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

Alphabetical index begins on page 2. This index is furnished as a quick look up tool for locating specific classification numbers. Subsequent referencing of the numerical index is suggested to ensure proper classification.

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Coffin and casket manufacturing and installation – concrete – & drivers	4034
Coffin manufacturing or assembly – wood	2881
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Farm product – apricots & drivers	0016
Farm product – asparagus & drivers.....	0008
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Farm product – beans, dry & drivers.....	0037
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Farm product – cantaloupes & drivers	0037
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Farm product – celery & drivers.....	0008
Farm product – cherries & drivers.....	0016
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Farm product – Christmas trees & drivers.....	0005
Farm product – clover & drivers.....	0037
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Farm product – nectarines & drivers	0016
Farm product – nursery, trees and shrubs & drivers	0005
Farm product – nuts (black walnut, English walnut, filbert, etc. – tree growing) & drivers	0016
Farm product – oats & drivers	0037
Farm product – onions, dry & drivers	0037
Farm product – onions, green & drivers	0008
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Farm product – ostriches & drivers	0034
Farm product – papaya & drivers	0016
Farm product – parsnips & drivers	0008
Farm product – peaches & drivers	0016
Farm product – peanuts & drivers	0037
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Farm product – peas, dry & drivers	0037
Farm product – peas, green & drivers	0037
Farm product – peppermint & drivers	0037
Farm product – peppers & drivers	0008
Farm product – pineapples & drivers	0037
Farm product – plums & drivers	0016
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Farm product – prunes & drivers	0016
Farm product – pumpkins & drivers	0037
Farm product – radishes & drivers	0008
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Farm product – rice & drivers	0037
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Farm product – sheep & drivers	0083
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Farm product – squash & drivers	0037
Farm product – strawberries & drivers	0079
Farm product – sugar beets & drivers	0037
Farm product – sugarcane & drivers	0037
Farm product – sweet corn - & drivers	0008
Farm product – taro & drivers	0008
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Farm – dairy & drivers.....	0036
Farm – egg or poultry producer & driver.....	0034
Farm – field crop & drivers.....	0037
Farm – fish hatchery & drivers.....	0113
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Farm – goat or sheep raising & drivers.....	0083
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Farm – NOC & drivers.....	0037
Farm – nursery employees & drivers (includes incidental landscape and gardening).....	0005
Farm – orchard or grove & drivers.....	0016
Farm – poultry or egg producers & drivers.....	0034
Farm – sheep or goat raising & drivers.....	0083
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Feed lots – cattle – not operating farms or ranches, or butchering or packing house operations – & salespersons, drivers.....	8288
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Feed manufacturing – portable & drivers.....	0050
Feed or grain milling.....	2014
Feed, hay or grain dealer & local managers, drivers.....	8215
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Felt or building or roofing paper preparation – no installation.....	4283
Felting manufacturing.....	2288
Fence installation or repair – metal, vinyl, wood or prefabricated concrete panel fence installed by hand.....	6400
Fence manufacturing – wire.....	3257
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Fertilizer manufacturing & drivers.....	4583
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Fiber goods manufacturing.....	4263
Fiber optical cable manufacturing.....	4110
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Fiberboard manufacturing.....	4239
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Fire door fabrication – iron or steel & drivers	3040
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Fireworks exhibition & drivers	9180
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Fish evaporating, pickling, salting, smoking.....	2095
Fish oil manufacturing & drivers	4665
Fishing rod and tackle manufacturing.....	4902
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Flaxseed oil manufacturing – not using solvent extraction process.....	4683
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Floor coverings – installation of linoleum, asphalt or rubber tiling (ceramic tile installation to be separately rated)	5478
Floor coverings – retail – carpets, rugs, linoleum	8017
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Floor laying – mastic floor mix – & drivers.....	5221
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Food products manufacturing NOC	6504
Food vendors – mobile & drivers	7380
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Football, soccer, volleyball or basketball manufacturing (bladder manufacturing to be separately rated)	2688
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Forging work – drop or machine	3110
Foundry – ferrous – NOC.....	3081
Foundry – non-ferrous.....	3085
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Freezers – installation, service or repair – residential	9519
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Freight handling NOC – coverage under State Act only	7360
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Fruit farm & drivers	0016
Fruit juice manufacturing & drivers	2143
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Fuel and material dealer NOC – no secondhand building materials or lumber – & local managers, drivers.....	8232
Fuel injection device manufacturing	3581
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Fuel storage – underground & drivers	7515
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Funeral director and drivers.....	9620
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Furnace cleaning – vacuum suction method & drivers.....	9014
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Furnace manufacturing – oil or gas fired.....	3169
Furnishing goods manufacturing NOC	2501
Furniture manufacturing and cabinet shop – assembly by hand – wood	2881
Furniture manufacturing and cabinet shop – wood – NOC.....	2883
Furniture manufacturing – metal.....	3076
Furniture manufacturing – wrought iron & drivers.....	3041
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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 & 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.

CROSS-REF. Farm: Tree Planting—Reforestation & Drivers

Note: Applicable to contractors planting trees in forests. Often this operation is performed after a logging operation and under contract with the US Forest Service. This classification includes any site preparation necessary for tree planting operations, whether performed by hand or machine, as well as the actual planting of the seedlings, which is usually performed by hand. Refer to code 2702 for tree harvesting and maintenance operations.

0008■ FARM: GARDENING – MARKET OR TRUCK & 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

Note: 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. Farm: Apiary & Drivers

0035■ FARM: FLORIST & 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.

CROSS-REF. Street or Road Construction—Beautification Work & Drivers—applies to sodding, seeding, planting, and similar landscape work necessary for the beautification of roadsides

0050● FARM MACHINERY OPERATION – BY CONTRACTOR AND DRIVERS

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

CROSS-REF. Brush or Weed Control by Contractor – Chemical & Drivers

CROSS-REF. Hay Bailing & 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 or Sheep Raising & Drivers; Farm: Sheep or Goat Raising & Drivers
- 0106● TREE PRUNING, SPRAYING, REPAIRING – ALL OPERATIONS AND DRIVERS
Note: Applicable by job site to tree pruning contracts requiring any above-ground level work. Code 0106 applies to the whole contract including, but not limited to, chipping and cleanup activities regardless of whether or not a separate contract is written for tree pruning or lawn maintenance and another contract is written for chipping or cleanup. Incidental tree removal and a developed site conducted in connection with tree pruning, spraying and repairing operations is also assigned to code 0106. Code 0106 is differentiated from code 2702 Logging or Lumbering & Drivers because under code 0106 a tree is removed by cutting it into sections. Also, due to limited clearance from structures, a guide rope is used as needed to direct the fall of the tree. Refer to code 2702 for risks engaged exclusively in tree removal operations.
CROSS-REF. Christmas Tree Harvesting Exclusively & Drivers
CROSS-REF. Tree Pruning, Trimming, or Spraying-All Operations & Drivers for existing Right-Of-Way – Electric Power, Telephone, Burglar, or Fire Alarm Lines;
CROSS-REF. Stump Removal Operations-by Specialist Contractor & Drivers;
Note: Not applicable to stump removal operations in connection with logging, excavation or street or road construction operations.
CROSS-REF. Tree Pruning and Removal-All Operations & Drivers- Natural Catastrophe
Note: Applicable to risks contracting exclusively to prune limbs, cleanup tree debris, and remove lodged or felled trees in the aftermath of a natural catastrophe. Code 0106 – Tree Pruning and Removal – All Operations & Drivers – Natural Catastrophe may be assigned as an additional classification when separation of payroll exists. When no separation of payroll exists, the payroll for the entire operation must be assigned to the highest rated classification. Refer to code 2702 for removal of standing trees and code 6217 for removal of tree debris using mechanical equipment such as bulldozers and hydroaxes.
- 0113■ FARM: FISH HATCHERY AND DRIVERS
- 0170■ FARM: ANIMAL RAISING AND DRIVERS
Note: 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.
- 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
Note: 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
Note: Applies to oil or gas lease owner/operators, and to insureds under contract with the lease owner, that perform all operations necessary to work on oil or gas lease. The following operations are not included in Code 1320, and must be separately rated: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations, or gasoline recovery.
CROSS-REF. Gas or Oil Lease Operator – Natural Gas – All Operations and Drivers
Note: Applies to oil or gas lease owner/operators, and to insureds under contract that operate a facility for its owner. The following operations are not included in 1320, and must be separately rated: erecting or dismantling of derricks, drilling, installation or recovery of casings, well shooting, cementing, tank building, topping operations, or gasoline recovery.
- 1322● OIL OR GAS WELL – CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR – NO DRILLING – & DRIVERS.
Note: Not applicable to work in connection with a new well that has not yet been completed. Assigned such work to Code 6235.
- 1430 SMELTING, SINTERING OR REFINING – LEAD – & DRIVERS
CROSS-REF. Lead Manufacturing and Drivers – includes red or white lead.
- 1438 SMELTING, SINTERING OR REFINING – METALS – NOT IRON OR LEAD – NOC & DRIVERS
Insureds who recover lead in the process in any form or quantity to be separately rated as Code 1430 – Smelting – Lead.
CROSS-REF. Blast Furnace Operation & 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 & Drivers; Magnesium Metal Manufacturing – All Operations & Drivers – milling or grinding of magnesium, metal, mining or quarrying to be separately rated; Smelting-Electric Process & 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 & Drivers – artificial graphite manufacturing to be rated as Code 1430 – Lead Manufacturing.
- 1463 ASPHALT WORKS OPERATED BY PAVING CONTRACTORS – PERMANENT LOCATION & DRIVERS
Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.
CROSS-REF. Coal Billet or Briquet Manufacturing & 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. Roofing – Slate Manufacturing or Slate Splitting & Drivers – includes quarrying; construction, repair, or maintenance of all buildings, structures or equipment; and installation of machinery; Slag Digging and Crushing & Drivers.
- 1642 LIME MANUFACTURING
Includes surface quarries operated by lime manufacturers, provided 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 will be classified under Code 1624 – Quarry NOC.
CROSS REF: Lime Manufacturing – Quarry – Surface – includes construction, repair, or maintenance of all buildings, structures, or equipment; installation of machinery. Applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime manufacturing, such operations will be classified under Code 1624 – Quarry NOC; Quarry – Limestone – Surface – includes construction, repair, or maintenance of all buildings, structures, or equipment, installation of machinery; and is applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacturing. If more than 25% of the quarry output is used for other than lime manufacturing, such operations will be classified under Code 1624 – Quarry NOC.
- 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.
- 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 be separately rated.
CROSS-REF. Flint or Spar Grinding—digging, mining, or quarrying to be separately rated; Mica Goods Manufacturing & Mica Preparing—mining to be separately rated; Plaster Mill—quarrying to be separately rated; Silica Grinding – digging, mining, or 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.
- 1747 EMERY WORKS & 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 & Drivers – digging, mining or quarrying to be separately rated.
- 1748 ABRASIVE WHEEL MANUFACTURING & DRIVERS
Ore milling or the manufacturing of artificial abrasives to be separately rated.

- 1803 STONE CUTTING OR POLISHING NOC & DRIVERS
Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 – Quarry.
CROSS-REF. Slate Milling & Drivers – no slate splitting or roofing slate manufacturing. Quarrying or mining to be separately rated.; Soapstone or Soapstone Products manufacturing & Drivers– quarrying to be separately rated; Hone or Oil Stone Manufacturing & Drivers – quarrying to be separately rated; Oil or Hone Stone Manufacturing & Drivers – quarrying to be separately rated.
- 1924 WIRE DRAWING OR CABLE MANUFACTURING – NOT IRON OR STEEL
CROSS-REF. Cable Manufacturing or Wire Drawing – 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.
- 2002 PASTA OR NOODLE MANUFACTURING
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
Note: Code 2003 is assigned to the manufacture of three categories of bakery items: baked goods, cookies and crackers, and cooked or uncooked frozen items. Baked goods include, but are not limited to, bread, bagels, cake, sweet yeast goods (doughnuts and sweet rolls), pies, pizza dough, and tortillas (corn or flour). Cookies and crackers include, but are not limited to, toaster pastries, ice cream cones, wafers, matzoth, and soft pretzels. Cooked or uncooked frozen bakery items include, but are not limited to, frozen pies, sweet yeast goods, bread, cookie or pizza dough, and pastries.
- If an insured qualifies for Code 2003 and Code 8017, or Code 2003 and a restaurant class, a division of payroll for employees exposed to both baking and store of baking and restaurant operations is permitted, provided that conditions described in 4123-17-08 are met. If a bakery operates a store that sells baked goods for on-premise consumption or both on – and off-premise consumption, that store is classified to the appropriate restaurant code. The assignment of a restaurant class under these circumstances is not dependent on the percentage of goods consumed on or away from the premises. If a bakery operates a store that sells baked goods exclusively for off-premises consumption, that store is assigned to code 8017.
- Retail bakery and doughnut stores (no baking done on premises) that sell baked goods exclusively for off premises consumption will be separately rated to code 8017. Retail bakery and doughnut stores that additionally prepare food or have an on-premises consumption must be separately rated to the appropriate restaurant code.
- Additional food preparation done by a retail bakery and donut stores (no baking done on premises) to enhance their products for breakfast, lunch, or dinner must be separately rated to the appropriate restaurant code. Examples of enhancements of bakery products include but are not limited to the addition of eggs, lunchmeats, bacon, lettuce, etc. Providing beverages (includes, but not limited to coffee, tea, fountain drinks, milk, prepackaged drinks, etc.) or prepackaged self-serve condiments (includes, but not limited to butter, cream cheese, jams, spreads, etc.) to customers in not considered enhancement.
- 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 MANUFACTURING
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 Manufacturing. Businesses engaged in grain milling exclusively must be separately rated to Code 2014-Grain or Feed Milling.
- 2021 SUGAR MANUFACTURING OR REFINING FROM SUGARCANE 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 & DRIVERS
- 2041 CANDY, CHOCOLATE AND CONFECTION MANUFACTURING
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 & 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 & Route Supervisors, Drivers; Milk Bottle Exchange – All Employees & 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 & 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 – 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; Stockyard and Butchering – Includes 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 these classifications are conducted as separate and distinct businesses.
- 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 code 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 code 2130 – Spirituous Liquor Distillery.
- 2143 FRUIT JUICE MANUFACTURING & DRIVERS
Note: Includes incidental fruit preserving or bottling. Can manufacturing to be separately rated as code 3220.
CROSS-REF. Winery & Drivers
Note: Applies to all operations including bottling. Distilling to be separately rated as code 2130 Spirituous Liquor Distillery.
- 2157 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.
CROSS-REF. Carbonated Beverage Manufacturing – All Operations & Route Supervisors, Drivers
Note: Includes sign erection or repair
- 2172 TOBACCO PRODUCTS MANUFACTURING 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.; Wool Separating – applies to chemical separation of wool from cotton.

- 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 or Jute Spinning and Weaving; Jute or Hemp Spinning and Weaving; Linen Cloth Manufacturing; Thread or Yarn Manufacturing – Cotton; Twin or Cord Manufacturing – Cotton; Wool Spinning and Weaving; Yarn Manufacturing – Wool
- 2288 FELTING MANUFACTURING
- 2302 SILK THREAD OR YARN MANUFACTURING
CROSS-REF. Silk Throwing and Weaving; Thread or Yarn Manufacturing – Silk; Yarn or Thread 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; Fringe or Braid Manufacturing; Net Manufacturing – not applicable to wire nets. Cordage or twine manufacturing to be separately rated.
- 2388 EMBROIDERY MANUFACTURING
- 2402 CARPET OR RUG MANUFACTURING NOC
- 2413 TEXTILE – BLEACHING, DYEING, MERCERIZING, FINISHING
Note: Applies to new goods. Not cleaning or dyeing of garments.
CROSS-REF. Cloth Printing - Silk Screen Process - Machinery Operations
Note: Applies to operations before or after the hand printing process.
- 2416 YARN OR THREAD DYEING OR FINISHING
 No yarn or thread dyeing or finishing. 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 or Yarn Dyeing or Finishing. Thread or yarn manufacturing to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2416 are conducted as a separate and distinct business.
- 2417 CLOTH PRINTING
Note: Not applicable to an employer performing 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 MANUFACTURING NOC
Note: The installation, removal, or repair of awnings, tents, or other canvas products away from the shop must be classified to Code 5102. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll must be assigned to Code 5102.
CROSS-REF. AWNING OR TENT MANUFACTURING—SHOP
Note: The installation, removal, or repair of awnings or tents away from the shop must be classified to Code 5102. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll must be assigned to 5102.

- CROSS-REF.** BAG OR SACK MANUFACTURING—CLOTH
Note: Applies to the manufacturing of cotton, burlap or gunny bags or sacks.
- CROSS-REF.** BAG RENOVATING
Note: Applies to the renovating or repairing of cotton, burlap, or gunny bags or sacks and includes sewing.
- CROSS-REF.** CLOTH PRINTING—SILK SCREEN PROCESS—HAND PRINTING
Note: Includes drying.
- CROSS-REF.** COLLAR MANUFACTURING
- CROSS-REF.** CUSHION, PILLOW, OR QUILT MANUFACTURING
Note: No mattress or box spring manufacturing
- CROSS-REF.** DOLL CLOTHING, CLOTH DOLLS, OR CLOTH PARTS MANUFACTURING
Note: Includes dressing of dolls.
- CROSS-REF.** DRAPERIES OR CURTAINS—MANUFACTURING—FROM CLOTH, PAPER, OR PLASTIC—CUTTING AND SEWING
- CROSS-REF.** FEATHER OR FLOWER MANUFACTURING - ARTIFICIAL
- CROSS-REF.** FEATHER PILLOW MANUFACTURING
Note: No mattress or box spring manufacturing
- CROSS-REF.** FUR CLOTHING MANUFACTURING
Note: Preparation of skins to be separately rated.
- CROSS-REF.** FURNISHING GOODS MANUFACTURING NOC
Note: Includes wearing apparel, draperies or household furnishings from textile fabrics.
- CROSS-REF.** HAIR GOODS MANUFACTURING
Note: Applies to products made from human hair.
- CROSS-REF.** HAT MANUFACTURING
Note: Includes blowing, starting, or forming of hat shapes. Hatters' fur manufacturing to be separately rated as Code 2623.
- CROSS-REF.** LINGERIE MANUFACTURING
- CROSS-REF.** MILLINERY MANUFACTURING
Note: Applies to ladies' trimmed hats.
- CROSS-REF.** SAILMAKING
Note: Applies to shop operations.
- CROSS-REF.** SHIRT MANUFACTURING
- CROSS-REF.** SIGN MANUFACTURING—SILK SCREEN PRINTING—CLOTH
Note: 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 Code 9521 or 9554.
- CROSS-REF.** SUSPENDER MANUFACTURING
Note: Buckle, webbing or leather parts manufacturing to be separately rated.
- CROSS-REF.** TEXTILE—MENDING
Note: Applies to invisible textile weaving of wearing apparel.
- CROSS-REF.** TOY MANUFACTURING—CLOTH STUFFED ANIMALS OR TOYS
- CROSS-REF.** UMBRELLA MANUFACTURING
Note: Manufacture of frames, handles, or hardware to be separately rated.
- CROSS-REF.** WINDOW—SHADE MANUFACTURING
Note: 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.
CROSS-REF. Tailoring or Dressmaking – 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.
- 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. Diaper Service & Route Supervisors, Drivers – also applies to infants’ apparel laundry; Carpet, Rug or Upholstery Cleaning – Shop or Outside & Drivers; Rug, Carpet or Upholstery Cleaning – Shop or Outside & Drivers; Upholstery, Carpet or Rug Cleaning & Drivers – applies to shop or outside operations.
- 2586 CLEANING OR DYEING & 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 & ROUTE SUPERVISORS, DRIVERS
No laundry operations
- 2589 LAUNDRY AND DRY CLEANING STORE – RETAIL – & 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 MANUFACTURING – INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING
Note: 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
- 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. Glove Manufacturing – Leather or Textile – tanning of leather or manufacturing of textile fabric to be separately rated; Leather Belting Manufacturing; Pocketbook Manufacturing – applies to the manufacturing of leather or fabric pocketbooks.
- 2701 LOGGING OR TREE REMOVAL – LOG HAULING & DRIVERS
Note: Applies to independent contractors who haul logs to mills or other sites. Code 2701 also applies to employees of logging firms, provided verifiable payroll records are maintained. The payroll of employees, who perform various duties of the logging operation, including driving, is assigned to the highest-rated classification that applies to those duties. Logging and roadbuilding operations are separately rated. Refer to code 2702 for nonmechanized logging operations and code 2709 for mechanized equipment operators.
- 2702 LOGGING OR TREE REMOVAL – NONMECHANIZED OPERATIONS
Note: Includes construction, operation, maintenance, or extension of logging roads or logging railroads. Mill operations to be separately rated as code 2710. Mechanized equipment operators and drivers can be separately rated to code 2709 or code 2701. These additional classifications may only be assigned when verifiable payroll records are maintained.
CROSS-REF. Tree Removal – for New Right-of-Way – Electric, Power, Telephone, Burglar, or Fire Alarm Lines.
CROSS-REF. Dam or Lock Construction: Timber Cutting and Removal & Drivers
Note: Includes incidental brush cutting and removal.

- 2709 LOGGING OR TREE REMOVAL – MECHANIZED EQUIPMENT OPERATORS
Note: The felling, removal, trimming, and loading of trees must be with the use of mechanized equipment in which the operator does not leave the enclosed cab of the machine in the performance of their logging operation duties. The equipment must provide appropriate structural protection from rollover and falling objects. Code 2709 may be assigned with code 2702 or code 2701. These additional classifications may only be assigned when verifiable payroll records are maintained. All other employees that do not qualify for code 2709, such as chipper operators, loader operator, and truck drivers are to be separately rated to code 2702 or code 2701.
- 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 –Barrel 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; Shoe Form or Last Manufacturing; Wood - Carving–by Hand or Machine.
- 2797 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 manufacture. 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 of 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 this classification if done by a dealer or specialty contractor. Manufactured homes are also known as mobile homes.

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

- Construction operations that include site preparation work prior to the setup and after the setup.
- Installation of siding, insulation, skirting, deck, fence, septic tank, concrete foundation or sidewalks, or concrete block walls.
- Garage building, landscaping, concrete or paved driveway or road building, site prep work, and grading or excavation work to the home or at the building site.

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.

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

Includes 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 NOC; 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 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.

CROSS-REF. BARREL ASSEMBLY -WOOD

Note: Stock Manufacturing to be separately rated as 2735 – Barrel Stock Manufacturing

CROSS-REF. CASKET OR COFFIN MANUFACTURING OR ASSEMBLY WOOD

Note: Includes the manufacturing of metal fittings.

CROSS-REF. COFFIN AND CASKET MANUFACTURING OR ASSEMBLY – WOOD

Note: Includes the manufacturing of metal fittings.

CROSS-REF. COOPERAGE – ASSEMBLY

Note: Stock manufacturing to be separately rated as Code 2735 – Cooperage stock manufacturing

CROSS-REF. PICTURE FRAME ASSEMBLY – NO MANUFACTURING OF PARTS

CROSS-REF. VENETIAN BLIND ASSEMBLY

Note: 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 separate and distinct business.

- 2883 FURNITURE MANUFACTURING AND CABINET SHOP—WOOD—NOC
Note: Includes assembling and finishing with power machinery. Types of materials used in the manufacture of either furniture or cabinets include wood, laminates, engineered wood products, hardy plank, plywood, and formica. Any stain or lacquer that may be applied is also included.
 Other operations assigned to this code include: sign manufacturing—wood—no painting, with power machinery; billiard table manufacturing; cabinet manufacturing for audio or visual devices and the installation of components; piano case manufacturing; trunk manufacturing; and cigar box manufacturing.
- Codes 2883, 2881, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 2915 VENEER PRODUCTS MANUFACTURING
 Includes veneer manufacturing
CROSS-REF. Plywood Manufacturing – include veneer manufacturing
- 2916 VENEER PRODUCTS MANUFACTURING
Note: 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 & Installation.
- 2960 WOOD PRESERVING & DRIVERS
 Includes yard or incidental woodworking operations.
CROSS-REF. Tie, Post or Pole Yard & 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 & 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 & DRIVERS
 Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate: steelmaking, 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 & DRIVERS
- 3027 ROLLING MILL NOC & DRIVERS – Applicable to brass, copper or other soft metals. Not copper-coated steel bars. Wire drawing, steelmaking 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 & DRIVERS
 Iron or steelmaking to be separately rated. Soil pipe foundries shall be rated as 3081 – Foundry – Ferrous NOC.
- 3030 IRON OR STEEL – FABRICATION – IRONWORKS OR STEELWORKS – SHOP – STRUCTURAL & DRIVERS
 Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.
- 3040 IRON OR STEEL – FABRICATION – IRONWORKS – SHOP – ORNAMENTAL & 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 nonstructural iron or steel work. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.

- 3041 IRON OR STEEL – FABRICATION – IRONWORKS – SHOP – DECORATIVE OR ARTISTIC & 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
CROSS-REF. Escalator or Elevator Manufacturing
- 3064 SIGN MANUFACTURING – METAL
Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9554.
CROSS-REF. Sign Manufacturing – Neon – sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521 or Code 9554; Sign Manufacturing- 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, 9554.
- 3076 SHEET METAL PRODUCTS MANUFACTURING
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
Note: Includes the manufacture of cowling, wings, tabs, and ailerons. Codes 3076 and 3830 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS-REF. Awning Manufacturing – Metal
Note: Erection, installation, or repair operations to be separately rated.
CROSS-REF. Awning Manufacturing – Metal – Manufacturing of Canvas Products or Manufacturing of Metal Awnings Exclusively
Note: Installation, erection, and repair to be separately rated to code 5535.
CROSS-REF. Coppersmith – Shop
CROSS-REF. Jalousie or Jalousie Screen Manufacturing
CROSS-REF. Refrigerator Manufacturing – Metal – Domestic or Commercial – All Other Operations
CROSS-REF. Soda Water Fountain or Apparatus Manufacturing
- 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 MANUFACTURING – AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL
- 3131 BUTTON OR FASTENER MANUFACTURING – METAL
CROSS-REF. Fastener or Button Manufacturing – Metal; Zipper Manufacturing
- 3132 NUT OR BOLT Manufacturing –Steelmaking or rolling mills to be separately rated.
CROSS-REF. Spike Manufacturing – steelmaking 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 code 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
CROSS-REF. Heater or Radiator Manufacturing – Applies to cast iron heaters or radiators.
- 3179 ELECTRICAL APPARATUS MANUFACTURING NOC
NOTE: 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 an distinct businesses.
CROSS-REF. Refrigerator Manufacturing – Metal – Domestic or Commercial – Manufacturing or Assembling the Refrigerating Unit.
- 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.
CROSS-REF. Lamp or Portable Lantern Manufacturing – Will not be assigned to an employer engaged in the operations described by another classification unless the operations subject to code 3180 are conducted as a separate and distinct business.
- 3188 PLUMBERS' SUPPLIES MANUFACTURING NOC
Not applicable to any risk whose operations are substantially described by other classifications in this manual.
- 3220 CAN MANUFACTURING
- 3224 ENAMEL OR AGATE WARE MANUFACTURING
CROSS-REF. Agate Or Enamel Ware Manufacturing.

- 3227 ALUMINUM WARE MANUFACTURING
Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.
- 3240 CABLE OR WIRE ROPE MANUFACTURING – IRON OR STEEL
NOTE: No wire drawing. Manufacturing of insulated electrical cable to be separately rated as 4470 - Cable Mfg.
CROSS-REF. Wire Rope or Cable Mfg. – Iron or Steel
NOTE: No wire drawing.
- 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 code 3241.
- 3257 WIRE GOODS MANUFACTURING
NOTE: Wire drawing to be separately rated as 1924 or code 3241.
CROSS-REF. Chain Manufacturing; Formed or Welded
NOTE: Applies to risks manufacturing chains from wire.
CROSS-REF. Fence Manufacturing – Wire.
- 3270 EYELET MANUFACTURING
CROSS-REF. Nail Manufacturing – steelmaking or rolling mills to be separately rated; Pin Manufacturing; Razor Manufacturing – Safety; Tack Manufacturing
- 3300 BED SPRING OR WIRE MATTRESS MANUFACTURING
Box spring Manufacturing to be separately rated as code 2570.
- 3303 SPRING MANUFACTURING – NOT WIRE SPRINGS
The manufacturing of wire springs shall be rated as code 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 & DRIVERS
Applies to both shop and outside work and includes incidental machining operations. Must not be assigned at a single job or location to an employer that performs operations described by another classification. An exception exists in that work under air pressure shall be rated as code 6252 – Shaft Sinking or code 6251 – Tunneling – All Operations; 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 must 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
CROSS-REF. Automobile – Stamped Parts Manufacturing; Barrel or Drum Manufacturing – Metal – includes reconditioning or repair.; Metal Stamping Manufacturing NOC – applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets and wastebaskets.
- 3507 CONSTRUCTION OR AGRICULTURAL MACHINERY MANUFACTURING
CROSS-REF. Construction – Machinery, Dredge, or Steam Shovel Manufacturing NOC
CROSS-REF. Cotton Gin Machine Manufacturing
CROSS-REF. Dredge, Steam Shovel or Construction Machinery Manufacturing NOC
CROSS-REF. Locomotive Works
CROSS-REF. Mining or Ore Milling Machinery Manufacturing
CROSS-REF. Power Plow or Traction Engine Manufacturing
CROSS-REF. Road or Street Making Machinery Manufacturing
CROSS-REF. Safe Manufacturing or Repairing
CROSS-REF. 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 – steelmaking, forging, shell manufacturing or shell loading to be separately rated; Bookbinding or Printing Machine Manufacturing
- 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; Steam or Air Pressure Gauge 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, super chargers, turbo 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 **MACHINED PARTS MANUFACTURING NOC**
 Applies only to employers that machine single-piece parts for others that meet all of the following conditions:
1. The employer’s operations are not described by another classification.
 2. The machined parts manufactured by the employer are not described by another classification.
 3. The employer does not assemble any single-piece machined parts into end-product components. Assembly operations include, but are not limited to, welding, fastening, inserting, pressing, and the joining of springs, ball bearings, gears, or other parts or components to any other part or component.
 4. The employer does not perform casting, forging, stamping, forming, or fabrication.
- CROSS-REF.** Additive Manufacturing NOC—No Assembly—applies to employers that manufacture single-piece parts for others using 3D printers or similar equipment. Also applies to finished products with multiple parts when the products are manufactured by 3D printers or similar equipment and require no additional assembly. The operations must meet all of the following conditions:
1. The employer’s operations are not described by another classification.
 2. The parts or finished products manufactured by the employer are not described by another classification.
 3. The employer does not perform assembly operations. Assembly operations include, but are not limited to, welding, fastening, inserting, pressing, and the joining of springs, ball bearings, gears, or other parts or components to any other part or component.
 4. The employer does not perform casting, forging, stamping, forming, or fabrication.
- 3632 **MACHINE SHOP NOC**
 Foundry operations to be separately rated. Code 3632 applies to the manufacture or repair of machines, as well as to general job machining that is not otherwise classified. Applies only to shop operations performed on the premises of the employer.
- CROSS-REF.** Automotive – Machine Shop – no work on vehicles. Applies to operations involving the repair of parts or engines that have been removed from the vehicle by others. Must not be assigned to an employer that performs operations described by another classification unless the operations subject to Code 3632 are conducted as a separate and distinct business. Applies only to shop operations performed on the premises of the employer; 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 – Shop Only – applies only to shop operations performed on the premises of the employer. Tool sharpening operations performed at the customer’s location to be separately rated.
- 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, converters, 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; Telephone or Telegraph Apparatus Manufacturing
- 3685 INSTRUMENT MANUFACTURING NOC
Note: Applies to professional or scientific instruments.
CROSS-REF. THERMOMETER MANUFACTURING
CROSS-REF. UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MANUFACTURING, SERVICE, OR REPAIR—AIRCRAFT WEIGHING LESS THAN 55 POUNDS
Note: Applies to the manufacture, service, or repair of drone aircraft weighing less than 55 pounds. Includes do-it-yourself, recreational, and commercial models, and military drone aircraft.
- 3719● OIL STILL ERECTION OR REPAIR
Note: 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 are also separately rated.
- 3724● MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC AND DRIVERS
Note: 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. DOOR – INSTALLATION – OVERHEAD & DRIVERS
CROSS-REF. ELECTRICAL APPARATUS INSTALLATION OR REPAIR & DRIVERS
Note: 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.
CROSS-REF. FLOODLIGHTS – ERECTION OF TEMPORARY FLOODLIGHTS & DRIVERS
CROSS-REF. GAS OR OIL – BURNER INSTALLATION NOC & DRIVERS
CROSS-REF. MILLWRIGHT WORK NOC & DRIVERS
Note: Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insured engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification.
CROSS-REF. PUMP INSTALLATION – NOC & DRIVERS
CROSS-REF. REFRIGERATION – COMMERCIAL – INSTALLATION OR REPAIR OF COMPRESSORS, MOTORS, OR OTHER MACHINERY & DRIVERS
Note: A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach in” refrigeration system having not more than a 1/3 hp. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered commercial.
CROSS-REF. SATELLITE DISH INSTALLATION – APPLIES TO GROUND OR ROOF MOUNTED INSTALLATIONS – ERECTION OF DISH AND AUXILIARY EQUIPMENT & DRIVERS
CROSS-REF. SCALES – INSTALLATION OR ADJUSTMENT- PLATFORM OR BEAM TYPE & DRIVERS
CROSS-REF. SEWING MACHINES – COMMERCIAL – REPAIRING, INSTALLING, AND DISMANTLING IN SEWING PLANTS & DRIVERS
CROSS-REF. 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 code 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
Note: Aircraft engine repair work, including rebuilding, when performed by a manufacturer, fixed-base operator, or contractor at an airport or off-site facility, away from airport ramp or flight line areas, is assigned to Code 3826. Refer to Code 7403 for ground support services performed at airports.
- 3827 AUTOMOBILE ENGINE MANUFACTURING
- 3830 AIRPLANE MANUFACTURING
Note: Includes airplane modification, repair, or maintenance work performed by a manufacturer, fixed-base operator, or contractor. These operations may be performed at an airport or off-site facility, away from airport ramp or flight line areas. Refer to Code 7403 for ground support services performed at airports.
CROSS-REF. UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MANUFACTURING, SERVICE, OR REPAIR—AIRCRAFT WEIGHING 55 POUNDS OR MORE
Note: Applies to the manufacture, service, or repair of drone aircraft weighing 55 pounds or more. Includes do-it-yourself, recreational, and commercial models, and military drone aircraft.
- 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 & Drivers – no canal, sewer, or cellar excavation or underground mining. Includes construction, repair, and maintenance of all buildings, structures or equipment, and installation of machinery; Dredging – For Materials on Non-Navigable Waters & Drivers – includes incidental shore operations; Shale or Clay Digging & Drivers – includes construction, repair, and maintenance of all buildings, structures or equipment and installation of machinery. No canal, sewer, or cellar excavation or underground mining.
- 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.** Clay Products or Brick Manufacturing NOC & Drivers – includes construction 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 roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.; Earthenware or Tile Manufacturing NOC & Drivers - includes construction 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 roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.;
- 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 & 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.
CROSS-REF. Coffin or casket mfg. and installation – concrete & drivers
- 4036 **PLASTERBOARD OR PLASTER BLOCK MANUFACTURING AND DRIVERS**
Quarrying, crushing or grinding to be separately rated as 1624 – Quarry NOC.
CROSS-REF. Plaster or Staff Mixing & 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 or Plaster Mixing & 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.
- 4038 **PLASTER STATUARY OR ORNAMENT MANUFACTURING**
Applies to papier-mache´ plaster forms.
CROSS-REF. Dress Form Manufacturing – applies to papier-mache´ or plaster forms; Ornament or Plaster Statuary Manufacturing
- 4062 **POTTERY MANUFACTURING – PORCELAIN WARE – MECHANICAL PRESS FORMING**
Mining, quarrying or clay digging to be separately rated.
CROSS-REF. Pottery Manufacturing – China or Tableware – mining, quarrying, or clay digging to be separately rated; Pottery Manufacturing – Earthenware – Glazed or Porcelain – Hand Molded or Cast – mining, quarrying, or clay digging to be separately rated; Terra – Cotta Manufacturing – applies to decorative or architectural terra-cotta. 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 MANUFACTURING**
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 MANUFACTURING
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.
CROSS-REF. Fiber Optic Cable Manufacturing
Note: The manufacture of fiber optic strands or cables is also included in 4110. There are three distinct types of fiber optic strands: multimode, single mode, and graded Index.
- 4111 GLASSWARE MANUFACTURING – NO AUTOMATIC BLOWING MACHINES
 Digging or quarrying to be separately rated.
CROSS-REF. 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 separate 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 MANUFACTURING NOC
Note: Includes ground lens manufacturing, opera and field glasses manufacturing, goggle manufacturing, and telescope manufacturing.
- 4206 PULP MANUFACTURING – GROUND WOOD PROCESS
 Logging or lumbering to be separately rated.
- 4207 PULP MANUFACTURING – CHEMICAL PROCESS
 Logging or lumbering to be separately rated.
- 4239 PAPER MANUFACTURING
Note: Includes card, bristol, paper, straw, fiber or leather board. Refer to Code 4206 or 4207 for pulp manufacturing
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 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 – paper manufacturing to be separately rated as 4239.

- 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. Abrasive Paper or Cloth Preparation – paper or cloth manufacturing to be separately rated; Boot or Shoe Pattern Manufacturing – must not be assigned to an employer performing operations described by another classification unless the operations subject to code 4279 are conducted as a separate and distinct business; Dress Pattern Manufacturing – Paper – includes designers, drafting employees and cutters. Magazine printing to be separately rated as code 4299. Match Manufacturing – lumbering operations to be separately rated as 2702 – Logging or Lumbering; Music Roll Manufacturing – Perforated Paper – paper manufacturing to be separately rated as Code 4239; Wallpaper Manufacturing – includes designing, printing or finishing. Paper Manufacturing to be separately rated as 4239.
- 4283 BUILDING OR ROOFING PAPER OR FELT PREPARATION – NO INSTALLATION
Note: 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.
CROSS-REF. Felt or Building or Roofing Paper Preparation – no installation
Note: 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.
CROSS-REF. Roofing or Building Paper or Felt Preparation – no installation
Note: 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.
CROSS-REF. Roofing – Paper or Roofing Felt Manufacturing
- 4299 PRINTING
Note: 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
Note: Codes 4299 – Printing and lithographing and 4304- Newspaper publishing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct business.
CROSS-REF. Lithographing
Note: 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. Playing Card Manufacturing
Note: Paper or cardboard manufacturing to be separately rated as 4239.
CROSS-REF. Rubber Stamp Manufacturing or Assembly
Note: Manufacturing of frames, backs or handles to be separately rated.
CROSS-REF. Sign Manufacturing - Plastic or Vinyl Computer - Generated Letters or Graphics- No Painting or Using Power Machinery
Note: 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 must not be assigned to the same employer 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, or 9554.
- CROSS-REF.** Sign Manufacturing – Silk Screen Printing – Paper or Posterboard:
Note: Code 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 Code 9521 or 9554.
- CROSS-REF.** Sign Manufacturing – Silk Screen Printing – Plastic
Note: Code 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 Code 9521 or 9554.
- CROSS-REF.** Sign Manufacturing – Silk Screen Printing – Wood
Note: Code 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 Code 9521 or 9554.
- 4304 NEWSPAPER PUBLISHING
 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. News carriers shall be assigned to the governing classification of the risk by which they are employed, except that news carriers 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.
- 4361 PHOTOGRAPHER – ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS
Note: Includes incidental retail store and photo developing or printing, whether from film or digital media. For aerial photography, the payroll of all members of the flying crew and aircraft ground employees must be separately rated to the appropriate aircraft flying and ground classification.
CROSS-REF. PHOTO PRINT SHOP—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS
Note: Applies to developing and printing photographs from film or digital media
- 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 RECORDING MEDIA MANUFACTURING
Note: Includes audio or visual recording media manufacturing and recording tape or disk manufacturing
CROSS-REF. Phonograph Record Manufacturing
- 4432 PEN MANUFACTURING
 Includes the manufacture of all types of handwriting implements that use ink or similar fluids.
CROSS-REF. Crayon Manufacturing; Pencil Manufacturing – Mechanical.
- 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; Ivory or Bone Goods Manufacturing

- 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; Plastics Manufacturing – Laminated Molded Products NOC – applicable to risks laminating liquid plastic, impregnated fibers with the use of brush or spray either in or over a mold or form.
- 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**
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 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, or 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; Lacquer or Varnish Manufacturing – includes mixing of thinners or solvents but not nitrocellulose manufacturing. Assigned employers that manufacture nitrocellulose, thinners, or solvents to the appropriate chemical classification, Code 4828 or Code 4829; 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.

- 4568 SALT, BORAX OR POTASH PRODUCING OR REFINING AND DRIVERS
Includes driving of wells and pumping. Mining to be separately rated as Code 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 – Packing House 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 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 & Drivers – includes tank charging; Carbonic Acid Gas Manufacturing & Drivers – includes tank charging; Hydrogen or Oxygen Manufacturing & 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 Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 4683 OIL MANUFACTURING – VEGETABLE – NOC
CROSS-REF. Cottonseed Oil Manufacturing – Mechanical
Note: Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, and weighers.
CROSS-REF. Cottonseed Oil Manufacturing – Solvent
Note: Applies during both active and dormant seasons. Includes the installation or repair of equipment, yard workers, and weighers.
CROSS-REF. Cottonseed Oil Refining
CROSS-REF. Lard Refining
Note: Codes 4683 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.
- 4686 OIL MANUFACTURING – VEGETABLE – SOLVENT EXTRACTION PROCESS
Note: Manufacturing of cottonseed oil is separately rates to code 4683
- 4692 DENTAL LABORATORY
- 4693 PHARMACEUTICAL OR SURGICAL GOODS MANUFACTURING NOC
CROSS-REF. Surgical or Pharmaceutical Goods Manufacturing NOC.
- 4703 CORN PRODUCTS MANUFACTURING
CROSS-REF. Dextrine Manufacturing; Starch Manufacturing

- 4717 BUTTER SUBSTITUTE MANUFACTURING
Codes 4717 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.
- 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 & 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 Code 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 & 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 – Compounding or Blending - 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; Saddle or Harness Manufacturing; Whip Manufacturing

- 4923 PHOTOGRAPHIC SUPPLIES MANUFACTURING
Note: Chemical manufacturing plants or manufacturers of nonsafety film to be separately rated.
- 5020● CEILING INSTALLATION – SUSPENDED ACOUSTICAL GRID TYPE
Note: Insulation work separately rated.
- 5022● MASONRY NOC
CROSS-REF. Construction - Elevator or Hod Hoist Installation, Repair or Removal & Drivers – Masonry Buildings or Structures
CROSS-REF. Fireplace Construction
CROSS-REF. Plastering or Stucco Work on Outside of Buildings
CROSS-REF. Silo Erection – Masonry or Tile
CROSS-REF. Stucco or Plastering Work – on Outside of Buildings
CROSS-REF. Wrecking – Buildings or Structures – Not Marine – All Operations – Masonry Buildings or Structures
Note: Includes salespersons and clerical at wrecking site.
- 5037● PAINTING – METAL STRUCTURES – OVER TWO STORIES IN HEIGHT AND DRIVERS
Note: Includes shop operations. The painting of aircraft of all sizes and types, metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash to be separately rated as 5474.
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. Concrete or Cement – Distributing Towers – Installation, Repair or Removal & Drivers
Note: 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.
CROSS-REF. Construction – Elevator or Hod Hoist Installation, Repair or Removal & Drivers- Iron or Steel Buildings or Structures
CROSS-REF. Oil Rig or Derrick Erecting or Dismantling – All Operations – Metal
Note: Includes the construction of foundations of structures and the installation of equipment.
CROSS-REF. Scaffolding – Concrete or Cement Distributing Towers Installation, Repair or Removal
CROSS-REF. Scaffolding – Scaffold Installation, Repair or Removal – Built Up From The Ground – Not Suspended Or Swinging Type
CROSS-REF. Vault Construction or Installation
Note: Applies to fire or burglarproof vaults
CROSS-REF. Wrecking – Building or Structures – Not Marine – All Operations – Iron or Steel Buildings or Structures
Note: Includes salespersons and clerical at wrecking site
- 5059● IRON OR STEEL—ERECTION—FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT
Note: Code 5040 – Iron or steel erection – frame structures shall not be assigned at the same job or location to which code 5059 applies.
CROSS-REF. Iron or Steel—Erection—Construction of Dwellings Not Over Two Stories in Height
CROSS-REF. Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height
Note: Applies only to the construction or repair of buildings designed for the housing and welfare of personnel. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations must be assigned to the appropriate 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

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

CROSS-REF. Decorating

Note: Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations;

CROSS-REF. Draperies or Curtains - Installation in Public Buildings NOC

CROSS-REF. Iron or Steel - Erection - Iron, Brass or Bronze - Decorative or Artistic

CROSS-REF. Iron or Steel - Erection - Iron, Brass or Bronze - 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

Note: 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. Boiler or Steam Pipe Insulating & Drivers

Note: Includes shop. Applies to the application of cork or other nonconducting materials

CROSS-REF. Carrier System- Pneumatic-Installation or Repair & Drivers

Note: Applies to work inside of buildings. Installation of freight carrier systems rated as 3724-Millwright Work

CROSS-REF. Gas or Oil - Burner Installation-Domestic & Drivers

CROSS-REF. Insulation - Steam Pipe or Boiler & Drivers

Note: Includes shop. Applies to the use of cork, asbestos, or other nonconducting materials.

CROSS-REF. Lawn - Sprinkler System Installation-Underground & Drivers

Note: Irrigation and drainage system construction to be separately rated as Code 6229

CROSS-REF. Pump Installation - Domestic & Drivers

CROSS-REF. Refrigeration - Commercial - Pipe Fitting Including the Installation of Tubing & Drivers

Note: A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered as commercial.

CROSS-REF. Refrigeration - Domestic - Pipe Fitting Including the Installation of Tubing & Drivers

Note: A refrigeration system is defined as "domestic" whether located in a residential or commercial setting provided it is a "reach in" refrigeration system not having more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered as commercial.

CROSS-REF. Sewer - Cleaning of Building Connections Using Portable Equipment & Drivers

5188● AUTOMATIC SPRINKLER INSTALLATION AND DRIVERS

Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.

CROSS-REF. Sprinkler Installation & Drivers - applies to automatic sprinklers

5190● ELECTRICAL WIRING - WITHIN BUILDINGS AND DRIVERS

Note: 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. Cable Installation & Drivers

Note: Applies to cable installation in conduits or subways. Conduit Construction to be separately rated as 6325.

CROSS-REF. Refrigeration - Commercial - Cleaning, Oiling, or Adjusting & Drivers

Note: A refrigeration system is defined as "domestic" whether located in a residential or commercial setting

provided it is a “reach in” refrigeration system not having more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered as commercial.

CROSS-REF. Satellite Dish Installation - Applies to Ground or Roof Mounted Installations - Auxiliary Wiring Within Buildings & Drivers

CROSS-REF. Sewing Machines – Commercial - Electrical Wiring–Away from Shop & Drivers.

5191 OFFICE MACHINE 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 -Installation or Adjustment - Counter Type; X-Ray Equipment–Installation, Service & Repair.

5192 VENDING OR COIN OPERATED MACHINES – INSTALLATION, SERVICE OR REPAIR & 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

Note: Includes foundations or the making, setting up or taking down of forms, scaffolds, falsework 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

CROSS-REF. Concrete: Construction–Private Residences– Monolithic

CROSS-REF. Construction – Elevator or Hod Hoist Installation, Repair, or Removal & Drivers – Concrete or Concrete – Encased Buildings or Structures

CROSS-REF. Dam or lock construction – concrete work – all operations

CROSS-REF. Guniting – Not Chimneys – All Operations

Note: Guniting on chimneys to be separately rated as 5222 – Chimney Construction

CROSS-REF. Satellite Dish Installation - Applies to Ground or Roof Mounted Installations - Installation of Concrete Mounting Pad

CROSS-REF. Silo Erection – Concrete

CROSS-REF. Silo Erection – Pre-cast Concrete Staves

CROSS-REF. Wrecking – Building or Structures – Not Marine – All Operations – Concrete or Concrete-Encased Buildings or Structures

Note: Includes salespersons and clerical at wrecking site.

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. Concrete – Construction – Private Residences – Not Monolithic

CROSS-REF. Military Reservation - Construction - Concrete Construction – Not Monolithic Concrete Buildings Construction- applies only to the construction or repair of buildings designed for the housing, welfare, and keep of personnel. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations must be assigned to the appropriate classification.

5221● CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS AND DRIVERS

Note: 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, and street or road construction to be separately rated. Includes terrazzo work.

CROSS-REF. Monuments – Cemetery – Erection Exclusively & Drivers

CROSS-REF. Paving or Repaving – Floors, Driveways, Yards or Sidewalks – & Drivers

Note: This cross reference has the same footnote as Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks & Drivers.

CROSS-REF. Stone and Brick Paver Installation – Outside

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 mfg. of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or 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. Construction of iron or steel pools to be separately rated as 5059 – 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 purposes is included in Code 5348. Separately rate tile work performed in conjunction with the construction. The installation of tile, granite, marble, or other stone countertops is also included in 5348. Refer to code 5437 for countertops made from other materials.

5402● HOTHOUSE ERECTION – ALL OPERATIONS

CROSS-REF. Greenhouse Erection – All Operations.

5403● CARPENTRY NOC

CROSS-REF. Carpentry – Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures

Note: Applies to the construction of multi-unit residential buildings exceeding three stories in height and to the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction. Includes all carpentry work when performed by employees of the same carpentry contractor or general contractor responsible for the entire dwelling construction project. The construction of residential dwellings not exceeding three stories in height to be separately rated as code 5645.

CROSS-REF. Construction – Elevator or Hoist Installation, Repair or Removal & Drivers – Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy

CROSS-REF. Oil Rig or Derrick Erecting or Dismantling – All Operations – Wood

Note: Includes the construction of foundations or structures and the installation of equipment.

CROSS-REF. Scaffolding – Sidewalk Bridges Not Over One Story in Height

CROSS-REF. Siding Installation – All Types – All Other Buildings or Structures – Including Residential Dwellings Exceeding Three Stories in Height

Note: Applies to specialist contractors installing all types of siding. Refer to Code 5645 for the installation of siding on residential dwellings not exceeding three stories in height. Sheet metal siding installed on the exterior of a steel frame structure is assigned to Code 5535.

CROSS-REF. Silo Erection – Wood

CROSS-REF. Wrecking – Building or Structures – Not Marine – All Operations – Wooden Buildings or Structures 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
Note: Not applicable to contractors who perform any other carpentry operations at the same job or location; refer to Code 5645 or Code 5403. Includes the installation of countertops made from materials such as, but not limited to, laminated plastic, veneer, particleboard, or pressed wood; Corian or similar solid surfaces or high-density plastic base materials; and nonlaminated solid wood or butcher block. Refer to Code 5348 for the installation of tile, granite, marble, and other stone counters.
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 REMOVAL OPERATIONS -CONTRACTOR – PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS
 Employees engaged in asbestos removal, replacement, repair, enclosure or encapsulation.
- 5473● ASBESTOS REMOVAL OPERATIONS - CONTRACTOR – NOC & DRIVERS
 Employees engaged in asbestos removal, replacement, 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.
CROSS-REF. Painting Aircraft & Shop Operations, Drivers
 Includes the painting of all sizes and types of fixed – and – rotary- wing aircraft by contractors or fixed-base operator.
- 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 – Paving & Drivers; Asphalt Works - 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 & DRIVERS
Note: Applies to clearing of right-of-way, earth excavation, filling or grading. Separately rate – 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.
CROSS-REF. Street or Road Construction – Rock Excavation & Drivers
Note: 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
- 5537● HEATING, VENTILLATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS – INSTALLATION SERVICE AND REPAIR, SHOP, YARD & DRIVERS
Note: Applicable to installation, service and repair, including residential and commercial, shop and yard work. Division of payroll between 5537 and any other contracting classification is not permitted when all or a majority portion of the work for an HVAC contract is performed by a single contractor. Specialist subcontractors performing a portion of the HVAC contractor (i.e., electrical, plumbing, sheet metal) must be separately rated to the classification applicable to their work. Separately rate portable air-conditioning units to Code 9519.
- 5551● ROOFING – ALL KINDS AND DRIVERS
Note: Applies to the installation of new roofs and the repair of existing roofs. Includes the installation and/or repair of joists, trusses, rafters, roof decks, sheathing, and all types of roofing materials.
- 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 persons 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.
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

CROSS-REF. Watchguards – Construction

Note: 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 – CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT

Note: Includes all carpentry work in connection with the construction of residential dwellings when performed by employees of the same carpentry contractor or general contractor responsible for the entire construction project. Carpentry work includes the construction of the sill, rough framework, rough floor, wood or light-gauge steel studs, wood or light-gauge steel joists, rafters, roof deck, all types of roofing materials, sidewall sheathing, siding, doors, wallboard installation, lathing, windows, stairs, finished flooring, cabinet installation, fencing, decking, detached structures, and all interior wood trim. Residential dwellings include detached, semi-detached, and attached multi-unit residential buildings. The construction of multi-unit residential buildings exceeding three stories in height and the construction of commercial buildings or structures, including mixed-use buildings, with no height restriction must be separately rated to Code [5403](#).

CROSS-REF. Siding Installation – All Types – Residential Dwellings Not Exceeding Three Stories in Height.

Note: Applies to specialist contractors installing all types of siding installation (aluminum, cedar shingles, engineered or composite wood, seamless steel, vinyl, wood) provided that these operations are performed on residential dwellings not exceeding three stories in height.

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 & 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.

CROSS-REF. Construction – Elevator or Hod Hoist Installation, Repair Or Removal & Drivers – Piers or Wharves

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 & 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.

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

Note: Code 6204 is applied to a specialist contractors engaged in drilling work not otherwise classified. All types of drilling are included except drilling related to oil or gas wells or drilling in underground mines. The code is not applicable to drilling performed by an artisan, such as a plumber or electrician, as part of their work.

CROSS-REF. Well Drilling–Water & Drivers.

6206● OIL OR GAS WELL – CEMENTING AND DRIVERS

Note: Code 6206 must not be assigned at the same job or location to which Code 6235 or Code 6236 applies because cementing would be considered incidental to drilling operations or the installation of casings. Includes flowback services when performed in support of fracturing operations.

CROSS-REF. Oil or Gas - Well - Acidizing – All Employees & Drivers

Note: Code 6206 must not be assigned at the same job or location to which Code 6235 applies because acidizing would be considered incidental to drilling operations. Includes flowback services when performed in support of fracturing operations.

6213● OIL OR GAS WELL – SPECIALTY TOOL & EQUIPMENT LEASING NOC– ALL EMPLOYEES & DRIVERS

Note: Applicable to insureds that lease specialty tools and equipment used by drilling contractors. These insureds usually provide supervisory personnel with the equipment. Insureds that furnish complete operating crews with such equipment must be assigned to code 6235.

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

Note: Code 6214 is applied to perforation of casings used in oil or gas wells. This classification is not applicable to any perforating operations that take place above ground.

6216● OIL OR GAS - LEASE WORK NOC – BY SPECIALIST CONTRACTOR & DRIVERS

Note: Includes laying or taking up flow lines and water lines; installing central pumping units; and tank truck operations servicing oil or gas well sites. The following operations are not included in Code 6216 and must be separately rated: pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing of wells, or well shooting. Not applicable to owner/operators of an oil or gas lease operation, or to a risk under contract with the lease owner that performs all operations necessary to work an oil or gas lease.

Drill site preparations including but not limited to clearing land; building lease roads, slush pits, levees, or fire walls; and lease beautification or dirt work performed by a specialist contractor are classified to codes applicable to these operations, provided the services are performed prior to rig erection. Specialist contractors who perform these services during or after rig erection are assigned to Code 6216.

CROSS-REF. Gas or Oil - Lease Work NOC–Natural Gas–By Specialist Contractor & Drivers

Note: Includes laying or taking up flow lines and water lines; tank truck operations servicing gas or oil well sites; and installing central pumping units. The following operations are not included in Code 6216 and must be separately rated: pipeline construction, tank building, rig or derrick erecting or dismantling, installing or recovering casing, drilling, cementing, cleaning and swabbing wells, or well shooting. Not applicable to owner/operators of a gas or oil lease operation, or to a risk under contract with the lease owner that performs all operations necessary to work a gas or oil lease.

Drill site preparations including but not limited to clearing land; building lease roads, slush pits, levees, or fire walls; and lease beautification or dirt work performed by a specialist contractor are classified to codes applicable to these operations, provided the services are performed prior to rig erection. Specialist contractors who perform these services during or after rig erection are assigned to Code 6216.

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 – Grading & Drivers

CROSS-REF. Blasting Rock & Drivers

CROSS-REF. Clearing of Right-of Way–Electric, Power, Telephone, Burglar, or Fire Alarm Lines - Brush Clearing or Removal–New or Existing Right-of-Way & Drivers

Note: Applies to the clearing or removal of brush using mechanical equipment.

CROSS-REF. Grading of Land NOC & Drivers

Note: Includes borrowing, filling or backfilling. Separately Rate: mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work.

CROSS-REF. Rock Excavation & Drivers

Note: Not tunneling or street or road construction.

6229● IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS

Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.

CROSS-REF. Drainage or Irrigation System Construction & Drivers – pile driving, dredging, tunneling or dam or sewer construction to be separately rated; Septic Tank Installation & Drivers

6233● OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS

Pile driving, dredging or tunneling to be separately rated.

6235● OIL OR GAS – WELL – DRILLING OR REDRILLING AND DRIVERS

Note: Code 6235 applies to drilling or redrilling oil or gas wells and includes erection or dismantling of drilling rigs, formation fracturing, cementing, installation of casing, and flowback services when such operations are performed by employees of the drilling company. Cleaning or swabbing of a new well that has not yet been completed is included in code 6235 whether performed by employees of the driller or by a specialist contractor.

CROSS-REF. Drilling or Redrilling of oil or Gas Wells & Installation of Casing, Drivers

Note: Includes flowback services when performed during drilling or redrilling operations.

CROSS-REF. Oil or Gas – Well – Shooting & Drivers

Note: Includes flowback services when performed during drilling or redrilling operations.

- 6236● OIL OR GAS WELL – INSTALLATION OR RECOVERY OF CASING AND DRIVERS
Note: Applies to a specialist contractor engaged in the installation or recovery of casing at oil or gas wells and includes incidental cementing work when performed by the casing contractor’s crew. Refer to Code 6206 for specialist cementing contractors.
- 6237● OIL OR GAS - WELL – INSTRUMENT LOGGING OR SURVEY WORK AND DRIVERS
Note: Not applicable to wire line-type work that involves the installation, repair, or servicing of equipment used for drilling purposes. Includes flowback engineers who only monitor and log flowback pressure.
- 6251● TUNNELING – ALL OPERATIONS
Includes lining, all employees working under air pressure, and all others working in the tunnel or performing work in connection with equipment. 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 Work – Not Pneumatic – All Operations to Completion – includes pile driving, excavation, and masonry or concrete work up to completion of the substructure only.
- 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. 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 must be rated to code 6233. Code 7502 must not be assigned at the same job or location that Code 6319 applies.
CROSS-REF. Steam Mains or Connection Construction & Drivers – includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251 – Tunneling – All Operations. Code 7539 – Steam Heating or Power Company must not be assigned at the same job or location to which Code 6319 applies; Water Main or Connection Construction & Drivers – includes tunneling at street crossings when not performed under air pressure. Code 7520 – Waterworks Operation shall not be assigned at the same job or location to which Code 6319 applies. All other tunneling to be separately rated.
- 6325● CONDUIT CONSTRUCTION – FOR CABLES OR WIRES AND DRIVERS
- 6400● FENCE INSTALLATION AND REPAIR – METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND
Note: The installation and repair of temporary or permanent fences, including those installed to prevent soil erosion, are assigned to Code 6400. Any concrete fence panel that cannot be installed or repaired by hand or uses a crane, hoist, or backhoe to install must be separately rated to the appropriate construction code.
- 6503 POTATO CHIP, POPCORN & SNACK CHIP MANUFACTURING NOC
Note: All milling must be separately rated.
- 6504 FOOD PRODUCTS MANUFACTURING 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
Includes shop and yard work. Applies 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. Boatbuilding shall be separately rated as Code 6834.
- 6847 USL & HW SHIPBUILDING 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 OR CONVERSION – ALL OPERATIONS & DRIVERS
Includes shop or yard operations as well as the operation of dry docks and marine railways. Applies to employers that perform various kinds of general ship repair or conversion work and that undertake such diversified operations as a usual part of their business. Work by others performed on ships is to be assigned to the classifications describing the work.
CROSS-REF. Marine Railway Operation & Drivers
- 6884 PAINTING: SHIP HULLS
CROSS-REF. Ship Scaling.
- 7133 RAILROAD OPERATION – NOC – ALL EMPLOYEES AND DRIVERS
Note: All employees connected with the operation or maintenance of automobile bus lines shall be rated as Code 7382 or Code 8385. Code 7133 does not consider coverage for insurance under the Federal Employers’ Liability Act or voluntary compensation coverage for any operations subject to that act.
- 7219 TRUCKING NOC – ALL EMPLOYEES & DRIVERS
Note: Truckers engaged in hauling under contract, whether for one or more individuals or concerns, must under no circumstances be classified and rated except in accordance with the appropriate “Trucking” classification. Exception: When trucking operations are a secondary business and conducted as a separate understating or enterprise, the payroll of an individual employee may be divided and allocated to other than a “Trucking” classification. Refer to Rule 4123-17-08. Each classification includes miscellaneous employees such as terminal employees, garage employees, and repairers. Storage warehouse employees to be separately rated
CROSS-REF. Automobile – Haulaway or Driveaway – All Employees & Drivers
CROSS-REF. Scaffolding – Delivery of materials only – No installation, Repair, or Removal – All Employees & Drivers
CROSS-REF. Snow Removal – Hauling Snow Under Contract – No Snow Clearing – All Employees & Drivers
CROSS-REF. Trucking – Hauling Explosives or Ammunition – All Employees & Drivers
Note: Truckers engaged in hauling under contract, whether for one or more individuals or concerns, must under no circumstances be classified and rated except in accordance with the appropriate “Trucking” classification. Exception: When trucking operations are a secondary business and conducted as a separate understating or enterprise, the payroll of an individual employee may be divided and allocated to other than a “Trucking” classification. Refer to Rule 4123-17-08. Each classification includes miscellaneous employees such as terminal employees, garage employees, and repairers.

- 7222 TRUCKING – OIL FIELD EQUIPMENT – ALL EMPLOYEES AND DRIVERS
Truckers hauling under contract, whether for one or more individuals or employers, must under no circumstances be classified except in accordance with the appropriate trucking classification. Includes miscellaneous employees such as terminal employees, garage employees, and repairers. When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a trucking classification. Refer to Rule 4123-17-08.
- 7225 AUTOMOBILE TOWING & DRIVERS
Note: Includes towing or wrecker companies, road rangers, or freeway patrol companies providing towing, roadside service, or repairs, and automobile recovery or repossession companies. Includes mechanics and the operation of an impound lot operated by a towing company.
CROSS-REF. Roadside Assistance & Drivers
Note: Includes operations such as road rangers or freeway patrol companies providing roadside service, repairs, or assistance regardless of whether or not towing services are offered.
- 7230 TRUCKING – PARCEL OR PACKAGE DELIVERY – ALL EMPLOYEES AND DRIVERS
Applies to employers that exclusively deliver from retail stores under term contracts. Includes miscellaneous employees such as terminal employees, garage employees, and repairers. Truckers hauling under contract, whether for one or more individuals or employers, must under no circumstances be classified except in accordance with the appropriate trucking classification. When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a trucking classification. Refer to [Rule 4123-17-08](#).
- 7231 MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES – ALL EMPLOYEES & DRIVERS
Note: Applies to couriers, messengers, and others who deliver nonowned envelopes, parcels or packages exclusively for local delivery. Mail, parcels, or packages, as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel, or package. This classification would not be applicable to truckers hauling packaged goods or merchandise where the haulage or transport charge is based on a truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment. The term “local” is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.
- 7232 TRUCKING – MAIL PARCEL OR PACKAGE DELIVERY – UNDER CONTRACT WITH THE U.S. POSTAL SERVICE – ALL EMPLOYEES & DRIVERS
Applies to employers 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. Includes miscellaneous employees such as terminal employees, garage employees, and repairers. Truckers hauling under contract, whether for one or more individuals or employers, must under no circumstances be classified except in accordance with the appropriate trucking classification. When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a trucking classification. Refer to [Rule 4123-17-08](#).
- 7310 USL&HW STEVEDORING – HAND LABOR, FORKLIFT OR TOW MOTOR 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
Code 7360 include freight checkers. Stevedoring to be separately rated. Drivers to be separately rated to the appropriate trucking classification.
CROSS-REF. Freight Handling-Packing, Handling or Shipping Explosives or Ammunition-Under Contract – Code 7360 include freight checkers. Stevedoring of explosives or ammunition to be separately rated to the appropriate stevedoring classification. Drivers to be separately rated to the appropriate trucking classification; Refrigerator Car Loading or Unloading – includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated to the appropriate trucking classification.
- 7370 TAXICAB CO – ALL OTHER EMPLOYEES & DRIVERS
The entire remuneration of all taxicab drivers shall be included in calculating the premium. Garage employees are separately rated to code 8385.
- 7380 DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC – COMMERCIAL
Note: Subject to Rule 4123-17-08. Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing class code.
CROSS REF: Distributing Companies & Drivers
Note: 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 Code 8017.
- 7382 BUS CO – ALL OTHER EMPLOYEES & DRIVERS
Note: Garage employees are to be separately rated to Code 8385.
CROSS-REF. LIMOUSINE CO.—ALL OTHER EMPLOYEES & DRIVERS
Note: Garage employees are to be separately rated to Code 8385.
CROSS-REF. RAILROAD OPERATION—STREET—ALL OTHER EMPLOYEES & DRIVERS
Note: Yard employees are to be separately rated to Code 8385. Code 7382 does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act.
- 7390 BEER OR ALE DEALER – WHOLESALE & 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.
CROSS-REF. Ale or Beer Dealer—Wholesale & 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, 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 – Ramp Operations & Drivers
Note: Applies to operations located at airports. Includes all types of fixed- and rotary-wing aircraft. Ramp operations are defined as work performed on the aircraft at the ramp or on the flight line. Operations include, but are not limited to, normal aircraft turnaround operations, luggage service operations, interior and exterior cleaning of aircraft, fluid checking and filling, tire changing, deicing, lightbulb replacement, stocking of supplies (including food) in the aircraft, and ramp fueling and de-fueling of the aircraft. Independent service contractors and fixed-base operators performing these services are assigned to Code 7403. Painting of aircraft is separately rated to Code 5474. Members of flying crews are separately rated to the appropriate aviation classification.
- 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. Separately rate all other employees and drivers.
- 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 helicopter flying crew to code 7425. 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.
- Employees who are transported as passengers and who are not members of the flying crew are to have their payroll and losses assigned to their standard occupational classification. Commercial aircraft operation to be separately rated. Separately rate all other employees and drivers.
- 7422 AVIATION – NOC – OTHER THAN HELICOPTERS – FLYING CREW DRIVERS.
Note: Separately rate all other employees and drivers.
CROSS-REF. AVIATION – PATROL, PHOTOGRAPHY, MAPPING, OR SURVEY WORK – FLYING CREW DRIVERS.
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. Separately rate all other employees and drivers.
- 7502 GAS CO. – NATURAL GAS – LOCAL DISTRIBUTION & DRIVERS
Note: 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 – Liquefied Petroleum Gas - Local & Drivers
Note: 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.
CROSS-REF. Gas Works & Drivers
Note: Applies to all operations including store employees and meter readers. Construction of buildings or gas-holders to be separately rated.
- 7515 OIL OR GAS - PIPELINE OPERATION & DRIVERS
 Construction, operation of wells, or oil refining to be separately rated.
- 7520 WATERWORKS OPERATION & DRIVERS
Note: Includes store employees, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.
- 7538 ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & 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 & 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 & Drivers – includes store employees and meter readers. Construction of buildings to be separately rated.
- 7540 ELECTRIC LIGHT OR POWER COOPERATIVE – REA PROJECT ONLY – ALL EMPLOYEES & 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 & 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 & DRIVER
Note: 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.
- 7605● BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS
Note: Includes the installation of security cameras.

- 7610 RADIO OR TELEVISION BROADCASTING STATION – ALL EMPLOYEES & CLERICAL, DRIVERS
Note: Includes players, entertainers or musicians.
CROSS-REF. Duplication and replication service of prerecorded audio, video or data
CROSS-REF. Motion Picture – Production – In Studio or Outside – All Operations & Clerical, Drivers.
Note: Digital media processing and editing, as well as marketing through film exchanges, are included in code 7610, whether performed by a contractor or the production company.
- 7705 AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS
Note: Garage employees separately rated to Code 8385. Ambulance service also includes “door through door” nonemergency medical transportation of patients between medical facilities. All other noncertified, nonemergency transports to be separately rated as Code 7370 or Code 7382.
 Applies to volunteer ambulance or EMS personnel serving with or without payroll. Unless state statutes, regulations and/or rules specify otherwise, premium for such volunteers must be determined on the basis of the payroll normally received by nonvolunteer ambulance or EMS personnel doing the same or similar work; however, in no case should the payroll of any such volunteer be less than \$300 per volunteer per year. Separately rate firefighters who also perform EMS to Code 7710 or 7711.
- 7710 FIREFIGHTERS & DRIVERS
Note: Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate volunteer firefighters & drivers to Code 7711.
CROSS REF: Fire Patrol or Protective Corps & Drivers – No Salvage Operations
Note: Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate volunteer firefighters & drivers to Code 7711.
CROSS-REF. Forest or Wildland Firefighting & Drivers
Note: Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate volunteer firefighters & drivers to Code 7711.
- 7711 FIREFIGHTERS & DRIVERS – VOLUNTEER
Note: Applies when coverage is provided to volunteer firefighters in states where such workers are entitled to benefits under the workers compensation law. The actual payroll of all volunteer firefighters must be used in calculating premium. In no case, however, should the payroll of any such firefighters, including volunteer officers, be less than \$300 annually per person. The minimum payroll of \$300 annually per person also applies to fire department volunteers that are assigned to a standard exception classification. Applies to organizations serving the public through firefighting and related fire protection services. Includes volunteer firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate nonvolunteer firefighters and drivers to Code 7710.
CROSS-REF. Fire Patrol or Protective Corps & Drivers – Volunteer
Note: Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate nonvolunteer firefighters & drivers to Code 7710.
CROSS-REF. Forest or Wildland Firefighting & Drivers – Volunteer
Note: Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate nonvolunteer firefighters & drivers to Code 7710.
- 7720 PHRASEOLOGY POLICE OFFICERS & DRIVERS
CROSS-REF. Detective or Patrol Agency & 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.; Patrol or Detective Agency & Drivers; Security Enforcement or Protection – Contract & Drivers.

7855● RAILROAD CONSTRUCTION – LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR – NO WORK ON ELEVATED RAILROADS AND DRIVERS

The classifications for railroad construction and railroad operation do not contemplate coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. Refer to Railroad Construction (FELA) and Railroad Operations (FELA).

8001◆ STORE – FLORIST & DRIVERS

Includes service away from store premises. Cultivating or gardening to be separately rated as 0035.

8002◆ AUTOMOBILE RENTAL CO – ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS

CROSS-REF. Truck - Rental - All Other Employees & Counter Personnel, Drivers.

8006◆ GASOLINE STATION - SELF-SERVICE AND CONVENIENCE/GROCERY – RETAIL

Note: 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

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

CROSS-REF. Household Furnishings or Wearing Apparel Dealer – Retail

Note: 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

CROSS-REF. Store - Coffee, Tea or Spice Retail

CROSS-REF. Store - Convenience - Store

Note: Applies to each separate store location meeting all of 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, automobile accessories, money orders, check cashing service, and the service of food or beverages.
2. No handling of fresh meats.
3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets).

Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.

CROSS-REF. Store - Dairy Products – Retail

CROSS-REF. Store - Delicatessen – Retail

Note: No Selling of Uncooked Fresh Meats.

CROSS-REF. Store - Frozen or Frosted Food – Retail

CROSS-REF. Store - Fruit or Vegetable – Retail

No Handling of Fresh Meats.

CROSS-REF. Store - Grocery-Retail

Note: to each separate store location meeting all of 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, automobile accessories, money orders, check cashing service, and the service of food or beverages.
2. No handling of fresh meats.
3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets).

Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.

CROSS-REF. Store - Vegetable or Fruit - Retail

Note: No handling of fresh meats.

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. Store - Agricultural Implement Stores – Not Farm Machinery – Shall not be assigned to a risk engaged in the rental or sale of farm machinery; Store - Audio or Video Parts and Accessories; Bicycles – Retail Sale or Rental – Includes Repair; Locksmith – Shop and Outside; 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; Store - Hearing Aid; Optical Stores –optical stores that perform eye exams, treat eye diseases, and dispense eyewear are classified to Code 8013 when gross receipts from the sale of eyewear are more than 50%. Refer to Code 8832 when gross receipts from the sale of eyewear are 50% or less. Surface grinding of lenses to be separately rated as Code 4149; 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 & CLERICAL, SALESPERSONS, DRIVERS

Note: Applies to employers that provide reproductions by offset-type duplicators on paper sizes less than 18 x 23 inches. The reproduction by electrostatic – type devices, digital or nonimpact imaging on paper of any size is also included. Additional operations performed by such employers in support of quick printing or copying services are included in Code 8015 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.

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

Any employer that provides reproductions by methods other than described above, or where the principal activity is one of the additional activities noted above and not quick printing or copying services, must be rated as Code 4299 – Printing. Codes 8015 and 4299 shall not be assigned to the same risk unless must be separately rated to Code 4299. Codes 4299 and 8015 must not be assigned to the same employer unless the operation subject to 8015 is conducted as a separate and distinct business.

Box scoring and dies making operations are excluded from Code 8015..

CROSS-REF. DOCUMENT-SCANNING OPERATIONS—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS

Note: Applies to document-scanning operations for customers performed at the employer’s or customer’s location. Includes document storage and shredding operations performed at the employer’s location only. Document shredding performed at the customer’s location, including the bailing and transportation of those shredded documents, is separately rated to Code 8264.

- 8017◆ STORE – RETAIL NOC
CROSS-REF. Auctioneers
Note: Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.
CROSS-REF. Beer or Ale Dealers – Retail
CROSS-REF. Hat Cleaning
CROSS-REF. Laundry – Self Service
CROSS-REF. Pawn Shop
CROSS-REF. Shoe Repair Store
Note: Includes shoe Shining
CROSS-REF. Shoe Shining Establishment
CROSS-REF. Store – Five and Ten Cents
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”
CROSS-REF. Store – Floor Covering – Retail
CROSS-REF. Store - Luggage – Retail
CROSS-REF. Store – Paint or Wallpaper Retail
CROSS-REF. Store – Pet and Pet Supply – Retail
CROSS-REF. Store – Sporting Goods – Retail
CROSS-REF. Tailor Shop
Note: A risk engaged exclusively in custom tailoring shall be assigned to Code 2503 – Tailoring.
- 8018◆ STORE – WHOLESALE - NOC
CROSS-REF. Barber or Beauty Parlor Supply Houses
CROSS-REF. Egg Dealers – Wholesale
Note: Includes Grading, Candling, Packing.
CROSS-REF. Mill Supply Dealer
CROSS-REF. Packaging – Contract
CROSS-REF. Sawdust Dealer
CROSS-REF. Soft Drink Distributors – Wholesale
Note: No bottling.
CROSS-REF. Store - Floor Coverings – Wholesale
CROSS-REF. Store – Fruit or Vegetable – Wholesale
CROSS-REF. Store – Grocery – Wholesale
CROSS-REF. Store – Paint or Wallpaper – Wholesale
CROSS-REF. Store – Pet and Pet Supply – Wholesale
CROSS-REF. Store – Vegetable or Fruit – Wholesale
CROSS-REF. Welding Supply Dealer
- 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 Frozen Foods – includes 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; Store – Dry Goods - Wholesale
- 8033◆ STORE – MEAT, GROCERY AND PROVISION - 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. Store - 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 annual payroll subject to this classification is at least \$650,000.
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, and toys.
3. The total annual sales of Items (a), (b) and (c) above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales. Not applicable to five -and-ten-cent stores or dollar stores that are properly classified as Code 8017.

8044◆ STORE - FURNITURE & DRIVERS

Applies to wholesale and retail stores and includes installation of house furnishings

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

CROSS-REF. Automobile Recycling – applies to store employees who do not perform other operations and have no yard exposure.

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

Note: 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.

CROSS-REF. Store – Audio or video cassette, book, record, compact disc, software – Retail

CROSS-REF. Store – Compact disc, book, record, software, video or audio cassette – Retail

CROSS-REF. Store – Record, book, compact disc, software, video or audio cassette – Retail

CROSS-REF. Store – Video or Audio Cassette, book, record, compact disc, software - Retail

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 Mfg. 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 Dealer; Cotton Compressing— includes incidental warehouses. Codes 8103 and 0401 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses; Cotton Merchant— includes warehouse or yard employees; Cotton Storage—applies to baled cotton. Includes warehouse or yard employees; Wiping Cloth Dealer & Laundry Operations.
- 8106◆ IRON OR STEEL MERCHANT & 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; Steel or Iron Merchant & Drivers – not applicable to junk dealers or iron or steel scrap dealers.
- 8107◆ MACHINERY DEALER NOC – STORE OR YARD & 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 & 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 & Drivers.
- 8111◆ PLUMBERS' SUPPLIES DEALER & DRIVERS
No Mfg. 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 & DRIVERS
Includes demonstration.
- 8203◆ ICE MANUFACTURING OR DISTRIBUTION & DRIVERS
- 8204◆ BUILDING MATERIAL YARD & 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-& Local Managers, Drivers – includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.
- 8209 VEGETABLE PACKING & 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 & 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.
CROSS-REF. Fertilizer – Dealer & Local Manager, Drivers – No Mfg. – includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583.
- 8227● 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.
CROSS-REF. Concrete – Forms – Reconditioning and Leasing
Note: Erection of forms to be separately rated.

- 8232◆ LUMBERYARD NEW MATERIALS ONLY – ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS
CROSS-REF. Building Material Dealer – New Materials Only- All Other Employees & Yard, Warehouse, Drivers.
CROSS-REF. Concrete Ready-Mix Dealer & Yard Employees, Drivers
Note: Delivery of concrete not owned by the employer, either in storage or while in transit, including all operations incidental to the loading of trucks and delivery of such concrete, must be assigned to the appropriate trucking classification.
CROSS-REF. Fuel and Material Dealer NOC & Local Managers, Drivers.
Note: No secondhand building materials or lumber. 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.
CROSS-REF. Home Improvement Center – New Materials Only: –All Other Employees & Yard, Warehouse, Drivers
Note: 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 & LOCAL MANAGERS, DRIVERS
- 8235◆ SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS
 Includes incidental assembling, glazing or mfg. of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. Codes 8235 and 2802 – Carpentry or 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 & 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 & DRIVERS
Note: 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
CROSS-REF. DOCUMENT-SHREDDING OPERATIONS & DRIVERS
Note: Applies to employers in the business of document-shredding only. Includes shredding at the employer's or customer's location, including the bailing and transportation of those shredded documents. Also includes all shredding at the customer's location when performed as part of a document-scanning operation. Refer to Code 8015 for document-scanning operations for customers performed at the employer's or customer's location.
CROSS-REF. PAPER STOCK OR RAG DEALER—USED & DRIVERS
CROSS-REF. RUBBER STOCK DEALER—USED & DRIVERS
- 8265◆ IRON OR STEEL SCRAP DEALER & 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 & DRIVERS
Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.
CROSS-REF. Club – Riding & Drivers – clubs employing only clerical office employees shall be classified as Code 8810 – Clerical office employees; Dog Show - Kennel Employees and Drivers; Horse Show - Stable Employees & Drivers; Livery or Boarding Stable – Not Sales Stable –& Drivers; Racetrack Operation- Horse or Dog - Stable Hands or Kennel Employees & Drivers; Riding Academy or Club & Drivers.
- 8288◆ LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS
Not operating farms or ranches.
CROSS-REF. Cattle Dealer & 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. & Salespersons, Drivers; Sales Stable & Salespersons, Drivers; Stockyard & 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 to the appropriate trucking classification.
CROSS-REF. Warehousing NOC – applies to general merchandise. Drivers to be separately rated to the appropriate trucking classification.
- 8293 STORAGE WAREHOUSE – FURNITURE & DRIVERS
Includes packing or handling household goods away from insured’s premises.
CROSS-REF. Warehousing – Furniture & Drivers – includes packing or handling household goods away from insured’s premises; Furniture Moving & Storage, Drivers.
- 8304 GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS
Floating elevators to be separately rated under the appropriate vessel classification.
- 8350 GASOLINE OR OIL DEALER & DRIVERS
Note: Retail gasoline stations to be separately rated as 8381 or 8380 – Gasoline Station.
CROSS-REF. Gas - Dealer – Liquefied Petroleum Gas & Drivers
Note: 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.
CROSS-REF. Oil or Gasoline Dealer & Drivers
Note: Operation of retail gasoline stations to be separately rated as 8381 – Gasoline Station – Retail – Self-Service or 8380 Gasoline Station – Retail NOC.
CROSS-REF. Oiling of Roads & Drivers
Note: Delivery and spreading of oil on roads by oil distributors.
CROSS-REF. Solvent Dealers–Bulk & Drivers.
- 8380 AUTOMOBILE - SERVICE OR REPAIR CENTER & DRIVERS
Note: Includes parts department employees and service writers. Automobile salespersons to be separately rated as 8748. Codes 8380 and 8392 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Automobile body repair is to be separately rated to code 8393. Towing for others and roadside assistance are to be separately rated.
CROSS-REF. Air-Conditioning Systems - Automobile –Installation, Service or Repair & Drivers
Note: Towing for others and roadside assistance to be separately rated.
CROSS-REF. Automobile Car Wash & Drivers
Note: Includes incidental greasing, polishing and servicing. Codes 8380 and 8392 – Automobile Storage Garage must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.

- CROSS-REF.** Automobile - Leasing Company – long-term - All Other Employees & Drivers
Note: Towing for others and roadside assistance to be separately rated.
- CROSS-REF.** Automobile – Muffler – Installation or Repair & Drivers
Note: Towing for others and roadside assistance to be separately rated.
- CROSS-REF.** Automobile Sales or Service Agency & Parts Department Employees, Drivers
Note: Automobile salespersons are to be separately rated as Code 8748. Automobile body repair is to be separately rated to Code 8393. Towing for others and Roadside assistance are to be separately rated.
- 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. Codes 8380 and 8392 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Automobile body repair is to be separately rated to Code 8393. Towing for others and roadside assistance are to be separately rated.
- 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.** Mobile, Manufactured, Modular, or Prefabricated Home Repair – Shop only – By Dealer or Specialist Contractor & Drivers
Note: The on-site repair of a mobile, manufactured, or prefabricated home that is permanently set is classified to the appropriate construction code. Setup or installation work of mobile, manufactured, modular, or prefabricated homes must be separately rated to Code 2799.
- CROSS-REF.** Rubber Tire Dealer - Retail & Drivers
Note: Includes repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of the employer. Codes 8380 and 8392 – Automobile storage garage must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.
- CROSS-REF.** Storage Battery Service Station & Drivers
Note: Codes 8380 and 8392 must not be assigned to the same employer unless the operations described by these classification are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.
- CROSS-REF.** Truck Leasing – Long-Term – All Other Employees & Drivers
Note: Towing for others and roadside assistance to be separately rated.
- 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
Note: Includes the garage employees of volunteer ambulance service and EMS providers.
CROSS-REF. Automobile Rental Co. – Garage Employees
Note: Includes employees who check or change fluids, batteries, tires and clean or otherwise service automobile or garage equipment.
CROSS-REF. Limousine Co. – Garage Employees
CROSS-REF. Taxicab Co. – Garage Employees
CROSS-REF. Railroad Operation – Street – Yard Employees
Note: Code 8385 does not consider coverage for insurance under the Federal Employers’ Liability Act or voluntary compensation coverage for any operations subject to the ACT.
CROSS-REF. Truck- Rental - Garage Employees.
- 8392 **AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS**

- 8393 AUTOMOBILE – BODY REPAIR & DRIVERS
Note: Applies to repair of metal, fiberglass, carbon fiber, and plastic automobile bodies and includes upholstery and painting. Includes estimators. Automobile mechanical service and repair work is to be separately rated as Code 8380. Codes 3808, 3822, 3824, and 8393 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance are to be separately rated.
- 8500◆ METAL SCRAP DEALER & 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
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.
CROSS-REF. Drafting Company – 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– ALL EMPLOYEES & DRIVERS
Note: Code 8606 is assigned to all types of geophysical exploration when these activities are conducted as a separate and distinct business. Core-drilling employees are assigned to code 6204.
- 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: Code 8720, a “not otherwise classified” classification, is applicable to insurance inspectors, outside claims adjusters, and/or safety engineers, appraisers of fire companies engaged in estimating the salvage value of property, and employments of a similar character. Also, Includes boiler or elevator inspecting and marine appraiser or surveyor.

- CROSS-REF.** Racetrack operation – Horse or Dog – Racing Officials Other Than Starters or Their Assistants.
CROSS-REF. Unlimited Aircraft System or Drone Aircraft Operations NOC – Aircraft Weighing Less Than 55 Pounds.
Note: Applies to employers that operate drone aircraft with a combined weight (including its attached systems, payload, and cargo) of less than 55 pounds for other businesses.
 The operation of drone aircraft with a combined weight (including its attached systems, payload, and cargo) of 55 pounds or more for the other businesses must be separately rated to the applicable aviation classification. The manufacture, service, or repair of drone aircraft must be separately rated to Code 3685 or 3830.
- 8721 REAL ESTATE APPRAISAL COMPANY – OUTSIDE EMPLOYEES
CROSS-REF. Real Estate Agency-Outside Employees
Note: Care, custody and maintenance or construction work to be separately rated.
- 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
Note: Subject to Administrative Code 4123-17-08. Refer to code 5605 for assignment of construction job site salesperson and estimators.
CROSS-REF. U.S.O. Operations - Travelers Aid Society.
- 8745 NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS – NOT RETAIL DEALER - & SALESPERSONS, DRIVERS.
- 8748 AUTOMOBILE SALESPERSON
 Subject to Administrative code 4123-17-05, except as respects delivery of automobiles.
CROSS-REF. Automobile Leasing Company–Long-Term - Salespersons; Mobile, Manufactured, Modular, or Prefabricated Home Dealers – Salespersons; Truck Leasing–Long-Term - Sales Employees–subject to Administrative code 4123-17-08, 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
Note: Applicable to employees who meet the definition of clerical according to Administrative code 4123-17-08. Code 8799 is to be used in conjunction with code 8800.
- 8800 MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP
Note: Will 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. Code 8810 will not be used in conjunction with Code 8800. Refer to Code 8799 for employees who meet the definition of clerical according to Administrative code 4123-17-08.
- 8803 AUDITORS, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNERS OR PROGRAMMER – TRAVELING
Note: Code 8803 is applicable to traveling clerical-type employees who augment the staff of risks that provide accounting, auditing, computer programming, or related clerical services for their clients. Employees assigned to Code 8803 perform clerical work when they arrive at a client’s location, but because of the combined exposure of traveling and clerical work, Code 8803 is assigned to their payrolls in lieu of the available clerical classifications. Once at the location, their work must be of a clerical nature and be physically separated from the main operation of the site visited. Employees not meeting these criteria must be separately rated.

8810 CLERICAL OFFICE EMPLOYEES NOC

Note: Subject to Administrative code 4123-17-08.

CROSS-REF. Computer System Designers or Programmers - Exclusively Office

CROSS-REF. Public Library or Museum – Professional Employees & Clerical

CROSS-REF. Racetrack Operation - Horse or Dog - Pari-Mutuel Clerks, Cashiers, and Clerical Office Employees.

8820 ATTORNEY – ALL EMPLOYEES & 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 & Clerical, Messengers, Drivers – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.

8824 RETIREMENT LIVING CENTERS – HEALTH CARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. ADULT CONGREGATE LIVING FACILITIES—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. CONTINUING CARE RETIREMENT COMMUNITIES—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. CONVALESCENT HOMES—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. HOMES FOR THE AGED—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. MEMORY CARE FACILITIES—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. NURSING HOMES OR ASSISTED LIVING FACILITIES—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. REST HOMES—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

CROSS-REF. SKILLED NURSING FACILITIES—HEALTHCARE EMPLOYEES

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to all employees providing medical, nursing, or personal care to residents of these types of facilities including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides, and orderlies. Also applies to administrative healthcare personnel who do not qualify for assignment to Code 8810.

Not applicable to hospitals. Food service employees and all other employees who perform non-healthcare activities are to be separately rated to Code 8826.

8826 RETIREMENT LIVING CENTERS — ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. ADULT CONGREGATE LIVING FACILITIES—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. CONTINUING CARE RETIREMENT COMMUNITIES—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. CONVALESCENT HOMES—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. HOMES FOR THE AGED—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. MEMORY CARE FACILITIES—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. NURSING HOMES OR ASSISTED LIVING FACILITIES—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. REST HOMES—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

CROSS-REF. SKILLED NURSING FACILITIES—ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS

Note: Applies to facilities that provide skilled nursing care and other types of residential services for individuals who require medical or nursing care, and rehabilitation services. These types of facilities include, but are not limited to, nursing homes, assisted living facilities, adult congregate living facilities, continuing care retirement communities, retirement living centers, and memory care facilities.

Applies to employees providing food service, maintenance, and operations of these facilities.

All healthcare employees are to be separately rated to Code 8824.

8831 HOSPITAL – VETERINARY & DRIVERS

CROSS-REF. Artificial Insemination of Cattle - Professional Employees

CROSS-REF. Pet Grooming or Training & Drivers

8832 PHYSICIAN & CLERICAL

Note: 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.

Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a medical facility or physician's office must be classified to Code 8832.

Physicians' offices that perform eye exams, treat eye diseases, and dispense eyewear are classified to Code 8832 when gross receipts from the sale of eyewear are 50% or less. Refer to Code 8013 when gross receipts from the sale of eyewear are more than 50%. Surface grinding of lenses to be separately rated as Code 4149.

- CROSS-REF.** Dentist & Clerical.
Note: 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
Note: Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital must be also classified to code 8833.
CROSS-REF. Asylum – Professional Employees
CROSS-REF. Sanitarium – Professional Employees.
- 8835 HOME, 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 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
Note: 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
Note: 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.
- 8864 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 & CLERICAL
CROSS-REF. School – Professional Employees & Clerical; Religious Organization – Professional Employees & 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 & Drivers
Note: This classification includes day camps serving both preschool and school-age children. Camps providing overnight accommodations, specialty day camps otherwise classified, orphanages, or child care medical providers to be separately rated.
CROSS-REF. Day Nurseries – All Employees Including Clerical, Salespersons & Drivers

- 8871 CLERICAL TELECOMMUTER EMPLOYEES
Subject to Administrative code 4123-17-08
- 8901 TELECOMMUNICATIONS CO. – OFFICE OR EXCHANGE EMPLOYEES & 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 OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS
Note: Typical employments included are property managers, leasing agents, model home hosts, clerical staff and outside salespersons; no actual maintenance performed. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes or to a business described by a Standard Exception classification. Includes nonresident management of farm or ranch property for others, not corporate farms. Includes real estate management companies and real estate investment trusts. Includes administrators of homeowners associations. Must not be assigned to an employee engaged in operations described by another classification. Code 9012 is assigned to all clerical and sales employees, including those that operate at a separate location from the properties managed. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.
CROSS-REF. Condominiums, Cooperatives, or Time-Shares – Property Managers and Leasing Agents & Clerical, Salespersons:
Note: Typical employments included are property managers, leasing agents, model home hosts, clerical staff, and outside salespersons – no actual maintenance performed. Includes administrators of condominium associations. Must not be assigned to an employee engaged in operations described by another classification.
CROSS-REF. Mini-Storage Facilities or Flea Markets – Property Managers and Leasing Agents & Clerical, Salespersons
CROSS-REF. Mobile Home or Trailer Parks – Property Managers and Leasing Agents & Clerical, Salespersons
- 9014 JANITORIAL SERVICES BY CONTRACTORS – NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS
Note: Includes inside and outside cleaning of windows from ground level. Window cleaning when performed above ground level to be separately rates as Code 9170. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the window cleaning is performed. Painting, maintenance or repair at any location where such contractor does not also perform janitorial services to be separately rated. Cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants are classified to Code 9014. Code 9014 does not include debris removal; refer to Code 5610.
CROSS-REF. Chimney Cleaning–Residential–No Chimney Cleaning Above Ground Level & Drivers
Note: Applies to the cleaning of chimneys by the vacuum suction method from ground level. Chimney cleaning when performed above ground level to be separately rate as Code 9170. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the chimney cleaning is performed.
CROSS-REF. Exterminator & Drivers
Note: Includes termite control. Carpentry repair or use of poison gases to be separately rated.
CROSS-REF. Furnace Cleaning–Vacuum Suction Method & Drivers
CROSS-REF. Mobile Power or Pressure Cleaning Services – No Power or Pressure Cleaning Above Ground Level & Drivers
Note: Applies to the cleaning of building exteriors, sidewalks, vehicles, and equipment using portable water or steam power cleaning systems. Power or pressure cleaning when performed above ground level to be separately rated as Code 9170. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the power or pressure cleaning is performed. Power or pressure cleaning of roofs is separately rated to Code 5551.
- 9015 BUILDING OR PROPERTY MANAGEMENT – ALL OTHER EMPLOYEES
Note: Applies to the care, custody, and maintenance of premises or facilities. Not applicable to an owner or lessee of a building who occupies the entire or major portion of the premises for manufacturing or mercantile

purposes. Includes doormen, security desk personnel, elevator operators, gatekeepers, and concierges. Separately rate maintenance or repair work at any location where the owner or lessee does not also perform janitorial services. Includes real estate management companies and real estate investment trusts. Clerical and sales employees are assigned to Code 9012, including those that operate at a separate location from the properties managed. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.

CROSS-REF. Bathhouse–Beach

Note: Clerical and Sales employees to be assigned to Code 9012

CROSS-REF. Camp Operation NOC

Note: Clerical and sales employees to be assigned to code 9012.

CROSS-REF. Condominiums, Cooperatives or Time-Shares – All Other Employees

Note: Applies to care, custody, and maintenance of premises or facilities. Clerical and sales employees to be assigned to Code 9012.

CROSS-REF. Mini-Storage Facilities or Flea Market – All Other Employees

Note: Clerical and sales employees to be classified to Code 9012.

CROSS-REF. Mobile Home or Trailer Parks – All Other Employees

Note: Clerical and sales employees assigned to Code 9012.

CROSS-REF. Mobile Home - Windstorm Tie-Down Installation - By Mobile Home Park Operator

CROSS-REF. Recreational Vehicle Campgrounds or Parks – All Other Employees

Note: Clerical and sales employees to be assigned to Code 9012.

CROSS-REF. Swimming Pool - Public– Operation – All Other Employees

Note: Clerical and Sales employees to be assigned to Code 9012.

9016 AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS

Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated.

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 & Drivers –includes guides, ticket sellers, gate attendants, maintenance employees; Dog Show - Operation by Owner or Lessee & Drivers – includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180–Amusement Device Operation NOC; Horse Show–Operation by Owner or Lessee & Drivers–this cross reference has the same footnote as Dog Show - Operation & 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 & DRIVERS

Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.

CROSS-REF. Tunnel – Vehicular – Or Bridge Operations & Drivers – includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.

9033 HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS

Note: Applies to all employees of housing authorities operating completed public housing projects. The authority may be a governmental, quasi-governmental, or privately run charitable, not-for-profit, or for-profit agency. New construction and major alteration work to be separately rated.

9040 HOSPITAL – ALL OTHER EMPLOYEES

CROSS-REF. Asylum – All Other Employees

CROSS-REF. 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 & SALESPERSONS, DRIVERS
Note: Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.
CROSS-REF. Commissary Work - All Other Employees & Salesperson, Drivers
CROSS-REF. Motel, Motor Court, Tourist Court or Cabin – All Other Employees & Salespersons, Drivers
CROSS-REF. Rooming Houses or Boarding Houses & Salespersons, Drivers.
- 9058 HOTEL – RESTAURANT EMPLOYEES
CROSS-REF. Commissary Work – Restaurant Employees
CROSS-REF. Motel, Motor Court, Tourist Court or Cabin – Restaurant Employees
- 9060 CLUB – COUNTRY, GOLF, FISHING OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS
Note: Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are included in Code 9060.
- 9061 CLUB NOC & CLERICAL
Clubs employing only clerical office employees shall be classified as Code 8810 – Clerical Office Employees
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
Note: Includes teachers and instructors. Traditional camp operations with overnight accommodations to be assigned to Code 9015. Day camps serving both preschool and school-age children to be assigned to code 8869. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semiprofessional sports, refer to Code 9178 or Code 9179.
CROSS-REF. Exercise or Health Institute & Clerical
CROSS-REF. Health Spa or Steam Bath NOC & Clerical
CROSS-REF. U.S.O Operations Permanent Location
Note: Mobile units to be separately rated to the classification(s) applicable to their operations.
- 9082 RESTAURANT NOC
Note: 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.
CROSS-REF. Caterer
Note: 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 & 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 & DRIVERS
Note: Operation care and maintenance of amusement devices to be separately rated as 9180 – Amusement Device Operation.
CROSS-REF. Lawn Maintenance – Commercial or Domestic & Drivers
Note: 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. Dinner Theaters NOC – All Other Employees – The entire operation must be classified to the appropriate restaurant or bar classification, unless the combined payroll that would be otherwise be assignable to Codes 9154 and 9156 is more than 50% of the total payroll.; Theater Drive-In – All Employees.
- 9156 THEATER NOC – PLAYERS, ENTERTAINERS OR MUSICIANS
CROSS-REF. Dinner Theater NOC – Players – the entire operation must be classified to the appropriate restaurant or bar classification, unless the combined payroll that would otherwise be assignable to Codes 9154 and 9156 is more than 50% of the total payroll.
- 9170 JANITORIAL SERVICES BY CONTRACTORS – INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS
Note: Includes inside and outside cleaning of windows above ground level. Window cleaning when performed at ground level to be separately rated as Code 9014. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the window cleaning is performed. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated. Cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants are classified to Code 9014.
CROSS-REF. Chimney Cleaning – Residential – Includes Chimney Cleaning Above Ground Level & Drivers
Note: Applies to the cleaning of chimneys by the vacuum suction method above ground level. Chimney cleaning when performed at ground level to be separately rated as Code 9014. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the chimney cleaning is performed.
CROSS-REF. Mobile Power or Pressure Cleaning Services – Includes Power or Pressure Cleaning Above Ground Level & Drivers
Note: Applies to the cleaning of building exteriors and equipment using portable water or steam power cleaning systems. Power or pressure cleaning when performed at ground level to be separately rated as Code 9014. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the power or pressure cleaning is performed. Power or pressure cleaning of roofs to be separately rated to Code 5551.

- 9178 ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS
Note: Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on the salary list of the insured, whether regularly played or not. Noncontact sports include, but are not limited to, baseball, basketball, and soccer. This classification is not applicable for amateur, youth or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these risks.
- 9179 ATHLETIC SPORTS OR PARK - CONTACT SPORTS
Note: Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on salary list of insured, whether regularly played or not. Contact sports include, but not limited to, football, hockey and roller derby. This classification is not applicable for amateur, youth or recreational sports, in which the athletes are generally not paid. Refer to code 9063 for these risks.
- 9180 AMUSEMENT DEVICE OPERATION NOC – NOT TRAVELING – & DRIVERS
 Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified. 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 & Drivers – clubs employing only clerical office employees shall be classified as Code 8810 – Clerical Office Employees; Shooting Gallery & Drivers; Fireworks Exhibition & Drivers
- 9182 ATHLETIC SPORTS OR PARK – OPERATION & DRIVERS
Note: Applies to all employees other than players, coaches, managers, trainers, equipment managers or sports officials.
- 9186 CARNIVAL, CIRCUS, OR AMUSEMENT DEVICE OPERATOR – TRAVELING – ALL EMPLOYEES & DRIVERS.
CROSS-REF. Amusement Device Operator, Carnival, or Circus – Traveling – All Employees & Drivers; Circus, Carnival, or Amusement Device Operator – Traveling – All Employees & Drivers
- 9220 CEMETERY OPERATIONS & DRIVERS
- 9402 STREET CLEANING & DRIVERS
CROSS-REF. Sewer Cleaning & Drivers; Snow Removal - Clearing Snow from Streets or Roads & Drivers.
- 9403 GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS
 Reduction, rendering or fertilizer plants to be separately rated.
- 9501 PAINTING - SHOP ONLY & DRIVERS
Note: 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 Mfg. - Plastic or Vinyl Computer-Generated Letters or Graphics - Painting or Using Power Machinery & Drivers
Note: 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 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop are to be separately rated as Code 9521 or Code 9554.
CROSS-REF. Sign Mfg. - Wood – Painting, Spraying, Sandblasting With or Without Power Machinery & Drivers
Note: Codes, 2881, 2883 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 9554,
CROSS-REF. Sign Painting or Lettering – Inside of Building & Drivers.
Note: Includes shop operations. Code 9501 and 9554 or 5474 must not be assigned at the same job or location.

- 9505 PAINTING – AUTOMOBILE OR CARRIAGE BODIES
Note: Code 9505 and 3808 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Code 9505 must not be used at the same location as Code 8393.
CROSS-REF. Automobile, Bus, Truck or Trailer Body Mfg. – 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.
CROSS-REF. Aircraft Avionics and Instrumentation Installation, Service or Repair – Shop and Outside & Drivers
Note: Includes the installation, service, or repair of aircraft avionics and instrumentation on all types of fixed- and rotary-wing aircraft. These operations may be performed at a plant or shop facility away from an airport, or may be performed within a hangar or similar structure at an airport. Independent service contractors and fixed-base operators performing these services are assigned to Code 9516. Refer to Code 7403 for ground support services performed at airports.
- 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.
CROSS-REF. Air-Conditioning Systems – Portable Units – Installation, Service or Repair & Drivers
CROSS-REF. Refrigeration – Domestic – Cleaning, Oiling, or Adjusting & Drivers
Note: A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered as commercial.
CROSS-REF. Refrigeration – Domestic – Installation, Service, or Repair and Drivers
Note: A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered as commercial.
- 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 – must not be assigned to an employer conducting operations described by another classification unless the operations subject to Code 9521 are conducted as a separate and distinct business. This restriction does not apply to coffin or casket mfg., automobile body mfg., or furniture mfg.
- 9522 UPHOLSTERING
 Must not be assigned to an employer conducting operations described by another classification unless the operations subject to 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.
CROSS-REF. Automobile, Bus, Truck or Trailer Body Mfg. – Upholstering; Burial Garment Mfg. and Casket or Coffin Upholstering; Casket or Coffin Upholstering and Burial Garment Mfg.; Coffin and Casket Upholstering and Burial Garment Mfg.; Furniture Upholstering.

- 9534◆ **MOBILE CRANE AND HOISTING SERVICE CONTRACTORS – NOC – ALL OPERATIONS – & DRIVERS**
Includes yard employees. This classification shall apply to hoisting or lifting operations, requiring the use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes and cables, including transportation of such equipment to and from work sites. Shall not be assigned to risk engaged in both hoisting and construction operations at the same job or location. The entire payroll in connection with such project, including the payroll developed in the operation of the mobile crane, shall be assigned to the applicable construction classification.
CROSS-REF. Bell Installation – Tower - & Drivers.; Scaffolding – Outrigger Scaffold Installation, Repair or Removal & Drivers; Scaffolding – Suspended or Swinging Scaffold Installation, Repair or Removal & Drivers
- 9554 **SIGN INSTALLATION, MAINTENANCE, REPAIR, REMOVAL OR REPLACEMENT NOC – AWAY FROM SHOP & 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 & 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**
- 9600 **TAXIDERMIST**
- 9620 **FUNERAL DIRECTOR & DRIVERS**
CROSS-REF. Crematory Operations & Drivers; Undertaker & 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