separately rated) This classification is not available for the construction of aqueducts, cross, country pipe lines or hydro-electric projects.	6319	4.19	120
Water Pumps installation - use Millwright Work - N.O.C.	3724	3.03	91
Water Softener Service - Shop and Installation - use household Appliances	9519	1.74	59
Water Towers & Elevated Tanks Erection	5040	19.04	461
Water Truck Service Companies	7272	5.83	
Waterproofing Cloth - not rubber	2413	2.17	69
Waterproofing Cloth - rubber	4410	3.06	
Waterproofing - other than roofing or subaqueous work when performed as a separate operation not a part of or incidental to any other operation - including yard employees.	5474	4.07	117
Waterworks - operation - all employees - including construction or extension of lines. (construction of aqueducts, buildings, dams or reservoirs to be separately rated) Payroll of meter readers not exposed to operative hazards shall be assigned to 8743 "Salesmen, Collectors or Messengers".	7520	2.73	83
Water Sports, Parasailing, wind Surfing, Bunaboard, Wake Boarding	9180	6.95	189
Weather Strip Installation - use Furniture or Fixtures - N.O.C.	5146	2.44	76
Weed Cleaning or Spraying - use Landscape Gardening	0042	3.27	97
Welding or Cutting - N.O.C. - Shop or Outside - including incidental machining operations connected therewith - N.P.D. (Welding or cutting in connection with mfg., demolition, wrecking, salvaging or construction operations shall be assigned to the classification describing the operations with which such welding or cutting is connected)	3365	9.37	244
Well Digging	6252	16.65	426
Weaving or Spinning or Natural Fibers	2222	1.47	52
Wharf Building - timber - including pile driving (Concrete work and reinforcing steel installation in connection with concrete work to be separately rated)	6003	12.51	323
White Washing - use Painting, Decorating or Paper Hanging - N.O.C.	5474	4.07	117
Window Cleaning - use Building - operation by contractors	9014	1.92	63
Window Dressing - use Salesmen, Collectors, Messengers	8742	0.36	24
Window Frames and Sash - Metal - Installation - use Iron, Steel, Brass, Bronze, Aluminum	5102	3.63	106
Window Shade - Assembly - use Furniture Assembly	2881	1.51	53
Wiping Rag Dealers - including all laundry Operations - use Salvage - Paper Stock or Rag Dealers	8264	5.14	144
Wire Rope and Cable Dealers - including Splicing - use Iron or Steel Merchants	8106	4.69	132
Woodenware Manufacturing or Woodtumed Products	2883	3.23	96
Working Platforms - Installation - not by building contractor - use Scaffolds, Concrete, or Cement Distributing Towers	9529	11.37	

X-ray Laboratories - use Physicians or Dentists	8834	0.58	
X-ray Laboratories - Metal -use Analytical or Testing Laboratory	4511	1.54	54
X-ray Machines - Installation - use Millwright Work - N.O.C.	3742	3.03	91
X-ray - by Contractor - at Industrial Plants or Construction Site - Welding or Cutting - N.O.C.	3365	9.37	244

Yacht Brokers - use Automobile Dealers			
Yacht Clubs - use clubs - Country, Golf, Yachting	2222	1.47	52

Y.M.C.A. or Y.W.C.A. Institutions - all employees - including Teachers, Instructors, clerical Office Employees, Salesmen	9061	3.58%	48
---	------	-------	----

Zookeepers	9016	2.84	86
------------	------	------	----

Domestic Workers - Residences Classifications

Classifications	Code Number	Annual Rate	Minimum Premium
Inservants	O913	12.00%	\$27.00
Outservants - including Private Chauffeurs	O912	12.00%	\$27.00
Occasional	O908	6.00%	\$21.00

Longshore and Harbor Workers Classifications

Code No.	Rate Incl. Disease	Min. Prem.	Code No.	Rate Incl. Disease	Min. Prem.	Code No.	Rate Incl. Disease	Min. Prem.
O763	Refer to rate page.		6872F	Refer to rate page.		7372F	Refer to rate page.	
6810F			6874F			7350F		
6824F			7309F			8709F		
6826F			7313F			8726F		
6843F			7317F			9077F		
6845F			7323FN					

(a) Rated Classifications

Code No.	Rate Incl. Disease	Min. Prem.	Code No.	Rate Incl. Disease	Min. Prem.	Code No.	Rate Incl. Disease	Min. Prem.	Code No.	Rate Incl. Disease	Min. Prem.
6260	(a)	(a)	7425	(a)	(a)	8837	(a)	(a)	9529	(a)	(a)

Maritime and Federal Classifications

Code No.	Rate Incl. Disease	Min. Prem.	Code No.	Rate Incl. Disease	Min. Prem.	Code No.	Rate Incl. Disease	Min. Prem.
6702	Refer to rate page.		7024	Refer to rate page.		7039	Refer to rate page.	
6703			7027			7046		
6704			7028			7047		
7016			7036			7048		
7019			7037			7049		
7020			7038			7050		

***** RESERVED FOR FUTURE USE *****

INTERPRETATION SECTION

CLASSIFICATION

BAKERY

(HIRB Workers Compensation Committee Members Minutes Of 03-04/87):

Where physical separation exists, i.e. retail store employees are not exposed to bakery operations, and there is no interchange of labor, Code 8017 would be permitted at the same location.

BOILER INSTALLATION OR REPAIR ABOARD SHIP

(NCCI Manual Committee Minutes, 10-25-32):

Ruling:

Boiler installation or repair, placing or repairing of engines, pumps, etc., and masonry work in connection with the foundation of boilers when done by independent contractors whose shore operations are specifically classified, is not contemplated by the Shipwright classification. Such operations should be classified as boiler installation or repair, millwright work and masonry, and the published rates increased for Longshore and Harbor Workers (LHWCA) by the percentage indicated on the rate pages.

CONSTRUCTION OR ERECTION PERMANENT YARD – GARAGE EMPLOYEES

(NCCI Underwriting Committee Minutes, 11-02-89):

Garage type work performed by a risk on its own vehicles is normally assigned Code 7380 (Drives, Chauffeurs and Their Helpers NOC – Commercial) or to the classification otherwise applicable to drivers. When a risk qualifies for Code 8227 (Construction or Erection Permanent Yard) and maintenance or repair of its own vehicles is performed by garage employees in the risk's permanent yard, such operation shall be assigned to Code 8227.

CONSTRUCTION OR ERECTION PERMANENT YARD – GARAGE EMPLOYEES:

When a driver performs routine service work on the risk's vehicles – such as washing vehicles, checking or fluid levels, filling vehicles with fuel and similar activities (regardless of where performed), such activities shall be assigned to the classification otherwise applicable to drivers.

FREIGHT HANDLING OPERATIONS

The Longshore & Harbor Worker's Compensation Act (LHWCA) was extended in 1972 to contemplate operation conducted in or on various shore side areas. Its scope and application has been subject to interpretation by the courts and by administrative bodies.

Bodies or questions concerning the application of the LHWCA the following is intended to serve as a guide in assigning the freight handling classifications. This is provided only as guideline and is not intended to be an interpretation of the application of the LHWCA. The classification applicable to freight handling operations subject to the LHWCA, Code 7350F, applies to the handling of cargo, incidental to the loading or unloading of vessels, on piers or adjoining areas or in terminals. Operations contemplated by this classification include stuffing and stripping container, other processing of waterborne cargo and loading and unloading of trucks, and railroad cars on piers or in adjoining areas or terminals. This classification applies to separate employees who are engaged in moving cargo from any point which is removed from, and not connected with, the hazards of the sling in loading and unloading vessels. The storage, maintenance or repair of nets, clings, forklift trucks or other equipment by insured engaged in freight handling or stevedoring operations shall be assigned to the governing classification, even though such operations are conducted at a separate location.

The classification applicable to freight handling operations subject to coverage only under a state compensation act, Code 7360, applies to operations conducted at railroad yard, airports or warehouses not located on piers or in terminals or areas adjoining piers.

If Code 7350F is not applicable in a particular jurisdiction, then these guidelines would apply to the application of the LHWCA exposure exists.

GASOLINE OR OIL SUPPLY STATIONS – MAINTENANCE BY LESSORS:

This reviews the classification assignment of employees of oil and gasoline distributing companies engaged in maintaining gasoline or oil supply stations owned by such companies but leased to others for operation. The work of these employees involves such operations as the minor adjustment, repair and cleaning of air compressors, gasoline pumps and other mechanical equipment; inspection of premises, maintenance of lavatories: painting the interior and exterior of the buildings; and in general keeping the premises in an attractive condition. Their work does not involve any new construction or alteration work on buildings; nor to any appreciable degree, the installation of gasoline pumps and tanks since such work is left to contractors specializing in it.

Consideration has been given to these maintenance activities, and it is the ruling that the operations in question are essentially the same as those conducted in

company owned and operated stations and therefore, are properly assignable, by analogy, to Code 8350 Gasoline Station – Retail – NOC & Drivers.

HOTEL OR MOTEL OPERATIONS:

The two classifications applicable to hotel operations, Codes 9070 Restaurant NOC and 9505 Hotels – All Employees & Drivers include only those workers directly employed by the hotel or motel and do not include employees of concessionaries or independent contractors operating on the premises. Any employees working in both the hotel and restaurant operations, such as bellhops engaged in room service or clerical employees, shall be subject to the division of a single employee's payroll rule.

The scope of Code 9079 contemplates employees engaged in food service or beverage operations only, such as, but not limited to, waiters, waitresses and their assistants, cooks, kitchen help, bartenders, cashiers, restaurant manager, etc., and includes musicians and entertainers. All other employees of the hotel or motel, such as desk clerks, maids, housemen, inside and outside maintenance, store workers, barbers, laundry workers, etc., are to be assigned to Code 9050.

INTERIOR DECORATORS – HOUSE FRUNISHINGS INSTALLATION (HIRB Circular 02-05-85):

Most interior decorators will be employed by a firm that installs house furnishings or is engaged in upholstering work. Therefore, this is to verify that the interior decorators of such firms are to be included in the governing classification – Code 5474.

On the other hand, if an interior decorator is not employed by such a firm, but only offers their expertise, we would use the salespersons classification, Code 8742. If the decorator does not sell or install house furnishings – or work for a firm that does – Code 5474 would not be appropriate. Rather, it would seem their exposure is akin to a salesperson that travels from place to place, shows samples or brochures and writes the orders for selected items.

LIMOUSINE CO.:

“Scheduled” service applies to operations which provide services on a prearranged basis. Non-scheduled service applies to operations which operate on an “on-call” basis.

Further, narrators who escort tours, but do not have driving responsibilities are properly classified into Code 8742.

LITHOGRAPHING – AUTOMATIC LITHOGRAPHING PLATE MAKING:

This process involves the use of a completely enclosed automated plate processor which is similar in nature to a typical photocopy machine commonly found in offices. This plate processor utilizes aqueous, non-toxic solutions and thin gauge metal or similar material. It automatically develops, desensitizes, gums and dries in one operation. The operator does not come into contact with the solutions but merely feeds a plate into the processor. Once the plate processing is completed, the finished thin gauge exits the processor thoroughly dry.

It is the ruling the employees engaged in the above described operations, when performed in a physically separated department and with not interchange of labor beyond other clerical functions, shall be classified as Code 8810 – “Artists, Designers, Clerical Office Employees.” Business concerns specializing in the operations described above as a service for others shall also be classified as Code 8810.

MOBILE CRANE AND HOISTING SERVICE:

This pertains to risks who enter into contracts to perform hoisting or lifting operations exclusively. Such operations include but are not limited to, the following:

1. The hoisting of machinery and equipment into existing buildings.
2. The hoisting of materials on construction and erection projects, and
3. The use of mobile cranes to load or unload trucks or freight cars.

The payroll developed by insured’s performing the above described operations exclusively, shall be assigned to Code 7219, “Mobile Crane and Hoisting Service Contractors”.

An employer who performs both hoisting and constructions operations on a particular project shall not be assigned to Code 7219, “Mobile Crane and Hoisting Service Contractors”, but shall have his entire payroll in connection with such project, including the payroll developed in the operation of the mobile crane, assigned to the applicable construction classification.

RENTAL / RENT-ALL STORES

(HIRB Workers Compensation Minutes Of 03-02-88):

Stores engaged principally in the rental of miscellaneous items such as sanding machines, power tools, carpenter's equipment, plumber's tools, electric fans, vacuum cleaners, floor polishers, baby equipment and beds, party and banquet equipment, wheel chairs and garden or yard tools are properly classified into Code 8017. Stores which specialize in a particular type of rental (e.g. tuxedo rental) are properly assigned to the respective store classification in the Manual.

Further, the erection of tents in conjunction with the rental or banquet equipment is considered to be an incidental operation of the business, but the repair of rental equipment and tools by "rent-all" firms should be separately rated.

SALESPERSONS – DELIVERY

(NCCI Underwriting Committee Minutes, 03-23-35):

The question of considering as salespersons instead of as chauffeurs those salesperson who deliver for accommodation or courtesy purposes a very limited quantity of the products which they sell was presented to the Committee which felt that such salespersons, regardless of whether they drive, "sedan deliveries," "panel trucks," or the like or pleasure body cars are not equitably treated under Code 7380. To clarify the definition of the Standard Exception, "salesperson," (Rule IV-B2d) the following interpretation was approved:

Interpretation:

That as respects (Rule IV-B-2d) of the Manual and salesperson whose duties include occasional courtesy delivery of a nominal quantity of the merchandise sold shall be classified to Code 8742 Salespersons.

SCHOOLS OR COLLEGES - MAINTENANCE OR REPAIR EMPLOYEES

(NCCI Bulletin 03-03-29):

Under the colleges or schools classification Code 9101 is intended to include skilled workers steadily employed as plumbers, steam fitters, carpenters, etc. as well as those engaged in ordinary maintenance and repair work. If, however, such employers are engaged in extensive alteration work or new construction work they should be classified under the appropriate construction classification. Attention is called to the fact that this procedure is covered by Rule IV-B-3 and 4 of the Manual,

STEVEDORING – INCIDENTAL

(NCCI Underwriting Committee Minutes, 06-29-37):

Many lumber yards, fuel and material dealers, hay, grain and feed dealers, fertilizer manufacturing plants, etc., are located on navigable waters. Frequently

such risks load their products on ships or unload raw materials or finished products consigned to them. In many cases this work is done at irregular periods by employees normally engaged in plant operations.

Interpretation:

Payroll expended for such loading or unloading on navigable waters, should be assigned to the appropriate Stevedoring Codes, 7309 or 7317.

BASIC MANUAL RULE IX – CANCELLATION

There are two ways in which policies be cancelled, namely Pro-Rata or Short Rate.

The Pro Rata method is used when the policy is cancelled by the carrier.

The short Rate method is used when the policy is cancelled by the insured.

However, if the insured when requesting cancellation of the policy is retiring from the business covered by the policy or if the work has been completed, the policy may be cancelled on a Pro-Rata basis.

Pro Rata Cancellations:

Adjustment of premium shall be made by applying authorized rated to the audited payroll. The pro rata portion of the expense constant shall be added but not less than \$50. The total premium for the cancelled policy shall not be less than the pro rata portion of the minimum premium. (Refer to Rule IV-E.)

Short-Term Policies:

If short term policies are cancelled before the normal expiration date, the adjustment of premium shall be made on a pro rata basis.

Short Rate Cancellations:

Adjustment of premium shall be made by applying the appropriate short rate percentage corresponding to the time the policy was in force, to the premium on a full annual basis, determined by applying authorized rates to the audited payroll, extended pro rata to a full annual basis. In addition, the short rate portion of the expense constant, subject to a minimum of \$50, shall be included. However, if the final premium so computed is less than the specified minimum premium, the minimum premium shall be charged.

Short-Term Policies:

Short-term policies cancelled before their normal expiration date:
Short rate the annual expense constant, and balance to the full
annual premium.

APPENDIX C

CANCELLATION TABLES

Pro Rata Cancellation Table

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	336	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

Pro Rata Cancellation table (Continued)

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o	D a y o f M o n t h	D a y o f Y e a r	R a t i o
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

SHORT RATE CANCELLATION TABLE

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
1	.05	18.2482	46	.23	1.8250
2	.06	10.9489	47	.23	1.7861
3	.07	8.5158	48	.24	1.8250
4	.07	6.3869	49	.24	1.7877
5	.08	5.8394	50	.24	1.7520
6	.08	4.8662	51	.24	1.7176
7	.09	4.6924	52	.25	1.7548
8	.09	4.1058	53	.25	1.7216
9	.10	4.0552	54	.25	1.6899
10	.10	3.6496	55	.26	1.7255
11	.11	3.6496	56	.26	1.6947
12	.11	3.3455	57	.26	1.6650
13	.12	3.3689	58	.26	1.6362
14	.12	3.1283	59	.27	1.6704
15	.13	3.1630	60	.27	1.6425
16	.13	2.9653	61	.27	1.6156
17	.14	3.0056	62	.27	1.5895
18	.14	2.8386	63	.28	1.6222
19	.15	2.8818	64	.28	1.5969
20	.15	2.7377	65	.28	1.5723
21	.16	2.7812	66	.29	1.6038
22	.16	2.6547	67	.29	1.5799
23	.17	2.6980	68	.29	1.5566
24	.17	2.5856	69	.29	1.5341
25	.17	2.4821	70	.30	1.5643
26	.18	2.5270	71	.30	1.5423
27	.18	2.4334	72	.30	1.5208
28	.18	2.3465	73	.30	1.5000
29	.18	2.2656	74	.31	1.5291
30	.19	2.3117	75	.31	1.5087
31	.19	2.2371	76	.31	1.4888
32	.19	2.1672	77	.32	1.5169
33	.20	2.2121	78	.32	1.4974
34	.20	2.1471	79	.32	1.4785
35	.20	2.0857	80	.32	1.4600
36	.20	2.0278	81	.33	1.4870
37	.21	2.0716	82	.33	1.4689
38	.21	2.0171	83	.33	1.4512
39	.21	1.9654	84	.34	1.4774
40	.21	1.9162	85	.34	1.4600
41	.22	1.9585	86	.34	1.4430
42	.22	1.9119	87	.34	1.4264
43	.22	1.8674	88	.35	1.4517
44	.23	1.9079	89	.35	1.4354
45	.23	1.8655	90	.35	1.4194

SHORT RATE CANCELLATION TABLE (Continued)

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
91	.35	1.4038	136	.48	1.2882
92	.36	1.4283	137	.48	1.2788
93	.36	1.4129	138	.48	1.2696
94	.36	1.3979	139	.49	1.2867
95	.37	1.4216	140	.49	1.2775
96	.37	1.4068	141	.49	1.2684
97	.37	1.3923	142	.49	1.2595
98	.37	1.3781	143	.50	1.2762
99	.38	1.4010	144	.50	1.2674
100	.38	1.3870	145	.50	1.2586
101	.38	1.3733	146	.50	1.2500
102	.38	1.3598	147	.51	1.2663
103	.39	1.3820	148	.51	1.2578
104	.39	1.3688	149	.51	1.2493
105	.39	1.3557	150	.52	1.2653
106	.40	1.3774	151	.52	1.2569
107	.40	1.3645	152	.52	1.2487
108	.40	1.3519	153	.52	1.2405
109	.40	1.3395	154	.53	1.2562
110	.41	1.3605	155	.53	1.2481
111	.41	1.3482	156	.53	1.2401
112	.41	1.3362	157	.54	1.2554
113	.41	1.3243	158	.54	1.2475
114	.42	1.3447	159	.54	1.2396
115	.42	1.3300	160	.54	1.2319
116	.42	1.3215	161	.55	1.2469
117	.43	1.3414	162	.55	1.2392
118	.43	1.3301	163	.55	1.2316
119	.43	1.3189	164	.55	1.2241
120	.43	1.3079	165	.56	1.2388
121	.44	1.3273	166	.56	1.2313
122	.44	1.3164	167	.56	1.2240
123	.44	1.3057	168	.57	1.2384
124	.44	1.2951	169	.57	1.2311
125	.45	1.3140	170	.57	1.2238
126	.45	1.3036	171	.57	1.2167
127	.45	1.2933	172	.58	1.2308
128	.46	1.3117	173	.58	1.2237
129	.46	1.3016	174	.58	1.2167
130	.46	1.2916	175	.58	1.2097
131	.46	1.2817	176	.59	1.2236
132	.47	1.2996	177	.59	1.2167
133	.47	1.2899	178	.59	1.2098
134	.47	1.2802	179	.60	1.2235
135	.47	1.2708	180	.60	1.2167

SHORT RATE CANCELLATION TABLE (Continued)

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
181	.60	1.2099	226	.70	1.1305
182	.60	1.2033	227	.70	1.1255
183	.61	1.2167	228	.70	1.1206
184	.61	1.2101	229	.71	1.1317
185	.61	1.2035	230	.71	1.1267
186	.61	1.1970	231	.71	1.1219
187	.61	1.1906	232	.71	1.1170
188	.62	1.2037	233	.72	1.1279
189	.62	1.1974	234	.72	1.1231
190	.62	1.1910	235	.72	1.1183
191	.62	1.1848	236	.72	1.1136
192	.63	1.1977	237	.72	1.1089
193	.63	1.1914	238	.73	1.1195
194	.63	1.1853	239	.73	1.1149
195	.63	1.1792	240	.73	1.1102
196	.63	1.1732	241	.73	1.1056
197	.64	1.1858	242	.74	1.1161
198	.64	1.1798	243	.74	1.1115
199	.64	1.1739	244	.74	1.1070
200	.64	1.1680	245	.74	1.1025
201	.65	1.1804	246	.74	1.0980
202	.65	1.1745	247	.75	1.1083
203	.65	1.1687	248	.75	1.1038
204	.65	1.1630	249	.75	1.0994
205	.65	1.1573	250	.75	1.0950
206	.66	1.1694	251	.76	1.1052
207	.66	1.1638	252	.76	1.1008
208	.66	1.1582	253	.76	1.0964
209	.66	1.1526	254	.76	1.0921
210	.67	1.1645	255	.76	1.0878
211	.67	1.1590	256	.77	1.0979
212	.67	1.1535	257	.77	1.0936
213	.67	1.1481	258	.77	1.0893
214	.67	1.1428	259	.77	1.0851
215	.68	1.1544	260	.77	1.0810
216	.68	1.1491	261	.78	1.0908
217	.68	1.1438	262	.78	1.0866
218	.68	1.1385	263	.78	1.0825
219	.69	1.1500	264	.78	1.0784
220	.69	1.1448	265	.79	1.0881
221	.69	1.1396	266	.79	1.0840
222	.69	1.1345	267	.79	1.0800
223	.69	1.1294	268	.79	1.0759
224	.70	1.1406	269	.79	1.0719
225	.70	1.1356	270	.80	1.0815

SHORT RATE CANCELLATION TABLE (Continued)

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
271	.80	1.0775	316	.90	1.0396
272	.80	1.0735	317	.90	1.0363
273	.80	1.0696	318	.90	1.0330
274	.81	1.0790	319	.90	1.0298
275	.81	1.0751	320	.91	1.0380
276	.81	1.0712	321	.91	1.0347
277	.81	1.0673	322	.91	1.0315
278	.81	1.0635	323	.91	1.0283
279	.82	1.0728	324	.92	1.0364
280	.82	1.0689	325	.92	1.0332
281	.82	1.0651	326	.92	1.0301
282	.82	1.0614	327	.92	1.0269
283	.83	1.0705	328	.92	1.0238
284	.83	1.0667	329	.93	1.0318
285	.83	1.0630	330	.93	1.0286
286	.83	1.0593	331	.93	1.0255
287	.83	1.0556	332	.93	1.0224
288	.84	1.0646	333	.94	1.0303
289	.84	1.0609	334	.92	1.0272
290	.84	1.0572	335	.94	1.0242
291	.84	1.0536	336	.94	1.0211
292	.85	1.0625	337	.94	1.0181
293	.85	1.0589	338	.95	1.0259
294	.85	1.0553	339	.95	1.0229
295	.85	1.0517	340	.95	1.0198
296	.85	1.0481	341	.95	1.0169
297	.86	1.0569	342	.95	1.0139
298	.86	1.0534	343	.96	1.0216
299	.86	1.0498	344	.96	1.0186
300	.86	1.0463	345	.96	1.0156
301	.86	1.0429	346	.96	1.0127
302	.87	1.0515	347	.97	1.0203
303	.87	1.0480	348	.97	1.0174
304	.87	1.0446	349	.97	1.0145
305	.87	1.0411	350	.97	1.0116
306	.88	1.0497	351	.97	1.0087
307	.88	1.0462	353	.98	1.0162
308	.88	1.0429	353	.98	1.0133
309	.88	1.0395	354	.98	1.0105
310	.88	1.0361	355	.98	1.0076
311	.89	1.0445	356	.99	1.0150
312	.89	1.0412	357	.99	1.0122
313	.89	1.0379	358	.99	1.0094
314	.89	1.0346	359	.99	1.0065
315	.90	1.0429	360	.99	1.0038
			361	1.00	1.0111
			362	1.00	1.0083
			363	1.00	1.0055
			364	1.00	1.0027
			365	1.00	1.0000

APPENDIX D

MANUAL SUPPLEMENT – TREATMENT OF DISEASE COVERAGE

I. Rates

Manual rates include premium for the disease exposures covered by the Standard Policy. Refer to Basic Manual Rule II-A and B for an explanation of these coverages.

II. Supplemental

A supplemental disease loading may be added to a manual rate applicable to an individual risk. The supplemental disease loading proposed shall be based on the carrier's judgment after an evaluation of the operations and shall be subject to the approval of the Office of the Insurance Commissioner.

III. Supplemental Disease Loading

A. Explanation

The manual rates for classification code numbers followed by the symbols "d" or "D" on the rate pages include specific disease loadings. These loadings reflect specific disease hazards involved in the operations assigned to such classifications.

B. Removal from Manual Rate

If approved by the Office of the Insurance Commissioner, the specific disease loading may be removed from a manual rate when the substance for which the disease loading was established is not present in the operations of the insured.

Exception

For silicosis, the specific disease loading may be removed when not more than 5% free silica is present.

C. Partial Application

Partial application of a specific disease loading is permissible only as provided below:

1. For code 1852 – "Asbestos Goods Mfg." the specific disease loading shall be reduced 50% for risks which manufacture only molded asbestos goods

and which do not conduct asbestos textile operations, such as picking, carding, spinning or weaving.

2. For codes 1605 – “Rock Excavation” and 5508 – “Street or Road Construction,” the specific disease loading applies only to the payroll of employees engaged in rock drilling.
3. For Codes 6251 – “Tunneling” and 6252 “Shaft Sinking,” the specific disease loading applies only to the payroll of employees engaged in rock drilling and to any others who are exposed to silica dust.
4. For Code 1803 – “Stone Cutting or Polishing,” the specific disease loading shall be reduced 50% when materials containing more than 5% free silica are restricted to sludge used for cutting or polishing.

IV. Supplementary Disease Rates

A. Explanation

Supplementary disease rates shown on the rate pages reflect hazards involved in foundry, abrasive sandblasting operations.

B. Foundry Hazards

Supplementary disease rates for Codes 0065 – “Incidental Foundries – steel,” 006 – “Incidental Foundries – non-ferrous metals” and 0067 – “Incidental Foundries – iron” shall be applied to the payroll of employees exposed to the foundry hazard, except employees assigned to Codes 3081, 3082, 3085, 3093 and 3175.

C. Abrasive or Sandblasting Hazards

The supplementary disease rate Code 0059 – “Abrasive or Sandblasting” shall be assigned to the payroll of employees exposed to such hazards.