

**NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)
CLASSIFICATION OF INDUSTRIES**

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ALPHABETICAL INDEX**

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Cesspool cleaning – specialist contractors – and drivers.....	9402
Chain manufacturing – forged.....	3110
Chain manufacturing – formed or welded from wire.....	3257
Chain manufacturing – roll or drive-type.....	3146
Chair assembling – wood.....	2881
Chalk – surface mining.....	1165
Chandelier manufacturing.....	3180
Charcoal dealers – wholesale – packaged.....	8018
Charcoal manufacturing and drivers.....	1472
Charitable or welfare organization – all other employees and drivers.....	8864
Charitable or welfare organization – professional employees and clerical.....	8864
Chauffeurs and helpers NOC – commercial.....	7380
Check cashing establishments – all employees, salespersons, drivers & clerical.....	8856
Cheese or butter manufacturing and route supervisors, drivers.....	2070
Chemical blending or mixing NOC – all operations and drivers – shall not be assigned to a risk engaged in the manufacture of chemicals.....	4828
Chemical manufacturing NOC – all operations and drivers – includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gasses; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.....	4829
Chemical milling.....	3372
Chemical waste disposal.....	9403
Chenille carpet manufacturing.....	2402
Chenille cloth manufacturing.....	2220
Chenille products manufacturing from chenille cloth – no carpet or cloth manufacturing.....	2501

Chewing gum manufacturing.....	2041
Child day camp – all employees and clerical, salespersons and drivers.....	8869
Child care centers – all employees including clerical, salespersons and drivers.....	8869
Chimney cleaning – industrial smoke stacks.....	5222
Chimney cleaning – residence – by vacuum suction.....	9014
Chimney construction – not metal.....	5222
China decorating – by hand.....	4352
Chinchilla raising.....	0170
Chip harvester operation – portable or permanent.....	2710
Chip or particle board manufacturing.....	4239
Chocolate or cocoa manufacturing.....	2041
Christmas or holiday decorations – street or outside.....	5190
Christmas tree harvesting exclusively – and drivers.....	0106
Christmas tree manufacturing – aluminum.....	2534
Christmas tree planting, cultivating and harvesting.....	0005
Cider bottling.....	2157
Cider manufacturing.....	2143
Cigar and cigarette lighter manufacturing or assembling.....	3315
Cigar manufacturing.....	2172
Cigarette filter manufacturing.....	2172
Cigarette manufacturing.....	2172
Cinder dealers – and drivers.....	8232
Circuit board manufacturing.....	3681
Circus, carnival or amusement device operator– traveling – all employees and drivers.....	9186
Claim adjusters or special agents – insurance company.....	8742
Clam digging.....	2114
Clay flower pot manufacturing – hand molded or cast.....	4061
Clay flower pot manufacturing – press formed.....	4062
Clay milling – and drivers.....	1747
Clay mining – underground.....	1164
Clay or shale digging and drivers.....	4000
Clay products or brick manufacturing NOC and drivers.....	4021
Clay target manufacturing – for skeet shooting.....	4902
Clean air rooms – sheet metal – shop and installation.....	5535
Cleaner – debris removal.....	5610
Cleaning building interiors, machinery & equipment using spray apparatus.....	5474
Cleaning or dyeing and route supervisors, drivers.....	2586
Cleaning or renovating building exteriors and drivers.....	5213
Cleaning railroad freight cars – not tank.....	5610
Cleaning tanks or tank cars.....	3726
Clearing of right-of-ways for power lines, etc.. – see "Electric light, power, etc."	
Clerical office employees NOC.....	8810
Clerical telecommuter employees (also see Telecommuter Drafting Employees).....	8871
Clippings dealer.....	8103
Clock assembly to wood base.....	2881
Clock manufacturing.....	3385
Clock repair – not jewelry store.....	3385
Cloth printing.....	2417
Cloth printing – silk screen – "Silk screen process"	
Cloth sponging, shrinking, inspection or mending.....	8032
Clothes driers – metal – erection on roofs.....	5057
Clothes driers – wood – installation in apartments.....	9521
Clothes pole erection – wood.....	5403
Clothing manufacturing.....	2501
Clothing – mail order sales, wholesale or retail.....	8032
Club – country, golf, fishing or yacht – and clerical.....	9060
Club hunting – no shooting and drivers.....	8279

Club – social, fraternal or business – operating on own premises or facilities and clerical	9061
Clubs – beach and clerical	9061
Clubs – health and clerical	9063
Clubs – NOC and clerical	9061
Clubs – riding and drivers	8279
Clubs – shooting and drivers	9180
Clubs – ski and clerical	9060
Clubs – social and clerical	9061
Clubs – tennis, racquetball or handball – indoor	9063
Clubs – tennis, racquetball or handball – outdoor	9060
Coal billet or briquet manufacturing and drivers	1463
Coal merchant and local managers, drivers	8233
Coal mining – NOC	1016
Coal mining – surface – and drivers	1005
Coat hanger manufacturing – metal	3257
Coat hanger manufacturing – wood	2841
Cocktail lounge	9084
Cocoa or chocolate manufacturing	2041
Coconut shredding or drying	6504
Cod liver oil manufacturing	4665
Coffee brewing machine – installation, service or repair	5192
Coffee cleaning, roasting or grinding	6504
Coffee storage warehouse	8292
Coffee, tea or grocery dealer – retail	8006
Cofferdam work – not pneumatic – all operations to completion	6252
Coffin and casket manufacturing – concrete – and drivers	4034
Coffin manufacturing or assembly – wood	2881
Coffin or casket manufacturing or assembly – metal	3076
Coffin or casket manufacturing or assembly – wood	2881
Coffin or casket upholstering and burial garment manufacturing	9522
Coil manufacturing – electrical	3681
Coin dealer	8013
Coin wrappers and currency strap manufacturing	4251
Cold storage locker – frozen foods	8031
Collapsible white metal tube and cap manufacturing	3334
Collar manufacturing	2501
Collection of containerized garbage, ashes or refuse	9403
Collectors, messengers or salespersons – outside	8742
College – all employees other than professional or clerical	9101
College – professional employees and clerical	8868
Color grinding, blending or testing	4558
Commissary work – all employees other than restaurant workers	9052
Commissary work – restaurant employees	9058
Compressor repair or service – away from shop	3724
Computer chip manufacturing	4150
Computer device installation, inspection, service or repair	5191
Computer system designers or programmers – exclusively office	8810
Computer system designers or programmers – traveling	8803
Computer – installation, service or repair	5191
Computing, recording or office machine manufacturing NOC	3574
Concessions – beach chairs and umbrellas	8017
Concessions – boats in parks – and drivers	9016
Concessions – cigarette or cigar	8017
Concessions – door attendants	8017
Concessions – hat or coat checkrooms	8008
Concessions – parcel or luggage checkrooms	8017
Concessions – parking lots and drivers	8392

Concessions – rolling chairs 8017

Concessions – washroom attendants 8017

Concrete – block manufacturing 4034

Concrete brick manufacturing 4034

Concrete construction in connection with bridges or culverts 5222

Concrete construction NOC 5213

Concrete construction NOC – fabricating, setting up or taking down forms 5213

Concrete construction – construction of private residences, fabricating, setting up or taking down forms 5215

Concrete construction – monolithic 5213

Concrete culverts installation – see interpretation section

Concrete igloo construction – floors 5221

Concrete igloo construction – for explosives 5213

Concrete or cement work – floors, driveways, yards or sidewalks and drivers 5221

Concrete pre-cast slab installation – roofs and floors 5213

Concrete pre-cast structural beams or girders – erection by concrete construction contractor casting the beams – assign appropriate "Concrete construction" class

Concrete pre-cast structural beams or girders – erection by specialty contractor not casting the beams or girders – assign appropriate "Iron or steel erection" class

Concrete pre-cast wall panel installation 5213

Concrete private residences construction – monolithic 5213

Concrete private residences construction – not monolithic 5215

Concrete products manufacturing and drivers 4034

Concrete pumping operations – whether performed by a general contractor, specialist contractor or concrete read mix dealer – assign appropriate "Concrete construction" class

Concrete work – incidental to the construction of private residence 5215

Concrete – dry mixing and bagging – no manufacturing 8232

Concrete – ready mix dealers – see "Drivers"

Condensed milk manufacturing 2065

Condenser manufacturing – electrical 3681

Condominiums or cooperatives – all employees engaged in care, custody and maintenance of premises or facilities 9015

Condominiums or cooperatives – professional employees, property managers and leasing agents and clerical, salespersons 9012

Condominiums or cooperatives – all other employees 9015

Conduit construction – for cables or wires – and drivers 6325

Conduit manufacturing – clay 4021

Confection machine manufacturing 3559

Confection manufacturing 2041

Construction machinery, dredge or steam shovel manufacturing NOC 3507

Construction or erection estimators 5605

Construction or erection permanent yard 8227

Construction tool manufacturing 3126

Contact lens manufacturing 4150

Container recycling – beverage – bottle or can and drivers 8264

Containerized refuse collection 9403

Contractors' equipment rental – with operator – assign classification that would apply if work were performed by lessee's own employees

Contractor's equipment rental – without operator 8107

Contractors' machinery dealer and drivers 8107

Contractor – executive supervisor 5606

Convalescent or nursing home – all employees 8829

Conveyor belt manufacturing – wire 3257

Conveyor manufacturing 3507

Cookie manufacturing – no on-premises consumption 2003

Cookie manufacturing – on-premises consumption 9083

Cooking utensils manufacturing – steel 3227

Cooling tower erection – prefabricated wood or metal – and drivers 3274

Cooperage assembly.....	2881
Cooperage stock manufacturing.....	2735
Cop tube manufacturing.....	4279
Copper or brass goods manufacturing.....	3315
Copper plate, sheet, strip or coil stock manufacturing.....	3027
Coppersmith – shop.....	3076
Copy machine – installation, service or repair.....	5191
Coral rock quarry.....	1624
Cord or twine manufacturing – cotton.....	2220
Cordage, rope or twine manufacturing NOC.....	2220
Core sample drilling.....	6204
Cork board manufacturing and cork products manufacturing.....	2841
Cork cutting works.....	2841
Cork paper manufacturing – no paper manufacturing.....	4250
Corn detasselling.....	0037
Corn flakes manufacturing.....	2016
Corn milling.....	2014
Corn products manufacturing.....	4703
Corn shelling – portable.....	0050
Cornice manufacturing – concrete.....	4034
Coronet manufacturing.....	3383
Correction department employees.....	7720
Correspondence schools.....	8868
Corrugated or fiber board container manufacturing.....	4244
Cosmetics manufacturing – not manufacturing ingredients.....	4611
Cotton batting, wadding or waste manufacturing.....	2211
Cotton classifiers.....	8742
Cotton compressing and drivers.....	0400
Cotton gin machine manufacturing.....	3507
Cotton gin operation and local managers, drivers.....	0401
Cotton merchant.....	8103
Cotton picking.....	0037
Cotton spinning and weaving.....	2220
Cotton storage.....	8103
Cottonseed feed manufacturing.....	4670
Cottonseed oil manufacturing – mechanical – and drivers.....	4670
Cottonseed oil manufacturing – solvent – and drivers.....	4670
Cottonseed oil refining.....	4683
Couches (folding) manufacturing.....	3300
Cough drop manufacturing.....	4611
Cough syrup compounding or preparation – no manufacturing of ingredients.....	4611
Court reporters.....	8820
Crab pot manufacturing.....	3040
Cracker manufacturing.....	2003
Cranberry growers.....	0079
Crane dealer.....	8107
Crane or derrick installation.....	5057
Crane rental with operator.....	9534
Crane rental without operator.....	8107
Crayon, pencil or penholder manufacturing.....	2942
Cream of wheat manufacturing.....	2016
Creamery or dairy and route supervisors, drivers.....	2070
Cream – aerated under pressure.....	2157
Crematory operation and drivers.....	9620
Creosote manufacturing and drivers.....	1472
Cricket raising.....	0034
Crop inspection for farms.....	8102

Crutch manufacturing – wood.....	2841
Cryogenic device manufacturing – refrigeration unit.....	3179
Cryogenic device manufacturing – sheet metal work.....	3076
Crystal manufacturing – radio or electronic.....	4150
Culm recovery and drivers.....	4000
Culvert manufacturing – plate metal.....	3620
Culvert manufacturing – sheet metal.....	3076
Curator – library or museum.....	8810
Cushion manufacturing – rubber.....	4410
Cushion, pillow or quilt manufacturing.....	2501
Cutlery manufacturing NOC.....	3122
Cutlery parts store.....	8010

D

Dairy farm operation.....	0036
Dairy products manufacturing – imitation.....	6504
Dam or lock construction – concrete work – all operations.....	6017
Dam or lock construction – earth moving or placing – all operations and drivers.....	6018
Dam or lock construction – timber or brush cutting and removal and drivers.....	2702
Dance hall – all operations – alcoholic beverage sales of more than 50%.....	9084
Dance hall – all operations – alcoholic beverage sales of 50% or less.....	9082
Day nurseries – all other employees and drivers.....	9059
Day nurseries – professional employees and clerical, salespersons.....	8869
Daybed manufacturing.....	3300
Deburring – metal.....	3372
Decalcomania transfer manufacturing – not silk screen process.....	4299
Decking – sheet metal, fabrication and installation.....	5535
Decorating.....	5102
Decorating ceramic or glass by hand.....	4352
Decorative metal erection work – plaques, facades, facings.....	5102
Decortication – fibrous plants.....	0401
Dehydrating coffee or tea.....	6504
Dehydrating eggs.....	6504
Dehydrating meat.....	2095
Dehydrating milk.....	2065
Dehydrating soup.....	2112
Dehydrating vegetables.....	2112
Delivery of goods using bicycles.....	7380
Demonstrators in retail stores.....	8017
Dental equipment installation.....	5146
Dental instrument manufacturing.....	3685
Dental laboratory.....	4692
Dental supply dealers.....	8017
Dentists and clerical.....	8832
Derrick or oil rig erecting or dismantling – all operations – metal.....	5057
Derrick or oil rig erecting or dismantling – all operations – wood.....	5403
Detective or patrol agency and drivers.....	7720
Detergent manufacturing.....	4720
Detinning.....	3372
Dextrine manufacturing.....	4703
Diamond cutting polishing.....	8013
Diaper service and route supervisors, drivers.....	2585
Diatomite – digging and stripping.....	4000
Die casting manufacturing.....	1925
Diesel engines used as generators – repair.....	3632
Dike or revetment construction and drivers.....	6005

Dinitrotoluol explosives manufacturing	4771
Dinner theater – all other employees – theater payroll greater than 50%	9154
Dinner theater – players, entertainers – theater payroll greater than 50%	9156
Dinner theater – theater payroll 50% or less – alcohol beverage sales of 50% or less	9082
Dinner theater – theater payroll 50% or less – alcohol beverage sales of more than 50%	9084
Directional signal manufacturing	3648
Disc manufacturing – magnetic	4923
Discotheques	9084
Dishwasher – installation, service or repair – commercial	5190
Dismantling of pre-fabricated dwellings – see "Wrecking"	
Display manufacturing – cardboard	4279
Display manufacturing – paper mache	4038
Display – window – installation	9521
Distillation – wood – and drivers	1472
Distillery – spirituous liquor	2130
Distributing companies – if employees transported to location in cars or trucks (samples, advertising circulars, telephone directories, etc.)	7380
Distributing companies – if no transportation, assign to governing classification	
Distributing companies – if no transportation or governing classification	8017
Distributor (automobile) parts manufacturing	3648
Ditch cleaning – irrigation	0251
Dog food manufacturing – butchering	2081
Dog food manufacturing – canning operation	2111
Dog food manufacturing – packaged – dry pelleted	6504
Dog racing – see "Racetracks"	
Dog show – kennel employees and drivers	8279
Dog show – operation by owner or lessee and drivers	9016
Doll clothing or cloth dolls or cloth parts manufacturing	2501
Doll or doll parts manufacturing or assembly	4484
Dolphin training, feeding and care of drivers	9180
Domestic service contractor – inside (see Residential Cleaning Services by Contractor)	0917
Domestic workers – residences – applies to full or part-time domestic workers employed inside or outside a private residence and includes private chauffeurs	8989
Donut manufacturing – consumption on premises	9083
Donut manufacturing – no consumption on premises	9083
Door, door frame or sash manufacturing – wood – metal covered	3076
Door, door frame or sash erection – metal or metal covered	5102
Door installation – metal or metal covered – in garages not overhead	5102
Door installation – overhead – and drivers	3724
Door manufacturing – metal	3076
Door, sash or assembled millwork manufacturing – wood and drivers	2802
Doorknob manufacturing	3146
Dormitory operation – by school	9101
Doughnut manufacturing – no on-premises consumption	2003
Doughnut manufacturing – on-premises consumption	9083
Dowel manufacturing – wood	2731
Drafting employees (also see Telecommuting Drafting Employees)	8810
Drag strip operation	9016
Drainage or irrigation system construction and drivers	6229
Draperies or curtain manufacturing – from cloth, paper or plastic – cutting and sewing	2501
Draperies or curtains – installation in public buildings NOC	5102
Draperies or curtains – installation in public buildings from floor or stepladders	9521
Dredge, steam shovel or construction machinery manufacturing NOC	3507
Dredging of materials on non-navigable waters with incidental shore operations	4000
Dress form manufacturing	4038
Dress pattern manufacturing – paper	4282
Dressed lumber mill	2731

Dressing or polish manufacturing 4557

Dressmaker forms manufacturing – plastic 4038

Dressmaking or tailoring – custom exclusively 2503

Drilling NOC and drivers 6204

Drilling or re-drilling of oil or gas wells and installation of casing, drivers 6235

Drivers, chauffeurs and their helpers NOC – commercial 7380

Drug, medicine or pharmaceutical preparation manufacturing and incidental manufacturing of ingredients 4825

Drug, medicine or pharmaceutical preparation – no manufacturing of ingredients 4611

Drug – packaging or repackaging..... 4611

Dry cleaning and laundry store – retail – and route supervisors, drivers..... 2589

Dry dock construction – floating – and drivers..... 6801

Dry dock operation – see "Ship repair or conversion"

Dry ice dealers – wholesale..... 8018

Dry ice manufacturing..... 4635

Duct manufacturing – air conditioning 3076

Duct work – shop and installation..... 5537

Ducts – for heating and air conditioning systems – fiberglass or sheet metal, fabrication and installation 5537

Dude ranches – cattle ranches and drivers 0083

Dude ranches – not cattle ranches – and salespersons, drivers 9052

Dust collector systems manufacturing..... 3507

Dye manufacturing – natural 4825

Dyeing or cleaning and cleaning and route supervisors, drivers 2586

Dynamite explosives manufacturing..... 4771

E

Earthenware or tile manufacturing NOC and drivers 4021

Egg breaking – including canning and freezing..... 8018

Egg dealers – including grading, candling, packing – wholesale 8018

Egg or poultry producer..... 0034

Electric blankets – service or repair..... 9519

Electric light or power company NOC – all employees and drivers 7539

Electric light or power cooperative – REA project only – all employees and drivers 7540

Electric light or power line clearing of new right-of-ways by line contractor (clearing of right-of-way performed by contractors also engaged in telephone, telegraph or alarm line construction shall be assigned to code 7600 and/or 7600)..... 7538

Electric light or power line construction and drivers 7538

Electric or gas lighting fixtures manufacturing 3180

Electric oven – installation, service or repair – commercial..... 9519

Electric power or transmission equipment manufacturing..... 3643

Electric razor manufacturing or repair 3179

Electric, telephone or alarm line – brush or weed control by spraying – existing right-of-way 0050

Electric, telephone or alarm line – clearing brush or stumps from existing right-of-way..... 6217

Electric, telephone or alarm line – clearing of new right-of-way – standing timber 2702

Electric, telephone or alarm line – tree pruning, spraying or removal – existing right-of-way 0106

Electrical apparatus installation or repair and drivers..... 3724

Electrical apparatus manufacturing NOC 3179

Electrical cable connector manufacturing..... 3179

Electrical cord set, radio or ignition harness assembly..... 3681

Electrical hardware stores – wholesale or retail 8010

Electrical power equipment repair or service – away from shop 3724

Electrical wiring – within buildings and drivers 5190

Electro-physical therapy equipment manufacturing..... 3685

Electronic chip manufacturing 4150

Electronic timers..... 3681

Electroplating..... 3372

Electrotyping..... 4299

Elevator door bucks – installation.....	5102
Elevator door fabrication – iron or steel.....	3040
Elevator entrance and door installation.....	5102
Elevator erection and repair.....	5160
Elevator inspecting.....	8720
Elevator or escalator manufacturing.....	3042
Elevator servicing – oiling, adjusting and maintenance.....	5160
Embroidery manufacturing.....	2388
Emery cloth manufacturing.....	1860
Emery works and drivers.....	1747
Enamel or agate ware manufacturing.....	3224
Enameled iron ware manufacturing.....	3081
Energy conservation consultants.....	8601
Engine manufacturing NOC.....	3612
Engine manufacturing – aircraft.....	3816
Engine manufacturing – automobile.....	3827
Engine manufacturing – outboard motors.....	3612
Engine repair – marine – away from water.....	8380
Engineering or architectural firm – including salespersons and drivers.....	8601
Engineering or architectural firm – clerical.....	8603
Engraving.....	4352
Entertainer – bar, cocktail lounge, night club.....	9084
Envelope manufacturing.....	4251
Escalator erection or repair.....	5160
Escalator or elevator manufacturing.....	3042
Essential oils manufacturing and distillation.....	4825
Ether – suction machine manufacturing.....	3685
Evaporated milk manufacturing.....	2065
Excavation and drivers.....	6217
Excelsior manufacturing.....	2731
Exercise or health institute and clerical.....	9063
Exhibition booth fabrication.....	2883
Exhibition – see "Amusement park"	
Exhibitions – trade shows or conventions, setting up or taking down.....	5146
Explosives or ammunition manufacturing – bag loading – propellant charges and drivers.....	4771
Explosives or ammunition manufacturing – black powder manufacturing and drivers.....	4771
Explosives or ammunition manufacturing – cap, primer, fuse, booster or detonator assembly and drivers.....	4771
Explosives or ammunition manufacturing – cartridge charging or loading and drivers.....	4771
Explosives or ammunition manufacturing – cartridge manufacturing or assembly – small arms – and drivers.....	3574
Explosives or ammunition manufacturing – cartridge or shell case manufacturing – metal.....	3315
Explosives or ammunition manufacturing – explosives distributors and drivers.....	4777
Explosives or ammunition manufacturing – fireworks manufacturing and drivers.....	4771
Explosives or ammunition manufacturing – high explosives manufacturing and drivers.....	4771
Explosives or ammunition manufacturing – projectile, bomb, mine or grenade loading and drivers.....	4771
Explosives or ammunition manufacturing – projectile or shell manufacturing.....	3632
Explosives or ammunition manufacturing – shell case loading and drivers.....	4771
Explosives or ammunition manufacturing – smokeless powder manufacturing – single base – and drivers.....	4771
Express co. – see "Trucking"	
Exterminator.....	9014
Exterminators – carpentry and fumigation – see code 9014 scope	
Extract manufacturing.....	4825
Eyeglass manufacturing.....	4150
Eyelet manufacturing.....	3270

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Fabric coating or impregnating NOC	4493
Fabric coating – rubber or plastic	4410
Facade fabrication – metal	3041
Factory cost or office systematizer, accountant or auditor – traveling	8803
Fan manufacturing	3179
Farina manufacturing	2016
Farm – animal raising (fur bearing) and drivers	0170
Farm – berry or vineyard – and drivers	0079
Farm – cattle or livestock raising NOC and drivers	0083
Farm – dairy and drivers	0036
Farm – egg or poultry producer and drivers	0034
Farm – field crops and drivers	0037
Farm – fish hatchery and drivers	0113
Farm – florist and drivers	0035
Farm – gardening – market or truck – and drivers	0008
Farm – goat or sheep raising and drivers	0083
Farm – livestock or cattle raising NOC and drivers	0083
Farm – NOC and drivers	0037
Farm – nursery employees and drivers	0005
Farm – orchard or grove and drivers	0016
Farm – poultry or egg producers and drivers	0034
Farm – sheep or goat raising and drivers	0083
Farm – vegetable – and drivers	0008
Farm – vineyard or berry and drivers	0079
Farm machinery dealer – all operations and drivers	8116
Farm machinery operation – by contractor – and drivers	0050
Farm machinery – leasing or renting without operators	8116
Farm product – alfalfa	0037
Farm product – animals – fur bearing	0170
Farm product – apples	0016
Farm product – apricots	0016
Farm product – asparagus	0008
Farm product – bananas	0016
Farm product – barley	0037
Farm product – beans, dry	0037
Farm product – beans, green	0008
Farm product – beets, sugar	0037
Farm product – beets, table	0008
Farm product – berries	0079
Farm product – black walnuts	0016
Farm product – broccoli	0008
Farm product – brussels sprouts	0008
Farm product – bulbs, flowers	0035
Farm product – cabbage	0008
Farm product – cantaloupes	0037
Farm product – carrots	0008
Farm product – cattle	0083
Farm product – cauliflower	0008
Farm product – celery	0008
Farm product – cherries	0016
Farm product – chickens	0034
Farm product – Christmas trees	0005
Farm product – clover	0037
Farm product – coffee	0016
Farm product – corn	0037

Farm product – sweet corn	0008
Farm product – cranberries	0079
Farm product – cucumbers	0008
Farm product – currants	0079
Farm product – dairy	0036
Farm product – dill	0037
Farm product – eggs	0034
Farm product – English walnuts	0016
Farm product – figs	0016
Farm product – filberts	0016
Farm product – fish hatcheries	0113
Farm product – flowers, field growing	0035
Farm product – garlic	0037
Farm product – goats	0083
Farm product – grain	0037
Farm product – grapes	0079
Farm product – grass seed	0037
Farm product – hay	0037
Farm product – hogs	0083
Farm product – holly	0005
Farm product – hops	0079
Farm product – horseradish	0008
Farm product – horses	0083
Farm product – kale	0008
Farm product – lettuce	0008
Farm product – macadamia nuts	0016
Farm product – melons	0037
Farm product – millet	0037
Farm product – mint	0037
Farm product – mustard	0037
Farm product – nectarines	0016
Farm product – nursery, trees and shrubs	0005
Farm product – nuts (black walnut, English walnut, filbert, etc. – tree growing)	0016
Farm product – oats	0037
Farm product – onions, dry	0037
Farm product – onions, green	0008
Farm product – orchards or groves	0016
Farm product – ostriches	0034
Farm product – papaya	0016
Farm product – parsnips	0008
Farm product – peaches	0016
Farm product – peanuts	0037
Farm product – pears	0016
Farm product – peas, dry	0037
Farm product – peas, green	0037
Farm product – peppermint	0037
Farm product – peppers	0008
Farm product – pineapples	0037
Farm product – plums	0016
Farm product – potatoes	0037
Farm product – poultry	0034
Farm product – prunes	0016
Farm product – pumpkins	0037
Farm product – radishes	0008
Farm product – rhubarb	0008
Farm product – rice	0037
Farm product – rutabagas	0008

Farm product – rye	0037
Farm product – sheep	0083
Farm product – spinach.....	0008
Farm product – squash.....	0037
Farm product – strawberries.....	0079
Farm product – sugar beets	0037
Farm product – sugar cane	0037
Farm product – taro	0008
Farm product – timothy.....	0037
Farm product – tobacco.....	0037
Farm product – tomatoes	0008
Farm product – trees	0005
Farm product – turkeys.....	0034
Farm product – turnips	0008
Farm product – vineyards.....	0079
Farm product – walnuts	0016
Farm product – watermelons.....	0037
Farm product – wheat.....	0037
Fastener or button manufacturing – metal.....	3131
Faucet manufacturing.....	3188
Feather dyeing.....	2586
Feather or flower manufacturing – artificial	2534
Feather pillow manufacturing	2501
Feathers – washing, steaming, cleaning and renovating	8103
Federal war housing –dismantling or wrecking – see "Wrecking"	
Feed additives for livestock manufacturing	2014
Feed, hay or grain dealer and local managers, drivers	8215
Feed lots – cattle – not operating farms or ranches, or butchering or packing house operations – and salespersons, drivers.....	8288
Feed manufacturing.....	2014
Feed manufacturing – portable.....	0050
Feedlot operation – commercial	8288
Feldspar mining – and drivers	1624
Feldspar quarry	1624
Felt or building or roofing paper preparation – no installation	4283
Felting manufacturing	2288
Fence erection – metal	6400
Fence manufacturing – wire	3257
Fence manufacturing – wood, picket.....	2802
Fender manufacturing – automobile.....	3400
Fertilizer application – specialist contractor.....	0050
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**NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)
NUMERICAL INDEX OF CLASSIFICATIONS**

NCCI Code ■ Construction classification ● Farm classification ◆ Mercantile classification
Phraseology

0005■ FARM: NURSERY EMPLOYEES AND DRIVERS

Note: Applies to all acreage or facilities devoted to the propagation of trees, shrubs, plants, or flowering shrubs or plants not included under Code 0035. Operations involve planting, fertilizing, watering, trimming, potting and repotting plants, and transplanting at the nursery location. Additionally, these insureds may deliver their products to customers and also plant these products at their customers' location(s). Wholesale or retail sales conducted from the nursery location and sod dealers, who do not grow sod, are also assigned to Code 0005. Refer to Code 0037 for sod growing and harvesting operations.

0008■ FARM: GARDENING – MARKET OR TRUCK AND DRIVERS

CROSS REF. Farm: Vegetable & Drivers

0016■ FARM: ORCHARD OR GROVE AND DRIVERS

Note: Applies to all acreage or facilities devoted to the raising of fruit, nuts, or avocados. Crops including, but not limited to, apples, apricots, bananas, black walnuts, cherries, coffee, English walnuts, figs, filberts, macadamia nuts, nectarines, nuts, papaya, peaches, pears, plums, prunes, walnuts, and other orchard-grown crops are also assigned to Code 0016.

CROSS REF. Turpentine Farm & Drivers – includes the incidental distillation of turpentine or resin from tree gums. Removal of stumps, logging, or lumbering, wood distillation to be separately rated.

0034■ FARM: POULTRY OR EGG PRODUCER AND DRIVERS

CROSS REF. Apiary & Drivers

0035■ FARM: FLORIST AND DRIVERS. Applies to cultivating or gardening

Note: Applies to all acreage or facilities devoted to the raising and cultivating of potted houseplants, fresh-cut flowers, and flower bulbs; raising and harvesting of annuals, perennials, or other bedding plants used in garden beds or as ground covers; growing, harvesting, and processing of algae; hydroponic vegetable growing and mushroom farming. Wholesale or retail sales conducted from the farm location are also assigned to Code 0035.

CROSS REF. Vegetable Growing – Hydroponic & Drivers

0036■ FARM: DAIRY AND DRIVERS. Processing of raw milk received from others and manufacturing of butter, cheese and ice cream to be separately rated.

0037■ FARM: FIELD CROPS AND DRIVERS

CROSS REF. Farm: NOC and Drivers

0042● LANDSCAPE GARDENING AND DRIVERS. Includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as 6217 – Excavation NOC. Codes 0042 and 9102– Park NOC may be assigned to the same risk.

0050● FARM MACHINERY OPERATION – BY CONTRACTOR AND DRIVERS. Sales or manufacturing of merchandise, machinery or equipment to be separately rated.

Note: Sales or manufacturing of merchandise, machinery or equipment to be separately rated.

CROSS REF. Brush or Weed Control – Chemical & Drivers; Hay Baling and Drivers.

0079■ FARM: BERRY OR VINEYARD AND DRIVERS

Note: Applies to all acreage devoted to the raising of all berries, grapes (all types), or hops.

- 0083■ FARM: CATTLE OR LIVESTOCK RAISING NOC AND DRIVERS
CROSS REF. Artificial Insemination of Cattle: All Other Employees & Drivers; Farm: Goat Raising & Drivers; Farm: Sheep Raising & Drivers
- 0106● TREE PRUNING, SPRAYING, REPAIRING – ALL OPERATIONS AND DRIVERS
CROSS REF. Tree Pruning, Trimming, or Spraying-All Operations & Drivers for existing Right-Of-Way-Electric, Power, Telephone, Burglar, or Fire Alarm Lines; Stump Removal Operations-by Specialist Contractor & Drivers; Tree Pruning and Removal-All Operations & Drivers-Natural Catastrophe
- 0113■ FARM: FISH HATCHERY AND DRIVERS
- 0170■ FARM: ANIMAL RAISING AND DRIVERS. Applies to fur bearing animals.
- 0251 IRRIGATION WORKS OPERATION AND DRIVERS. Code 0251 and the farm classifications shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system construction to be separately rated as 6229.
- 0400 COTTON COMPRESSING AND DRIVERS. Includes incidental warehouses. Codes 0400 and 0401 – Cotton Gin shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 0401 COTTON GIN OPERATION AND LOCAL MANAGERS, DRIVERS. Applies during both ginning and dormant seasons. Includes installation or repair of equipment; yard workers, weighers, seed or fuel haulers.
- 0917 RESIDENTIAL CLEANING SERVICES BY CONTRACTOR – INSIDE. Applicable to businesses engaged in providing residential services performed inside a customer's residence. Refer to Code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code.
CROSS REF. Pet sitting services & drivers
- 1005 COAL MINING – SURFACE AND DRIVERS. Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.
- 1016 COAL MINING – NOC. Including all operations above or below ground; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery; drivers, chauffeurs and their helpers.
- 1112 BLACK LUNG ADDITIONAL COVERAGE – UNDERGROUND COAL MINING
- 1115 BLACK LUNG ADDITIONAL COVERAGE – COAL MINING – SURFACE OR STRIP
- 1116 BLACK LUNG ADDITIONAL COVERAGE – NOT INCIDENTAL TO COAL MINING
- 1164 MINING NOC – NOT COAL – UNDERGROUND AND DRIVERS. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.
- 1165 MINING NOC – NOT COAL – SURFACE AND DRIVERS. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Codes 1165 and 1164 – Mining NOC – Underground shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 1320 OIL OR GAS LEASE OPERATOR – ALL OPERATIONS AND DRIVERS. Separately rate: Erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing; tank building; topping operations or gasoline recovery.
CROSS REF. Gas or Oil Lease Operator – Natural Gas – All Operations and Drivers – this cross reference has the same footnote as Oil or Gas Lease Operator – All Operations and Drivers.

- 1322● OIL OR GAS WELL – CLEANING OR SWABBING OF OLD WELLS HAVING PREVIOUSLY PRODUCED GAS OR OIL – BY CONTRACTOR – NO DRILLING – AND DRIVERS. Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to 6235 – Oil or Gas Well – Drilling or Redrilling.
- 1430 SMELTING, SINTERING OR REFINING – LEAD – AND DRIVERS
CROSS REF. Lead Manufacturing and Drivers – includes red or white lead.
- 1438 SMELTING, SINTERING OR REFINING – METALS – NOT IRON OR LEAD – NOC AND DRIVERS
CROSS REF. Blast Furnace Operation and Drivers – includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke manufacturing or the erection of furnaces to be separately rated; Calcium Carbide Manufacturing and Drivers; Magnesium Metal Manufacturing – All Operations and Drivers – milling or grinding of magnesium, metal, mining or quarrying to be separately rated; Smelting-Electric Process and Drivers – includes the manufacturing of artificial abrasives, carbon or graphite. Steel manufacturing to be separately rated.
- 1452 ORE MILLING AND DRIVERS – Includes concentration or amalgamation. Codes 1452 and 1430 or 1438 – Smelting, Sintering or Refining shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Graphite Manufacturing – Not Artificial and Drivers – artificial graphite manufacturing to be rated as 1438 – Lead Manufacturing.
- 1463 ASPHALT WORKS AND DRIVERS – Operated by Paving Contractors – Permanent Location. Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.
CROSS REF. Coal Billet or Briquet Manufacturing and Drivers – manufacturing of by-products to be separately rated.
- 1472 DISTILLATION – WOOD – AND DRIVERS – Includes distillation of alcohol or manufacturing of creosote or acetates.
CROSS REF. Alcohol Manufacturing – Wood and Drivers; Charcoal Manufacturing and Drivers – includes distillation; Creosote Manufacturing and Drivers – applies to the manufacturing of creosote from wood tar.
- 1624 QUARRY NOC AND DRIVERS – Includes operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.
CROSS REF. Roof Slate Manufacturing or Slate Splitting and Drivers – includes quarrying, construction, repair, or maintenance of all buildings, structures or equipment; installation of machinery. Slag Digging and Crushing & Drivers.
- 1642 LIME MANUFACTURING – Excavation or digging, mining or quarrying to be separately rated.
- 1654 QUARRY – CEMENT ROCK – SURFACE AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries operated by cement manufacturers, provided that at least 75% of the stone quarried is used in the actual cement manufacturing. If more than 25% of the quarry output is used for other than cement manufacturing, such operations shall then be classified under 1624 – Quarry NOC.
- 1655 LIME MANUFACTURING – QUARRY – SURFACE – AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery. Applicable only to surface quarries operated by lime manufactures, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime manufacturing, such operations shall be classified under 1624 – Quarry NOC.
CROSS REF. Quarry-Limestone-Surface and Drivers – this cross-reference has the same footnote as Lime Manufacturing – Quarry – Surface and Drivers
- 1699 ROCK WOOL MANUFACTURING – Excavation or digging, dredging, mining, or quarrying to be separately rated.

- 1701 CEMENT MANUFACTURING – Excavation or digging, dredging, mining or quarrying to separately rated.
CROSS REF. Plaster Mill-quarrying to be separately rated.
- 1710 STONE CRUSHING AND DRIVERS – No quarrying. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1710 are conducted as a separate and distinct business.
- 1741 FLINT OR SPAR GRINDING AND DRIVERS – Digging, mining or quarrying to be separately rated.
CROSS REF. Silica Grinding and Drivers – digging, mining or quarrying to be separately rated.
- 1747 EMERY WORKS AND DRIVERS – Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.
CROSS REF. Clay Milling & Drivers – digging, mining, or quarrying to be separately rated; Talc Mill and Drivers – digging, mining or quarrying to be separately rated.
- 1748 ABRASIVE WHEEL MANUFACTURING AND DRIVERS – Ore milling or the manufacturing of artificial abrasives to be separately rated.
- 1803 STONE CUTTING OR POLISHING NOC AND DRIVERS – Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 – Quarry.
CROSS REF. Slate Milling and Drivers – no slate splitting or roofing slate manufacturing. Quarrying or mining to be separately rated. Soapstone Products Manufacturing – quarrying to be separately rated; Hone Stone Manufacturing; Oil Stone Manufacturing – the following footnote is applicable to hone or oil stone manufacturing: Quarrying to be separately rated; Flint Grinding and Drivers, Silica Grinding and Drivers, Spar Grinding and Drivers – the following footnote is applicable to flint, silica or spar grinding: Digging, mining or quarrying to be separately rated.
- 1852 ASBESTOS GOODS MANUFACTURING – Includes spinning or weaving.
- 1853 MICA GOODS MANUFACTURING AND MICA PREPARING – Mining to be separately rated.
- 1860 ABRASIVE PAPER OR CLOTH PREPARATION – Paper or cloth manufacturing to be separately rated.
- 1924 WIRE DRAWING OR CABLE MANUFACTURING – NOT IRON OR STEEL
- 1925 DIE CASTING MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1925 are conducted as a separate and distinct business.
- 2003 CRACKER MANUFACTURING
- 2002 PHRASEOLOGY PASTA OR NOODLE MFG.
Note: Code 2002 includes, but is not limited to, spaghetti, macaroni, noodles, and other pasta products whose main ingredients are water and flour. Other ingredients, coloring, fillings, and flavorings may be added to the mix to make a wide range of pasta that comes in many shapes and sizes. Noodles differ from the other pasta products in that eggs are added to the mixture in their production.
- 2003 BAKERY – SALESPERSONS & DRIVERS
CROSS REF. Doughnut: Mfg. & Drivers
- 2014 2014 GRAIN OR FEED MILLING
Note: Field crops such as wheat, oats, barley, rye, rice, or corn and the preparation of cereal or compound feeds for livestock is contemplated. Grain storage away from the milling plant or grain storage that is not directly connected to the plant by a piping or conveyor system to be separately rated as Code 8304-Grain Elevator Operation & Local Managers, Drivers.
- 2016 CEREAL OR BAR MFG.
Note: Includes the manufacturing of ready-to-eat or hot cereal from wheat, barley, rice, corn, oats, etc. The manufacturing of breakfast bars, granola bars, power bars, energy bars, diet bars, low carbohydrate (low

carb) bars, etc., where the primary ingredients are the grains listed, soy-based ingredients, and naturally or chemically mixed or blended ingredients, is also included. Candy bars or chocolate bars are separately rated to Code 2041-Confection Mfg. Businesses engaged in grain milling exclusively must be separately rated to Code 2014-Grain or Feed Milling.

- 2021 SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS
Note: Includes the manufacturing or blending of molasses or syrup refining and honey processing. Receiving station employees to be separately rated as Code 8209 when performed by others.
- 2039 ICE CREAM MANUFACTURING AND DRIVERS
- 2041 CANDY, CHOCOLATE AND CONFECTION MFG
Note: Products within this classification are defined as a sweet confection rich in sugar, artificial sweeteners and/or other sweeteners. The finished product may be sweet, sour or tart. Includes cocoa manufacturing from beans. Products include but are not limited to candy bars, chocolate bars, chewing gum, taffy, jellybeans, marzipan and mochi.
- 2065 MILK PRODUCTS MANUFACTURING NOC
CROSS REF. Condensed Milk Manufacturing; Malted Milk Manufacturing—includes dehydration of milk.
- 2070 CREAMERY OR DAIRY AND ROUTE SUPERVISORS, DRIVERS – Includes the manufacturing of butter or cheese and the processing of raw milk received from others. Ice cream manufacturing to be separately rated as 2039. Production of raw milk to be rated as Code 0036.
CROSS REF. Butter or Cheese Manufacturing and Route Supervisors, Drivers; Milk Bottle Exchange – All Employees and Drivers – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2070 are conducted as a separate and distinct business; Milk Depot or Milk Dealer and Route Supervisors, Drivers – includes preparation of products for distribution. Ice cream manufacturing to be separately rated as 2039.
- 2081 BUTCHERING – Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by the classifications are conducted as separate and distinct businesses.
CROSS REF. Slaughtering – same footnote as Butchering; Stockyard and Butchering – same footnote as Butchering.
- 2089 PACKING HOUSE – ALL OPERATIONS – Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2089 are conducted as a separate and distinct business.
- 2095 MEAT PRODUCTS MANUFACTURING NOC – Codes 2095 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.
CROSS REF. Fish Curing – applies to shore or dock work only; Sausage or Sausage Casing Manufacturing – this cross reference has the same footnote as Meat Products Manufacturing NOC.
- 2105 FRUIT PACKING – Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.
- 2110 PICKLE MANUFACTURING
- 2111 CANNERY NOC. Can manufacturing to be separately rated as 3220.
- 2112 FRUIT EVAPORATING OR PRESERVING – Includes jam, jelly or cooked fruit syrup manufacturing. No canneries. No fruit juice manufacturing. Can Manufacturing to be separately rated as 3220.

- 2114 OYSTER PROCESSING – Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Codes 2114 and 2111 – Cannery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Clam Digging. This cross reference has the same footnote as Oyster Processing.
- 2121 BREWERY AND DRIVERS – Includes distributing stations.
CROSS REF. Malt House and Drivers.
- 2130 SPIRITUOUS LIQUOR DISTILLERY – Includes grain alcohol manufacturing. Warehousing, blending, rectifying or bottling to be separately rated as 2131 – Spirituous Liquor Bottling.
CROSS REF. Alcohol Manufacturing – Grain – All Operations.
- 2131 SPIRITUOUS LIQUOR BOTTLING – Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as 2130 – Spirituous Liquor Distillery.
- 2143 FRUIT JUICE MFG. & DRIVERS
Note: Includes incidental fruit preserving or bottling. Can manufacturing to be separately rated as 3220.
CROSS REF. Winery
Note: Applies to all operations including bottling. Distilling to be separately rated as 2130 Spirituous Liquor Distillery.
- 2157 PHRASEOLOGY BOTTLING – ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS
Note: Includes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2157 are conducted as a separate and distinct business. Refer to Code 2131 for bottling spirituous liquors.
- 2172 TOBACCO PRODUCTS MFG. NOC
Note: Includes the manufacture of cigarette, cigar, and smokeless tobacco products. Can manufacturing to be separately rated as Code 3220.
- 2174 TOBACCO REHANDLING OR WAREHOUSING
Note: Applies to tobacco auction houses. Includes the stemming, stripping, bunching, packing, and compressing of green leaf tobacco and the treatment of black leaf tobacco with certain oils and flavoring preparations. Code 2174 also applies to exclusive tobacco warehouses absent of any processing, sorting, grading, or packing operations.
- 2211 COTTON BATTING, WADDING OR WASTE MANUFACTURING
CROSS REF. Shoddy Manufacturing; Wool Combing or Scouring – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2211 are conducted as a separate and distinct business.
- 2220 YARN OR THREAD MANUFACTURING – COTTON
CROSS REF. Carpet or Rug Manufacturing – Jute or Hemp; Cordage, Rope or Twine Manufacturing NOC; Cord or Twine Manufacturing – Cotton; Cotton Spinning and Weaving; Flax Spinning and Weaving; Hemp Spinning and Weaving; Jute Spinning and Weaving; Linen Cloth Manufacturing; Rope Manufacturing NOC; Rug Manufacturing – Jute or Hemp; Thread Manufacturing – Cotton; Twine Manufacturing – Cotton; Twine Manufacturing NOC.
- 2286 WOOL SPINNING AND WEAVING
CROSS REF. Yarn Manufacturing – Wool – Codes 2286 and 2220 – Yarn or Thread Manufacturing – Cotton – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 2288 FELTING MANUFACTURING
- 2300 PLUSH MANUFACTURING
CROSS REF. Velvet Manufacturing

- 2302 SILK THREAD OR YARN MANUFACTURING
CROSS REF. Silk Throwing and Weaving; Thread Manufacturing – Silk; Yarn Manufacturing – Silk.
- 2305 TEXTILE FIBER MANUFACTURING – SYNTHETIC – Applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers. Pyroxylin manufacturing to be separately rated as 4459.
CROSS REF. Rayon Manufacturing – Pyroxylin Manufacturing to be separately rated as 4459.
- 2361 HOSIERY MANUFACTURING – Yarn Manufacturing to be separately rated
- 2362 KNIT GOODS MANUFACTURING NOC. – Yarn Manufacturing to be separately rated.
CROSS REF. Glove or Mitten Manufacturing – Knit – same footnote as Knit Goods Manufacturing NOC.
- 2380 WEBBING MANUFACTURING – Jute Webbing Manufacturing to be separately rated as 2220 – Jute or Hemp Spinning.
CROSS REF. Braid or Fringe Manufacturing; Net Manufacturing – not applicable to wire nets. Cordage or twine manufacturing to be separately rated.
- 2386 LACE MANUFACTURING
- 2388 EMBROIDERY MANUFACTURING
- 2402 CARPET OR RUG MANUFACTURING NOC
- 2413 TEXTILE – BLEACHING, DYEING, MERCERIZING, FINISHING Applies to new goods. Not cleaning or dyeing of garments.
CROSS REF. Cloth Printing: Silk Screen Process: Machinery Operations – applies to operations preliminary to or following the hand printing process.
- 2416 YARN DYEING OR FINISHING – No yarn or thread manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2416 are conducted as a separate and distinct business.
CROSS REF. Thread Dyeing or Finishing – same footnote as Yarn Dyeing or Finishing.
- 2417 CLOTH PRINTING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2417 are conducted as a separate and distinct business.
- 2501 CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC
CROSS REF. Awning or Tent Mfg – Shop – the installation, removal or repair of awnings or tents away from shop shall be classified to 5102-Awning Erection. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 5102-Canvas Goods Erection.; Bag or Sack Mfg – Cloth – applies to the manufacture of cotton, burlap or gunny bags or sacks; Bag Renovating – applies to the renovating or repairing of bags or sacks and includes sewing; Cloth Printing: Silk Screen Process: Hand Printing – includes drying; Collar mfg.; Cushion, Pillow or Quilt Mfg. – no mattress or box spring manufacturing; Doll Clothing or Cloth Dolls or Cloth Parts Mfg. – includes dressing of dolls; Draperies or Curtains: Mfg. – From Cloth, Paper, or Plastic – Cutting and Sewing; Feather Pillow Mfg. – no mattress or box spring mfg.; Fur Clothing Manufacturing – preparation of skins to be separately rated; Furnishing Goods Manufacturing NOC – includes wearing apparel, draperies or household furnishings from textile fabrics; Hat Mfg.; Lingerie Mfg.; Millinery Mfg. – applies to ladies' trimmed hats; Sail Making – Shop; Shirt Mfg.; Suspender Mfg. – buckle, webbing or leather parts manufacturing to be separately rated; Sign Manufacturing – Silk Screen Printing: Cloth – Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9554; Textile: Mending – applies to invisible textile weaving of wearing apparel; Toy Manufacturing: Cloth Stuffed Animals or Toys; Umbrella Mfg. – manufacturing of frames, handles or hardware to be separately rated; Window: Shade Mfg. – roller manufacturing to be separately rated.

- 2503 DRESSMAKING OR TAILORING – CUSTOM EXCLUSIVELY – Not manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.
- 2534 FEATHER OR FLOWER MANUFACTURING – ARTIFICIAL
CROSS REF. Hair Goods Manufacturing – applies to products made from human hair.
- 2570 MATTRESS OR BOX SPRING MANUFACTURING – Includes pillow, quilt or cushion manufacturing. Separately rate the manufacturing of wire springs or excelsior.
- 2585 LAUNDRY NOC AND ROUTE SUPERVISORS, DRIVERS – Collecting or distributing stores, no laundering at the same location, to be rated as 8017 – Store retail NOC.
CROSS REF. Carpet Cleaning and Drivers; Diaper Service and Route Supervisors, Drivers – applies to infants' apparel laundry; Rug Cleaning and Drivers; Upholstery Cleaning and Drivers – applies to shop or outside operations.
- 2586 CLEANING OR DYEING AND ROUTE SUPERVISORS, DRIVERS – Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as 8017 – Store – Retail NOC
- 2587◆ TOWEL OR TOILET SUPPLY CO AND ROUTE SUPERVISORS, DRIVERS – No laundry operations
- 2589 LAUNDRY AND DRY CLEANING STORE – RETAIL – AND ROUTE SUPERVISORS, DRIVERS – Applicable only to neighborhood-type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location, to be rated as 8017 – Store – Retail – NOC.
- 2600 FUR PROCESSING – PREPARING SKINS
- 2623 **LEATHER MFG. – INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING** – Includes processing of patent or enamel leather.
- 2651 SHOE STOCK MANUFACTURING – Includes counter, heel or sole cutting
CROSS REF. Shoe Findings Manufacturing – applies to the manufacturing of tongues, linings or facings
- 2660 BOOT OR SHOE MANUFACTURING NOC
- 2670 GLOVE MANUFACTURING – LEATHER OR TEXTILE – Tanning of leather or manufacturing of textile fabric to be separately rated.
- 2683 LUGGAGE MANUFACTURING – Applies to the manufacture of traveling bags and hand luggage. Trunk manufacturing to be separately rated as Code 2883.
- 2688 LEATHER GOODS MANUFACTURING NOC
CROSS REF. Leather Belting Manufacturing; Pocketbook Manufacturing – applies to the manufacturing of leather or fabric pocketbooks.
- 2701 LOGGING OR TREE REMOVAL – LOG HAULING & DRIVERS
- 2702 LOGGING OR TREE REMOVAL – NON MECHANIZED OPERATIONS – Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as 2710 – Sawmill.
CROSS REF. Clearing of Right-of-Way–Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Tree Removal–New Right-of-Way & Drivers; Dam or Lock Construction: Timber Cutting and Removal and Drivers – includes incidental brush cutting and removal.

- 2709 LOGGING OR TREE REMOVAL – MECHANIZED EQUIPMENT OPERATORS
- 2710 SAWMILL – Storage and subsequent handling of processed lumber to be separately rated as 8232 – Lumberyard.
CROSS REF. Shingle Manufacturing–Wood.
- 2714 VENEER MANUFACTURING
- 2731 PLANING OR MOLDING MILL – Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations including all drivers and their helpers shall be assigned to the appropriate yard classification, 8232. Lumberyards, building material dealers, or fuel and material dealers to be separately rated.
- 2735 FURNITURE STOCK MANUFACTURING
CROSS REF. Barrel Stock Manufacturing – applies to the manufacture of heads, hoops or staves. Barrel Assembly to be separately rated as 2881 – Cooperage Assembly; Last Block Manufacturing, Cooperage Stock Manufacturing – applies to the manufacture of heads, hoops or staves. Cooperage Assembly to be separately rated as 2881. Pencil Stock Manufacturing – wood.
- 2759 PALLET, BOX OR BOX SHOOK MANUFACTURING – WOODEN
- 2790 PATTERN MAKING NOC – Manufacturing of metal jigs, fixtures, or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2790 are conducted as a separate and distinct business.
CROSS REF. Last or Shoe Form Manufacturing; Wood: Carving–by Hand or Machine.
- 2799 MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING – SHOP WORK – ALL OPERATIONS & DRIVERS
Note: This classification applies to insureds that manufacture or fabricate manufactured, modular, or prefabricated homes at a factory site only. Manufactured homes are also known as mobile homes. Framing can be done with wood or metal studs. Manufacture of masonry or concrete modular building (built in a shop, transported to the site, and set in place) must be separately rated. This classification includes the manufacturing of nonmotorized construction, home-type, medical, and bank trailers, and similar portable buildings; campers that are set on pickup trucks; and truck sleepers that are mounted behind the cab of semitrucks. It includes installation or repair of the before-mentioned products assembled at the factory site only. This classification also includes delivery performed by the manufacturer. Delivery from an outside trucking company must be separately rated to the appropriate trucking classification. Setup, hookup, installation, or finish work at a job site must be separately rated.
- 2799 MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE
Note: Code 2799 includes the use of any lifts, jacks, cranes, or dollies to place home sections onto the foundation or foundation walls, bolt the sections together, and remove wheels or axles. It also includes the hookup of any preinstalled utilities in the foundation – such as electrical, plumbing, telephone, water, sewer, or cable television – to the connections on the manufactured or modular home. Covering up or hiding the seams of each section of a manufactured or modular home, installing windstorm tie-downs on a manufactured home, or spiking a modular home through the foundation wall is assigned to this classification if done by a dealer or specialty contractor. Manufactured homes are also known as mobile homes.
- 2802 CARPENTRY – SHOP ONLY – & DRIVERS
Note: Includes shop fabrication of wood roof and building trusses, stairs, stair steps, rails, railings, banisters, sash, door or assembled millwork, wood picket fence manufacturing, laminated wood building beams and columns manufacturing. Installation to be separately rated.
Codes 2802 and 2731 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, must be rated in the appropriate yard classification, Code 8232.

- 2881 FURNITURE MANUFACTURING AND CABINET SHOP – ASSEMBLY BY HAND – WOOD
Note: Includes hand assembling of parts or signs manufactured by others and finishing. Codes 2881, 2883, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 2883 FURNITURE MFG. – WOOD – NOC
Note: Includes assembling and finishing.
CROSS REF. Billiard Table Mfg. – includes installation; Cabinet Mfg. for Audio or Visual Device – includes installation of components; Piano Case Mfg. – Codes 2883 and 2923 – Piano Mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses; Trunk Mfg. – metal frames or fittings to be separately rated.
- 2835 BRUSH OR BROOM ASSEMBLY – Applies to assembly only with no sawing, molding or turning of backs or handles
- 2836 BRUSH OR BROOM MANUFACTURING NOC. – Include assembling and sawing, molding or turning of backs and handles.
- 2841 WOODENWARE MANUFACTURING NOC
CROSS REF. Brush or Broom Handle Manufacturing – applies only to the sawing, molding or turning of backs or handles, with no assembling; Cork Products Manufacturing; Pipe Manufacturing – Wooden, Tobacco; Shade Roller Manufacturing – Wood – includes manufacture of metal parts; Shuttle Manufacturing; Toy Manufacturing; Wood; Window: Shade Roller Manufacturing; Wood Turned Products Manufacturing NOC.
- 2881 FURNITURE ASSEMBLY – WOOD – FROM MANUFACTURED PARTS – Includes finishing. Codes 2881 and 2883 – Furniture Manufacturing and 2735 – Furniture Stock Manufacturing – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Barrel or Cooperage Assembly – Stock Manufacturing to be separately rated as 2735 – Cooperage Stock Manufacturing; Cabinet Works – no power woodworking machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2881 are conducted as a separate and distinct business; Coffin Manufacturing or Assembly – Wood – includes the manufacturing of metal fittings; Casket Manufacturing or Assembly – Wood. This cross reference has the same footnote as Coffin Manufacturing or Assembly – Wood; Picture Frame Assembly–No Manufacturing of Parts; Sign Manufacturing: Wood – No Painting or Using Power Machinery – Codes 2883, 2881, and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552. Venetian Blind Assembly – applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2881 are conducted as a separate and distinct business.
- 2883 FURNITURE MFG. – WOOD – NOC
Note: Includes assembling and finishing.
CROSS REF. Billiard Table Manufacturing – includes installation; Cabinet Manufacturing for Audio or Visual Device – includes installation of components; Piano Case Manufacturing – Codes 2883 and 2923 – Piano Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses; Trunk Manufacturing – metal frames or fittings to be separately rated.
- 2913 RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MANUFACTURING – Includes upholstering.
- 2915 VENEER PRODUCTS MANUFACTURING – Includes veneer manufacturing
CROSS REF. Plywood Manufacturing–includes Veneer Manufacturing.
- 2916 VENEER PRODUCTS MANUFACTURING – NO VENEER MANUFACTURING
CROSS REF. Plywood Manufacturing: No Veneer Manufacturing

- 2923 PIANO MANUFACTURING – Includes assembling or finishing operations, and manufacturing of the piano action. Also applies to player pianos.
CROSS REF. Musical Instrument Manufacturing – Wood – NOC; Organ Building and Installation.
- 2942 PENCIL, PENHOLDER OR CRAYON MANUFACTURING
- 2960 WOOD PRESERVING AND DRIVERS – Includes yard or incidental woodworking operations.
CROSS REF. Tie, Post or Pole Yard and Drivers – includes preserving operations. Codes 2960 and 8232 – Lumberyard or 2702 – Logging or Lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 3004 IRON OR STEEL: MANUFACTURING: STEELMAKING – AND DRIVERS – Applies to electric or open hearth furnaces, Bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke manufacturing to be separately rated.
- 3018 IRON OR STEEL: MANUFACTURING: ROLLING MILL AND DRIVERS – Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate: steel making, blast furnace operation, coke manufacturing. Not applicable to rolling mills in plants operating open hearth, Bessemer, electric or crucible steel furnaces.
- 3022 PIPE OR TUBE MANUFACTURING – NOC AND DRIVERS
- 3027 ROLLING MILL NOC AND DRIVERS – Applicable to brass, copper or other soft metals. Not copper-coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.
CROSS REF. Lead Works & Drivers—includes sheet, pipe or shot. Smelting to be separately rated; Pipe or Tube Manufacturing—Lead & drivers—smelting to be separately rated.
- 3028 PIPE OR TUBE MANUFACTURING – IRON OR STEEL AND DRIVERS – Iron or steel making to be separately rated. Soil pipe foundries shall be rated as 3081 – Foundry – Ferrous NOC.
- 3030 IRON OR STEEL – FABRICATION – IRON OR STEEL WORKS – SHOP – STRUCTURAL AND DRIVERS – Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.
- 3040 IRON OR STEEL – FABRICATION – IRON WORKS – SHOP – ORNAMENTAL AND DRIVERS – Not fabricating or assembling structural iron or steel. Includes 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. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.
- 3041 IRON OR STEEL – FABRICATION – IRON WORKS – SHOP – DECORATIVE OR ARTISTIC AND FOUNDRIES, DRIVERS – Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Codes 3041 and 3040 – Iron Works shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 3042 ELEVATOR OR ESCALATOR MANUFACTURING
- 3064 SIGN MANUFACTURING – METAL OR NEON. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552.
CROSS REF. Silk Screen Printing: Metal – Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.
- 3076 SHEET METAL PRODUCTS MFG
Note: Applies to the manufacturing of various products made from sheet metal, aluminum sheet stock, copper or brass sheet stock, Monel metal, and stainless steel. Includes door, door frame, or sash manufacturing—metal; cabinet, enclosure, or furniture manufacturing—metal; metal bedsteads; and metal caskets or coffins. Erection, installation, or repair operations to be separately rated. Products manufactured from

extruded aluminum are classified to Code 3227. Separately rate manufacturing of fireproof doors or shutters that are wood covered with metal. Fabrication of structural or nonstructural iron or steel work to be separately rated. Refer to Code 3400 for insureds whose operations involve extensive stamping, punching, or blanking of sheet metal.

CROSS REF. Airplane: Subassemblies Manufacturing–Metal–includes the manufacture of cowling, wings, tabs, and ailerons. Codes 3076 and 3830–Airplane Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses; Bedstead Manufacturing or Assembly – Metal; Casket or Coffin Manufacturing or Assembly – Metal; Fireproof Equipment Manufacturing; Furniture Manufacturing – Metal; Soda Water Fountain or Apparatus Manufacturing; Jalousie or Jalousie Screen: Manufacturing; Refrigerator Manufacturing – Metal – Domestic or Commercial: 3179 – manufacturing or assembling the refrigerating unit, 3076 – all other operations.

- 3081 FOUNDRY – FERROUS – NOC
CROSS REF. Enameled Ironware Manufacturing
- 3082 FOUNDRY – STEEL CASTINGS
CROSS REF. Car Wheel Manufacturing – Railroad
- 3085 FOUNDRY – NON-FERROUS
- 3110 FORGING WORK – DROP OR MACHINE – Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 – Machine shop
CROSS REF. Chain Manufacturing – Forged; Tool Manufacturing – Drop or Machine Forged – NOC; Forging – includes trimming.
- 3111 BLACKSMITH – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.
CROSS REF. Pipe Bending and Cutting – this cross reference has the same footnote as Blacksmith.
- 3113 TOOL MANUFACTURING – NOT DROP OR MACHINE FORGED – NOC
- 3114 TOOL MANUFACTURING – DROP OR MACHINE FORGED – NOC – MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS
- 3118 SAW MANUFACTURING
CROSS REF. File Manufacturing; Saw–Sharpening.
- 3119 NEEDLE MANUFACTURING
CROSS REF. Pen Point Manufacturing
- 3122 CUTLERY Manufacturing NOC
CROSS REF. Razor Manufacturing NOC.
- 3126 TOOL MFG. – AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL
- 3131 BUTTON OR FASTENER MANUFACTURING – METAL
CROSS REF. Zipper Manufacturing
- 3132 NUT OR BOLT MANUFACTURING – Steel making or rolling mills to be separately rated.
CROSS REF. Spike Manufacturing – steel making or rolling mills to be separately rated.
- 3145 SCREW MANUFACTURING
CROSS REF. Automatic Screw Machine Products Manufacturing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3145 are conducted as a separate and distinct business.
- 3146 HARDWARE MANUFACTURING NOC
CROSS REF. Horseshoe Manufacturing – steel making or rolling mills to be separately rated; Skate Manufacturing

- 3169 STOVE MANUFACTURING
- 3175 RADIATOR OR HEATER MANUFACTURING – Applies to cast-iron radiators or heaters
- 3179 ELECTRICAL APPARATUS MANUFACTURING NOC – Includes electrical fixtures or appliances. Codes 3179 and 3643 – Electric Power or Transmission Equipment Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Refrigerator Manufacturing – Metal – Domestic or Commercial: 3179 – manufacturing or assembling the refrigerating unit, 3076 – all other operations.
- 3180 ELECTRIC OR GAS LIGHTING FIXTURES MANUFACTURING – Codes 3180 and 3643 – Electric Power or Transmission Equipment Manufacturing or 3179 – Electrical Apparatus Manufacturing NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 3188 PLUMBERS' SUPPLIES MANUFACTURING NOC – Not applicable to any risk whose operations are substantially described by other classifications in this manual.
- 3220 CAN MANUFACTURING
- 3223 LAMP OR PORTABLE LANTERN MANUFACTURING – Shall not be assigned to a risk engaged in the operations described by another classification unless the operations subject to Code 3223 are conducted as a separate and distinct business.
- 3224 ENAMEL WARE MFG.
CROSS REF. Agate Ware Manufacturing
- 3227 ALUMINUM WARE MANUFACTURING – Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to separately rated.
- 3240 WIRE ROPE MANUFACTURING – IRON OR STEEL – No wire drawing.
CROSS REF. Cable Manufacturing – Iron or Steel – no wire drawing. Manufacturing of insulated electrical cable to be separately rated as 4470 – Cable Manufacturing.
- 3241 WIRE DRAWING – IRON OR STEEL – Includes wire rope or cable manufacturing.
- 3255 WIRE CLOTH MANUFACTURING – Wire drawing to be separately rated as 1924 or 3241.
- 3257 WIRE GOODS MANUFACTURING NOC – Wire drawing to be separately rated as 1924 or 3241.
CROSS REF. Chain Manufacturing: Formed or Welded—applies to risks manufacturing chains from wire; Fence Manufacturing – Wire.
- 3270 EYELET MANUFACTURING
CROSS REF. Nail Manufacturing – steel making or rolling mills to be separately rated; Pin Manufacturing; Razor Manufacturing – Safety; Tack Mfg.
- 3300 BED SPRING OR WIRE MATTRESS MANUFACTURING – Box spring manufacturing to be separately rated as 2570.
- 3303 SPRING MANUFACTURING – Not wire springs. The manufacturing of wire springs shall be rated as 3257 – Wire Goods Manufacturing.
- 3307 HEAT-TREATING-METAL – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3307 are conducted as a separate and distinct business.
- 3315 BRASS OR COPPER GOODS MANUFACTURING
CROSS REF. Explosives or Ammunition Manufacturing – Cartridge or Shell Case Manufacturing – Metal – insertion of percussion caps or primers, loading or testing with explosives to be separately rated.
- 3334 TIN FOIL MANUFACTURING

- 3336 TYPE FOUNDRY
CROSS REF. Castings Manufacturing–Metal–Lost Wax Process.
- 3365● WELDING OR CUTTING NOC AND DRIVERS – Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification. An exception exists in that work under air pressure shall be rated as 6252 – Shaft Sinking or 6260 – Tunneling; work in connection with demolition jobs shall be rated as wrecking; work in connection with iron or steel erection shall be so rated; work in connection with oil or gas pipeline construction shall be rated as 6233 – Oil or Gas Pipeline Construction.
- 3372 ELECTROPLATING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.
CROSS REF. Detinning – includes incidental manufacturing of tin or tin compounds; Metal: Finishing.
- 3373 GALVANIZING OR TINNING – NOT ELECTROLYTIC – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3373 are conducted as a separate and distinct business.
- 3383 JEWELRY MANUFACTURING
CROSS REF. Gold Leaf Manufacturing; Silverware Manufacturing; Watchcase Manufacturing; Musical Instrument Manufacturing – Metal NOC.
- 3385 WATCH MANUFACTURING – Watch case manufacturing to be separately rated as 3383.
CROSS REF. Clock Manufacturing.
- 3400 METAL STAMPED GOODS MANUFACTURING – NOC AND METAL STAMPING MFG – NOC.
CROSS REF. Metal Stamping Manufacturing – applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets and waste baskets.
- 3507 CONSTRUCTION OR AGRICULTURAL MACHINERY MANUFACTURING
CROSS REF. Cotton Gin Machine Manufacturing; Dredge, Steam Shovel or Construction Machinery Manufacturing NOC; Locomotive Works; Mining or Ore Milling Machinery Manufacturing; Power Plow or Traction Engine Manufacturing; Road or Street Making Machinery Manufacturing; Safe Manufacturing or Repairing; Tractor Manufacturing–Caterpillar Type.
- 3515 TEXTILE MACHINERY MANUFACTURING
CROSS REF. Loom Harness or Reed Manufacturing
- 3548 PRINTING OR BOOKBINDING MACHINE MANUFACTURING
CROSS REF. Arms Manufacturing NOC – steel making, forging, shell manufacturing or shell loading to be separately rated.
- 3559 CONFECTION MACHINE MANUFACTURING
- 3574 COMPUTING, RECORDING OR OFFICE MACHINE MANUFACTURING NOC
CROSS REF. Air pressure or Steam Gauge Manufacturing; Arms Manufacturing – Small–applies to arms .50 caliber or under. Cartridge manufacturing or cartridge loading to be separately rated – see EXPLOSIVES; Cash Register Manufacturing; Explosives or Ammunition Manufacturing: Cartridge Manufacturing or Assembly – Small Arms – includes manufacturing of components, other than cartridge case manufacturing, mixing of fulminate, charging or loading. Explosives or fulminate manufacturing to be separately rated; Gas Meter Manufacturing; Sewing Machine Manufacturing; Sewing Machines–Commercial: Repairing and Rebuilding Sewing Machines, Cutters, and Parts in Shop; Slot Machine Manufacturing–vending machine manufacturing to be separately rated; Speedometer or Taximeter Manufacturing; Typewriter Manufacturing.
- 3581 FUEL INJECTION DEVICE MANUFACTURING – Includes the manufacture of devices used in vehicles or other equipment to monitor, meter, or distribute fuel such as but not limited to carburetors, fuel pumps, superchargers, turbor chargers and throttle bodies.
- 3612 PUMP MANUFACTURING – Foundry operations to be separately rated.
CROSS REF. Engine Manufacturing NOC – foundry operations to be separately rated.

- 3620 BOILERMAKING
CROSS REF. Military Tank Hull Manufacturing or Assembly – includes armor plate cutting, forming or heat-treating. Steel manufacturing or foundries to be separately rated. Tank Building – metal – Shop.
- 3629 PRECISION MACHINED PARTS MANUFACTURING NOC – Applies only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001 inches or closer. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3629 are conducted as a separate and distinct business.
- 3632 MACHINE SHOP NOC. Foundry operations to be separately rated.
CROSS REF. Automotive: Machine Shop– no work on vehicles. Applies to operations involving the repair of parts that have been removed from the vehicle by others. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3632 are conducted as a separate and distinct business; Explosives or Ammunition Manufacturing: Projectile or Shell Manufacturing – includes incidental "Nosing In" – not cartridge or shell case manufacturing. Forging or casting of shapes or loading or testing with explosives to be separately rated; Tool Sharpening–Industrial Tools.
- 3634 VALVE MANUFACTURING
CROSS REF. Automatic Sprinkler Head Manufacturing; Sprinkler Head Manufacturing – applies to automatic sprinklers; Water Meter Manufacturing.
- 3635 GEAR MANUFACTURING OR GRINDING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3635 are conducted as a separate and distinct business.
- 3638 BALL OR ROLLER BEARING MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3638 are conducted as a separate and distinct business.
- 3642 BATTERY MANUFACTURING – DRY
- 3643 ELECTRIC POWER OR TRANSMISSION EQUIPMENT MANUFACTURING – Includes the manufacturing or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.
CROSS REF. Sewing Machines–Commercial: Repairing and Rebuilding Electric Motors.
- 3647 BATTERY MANUFACTURING – STORAGE
- 3648 AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MANUFACTURING NOC
- 3681 TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MANUFACTURING NOC
CROSS REF. Electrical Cord Set, Radio or Ignition Harness Assembly.
- 3685 INSTRUMENT MANUFACTURING NOC – Applies to professional or scientific instruments.
CROSS REF. Thermometer Manufacturing
- 3719● OIL STILL ERECTION OR REPAIR – Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units, chimney construction, and pile driving.
- 3724● MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC AND DRIVERS – Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.
CROSS REF. Air-Conditioning Systems: Non-Portable: Machinery Installation or Repair of Compressors,

Motors or Other Machinery & Drivers; Door: Installation–Overhead & Drivers; Electrical Apparatus Installation or Repair and Drivers – Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as Code 7538 –Electric Light or Power Line Construction; Floodlights–Erection of Temporary Floodlights & Drivers; Gas or Oil: Burner Installation NOC & Drivers; Millwright Work NOC and Drivers – applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification. Pump Installation: NOC & Drivers; Refrigeration: Commercial: Installation or Repair of Compressors, Motors, or Other Machinery & Drivers; Satellite Dish Installation: Applies to Ground or Roof Mounted Installations: Erection of Dish and Auxiliary Equipment; Scales–Installation or Adjustment: Platform or Beam Type & Drivers; Sewing Machine Manufacturing: Sewing Machines–Commercial: Repairing, Installing, and Dismantling in Sewing Plants & Drivers; Tank: Installation–Gasoline Service Stations & Drivers.

- 3726● **BOILER INSTALLATION OR REPAIR – STEAM** – Includes the construction or repair of foundations.
CROSS REF. Boiler Scaling – shall not be assigned at a single job or location to a risk engaged in operations described by another classification; Cleaning: Tanks or Tank Cars; Tank Erection or Repair – Metal – Within Buildings Exclusively – includes construction or repair of foundations.
- 3803 **AUTOMOBILE WHEEL MANUFACTURING – METAL – NOT CAST**
- 3807 **AUTOMOBILE RADIATOR MANUFACTURING** – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3807 are conducted as a separate and distinct business.
- 3808 **AUTOMOBILE MANUFACTURING OR ASSEMBLY**
CROSS REF. Carriage or Wagon Manufacturing or Assembly – baby carriage manufacturing to be separately rated as 3865.
- 3821◆ **AUTOMOBILE RECYCLING AND DRIVERS**
Note: Includes the dismantling, salvaging or junking of parts. Store employees who do not engage in other operations and have no yard exposure are assigned to Code 8046.
- 3822 **AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MANUFACTURING – DIE-PRESSED STEEL** – Includes bus, truck or trailer body repair or service. Codes 3822 and 3808 – Automobile Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 3824 **AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MANUFACTURING – NOC** – Includes bus, truck or trailer body repair or service – Codes 3824 and 3808 – Automobile Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 3826 **AIRCRAFT ENGINE MANUFACTURING**
- 3827 **AUTOMOBILE ENGINE MANUFACTURING**
- 3830 **AIRPLANE MANUFACTURING**
- 3851 **MOTORCYCLE MANUFACTURING OR ASSEMBLY**
- 3865 **BABY CARRIAGE MANUFACTURING**
CROSS REF. Bicycle Manufacturing or Assembly
- 3881 **CAR MANUFACTURING – RAILROAD AND DRIVERS**

- 4000 SAND OR GRAVEL DIGGING AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.
CROSS REF. Clay or Shale Digging and Drivers has the same footnote as Sand or Gravel Digging and Drivers.
- 4021 BRICK OR CLAY PRODUCTS MANUFACTURING NOC AND DRIVERS – Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.
CROSS REF. The following cross reference has the same footnote as Brick or Clay Products Manufacturing – NOC and Drivers – Earthenware or Tile Manufacturing NOC and Drivers.
- 4024 REFRACTORY PRODUCTS MANUFACTURING AND DRIVERS – Includes the manufacturing of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.
CROSS REF. Brick Manufacturing – Fire or Enameled and Drivers – applicable only to the manufacturing of bricks from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.
- 4034 CONCRETE PRODUCTS MANUFACTURING AND DRIVERS – Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.
- 4036 PLASTER BOARD OR PLASTER BLOCK MANUFACTURING AND DRIVERS – Quarrying, crushing or grinding to be separately rated as 1624 – Quarry NOC.
CROSS REF. Plaster Mixing and Drivers – no crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4036 are conducted as a separate and distinct business; Staff Mixing and Drivers-this cross reference has the same footnote as plaster mixing and drivers.
- 4038 PLASTER STATUARY OR ORNAMENT MANUFACTURING – Applies to papier-mache´ plaster forms.
CROSS REF. Dress Form Manufacturing – applies to papier-mache´ or plaster forms.
- 4053 POTTERY MANUFACTURING – CHINA OR TABLEWARE – Mining, quarrying or clay digging to be separately rated.
CROSS REF. Terra-Cotta Manufacturing – applies to decorative or architectural terra-cotta. Mining, quarrying or clay digging to be separately rated.
- 4061 POTTERY MANUFACTURING – EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST – Codes 4061 and 4062 – Pottery Manufacturing – Porcelain Ware Press Forming shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mining, quarrying or clay digging to be separately rated.
- 4062 POTTERY MANUFACTURING – PORCELAIN WARE – MECHANICAL PRESS FORMING – Mining, quarrying or clay digging to be separately rated.
- 4101 GLASS MANUFACTURING – AND DRIVERS – Includes the manufacturing of blown sheet window, polished plate, ribbed, rolled, colored, figured or wire glass. Digging or quarrying to be separately rated.
- 4109 INTEGRATED CIRCUIT MFG.
Note: Includes silicon processes, compound semiconductor manufacturing, or semiconductor manufacturing. Includes refining or growing of the base (wafer) material through adding layer upon layer of the circuit, etching, adding connecting materials for the circuits, testing, quality assurance (QA), and mounting onto modules. This classification also includes adding programming to the chips by the manufacturer or outside contractor.

- 4110 ELECTRIC BULB MFG.
Note: Applies to insureds that manufacture electric light bulbs of all types including, but not limited to, incandescent, fluorescent, and halogen bulbs; compact fluorescent lamps (CFL's); light-emitting diodes (LEDs); and neon tubes. Code 4110 applies regardless of the size or wattage of the bulb.
- 4111 GLASSWARE MANUFACTURING – NO AUTOMATIC BLOWING MACHINES – Digging or quarrying to be separately rated.
- 4113 GLASS MANUFACTURING – CUT
- 4114 GLASSWARE MANUFACTURING NOC – Digging or quarrying to be separately rated.
- 4130 GLASS MERCHANT – Includes bending, grinding, beveling or silvering of plate glass.
- 4131 MIRROR MANUFACTURING – Codes 4131 and 4130 – Glass Merchant shall not be assigned to the same risk unless the operations described by these classifications are conducted as separately and distinct businesses. Manufacturing of glass, frames, backs or handles to be separately rated.
- 4133 CATHEDRAL OR ART GLASS WINDOW MANUFACTURING – Includes glass manufacturing
CROSS REF. Glass Window Manufacturing – Stained – includes glass manufacturing.
- 4149 OPTICAL GOODS MFG. NOC
Note: Includes ground lens manufacturing, opera and field glasses manufacturing, goggle manufacturing, and telescope manufacturing.
- 4150 OPTICAL GOODS MANUFACTURING NOC
CROSS REF. Computer Chip Manufacturing; Lens Manufacturing – Ground
- 4206 PULP MANUFACTURING – GROUND WOOD PROCESS – Logging or lumbering to be separately rated.
- 4207 PULP MANUFACTURING – CHEMICAL PROCESS – Logging or lumbering to separately rated.
- 4239 PAPER MFG. – Includes card, bristol, paper, straw, fiber or leather board. Refer to Code 4206 or 4207 for pulp mfg.
CROSS REF. Particleboard Manufacturing
- 4240 BOX MANUFACTURING – SET UP PAPER – Paper or paperboard manufacturing to be separately rated.
- 4243 BOX MANUFACTURING – FOLDING PAPER – NOC – Paper or paperboard manufacturing to be separately rated.
- 4244 CORRUGATED OR FIBERBOARD CONTAINER MANUFACTURING – Includes corrugating or laminating of paper. Paper or paperboard manufacturing to be separately rated.
- 4250 PAPER COATING – Not building, roofing paper or felt preparation.
CROSS REF. Paper Corrugating or Laminating . Codes 4250 and 4244 – Corrugated or Fiberboard Container Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as a separate and distinct business. Paper manufacturing to be separately rated as 4239; Paper Crepeing. Paper Manufacturing to be separately rated as 4239; Paper Oiling, Paraffining, Parchmentizing or Waxing – this cross reference has the same footnote as Paper Crepeing.
- 4251 STATIONERY MANUFACTURING – Manufacturing of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4251 are conducted as a separate and distinct business.
CROSS REF. Carbon Paper or Typewriter Ribbon Manufacturing – paper manufacturing to be separately rated as 4239; Inked Ribbon Preparation – this cross reference has the same footnote as Carbon Paper or Typewriter Ribbon Manufacturing; Loose Leaf Ledger or Notebook Manufacturing – manufacturing of metal rings, posts, screws, separators or fitting to be separately rated.

- 4263 FIBER GOODS MANUFACTURING – Fiberboard manufacturing to be separately rated as 4239 – Paper Manufacturing.
- 4273 BAG MANUFACTURING – PLASTIC OR PAPER – Paper or plastic manufacturing to be separately rated.
- 4279 PAPER GOODS MANUFACTURING – NOC – Paper manufacturing to be separately rated as 4239.
CROSS REF. Match Manufacturing – lumbering operations to be separately rated as 2702 – Logging or Lumbering. Wallpaper Manufacturing – includes designing, printing or finishing. Paper Manufacturing to be separately rated as 4239.
- 4282 DRESS PATTERN MANUFACTURING – PAPER – Includes designers, drafting employees, cutters. Magazine printing to be separately rated as 4299 – Printing.
CROSS REF. Boot or Shoe Pattern Manufacturing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4282 are conducted as a separate and distinct business; Music Roll Manufacturing – Perforated Paper – paper manufacturing to be separately rated as 4239.
- 4283 BUILDING OR ROOFING PAPER OR FELT PREPARATION – NO INSTALLATION – Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operations. Paper or felt manufacturing to be separately rated.
- 4299 PRINTING – Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 – Clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 – Salespersons.
CROSS REF. Electrotyping; Lithographing – this cross-reference has the same footnote as Printing; Playing Card Manufacturing – paper or cardboard manufacturing to be separately rated as 4239; Rubber Stamp Manufacturing or Assembly – manufacturing of frames, backs or handles to be separately rated; Sign Manufacturing: Plastic or Vinyl Computer-Generated Letters or Graphics: No Painting or Using Power Machinery –includes designing and cutting letters or graphics and mounting on premanufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming or molding of mounting services. Codes 4299 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552; Silk Screen Printing: Paper or Posterboard, Plastic or Wood – Codes 2501, 3064, and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.
- 4304 NEWSPAPER PUBLISHING – Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 – Clerical. Reporters, advertising or circulation to be separately rated as 8742 – Salespersons. Newscarrriers shall be assigned to the governing classification of the risk by which they are employed, except that newscarrriers using motor vehicles or bicycles in connection with their operations shall be separately rated as 7380 Drivers.
- 4307 BOOKBINDING
- 4351 PHOTOENGRAVING
- 4352 ENGRAVING
CROSS REF. China Decorating–By Hand.
- 4360 MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS
Note: Digital media processing and editing, as well as marketing through film exchanges, are included under code 4360, whether performed by a contractor or the production company.
- 4361 PHOTOGRAPHER–ALL EMPLOYEES AND CLERICAL, SALESPERSONS, DRIVERS–Includes incidental retail store and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.
CROSS REF. Film Print Shops–All Employees & Clerical, Salespersons, Drivers–includes developing and printing of film.

- 4360◆ MOTION PICTURE – FILM EXCHANGE AND PROJECTION ROOMS, CLERICAL – Applies to film exchanges not located at motion picture studios.
CROSS REF. Film Exchange and Clerical – includes projection rooms. Film exchanges located at motion picture studios to be separately rated as 4360-Motion Picture.
- 4410 RUBBER GOODS MANUFACTURING NOC
CROSS REF. Boot or Shoe Manufacturing – Rubber – includes combined rubber and fabric boots or shoes; Rubber Reclaiming
- 4420 RUBBER TIRE MANUFACTURING. Tire recapping to be separately rated.
- 4431 MAGNETIC AND OPTICAL MEDIA MFG. – Includes audio or visual recording media mfg. and recording tape or disk mfg.
CROSS REF. Phonograph Record Mfg.
- 4432 PEN MANUFACTURING – includes the manufacture of all types of handwriting implements that use ink or similar fluids.
CROSS REF. Pen Manufacturing – Fountain or Ball-point; Pencil Manufacturing – Mechanical.
- 4439 LACQUER OR VARNISH MANUFACTURING
Note: Includes mixing of thinners or solvents but no nitrocellulose manufacturing. Assign risks that manufacture nitrocellulose, thinners, or solvents to the appropriate chemical classification, Code 4828 or Code 4829.
- 4452 PLASTICS MANUFACTURING – FABRICATED PRODUCTS NOC – Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Bone or Ivory Goods Manufacturing; Horn Goods Manufacturing; Fabricated Products Manufacturing – applies to the manufacturing of horn goods by such operations as machining, bending, buffing or polishing.
- 4459 PLASTICS MANUFACTURING – SHEETS, RODS, OR TUBES – Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Pyroxylin Manufacturing – applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the manufacturing of explosives to be separately rated.
- 4470 CABLE MANUFACTURING – INSULATED ELECTRICAL – Wire drawing to be separately rated as 1924 or 3241.
CROSS REF. Wire Insulating or Covering – includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.
- 4484 PLASTICS MANUFACTURING – MOLDED PRODUCTS NOC – Applicable to the manufacturing of plastic goods by injection or compression molding. Includes die making and all machining, finishing, assembling and forming operations in connection with the molded products. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Button Manufacturing NOC; Doll or Doll Parts Manufacturing or Assembly – manufacturing of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.
- 4493 FABRIC COATING OR IMPREGNATING NOC – Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber
CROSS REF. Leather Manufacturing – Imitation; Linoleum Manufacturing; Oil Cloth Manufacturing
- 4511 ANALYTICAL LABORATORIES OR ASSAYING – INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS – Includes laboratory and outside employees. Shall not be assigned to risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.

Note: The collection of samples away from the lab and the testing of samples at any location are included. Operations beyond the collection or testing of samples and preparation of a report of the results must be assigned to Code 8601. Assaying is the qualitative and quantitative analysis of a substance such as an ore or a drug. Operations must be conducted as a separate and distinct business and not in support of an entity's principal business. If the operation is in support of an entity's principal business, such as pharmaceutical research, the operation must be separately rated with the principal business. Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital, medical facility, or physician's office must be classified to the codes applicable to these risks.

4557 INK MANUFACTURING

CROSS REF. Buffing or Polishing Compounds Manufacturing; Candle Manufacturing—shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4557 are conducted as a separate and distinct business; Dressing or Polish Manufacturing – applies to shoe, stove, harness, furniture, automobile or metal polish or dressing manufacturing. Can manufacturing to be separately rated as 3220. Grease or Oil Mixing or Blending – Codes 4557 and 4740 – Oil Refining, or 8350—Oil or Gasoline Dealer shall not be assigned to the same risk unless operations described by these classifications are conducted as separate and distinct businesses. No rendering or petroleum refining. Can Manufacturing to be separately rated as 3220; Mucilage or Paste Manufacturing; Wax Manufacturing; Wax Products Manufacturing

4558 PAINT MANUFACTURING – Pigment or lead compound manufacturing to be separately rated.

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

4439 VARNISH MANUFACTURING – OLEO – RESINOUS – Manufacturing of solvents, spirit varnishes, lacquers or dopes to be separately rated.

4568 SALT, BORAX OR POTASH PRODUCING OR REFINING AND DRIVERS – Includes driving of wells and pumping. Mining to be separately rated as 1164.

4581 PHOSPHATE WORKS AND DRIVERS – Mining to be separately rated as either 1164 or 1165.

4583 FERTILIZER MANUFACTURING AND DRIVERS – Not rendering or garbage works. Includes manufacturing plants solely engaged in the wet or dry mixing of fertilizers. Fertilizer dealer to be separately rated under Code 8215. Codes 4583 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

4611 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING OR BLENDING – NO MANUFACTURING OF INGREDIENTS – Codes 4611 and 4825 – Drug, Medicine or Pharmaceutical Preparation Manufacturing – Includes Manufacturing of Ingredients shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container manufacturing to be separately rated as 3220 – Can Manufacturing.

CROSS REF. Cosmetics Manufacturing—manufacturing of ingredients to be separately rated.

4635 OXYGEN OR HYDROGEN MANUFACTURING AND DRIVERS – Includes tank charging.

CROSS REF. Acetylene Gas Manufacturing and Drivers – includes tank charging; Carbonic Acid Gas Manufacturing and Drivers – includes tank charging.

4653 GLUE MANUFACTURING AND DRIVERS – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4653 are conducted as a separate and distinct business.

- 4665 RENDERING WORKS NOC AND DRIVERS – No garbage reduction. Codes 4665 and 4583 Fertilizer Manufacturing or 2089 Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 4670 COTTONSEED OIL MANUFACTURING – MECHANICAL AND DRIVERS – Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers. **CROSS REF.** Cottonseed Oil Manufacturing – Solvent and Drivers – this cross reference has the same footnote as Cottonseed Oil Manufacturing – Mechanical and Drivers.
- 4683 OIL MANUFACTURING – VEGETABLE – NOC
CROSS REF. Cottonseed Oil Refining – Cottonseed Oil Manufacturing to be separately rated as 4670; Lard Refining – codes 4683 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 4686 OIL MANUFACTURING – VEGETABLE – SOLVENT EXTRACTION PROCESS. Manufacturing of cottonseed oil to be separately rated as 4670.
- 4692 DENTAL LABORATORY
- 4693 PHARMACEUTICAL OR SURGICAL GOODS MANUFACTURING NOC
- 4703 CORN PRODUCTS MANUFACTURING
CROSS REF. Dextrine Manufacturing; Starch Manufacturing
- 4717 BUTTER SUBSTITUTE MANUFACTURING – codes 4717 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 4720 SOAP OR SYNTHETIC DETERGENT MANUFACTURING – Contemplates the manufacturing of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.
- 4740 OIL REFINING – PETROLEUM – AND DRIVERS Oil producing to be separately rated.
CROSS REF. Gasoline Recovery and Drivers – applies to recovery from casing head or natural gas.
- 4741 ASPHALT OR TAR DISTILLING OR REFINING AND DRIVERS – Includes the manufacturing of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper manufacturing or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.
- 4751 SYNTHETIC RUBBER MANUFACTURING – Synthetic rubber intermediate manufacturing to be separately rated as 4829.
- 4771 EXPLOSIVES OR AMMUNITION MANUFACTURING: NOC & DRIVERS. Includes the following operations whether conducted by individual enterprises or as combined multiple enterprises: bag loading – propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge charging or loading; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine, or grenade loading; projectile or shell manufacturing; shell case loading and smokeless powder manufacturing – single base.
- 4777 EXPLOSIVES DISTRIBUTORS AND DRIVERS – Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives manufacturing.
CROSS REF. Blasting Agents – Preparation or Distribution and Drivers – includes distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives manufacturing.
- 4825 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MANUFACTURING – Includes Manufacturing of Ingredients – Codes 4825 and 4611 – Drug, Medicine or Pharmaceutical Preparation – No manufacturing of ingredients – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Manufacturing of metal containers to be separately rated as 3220-Can manufacturing.

CROSS REF. Essential Oils Manufacturing & Distillation; Extract Manufacturing—applies to dyewood, licorice tanning perfumery, medicinal or flavoring extract manufacturing. Includes distillation of essential oils; Licorice Extract Manufacturing

- 4828 CHEMICAL BLENDING OR MIXING NOC – ALL OPERATIONS AND DRIVERS – shall not be assigned to a risk engaged in the manufacture of chemicals.
- 4829 CHEMICAL MANUFACTURING NOC – ALL OPERATIONS AND DRIVERS – INCLUDES BLENDING OR MIXING. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.
CROSS REF. Acid Manufacturing; Ammonia Manufacturing; Ammonium Nitrate Manufacturing – includes dehydration and graining; Synthetic Rubber: Intermediate Manufacturing – oil refining, gasoline recovery, acetylene gas manufacturing, and alcohol manufacturing to be separately rated; Vitriol Manufacturing.
- 4902 SPORTING GOODS MANUFACTURING NOC
CROSS REF. Fishing Rod and Tackle Manufacturing; Golf: Clubs—Manufacturing or Assembling; Harness or Saddle Manufacturing; Whip Manufacturing.
- 4923 PHOTOGRAPHIC SUPPLIES MFG. – Chemical manufacturing plants or manufacturers of non–safety film to be separately rated.
- 5020● CEILING INSTALLATION – SUSPENDED ACOUSTICAL GRID TYPE – Insulation work separately rated.
- 5022● **MASONRY NOC**
CROSS REF. Fireplace Construction; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers –
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs
5403-wooden buildings or structures including those designed for dwelling occupancy;
Plastering or Stucco Work—On Outside of Buildings; Silo Erection: Masonry or Tile; Wrecking Buildings or Structures – Not Marine – All operations – Masonry Buildings or Structures – includes salespersons and clerical at wrecking site.
- 5037● PAINTING – METAL STRUCTURES – OVER TWO STORIES IN HEIGHT AND DRIVERS – Includes shop operations. The painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash to be separately rated as 5474 – Painting NOC.
CROSS REF. Painting – Metal Bridges and Shop Operations and Drivers.
- 5040● IRON OR STEEL – ERECTION – FRAME STRUCTURES
CROSS REF. Iron or Steel Erection – Metal Bridges; Iron or Sheet Erection – Iron – Exterior – includes work on balconies, fire escapes, staircases, fireproof shutters; Iron or Steel, Erection – Radio, Television or Water Towers, Smokestacks or Gas Holders.
- 5057● IRON OR STEEL – ERECTION NOC
CROSS REF. Derrick or Oil Rig Erecting or Dismantling – All Operations – Metal – 5057, Wood – 5403. The foregoing two classes include the construction of foundations or structures and the installation of equipment.; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs
5403-wooden buildings or structures including those designed for dwelling occupancy;

Scaffolding – Scaffold installation, repair or removal –built up from the ground–not suspended or swinging type. Concrete or cement distributing towers installation, repair or removal. Erection, repair or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.; Vault Construction or Installation – applies to fire or burglarproof vaults; Wrecking Building or Structures – Not Marine – All Operations – Iron or Steel Buildings or Structures – includes salespersons and clerical at wrecking site.

5059● IRON OR STEEL – ERECTION – FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT. Code 5040 – Iron or Steel Erection – Frame Structures shall not be assigned to the same job or location to which Code 5059 applies.

5069● IRON OR STEEL – ERECTION – CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT

CROSS REF. Military Reservation Construction:

1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel – Carpentry – 5645; Concrete Construction – Not Monolithic Concrete Construction – 5215; Iron or Steel Erection – Not Over Two Stores in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

5102● DOOR AND WINDOW INSTALLATION – ALL TYPES – RESIDENTIAL AND COMMERCIAL

Note: Includes the installation of all types of interior and exterior doors and windows – commercial and residential – including, but not limited to, aluminum, vinyl, wood, composite, fiberglass, and steel. Code 5102 is also assigned to the installation of shower doors and enclosures made from materials other than glass; refer to Code 5462 for the installation of glass shower doors and enclosures. Overhead door installation to be separately rated as Code 3724. The installation of doors and windows in connection with the construction of residential dwellings or commercial buildings to be separately rated.

CROSS REF. Awning Tent, or Canvas Goods Installation, Removal, or Repair; Decorating – applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations; Draperies or Curtains: Installation in Public Buildings NOC; Iron or Steel – Iron, Brass or Bronze Erection – Decorative or Artistic; Iron or Steel; Iron, Brass or Bronze Erection – Non – Structural – Interior.

5146● FURNITURE OR FIXTURES INSTALLATION – PORTABLE – NOC. Applies to installation in offices or stores.

CROSS REF. Modular Partition or Workstation Installation: Partition Installation–Metal

5160● ELEVATOR ERECTION OR REPAIR

5183● PLUMBING NOC AND DRIVERS. Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operation. Automatic sprinkler installation to be separately rated as 5188.

CROSS REF. Air-Conditioning Systems: Non-Portable: Plumbing & Drivers; Boiler or Steam Pipe Insulating & Drivers–includes shop. Applies to the application of cork or other nonconducting materials; Carrier System–Pneumatic–Installation or Repair & Drivers–applies to work inside of buildings. Installation of freight carrier systems rated as 3724–Millwright Work; Gas or Oil: Burner Installation–Domestic & Drivers; Lawn: Sprinkler System Installation–Underground & Drivers–irrigation and drainage system construction to be separately rated as Code 6229; Pump Installation: Domestic & Drivers; Refrigeration: Commercial: Pipe Fitting Including the Installation of Tubing & Drivers; Refrigeration: Domestic: Includes Cleaning, Oiling, or Adjusting: Pipe Fitting Including the Installation of Tubing; Sewer: Cleaning of Building Connections Using Portable Equipment & Drivers.

5188● AUTOMATIC SPRINKLER INSTALLATION AND DRIVERS

CROSS REF. Sprinkler Installation and Drivers – applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.

5190● ELECTRICAL WIRING – WITHIN BUILDINGS AND DRIVERS – Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724 – Electrical Apparatus Installation.

CROSS REF. Air-Conditioning Systems: Non-Portable: Cleaning, Oiling or Adjusting & Drivers – installation, dismantling or overhauling of compressors to be separately rated; Cable Installation & Drivers – applies to cable installation in conduits or subways. Conduit Construction to be separately rated as 6325; Refrigeration: Commercial: Cleaning, Oiling, or Adjusting & Drivers; Satellite Dish Installation: Applies to Ground or Roof Mounted Installations: Auxiliary Wiring Within Buildings & Drivers; Sewing Machine Manufacturing: Sewing Machines–Commercial: Electrical Wiring–Away from Shop & Drivers.

5191 OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR.

Includes shop. Manufacturing operations to be separately rated.

CROSS REF. Computer Device Installation, Inspection, Service or Repair – includes shop operations. Computer Manufacturing to be separately rated; Piano Tuning – Away from Shop; Scales: Counter Type –Installation or Adjustment; X-Ray Equipment–Installation, Service & Repair.

5192 VENDING OR COIN OPERATED MACHINES – INSTALLATION, SERVICE OR REPAIR AND SALESPERSONS, DRIVERS – Includes storage, shop and outside operations.

CROSS REF. Coffee: Service Companies–All Operations & Salespersons, Drivers–applies to the sale and delivery of coffee, tea, hot chocolate mixes, dehydrated soups, etc. to business establishments and the installation, service or repair of coffeemakers and similar equipment. Includes storage, shop and outside operations. Catering operations to be separately rated; Parking Meter Installation, Service, or Repair & Salespersons, Drivers; Pinball Machine–Installation, Service, or Repair & Salespersons, Drivers; Scales–Installation or Adjustment: Coin Operated Type & Salespersons, Drivers: Video Game–Installation, Service, or Repair & Salespersons, Drivers.

5213● CONCRETE CONSTRUCTION NOC – Includes foundations or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons, or cofferdams to be separately rated. Codes 5222 – Concrete Construction in Connection with Bridges and Culverts; and 5506 and 5507 – Street or Road Construction – shall not be assigned at the same job or location to which Code 5213 applies.

CROSS REF. Cleaning or Renovating Building Exteriors & Drivers; Concrete: Construction–Private Residences–Monolithic; Guniting – Not Chimneys – All Operations – guniting on chimneys to be separately rated as 5222 – Chimney Construction; Satellite Dish Installation: Applies to Ground or Roof-Mounted Installations: Installation of Concrete Mounting Pad; Silo Erection: Concrete; Silo Erection: Precast Concrete Staves; Wrecking: Building or Structures – Not Marine – All Operations – includes salespersons and clerical at wrecking site. Wrecking of concrete-encase buildings or structures is assigned to 5213.

5215● CONCRETE WORK – INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE. Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.

CROSS REF. Military Reservation Construction:

1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel – Carpentry – 5645; Concrete Construction – Not monolithic Concrete Building Construction – 5215; Iron or Steel Erection – Not Over Two Stories in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

5221● CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS AND DRIVERS. Codes 5215 – Concrete Work incidental to the Construction of Private Residence and 5222-Concrete Construction in Connection with Bridges and Culverts shall not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.

CROSS REF. Monuments – Cemetery – Erection Exclusively & Drivers: Paving or Repaving – Floors, Driveways, Yards or Sidewalks – & Drivers – this cross reference has the same footnote as Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks & Drivers; Stone and Brick Paver Installation – Outside : Installation of stone and brick pavers to create paths, patios, driveways are also assigned to code 5221.

5222● CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS. Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet.

Includes making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus; the manufacturing of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or cofferdams to be separately rated.

CROSS REF. Chimney Construction – Not Metal – includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations; Smokestack or Chimney Lining – Not Metal.

5223● SWIMMING POOL CONSTRUCTION – NOT IRON OR STEEL – AND DRIVERS. Code 5213-Concrete Construction NOC shall not be assigned at the same job or location to which Code 5223 applies. Excavation to be separately rated as 6217 – Excavation NOC. Construction of iron or steel pools to be separately rated as 5069 – Iron or Steel Erection. Maintenance work to be separately rated as 9014 – Buildings – Operation by Contractors provided the operations described by Codes 5223 and 9014 are conducted by separate crews with no interchange of labor and separate payroll records are maintained.

5348● CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK

Note: Not fireproof tile construction. Installation of resilient flooring-carpet or laminate-to be separately rated to Code 5478. The installation of ceramic and mosaic tiles outdoors for decorative, artistic and ornamental nature is included in Code 5348. Separately rate tile work performed in conjunction with the construction of structures.

5402● HOTHOUSE ERECTION – ALL OPERATIONS

CROSS REF. Greenhouse Erection – All Operations.

5403● CARPENTRY NOC

CROSS REF. Derrick or Oil Erection or Dismantling – All Operations – Metal – 5057, Wood – 5403. The foregoing two classes include the construction of foundations or structures and the installation of equipment; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers

Note: The following operations will be classified as:

5213-concrete or concrete encased buildings or structures

5057-iron or steel buildings or structures

5022-masonry buildings or structures

6003-piers or wharfs

5403-wooden buildings or structures including those designed for dwelling occupancy;

Scaffolding – Sidewalk Bridges not over one story in height; Wrecking – Building or Structures – Not Marine – All Operations – includes salespersons and clerical at wrecking site; Wrecking-Building Or Structures-Not Marine-All Operations-Wooden Buildings or Structure Including those Designed for Dwelling Occupancy

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

5437● CARPENTRY – INSTALLATION OF CABINET WORK OR INTERIOR TRIM. Not applicable to contractors who perform any other carpentry operations at the same job or location.

CROSS REF. FLOOR INSTALLATION, SANDING OR SCRAPING-WOOD FLOORS

Note: The installation of wood flooring requires cutting, sanding, drilling, and attaching using nails, screws, or pegs. Refer to Code 5478 for laminate wood flooring such as engineered wood flooring installed using glue-down or interlocking methods. Not applicable to contractors who perform any other carpentry operations at the same job or location.

5443● LATHING AND DRIVERS. Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.

5445● WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION WITHIN BUILDINGS & DRIVERS

Note: Includes the taping of seams or joints, application of joint compound and sanding, as well as the installation of light gauge steel by contractors engaged in wallboard installation. This includes specialist contractors that strictly perform drywall framing or finishing operations.

5462● GLAZIER – AWAY FROM SHOP AND DRIVERS

- 5472● ASBESTOS CONTRACTOR – PIPE AND BOILER WORK EXCLUSIVELY AND DRIVERS. Applicable to employees engaged in asbestos removal, repair, enclosure or encapsulation.
- 5473● ASBESTOS CONTRACTOR – NOC AND DRIVERS. Applicable to employees engaged in asbestos removal, repair, enclosure or encapsulation.
- 5474● PAINTING NOC AND SHOP OPERATIONS, DRIVERS.
Note: Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.
- 5478● FLOOR COVERING INSTALLATION – RESILIENT FLOORING-CARPET AND LAMINATE FLOORING
Note: Ceramic tile, mosaic, and indoor stone to be separately rated to Code 5348. Refer to Code 5437 for the installation of wood flooring requiring cutting, sanding, drilling, and attaching using nails, screws, or pegs.
- 5479● INSULATION WORK NOC AND DRIVERS. Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.
- 5480● PLASTERING NOC AND DRIVERS
- 5491● PAPERHANGING & DRIVERS
Note: Insureds engaged in general painting or interior decorating to be separately rated.
- 5506● STREET OR ROAD CONSTRUCTION – PAVING OR REPAVING AND DRIVERS. Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate – clearing of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.
CROSS REF. Airport Construction & Drivers: Paving; Asphalt Works & Drivers: Operated by Road Paving Contractors–Temporary Location & Drivers–includes grinding, pulverizing, or mixing asphalt. Digging, mining, or quarrying to be separately rated: Oiling of Roads & Drivers: Delivery and Spreading of Oil in Conjunction with the Spreading of Sand or Gravel by Oil Distributors.
- 5507● STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK AND DRIVERS.
Note: Applies to clearing of right-of-way, earth excavation, filling or grading. Separately rate – rock excavation, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; quarrying and stone crushing.
- 5508● STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION AND DRIVERS. Includes incidental quarrying or stone crushing. No tunneling.
- 5535● SHEET METAL WORK – INSTALLATION & DRIVERS
Note: Applies to erection, installation, or repair operations. The manufacturing of sheet metal products at a shop to be separately rated. The installation of sheet metal roofing to be separately rated as Code 5551. Refer to Code 5537 for insureds that install, service, and repair heating, ventilation, air conditioning, and refrigeration systems.
CROSS REF. Awning Erection – Metal – Erection of Metal Awnings Exclusively & Drivers
Note: Applies to erection, installation, or repair operations. The manufacturing of these products at a shop to be separately rated.
CROSS REF. Metal Ceiling or Wall Covering Installation & Drivers
Note: Applies to erection, installation, or repair operations. The manufacturing of these products at a shop to be separately rated.
CROSS REF. Silo Erection – Metal Or Glass Fused To Steel & Drivers
Silo erection when the silo is constructed from metal or glass fused to steel is also contemplated by Code 5535.

5537● HEATING, VENTILLATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS – INSTALLATION SVC & REPAIR, SHOP, YARD & DRIVERS

Applicable to installation, service and repair of both residential and commercial/industrial furnaces and air conditioning systems. Portable units to be separately rated.

5551● ROOFING – ALL KINDS AND DRIVERS.

5605● CONSTRUCTION OR ERECTION ESTIMATORS

This classification is available only to employees who sell or estimate the costs of construction, erection or rigging activities outside of an office environment with exposure to construction, erection or rigging hazards at the job/construction site. Does not apply to any person who is directly in charge of construction work. Such person shall be assigned to the classification which specifically describes the type of construction or erection operation over which they are exercising direct supervisory control provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed. Code 5605 is not available for division of a single employee's payroll with any other classification.

5606● CONTRACTOR – PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT

Note: This classification is available only to project managers, construction executives, construction managers, or construction superintendents having administrative or managerial responsibility for construction or erection projects. When determining eligibility, it is the job duties, and not the job titles, that are the main consideration.

1. "Project Manager, Construction Executive, Construction Manager, or Construction Superintendent" are defined as those persons exercising operational control indirectly through full-time job supervisors or foremen of the employer.
2. When exercising control through a subcontractor, each subcontractor must have a job supervisor or foreman at the specific job site in order to permit the assignment of this classification. The supervisor or foreman of the subcontractor may manage one site or multiple sites. If any of the subcontractors do not have a job supervisor or foreman at any job site visited by the construction executive, all of the payroll of the construction executive for that policy year is assigned to the highest rated construction class code applicable. A sole proprietor or owner/operator with no employees, working as a subcontractor for the insured, would prevent the assignment of this classification to a construction executive because the subcontractor does not have the required job supervisor or foreman.
3. This code does not apply to any person who is directly in charge of or who is performing any degree of actual construction work. Such person must be assigned to the classification that specifically describes the type of construction or erection operation over which they are exercising direct supervisory control provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained must be assigned to the highest rated classification that applies to the job or location where the operation is performed. (REFER TO RULE 4123-17-08)
4. Code 5606 is not available for division of a single employee's payroll with any other classification.

5610● CLEANER – DEBRIS REMOVAL – CONSTRUCTION.

Note: Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watchguards is more than all other payroll of the insured which is subject to construction classifications at the same job or location. Cleaners included in Code 5610 remove debris left by the construction crews after construction has been completed. Refer to Code 9014 for cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction "punch-out" list.

CROSS REF. Cleaning: Railroad Freight Cars–Not Tank;; Watchguards – Construction: Not applicable to the payroll for watchguards except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured that is subject to construction classifications at the same job or location.

5645● CARPENTRY – DETACHED ONE OR TWO FAMILY DWELLINGS.

Note: Includes garages constructed in connection with the dwellings.

CROSS REF. Iron or steel: erection: steel frame – interior – light gauge steel: by carpentry contractors in connection with the construction of detached one – or two-family dwellings; siding installation – aluminum or vinyl: detached one – or two-family dwellings.

5645● CARPENTRY – DWELLINGS – THREE STORIES OR LESS – Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as 5645-Carpentry.

CROSS REF. Military Reservation Construction:

1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel: Carpentry – 5645; Concrete Construction – Not Monolithic Concrete Building Construction – 5215; Iron or Steel Erection – Not Over Two Stories in Height – 5069.
 2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.
- Siding Installation–Aluminum or Vinyl: Dwellings–Three Stories or Less; Vinyl Siding Installation: Dwellings Three Stories or Less.

5703● BUILDING RAISING OR MOVING

Note: Applies to the lifting of structures onto transport devices, and transporting and dropping structures at their new locations. Building raising or moving operations should be assigned in the following manner, provided payroll separation is maintained:

5403-carpentry operations on commercial structures

5645-carpentry operations on residential structures

5213-concrete operations on commercial sites

5221-concrete operations on residential structures

5703-drivers who transport the structure on trailers, dollies, bearings, etc.

6217-excavation operations

5057-iron or steel operations

5022-masonry operations

6003-pile driving operations that underpin, raise, or stabilize a foundation

7380-pilot car duties that do not remove or move obstacles

5703-pilot car duties that remove or move obstacles

When no separation of payroll exists, the payroll for the entire operation must be assigned to Code 5703 or the highest rated classification applicable, whichever is greater.

5705● SALVAGE OPERATION – NO WRECKING OR ANY STRUCTURAL OPERATIONS. Applies to the removing, sorting, reconditioning and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.

5951 SERUM, ANTI-TOXIN OR VIRUS MANUFACTURING AND DRIVERS.

6003● PILE DRIVING

Note: Includes pile driving operations including, but not limited to, hammer driving and water jet driving only in conjunction with pile driving. All other water jet operations are assigned to the appropriate drilling code. This process may be done in conjunction with building foundations, all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater and timber wharfs. The manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles must be separately rated under the appropriate concrete construction code. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252. The use of Code 6003 is allowed when pile driving is performed on any marine or non-marine construction. For construction where an employer obtains coverage under the United States Longshore and Harborworkers Act, use the state-approved factor found in the state pages.

CROSS REF. Hod Hoist Or Construction Elevator Installation, Repair Or Removal & Drivers

Note: The following operations will be classified as:

5213-Concrete or Concrete Encased Buildings or Structures

5057-Iron or Steel Buildings or Structures

5022-Masonry Buildings or Structures

6003-Piers or Wharfs

5403-Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy

CROSS REF. Wrecking – Marine

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

6005● JETTY OR BREAKWATER CONSTRUCTION – ALL OPERATIONS TO COMPLETION AND DRIVERS

Note: Includes the construction of jetties, breakwaters, seawalls, groynes, dikes, revetments, etc. A jetty involves substantially more construction than either a dike or a levee in that it must extend into a body of water. River work is also included in this classification. Pile driving to be separately rated.

6017● DAM OR LOCK CONSTRUCTION: CONCRETE WORK – ALL OPERATIONS – Includes work on foundations, or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply only to the construction, maintenance or removal of the caisson or cofferdam. Excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.

6018● DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING – ALL OPERATIONS AND DRIVERS – Includes excavation, borrowing, filling, backfilling or grading. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply to the construction, maintenance or removal of the caisson or cofferdam. Mass rock excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.

6045● LEVEE CONSTRUCTION – ALL OPERATIONS TO COMPLETION AND DRIVERS

6204● DRILLING NOC AND DRIVERS – Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.

CROSS REF. Well Drilling–Water & Drivers.

6206● OIL OR GAS WELL – CEMENTING AND DRIVERS – Code 6235 – Oil or Gas Well Drilling or Redrilling shall not be assigned at the same job or location to which Code 6206 applies.

CROSS REF. Oil or Gas Well. Acidizing – All Employees and Drivers – this cross – reference has the same footnote as Oil or Gas Well-Cementing and Drivers.

6213● OIL OR GAS WELL – SPECIALTY TOOL OPERATION NOC BY CONTRACTOR – ALL EMPLOYEES AND DRIVERS. Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, baling, fishing or casing – cutting tools. Specialty well tool concerns or contractors which furnish complete operating crews with such equipment shall be assigned to 6235 – Oil or Gas Well – Drilling or Redrilling.

6214● OIL OR GAS WELL – PERFORATING OF CASING – ALL EMPLOYEES AND DRIVERS

6216● OIL OR GAS LEASE WORK NOC BY CONTRACTOR AND DRIVERS – Includes the clearing of land; building of lease roads, slush pits, levees or fire walls; the laying or taking up of flow lines and water lines; installing of central pumping units and lease beautification work. Separately rate: pipeline construction; tank building; rig or derrick erecting or dismantling; installation or recovery of casing; drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.

CROSS REF. Gas or Oil Lease Work–NOC–Natural Gas–By Contractor and Drivers – this cross reference has the same footnote as Oil or Gas Lease Work NOC – by Contractor and Drivers.

6217● EXCAVATION AND DRIVERS

Note: Includes borrowing, filling or backfilling. Grading or excavation in connection with street or road construction, dam or lock construction, tunneling, pile driving, shaft sinking, caisson or cofferdam work to

be separately rated.

CROSS REF. Airport Construction & Drivers: Grading; Blasting Rock & Drivers; Clearing of Right-of-Way—Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Brush Clearing or Removal—New or Existing Right-of-Way & Drivers—applies to the clearing or removal of brush using mechanical equipment; Grading of Land NOC and Drivers – includes borrowing, filling or back – filling. Separately Rate: mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work; Rock Excavation and Drivers – not tunneling or street or road construction.

- 6229● IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION AND DRIVERS – Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.
- 6233● OIL OR GAS PIPELINE CONSTRUCTION AND DRIVERS – Pile driving, dredging or tunneling to be separately rated.
- 6235● OIL OR GAS WELL – DRILLING OR REDRILLING AND DRIVERS – Includes installation of casing.
- 6236● OIL OR GAS WELL – INSTALLATION OR RECOVERY OF CASING AND DRIVERS.
- 6237● OIL OR GAS WELL – INSTRUMENT LOGGING OR SURVEY WORK AND DRIVERS.
- 6251● TUNNELING – NOT PNEUMATIC – ALL OPERATIONS – Includes lining. Subway construction to be separately rated.
- 6252● SHAFT SINKING – ALL OPERATIONS – Includes pile driving, excavation, concrete work or lining.
CROSS REF. – Caisson Work – All Operations to Completion – includes pile driving, excavation, masonry or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith; Cofferdam Dam Work – Not Pneumatic – All Operations to Completion – this cross reference has the same footnote as Caisson Work – All Operations.
- 6260● TUNNELING – PNEUMATIC – ALL OPERATIONS – Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.
- 6306● SEWER CONSTRUCTION – ALL OPERATIONS AND DRIVERS – Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Surface restoration to be separately rated.
- 6319● GAS MAIN OR CONNECTION CONSTRUCTION AND DRIVERS – Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas-producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as 6233 – Oil or Gas Pipeline Construction. Code 7502 – Gas Company shall not be assigned at the same job or location to which Code 6319 applies.
CROSS REF. Steam Mains or Connection Construction and Drivers – includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Code 7539 – Steam Heating or Power Company shall not be assigned at the same job or location to which Code 6319 applies; Water Main or Connection Construction and Drivers – includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Code 7520 – Waterworks Operation shall not be assigned at the same job or location to which Code 6319 applies.
- 6325● CONDUIT CONSTRUCTION – FOR CABLES OR WIRES AND DRIVERS
The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

<u>Nature of Installation</u>	<u>Television Cable Company</u>	<u>Telephone Company</u>
Main coaxial cable— Overhead only.	7600	7600
Main coaxial cable— Underground only. Cable is laid manually.	7600	7600
Main coaxial cable— Underground only. Cable is laid with automatic equipment.	6325	7600
Main coaxial cable— Both underground and overhead. Underground cable laid manually	7600	7600
Main coaxial cable— Both underground and overhead. Underground cable laid with automatic equipment.	6325/7600*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7600 and Code 6325 may be assigned to a television cable company that performs both above – and below-ground cable installation if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

6400 ● FENCE ERECTION – METAL

CROSS REF. Mobile Home: Windstorm Tie-Down Installation: By Specialist Contractor.

6504 FOOD PRODUCTS MFG. NOC

Note: All milling must be separately rated. Includes, but is not limited to, cleaning, grinding, sorting, or mixing coffee, sugars, pastry flours, spices, or nuts; baking powder manufacturing; coconut shredding or drying; coffee cleaning, roasting, or grinding; flour mixing and blending (no milling); malted milk manufacturing (from powdered milk, sugar, malt, cocoa); mayonnaise manufacturing; nut cleaning or shelling; peanut butter manufacturing; spice mills; and yeast manufacturing. Miso and poi manufacturing are also included.

6704 RAILROAD CONSTRUCTION – ALL OPERATIONS INCLUDING CLERICAL, SALESPERSONS AND DRIVERS.

6802 USL & HW BOAT CONSTRUCTION, MAINTENANCE AND REPAIR OR MARINA CONSTRUCTION, REPLACEMENT OR EXPANSION.

6811 BOAT BUILDING – WOOD NOC AND DRIVERS – Includes shop and yard work.

6834 BOAT BUILDING OR REPAIR AND DRIVERS – This classification includes shop and yard work and is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motorboats, sailboats, or rowboats not exceeding 150 feet in length overall.

6836 MARINA AND DRIVERS – Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in towns, motels, restaurants, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boat building shall be separately rated as Code 6834.

6847 USL & HW SHIP BUILDING AND REPAIR – IRON OR STEEL, INCLUDING SCRAPING, PAINTING, CAULKING.

- 6854 SHIP BUILDING – IRON OR STEEL – NOC AND DRIVERS – Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6854: Boilermaking – 3620; Foundry – Non-ferrous – 3085; Foundry – Ferrous – NOC – 3081; Machine Shop 3632.
- 6882 SHIP REPAIR CONVERSION – ALL OPERATIONS & DRIVERS. Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work.
CROSS REF. Marine Railway Operation & Drivers; Ship Cleaning–All Operations & Drivers.
- 6884 PAINTING: SHIP HULLS
CROSS REF. Ship Scaling.
- 7133 RAILROAD OPERATION – NOC – ALL EMPLOYEES AND DRIVERS – All employees connected with the operation or maintenance of automobile bus lines shall be rated as 8385 or 7382 – Bus Co.
- 7222 TRUCKING – OIL FIELD EQUIPMENT – ALL EMPLOYEES AND DRIVERS
- 7228 TRUCKING: LOCAL HAULING ONLY – ALL EMPLOYEES AND DRIVERS. The term "local hauling" as used in this classification means hauling within a radius of two hundred (200) miles from the point of principal garaging. The term "principal garaging" as used above means base terminal. When a base terminal is not utilized, principal garaging means a permanent maintenance garage where vehicles are serviced or stored on a regular basis. When a permanent maintenance garage is not utilized, principal garaging means the residence of the employee. Storage warehouse employees to be separately rated.
CROSS REF. Automobile: Haulaway or Driveaway–Local Hauling Only–All Employees & Drivers; Automobile: Towing Companies–Local Hauling Only–No Other Operations – All Employees & Drivers; Mobile Home Delivery: By Specialist Contractor–Local Hauling Only–Delivery Only – All Employees & Drivers; Scaffolding: Delivery of Materials Only–Local Hauling Only–No Installation, Repair or Removal; Snow Removal: Hauling Snow Under Contract–Local Hauling Only–No Snow Clearing–All Employees & Drivers; Trucking: Hauling Explosives or Ammunition–Local Hauling Only–All Employees & Drivers.
- 7229 TRUCKING: LONG DISTANCE HAULING – ALL EMPLOYEES AND DRIVERS. The term "long distance Hauling" as used in this classification means hauling outside a radius of two hundred (200) miles from the point of principal garaging. The term "principal garaging" as used above means base terminal. When a base terminal is not utilized, principal garaging means a permanent maintenance garage where vehicles are serviced or stored on a regular basis. When a permanent maintenance garage is not utilized, principal garaging means the residence of the employee. Storage warehouse employees to be separately rated.
CROSS REF. Automobile: Haulaway or Driveaway – Long Distance Hauling–All Employees & Drivers; Automobile: Towing Companies–Long Haul–No Other Operations–All Employees & Drivers; Mobile Home Delivery: By Specialist Contractor–Long Distance Hauling–Delivery Only–All Employees and Drivers; Scaffolding: Delivery of Materials Only–Long Distance Hauling–No Installation, Repair or Removal–All Employees & Drivers; Snow Removal: Hauling Snow Under Contract–Long Distance Hauling–No Snow Clearing–All Employees & Drivers; Trucking: Hauling Explosives or Ammunition–Long Distance Hauling–All Employees & Drivers.
- 7230 TRUCKING – PARCEL OR PACKAGE DELIVERY – ALL EMPLOYEES AND DRIVERS – Applies to risks engaged exclusively in delivery from retail stores under term contracts.
- 7231 MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES – ALL EMPLOYEES & DRIVERS
Note: Applies to couriers, messengers, and others who deliver non-owned envelopes, parcels or packages exclusively for local delivery. Mail, parcels, or packages, as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel, or package. This classification would not be applicable to truckers hauling packaged goods or merchandise

where the haulage or transport charge is based on a truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment. The term "local" is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.

- 7232 TRUCKING – MAIL PARCEL OR PACKAGE DELIVERY – UNDER CONTRACT WITH THE U.S. POSTAL SERVICE – ALL EMPLOYEES AND DRIVERS – Applies to risks engaged under contract to the U.S. Postal Service for delivery of mail involving letters, parcels, packages, sacks, pallets and rolling containers. Includes U.S. Postal Service contract mail delivery performed on a bulk basis as well as on an individual letter, parcel or package basis.
- 7310 USL & HW STEVEDORING – HAND LABOR, FORK LIFT OR TOWMOTOR OPERATIONS – INCLUDING ALL INCIDENTAL OPERATION – NO CRANE OPERATION.
- 7325 USL & HW STEVEDORING – CRANE OPERATIONS – CRANE AND CONTAINERIZED OPERATION– INCLUDING ALL INCIDENTAL OPERATIONS. STEVEDORING OF EXPLOSIVE MATERIALS–INCLUDING ALL INCIDENTAL OPERATIONS
- 7330 USL & HW JETTY, BREAKWATER, DOCK AND HARBOR FACILITIES – CONSTRUCTION, MAINTENANCE AND REPAIR – NO STRUCTURAL STEEL ERECTION – INCLUDING ALL INCIDENTAL OPERATIONS AND USL & HW MARINE DIVING – INCLUDING ALL OPERATIONS.
- 7360 FREIGHT HANDLING NOC – These classifications include freight checkers. Stevedoring to be separately rated; drivers to be separately rated as Code 7228 or Code 7229.
CROSS REF. Freight Handling-Packing, Handling or Shipping Explosives or Ammunition-Under Contract – These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated as 7325 – Stevedoring of Explosive Materials. Drivers to be separately rated as Codes 7228 or 7229
 Trucking: – Hauling Explosives; Refrigerator Car Loading or Unloading – includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7228 or 7229 – Trucking.
- 7370 TAXICAB CO – ALL OTHER EMPLOYEES AND DRIVERS – The entire remuneration of all taxicab drivers shall be included in computing the premium.
CROSS REF. Limousine Co. – All Other Employees and Drivers – Nonscheduled
- 7380 DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC – COMMERCIAL
Note: Subject to Rule 1-B-2. Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing class code.
CROSS REF. Bank and Trust Companies: Armored Car Operation & Drivers – Armored car service risks to be separately rated; Distributing Companies & Drivers – applies to house-to-house delivery of samples, advertising circulars, telephone directories and similar products when employees are transported to the delivery location in vehicles. If no transportation, assign to governing classes. If no transportation or governing class, payroll shall be assigned to 8017; Geophysical Exploration NOC – All Employees and Drivers – core drilling to be separately rated as 6204 – Drilling NOC.
- 7382 BUS CO – ALL OTHER EMPLOYEES AND DRIVERS
CROSS REF. Limousine Co. – All Other Employees and Drivers – Scheduled; Railroad Operation – All Other Employees and Drivers.
- 7390 BEER OR ALE DEALER – WHOLESALE AND DRIVERS – Codes 7390 and 2121 – Brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 7402 AVIATION – AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA
Note: Code 7402 is applicable to air traffic controllers under contract with the Federal Aviation Administration (FAA).
- 7403 AVIATION – ALL OTHER EMPLOYEES & DRIVERS

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

CROSS REF. AVIATION – AIRPORT OR HELIPORT OPERATOR – ALL EMPLOYEES & DRIVERS

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

CROSS REF. AVIATION – PATROL, PHOTOGRAPHY, MAPPING, OR SURVEY WORK – ALL OTHER EMPLOYEES & DRIVERS

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

CROSS REF. AVIATION – TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS – GROUND CREW & DRIVERS

Note: Refer to Code 7421 for flying crew.

7405 AVIATION – AIR CARRIER – SCHEDULED, COMMUTER, OR SUPPLEMENTAL – FLYING CREW

Note: Applies to scheduled, commuter, or commercial air carriers, including cargo carriers, that conduct operations with fixed-wing aircraft under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810 – Clerical.

7420 AVIATION – STUNT FLYING, RACING, OR PARACHUTE JUMPING – FLYING CREW

Note: Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.

CROSS REF. AVIATION – AERIAL FIREFIGHTING – FLYING CREW

Note: When firefighting is conducted by helicopter, separately rate to Code 7425.

CROSS REF. AVIATION – AERIAL APPLICATION, SEEDING, HERDING, OR SCINTILLOMETER SURVEYING – FLYING CREW

Note: Separately rate all other employees and drivers.

7421 AVIATION – TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS – FLYING CREW

Note: Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which such employees perform flying:

1. Only the payroll for each week during any part of which the employee has engaged in flight duties is to be assigned to this classification, unless the classification applicable to the employee's nonflying operations carries a higher rate, in which case that classification will apply.
2. The payroll for each week in which no flying has been done is to be assigned to those classifications that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees must be assigned to this classification unless the classification applicable to the employee's nonflying operations carries a higher rate, in which case that classification will apply.

A per passenger seat surcharge, subject to a maximum surcharge per aircraft, must be charged in addition to the premium otherwise determined under this classification. These surcharges will not be cumulative in the event of substitution of aircraft during the policy period, but these surcharges will be cumulative in the event that more than one aircraft is owned or operated during the same policy period. Commercial aircraft operation to be separately rated. Separately rate all other employees and drivers.

7422 AVIATION – NOC – OTHER THAN HELICOPTERS – FLYING CREW

Note: Separately rate all other employees and drivers.

CROSS REF. AVIATION – PATROL, PHOTOGRAPHY, MAPPING, OR SURVEY WORK – FLYING CREW

Note: Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.

CROSS REF. AVIATION – SALES OR SERVICE AGENCY OR STUDENT INSTRUCTION – FLYING CREW

Note: Separately rate helicopter flying crew to Code 7425. Separately rate all other employees and drivers.

CROSS REF. AVIATION – FLIGHT TESTING – FLYING CREW

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

- 7425 AVIATION – HELICOPTERS – FLYING CREW
Note: Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.
- 7431 AVIATION – AIR CHARTER OR AIR TAXI – FLYING CREW
Note: Applies to air charter, air taxi, and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810-Clerical.
- 7502 GAS COMPANY – GAS CO. – NATURAL GAS – LOCAL DISTRIBUTION AND DRIVERS – Applies to all operations including store employees and meter readers. Separately rate – drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gas-holders.
CROSS REF. Gas Distributing – L.P.G. Local and Drivers – applies to all operations including store employees and meter readers. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gas-holders. Gas Works and Drivers – applies to all operations including store employees and meter readers. Construction of buildings or gasholders to be separately rated.
- 7515 OIL OR GAS PIPELINE OPERATION AND DRIVERS. Construction, operation of wells or oil refining to be separately rated.
- 7520 WATERWORKS OPERATION AND DRIVERS – Includes store employees, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.
- 7538● ELECTRIC LIGHT OR POWER LINE CONSTRUCTION AND DRIVERS – Codes 7539 – Electric Light or Power Company and 7540 – Electric Light or Power Cooperative shall not be assigned at the same job or location to which Code 7538 applies.
CROSS REF. Floodlighting of Stadiums, Parks & Drivers.
- 7539 ELECTRIC LIGHT OR POWER CO. NOC – ALL EMPLOYEES AND DRIVERS – Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.
CROSS REF. Steam Heating or Power Co. – All Employees and Drivers – includes store employees and meter readers. Construction of buildings to be separately rated.
- 7540 ELECTRIC LIGHT OR POWER COOPERATIVE – REAPROJECT ONLY – ALL EMPLOYEES AND DRIVERS – Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system to be assigned to 8742 – Real Estate Agency.
- 7580 SEWAGE DISPOSAL PLANT OPERATION AND DRIVERS
- 7590 GARBAGE WORKS – Applies to reduction or incineration. Drivers to be separately rated as 9403 – Garbage Collection.
- 7600 TELECOMMUNICATIONS CO. – CABLE TV, OR SATELLITE – ALL OTHER EMPLOYEES & DRIVERS
Includes operation, installation, maintenance, and extension of overhead and underground lines and service connections, including line installation within a building. The installation of fiber optic lines requiring specialized connection skills is included in Code 7600. It also includes the clearing of right of ways, the erection of poles, cross-arms, and insulators when performed in conjunction with installing telecommunication lines. Applicable to contractors performing work for telecommunications companies. Conduit construction is to be separately rated. Applies to laying of telephone cable by specialist contractor under contract with a telephone company. The mechanical of fusion splicing of fiber optics strands is also assigned to this code.

<u>Nature of Installation</u>	<u>Television Cable Company</u>	<u>Telephone Company</u>
Main coaxial cable— Overhead only.	7600	7600
Main coaxial cable— Underground only. Cable is laid manually.	7600	7600
Main coaxial cable— Underground only. Cable is laid with automatic equipment	6325	7600
Main coaxial cable— Both underground and overhead. Underground cable laid manually	7600	7600
Main coaxial cable— Both underground and overhead. Underground cable laid with automatic equipment.	6325/7600*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7600 and Code 6325 may be assigned to a television cable company that performs both above and below ground cable installation, if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

7600 ● TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION AND DRIVERS – Code 7600 – Telephone or Telegraph Company shall not be assigned at the same job or location to which Code 7600 applies. The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

<u>Nature of Installation</u>	<u>Television Cable Company</u>	<u>Telephone Company</u>
Main coaxial cable— Overhead only.	7600	7600
Main coaxial cable— Underground only. Cable is laid manually.	7600	7600
Main coaxial cable— Underground only. Cable is laid with automatic equipment	6325	7600
Main coaxial cable— Both underground and overhead. Underground cable laid manually	7600	7600
Main coaxial cable— Both underground and overhead. Underground cable laid with automatic equipment.	6325/ 7600*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7600 and Code 6325 may be assigned to a television cable company that performs both above and below ground cable installation, if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

- 7600● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, UNDERGROUND AND DRIVERS.
- 7600● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, OVERHEAD AND DRIVERS.
- 7600● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, SERVICE LINES AND CONNECTIONS AND DRIVERS.
- 7605● BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS
Note: Includes the installation of security cameras.
- 7610 RADIO OR TELEVISION BROADCASTING STATION – ALL EMPLOYEES AND CLERICAL, DRIVERS – Includes players, entertainers or musicians.
CROSS REF. Motion Picture – Production – In Studio or Outside – All Operations up to the Development of Negatives and Clerical, Drivers
- 7705 AMBULANCE SERVICE & EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS
- 7710 FIREFIGHTERS & DRIVERS
- 7711 FIREFIGHTERS & DRIVERS – VOLUNTEER
- 7720 PHRASEOLOGY POLICE OFFICERS & DRIVERS
CROSS REF. Detective or Patrol Agency & Drivers; Security Enforcement or Protection – Contract & Drivers; Juvenile Detention Center – All Employees & Salespersons, Drivers includes halfway houses, juvenile detention centers, “boot camps,” or homes for convicts. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals.
- 7772 LONGSHOREMEN AND HARBOR WORKERS WHEN THERE IS CONCURRENT JURISDICTION WITH THE LONGSHORE AND HARBOR WORKERS ACT.
- 7855● RAILROAD CONSTRUCTION – LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR – NO WORK ON ELEVATED RAILROADS AND DRIVERS.
- 8001◆ STORE – FLORIST AND DRIVERS – Includes service away from store premises. Cultivating or gardening to be separately rated as 0035 Farm – Florist
- 8002◆ AUTOMOBILE RENTAL CO – ALL OTHER EMPLOYEES AND COUNTER PERSONNEL – DRIVERS
CROSS REF. Truck: Rental: All Other Employees & Counter Personnel, Drivers.
- 8006◆ GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY – RETAIL. Applies to each separate store location meeting all the following conditions:
1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automotive accessories, money orders, check cashing service, and the service of food and beverages.
 2. No handling of fresh meats.
 3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets).
- Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations

described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full service operations.

CROSS REF. Grocery, Tea or Coffee Dealer – Retail – Applies to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses; Household Furnishings or Wearing Apparel Dealer – Retail – applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, refrigerators, separately rate as 8044 Store-Furniture; Store: Coffee, Tea or Spice Retail; Store: Dairy Products – Retail; Store: Delicatessen – Retail – No Selling of Uncooked Fresh Meats; Store: Frozen or Frosted Food – Retail, Store: Fruit or Vegetable – Retail – No Handling of Fresh Meats; Store-Grocery-Retail-this cross – reference has the same footnote as Gasoline Station: Self-Service and Convenience/Grocery-Retail; Store: Convenience-Retail – this cross-reference has the same footnote as Gasoline Station: Self-Service and Convenience/Grocery-Retail.

8008◆ STORE – CLOTHING, WEARING APPAREL OR DRY GOODS – RETAIL

CROSS REF. Store: Dry Goods – Retail; Store: Shoe-Retail.

8010◆ STORE – HARDWARE – Applies to wholesale or retail stores

CROSS REF. Agricultural Implement Stores – Not Farm Machinery; Audio or Video Parts and Accessories Stores; Bicycles – Retail Sale or Rental – Includes Repair; Locksmith – Including Shop; Store: Ship Chandler – No Manufacturing Operations.

8013◆ STORE JEWELRY – Applies to wholesale or retail stores

CROSS REF. Diamond Cutting or Polishing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business; Hearing Aid Stores; Optical Stores (surface grinding of lens to be separately rated as 4150); Precious Stone Setting – includes making of mountings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business.

8015◆ QUICK PRINTING – COPYING OR DUPLICATION SERVICE – ALL EMPLOYEES AND CLERICAL, SALESPERSONS, DRIVERS – This classification applies to risks that provide reproductions by means of offset-type duplicators on paper sizes less than 18 x 23 inches. The reproduction by means of electrostatic – type devices, digital or non-impact imaging on paper of any size is also included. Additional operations performed by such risks in support of quick printing or copying services such as binding, collating, corner rounding, cutting, distribution, folding, scoring, laminating, mailing, numbering, padding, perforating, foil embossing, shrink-wrapping, stapling, automated platemaking and similar type activities are included in this classification.

Manual platemaking and rubber stamp making on strictly an incidental basis is also included.

Any risk engaged in reproduction by means other than as described above or where the principal activity is one of the additional activities noted above and not quick printing or copying services, shall be rated as Code 4299 – Printing. Codes 8015 and 4299 shall not be assigned to the same risk unless the operation subject to Code 8015 is conducted as a separate undertaking or enterprise.

Operations excluded from Code 8015 include box scoring and die making, which are to be separately classified.

8017◆ STORE – RETAIL NOC

CROSS REF. Auctioneers; Bakeries – Retail Store Sales; Beer or Ale Dealers – Retail; Camera or Photograph Supplies Stores – Retail; Five and Ten Cent – Note: Applicable to store locations at which are sold a variety of small wares such as stationary, giftware, toilet articles, light hardware, toys, house wares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of “\$.05 or \$.10” or “\$.05 to \$1.00”; Floor Coverings – Retail; Hat Cleaning; Laundry – Self-Service; Luggage Stores – Retail; Paint Stores – Retail; Pawn Shops; Store-Pet and Pet Supply – Retail; Shoe Shining Establishment; Sporting Goods – Retail; Tailor Shop; Wallpaper Stores – Retail.

8018◆ STORE – WHOLESALE NOC

CROSS REF. Barber or Beauty Parlor Supply Houses; Egg Dealers – Including Grading, Candling, Packing – Wholesale; Floor Coverings – Wholesale; Mill Supply Dealers; Packaging – Contract; Paint Stores – Wholesale; Soft Drink Distributors – Wholesale – No Bottling; Store – Fruit or Vegetable – Wholesale; Store – Grocery – Wholesale; Store – Pet and Pet Supply – Wholesale; Store Vegetable or Fruit – Wholesale; Wallpaper Stores – Wholesale; Welding Supply Dealers.

8021◆ STORE – MEAT, FISH OR POULTRY DEALER – WHOLESALE. Codes 8021 and 2089 – Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8031◆ STORE – MEAT, FISH OR POULTRY – RETAIL

CROSS REF Cold Storage Locker Operation Frozen Foods – includes the incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.

8032◆ STORE – CLOTHING, WEARING APPAREL OR DRY GOODS – WHOLESALE

CROSS REF. Store: Shoe – Wholesale.

8033◆ STORE – MEAT, GROCERY AND PROVISION STORES COMBINED – RETAIL NOC – Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constitute less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to 8031 – Store – Meat, Fish or Poultry Retail.

CROSS REF. Supermarket – this cross reference has the same footnote as Meat, Grocery and Provision Stores Combined.

8037 STORE – SUPERSTORES AND WAREHOUSE CLUBS

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

8039◆ STORE – DEPARTMENT – RETAIL – Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions exist:

1. The payroll subject to this classification is at least \$400,000 per annum.
2. The merchandise handled must include: (a) wearing apparel (b) linens/domestics (c) house furnishings (other than furniture) (d) two or more of the following: cosmetics; furniture; giftware, hardware, jewelry; luggage; sporting goods; stationary/greeting cards; toys.
3. The total annual sales of items (a), (b) and (c) above must exceed 50% of the total annual sales of all merchandise sold. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.

Not applicable to store locations which are properly classified as 8017 – Store – Five and Ten Cent.

8044◆ STORE FURNITURE AND DRIVERS – Applies to wholesale and retail stores and includes installation of house furnishings

CROSS REF. Furniture Rental – Chairs, Coat Racks, Dishes & Drivers; Household Appliance – Electrical & Drivers; Piano or Organ Dealer – & Drivers.

8045◆ STORE: DRUG RETAIL. Applicable to store locations where the employer's books of accounts reflect at least 40% gross receipts in prescription sales and less than 50% gross receipts in the service of food.

- 8046◆ STORE: AUTOMOBILE PARTS AND ACCESSORIES NOC & DRIVERS. Applies to wholesale or retail stores.
- 8047◆ STORE – DRUG – WHOLESALE
- 8058◆ BUILDING MATERIAL DEALER – NEW MATERIALS ONLY – STORE EMPLOYEES
CROSS REF. Home Improvement Center – New Materials Only – Store Employees; Lumberyard – New Materials Only – Store Employees.
- 8072◆ STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL. Not applicable to store locations where more than 50% gross receipts is in the service of food or the sale of musical instruments, computers, or other hardware, or household or electronic equipment.
- 8102◆ SEED MERCHANT – Includes operation of seed sorting machinery.
CROSS REF – Bean Sorting or Handling; Peanut Handling – applies to cleaning, grading or shelling – hull grinding or manufacturing of oil to be separately rated.
- 8103◆ WOOL MERCHANT – Includes warehouse.
CROSS REF. Clippings Dealer – applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to 8264 – Paper Stock or Rag Dealers; Cotton Merchant – includes warehouse or yard employees; Cotton Storage – applies to baled cotton. Includes warehouse or yard employees; Wiping Cloth Dealer and Laundry Operations.
- 8105◆ STORE – HIDE OR LEATHER DEALER
- 8106◆ IRON OR STEEL MERCHANT AND DRIVERS – Not applicable to junk dealers or iron and steel scrap dealers.
CROSS REF. Concrete: Reinforcing Rod or Bar Dealer & Drivers; Oil Well Drilling Rigs – Warehousing and Sales & Drivers.
- 8107◆ MACHINERY DEALER NOC – STORE OR YARD AND DRIVERS – Operations away from premises, other than demonstration or repair, to be separately rated.
CROSS REF. Contractors: Equipment Rental & Drivers–applies to store and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated. Mobile crane leasing or rental shall be assigned to Code 9534. Contractors Machinery Dealer and Drivers – applies to store or yard operations. Operations away from premises, other than demonstration or repair, to be separately rated; Oil or Gas Well – Supplies or Equipment Dealer – New – Store or Yard Only and Drivers.
- 8111◆ PLUMBERS' SUPPLIES DEALER AND DRIVERS. No manufacturing. Applies to wholesale or retail dealers of gas, steam, or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8111 are conducted as a separate and distinct business.
- 8116◆ FARM MACHINERY DEALER – ALL OPERATIONS AND DRIVERS – Includes demonstration
- 8203◆ ICE DEALER AND DRIVERS
CROSS REF. Ice Harvesting and Storing, Drivers
- 8204◆ BUILDING MATERIAL YARD AND LOCAL MANAGERS, DRIVERS – Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.
CROSS REF. Oil or Gas Well – Supplies or Equipment Dealers – Used–and Local Managers, Drivers – includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.
- 8209 VEGETABLE PACKING AND DRIVERS – Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.
- 8215◆ FEED, FERTILIZER, HAY OR GRAIN DEALER AND LOCAL MANAGERS, DRIVERS – NO MANUFACTURING. Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer manufacturing to be separately rated under Code 4583.

8227● CONSTRUCTION OR ERECTION PERMANENT YARD

Note: Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Code 8227 includes incidental pickup or delivery of parts. Not available at a construction site. Code 8227 is not available for division of a single employees payroll during a single day. Operations such as loading and unloading materials, equipment, and tools, performing maintenance on equipment or vehicles, and prefabrication work performed by construction site workers is incidental to the overall construction operation and must not be assigned to Code 8227. Mill operations or fabrication to be separately rated.

8232◆ LUMBERYARD NEW MATERIALS ONLY – ALL OTHER EMPLOYEES AND YARD, WAREHOUSE, DRIVERS CROSS REF. Building Material Dealer – New Materials Only. All Other Employees and Yard, Warehouse, Drivers; Concrete: Ready-Mix Dealer & Yard Employees, Drivers– delivery of concrete not owned by the insured either in storage or while in transit including all operations incidental to the loading of trucks and delivery of such concrete shall be assigned to Codes 7228 and 7229–Trucking; Fuel and Material Dealer NOC – No Secondhand Building Materials or Lumber –& Local Managers, Drivers – applicable to risks dealing in at least three of the following classifications of materials.

1. Coal, fuel oil, wood or ice
2. New building materials including lumber
3. Hay, grain, feed or seed
4. Agricultural implements

Grain elevator operation to be separately rated as 8304; Home Improvement Center – New Materials Only: –All Other Employees & Yard, Warehouse, Drivers – home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to normal building materials and related hardware items. A home improvement center contemplates both inside sales and outside yard operations.

8233◆ COAL MERCHANT AND LOCAL MANAGERS, DRIVERS.

8235◆ SASH, DOOR OR ASSEMBLED MILLWORK DEALER AND DRIVERS – Includes incidental assembling, glazing or manufacturing of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental manufacturing of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, panelling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. Codes 8235 and 2802 – Carpentry or 8232 – Building Material Dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8263◆ JUNK DEALER AND DRIVERS. Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals, and ferrous scrap metals. When a dealer's principal type of merchandise sold is ferrous scrap metals, the business must be assigned to Code 8265. When a dealer's principal type of merchandise sold is nonferrous scrap metals, the business must be assigned to Code 8500. Wrecking or salvaging to be separately rated. Must not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8263 are conducted as a separate and distinct business.

8264◆ BOTTLE DEALER – USED AND DRIVERS No collecting or handling of scrap iron or steel. Notwithstanding the Basic Manual definition of the word 'no,' this classification includes beverage bottle or can recycling. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.

CROSS REF. Container Recycling–Bottle or Can & Drivers; Paper Stock or Rag Dealer – Used & Drivers – no collecting or handling scrap iron or steel. Laundry operations to be separately rated as 2585 – Laundry NOC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business; Rubber Stock Dealer – Used & Drivers–no collection or handling scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business.

8265◆ IRON OR STEEL SCRAP DEALER AND DRIVERS. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8265 are conducted as a separate and distinct business.

- 8279■ **STABLE OR BREEDING FARM AND DRIVERS.** Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.
CROSS REF. Club – Riding and Drivers; Dog Show: Kennel Employees and Drivers; Horse Show: Stable Employees and Drivers; Livery or Boarding Stable – Not Sales Stable –& Drivers; Racetrack Operation: Horse or Dog: Stable Hands or Kennel Employees & Drivers; Riding Academy or Club and Drivers.
- 8288◆ **LIVESTOCK DEALER OR COMMISSION MERCHANT AND SALESPERSONS, DRIVERS.** Not operating farms or ranches.
CROSS REF. Cattle Dealer and Salespersons, Drivers – not operating farms or ranches; Feed Lots – Cattle & Salespersons, Drivers – does not apply to risks operating farms or ranches or engaged in butchering or packing house operations; Livestock Sales Co. – and Salespersons, Drivers; Sales Stable and Salespersons, Drivers; Stockyard and Salespersons, Drivers. Codes 8288 and 2089 – Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.
- 8291 **STORAGE WAREHOUSE – COLD**
CROSS REF. Warehousing – Cold Storage.
- 8292 **STORAGE WAREHOUSE NOC.** Applies to general merchandise. Drivers to be separately rated as Codes 7228 and 7229 – Trucking.
CROSS REF. Warehousing NOC – this cross reference has the same footnote as Storage Warehouse NOC.
- 8293 **STORAGE WAREHOUSE – FURNITURE AND DRIVERS** Includes packing or handling household goods away from insured's premises.
CROSS REF. Warehousing – Furniture and Drivers – this cross reference has the same footnote as Storage Warehouse Furniture and Drivers; Furniture Moving and Storage, Drivers.
- 8304 **GRAIN ELEVATOR OPERATION AND LOCAL MANAGERS, DRIVERS.**
- 8350◆ **GASOLINE DEALER AND DRIVERS.** Retail gasoline stations to be separately rated as 8381 or 8380 – Automobile Service or Repair Center.
CROSS REF. Gas Dealer – L.P.G. and Drivers – applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as 7502 – Gas Distributing; Oil Dealer and Drivers – operation of retail gasoline stations to be separately rated as 8381 – Gasoline Station – Retail – Self Service or 8380 Automobile Service or Repair Center; Oiling of Roads & Drivers: Solvent Dealers – Bulk & Drivers.
- 8380 **AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS**
Note: Includes parts department employees. Automobile salespersons to be separately rated as 8748. Codes 8380 and 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Air-Conditioning Systems: Automobile – Installation, Service or Repair & Drivers ; Automobile: Leasing Company – Long-Term: All Other Employees & Drivers.
CROSS REF. Automobile Car Wash & Drivers
Note: Includes incidental greasing, polishing and servicing. Codes 8380 and 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Automobile: Leasing Company – long-term: All Other Employees & Drivers
Note: All of the following cross-references except Automobile Sales or Service Agency have the same footnote reference to Codes 8380 and 8392 as Automobile Service or Repair Center & Drivers above.
CROSS REF. Automobile Sales or Service Agency & Parts Department Employees, Drivers
Note: Automobile salespersons to be separately rated as Code 8748.
CROSS REF. Gasoline Station Noc – Retail & Drivers
Note: Includes retail diesel stations and gasoline stations providing full services such as, but not limited to, pumping gasoline, checking fluid levels, attended car washing service, automobile maintenance or repair, or towing services. Codes 8380 and 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Mobile, Manufactured, Modular, or Prefabricated Home Dealers – all other Employees and Drivers

Note: Setup or installation work of mobile, manufactured, modular, or prefabricated homes must be separately rated to Code 2799.

CROSS REF. Rubber Tire Dealer & Drivers

Note: Includes repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of insured.

CROSS REF. Storage Battery Service Station & Drivers

- 8381◆ **GASOLINE STATION – SELF-SERVICE ONLY – RETAIL.** Applies to each retail gasoline station where the insured does not pump gasoline or provide any automobile maintenance, repair, or towing services; and receipts from gasoline sales equal 90% or more of total receipts (total receipts exclude receipts from sales of lottery tickets). Gasoline stations that provide both full-service and self-service operations shall be assigned to code 8380. Codes 8381 and 8380 – Gasoline Station NOC, Automobile Service or Repair Center or 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 8385 **BUS CO. – GARAGE EMPLOYEES**
CROSS REF. Ambulance Service Companies: Garage Employees; Automobile Rental Co. – Garage Employees – includes employees who check or change fluids, batteries, tires and clean or otherwise service automobile or garage equipment; Limousine Co. – Garage Employees; Taxicab Co. – Garage Employees; Railroad Operation – Street – Yard Employees; Truck: Rental: Garage Employees.
- 8392 **AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL AND DRIVERS**
- 8393 **AUTOMOBILE BODY REPAIR** – Applies to the repair of metal, fiberglass and plastic automobile bodies and includes upholstery and painting.
 Codes 8393 and 3822 and 3824 – Automobile Body Manufacturing and 3808 – Automobile Manufacturing and 8380 – Automobile Service or Repair Center and Drivers shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 8500◆ **METAL SCRAP DEALER AND DRIVERS** – Includes the collection and reduction of nonferrous scrap metals. Must not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8500 are conducted as a separate and distinct business.
- 8601 **ARCHITECTURAL OR ENGINEERING FIRM – INCLUDING SALESPERSONS & DRIVERS** – Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.
Note: Does not apply when performing actual construction. Code 8601 is applicable to insureds engaged in the architectural or engineering profession as a separate and distinct business and not in support of an entity's principal business. Architectural and engineering personnel in support of an entity's principal business, including but not limited to vehicle manufacturers, chemical manufacturers, or power and light companies, must be separately rated to the governing classification of that business. Drafting performed by architects and engineers, licensed or unlicensed, is considered incidental to the overall job function when performed in conjunction with other duties outside the office. Division of payroll between Code 8601 and 8603 is not permitted. Refer to Code 8603 for those employees solely performing drafting and clerical work confined to an office setting. Code 8601 is differentiated from Code 4511 because Code 8601 includes operations beyond the collection or testing of samples and the preparation of a report.
- 8602 **SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS**
Note: Operations must be conducted as a separate and distinct business and not in support of an entity's principal business. If the operation is in support of an entity's principal business, such as schools, timber, chemical, power or light, and oil and gas companies, the operation must be separately rated to the principal business. Archeological contractors who survey or evaluate sites are also contemplated by Code 8602.
- 8603 **ARCHITECTURAL OR ENGINEERING FIRM – CLERICAL**
Note: Drafting performed by personnel of these firms confined to an office setting are classified to Code 8603. Refer to Code 8601 when drafting is performed by architects and engineers, licensed or unlicensed, in conjunction with other duties outside the office. Division of payroll between Code 8601 and 8603 is not permitted.

- 8606 GEOPHYSICAL EXPLORATION–SEISMIC – ALL EMPLOYEES AND DRIVERS
- 8707 USL & HW IRON AND STRUCTURAL STEEL ERECTION – MAINTENANCE, REPAIR OR PAINTING – INCLUDING BRIDGE CONSTRUCTION MAINTENANCE OR REPAIR – INCLUDING ALL INCIDENTAL OPERATIONS.
- 8708 USL & HW STEVEDORING SUPERVISORS, SHIPPING LINE TALLY WORKERS, AND PORT EMPLOYEES – NO HANDLING OF MATERIALS, NO STEVEDORING, LOADING OR UNLOADING OF VESSELS.
- 8720 INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC
Note: Includes boiler or elevator inspecting and, marine appraiser or surveyor.
CROSS REF. Racetrack Operation: Horse or Dog: Racing Officials Other Than Starters or Their Assistants.
- 8721 REAL ESTATE APPRAISAL COMPANY – OUTSIDE EMPLOYEES
CROSS REF. Real Estate Agency-Outside Employees
- 8723 INSURANCE COMPANIES – INCLUDING CLERICAL & SALESPERSONS
 Code 8723 applies to employees of insurance companies including clerical office employees, outside salespersons, and company premium auditors. Insurance companies include carriers or providers, both exclusive and independent agents, brokers, and ratemaking organizations. These businesses may provide coverage for individuals, businesses, or property in exchange for premium. These businesses may also bind coverage, sell policies or place coverage, develop rates, process claims, and collect data. Insurance inspectors, outside claims adjusters, examiners, appraisers, and detectives or investigators are separately assigned to Code 8720.
- 8725 INVENTORY COUNTERS – TRAVELING – INCLUDING SALESPERSONS & CLERICAL
Note: Code 8725 is assigned to insureds conducting inventory counts for others. When conducting inventory counts of a company's own stock (store, warehouse, etc.), the governing code for the company must be applied.
- 8742 SALESPERSONS OR COLLECTORS – OUTSIDE. Subject to the Rule 1-B-2
CROSS REF. Claim Adjuster or Special Agents – Insurance Co.; Banks and Trust Companies-Special Officers and Armed and Unarmed Attendants, Ushers, Door Attendants, Appraisers, Or Field Auditors; U.S.O. Operations: Travelers Aid Society.
- 8745◆ NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS – NOT RETAIL DEALER AND SALESPERSONS, DRIVERS.
- 8748 AUTOMOBILE SALESPERSON. Subject to the Standard Exception manual rule, except as respects delivery of automobiles.
CROSS REF. Automobile: Leasing Company–Long-Term: Salespersons; Mobile Home: Dealers: Salespersons; Truck: Leasing–Long-Term: Sales Employees–subject to the Standard Exception Manual Rule, except as respects delivery of automobiles.
- 8755 LABOR UNION – ALL EMPLOYEES – Includes business agents and organizers.
- 8799 MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP – CLERICAL STAFF
- 8800 MAILING OR ADDRESSING CO OR LETTER SERVICE SHOP – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8800 are conducted as a separate and distinct business.
CROSS REF. Letter Service Shop – has the same footnote as Mailing or Addressing Co. & Clerical.
- 8803 AUDITORS, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNERS OR PROGRAMMER – TRAVELING
 Includes insurance company premium auditors.
Note: Includes insurance company premium auditors, traveling computer system designers or programmers. Code 8803 is applicable to traveling clerical-type employees who augment the staff of risks that provide ac-

counting, auditing, computer programming, or related clerical services for their clients. Employees assigned to Code 8803 perform clerical work when they arrive at a client's location, but because of the combined exposure of traveling and clerical work, Code 8803 is assigned to their payrolls in lieu of the available clerical classifications. Once at the location, their work must be of a clerical nature and be physically separated from the main operation of the site visited. Employees not meeting these criteria must be separately rated.

- 8810 CLERICAL OFFICE EMPLOYEES NOC Subject to the Standard Exception manual rule.
CROSS REF. Computer System Designers or Programmers: Exclusively Office; Drafting Employees – subject to the Standard Exception manual rule; Public Library or Museum – Professional Employees and Clerical; Racetrack Operation: Horse or Dog: Pari-Mutuel Clerks, Cashiers, and Clerical Office Employees.
- 8820 ATTORNEY – ALL EMPLOYEES AND CLERICAL, MESSENGERS, DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8820 are conducted as a separate and distinct business.
CROSS REF. Law Office – All Employees and Clerical, Messengers, Drivers. This cross reference has the same footnote as Attorney – All Employees and Clerical, Messengers, Drivers.
- 8824 RETIREMENT LIVING CENTERS – HEALTH CARE EMPLOYEES – Applies to all employees providing medical, nursing or personal care to residents including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides and orderlies.
 Not applicable to nursing homes or hospitals. Separately classify food service employees and all other employees engaged in non-health care activities.
- 8825 RETIREMENT LIVING CENTERS – FOOD SERVICE EMPLOYEES Not applicable to independently operated restaurants. Separately classify health care employees to Code 8824 and all other employees to Code 8826.
- 8826 RETIREMENT LIVING CENTERS – ALL OTHER EMPLOYEES, SALESPERSONS AND DRIVERS – Separately classify all health care employees to Code 8824 and all food service employees to Code 8825.
- 8829 CONVALESCENT OR NURSING HOME – ALL EMPLOYEES
CROSS REF. Nursing Home – All Employees; Home for Aged – All Employees; Rest Home – All Employees.
- 8831 HOSPITAL – VETERINARY AND DRIVERS
CROSS REF. Artificial Insemination of Cattle: Professional Employees; Pet Grooming or Training & Drivers.
- 8832 PHYSICIAN AND CLERICAL – Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided.
CROSS REF. Dentist and Clerical. Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.
- 8833 HOSPITAL – PROFESSIONAL EMPLOYEES
CROSS REF. Asylum – Professional Employees; Sanitarium – Professional Employees.
- 8835 PUBLIC AND TRAVELING HEALTHCARE – ALL EMPLOYEES
CROSS REF. Homemaker Service – Physical Assistance
Note: Applies to businesses or individuals providing homemaker and companion services, while physically assisting convalescents, aged, acutely or chronically ill or disabled persons in the activities of daily living.
- 8842 PHRASEOLOGY GROUP HOMES – ALL EMPLOYEES & SALESPERSONS, DRIVERS
Note: Includes group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Juvenile detention centers, “boot camps,” and halfway houses for convicts are to be separately rated to Code 7720. Detoxification, treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Refer to Code 8864 for social service organizations.

- 8855 **BANKS AND TRUST COMPANIES – ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL**
Applies to financial institutions that receive, lend, exchange, and safeguard money. Services include savings and checking accounts, certificates of deposit, and mortgages. Includes, but not limited to, bank managers, tellers, loan officers, security personnel, armed and unarmed attendants, ushers, door attendants, and maintenance personnel. In addition, this code is used for Internet banks.
- 8856 **CHECK CASHING ESTABLISHMENTS – ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL**
Applies to risks that charge a fee for check cashing, money orders, wire transfers, payday loans, title loans, and similar services. The fees derived from these financial services must be greater than or equal to 75% of gross receipts, per location, in order to qualify for Code 8856. Risks that take possession and sell merchandise generating more than 25% of gross receipts are separately rated. Code 8856 also includes Bureau of Motor Vehicles (BMV) License Bureaus.
- 8864 **PHRASEOLOGY SOCIAL SERVICES ORGANIZATION – ALL EMPLOYEES & SALESPERSONS, DRIVERS**
Note: Applicable to institutions that provide social services to mentally, physically or emotionally challenged persons. Social service organizations may offer these individuals sleeping accommodations, meals, on-site counseling or client assessments, education, training, and employment and offer limited medical services such as first aid. Includes employees who may, among other services, counsel, advise, guide, direct, or instruct clients. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Refer to Code 7720 for juvenile detention centers, “boot camps,” and halfway houses for convicts. Detoxification, treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Separately rate business ventures operated by social service organizations.
- 8868 **COLLEGE – PROFESSIONAL EMPLOYEES AND CLERICAL**
CROSS REF. School – Professional Employees and Clerical; Religious Organization – Professional Employees and Clerical – includes clergy, assistants, organists and choir members.
- 8869 **CHILD CARE CENTER – ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS.**
Note: This classification includes centers serving both pre-school and school-age children. Code 8869 is not applicable to traditional schools providing before and after-care programs for school age children. Orphanages or child care medical providers to be separately rated.
CROSS REF. Child Day Camp – All Employees Including Clerical, Salespersons and Drivers – this cross-reference has the same footnote as Child Care Center.
- 8871 **CLERICAL TELECOMMUTER EMPLOYEES**
- 8901 **TELEPHONE OR TELEGRAPH CO. – OFFICE OR EXCHANGE EMPLOYEES AND CLERICAL**
- 8989 **DOMESTIC WORKERS – RESIDENCES.** Applies to full or part-time domestic workers employed inside or outside a private residence and includes private chauffeurs.
- 9012 **BUILDING OPERATION BY OWNER, LESSEE, OR REAL ESTATE MANAGEMENT FIRM: PROFESSIONAL EMPLOYEES, PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS.** The professional employments included are property managers, leasing agents, model home hosts, clerical staff and outside salespersons; no actual maintenance performed. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes or to a business described by a Standard Exception classification. Shall not be assigned to an employee engaged in operations described by another classification.
CROSS REF. Condominiums or Cooperatives: Professional Employees, Property Managers and Leasing Agents & Clerical Salespersons–this cross-reference has the same footnote as Building Operation above.
- 9014 **JANITORIAL SERVICES BY CONTRACTORS – NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS –** Includes window cleaning. Painting, maintenance or repair at any location where such contractor does not also perform janitorial services to be separately rated.
CROSS REF. Chimney: Cleaning–Residential–applies to the cleaning of chimneys by the vacuum suction method; Exterminator – includes termite control . Carpentry repair or use of poison gases to be separately rated; Furnace Cleaning–Vacuum Suction Method.

- 9015 BUILDINGS – OPERATION BY OWNER OR LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES. Not applicable to an owner or lessee of a building who occupies the entire or major portion of the premises for manufacturing or mercantile purposes. Maintenance or repair work at any location where such owner or lessee does not also perform janitorial services, operation or maintenance of amusement devices to be separately rated.
CROSS REF. Bathhouse–Beach; Camp Operation NOC; Mobile Home: Windstorm Tie-Down Installation: By Mobile Home Park Operator; Recreational Vehicle Campgrounds or Parks; Swimming Pool; Public–Operation; Trailer Parks or Trailer Camps.
- 9016 AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated.
This classification does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bathhouses, billiard halls, boat livery, bowling lanes, dance halls, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.
CROSS REF. Caves or Caverns–Operation for Exhibition Purposes–includes guides, ticket sellers, gate attendants, maintenance employees & drivers; Dog Show: Operation by Owner or Lessee and Drivers – includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180–Amusement Device Operation NOC; Horse Show–Operation by Owner or Lessee and Drivers–this cross reference has the same footnote as Dog Show: Operation and Drivers; Ice-Skating Rink Operation & Drivers –applies to the operation of ice-skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180–Amusement Device Operation NOC; Racetrack Operation: Horse or Dog: All Other Employees Including Starters and Their Assistants, Drivers.
- 9019 BRIDGE OR VEHICULAR TUNNEL OPERATION AND DRIVERS – Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.
- 9033 HOUSING AUTHORITY AND CLERICAL, SALESPERSONS, DRIVERS. Applies to all employees of housing authorities operating completed public housing projects. New construction and major alteration work to be separately rated.
- 9040 HOSPITAL – ALL OTHER EMPLOYEES
CROSS REF. Asylum – All Other Employees; Sanitarium All Other Employees
- 9044 CASINO GAMBLING HOTEL ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS. Includes bingo operations and incidental bar, restaurant, and retail store operations in conjunction with hotel or motel operations. Casino or bingo operations without hotel or motel operations to be separately rated as Code 9062.
- 9052 HOTEL – ALL OTHER EMPLOYEES AND SALESPERSONS, DRIVERS
CROSS REF. Commissary Work: Restaurant Employees – All Other Employees and Salespersons, Drivers; Motel, Motor Court, Tourist Court or Cabin – All Other Employees and Salespersons, Drivers; Rooming Houses or Boarding Houses & Salespersons, Drivers.
- 9058 HOTEL – RESTAURANT EMPLOYEES
CROSS REF. Commissary Work – Restaurant Employees; Motel, Motor Court, Tourist Court or Cabin – Restaurant Employees
- 9060 CLUB – COUNTRY, GOLF, FISHING OR YACHT, AND CLERICAL
- 9061 CLUB NOC & CLERICAL
CROSS REF. Fraternity or Sorority Houses & Clerical.
- 9062 CASINO GAMBLING – ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS. Includes bingo operations and incidental bar, restaurant, and retail store operations. Casino or bingo operations in conjunction with hotel or motel operations to be separately rated as Code 9044.
- 9063 YMCA, YWCA, YMHA OR YWHA, INSTITUTION – ALL EMPLOYEES & CLERICAL – Includes teachers and instructors. Camp operation to be separately rated as 9015 – Camp Operation NOC. This classifica-

tion is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semiprofessional sports, refer to Code 9178 or Code 9179.

CROSS REF. Exercise or Health Institute and Clerical; Health Spa or Steam Bath NOC & Clerical; U.S.O Operations: Permanent Location—mobile units to be separately rated to the classification(s) applicable to their operations.

- 9082 RESTAURANT NOC. Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.
- 9083 RESTAURANT – RESTAURANT – FAST FOOD.
Note: Assigned to risks that prepare and serve food and beverages for on or off premises consumption. Shall not be assigned to a risk that employs wait staff. Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.
CROSS REF. Doughnut Shop Retail –
Note: Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on or away from the premises. If the shop does not qualify as Code 9083– Restaurant: Fast Food, classify as Code 9082 – Restaurant NOC.
- 9084 BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN. Applicable to risks whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine. Includes musicians and entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9084 are conducted as a separate and distinct business.
- 9088 ROCKET OR MISSILE TESTING OR LAUNCHING AND DRIVERS
- 9089 BILLIARD HALL. No bowling lanes. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9089 are conducted as a separate and distinct business.
- 9093 BOWLING LANE. Includes bowling lanes with billiard halls.
CROSS REF. Roller-Skating Rink Operation—ice-skating rink operation is assigned to Code 9016, and includes musicians and box office employees.
- 9101 COLLEGE – ALL OTHER EMPLOYEES
CROSS REF. Religious Organization – All Other Employees; School – All Other Employees; Public Library or Museum – All Other employees.
- 9102 PARK NOC – ALL EMPLOYEES AND DRIVERS – Operation care and maintenance of amusement devices to be separately rated as 9180 – Amusement Device Operation.
CROSS REF. Lawn Maintenance – Commercial or Domestic and Drivers – includes grass cutting, weed control and lawn spraying. Code 9102 also applies to tree pruning if the pruning is performed from the ground. The use of walls, ladders, roofs, scaffolds, hoisting equipment, etc., is not considered as working from the ground. Refer to Code 0106 when the contract involves pruning from the ground and above the ground. Code 9102 and Code 0042-Landscape Gardening and Drivers may be assigned to the same risk.
- 9154 THEATER NOC – ALL OTHER EMPLOYEES – Includes managers, stagehands, box office employees, ushers or motion picture operators.
CROSS REF. Theater Drive-In – All Employees.
- 9156 THEATER NOC – PLAYERS, ENTERTAINERS OR MUSICIANS
- 9170 JANITORIAL SERVICES BY CONTRACTORS – INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS
- 9178 ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS – Applies to players and umpires and includes all players on the salary list of the insured, whether regularly played or not. Non-contact sports include baseball and basketball.

- 9179 **ATHLETIC SPORTS OR PARK: CONTACT SPORTS.** Applies to players and umpires and includes all players on salary list of insured, whether regularly played or not. Contact sports include football, hockey and roller derbies.
- 9180 **AMUSEMENT DEVICE OPERATION NOC – NOT TRAVELING – AND DRIVERS.** Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified. This classification does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.
CROSS REF. Club-Shooting and Drivers; Shooting Gallery and Drivers; Fireworks Exhibition and Drivers
- 9182 **ATHLETIC SPORTS OR PARK – OPERATION AND DRIVERS.** Applies to all employees other than players and umpires.
- 9186 **CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR – TRAVELING – ALL EMPLOYEES AND DRIVERS.**
- 9220 **CEMETERY OPERATIONS AND DRIVERS**
- 9402 **STREET CLEANING AND DRIVERS**
CROSS REF. Sewer Cleaning and Drivers; Snow Removal: Clearing Snow from Streets or Roads & Drivers.
- 9403 **GARBAGE, ASHES OR REFUSE COLLECTION AND DRIVERS.** Reduction, rendering or fertilizer plants to be separately rated.
- 9501 **PAINTING: SHOP ONLY & DRIVERS.** Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9501 are conducted as a separate and distinct business.
CROSS REF. Sign Manufacturing: Painting or Using Power Machinery & Drivers; Sign Manufacturing: Plastic or Vinyl Computer-Generated Letters or Graphics: Painting or Using Power Machinery – includes designing and cutting letters or graphics and mounting on pre-manufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming or molding of mounting services. Codes 4299 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Code 9521 or Code 9554; Sign Manufacturing: Wood – Painting, Spraying, Sandblasting With or Without Power Machinery – Codes 2812, 2881 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521, 9554, 9501, or 5474 .
- 9505 **PAINTING – AUTOMOBILE OR CARRIAGE BODIES – Code 9505 and 3808 – Automobile Manufacturing** shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Automobile, Bus, Truck or Trailer Body Manufacturing – Painting
- 9516 **ELECTRONIC EQUIPMENT – INSTALLATION, SERVICE OR REPAIR – SHOP AND OUTSIDE & DRIVERS.**
Note: Electronic equipment can be installed in homes, automobiles, and boats. Electrical wiring or tower erection to be separately rated. Applies to the installation, service or repair of electronic equipment by retail store employees. Store operations to be separately rated. Refer to Code 9519 for the installation, service and repair of household and commercial appliances. The installation of visual and sound equipment for stadiums and theaters is assigned to Code 9154. Refer to Code 5191 for the installation, service or repair of office machine equipment. Refer to Code 7600 for insured under contract with a telecommunications company.
- 9519 **HOUSEHOLD AND COMMERCIAL APPLIANCES – ELECTRICAL – INSTALLATION, SERVICE OR REPAIR & DRIVERS.**
Note: Includes shop or outside employees and incidental parts department employees. Electrical wiring to be separately rated as Code 5190. Electronic equipment installation, service, or repair to be separately classified to Code 9516.

- 9521 HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING. Installation of carpet, linoleum, vinyl, asphalt, or rubber floor tile to be separately rated to Code 5478.
CROSS REF. Advertising Display Installation Service – applies to the installation of advertising displays in stores or other locations from floors or stepladders. Shop operations to be separately rated. Code 9521 shall not be assigned to employees of insureds engaged in advertising display work on the premises of the insured. Such payroll must be assigned to the governing classification; Draperies or Curtains: Installation in Public Buildings From Floor or Stepladders; Sign Installation, Maintenance, Repair, Removal or Replacement: Service – includes interior or exterior attachment of signs to surfaces from floors or stepladders such as, but not limited to, exit signs, entrance signs, wall directories, rest room signs and directional signs. Excludes sign installations on roofs, streets, roads, walkways or by the use of cranes, hoists, scaffolding, forklifts, aircraft and other similar mechanical devices. Code 9521 shall not be assigned to employees of insureds engaged in sign installation service on the premises of the insured. Such payroll must be assigned to the governing classification. Shop operations to be separately rated; Upholstering: Away From Shop – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg., or furniture mfg.
- 9522 UPHOLSTERING. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket manufacturing, automobile body manufacturing or furniture manufacturing.
CROSS REF. Automobile, Bus, Truck or Trailer Body Manufacturing – Upholstering; Burial Garment Manufacturing and Casket or Coffin Upholstering; Furniture Upholstering.
- 9534 ● MOBILE CRANE AND HOISTING SERVICE CONTRACTORS – NOC – ALL OPERATIONS – INCLUDING YARD EMPLOYEES AND DRIVERS. 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.
CROSS REF. Bell Installation – Tower and Drivers.; Scaffolding–suspended or swinging scaffold installation, repair or removal & drivers; Scaffolding – outrigger scaffold installation, repair or removal & drivers.
- 9554 SIGN INSTALLATION, MAINTENANCE, REPAIR, REMOVAL OR REPLACEMENT NOC AND DRIVERS. Includes the installation, maintenance, and repair of billboard signs. Not advertising display installation service. Shop operations to be separately rated. Codes 9521 and 9554 shall apply to the same job or location.
CROSS REF: Sign painting or lettering outside of buildings or structures and drivers – Code 9554 shall not be assigned at the same job or location to which Code 9501 – Sign painting or lettering inside of buildings applies.
- 9586 BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON
CROSS REF. Beauty Parlor.
- 9600 TAXIDERMIST
- 9620 FUNERAL DIRECTOR AND DRIVERS
CROSS REF. Crematory Operations and Drivers; Undertaker and Drivers.
- 9984 ATOMIC ENERGY – PROJECT WORK
All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis.
- 9985 ATOMIC ENERGY: RADIATION EXPOSURE NOC. Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency.
EXCEPTION: Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of code 9984 will apply.