

NEW JERSEY

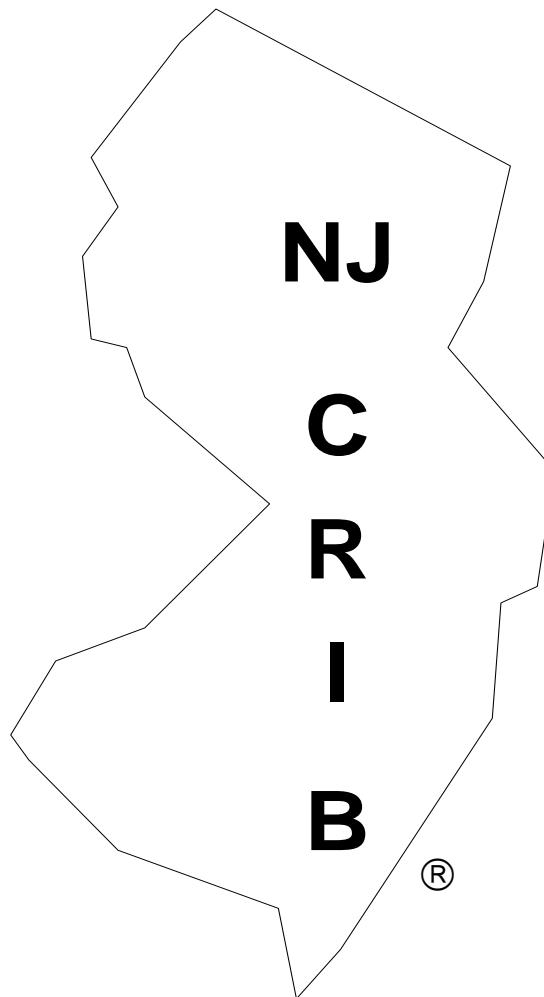
RATE & CLASSIFICATION

HANDBOOK

ALPHABETICAL ORDER

EFFECTIVE - JANUARY 1, 2015

NEW & RENEWAL BUSINESS ONLY



COMPENSATION RATING & INSPECTION BUREAU
60 PARK PLACE
NEWARK, N.J. 07102
(973) 622-6014

PREFACE

This Handbook is intended to serve as a work tool for the review of policy filings, unit statistical plan reports, the preparation of experience and as a general convenient reference.

The Handbook is a partial extract of the New Jersey Workers' Compensation and Employer's Liability Insurance Manual.

Therefore, it is a limited, secondary source of reference and is a supplement to, and not a substitute for the Manual.

The user should recognize this limitation and whenever necessary refer to the Manual.


A handwritten signature in black ink, appearing to read "James G. Allan". The signature is written in a cursive style with a large initial "J" and a long horizontal stroke at the end.

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NEW JERSEY COMPENSATION RATES – EFFECTIVE JANUARY 1, 2015

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
0005	\$7.33	\$900	2070	\$11.20	\$900	2654	\$1.55	\$473
0034	\$16.35	\$900	2081	\$9.09	\$900	2660	\$4.55	\$900
0035	\$5.01	\$900	2089	\$9.09	\$900	2670	\$3.20	\$720
0042	\$15.51	\$900	2095	\$9.09	\$900	2683	\$3.43	\$755
0050	\$8.81	\$900	2110	\$7.03	\$900	2686	\$5.54	\$900
0055	\$4.34	\$891	2111	\$11.02	\$900	2688	\$5.54	\$900
0073	\$10.60	\$900	2112	\$7.03	\$900	2702	\$29.61	\$900
0074	\$2.85	\$668	2114	\$7.03	\$900	2710	\$23.14	\$900
0075	\$5.08	\$900	2121	\$2.81	\$662	2759	\$23.72	\$900
0079	\$2.85	\$668	2130	\$9.28	\$900	2790	\$4.82	\$900
0081	\$3.69	\$794	2131	\$5.77	\$900	2802	\$9.18	\$900
0082	\$8.81	\$900	2143	\$4.04	\$846	2835	\$7.00	\$900
0083	\$8.81	\$900	2150	\$10.95	\$900	2836	\$4.78	\$900
0084	\$8.81	\$900	2157	A		2841	\$7.26	\$900
0085	\$8.81	\$900	2173	\$9.21	\$900	2852	\$14.96	\$900
0086	\$2.85	\$668	2211	\$8.12	\$900	2881	\$6.98	\$900
0089	\$5.73	\$900	2286	\$5.98	\$900	2883	\$8.07	\$900
0106	\$22.38	\$900	2302	\$4.29	\$884	2913	\$6.98	\$900
0700	\$4.10	\$855	2303	\$6.66	\$900	2916	\$9.18	\$900
0910	\$1.00*	\$51	2352	\$7.84	\$900	2923	\$3.41	\$752
0912	\$60.00*	\$111	2361	\$1.53	\$470	2942	\$7.88	\$900
0913	\$60.00*	\$111	2362	\$5.36	\$900	2960	\$4.75	\$900
0915	\$60.00*	\$111	2380	\$5.36	\$900	3004	\$6.08	\$900
0917	\$12.50	\$900	2383	\$6.24	\$900	3018	\$7.47	\$900
0935	6.07%		2386	\$5.36	\$900	3022	\$5.50	\$900
0936	0.00%		2388	\$5.36	\$900	3027	\$9.16	\$900
1320F	\$4.10	\$855	2402	\$10.34	\$900	3028	\$5.40	\$900
1438	\$8.53	\$900	2416	\$8.49	\$900	3030	\$18.09	\$900
1452	\$11.60	\$900	2418	\$13.40	\$900	3040	\$15.33	\$900
1463	\$17.39	\$900	2420	\$14.40	\$900	3041	\$5.08	\$900
1605	\$10.73	\$900	2501	\$3.20	\$720	3042	\$10.13	\$900
1624	\$13.08	\$900	2503	\$3.20	\$720	3045	\$13.15	\$900
1699	\$4.17	\$866	2531	\$3.20	\$720	3060	\$8.56	\$900
1701	\$6.12	\$900	2534	\$3.20	\$720	3061	\$5.96	\$900
1710	\$13.33	\$900	2537	\$3.20	\$720	3062	\$9.11	\$900
1741	\$4.80	\$900	2557	\$3.94	\$831	3066	\$8.56	\$900
1747	\$2.69	\$644	2560	\$3.20	\$720	3075	\$8.56	\$900
1754	\$5.43	\$900	2570	\$9.74	\$900	3076	\$7.40	\$900
1814	\$11.76	\$900	2571	\$3.20	\$720	3081	\$39.31	\$900
1815	\$11.76	\$900	2575	\$3.20	\$720	3085	\$10.78	\$900
1853	\$9.88	\$900	2576	\$3.20	\$720	3110	\$6.59	\$900
1924	\$4.75	\$900	2578	\$3.20	\$720	3111	\$6.54	\$900
1925	\$7.98	\$900	2582	\$3.22	\$723	3113	\$2.76	\$654
1937	\$14.29	\$900	2585	\$10.48	\$900	3114	\$5.26	\$900
2002	\$8.07	\$900	2586	\$3.97	\$836	3117	\$2.76	\$654
2003	\$10.20	\$900	2587	\$10.48	\$900	3118	\$2.76	\$654
2014	\$10.30	\$900	2588	\$2.30	\$585	3122	\$7.51	\$900
2039	\$9.99	\$900	2600	\$14.33	\$900	3131	\$11.39	\$900
2041	\$4.20	\$870	2623	\$14.33	\$900	3132	\$5.91	\$900

*See Part 3, Section 5 of the Manual for Rating Procedure.

NEW JERSEY COMPENSATION RATES – EFFECTIVE JANUARY 1, 2015

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
3145	\$2.97	\$686	3719	\$3.20	\$720	4353	\$1.60	\$480
3146	\$5.43	\$900	3724	\$9.06	\$900	4360	\$1.60	\$480
3169	\$6.96	\$900	3726	\$4.08	\$852	4361	\$1.60	\$480
3179	\$4.38	\$897	3807	\$3.39	\$749	4410	\$8.33	\$900
3188	\$9.69	\$900	3815	\$13.06	\$900	4431	\$12.55	\$900
3192	\$3.13	\$710	3821	\$21.24	\$900	4432	\$3.13	\$710
3193	\$5.68	\$900	3826	\$10.55	\$900	4439	\$8.00	\$900
3194	\$8.86	\$900	3830	\$2.06	\$549	4452	\$6.70	\$900
3220	\$4.82	\$900	3864	\$11.39	\$900	4459	\$7.63	\$900
3227	\$6.05	\$900	3865	\$4.75	\$900	4470	\$4.66	\$900
3228	\$13.50	\$900	3881	\$7.54	\$900	4479	\$8.12	\$900
3241	\$12.71	\$900	4000	\$13.33	\$900	4484	\$5.12	\$900
3255	\$5.33	\$900	4023	\$10.39	\$900	4491	\$5.38	\$900
3257	\$8.07	\$900	4024	\$7.58	\$900	4493	\$13.82	\$900
3270	\$1.86	\$519	4027	\$10.39	\$900	4557	\$3.20	\$720
3300	\$57.56	\$900	4034	\$14.38	\$900	4558	\$5.73	\$900
3307	\$17.69	\$900	4036	\$6.19	\$900	4561	\$5.73	\$900
3315	\$6.82	\$900	4038	\$3.57	\$776	4571	A	
3336	\$3.06	\$699	4050	\$4.34	\$891	4572	\$1.14	\$411
3339	\$4.15	\$863	4053	\$5.33	\$900	4583	\$6.26	\$900
3365	\$14.51	\$900	4061	\$11.20	\$900	4597	\$4.06	\$849
3372	\$5.73	\$900	4062	\$5.26	\$900	4598	\$10.16	\$900
3373	\$6.56	\$900	4111	\$3.06	\$699	4611	\$1.79	\$509
3381	\$7.19	\$900	4112	\$1.79	\$509	4627	\$4.20	\$870
3382	\$2.39	\$599	4113	\$6.82	\$900	4628	\$2.20	\$570
3383	\$1.39	\$449	4114	\$7.12	\$900	4635	\$7.21	\$900
3384	\$.60	\$330	4115	\$1.76	\$504	4653	\$3.52	\$768
3385	\$2.39	\$599	4130	\$10.23	\$900	4665	\$15.61	\$900
3400	\$6.52	\$900	4131	\$13.94	\$900	4683	\$6.70	\$900
3507	\$7.14	\$900	4133	\$6.82	\$900	4692	\$1.28	\$432
3548	\$6.19	\$900	4150	\$2.20	\$570	4693	\$1.44	\$456
3561	\$4.64	\$900	4239	\$6.26	\$900	4703	\$2.76	\$654
3571	\$2.39	\$599	4240	\$5.15	\$900	4707	\$5.08	\$900
3574	\$2.09	\$554	4243	\$6.89	\$900	4710	\$4.06	\$849
3581	\$2.09	\$554	4244	\$7.37	\$900	4712	\$4.24	\$876
3612	\$8.23	\$900	4245	\$5.31	\$900	4720	\$4.50	\$900
3620	\$8.53	\$900	4249	\$4.89	\$900	4740	\$1.53	\$470
3632	\$5.08	\$900	4250	\$7.24	\$900	4741	\$3.97	\$836
3634	\$2.57	\$626	4251	\$8.56	\$900	4771	\$5.19	\$900
3635	\$4.85	\$900	4273	\$8.09	\$900	4824	\$3.34	\$741
3638	\$5.80	\$900	4279	\$4.85	\$900	4827	\$11.64	\$900
3642	\$5.43	\$900	4282	\$3.20	\$720	4828	\$2.55	\$623
3643	\$4.38	\$897	4283	\$4.20	\$870	4829	\$2.97	\$686
3648	\$3.27	\$731	4299	\$3.90	\$825	4835	A	
3649	\$6.45	\$900	4301	\$13.59	\$900	4836	\$.56	\$324
3656	\$9.42	\$900	4307	\$3.25	\$728	4902	\$5.94	\$900
3681	\$1.58	\$477	4313	\$5.40	\$900	4923	\$6.08	\$900
3685	\$2.39	\$599	4351	\$3.50	\$765	5000	\$18.07	\$900
3686	\$2.39	\$599	4352	\$3.50	\$765	5022	\$18.36	\$900

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NEW JERSEY COMPENSATION RATES – EFFECTIVE JANUARY 1, 2015

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
5038	\$21.46	\$900	6039	\$11.27	\$900	7390	\$25.74	\$900
5040	\$22.17	\$900	6042	\$9.43	\$900	7394	\$9.21	\$240
5057	\$13.20	\$900	6204	\$14.77	\$900	7395	\$10.23	\$240
5059	\$30.26	\$900	6217	\$10.73	\$900	7403	\$7.70	\$900
5069	\$33.04	\$900	6229	\$11.27	\$900	7405	\$2.39	\$599
5099	A		6233	\$9.26	\$900	7424	\$1.30	\$435
5103	\$14.34	\$900	6235F	\$8.73	\$900	7425	\$1.95	\$533
5146	\$9.06	\$900	6251	\$13.32	\$900	7426	\$10.69	\$900
5160	\$7.21	\$900	6252	\$13.32	\$900	7427	\$10.69	\$900
5183	\$7.97	\$900	6306	\$7.99	\$900	7428	\$5.89	\$900
5184	\$4.32	\$888	6319	\$6.28	\$900	7431	\$1.32	\$438
5188	\$5.84	\$900	6325	\$8.41	\$900	7435	\$5.89	\$900
5190	\$5.91	\$900	6400	\$18.09	\$900	7502	\$6.77	\$900
5191	\$2.09	\$554	6504	\$5.36	\$900	7515	\$2.13	\$560
5192	\$8.95	\$900	6702	A		7520	\$8.93	\$900
5200	\$12.81	\$900	6703	A		7536	\$12.73	\$900
5213	\$17.70	\$900	6801	\$3.27	\$731	7538	\$5.69	\$900
5215	\$14.30	\$900	6801F	\$3.63	\$785	7539	\$2.18	\$567
5222	\$24.24	\$900	6824	\$8.30	\$900	7540	\$2.18	\$567
5223	\$13.84	\$900	6826	\$8.60	\$900	7580	\$7.40	\$900
5348	\$11.29	\$900	6872F	\$31.87	\$900	7590	\$14.10	\$900
5402	\$19.85	\$900	6874F	\$22.56	\$900	7600	\$9.28	\$900
5403	\$20.33	\$900	7019	\$5.89	\$240	7601	\$8.71	\$900
5409	\$6.08	\$900	7027	\$6.54	\$240	7605	\$5.19	\$900
5437	\$11.66	\$900	7038	\$5.84	\$240	7610	\$.97	\$386
5443	\$15.72	\$900	7046	\$6.42	\$240	7710	\$6.68	\$900
5445	\$9.32	\$900	7089	\$6.49	\$240	7711	\$43.67	
5458	\$30.60	\$900	7098	\$7.14	\$240	7712	\$43.67	\$900
5459	\$30.60	\$900	7133	\$3.59	\$779	7714	\$8.81	\$900
5462	\$14.49	\$900	7151	\$9.21	\$240	7715	\$41.02	
5466	\$10.93	\$900	7152	\$10.23	\$240	7720	\$3.22	\$723
5473	\$31.48	\$900	7196	\$14.47	\$900	7723	\$4.01	\$842
5474	\$14.57	\$900	7201	\$7.30	\$900	7728	\$3.22	\$723
5475	\$30.60	\$900	7207	\$7.30	\$900	7855	\$16.31	\$900
5479	\$16.27	\$900	7219	\$17.74	\$900	8001	\$5.68	\$900
5480	\$15.72	\$900	7230	A		8006	\$3.55	\$773
5491	\$4.57	\$900	7231	\$15.40	\$900	8008	\$3.48	\$762
5500	\$12.88	\$900	7250	\$21.29	\$900	8010	\$5.68	\$900
5509	\$14.38	\$900	7309F	\$16.17	\$900	8013	\$1.48	\$462
5538	\$8.87	\$900	7327F	\$26.12	\$900	8017	\$3.97	\$836
5551	\$38.06	\$900	7334	\$8.56	\$240	8018	\$6.91	\$900
5606	\$2.76	\$654	7335	\$9.53	\$240	8021	\$8.97	\$900
5610	\$11.17	\$900	7360F	\$10.73	\$900	8031	\$5.61	\$900
5645	\$20.33	\$900	7360	\$10.46	\$900	8032	\$5.33	\$900
5701	\$20.66	\$900	7369	\$5.36	\$900	8033	\$6.61	\$900
5703	\$28.43	\$900	7370	\$24.86	\$900	8034	\$14.86	\$900
5951	\$.56	\$324	7380	\$13.75	\$900	8039	\$4.61	\$900
5954	\$6.05	\$900	7381	\$9.46	\$900	8044	\$7.17	\$900
6003	\$19.77	\$900	7382	\$16.81	\$900	8045	\$1.79	\$509
6005	\$19.77	\$900	7384	\$9.00	\$900	8046	\$5.68	\$900

NEW JERSEY COMPENSATION RATES – EFFECTIVE JANUARY 1, 2015

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
8047	\$2.43	\$605	8737	\$.87	\$240	9179	\$11.97	\$900
8048	\$9.14	\$900	8738	\$.95	\$240	9180	\$10.34	\$900
8051	\$2.92	\$678	8742	\$.60	\$330	9182	\$3.73	\$800
8053	\$7.17	\$900	8745	\$7.84	\$900	9186	\$26.78	\$900
8054	\$7.17	\$900	8748	\$1.23	\$425	9220	\$7.47	\$900
8055	\$4.89	\$900	8753	\$3.55	\$773	9402	\$9.93	\$900
8090	\$3.96	\$794	8755	\$.67	\$341	9403	\$14.66	\$900
8102	\$3.97	\$836	8800	\$3.97	\$836	9410	\$12.68	\$900
8103	\$3.78	\$807	8803	\$.28	\$282	9418	\$8.46	\$900
8105	\$6.91	\$900	8810	\$.28	\$282	9421	\$.88	\$372
8106	\$9.90	\$900	8814	\$.42	\$240	9423	\$5.29	\$900
8107	\$6.24	\$900	8815	\$.46	\$240	9501	\$3.87	\$821
8111	\$6.77	\$900	8820	\$.39	\$299	9519	\$8.30	\$900
8116	\$2.95	\$683	8828	\$5.87	\$900	9521	\$8.19	\$900
8203	\$11.92	\$900	8829	\$5.47	\$900	9522	\$3.48	\$762
8204	\$20.55	\$900	8831	\$2.97	\$686	9529	A	
8215	\$10.23	\$900	8832	\$.67	\$341	9530	\$9.83	\$900
8227	\$8.45	\$900	8835	\$5.87	\$900	9538	\$11.62	\$900
8232	\$10.85	\$900	8836	\$7.75	\$900	9549	\$10.67	\$900
8235	\$9.86	\$900	8838	\$.74	\$351	9554	\$8.46	\$900
8263	\$17.02	\$900	8840	\$.56	\$324	9555	\$8.46	\$900
8264	\$12.59	\$900	8860	\$.28	\$282	9556	\$8.46	\$900
8265	\$15.82	\$900	8868	\$1.69	\$494	9557	\$4.85	\$900
8268	\$10.25	\$900	8901	\$.28	\$282	9586	\$1.30	\$435
8269	\$13.52	\$900	9014	\$6.77	\$900	9600	\$3.97	\$836
8279	\$10.44	\$900	9015	\$8.53	\$900	9610	\$.97	\$386
8280	\$18.44	\$900	9016	\$7.12	\$900	9620	\$1.48	\$462
8291	\$10.92	\$900	9033	\$4.61	\$900	9720	\$.60	\$330
8292	\$12.78	\$900	9044	\$4.94	\$900	9726	\$9.35	\$900
8293	\$18.88	\$900	9045	\$1.65	\$488	9728	\$9.04	\$900
8350	\$13.26	\$900	9052	\$4.85	\$900			
8353	\$11.83	\$900	9053	\$2.41	\$602			
8385	\$8.00	\$900	9060	\$3.01	\$692			
8387	\$7.77	\$900	9061	\$1.76	\$504			
8392	\$8.28	\$900	9063	\$2.06	\$549			
8393	\$4.31	\$887	9065	\$1.62	\$483			
8396	\$6.10	\$900	9078	\$7.35	\$900			
8397	\$7.77	\$900	9079	\$3.78	\$807			
8398	\$6.28	\$900	9088	A				
8506	\$14.93	\$900	9089	\$3.15	\$713			
8507	\$10.16	\$900	9093	\$3.15	\$713			
8601	\$.95	\$383	9102	\$6.70	\$900			
8606	\$13.75	\$900	9106	\$10.78	\$900			
8607	\$13.75	\$900	9107	\$4.27	\$881			
8709F	\$5.72	\$900	9109	\$6.15	\$900			
8711F	\$2.38	\$597	9154	\$2.92	\$678			
8720	\$2.37	\$596	9156	\$2.97	\$686			
8726F	\$3.58	\$777	9170	\$68.27	\$900			
8731	\$2.37	\$596	9178	\$15.26	\$900			

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NEW JERSEY TABLE OF CLASSIFICATIONS BY HAZARD GROUP
EFFECTIVE – JANURARY 1, 2015

The following Table is to be used in determining the individual classification Hazard Group assignment. Hazard Group assignments are necessary for use in Retrospective Rating calculations, specifically in the selection of Hazard Group Differentials and Excess Loss Premium Factors, when applicable. Hazard Group assignments are included for all classifications in this Manual.

The Hazard Group assignment for a non-“F” classification whose rate has been increased to provide coverage under the United States Longshore and Harbor Workers Compensation Act is the Hazard Group for the classification increased by two levels (if class Hazard Group is C in this Table, the appropriate Hazard Group is E). When the classification Hazard Group is already at the highest Hazard Group level, the highest Hazard Group level should be used.

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
0005	C	1754	E	2380	C	2759	B
0034	C	1814	F	2383	C	2790	B
0035	B	1815	F	2386	B	2802	D
0042	D	1853	D	2388	B	2835	A
0050	C	1924	B	2402	E	2836	A
0055	C	1925	D	2416	C	2841	B
0073	C	1937	F	2418	C	2852	B
0074	D	2002	B	2420	C	2881	A
0075	B	2003	C	2501	C	2883	C
0079	E	2014	E	2503	B	2913	A
0081	C	2039	B	2531	C	2916	F
0082	C	2041	B	2534	B	2923	B
0083	C	2070	C	2537	C	2942	A
0084	C	2081	C	2557	C	2960	C
0085	D	2089	C	2560	A	3004	E
0086	B	2095	C	2570	B	3018	E
0089	E	2110	B	2571	C	3022	B
0106	F	2111	B	2575	B	3027	E
0700	C	2112	B	2576	B	3028	C
0910	B	2114	B	2578	C	3030	E
0912	B	2121	C	2582	C	3040	E
0913	C	2130	C	2585	B	3041	C
0915	C	2131	C	2586	C	3042	D
0917	B	2143	B	2587	B	3045	D
1320	F	2150	C	2588	B	3060	C
1438	F	2157	C	2600	B	3061	C
1452	E	2173	B	2623	D	3062	C
1463	F	2211	E	2654	B	3066	C
1605	E	*		2660	B	3075	B
1624	F	2286	B	2670	A	3076	B
1699	E	2302	C	2683	B	3081	E
1701	E	2303	C	2686	B	3085	E
1710	E	2352	B	2688	B	3110	C
1741	G	2361	C	2702	G	3111	C
1747	E	2362	C	2710	F	3113	C

* Class code 2222 is discontinued.

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NEW JERSEY TABLE OF CLASSIFICATIONS BY HAZARD GROUP
EFFECTIVE – JANURARY 1, 2015

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
3114	C	3574	B	4113	C	4558	C
3117	A	3581	B	4114	C	4561	C
3118	B	3612	D	4115	C	4571	D
3122	B	3620	E	4130	C	4572	D
3131	C	3632	D	4131	B	4583	F
3132	C	3634	B	4133	B	4597	B
3145	C	3635	C	4150	A	4598	E
3146	C	3638	B	4239	E	4611	B
3169	C	3642	C	4240	B	4627	E
3179	B	3643	C	4243	C	4628	E
3188	B	3648	B	4244	C	4635	G
3192	B	3649	C	4245	C	4653	B
3193	B	3656	D	4249	C	4665	E
3194	B	3681	B	4250	C	4683	C
3220	C	3685	B	4251	C	4692	B
3227	B	3686	B	4273	C	4693	C
3228	C	3719	G	4279	C	4703	C
3241	C	3724	F	4282	B	4707	C
3255	A	3726	G	4283	C	4710	B
3257	C	3807	B	4299	B	4712	B
3270	C	3815	D	4301	B	4720	C
3300	C	3821	D	4307	A	4740	E
3307	C	3826	C	4313	D	4741	C
3315	B	3830	D	4351	C	4771	G
*		3864	D	4352	B	4824	B
3336	E	3865	A	4353	D	4827	E
3339	E	3881	C	4360	B	4828	D
3365	E	4000	F	4361	B	4829	F
3372	D	4023	E	4410	C	4835	E
3373	C	4024	E	4431	A	4836	E
3381	C	4027	E	4432	A	4902	B
3382	B	4034	E	4439	E	4923	C
3383	B	4036	E	4452	C	5000	F
3384	C	4038	A	4459	C	5022	F
3385	B	4050	B	4470	C	5038	G
3400	D	4053	C	4479	A	5040	G
3507	C	4061	B	4484	C	5057	G
3548	C	4062	C	4491	C	5059	G
3561	B	4111	B	4493	C	5069	G
3571	B	4112	C	4557	B	5099	F

* Class Code 3331 is discontinued

NEW JERSEY TABLE OF CLASSIFICATIONS BY HAZARD GROUP
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EFFECTIVE - JANUARY 1, 2015

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
5103	F	5951	B	7231	D	7712	G
5146	E	5954	B	7250	G	7714	C
5160	F	6003	E	7309	G	7715	G
5183	E	6005	E	7327	G	7720	E
5184	E	*		7334	G	7723	G
5188	E	6039	F	7335	G	7728	G
5190	E	6042	E	7360	E	7855	E
5191	C	6204	F	7369	C	8001	B
5192	C	6217	F	7370	C	8006	C
5200	E	6229	F	7380	D	8008	B
5213	F	6233	F	7381	C	8010	B
5215	D	6235	G	7382	C	8013	C
5222	F	6251	F	7384	C	8017	B
5223	E	6252	G	7390	C	8018	B
5348	E	6306	F	7394	G	8021	C
5402	B	6319	F	7395	G	8031	C
5403	F	6325	F	7403	E	8032	B
5409	E	6400	D	7405	E	8033	C
5437	E	6504	B	7424	E	8034	C
5443	C	6702	E	7425	G	8039	B
5445	F	6703	E	7426	G	8044	D
5458	F	6801	E	7427	G	8045	B
5459	F	6824	F	7428	E	8046	C
5462	E	6826	E	7431	G	8047	B
5466	F	6872	G	7435	E	8048	B
5473	G	6874	G	7502	E	8051	B
5474	F	7019	G	7515	G	8053	B
5475	G	7027	G	7520	C	8054	B
5479	D	7038	G	7536	G	8055	B
5480	F	7046	G	7538	G	8090	C
5491	F	7089	G	7539	F	8102	B
5500	G	7098	G	7540	G	8103	D
5509	F	7133	F	7580	E	8105	B
5538	E	7151	F	7590	D	8106	E
5551	G	7152	F	7600	E	8107	E
5606	F	7196	F	7601	F	8111	C
5610	C	7201	C	7605	E	8116	C
5645	F	7207	E	7610	D	8203	C
5701	F	7219	F	7710	F	8204	E
5703	E	7230	D	7711	F	8215	E

* Class Code 6017 is discontinued.

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NEW JERSEY TABLE OF CLASSIFICATIONS BY HAZARD GROUP
EFFECTIVE – JANURARY 1, 2015

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
8227	G	8726	E	9044	B	9421	B
8232	E	8731	E	9045	C	9423	C
8235	C	8737	E	9052	B	9501	D
8263	D	8738	E	9053	B	9519	E
8264	E	8742	E	9060	B	9521	E
8265	F	8745	D	9061	A	9522	C
8268	C	8748	D	9063	B	9529	G
8269	D	8753	B	9065	B	9530	G
8279	F	8755	E	9078	C	9538	F
8280	F	8800	A	9079	A	9549	F
8291	D	8803	E	9088	G	9554	F
8292	C	8810	C	9089	B	9555	F
8293	E	8814	C	9093	B	9556	F
8350	F	8815	C	9102	C	9557	D
8353	E	8820	D	9106	B	9586	A
8385	E	8828	C	9107	B	9600	B
8387	D	8829	C	9109	G	9610	E
8392	C	8831	C	9154	C	9620	D
8393	C	8832	C	9156	D	9720	C
8396	D	8835	C	9170	G	9726	C
8397	D	8836	C	9178	A	*	
8398	D	8838	B	9179	B	9728	C
8506	E	8840	C	9180	E		
8507	E	8860	E	9182	C		
8601	D	8868	B	9186	F		
8606	F	8901	D	9220	D		
8607	E	9014	C	9402	E		
8709	G	9015	C	9403	F		
8711	G	9016	C	9410	C		
8720	E	9033	C	9418	E		

* Class Code 9727 is discontinued

LEGEND

- A The rate is not published in the Manual and must be obtained by the Home Office of the carrier from the Bureau. For an explanation of the procedure see Page ii.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act. Rates for these classifications may be adjusted to provide for coverage under the New Jersey Worker's Compensation Law exclusively, in accordance with the special rules contained in 3:6-3 of the Manual and the table of rates in 2:1-4 of the Manual.
- H (Table) Excess Loss Premium Factors applicable in connection with retrospective rating in accordance with the provisions of 3:12-11 are set forth in 2:6-3 of the Manual. The group to which each classification is assigned is shown on the rate pages of the Manual and this handbook on Pages T-5 through T-7.
- * Instructional Note

NOTES:

Cross references are identified under column X REF and are numbered to facilitate their use in the preparation of Experience Ratings.

Unless otherwise identified, indented wording is the footnote and need not be included in the policy. In any case where there is question regarding the wording, etc., refer to the Manual.

Advisory or Instructional Notes (*) are used where necessary. They are not part of the wording or footnote. Applies to entire classification unless otherwise indicated.

Special Statistical Plan code numbers are included and identified. In each case, the Manual rule(s) governing the use of the code number is shown.

Procedure for "A" Classifications

"A" Rated Classifications:

The letter "A" in the rate column indicates a classification for which the carrier must describe the operations in order to obtain a rate from the Bureau before issuing a policy.

There are two categories and reasons for "A" rated classifications:

- (1) For some of these classifications, rates are calculated and appear only in the green pages of the Manual. Such rates are not published outside the Bureau, the reason being that control over these classification is needed to prevent their misuse.
- (2) For the remainder of the "A" rated classifications, rates are selected by analogy from one or more classifications whose rates have been published. From these rates, an average rate is calculated and applies to the "A" rated classification. Each such "A" rated classifications, then, has a single rate which has been averaged from the rates of two or more published classifications. The reason for this category is that some operations are so varied they cannot be adequately described by the wording of any single published classification and rated by its single rate.

The Bureau maintains a list of all "A" rated risks and promulgates a rate annually for each risk subject to the procedure. The use of an "A" rated classification without Bureau approval should be questioned using form letter #55 or an appropriate drafted letter. The reply will be referred to your Supervisor or to Mr. O'Hare for Bureau inspection.

PART TWO SECTION 5. EXPERIENCE RATING FACTORS AND TABLES

1. Regular Table A

Applicable January 1, 2015 as provided in the Experience Rating Plan 3:11 of the Manual.

For Longshore and Harbor Workers' Table A1, see 2:5-2 of the Manual.

For treatment of Maritime or Federal Employments – Vessels, Marine Wrecking or Railroad Operation, see 3:11-32 of the Manual.

LOSS MODIFICATION FACTORS

Policy Year	<u>Death</u>	Permanent <u>Total</u>	Other <u>Indemnity</u>	<u>Medical</u>
2010	1.04	1.04	1.05	1.00
2010	1.04	1.04	1.05	(For Losses Occurring 1-1-11 & Thereafter)
2011	1.04	1.04	1.05	1.00
2011	1.03	1.03	1.03	(For Losses Occurring 1-1-12 & Thereafter)
2012	1.03	1.03	1.03	1.00
2012	1.02	1.02	1.02	(For Losses Occurring 1-1-13 & Thereafter)
2013	1.02	1.02	1.02	1.00
2013	1.01	1.01	1.01	(For Losses Occurring 1-1-14 & Thereafter)
2014	1.01	1.01	1.01	1.00
2014	1.00	1.00	1.00	(For Losses Occurring 1-1-15 & Thereafter)

Expected Loss Factor – (All Years)... ..0.439

Employer's Liability Cases – Indemnity Modification Factor – (All Years)1.120

Credibility Values C = 0.880	K = 1,004,229
e	e
C = 0.997	K = 5,600
n	n

LOSS VALUES – DISTRIBUTION AND LIMITS

The following are the limiting indemnity values for all cases except catastrophes.

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity – All Policy Years	\$5,500	\$180,500	\$186,000

The following are the limiting medical values for all cases except catastrophes.

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical – All Policy Years	\$4,500	\$200,500	\$205,000

Catastrophe shall be limited in accordance with 3:11-40 (c) of the Manual.

PART TWO SECTION 5. EXPERIENCE RATING FACTORS AND TABLES

2. Longshore and Harbor Workers' Table A1.

Applicable January 1, 2015 as provided in the Experience Rating Plan 3:11 of the Manual.

Applicable to losses incurred under the Longshore and Harbor Workers' Compensation Act.

LOSS MODIFICATION FACTORS

Policy Year	<u>Death</u>	Permanent <u>Total</u>	Other <u>Indemnity</u>	<u>Medical</u>
2010	1.05	1.03	1.00	1.00
2010	1.04	1.03	1.00	(For Losses Occurring 10-1-10 & Thereafter)
2011	1.04	1.03	1.00	1.00
2011	1.03	1.02	1.00	(For Losses Occurring 10-1-11 & Thereafter)
2012	1.03	1.02	1.00	1.00
2012	1.02	1.01	1.00	(For Losses Occurring 10-1-12 & Thereafter)
2013	1.02	1.01	1.00	1.00
2013	1.01	1.00	1.00	(For Losses Occurring 10-1-13 & Thereafter)
2014	1.01	1.00	1.00	1.00
2014	1.00	1.00	1.00	(For Losses Occurring 10-1-14 & Thereafter)

Expected Loss Factor – (All Years)0.439

Credibility Values C = 0.880
e

K = 1,004,229
e

C = 0.997
n

K = 5,600
n

LOSS VALUES – DISTRIBUTION AND LIMITS

The following are the limiting indemnity values for all cases except catastrophes.

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity – All Policy Years	\$5,500	\$274,500	\$280,000

The following are the limiting medical values for all cases except catastrophes.

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical – All Policy Years	\$4,500	\$200,500	\$205,000

Catastrophes shall be limited in accordance with 3:11-40 (c) of the Manual.

PART TWO SECTION 3. PREMIUM DISCOUNT SCHEDULES

1. Premium Discount Schedules.

The Premium Discount Schedules appearing on the following pages are applicable as provided in Premium Discount Rules, 3:3-74 through 79 of the Manual.

	Total New Jersey Standard Premium	By Schedule Y Carrier	By Schedule X Carrier
First	\$ 10,000
Next	190,000	8.5 %	4.6%
Next	1,550,000	10.2%	5.5%
Over	1,750,000	11.0%	6.3%

2. Premium Discount Table – Schedules X and Y.

****These discount tables are NOT applicable to policies written in accordance with the provisions of the New Jersey Workers' Compensation Insurance Plan****

SECTION 3: PREMIUM DISCOUNTS

2. Premium Discount Table - Schedule Y.

Applicable as provided in Premium Discount Rules: 3:3-74 through 79 of this Manual.

	Total Standard Premium	Premium Discount	Total Standard Premium	Premium Discount	Standard Premium	Premium Discount		
0-	10059	0.0	18682-	19101	4.0	154546-	188888	8.0
10060-	10179	0.1	19102-	19540	4.1	188889-	207317	8.1
10180-	10303	0.2	19541-	19999	4.2	207318-	217948	8.2
10304-	10429	0.3	20000-	20481	4.3	217949-	229729	8.3
10430-	10559	0.4	20482-	20987	4.4	229730-	242857	8.4
10560-	10691	0.5	20988-	21518	4.5	242858-	257575	8.5
10692-	10828	0.6	21519-	22077	4.6	257576-	274193	8.6
10829-	10967	0.7	22078-	22666	4.7	274194-	293103	8.7
10968-	11111	0.8	22667-	23287	4.8	293104-	314814	8.8
11112-	11258	0.9	23288-	23943	4.9	314815-	339999	8.9
11259-	11409	1.0	23944-	24637	5.0	340000-	369565	9.0
11410-	11564	1.1	24638-	25373	5.1	369566-	404761	9.1
11565-	11724	1.2	25374-	26153	5.2	404762-	447368	9.2
11725-	11888	1.3	26154-	26984	5.3	447369-	499999	9.3
11889-	12056	1.4	26985-	27868	5.4	500000-	566666	9.4
12057-	12230	1.5	27869-	28813	5.5	566667-	653846	9.5
12231-	12408	1.6	28814-	29824	5.6	653847-	772727	9.6
12409-	12592	1.7	29825-	30909	5.7	772728-	944444	9.7
12593-	12781	1.8	30910-	32075	5.8	944445-	1214285	9.8
12782-	12977	1.9	32076-	33333	5.9	1214286-	1699999	9.9
12978-	13178	2.0	33334-	34693	6.0	1700000-	1921052	10.0
13179-	13385	2.1	34694-	36170	6.1	1921053-	2147058	10.1
13386-	13599	2.2	36171-	37777	6.2	2147059-	2433333	10.2
13600-	13821	2.3	37778-	39534	6.3	2433334-	2807692	10.3
13822-	14049	2.4	39535-	41463	6.4	2807693-	3318181	10.4
14050-	14285	2.5	41464-	43589	6.5	3318182-	4055555	10.5
14286-	14529	2.6	43590-	45945	6.6	4055556-	5214285	10.6
14530-	14782	2.7	45946-	48571	6.7	5214286-	7299999	10.7
14783-	15044	2.8	48572-	51515	6.8	7300000-	12166666	10.8
15045-	15315	2.9	51516-	54838	6.9	12166667-	36499999	10.9
15316-	15596	3.0	54839-	58620	7.0	36500000-	& OVER	11.0
15597-	15887	3.1	58621-	62962	7.1			
15888-	16190	3.2	62963-	67999	7.2			
16191-	16504	3.3	68000-	73913	7.3			
16505-	16831	3.4	73914-	80952	7.4			
16832-	17171	3.5	80953-	89473	7.5			
17172-	17525	3.6	89474-	99999	7.6			
17526-	17894	3.7	100000-	113333	7.7			
17895-	18279	3.8	113334-	130769	7.8			
18280-	18681	3.9	130770-	154545	7.9			

3. Premium Discount Table - Schedule X.

Applicable as provided in Premium Discount Rules: 3:3-74 through 79 of this Manual.

	Total Standard Premium	Premium Discount		Total Standard Premium	Premium Discount
0-	5072	0.0	115518-	124074	3.6
5073-	5223	0.1	124075-	133999	3.7
5224-	5384	0.2	134000-	145652	3.8
5385-	5555	0.3	145653-	159523	3.9
5556-	5737	0.4	159524-	176315	4.0
5738-	5932	0.5	176316-	197058	4.1
5933-	6140	0.6	197059-	223333	4.2
6141-	6363	0.7	223334-	257692	4.3
6364-	6603	0.8	257693-	304545	4.4
6604-	6862	0.9	304546-	372222	4.5
6863-	7142	1.0	372223-	478571	4.6
7143-	7446	1.1	478572-	518888	4.7
7447-	7777	1.2	518889-	543023	4.8
7778-	8139	1.3	543024-	569512	4.9
8140-	8536	1.4	569513-	598717	5.0
8537-	8974	1.5	598718-	631081	5.1
8975-	9459	1.6	631082-	667142	5.2
9460-	9999	1.7	667143-	707575	5.3
10000-	10606	1.8	707576-	753225	5.4
10607-	11290	1.9	753226-	805172	5.5
11291-	12068	2.0	805173-	864814	5.6
12069-	12962	2.1	864815-	933999	5.7
12963-	13999	2.2	934000-	1015217	5.8
14000-	15217	2.3	1015218-	1111904	5.9
15218-	16666	2.4	1111905-	1228947	6.0
16667-	18421	2.5	1228948-	1373529	6.1
18422-	20588	2.6	1373530-	1556666	6.2
20589-	23333	2.7	1556667-	1796153	6.3
23334-	26923	2.8	1796154-	2122727	6.4
26924-	31818	2.9	2122728-	2594444	6.5
31819-	38888	3.0	2594445-	3335714	6.6
38889-	49999	3.1	3335715-	4669999	6.7
50000-	69999	3.2	4670000-	7783333	6.8
70000-	101515	3.3	7783334-	23349999	6.9
101516-	108064	3.4	23350000	& OVER	7.0
108065-	115517	3.5			

EFFECTIVE – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1754		\$5.43	\$900	\$4.05
ABRASIVE WHEEL MFG - CERAMIC OR RESIN BONDED - Drivers				
Ore crushing or the mfg of artificial abrasives to be separately rated.				
8860		\$.28	\$282	\$.21
ACCOUNTING FIRM - All Employees - & Clerical, Messengers, Drivers - NPD				
4635		\$7.21	\$900	\$5.55
4		ACETYLENE GAS MFG & Drivers		
Includes tank charging.				
6198		Additional Premium for Increased Limits under Part Two Coverage - Admiralty/FELA only (3:13-30B)		
6199		Additional Premium for Increased Limits under Part Two Coverage - Other than Admiralty/FELA (3:13-30A)		
9849		Additional Premium To Equal Minimum Charge For Admiralty/FELA Coverage (3:13-30B)		
9848		Additional Premium To Equal Minimum Charge For Increased Limits - Part Two - Other Than Admiralty/FELA (3:13-30A)		
0990		Additional Premium to equal policy Minimum Premium (3:13-28)		
8800		\$3.97	\$836	\$3.00
ADDRESSING or Mailing CO NPD				
9549		\$10.67	\$900	\$9.08
ADVERTISING CO & Drivers				
Applicable to outdoor advertising companies and includes shop operations; the erection, painting, repair maintenance or removal of signs; sign painting or lettering in or upon buildings or structures; and bill posting.				
3507		\$7.14	\$900	\$5.39
AGRICULTURAL MACHINERY MFG				
3571		\$2.39	\$599	\$1.77
AIR PRESSURE or Steam GAUGE MFG				
3826		\$10.55	\$900	\$7.82
AIRCRAFT ENGINE MFG				

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

EFFECTIVE – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3830		\$2.06	\$549	\$1.51

AIRPLANE MFG

7435		\$5.89	\$900	\$4.44
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AIRPORT OR HELIPORT - ALL EMPLOYEES & Drivers

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

2130		\$9.28	\$900	\$7.21
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1 ALCOHOL MFG - GRAIN - ALL OPERATIONS

7390		\$25.74	\$900	\$19.96
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ALE or Beer DEALER - WHOLESALE - & Drivers

NPD with 2121 brewery.

Aluminum Siding Installation - See "Building Siding"

3227		\$6.05	\$900	\$4.55
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ALUMINUM WARE MFG

Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.

9180		\$10.34	\$900	\$8.02
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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.

9186		\$26.78	\$900	\$19.94
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2 AMUSEMENT DEVICE OPERATOR, Carnival or Circus - Traveling - & Drivers

The actual remuneration of directors, players entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum of \$2,420 per week per person.

9016		\$7.12	\$900	\$5.44
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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. The two foregoing classifications do not apply to amusements, exhibitions or other operations separately classified in this Manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9079		\$3.78	\$807	\$2.82
	3	AMUSEMENT PARK, PLACE OR BOARDWALK - PURVEYORS OF FOOD OR DRINK (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes "hot dogs," orangeade, ice cream, peanuts, popcorn, candy, waffles, custards and similar articles of food and drink. NOTE: Clerical eliminated 1/1/94. See MAB #373.		
8090		\$3.96	\$794	\$2.81
		AMUSEMENT PARK, PLACE OR BOARDWALK GAMES NOT INVOLVING POWER DRIVEN OR MECHANICAL DEVICES		
		Includes Japanese ballgame, ringtoss, wheels of chance, penny arcades and similar games.		
4571		A		
		ANALYTICAL CHEMIST - NPD		
		Includes laboratory and outside employees. (From Governing Committee Memo #22 dated 12/11/57).		
4572		\$1.14	\$411	\$.88
		ANALYTICAL CHEMIST - NPD		
		Includes laboratory and outside employees.		
9726		\$9.35	\$900	\$6.98
		ANIMAL SHELTER & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes dog wardens and animal control, humane societies, local or county units, the society for the prevention of cruelty to animals.		
5951		\$.56	\$324	\$.42
		ANTI-TOXIN, Serum or Virus MFG & Drivers		
8601		\$.95	\$383	\$.75
		ARCHITECT or Engineer - CONSULTING NPD		
		Not engaged in actual construction. May only be used upon specific approval of the Rating Bureau.		
0083		\$8.81	\$900	\$6.73
	2	ARTIFICIAL BREEDING OF CATTLE - non-professional employees & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Professional employees to be separately rated as 8831 hospital - veterinary.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5473		\$31.48	\$900	\$25.47
ASBESTOS CONTRACTOR & Drivers - Employees engaged in asbestos removal, replacement, repair, enclosure or encapsulation & Drivers (Note - Erected 1/1/85. See M.A.B. #336.)				
9403		\$14.66	\$900	\$11.27
1		ASHES, Garbage or Refuse COLLECTION & Drivers Reduction, rendering or fertilizer plants to be separately rated.		
4741		\$3.97	\$836	\$3.06
ASPHALT or Tar DISTILLING OR REFINING & Drivers Includes the mfg 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 mfg or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.				
1463		\$17.39	\$900	\$13.82
ASPHALT WORKS & Drivers Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.				
4571	A			
1		ASSAYING - NPD Includes laboratory and outside employees.		
4572		\$1.14	\$411	\$.88
1		ASSAYING - NPD Includes laboratory and outside employees.		
8829		\$5.47	\$900	\$4.12
2		ASSISTED LIVING FACILITY & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.) Applies to those risks providing on-site intermediate and/or skilled health care for residents. Independent Living facilities operated in conjunction with, but separate from, the Assisted Living Facility to be separately rated as 9015 - Building NOC - Operation by Owner or Lessee. Note: Erected 1/1/2000. See MAB #405.		

Asylum - See "Hospital"

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9179		\$11.97	\$900	\$9.04

ATHLETIC SPORTS OR PARK: CONTACT SPORTS

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 are not limited to, football, hockey and roller derbies.

The actual remuneration of players shall be included in the basis of premium, subject, however, to a minimum annual salary of \$2,420 per player and a maximum annual salary of \$125,840. 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.

9178		\$15.26	\$900	\$11.30
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ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS

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. Non-contact sports include, but are not limited to, baseball, basketball and soccer.

The actual remuneration of players shall be included in the basis of premium, subject, however, to a minimum annual salary of \$2,420 per player and a maximum annual salary of \$125,840. 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.

9182		\$3.73	\$800	\$2.80
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ATHLETIC SPORTS OR PARK: OPERATION & Drivers

Applies to all employees other than players, coaches, managers, trainers, equipment managers, or sports officials.

8820		\$.39	\$299	\$.29
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ATTORNEY - ALL EMPLOYEES & Clerical, Messengers, Drivers NPD

Note - Erected 7/1/78. See MAB #308.

8090		\$3.69	\$794	\$2.81
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1 AUCTIONEERS & Salespersons

Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.

8803		\$.28	\$282	\$.21
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AUDITOR, or Factory Cost or Office Systematizer - TRAVELING

Includes insurance company premium auditors.

7196		\$14.47	\$900	\$11.25
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1 AUTO RENTAL OR LEASING CO - Drivers of Tank Trucks

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3145		\$2.97	\$686	\$2.21
	1	AUTOMATIC SCREW MACHINE PRODUCTS MFG NPD		
3634		\$2.57	\$626	\$1.96
	1	AUTOMATIC SPRINKLER HEAD MFG		
5188		\$5.84	\$900	\$4.59
		AUTOMATIC SPRINKLER INSTALLATION & Drivers		
		Applies to Automatic Sprinklers intended for Fire Extinguishing purposes. Lawn Sprinkler installation to be rated as code 5183.		
3724		\$9.06	\$900	\$7.18
	2	AUTOMATIC STOKER, Gas or Oil Burner - INSTALLATION or SERVICE - COMMERCIAL - & Drivers		
		Automobile Accessory Store - See "Store"		
8393		\$4.31	\$887	\$3.27
		AUTOMOBILE BODY REPAIR		
		Applies to the repair of metal automobile bodies and light panel truck bodies. Includes upholstery and painting. NPD with 3815 Truck Body Mfg or Repair NOC or 8397 Automobile Garage or Repair Shop.		
8396		\$6.10	\$900	\$4.64
		AUTOMOBILE CAR WASH & Drivers		
		Includes incidental greasing, polishing and servicing. NPD with 8387 automobile accessories service station or any of its cross-references, 8392 automobile storage garage or parking station, 8397 automobile garage or repair shop or 8398 automobile sales or service agency.		
7380		\$13.75	\$900	\$10.53
	3	AUTOMOBILE DELIVERY - DRIVEAWAY & Drivers		
		Automobile Delivery - Haulaway - See "Truckmen"		
3821		\$21.24	\$900	\$16.03
		AUTOMOBILE DISMANTLING & Drivers		
		Includes the salvage or junking of parts. Store operations which are physically separated from salvage and parts storage areas, and are conducted with no interchange of labor, to be separately rated as 8046 - Store: Automobile Accessories - Retail NOC.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8397		\$7.77	\$900	\$5.90
		AUTomobile GARAGE or Repair Shop - & parts department employees, Drivers		
7369		\$5.36	\$900	\$3.99
		AUTomobile or Truck RENTAL OR LEASING or Livery Company		
				Chauffeurs of Private Vehicles 7380
				Drivers of Tank Trucks..... 7196
				Drivers of Trucks NOC or Other Commercial Vehicles..... 7219
7219		\$17.74	\$900	\$13.62
	2	AUTomobile or Truck RENTAL or LEASING or Livery Company - Drivers of Trucks NOC or other Commercial Vehicles		
		(Note - Used in conjunction with code 7369. Erected - 1/1/65. See M.A.B. #250.)		
3807		\$3.39	\$749	\$2.55
		AUTomobile RADIATOR MFG NPD		
8397		\$7.77	\$900	\$5.90
	1	AUTomobile REPAIR SHOP or Garage - & parts department employees, Drivers		
8398		\$6.28	\$900	\$4.83
		AUTomobile SALES or Service AGENCY - & parts, service department employees, Drivers		
8010		\$5.68	\$900	\$4.28
	1	AUTOMOBILE SALES OR SERVICE AGENCY: ACCESSORY OR SPARE PARTS STORE		
		Applicable only if the store is at a separate location which is conducted as a separate enterprise without interchange of labor.		
8748		\$1.23	\$425	\$0.94
		AUTomobile SALESPERSONS		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8387		\$7.77	\$900	\$5.90

AUTOMobile SERVICE STATION - & Drivers

Applies to automobile accessories. NPD with 8392 automobile storage garage or parking station, 8396 automobile car wash, 8397 automobile garage or repair shop, or 8398 automobile sales or service agency. The following phraseologies are cross-referenced to this classification: gasoline station - retail - & drivers, rubber tire dealer - retail - & drivers, storage battery service station - & drivers, and brake service or muffler installation or repair station & drivers.

8392		\$8.28	\$900	\$6.28
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AUTOMobile Storage Garage, PARKING LOT or PARKING STATION, Valet Service, Cashiers or Counter Personnel & Drivers

NPD with 8397 - Automobile Repair Shop or Garage or 8398- Automobile Sales or Service Agency. The classification is intended to cover automobile storage garages or parking lots where the operations are restricted to the storing or parking of automobiles with incidental sale of gasoline or oil or servicing, such as washing, waxing, polishing or greasing but is not applicable to a risk engaged in repairing automobiles.

3648		\$3.27	\$731	\$2.43
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AUTOMotive LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC

3632		\$5.08	\$900	\$3.85
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1 AUTOMotive REPLACEMENT PARTS DISTRIBUTOR - WHOLESALE - MACHINE SHOP - no work on motor vehicles

Includes cylinder reboring, valve grinding, turning down brake drums or rebabbiting connection rods. Store employees shall be assigned to 8010 hardware store.

7405		\$2.39	\$599	\$1.78
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AVIATION - Air Carrier - Scheduled, Commuter or Supplemental - FLYING CREW

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. Separately rate all other employees and drivers.

7403		\$7.70	\$900	\$5.72
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AVIATION - AIRLINE OPERATION - GROUND EMPLOYEES - & Drivers

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

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7431		\$1.32	\$438	\$1.04

AVIATION - Charter or Air Taxi - FLYING CREW

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. Separately rate all other employers and drivers.

AVIATION FLIGHT AND GROUND OPERATION

The classifications described under this capitalized heading apply to fixed wing and other aircraft. The phrase "member of flying crew" refers to all employees who constitute the normal complement of flying personnel or who are engaged in aviation operations or the care of passengers or cargo as such. It includes but is not limited to employees designated as:

Pilots	Radio Operators	Navigators	Hostesses
Co-Pilots		Radio Operators	Flight Attendants
Flight Engineers		Hosts	Pursers

Ticket sellers or information clerks in connection with any of the aviation classifications are to be separately rated as 8810 - Clerical.

7424		\$1.30	\$435	\$1.01
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AVIATION - FLYING CREW - NOC

Separately rate helicopter flying crew to Code 7425.

7424		\$1.30	\$435	\$1.01
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1 AVIATION - FLYING CREW - TRANSPORTATION OF PERSONNEL in conduct of employer's business

Commercial aviation operation to be separately rated. Separately rate helicopter flying crew to Code 7425.

7428		\$5.89	\$900	\$4.44
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AVIATION - GROUND OPERATIONS - & Drivers

Applies to operations other than scheduled, irregular or non-scheduled airlines or non-scheduled airlines and includes field or hangar instructors. Classroom instructors to be separately rated as 8868 Colleges or Schools. Ground photographic laboratory employees to be separately rated as 4361- Photographers. Payroll for flying days of members of flying crews to be separately rated.

In the event that the non-flying duties of pilots and members of flying crews are not otherwise specifically described by a manual classification, this classification shall be applied to the payroll for each day the pilot and crew do not fly. For each day flown, the payroll of the pilot and members of the flying crew shall be classified and rated in accordance with the actual flying operations as described by the following schedule. The daily payroll for each such day shall be computed on the basis of 300 days per year.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7425		\$1.95	\$533	\$1.50
AVIATION - Helicopters - FLYING CREW				
Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft. Separately rate all other employees and drivers.				
7424		\$1.30	\$435	\$1.01
	3	AVIATION - Mapping, Surveying, Skywriting or Advertising - FLIGHT CREW		
7426		\$10.69	\$900	\$9.07
	1	AVIATION - PATROL or PHOTOGRAPHY - FLYING CREW - Other than mapping or survey work, skywriting, advertising		
Separately rate helicopter flying crew to Code 7425.				
7427		\$10.69	\$900	\$9.07
AVIATION - PUBLIC EXHIBITION - FLYING CREW - Involving stunt flying, racing or parachute jumping				
Separately rate helicopter flying crew to Code 7425. The earned premium for this classification shall be separately determined and if less than the minimum premium for the classification, the minimum premium shall be substituted for the earned premium and collected in addition to any other premium developed by the policy.				
7424		\$1.30	\$435	\$1.01
	2	AVIATION - SALES OR SERVICE AGENCY - FLYING CREW - Student Instruction		
Separately rate helicopter flying crew to Code 7425.				
7426		\$10.69	\$900	\$9.07
AVIATION - TESTING AIRCRAFT - FLYING CREW				
Mfd. under an approved type certificate. Separate rate helicopter flying crew to Code 7425.				
7428		\$5.89	\$900	\$4.44
	1	AVIATION - Transportation of personnel in conduct of employer's business - Ground Crew & Drivers		
Refer to Code 7424 for flying crew.				
7427		\$10.69	\$900	\$9.07
	1	AVIATION - FLYING CREW - Involving dusting, spraying or aerial firefighting		
Separately rate helicopter flying crew to Code 7425.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3076		\$7.40	\$900	\$5.51
	2	AWNING MFG - METAL - SHOP WORK ONLY		
9538		\$11.62	\$900	\$9.65
		AWNING or Tent ERECTION - & SHOP OPERATION, Drivers		
2576		\$3.20	\$720	\$2.38
		AWNING or TENT MFG - SHOP No erection.		
3865		\$4.75	\$900	\$3.61
		BABY CARRIAGE MFG		
4273		\$8.09	\$900	\$6.19
		BAG MFG - PAPER Paper mfg to be separately rated as 4239.		
2578		\$3.20	\$720	\$2.38
		BAG or Sack MFG - CLOTH Applies to the mfg of cotton, burlap of gunny bags or sacks. Bag renovating or repairing to be separately rated as 2575 bag renovating.		
2575		\$3.20	\$720	\$2.38
		BAG RENOVATING Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.		
2003		\$10.20	\$900	\$7.74
		BAKERY & DRIVERS, ROUTE SUPERVISORS		
3638		\$5.80	\$900	\$4.37
		BALL or Roller BEARING MFG NPD		
8810		\$.28	\$282	\$.21
	2	BANK OR Trust Company - CLERICAL Special officers, uniformed attendants, ushers, doormen or employees engaged in care, custody and maintenance to be separately rated as 9015 building NOC. Runners or messengers to be separately rated as 8742 salespersons. Armored car crews or chauffeurs to be separately rated as 7380 drivers, chauffeurs and their helpers.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9079		\$3.78	\$807	\$2.82
	1	BAR, LOUNGE OR TAVERN (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Musicians, players or entertainers to be separately rated as 9156 musicians etc. NOTE: Clerical eliminated 1/1/94. See MAB #373.		
9586		\$1.30	\$435	\$.96
		BARBER SHOP or Beauty Parlor. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Barges, Scows, Canal Boats or Lighters - See 3:6 of this Manual.		
5403		\$20.33	\$900	\$16.27
	3	BARRICADE or Guard Rail CONSTRUCTION - PERMANENT & Drivers		
		Such operations performed in connection with street or road construction projects to be rated as 6042.		
9015		\$8.53	\$900	\$6.47
	2	BATH HOUSE - BEACH		
9053		\$2.41	\$602	\$1.78
		BATHS NOC & Clerical		
3642		\$5.43	\$900	\$4.09
		BATTERY MFG - DRY		
3656		\$9.42	\$900	\$6.93
		BATTERY MFG - storage - NOC		
9015		\$8.53	\$900	\$6.47
	1	BEACH CHAIRS - rental		
8102		\$3.97	\$836	\$2.96
	2	BEAN SORTING OR HANDLING		
9586		\$1.30	\$435	\$.96
	1	BEAUTY PARLOR or Barber Shop. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3300		\$57.56	\$900	\$41.90
		BED SPRING or Wire Mattress MFG		
3076		\$7.40	\$900	\$5.51
	5	BEDSTEAD MFG OR ASSEMBLY - METAL		
5183		\$7.97	\$900	\$6.28
	1	BEER DISPENSING EQUIPMENT INSTALLation or SERVICE & Drivers		
		Beer Garden or Beer Parlor - See "Tavern"		
7390		\$25.74	\$900	\$19.96
	1	BEER or Ale DEALER - WHOLESALE & DRIVERS		
		NPD with 2121 brewery.		
9530		\$9.83	\$900	\$8.22
	1	BELL INSTALLation - tower - & Drivers		
0079		\$2.85	\$668	\$2.16
		BERRY FARM or VINEYARD - no dairying or raising of livestock or grain - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes picking, grading, sorting or packing. A farm engaged principally in the raising of berries or operating a vineyard, but which also conducts dairying operations or raises livestock or grain, shall be assigned to 0075 vegetable, berry, flower or bulb farm or vineyard - including incidental dairying or general farming.		
2157		A		
	1	BEVERAGE MFG NOC - CARBONATED AND NON-CARBONATED & Route Supervisors, Drivers		
		Includes Sign erection or repair.		
3865		\$4.75	\$900	\$3.61
	1	BICYCLE MFG OR ASSEMBLY		
9089		\$3.15	\$713	\$2.34
		BILLIARD HALL NPD		
		No bowling lanes.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3111		\$6.54	\$900	\$5.02
	1	BLACKSMITH NPD		
		Boarding House - See "Buildings NOC - Operation by Owner & Lessee"		
		Boardwalk Rug Auctioneer - See "Store"		
		Boardwalks - See "Amusement"		
6801F		\$3.63	\$785	\$2.83
		BOAT BUILDING - WOOD - NOC & Drivers		
		Includes shop and yard work. NPD with 6872 shipwright work. The "F" rate for this classification contemplates operations subject to the United States Longshoremen's and Harbor Workers' Compensation Act. Where none of the employees is engaged in operations subject to the United States Longshoremen's and Harbor Workers' Compensation Act, the rates and rating values set forth in 2:1-4(b) of this Manual shall be applicable.		
6824		\$8.30	\$900	\$6.50
		BOAT BUILDING OR REPAIR & Drivers		
		Includes shop and yard work and is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 65 feet in overall length. NPD with 6801F boat building or 6872F shipwright work.		
7038 ⁺		\$5.84	\$240	\$4.35
	2	Boat Livery - Power, sail or rowboats used for fishing or pleasure purposes, limited to boats under 15 tons - including laying up of boats and putting into commission		
		Vessels of 15 tons or over shall be assigned to 7019 "Steamers - All kinds" or 7038 "Sailing Vessels NOC."		
7089 ^{&}		\$6.49	\$240	\$4.84
	2	Boat Livery - power, sail or rowboats used for fishing or pleasure purposes, limited to boats under 15 tons - including laying up of boats and putting into commission		
		Vessels of 15 tons or over shall be assigned to 7019 "Steamers - all kinds" or 7038 "Sailing Vessels - NOC."		
8731		\$2.37	\$596	\$1.84
		BOILER INSPECTION		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3726		\$4.08	\$852	\$3.22
BOILER INSTALLation OR REPAIR - steam				
Includes the construction or repair of foundations.				
5184		\$4.32	\$888	\$3.42
BOILER or Steam Pipe INSULATING & shop, Drivers				
Applies to the use of cork, asbestos or other nonconducting materials.				
3726		\$4.08	\$852	\$3.22
	1	BOILER SCALING NPD		
3620		\$8.53	\$900	\$6.56
BOILERMAKING				
3132		\$5.91	\$900	\$4.32
BOLT or Nut MFG				
Steel making or rolling mills to be separately rated.				
4452		\$6.70	\$900	\$5.04
	1	BONE or Ivory GOODS MFG		
4307		\$3.25	\$728	\$2.41
BOOKBINDING				
3548		\$6.19	\$900	\$4.71
BOOKBINDING or Printing MACHIne MFG				
2660		\$4.55	\$900	\$3.39
BOOT or Shoe MFG NOC				
4282		\$3.20	\$720	\$2.38
	1	BOOT or Shoe PATTERN MFG NPD		
8264		\$12.59	\$900	\$9.56
BOTTLE DEALER - USED - & Drivers NPD				
Includes beverage bottle or can recycling. No collecting or handling of scrap iron or steel.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4635		\$7.21	\$900	\$5.55
	1	BOTTLED GASES DEALER or Delivery - COMMERCIAL & Drivers		
2157	A			
		BOTTLING NOC - CARBONATED AND NON-CARBONATED BEVERAGES & Route Supervisor, Drivers Includes Sign erection or repair.		
9093		\$3.15	\$713	\$2.34
		BOWLING LANE & Drivers Includes bowling lanes with billiard halls. Note - Erected 1/1/69. See MAB #269.		
4243		\$6.89	\$900	\$5.11
		BOX MFG - FOLDING PAPER - NOC Paper or paper board mfg to be separately rated.		
4240		\$5.15	\$900	\$3.81
		BOX MFG - SET-UP PAPER Paper or paper board mfg to be separately rated.		
2759		\$23.72	\$900	\$17.74
		BOX or BOX SHOOK MFG		
2570		\$9.74	\$900	\$7.27
		BOX SPRING or Mattress MFG Includes pillow, quilt or cushion mfg. Separately rate the mfg. of wire springs or excelsior.		
2380		\$5.36	\$900	\$3.93
	1	BRAID or Fringe MFG		
8387		\$7.77	\$900	\$5.90
	4	BRAKE SERVICE or Muffler Installation or Repair STATION & Drivers Note - Erected 1/1/84. See MAB #329.		
3315		\$6.82	\$900	\$5.14
		BRASS or Copper GOODS MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2003		\$10.20	\$900	\$7.74
	1	BREAD DEALER or Delivery - Route Supervisors, Drivers Note - Sales Eliminated 1/1/84. See MAB #329.		
6005		\$19.77	\$900	\$15.96
		BREAKWATER or Jetty CONSTRUCTION - & Drivers Applies to all operations to completion. Caisson, coffer -dam work or pile driving to be separately rated.		
8279		\$10.44	\$900	\$7.82
		BREEDING FARM & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD LODGING OR GRATUITIES.) This classification is applicable to employees engaged in the breeding and raising of horses. Employees engaged in operations related to the racing of horses are to be separately classified under classification code 8280.		
2121		\$2.81	\$662	\$2.13
		BREWERY & Drivers		
4024		\$7.58	\$900	\$5.93
		BRICK MFG - FIRE OR ENAMELED - & Drivers Applies to fire, enamel, repressed or hydraulic pressed brick exclusively. Clay digging, mining or quarrying to be separately rated.		
4027		\$10.39	\$900	\$8.03
		BRICK MFG NOC - & Drivers Includes the construction or reconstruction of sheds or kilns. Mining, quarrying or clay digging to be separately rated.		
7720		\$3.22	\$723	\$2.41
	1	BRIDGE or Vehicular Tunnel OPERATION & Drivers Applies to toll or free bridges or tunnels. Includes approaches or maintenance. Structural alterations or repairs or the painting of the bridge or tunnel structure to be separately rated. Ticket sellers or ticket or toll collectors having no other duties in connection with the operation or maintenance of the bridge or tunnel to be separately rated as 9410 municipal, township, county or state employees NOC.		
2835		\$7.00	\$900	\$5.24
		BRUSH OR BROOM ASSEMBLY Applies to assembly only with no sawing, molding or turning of backs or handles.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2841		\$7.26	\$900	\$5.49
	4	BRUSH OR BROOM HANDLE MFG		
		Applies only to the sawing, molding or turning of backs or handles, with no assembling.		
2836		\$4.78	\$900	\$3.69
		BRUSH OR BROOM MFG NOC		
		Includes assembling and sawing, molding or turning of backs and handles.		
8742		\$6.60	\$330	\$4.47
	3	BUILDING AND LOAN APPRAISERS		
8204		\$20.55	\$900	\$16.40
		BUILDING MATERIAL YARD & LOCAL MANAGERS, Drivers		
		Applies to a dealer in used building materials. Wrecking or salvage operations to be separately rated.		
8232		\$10.85	\$900	\$8.39
	1	BUILDING MATERIALS DEALER - NO SECOND HAND MATERIALS - & LOCAL MANAGERS, Drivers		
4283		\$4.20	\$870	\$3.16
		BUILDING or Roofing PAPER or Felt PREPARation - No Installation		
		Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as a part of their operations. Paper or felt mfg to be separately rated.		
5703		\$28.43	\$900	\$23.06
		BUILDING RAISING OR MOVING & Drivers		
		Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.		
9014		\$6.77	\$900	\$5.10
		BUILDINGS - OPERATION BY CONTRACTOR & Drivers		
		At any location where the contractor does not perform janitorial services, operations such as window cleaning, painting, maintenance or repair work are to be separately rated. (Note - amended 1/1/87 to clarify intent. See MAB #342.)		
9015		\$8.53	\$900	\$6.47
		BUILDINGS NOC - OPERATION BY OWNER or Lessee		
		Not applicable to an owner or lessee of a building who occupies the entire or major portion of the premises for mfg. or mercantile purposes. At any location where the owner or lessee does not perform janitorial services, operations such as window cleaning, painting, maintenance or repair work are to be separately rated. This classification is not applicable to the operation or maintenance of amusement devices. (Note - amended 1/1/87 to clarify intent. See MAB #342.)		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0086		\$2.85	\$668	\$2.16

**BULB or Flower FARM - no dairying or raising of livestock or grain - & Drivers.
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**

Includes picking, grading, sorting or packing. A farm engaged principally in the raising of flowers or bulbs, but which also conducts dairying operations or raises livestock or grain, shall be assigned to 0075 vegetable, berry, flower or bulb farm or vineyard - including incidental dairying or general farming.

7605		\$5.19	\$900	\$4.37
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BURGLAR ALARM INSTALLATION OR REPAIR & Drivers

Note - Erected 1/1/81. See MAB #319.

9522		\$3.48	\$762	\$2.64
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4 BURIAL GARMENT MFG and Casket or Coffin Upholstering

7384		\$9.00	\$900	\$6.75
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BUS Company - FRANCHISED OR CHARTERED - & Drivers

Garage Employees..... 8385

8385		\$8.00	\$900	\$5.99
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BUS COMPANY: GARAGE EMPLOYEES

7381		\$9.46	\$900	\$7.11
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BUS OPERATOR - SCHOOL & Drivers

Garage Employees..... 8385

2081		\$9.09	\$900	\$6.78
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BUTCHERING

Includes the handling of livestock, preparation of dressed meat, rendering, washing of casing, salting of hides or cooking of offal. NPD with 2089 packing house.

2070		\$11.20	\$900	\$8.64
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1 BUTTER or Cheese MFG & Route Supervisors, Drivers

Note - Sales eliminated 1/1/84. See MAB #329.

4479		\$8.12	\$900	\$6.37
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BUTTON MFG NOC

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3131		\$11.39	\$900	\$8.56
BUTTON or Fastener MFG - METAL				
7536		\$12.73	\$900	\$10.12
CABLE INSTALLation & Drivers				
Applies to cable installation in conduits or subways. Conduit construction to be separately rated as 6325.				
4470		\$4.66	\$900	\$3.58
CABLE MFG - INSULATED ELECTRICAL				
Wire drawing to be separately rated as 1924 or 3241.				
1924		\$4.75	\$900	\$3.64
CABLE MFG or Wire Drawing - NOT IRON OR STEEL				
7600		\$9.28	\$900	\$7.08
1		CABLE TV or CABLEVISION INSTALLation & Drivers		
Applies to customer service connections, maintenance and repair. Note - Erected 1/1/83. See MAB #325.				
6252		\$13.32	\$900	\$10.55
CAISSON WORK				
Applies to 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.				
1438		\$8.53	\$900	\$6.59
1		CALCIUM CARBIDE MFG & Drivers		
9015		\$8.53	\$900	\$6.47
3		CAMP OPERATION - Recreational or Educational		
Note - Clerical eliminated 1/1/84. See MAB #329.				
9015		\$8.53	\$900	\$6.47
4		CAMP OPERATION NOC		
Note - Clerical eliminated 1/1/84. See MAB #329.				
3220		\$4.82	\$900	\$3.67
CAN MFG				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4710		\$4.06	\$849	\$3.06

CANDLE MFG NPD

2041		\$4.20	\$870	\$3.16
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CANDY, CHOCOLATE & CONFECTION MFG

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

2111		\$11.02	\$900	\$8.04
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CANNERY NOC

Can Mfg to be separately rated as 3220.

Canning or Bottling Carbonated Beverages - See "Carbonated Beverage MFG NOC" or "Bottling NOC"

Canvas Goods Erection - See "Awning or Tent Erection"

2576		\$3.20	\$720	\$2.38
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1 CANVAS GOODS MFG NOC - SHOP

No erection.

3881		\$7.54	\$900	\$5.95
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CAR MFG - RAILROAD - & Drivers

2383		\$6.24	\$900	\$4.53
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CARBON PAPER or Typewriter Ribbon MFG

Paper mfg to be separately rated as 4239.

4635		\$7.21	\$900	\$5.55
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2 CARBONIC ACID GAS MFG & Drivers

Includes tank charging.

9186		\$26.78	\$900	\$19.94
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CARNIVAL, Circus or Amusement Device Operator - TRAVELING - & Drivers

The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum of \$2,420 per week per person.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5403		\$20.33	\$900	\$16.27
	1	CARPENTRY - CONSTRUCTION OF RESIDENTIAL DWELLING EXCEEDING THREE STORIES IN HEIGHT, OR COMMERCIAL BUILDINGS AND STRUCTURES & DRIVERS		
		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.		
5645		\$20.33	\$900	\$16.27
	3	CARPENTRY - CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT & DRIVERS		
		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.		
5645		\$20.33	\$900	\$16.27
		CARPENTRY - DETACHED one or two family DWELLINGS & Drivers		
		Includes garages constructed in connection with the dwellings.		
5437		\$11.66	\$900	\$9.26
	1	CARPENTRY - INSTALLation OF FINISHED WOODEN FLOORING		
		Includes installation of parquet flooring. Not applicable to risks engaged in any other carpentry operations. May be used only upon specific approval of the Rating Bureau.		
2802		\$9.18	\$900	\$6.90
		CARPENTRY - SHOP ONLY - & Drivers		
		Includes shop fabrication of wood roof and building trusses, stairs, stair steps, rails, railings, banisters, sash, door or assembled millwork, planing or molding mills, wood fence manufacturing, pallet manufacturing, laminated wood building beams and columns manufacturing. Installation to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be rated in the appropriate yard classification, 8232. NPD with any other Carpentry Shop Class.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5403		\$20.33	\$900	\$16.27
CARPENTRY NOC & Drivers				
5437		\$11.66	\$900	\$9.26
CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM & DRIVERS				
Not applicable to contractors who perform any other carpentry operations at the same job or location; refer to Code 5645 or 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 non-laminated solid wood or butcher block. Refer to Code 5348 for the installation of tile, granite, marble, and other stone countertops.				
Carpet Installation-See "House Furnishing Installation"				
2402		\$10.34	\$900	\$7.65
CARPET or Rug MFG NOC				
2585		\$10.48	\$900	\$7.79
2		CARPET, Rug or Upholstery CLEANING - Shop & Drivers		
Outside work to be separately rated as 9014 Building - Operations by Contractors. Note - Sales eliminated 1/1/84. See MAB #329.				
3864		\$11.39	\$900	\$9.14
CARRIAGE or Wagon MFG OR ASSEMBLY				
Baby carriage mfg to be separately rated as 3865.				
5183		\$7.97	\$900	\$6.28
2		CARRIER SYSTEM - PNEUMATIC - INSTALLation OR REPAIR & Drivers		
Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.				
Cartridge Mfg or Loading - See "Explosives"				
3574		\$2.09	\$554	\$1.57
1		CASH REGISTER MFG		
9044		\$4.94	\$900	\$3.70
CASINO - HOTEL - ALL EMPLOYEES & Clerical, Salesmen, Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)				
Musicians, Players or Entertainers to be separately rated as 9156. Note - Erected 8/1/80. See MAB #317				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3076		\$7.40	\$900	\$5.51
	3	CASKET or Coffin MFG OR ASSEMBLY - METAL		
9522		\$3.48	\$762	\$2.64
	3	CASKET or Coffin UPHOLSTERING and Burial Garment Mfg		
9741		Catastrophe (Other than Certified Acts of Terrorism) Premium Charge (3:13-33J)		
9079		\$3.78	\$807	\$2.82
	2	CATERER (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Musicians, players or entertainers to be separately rated as 9156. NOTE: Clerical eliminated 1/1/94. See MAB #373.		
4133		\$6.82	\$900	\$5.12
		CATHEDRAL or Art Glass WINDOW MFG		
		Includes glass mfg.		
4115		\$1.76	\$504	\$1.32
		CATHODE RAY or Television TUBE MFG		
		Cattle Auctioneer, Cattle Dealer, Cattle Farm - See "Agriculture or Horticulture"		
0081		\$3.69	\$794	\$2.81
		CATTLE or Livestock AUCTIONEER OR COMMISSION MERCHANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Not applicable to risk which buy, sell, handle or transport or care for animals. Such risks shall be assigned to 0082 cattle or livestock dealer.		
0082		\$8.81	\$900	\$6.73
		CATTLE or Livestock DEALER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
0083		\$8.81	\$900	\$6.73
		CATTLE or Livestock FARM - no collection of waste for food - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Risks which raise livestock and in addition collect waste for food shall be assigned to 0073 piggery.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5409		\$6.08	\$900	\$4.89

CEILINGS - SUSPENDED OR CEMENTED - INSTALLations & Drivers

Applies to prefabricated finished tiles or panels. Note - Erected 1/1/74. See Gov. Comm. Memo #2, 9/21/73.

1701		\$6.12	\$900	\$4.56
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CEMENT MFG

Excavation or digging, dredging, mining or quarrying to be separately rated.

5200		\$12.81	\$900	\$10.18
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CEMENT WORK - SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & Drivers

Includes non-reinforced cement or granolithic floors. NPD with any manual classification for concrete construction work.

9220		\$7.47	\$900	\$5.66
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CEMETERY OPERATION & Drivers

5348		\$11.29	\$900	\$8.95
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CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK & DRIVERS

Not fireproof tile construction. The installation of ceramic and mosaic tiles outdoors for decorative, artistic, and ornamental purposes is included in Code 5348. Outdoor paver installation to be separately rated under Code 5200. Separately rate tile work performed in connection with construction. The installation of tile, granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.

3110		\$6.59	\$900	\$5.05
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2 CHAIN MFG - FORGED

7380		\$13.75	\$900	\$10.53
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2 CHARCOAL DEALER - & Drivers

8836		\$7.75	\$900	\$5.79
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1 CHARITABLE OR WELFARE ORGANIZATIONS - ALL OPERATIONS & D

7380		\$13.75	\$900	\$10.53
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1 CHAUFFEURS & Helpers NOC - commercial

Subject to the Standard Exceptions Manual Rule.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8709F		\$5.72	\$900	\$4.70

CHECKERS, Inspectors, Samplers or Weighers OF MERCHANDISE - NPD

Applicable only to employers whose entire operation is described by the classification. Weighers, samplers, checker, tallymen or inspectors of merchandise in connection with any other operation shall be included with such operation. May be used only upon specific approval of the Rating Bureau.

2070		\$11.20	\$900	\$8.64
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2 CHEESE or Butter MFG & Route Supervisors, Drivers

Note - Sales eliminated 1/1/84. See MAB #329.

4828		\$2.55	\$623	\$1.92
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CHEMICAL BLENDING or mixing NOC - All Operations & Drivers

Shall not be assigned to a risk engaged in the manufacture of chemicals.

4829		\$2.97	\$686	\$2.29
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CHEMICAL MFG NOC - All Operations & Drivers

Includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in 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.

0055		\$4.34	\$891	\$3.29
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CHICK, Squab or Fish HATCHERY - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes grading, sorting or packing.

Child Care Center - See "School"

5000		\$18.07	\$900	\$14.68
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CHIMNEY CONSTRUCTION - NOT METAL

Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.

Chimney Sweeps-See "Furnace Cleaning-Domestic"

4050		\$4.34	\$891	\$3.27
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CHINA DECORATING NPD

9107		\$4.27	\$881	\$3.18
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CHURCH: NON - PROFESSIONAL EMPLOYEES & Drivers

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8232		\$10.85	\$900	\$8.39
	4	CINDER DEALER & Driver		
9186		\$26.78	\$900	\$19.94
	1	CIRCUS, Carnival or Amusement Device Operator - TRAVELING - & Drivers The actual remuneration of directors, players entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum of \$2,420 per week per person.		
8742		\$.60	\$330	\$.47
	1	CLAIM ADJUSTERS or Special Agents - Insurance Company		
4000		\$13.33	\$900	\$11.14
		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.		
		Clay Products Mfg NOC - See "Brick, Tile or Earthenware"		
5610		\$11.17	\$900	\$8.81
		CLEANER - DEBRIS REMOVAL - CONSTRUCTION Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watchguards is more than all other payroll of the insured that is subject to construction classifications at the same job or location. Cleaners included in Code 5610 remove debris left by the construction crews after construction has been completed. Refer to Code 9014 for cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction "punch-out" list.		
2586		\$3.97	\$836	\$2.99
		CLEANING or Dyeing & Route Supervisors, Drivers Includes repairing or pressing. Not textile piece goods. NPD with 2585 laundry NOC. Note - Sales eliminated 1/1/84. See MAB #329.		
2582		\$3.22	\$723	\$2.44
	3	CLEANING or Dyeing COLLECTING OR DISTRIBUTING STATION No cleaning or dyeing at the same location. Drivers to be separately rated as 2586 cleaning or dyeing.		
5458		\$30.60	\$900	\$25.14
		CLEANING or Renovating BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & Drivers		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5459		\$30.60	\$900	\$25.14
CLEANING or Renovating BUILDING EXTERIORS NOC & Drivers				
8810		\$.28	\$282	\$.21
CLERICAL OFFICE EMPLOYEES NOC Subject to the Standard Exceptions Manual Rule.				
8103		\$3.78	\$807	\$2.89
1		CLIPPINGS DEALER & Drivers 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.		
3382		\$2.39	\$599	\$1.77
CLOCK MFG				
Cloth Printing - See "Textile Piece Goods Finishing"				
7538		\$5.69	\$900	\$4.53
1		CLOTHES POLE ERECTION & Drivers		
2501		\$3.20	\$720	\$2.38
CLOTHING MFG				
9060		\$3.01	\$692	\$2.29
CLUB - COUNTRY, Golf, Fishing or Yacht & Clerical. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) The actual remuneration of all caddies shall be included with the payroll of the regular club employees in computing the premium for the risk. In case the actual remuneration is not available, the payroll for caddies shall be taken at \$50 per club member per season subject to a maximum of four hundred fifty members per course of eighteen holes or less, which limit shall be adjusted pro rata for larger courses, provided however, that if the club is open to the public, four hundred fifty members per course of eighteen holes shall constitute the minimum number of club members for the purpose of applying this rule.				
9180		\$10.34	\$900	\$8.02
1		CLUB - SHOOTING & Drivers		
9065		\$1.62	\$483	\$1.23
CLUB - TENNIS & Clerical. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Note - Erected 7/1/79. See MAB #313.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9061		\$1.76	\$504	\$1.34
		CLUB NOC & CLERICAL. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
7207		\$7.30	\$900	\$5.42
		CLUB RIDING - & Drivers		
1463		\$17.39	\$900	\$13.82
	1	COAL BILLET or Briquet MFG & Drivers Mfg. of by-products to be separately rated.		
8753		\$3.55	\$773	\$2.64
		COFFEE, Tea or Grocery DEALER - RETAIL - & Drivers Applies to house-to-house sales or coffee, tea or groceries and includes incidental store or warehouses. Note - Sales eliminated 1/1/84. See MAB #329		
6252		\$13.32	\$900	\$10.55
	1	COFFER - DAM WORK Applicable only where the coffer-dam or other protective structure is located in free water such as bays, rivers or ponds, or requires internal air pressure. Applies to all operations to completion within or upon the coffer-dam or associated with the supervision, operation or maintenance of the coffer-dam including pile driving, excavation, masonry or concrete work.		
3076		\$7.40	\$900	\$5.51
	4	COFFIN or Casket MFG OR ASSEMBLY - METAL		
9522		\$3.48	\$762	\$2.64
	2	COFFIN or Casket UPHOLSTERING and Burial Garment Mfg		
3649		\$6.45	\$900	\$4.66
		COIN OPERATED or Vending MACHINE MFG NOC Applies only to risks engaged in the mfg of electrical or electronic vending or coin operated machines.		
5192		\$8.95	\$900	\$6.85
		COIN OPERATED or Vending MACHines INSTALLation, SERVICE, REPAIR & Salesmen, Drivers Includes storage, shop and outside operations.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8031		\$5.61	\$900	\$4.21
	1	COLD STORAGE LOCKER - frozen foods & Salespersons, Drivers Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081. (Note - Not subject to the provisions of the Store Schedule.)		
3228		\$13.50	\$900	\$9.93
		COLLAPSIBLE WHITE METAL TUBE and Cap MFG		
2501		\$3.20	\$720	\$2.38
	1	COLLAR MFG		
9106		\$10.78	\$900	\$8.12
	1	COLLEGE: NON-PROFESSIONAL EMPLOYEES & Drivers		
8868		\$1.69	\$494	\$1.26
	1	COLLEGE: PROFESSIONAL EMPLOYEES & Clerical		
5954		\$6.05	\$900	\$4.56
	1	COLOR GRINDING, BLENDING or Testing NPD Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg of ingredients.		
9078		\$7.35	\$900	\$5.48
		COMMISSARY WORK Applies only in connection with construction, erection, lumbering or mining operations and includes cooks, waiters and other employees engaged in furnishing board or lodging.		
4150		\$2.20	\$570	\$1.65
	3	COMPUTER CHIP MFG		
5191		\$2.09	\$554	\$1.57
	2	COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR Includes shop operations. Computer Mfg to be separately rated.		
8810		\$.28	\$282	\$.21
	4	COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3574		\$2.09	\$554	\$1.57

COMPUTER, RECORDING OR OFFICE MACHINE MFG NOC

5222		\$24.24	\$900	\$19.70
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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 coffer-dams to be separately rated.

5213		\$17.70	\$900	\$14.07
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CONCRETE CONSTRUCTION NOC & Drivers

Includes foundations or the making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or coffer-dams to be separately rated. NPD with 5222 concrete construction in connection with bridges or culverts, 5500 street or road paving or 6042 street or road construction.

8232		\$10.85	\$900	\$8.39
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2 CONCRETE MIXING IN TRANSIT & Drivers

9529	A			
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3 CONCRETE or Cement DISTRIBUTING TOWERS - INSTALLation, Repair or Removal & Drivers

Erection, repair or removal of concrete or cement distributing tower by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.

Concrete or Cement Work - Sidewalks, Floors Driveways - See "Cement Work"

4034		\$14.38	\$900	\$11.18
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CONCRETE PRODUCTS MFG & Drivers

Applies to shop or yard work only. Includes the mfg of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.

5215		\$14.30	\$900	\$11.40
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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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6325		\$8.41	\$900	\$6.76
CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - & Drivers				
9529	A			
1		CONSTRUCTION ELEVATOR or Hod Hoist INSTALLATION, Repair or Removal & Drivers		
		Such operations performed by contractors who erect, repair or remove hod hoists or construction elevators as an incidental part of their construction work are to be included in the classification with which the work is associated.		
3507		\$7.14	\$900	\$5.39
1		CONSTRUCTION MACHINERY, Dredge or Steam Shovel MFG NOC		
8227		\$8.45	\$900	\$6.69
CONSTRUCTION OR ERECTION PERMANENT YARD				
		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. Not available at a construction site. Mill operations or fabrication to be separately rated. May be used only upon specific approval of the Rating Bureau.		
4245		\$5.31	\$900	\$3.95
CONTAINER or Tube MFG - Cardboard or Paper - Spiral or convolute wound				
		With or without metal or cardboard ends.		
5606		\$2.76	\$654	\$2.17
CONTRACTOR - EXECUTIVE SUPERVISOR				
		Applies to supervision of construction or erection exercised through superintendents or foremen, not directly. Superintendents or Foremen in the charge of construction or erection work, watchmen, timekeepers or cleaners shall be assigned to the governing classification.		
8829		\$5.47	\$900	\$4.12
CONVALESCENT or Nursing HOME & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)				
		Note: Clerical eliminated 1/1/2000. See MAB 3405.		
3315		\$6.82	\$900	\$5.14
1		COPPER or Brass GOODS MFG		
3075		\$8.56	\$900	\$6.53
COPPERSMITH - SHOP				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2352		\$7.84	\$900	\$5.83
CORDAGE, Rope or Twine MFG NOC				
4703		\$2.76	\$654	\$2.08
CORN PRODUCTS MFG				
7720		\$3.22	\$723	\$2.41
	4	CORRECTIONAL INSTITUTION GUARDS, Policemen, Sheriffs' Officers - PUBLIC & Drivers		
4244		\$7.37	\$900	\$5.52
CORRUGATED or Fiber Board CONTAINER MFG				
Includes corrugating or laminating of paper. Paper or paper board mfg to be separately rated.				
2501		\$3.20	\$720	\$2.38
	2	CORSET MFG		
2211		\$8.12	\$900	\$6.47
COTTON BATTING, Wadding or Waste MFG				
Cotton Bleacheries - See "Textile Piece Goods Finishing"				
3507		\$7.14	\$900	\$5.39
	2	COTTON GIN MACHIne MFG		
4683		\$6.70	\$900	\$5.14
	1	COTTONSEED OIL REFINING		
Cottonseed oil mfg to be separately rated.				
County Employees NOC - See " Municipal"				
7231		\$15.40	\$900	\$11.49
COURIER OR Messenger Service Companies & Drivers				
Applies to pickup and local delivery of envelopes and small packages less than 100 lbs. in vehicles less than 10,000 lbs. gross vehicle weight. Separately rate trucking as 7219 "Trucking NOC," warehousing as 8292 "Storage Warehousing NOC." Note: Erected 1/1/94. See MAB #373.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2003		\$10.20	\$900	\$7.74
	2	CRACKER or COOKIE MFG - Bakery & Drivers, Route Supervisors Note - Sales Eliminated 1/1/84. See MAB #329.		
2942		\$7.88	\$900	\$5.68
		CRAYON, Pencil or Penholder MFG		
2070		\$11.20	\$900	\$8.64
		CREAMERY & Route Supervisors, Drivers Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2039. Note - Sales Eliminated 1/1/84. See MAB #329.		
9620		\$1.48	\$462	\$1.16
	2	CREMATORY OPERATION & Drivers Curator - See "Library or Museum"		
2571		\$3.20	\$720	\$2.38
	1	CUSHION, Pillow or Quilt MFG No mattress or box spring mfg.		
3122		\$7.51	\$900	\$5.61
		CUTLERY MFG NOC		
0084		\$8.81	\$900	\$6.73
		DAIRY FARM - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Subject to the general rules of this Manual, pasteurizing plants or the retail delivery of milk shall be separately rated as 2070 milk depot or milk dealer.		
		Dairy Farm - See "Agriculture or Horticulture."		
2702		\$29.61	\$900	\$24.45
	1	DAM OR LOCK CONSTRUCTION: TIMBER Cutting and Removal - & Drivers Includes incidental brush cutting and removal. Brush cutting and removal only shall be rated under code 6217. Applicable only in connection with Dam or Lock Construction.		
		Day Nursery - See "School"		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9538		\$11.62	\$900	\$9.65
	2	DECORATING - INTERIOR OR EXTERIOR - Hanging Flags or Bunting for conventions or celebrations - & SHOP OPERATION, Drivers		
4692		\$1.28	\$432	\$.96
		DENTAL LABORatory		
8832		\$.67	\$341	\$.51
	1	DENTIST & Clerical Includes maintenance of the Professional Office.		
7723		\$4.01	\$842	\$3.06
		DETECTIVE or Patrol AGENCY - & Drivers Includes the operation of armored car services, watchmen, guards or patrolmen engaged in safeguarding property not owned by the risk.		
3372		\$5.73	\$900	\$4.40
	1	DETINNING NPD		
4703		\$2.76	\$654	\$2.08
	1	DEXTRINE MFG		
3384		\$.60	\$330	\$.46
		DIAMOND CUTTING or Polishing NPD		
4150		\$2.20	\$570	\$1.65
	2	DIAMOND DIE MFG		
2585		\$10.48	\$900	\$7.79
	1	DIAPER SERVICE & Route Supervisors, Drivers Also applies to infant's apparel laundry. Note - Sales eliminated 1/1/84. See MAB #329.		
1925		\$7.98	\$900	\$6.03
		DIE CASTING MFG NPD		
6005		\$19.77	\$900	\$15.96
	1	DIKE or Revetment CONSTRuction & Drivers Applies to river work only and includes all operations to completion. Pile driving to be separately rated as 6003.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
Dismantling of Pre-fabricated Dwellings - See "Wrecking"				
2130		\$9.28	\$900	\$7.21
2		DISTILLERY - SPIRITUOUS LIQUOR		
		Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as 2131 spirituous liquor bottling.		
7394 ⁺		\$9.21	\$240	\$7.03
		Diving - marine		
7395 ^{&}		\$10.23	\$240	\$7.80
		Diving - marine		
		Diving - See 3:6 of this Manual.		
9728		\$9.04	\$900	\$6.71
		DOG KENNEL or DOG BREEDING & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes grooming, obedience training, boarding of cats and incidental sale of pet supplies. Note - Erected 7/1/81. See MAB #320.		
9728		\$9.04	\$900	\$6.71
1		DOG SHOW: KENNELMEN & Drivers		
		Note - Erected 7/1/81. See MAB #320.		
9016		\$7.12	\$900	\$5.44
1		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.		
2501		\$3.20	\$720	\$2.38
3		DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG		
		Includes dressing of dolls.		
5103		\$14.34	\$900	\$11.47
1		DOOR, Door Frame or Sash ERECTION or REPAIR metal or metal covered & Drivers		
		Installation of storm doors or storm sash on private residences to be separately rated as 5645 Carpentry. Overhead door installation to be separately rated as 3724 Millwright Work.		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3060		\$8.56	\$900	\$6.53
DOOR, Door Frame or Sash MFG - WOOD - METAL COVERED				
8810		\$.28	\$282	\$.21
	1	DRAFTSMEN		
		Subject to the Standard Exceptions Manual Rule.		
6229		\$11.27	\$900	\$8.87
DRAINAGE or Irrigation SYSTEM CONSTRUCTION & Drivers				
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.				
3507		\$7.14	\$900	\$5.39
	3	DREDGE, Steam Shovel or Construction Machinery MFG NOC		
7334 ⁺		\$8.56	\$240	\$6.42
	1	Dredging - excavation by means of suction dredges only - including loading or unloading		
7335 ^{&}		\$9.53	\$240	\$7.15
	1	Dredging - excavation by means of suction dredges only - including loading or unloading		
		Dredging - See 3:6 of this Manual.		
7334 ⁺		\$8.56	\$240	\$6.42
		Dredging NOC		
7335 ^{&}		\$9.53	\$240	\$7.15
		Dredging NOC		
4038		\$3.57	\$776	\$2.68
	2	DRESS FORM MFG		
		Applies to paper mache' or plaster forms.		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4282		\$3.20	\$720	\$2.38

DRESS PATTERN MFG - Paper

Includes designers, draftsmen, cutters. Magazine printing to be separately rated as 4299 printing.
 Note - Clerical eliminated 1/1/84. See MAB #329.

4597		\$4.06	\$849	\$3.06
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1 DRESSING or Polish MFG

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

2503		\$3.20	\$720	\$2.38
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DRESSMAKING or Tailoring - CUSTOM exclusively NPD

Not Manufacturing.

6204		\$14.77	\$900	\$11.83
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DRILLING NOC & Drivers NPD

6235F		\$8.73	\$900	\$6.88
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DRILLING or Redrilling of OIL or Gas WELLS & installation of casing, Drivers

7380		\$13.75	\$900	\$10.53
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DRIVERS, Chauffeurs and their Helpers NOC - commercial

Subject to the Standard Exceptions Manual Rule.

5200		\$12.81	\$900	\$10.18
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1 DRIVEWAY CONSTRUCTION - RESIDENTIAL - & Drivers

4836		\$.56	\$324	\$.42
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DRUG, Medicine or Pharmaceutical MFG

Includes mfg of ingredients. NPD with 4829 Chemical Mfg NOC or 4611 Drug, Medicine or Pharmaceutical preparation. Mfg of metal containers to be separately rated as 3220 - Can Mfg.

4611		\$1.79	\$509	\$1.31
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DRUG, Medicine or Pharmaceutical PREPARation - Compounding or blending - no mfg of ingredients

NPD with 4828 Chemical Blending & Mixing NOC or 4835, 4836, Drug, Medicine or Pharmaceutical preparation mfg. Metal container mfg to be separately rated as 3220 - Can Mfg.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4835		A		
				DRUG, Medicine or Pharmaceutical Preparation MFG Includes mfg of ingredients. NPD with 4829 Chemical mfg NOC or 4611 Drug, Medicine or Pharmaceutical preparation. Mfg of metal containers to be separately rated as 3220 - Can Mfg.
				Dry Cleaning - See "Cleaning or Dyeing"
				Dry Dock Operations - See "Ship Building"
5445		\$9.32	\$900	\$7.35
				DRY WALL CONSTRUCTION - within buildings - & Drivers
4360		\$1.60	\$480	\$1.21
				DUPLICATION & Replication Service of Prerecorded Audio, Video or Data
4827		\$11.64	\$900	\$8.56
				DYE or Dye Intermediate MFG NOC Includes risks engaged in the grinding and blending of dyes.
2586		\$3.97	\$836	\$2.99
	1			DYEING or Cleaning & Route Supervisors, Drivers Includes repairing or pressing. Not textile piece goods. NPD with 2585 laundry NOC. Note - Sales eliminated 1/1/84. See MAB #329.
4023		\$10.39	\$900	\$8.03
				EARTHENWARE or Tile MFG NOC - & Drivers Includes the mfg. of roof, drainage or fireproofing tile, wall copings, flue linings, conduits, retorts, sewer or drain pipe or similar products. Mining, quarrying or clay digging to be separately rated.
0034		\$16.35	\$900	\$12.19
				EGG or Poultry PRODUCER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes grading, sorting or packing.
				Egg or Poultry Producer - See "Agriculture or Horticulture"
7539		\$2.18	\$567	\$1.64
				ELECTRIC Light or Power CO NOC & Drivers Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. (Note - Sales eliminated 1/1/84. See MAB #329.)

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7540		\$2.18	\$567	\$1.64

ELECTRIC Light or POWER COOPERative REA Project only - & 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 shall be assigned to 8742 real estate agency. Note - Sales eliminated 1/1/84. See MAB #329.

7538		\$5.69	\$900	\$4.53
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ELECTRIC Light or POWER LINE CONSTRUCTION & Drivers

NPD with 7539 electric light or power co or with 7540 electric light or power cooperative.

3194		\$8.86	\$900	\$6.56
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ELECTRIC LIGHTing FIXTURE MFG OR ASSEMBLY - FLUORESCENT

3193		\$5.68	\$900	\$4.27
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ELECTRIC or Gas LIGHTing FIXTURE MFG OR ASSEMBLY NOC

3643		\$4.38	\$897	\$3.30
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ELECTRIC POWER or Transmission EQUIPMENT MFG

Includes the mfg or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.

3724		\$9.06	\$900	\$7.18
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1 ELECTRICAL APPARATUS INSTALLation OR REPAIR & Drivers

NPD of employees of insured engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as 7538 electric light or power line construction.

3179		\$4.38	\$897	\$3.29
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ELECTRICAL APPARATUS MFG NOC

Includes electrical fixtures or appliances. NPD with 3643 electric power or transmission equipment mfg.

3681		\$1.58	\$477	\$1.19
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ELECTRICAL Cord Set, Radio or Ignition HARNESS ASSEMBLY

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5190		\$5.91	\$900	\$4.69

ELECTRICAL WIRING - WITHIN BUILDINGS & Drivers

Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724 electrical apparatus installation.

3372		\$5.73	\$900	\$4.40
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ELECTROPLATING NPD

5160		\$7.21	\$900	\$5.68
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ELEVATOR ERECTION OR REPAIR

8731		\$2.37	\$596	\$1.84
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1 ELEVATOR INSPECTING

3042		\$10.13	\$900	\$7.60
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ELEVATOR or Escalator MFG

2388		\$5.36	\$900	\$3.93
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EMBROIDERY MFG

7712		\$43.67	\$900	\$32.97
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EMERGENCY MANAGEMENT - Volunteers & Drivers

Includes operations involved in authorized rendering of assistance in connection with events affecting the public health and safety. Also includes authorized construction, installation, alteration, maintenance or repair work upon premises, apparatus or other equipment owned or used by the emergency management unit, participation in any authorized public drill, showing exhibition or parade.

The payroll for volunteer emergency management personnel shall be the amount determined by applying \$1,300 per annum to each active volunteer.

1747		\$2.69	\$644	\$2.07
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EMERY WORKS & Drivers

Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.

3826		\$10.55	\$900	\$7.82
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1 ENGINE MFG - AIRCRAFT

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3612		\$8.23	\$900	\$6.20
	1	ENGINE MFG NOC Foundry operations to be separately rated.		
8601		\$9.95	\$383	\$7.75
	1	ENGINEER or Architect - CONSULTING NPD Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.		
4352		\$3.50	\$765	\$2.64
		ENGRAVING		
3042		\$10.13	\$900	\$7.60
	1	ESCALATOR or Elevator MFG		
4628		\$2.20	\$570	\$1.65
	1	ESSENTIAL OILS MFG & distillation Estate - Private - See "Private Estate" & 3:6 of the Manual		
1605		\$10.73	\$900	\$8.50
		EXCAVATION - ROCK - & Drivers Not tunneling or street or road construction.		
6217		\$10.73	\$900	\$8.50
		EXCAVATION NOC & Drivers Includes borrowing, filling or back-filling. Mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or coffer-dam work to be separately rated.		
9053		\$2.41	\$602	\$1.78
	1	EXERCISE or Health INSTITUTE & Clerical Exhibition - See "Amusement Park"		
0900		Expense Constant (3:13-33) The expense constant for the private residence per capita classifications is \$50. For all other classifications it is \$240. (Note - Formerly coded as 0090, 0095, respectively.)		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4771		\$5.19	\$900	\$4.02

EXPLOSIVES OR AMMUNITION MFG - NOC & Drivers

Includes the following operations whether conducted as a single or multiple enterprise: bag loading - propellant charges; black powder mfg; cap, primer, fuse, booster, or detonator assembly; cartridge charging or loading; fireworks mfg; high explosives mfg; projectile, bomb, mine or grenade loading; projectile or shell mfg; shell case loading and smokeless powder mfg - single base.

7777 **Exposure, Premium and Losses Under U.S. Longshoremen's Act for code numbers where rates do not include U.S. Coverage (Non-"F" code numbers 3:13-137(b)) on policies with effective dates prior to 1/1/96.**

Express Co. - See "Truckmen"

9014		\$6.77	\$900	\$5.10
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1 EXTERMINATOR & Drivers

Include termite control. Carpentry repair or use of poisonous gases to be separately rated.

4627		\$4.20	\$870	\$3.16
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EXTRACT MFG - DYEWOOD Licorice or tanning

4628		\$2.20	\$570	\$1.65
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EXTRACT MFG - PERFUMERY, medicinal or flavoring

Includes distillation of essential oils.

3270		\$1.86	\$519	\$1.39
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EYELET MFG

4493		\$13.82	\$900	\$10.38
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FABRIC COATING or Impregnating NOC

Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastic or rubber.

8803		\$.28	\$282	\$.21
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1 FACTORY COST or Office SYSTEMATIZER, or Auditor - Traveling

Includes insurance company premium auditors.

8116		\$2.95	\$683	\$2.24
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FARM Machinery DEALER & Drivers

Includes demonstration.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0050		\$8.81	\$900	\$6.73

FARM MACHINERY OPERATION - by contractors - & Drivers

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

0085		\$8.81	\$900	\$6.73
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FARM NOC - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes picking, grading, sorting or packing.

Farming - See "Agriculture or Horticulture"

0005		\$7.33	\$900	\$5.49
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FARM-Nursery Employees & Drivers

Applies to all facilities devoted to the propagation of trees, shrubs, plants or flowering shrubs and 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 are also assigned to Code 0005.

3131		\$11.39	\$900	\$8.56
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1 FASTENER or Button MFG - METAL

2534		\$3.20	\$720	\$2.38
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FEATHER or Flower MFG - artificial

2571		\$3.20	\$720	\$2.38
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2 FEATHER PILLOW MFG

No mattress or box spring mfg.

Federal War Housing Dismantling or Wrecking - See "Wrecking"

2014		\$10.30	\$900	\$7.72
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FEED MFG

Includes the preparation of cereal or compound feeds for livestock.

8215		\$10.23	\$900	\$7.69
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FEED, Fertilizer, Hay or Grain DEALER & LOCAL MANAGERS, 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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4283		\$4.20	\$870	\$3.16
	1	FELT or Building or Roofing Paper PREParation - No Installation		
		Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg to be separately rated.		
6400		\$18.09	\$900	\$14.28
		FENCE ERECTION - METAL		
7019 ⁺		\$5.89	\$240	\$4.41
		Ferries - including dock employees		
7027 ^{&}		\$6.54	\$240	\$4.89
		Ferries - including dock employees		
		Ferries - See 3:6 of this Manual.		
8215		\$10.23	\$900	\$7.69
	3	Fertilizer Dealer & Local Managers, 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.		
4583		\$6.26	\$900	\$4.73
		FERTILIZER MFG & 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 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.		
3117		\$2.76	\$654	\$2.09
		FILE MFG		
8268		\$10.25	\$900	\$7.89
		FILM or Plastic Dealer or RECLAIMER & Drivers		
7605		\$5.19	\$900	\$4.37
	1	FIRE ALARM INSTALLATION OR REPAIR & Drivers		
		Note - Erected 1/1/81. See MAB #319.		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7601		\$8.71	\$900	\$6.79
	1	FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION & Drivers NPD with 7600 telephone or telegraph co.		
9014		\$6.77	\$900	\$5.10
	4	FIRE EXTINGUISHER REFILLING, SERVICE OR REPAIR		
7710		\$6.68	\$900	\$5.06
		FIREMEN - PAID & Drivers		
7711		\$43.67		\$32.97

FIREMEN - VOLUNTEER & Drivers

Includes authorized construction, installation, alteration, maintenance or repair work upon the premises, apparatus or other equipment owned or used by the fire company, participation in any authorized public drill, showing exhibition or parade and, when authorized, rendering of assistance in connection with events affecting the public health and safety.

The payroll for volunteer firemen for each fire company shall be the amount determined by applying \$1,300 per annum to each active volunteer fireman (whether exempt or not) but to no others, subject to the maximums stated below.

No of Pieces of Apparatus	Maximum Payroll Per Company for Volunteers	Maximum No Volunteers
1	\$36,400	28
2	59,800	46
3	83,200	64
4	101,400	78
5	119,600	92
6	137,800	106
7	156,000	120
8	174,200	134
9	192,400	148
10*	210,600	162

*Maximum payroll for companies with more than ten pieces of apparatus may be secured from the Rating Bureau.

Apparatus shall be defined as, and limited to, self powered equipment specifically designed for fire fighting purposes.

The Information Page shall show for each company (1) the number of pieces of apparatus and (2) the number of volunteers.

The "Minimum Earned Premium" for each separate fire company or first aid or rescue squad shall be \$125 for one piece of apparatus, \$150 for two pieces of apparatus plus \$50 for each piece of apparatus in excess of two. The Minimum Premium for the classification shall be the sum of the Minimum Earned Premium plus the Expense Constant.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3076		\$7.40	\$900	\$5.51

FIREPROOF EQUIPMENT MFG

Includes metal furniture, filing equipment and incidental woodworking. Not applicable to the mfg of fireproof doors or shutters which are wood, covered with metal, or structural or reinforcing materials.

9088	A			
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FIREWORKS EXHIBITION & Drivers

Fireworks Mfg - See "Explosives"

7714		\$8.81	\$900	\$6.64
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FIRST AID or RESCUE SQUAD - Paid & Public & Drivers

7715		\$41.02		\$30.99
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FIRST AID or RESCUE SQUAD - VOLUNTEER & Drivers

The payroll for each first aid or rescue squad worker shall be the amount determined by apply \$1,300 per annum to each active volunteer first aid or rescue squad worker (whether exempt or not), but to no others, subject to the maximums stated below.

No of Pieces of Apparatus	Maximum Payroll Per Company for Volunteers	Maximum No Volunteers
1	\$36,400	28
2	59,800	46
3	83,200	64
4	101,400	78
5	119,600	92
6	137,800	106
7	156,000	120
8	174,200	134
9	192,400	148
10*	210,600	162

*Maximum payroll for squads with more than ten pieces of apparatus may be secured from the Rating Bureau.

Apparatus shall be defined as, and limited to self-powered equipment specifically designed for first aid or rescue purposes.

This classification is not applicable to and no separate charge shall be made for first aid or rescue operations performed by a regularly constituted and insured volunteer fire company or department. The Information Page shall show for each squad (1) the number of pieces of apparatus and (2) the number of volunteers.

The "Minimum Earned Premium" for each separate fire company or first aid or rescue squad shall be \$125 for one piece of apparatus, \$150 for two pieces of apparatus plus \$50 for each piece of apparatus in excess of two. The Minimum Premium for the classification shall be the sum of the Minimum Earned Premium plus the Expense Constant.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0055		\$4.34	\$891	\$3.29
	1	FISH, Chick or Squab HATCHERY - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes grading, sorting or packing.		
4902		\$5.94	\$900	\$4.39
		FISHING ROD and TACKLE MFG		
7019 ⁺		\$5.89	\$240	\$4.41
	5	Fishing Vessels - not seagoing - motor boats or tugs - including net fishing or lobster hauling		
7027 ^{&}		\$6.54	\$240	\$4.89
	5	Fishing Vessels - not seagoing - motor boats or tugs - including net fishing or lobster hauling		
7019 ⁺		\$5.89	\$240	\$4.41
	6	Fishing Vessels - party or charter boats		
7027 ^{&}		\$6.54	\$240	\$4.89
	6	Fishing Vessels - party or charter boats		
7019 ⁺		\$5.89	\$240	\$4.41
	4	Fishing Vessels - pound fishing - including work on floats or shore or packing, curing or shipping fish or repairing nets or boats		
7027 ^{&}		\$6.54	\$240	\$4.89
	4	Fishing Vessels - pound fishing - including work on floats or shore or packing, curing or shipping fish or repairing nets or boats		
7019 ⁺		\$5.89	\$240	\$4.41
	7	Fishing Vessels - seagoing - motor boats or tugs - including net fishing or lobster hauling		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7027^{&}		\$6.54	\$240	\$4.89
	7	Fishing Vessels - seagoing - motor boats or tugs - including net fishing or lobster hauling		
		Fishing Vessels - See 3:6 of this Manual		
5146		\$9.06	\$900	\$7.07
		FIXTURES or Furniture INSTALLation - portable - NOC Applies to installation in offices or stores.		
1741		\$4.80	\$900	\$3.68
		FLINT or Spar GRINDING & Drivers Digging, mining or quarrying to be separately rated.		
5437		\$11.66	\$900	\$9.26
	2	FLOOR SCRAPING OR FINISHING		
0035		\$5.01	\$900	\$3.75
		FLORIST - cultivation under glass - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes picking, grading, sorting or packing. A farm engaged principally in the raising of fieldgrown flowers or bulbs shall be assigned to 0086 flower or bulb farm.		
		Florist - See "Agriculture or Horticulture"		
		Florist - Store - See "Store"		
0086		\$2.85	\$668	\$2.16
	1	FLOWER or Bulb FARM - no dairying or raising of livestock or grain - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes picking, grading, sorting or packing. A farm engaged principally in the raising of flowers or bulbs, but which also conducts dairying operations or raises livestock or grain, shall be assigned to 0075 vegetable, berry, flower or bulb farm or vineyard - including incidental dairying or general farming.		
2534		\$3.20	\$720	\$2.38
	1	FLOWER or Feather MFG - artificial		

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4249		\$4.89	\$900	\$3.67

FOIL or Paper GOODS MFG - PRINTED

Applies to the mfg. of advertising displays, labels, tags or cartons but is not available to risks which do not print the paper or foil goods mfg. Corrugated or fiber board container or paper or foil mfg to be separately rated.

6504		\$5.36	\$900	\$3.99
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FOOD PRODUCTS MFG NOC

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 mfg. (from powdered milk, sugar, malt, cocoa); mayonnaise mfg; nut cleaning or shelling; peanut butter mfg; spice mills, and yeast mfg. Miso & Poi Mfg. are also included.

0998 For reporting premium resulting from flat increase for law amendment on aggregate premium earned on outstanding policies after effective date of amendment (3:13-31)

3110		\$6.59	\$900	\$5.05
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FORGING WORK - DROP or MACHINE

Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 machine shop.

3081		\$39.31	\$900	\$33.75
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FOUNDRY - FERROUS - NOC

3339		\$4.15	\$863	\$3.22
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FOUNDRY - INVESTMENT CASTING

Applies to the manufacture of metal castings by the lost wax or investment process.

3085		\$10.78	\$900	\$8.22
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FOUNDRY - NON-FERROUS - NOC

7360F		\$10.73	\$900	\$8.96
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FREIGHT HANDLER NOC

Applies to packing, handling or shipping merchandise on docks or railroad platforms including freight checkers. Stevedoring to be separately rated; drivers to be separately rated as 7219 truckmen NOC. May be used only upon specific approval of the Rating Bureau. The "F" rate for this classification contemplates operations subject to the United States Longshoremen's and Harbor Workers' Compensation Act. Where none of the employees is engaged in operations subject to the United States Longshoremen's and Harbor Workers' Compensation Act, the rates and rating values set forth in 2:1-4(b) of this Manual shall be applicable.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2380		\$5.36	\$900	\$3.93
	2	FRINGE or Braid MFG		
2112		\$7.03	\$900	\$5.18
		FRUIT Evaporating or PRESERVING		
		Includes jam, jelly or cooked fruit syrup mfg. No canneries. No fruit juice mfg. Can Mfg to be separately rated as 3220.		
0089		\$5.73	\$900	\$4.39
		FRUIT FARM OR ORCHARD - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.		
		Includes picking, grading, sorting or packing.		
2143		\$4.04	\$846	\$3.03
		FRUIT JUICE MFG		
		Includes incidental fruit preserving or bottling. No bottling of carbonated liquids. Can mfg to be separately rated as 3220.		
8232		\$10.85	\$900	\$8.39
	3	FUEL AND MATERIAL DEALER NOC - No secondhand building materials or lumber - & LOCAL MANAGERS, Drivers		
		Applicable to risks dealing in at least three of the following classifications of materials		
		1. Coal, fuel oil, wood or ice		
		2. New building materials including lumber		
		3. Hay, grain, feed or seed		
		4. Agricultural implements		
3581		\$2.09	\$554	\$1.57
		FUEL INJECTION DEVICE MFG		
		Includes the manufacture or rebuilding of devices used in vehicles or other equipment to monitor, meter or distribute fuel such as, but not limited to, carburetors, fuel pumps, superchargers, turbochargers and throttle bodies.		
9014		\$6.77	\$900	\$5.10
	2	FUMIGATION - GAS - 9014 plus 50 percent & Drivers		
		Division of payroll with 9014 exterminator shall be in accordance with the classification procedure applicable to construction or erection work.		
9620		\$1.48	\$462	\$1.16
		FUNERAL DIRECTOR & Drivers		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2600		\$14.33	\$900	\$10.45
FUR PROCESSING - preparing skins				
Includes pasting fur on paper backing and Hatters' Fur Mfg.				
5183		\$7.97	\$900	\$6.28
3		FURNACE CLEANING - DOMESTIC - & Drivers		
2501		\$3.20	\$720	\$2.38
4		FURNISHING GOODS MFG NOC		
Includes wearing apparel, draperies or household furnishings from textile fabrics.				
2881		\$6.98	\$900	\$5.21
FURNITURE MANUFACTURING & CABINET SHOP - ASSEMBLY BY HAND - WOOD				
Includes hand assembling of parts manufactured by others and finishing. NPD with any other Carpentry Shop Class.				
2883		\$8.07	\$900	\$6.04
FURNITURE MANUFACTURING & CABINET SHOP - WOOD- NOC				
Includes assembling or finishing. Types of materials used in the manufacture of either furniture or cabinets include wood, laminates, engineered wood products, hardy plank, plywood and formica. Any paint, stain or lacquer that may be applied is also included. Other operations assigned to this code include, but are not limited to: billiard table manufacturing and installation; cabinet manufacturing for audio or visual devices and the installation of components; bathroom or kitchen cabinet or vanity manufacturing-installation to be separately rated under Code 5437; and piano case manufacturing. NPD with any other Carpentry Shop Class and Code 2923 - "Piano Mfg."				
3076		\$7.40	\$900	\$5.51
1		FURNITURE MFG - METAL		
8293		\$18.88	\$900	\$14.14
FURNITURE MOVING & Storage, Drivers				
5146		\$9.06	\$900	\$7.07
1		FURNITURE or Fixtures INSTALLation - portable - NOC		
Applies to installation in offices or stores.				
9522		\$3.48	\$762	\$2.64
1		FURNITURE UPHOLSTERING		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3373		\$6.56	\$900	\$5.00
GALVANIZING or Tinning - not electrolytic NPD				
7590		\$14.10	\$900	\$10.56
GARBAGE WORKS				
Applies to reduction or incineration. Drivers to be separately rated as 9403 garbage collection.				
9403		\$14.66	\$900	\$11.27
GARBAGE, Ashes or Refuse COLLECTION & Drivers				
Reduction, rendering or fertilizer plants to be separately rated.				
Gardening - Market or Truck - See "Agriculture or Horticulture"				
7502		\$6.77	\$900	\$5.25
GAS COMPANY: Gas co. - NATURAL gas - LOCAL DISTRIBUTION - & Drivers				
Applies to all operations including store employees and meter readers. Separately rate: drilling or operations of wells, construction or operation of cross-country pipelines or construction of buildings or gas-holders. Note - Sales eliminated 1/1/84. See MAB #329.				
8353		\$11.83	\$900	\$9.03
GAS COMPANY: GAS DEALER - L.P.G. - & Drivers				
Applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances. Note - Sales eliminated 1/1/84. See MAB #329.				
6319		\$6.28	\$900	\$4.99
GAS MAIN or Connection CONSTRUCTION & Drivers				
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as 6233 oil gas pipeline construction NPD with 7502 gas co.				
3574		\$2.09	\$554	\$1.57
2		GAS METER MFG		
3193		\$5.68	\$900	\$4.27
1		GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC		
3724		\$9.06	\$900	\$7.18
3		GAS or Oil Burners, Automatic Stoker- INSTALLATION or SERVICE - COMMERCIAL - & Drivers		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1320F		\$4.10	\$855	\$3.41

GAS or Oil LEASE OPERATOR - NATURAL gas & Drivers

Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing, tank building; topping operations or gasoline recovery.

Gas Well or Pipeline - See "Oil or Gas"

8350		\$13.26	\$900	\$10.38
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GASOLINE or Oil DEALER & Drivers

Retail gasoline stations to be separately rated as 8387 gasoline station.

3724		\$9.06	\$900	\$7.18
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6 GASOLINE PUMP INSTALLATION & Drivers

Applies to installation, service and maintenance of gasoline pumps at stations. Excavation to be separately rated as 6217. Sign erection to be separately rated. Note - Erected 7/1/81. See MAB #320.

8387		\$7.77	\$900	\$5.90
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1 GASoline STATION - Retail - & Drivers

Applies to retail gasoline or diesel station. NPD with 8392 automobile storage garage or parking station, 8396 automobile car wash, 8397 automobile repair shop or garage, or 8398 automobile sales or service agency. Separately rate under code 8006 grocery store - retail, a convenience store that is physically separate from the station and with separate work force that does not interchange between the store and the station. For a list of cross-references to code 8387, see automobile service stations - & drivers.

3635		\$4.85	\$900	\$3.60
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GEAR MFG OR GRINDING NPD

8607		\$13.75	\$900	\$10.53
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GEOPHYSICAL EXPLORATION NOC & Drivers

8606		\$13.75	\$900	\$10.53
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GEOPHYSICAL EXPLORATION Seismic & Drivers

4130		\$10.23	\$900	\$7.73
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GLASS MERCHANT

Includes bending, grinding, beveling or silvering of plate glass.

4113		\$6.82	\$900	\$5.12
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GLASS MFG - CUT

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4133		\$6.82	\$900	\$5.12
	1	GLASS WINDOW MFG - stained Includes glass mfg.		
4111		\$3.06	\$699	\$2.24
		GLASSWARE MFG - NO AUTOMatic BLOWing MACHines Digging or quarrying to be separately rated.		
4114		\$7.12	\$900	\$5.29
		GLASSWARE MFG NOC Digging or quarrying to be separately rated.		
5462		\$14.49	\$900	\$11.62
		GLAZIER - AWAY FROM SHOP - & Drivers		
2670		\$3.20	\$720	\$2.38
		GLOVE MFG - LEATHER OR TEXTILE Tanning of leather or mfg of textile fabric to be separately rated.		
2362		\$5.36	\$900	\$3.93
	1	GLOVE or Mitten MFG - knit Yarn mfg to be separately rated.		
4653		\$3.52	\$768	\$2.69
		GLUE MFG & Drivers NPD		
3383		\$1.39	\$449	\$1.05
		GOLD LEAF MFG		
9182		\$3.73	\$800	\$2.80
	1	GOLF COURSE - PUBLIC & Drivers The actual remuneration of all caddies shall be included with the payroll of the regular employees in computing the premium for this risk. In case the actual remuneration is not available, the payroll for caddies shall be taken at \$22,500.		
9182		\$3.73	\$800	\$2.80
	2	GOLF DRIVING RANGE - & Drivers		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6039		\$11.27	\$900	\$8.87
GRADING OF LAND NOC & Drivers				
Includes borrowing, filling or back-filling. Mass rock excavation, pile driving to be separately rated.				
2014		\$10.30	\$900	\$7.72
	1	GRAIN MILLING		
8215		\$10.23	\$900	\$7.69
	1	GRAIN, Feed, Fertilizer or Hay DEALER & LOCAL MANAGERS, 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.				
1452		\$11.60	\$900	\$9.37
GRAPHITE MFG - not artificial - & Drivers				
Artificial graphite mfg rated as 1438.				
4000		\$13.33	\$900	\$11.14
	1	GRAVEL or Sand DIGGING & Drivers		
No canal, sewer or cellar excavation or underground mining. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.				
4712		\$4.24	\$876	\$3.16
GREASE or Oil MIXING OR BLENDING				
NPD with 4740 oil refining or 8350 oil or gasoline dealer. No rendering or petroleum refining. Can mfg to be separately rated as 3220.				
5402		\$19.85	\$900	\$16.06
	1	GREENHOUSE ERECTION		
8753		\$3.55	\$773	\$2.64
	1	GROCERY, Tea or Coffee DEALER - RETAIL - & Drivers		
Applies to house-to-house sales of coffee, tea or groceries and includes incidental store or warehouses. (Note - Sales eliminated 1/1/84. See MAB #329.)				
5403		\$20.33	\$900	\$16.27
	4	GUARD RAIL or Barricade CONSTRUCTION - PERMANENT & Drivers		
Such operations performed in connection with street or road construction projects to be rated as 6042.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5213		\$17.70	\$900	\$14.07
	1	GUNITING - NOT CHIMNEYS & Drivers Guniting on chimneys or bridges to be separately rated as 5000 chimney construction.		
2534		\$3.20	\$720	\$2.38
	2	HAIR GOODS MFG Applies to products made from human hair.		
3146		\$5.43	\$900	\$4.10
		HARDWARE MFG NOC		
2582		\$3.22	\$723	\$2.44
	2	HAT CLEANING		
2537		\$3.20	\$720	\$2.38
		HAT MFG - OTHER THAN STRAW or Cloth - NO BLOWING, Starting or Forming OF FELT HAT SHAPES No hatters' fur mfg.		
2531		\$3.20	\$720	\$2.38
		HAT MFG - STRAW Hatchery - See "Agriculture or Horticulture"		
0050		\$8.81	\$900	\$6.73
	1	HAY BALING & Drivers		
8215		\$10.23	\$900	\$7.69
	2	HAY, Grain, Feed or Fertilizer DEALER & LOCAL MANAGERS, 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.		
9053		\$2.41	\$602	\$1.78
	2	HEALTH or Exercise INSTITUTE & Clerical		
9053		\$2.41	\$602	\$1.78
	3	HEALTH SPA OR STEAM BATH NOC & C		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3307		\$17.69	\$900	\$13.97
HEAT TREATING - metal NPD				
5538		\$8.87	\$900	\$7.00
3		HEATING OR AIR CONDITIONING DUCT WORK - Shop and Outside - & Drivers		
9529	A			
2		HOD HOIST or CONSTRUCTION Elevator INSTALLation, Repair or Removal & Drivers		
		Such operations performed by contractors who erect, repair or remove hod hoists or construction elevators as an incidental part of their construction work are to be included in the classification with which the work is associated.		
Home for Aged - See "Convalescent or Nursing Home"				
8828		\$5.87	\$900	\$4.39
HOMEMAKER SERVICE				
		Applies to non-profit organizations providing home help services to families with children, convalescent, aged acutely or chronically ill or disabled persons. Employees engaged solely in clerical or promotional work shall be separately rated as 8810; outside social case workers as 8742 salespersons. (See Health Care Schedule Under Code 8835).		
4452		\$6.70	\$900	\$5.04
2		HORN GOODS MFG - Fabricated Products Mfg		
		Applies to the mfg of horn goods by such operations as machining, bending, buffing or polishing.		
3146		\$5.43	\$900	\$4.10
1		HORSE SHOE MFG		
		Steel making or rolling mills to be separately rated.		
7207		\$7.30	\$900	\$5.42
2		HORSE SHOW: STABLEPERSONS & Drivers		
9016		\$7.12	\$900	\$5.44
2		HORSE 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.		
2361		\$1.53	\$470	\$1.13
1		HOSIERY DYEING		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2361		\$1.53	\$470	\$1.13

HOSIERY MFG

Yarn Mfg to be separately rated.

9045		\$1.65	\$488	\$1.27
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HOSPITAL - & Clerical Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)

The actual remuneration of students, enrolled in a course of study approved by the New Jersey Board of Nursing for the training of professional nurses, shall be included in the payroll subject to audit and premium charge. In no case, however, shall the remuneration of any such student nurse be taken at an amount less than \$10 per week. (See Health Care Schedule under code 8835).

8831		\$2.97	\$686	\$2.21
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HOSPITAL - VETERINARY - & Drivers

5402		\$19.85	\$900	\$16.06
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HOT HOUSE ERECTION

9052		\$4.85	\$900	\$3.62
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HOTEL - & Clerical, Salesmen, Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Musicians, players or entertainers to be separately rated as 9156 musicians. Restaurant operations to be separately rated under code 9079 restaurants.

9521		\$8.19	\$900	\$6.10
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HOUSE FURNISHINGS INSTALLation NOC & Upholstering

9519		\$8.30	\$900	\$6.27
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HOUSEHOLD APPLIANCES - ELECTRICAL - Service or Repair - & Drivers

Applies to the service or repair of toasters, fans, vacuum cleaners, fixtures, electric toys, electric hand tools, electric lawn mowers, radios and similar home tools and appliances. Includes shop, outside or incidental parts department employees. Electrical wiring or plumbing to be separately rated.

9033		\$4.61	\$900	\$3.52
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HOUSING AUTHORITY & Clerical, Salesmen, Drivers

Applies to all employees of housing authorities operating completed public housing projects. New construction and major alteration work to be separately rated.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3724		\$9.06	\$900	\$7.18
	8	HVAC Installation, Service or Repair & Drivers - Commercial & Residential Applies to the installation, service or repair of residential & commercial Heating, Ventilating and/or Air Conditioning systems.		
4635		\$7.21	\$900	\$5.55
	3	HYDROGEN or Oxygen MFG & Drivers		
2039		\$9.99	\$900	\$7.52
	1	ICE CREAM DEALER or Delivery - & Route Supervisors, Drivers Note - Sales eliminated 1/1/84. See MAB #329.		
2039		\$9.99	\$900	\$7.52
		ICE CREAM MFG & Drivers Note - Sales eliminated 1/1/84. See MAB #329.		
8203		\$11.92	\$900	\$9.18
		ICE DEALER & Drivers Ice harvesting to be separately rated.		
2150		\$10.95	\$900	\$8.16
		ICE MFG Drivers to be separately rated under 8203 ice dealer.		
4112		\$1.79	\$509	\$1.36
		INCANDESCENT LAMP MFG		
4597		\$4.06	\$849	\$3.06
	2	INK (writing) Mucilage or Paste MFG		
4557		\$3.20	\$720	\$2.43
		INK MFG - PRINTING Mfg of spirit or lacquer type inks to be separately rated as 4439 lacquer mfg.		
2383		\$6.24	\$900	\$4.53
	1	INKED RIBBON PREPARATION Paper mfg to be separately rated as 4239.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8720		\$2.37	\$596	\$1.84
INSPECTION of Risks FOR INSURANCE OR Valuation PURPOSES NOC				
Applies to Mercantile, Manufacturing or Marine risks.				
8709F		\$5.72	\$900	\$4.70
1		INSPECTORS, Samplers, Checkers, or Weighers OF MERCHANDISE NPD		
		Applicable only to employers whose entire operation is described by the classification. Inspectors, samplers, checkers, tallyman or weighers of merchandise in connection with any other operation shall be included with such operation. May be used only upon specific approval of the Rating Bureau.		
3685		\$2.39	\$599	\$1.77
INSTRUMENT MFG NOC				
Applies to professional or scientific instruments.				
5184		\$4.32	\$888	\$3.42
1		INSULATION - STEAM PIPE OR BOILER & Drivers		
		Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.		
5479		\$16.27	\$900	\$12.92
INSULATION WORK NOC & 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.				
7605		\$5.19	\$900	\$4.37
2		INTERCOMMUNICATION SYSTEMS INSTALLATION or REPAIR & Drivers		
		Note - Erected 1/1/81. See MAB #319.		
5445		\$9.32	\$900	\$7.35
4		INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS		
		Applies only to employees of the contractor also installing the wallboard.		
8742		\$0.60	\$330	\$0.47
4		INVESTIGATING Company		
		Includes theater investigating, shopping service, credit reporting or similar activities and is not applicable to detective or patrol agencies.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5445		\$9.32	\$900	\$7.35
	3	IRON OR STEEL - ERECTION - STEEL FRAME - INTERIOR - LIGHT GAUGE STEEL - BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION & DRIVERS		
		Applies only to employees of the contractor also installing the wallboard.		
8106		\$9.90	\$900	\$7.69
		IRON or Steel MERCHANT & Drivers		
		Not applicable to junk dealers or steel scrap dealers.		
8265		\$15.82	\$900	\$12.52
		IRON or Steel SCRAP DEALER & Drivers NPD		
		Wrecking or salvaging to be separately rated.		
5103		\$14.34	\$900	\$11.47
		IRON OR STEEL: DOOR, Door Frame or Sash ERECTION OR REPAIR metal or metal covered & Drivers		
		Installation of storm doors or storm sash on private residences to be separately rated as 5645 Carpentry. Overhead door installation to be separately rated as 3724 Millwright Work.		
5040		\$22.17	\$900	\$17.83
	1	IRON OR STEEL: ERECTION - BRIDGES		
5059		\$30.26	\$900	\$24.52
		IRON OR STEEL: ERECTION - FRAME STRUCTURE NOT OVER TWO STORIES in height		
		NPD with 5040 iron or steel erection-frame structures.		
5057		\$13.20	\$900	\$10.51
		IRON OR STEEL: ERECTION NOC		
5069		\$33.04	\$900	\$25.72
		IRON OR STEEL: ERECTION - CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES in height		
		NPD with any iron or steel erection classification. May be used only upon specific approval of the Rating Bureau.		
5099	A			
		IRON OR STEEL: ERECTION - DECORATIVE or Artistic Exclusively		
		Includes brass or bronze work. NPD with any iron or steel erection classification.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5040		\$22.17	\$900	\$17.83
IRON OR STEEL: ERECTION - FRAME STRUCTURES				
Ornamental iron work to be separately rated as 5057 iron or steel erection NOC.				
5040		\$22.17	\$900	\$17.83
	2	IRON OR STEEL: ERECTION - radio, television or water TOWERS, smokestacks or gas holders		
3030		\$18.09	\$900	\$14.13
IRON OR STEEL: IRON OR STEEL WORKS - 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.				
3041		\$5.08	\$900	\$3.85
IRON OR STEEL: IRON WORKS - SHOP - DECORATIVE or artistic - & FOUNDRIES, Drivers				
Applies to the mfg., fabricating or assembling of decorative or artistic brass, bronze or iron work. NPD with 3040 iron works. May be used only upon specific approval of the Rating Bureau.				
3040		\$15.33	\$900	\$11.73
IRON OR STEEL: IRON WORKS - SHOP - ORNAMENTAL & Drivers				
Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other nonstructural iron or steel work. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.				
3018		\$7.47	\$900	\$5.63
IRON OR STEEL: ROLLING MILL & Drivers				
Applies to all iron or steel rolling mills with or without puddling furnaces. Not applicable to rolling mills in plants operating open hearth, bessemer, electric or crucible steel furnaces. Steel making, blast furnace operation, coke mfg. to be separately rated.				
3004		\$6.08	\$900	\$4.71
IRON OR STEEL: STEEL MAKING & 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 mfg. to be separately rated.				
6229		\$11.27	\$900	\$8.87
	1	IRRIGATION or Drainage SYSTEM CONSTRUCTION & Drivers		
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4452		\$6.70	\$900	\$5.04
	3	IVORY or Bone GOODS MFG		
		Jails-See "Correctional Institution"		
		Janitorial Services-Contract-See "Building-Operations by Contractors"		
6005		\$19.77	\$900	\$15.96
	2	JETTY or Breakwater CONSTRUCTION - & Drivers		
		Applies to all operations to completion. Caisson, coffer-dam work or pile driving to be separately rated.		
3383		\$1.39	\$449	\$1.05
	1	JEWELRY MFG		
8263		\$17.02	\$900	\$13.15
		JUNK DEALER & Drivers NPD		
		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, in addition, ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to 8265 iron or steel scrap dealer. Wrecking or salvaging to be separately rated.		
3061		\$5.96	\$900	\$4.43
		KITCHEN EQUIPMENT MFG - SHEET METAL - Shop & Installation		
		Note - Erected 7/1/75. See Gov. Comm. Memo #12, 9/27/74.		
2362		\$5.36	\$900	\$3.93
		KNIT GOODS MFG NOC		
		Yarn mfg to be separately rated.		
8755		\$.67	\$341	\$.52
		LABOR UNION		
		Includes business agents and organizers.		
2386		\$5.36	\$900	\$3.93
		LACE MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4439		\$8.00	\$900	\$6.11

LACQUER or Spirit Varnish MFG

Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg of nitrocellulose, thinners, or solvents to the Home Office for individual treatment.

3192		\$3.13	\$710	\$2.32
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LAMP MFG OR ASSEMBLY - ELECTRIC - Floor or Table

2557		\$3.94	\$831	\$2.88
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LAMP SHADE MFG OR ASSEMBLY

Does not apply to metal or glass lamp shades.

0042		\$15.51	\$900	\$12.84
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1 LANDSCAPE EROSION CONTROL & Drivers

Applies to seeding, sodding or planting shrubs or trees along road right-of-way and incidental fine grading. Such operations performed in connection with street or road construction projects to be rated as 6042.

0042		\$15.51	\$900	\$12.84
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LANDSCAPE GARDENING & Drivers

Includes laying out of grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as 6217, Excavation - NOC. Lawn Maintenance to be separately rated as 9102.

2790		\$4.82	\$900	\$3.55
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LAST or Shoe Form MFG

5443		\$15.72	\$900	\$12.49
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LATHING & Drivers

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

2582		\$3.22	\$723	\$2.44
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LAUNDRY - HAND WORK EXCLUSIVELY - NPDP

Available only to laundries having no machinery or having only incidental machinery of the portable and household type exclusively.

2588		\$2.30	\$585	\$1.76
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LAUNDRY - SELF SERVICE - & Clerical, Salesmen, Drivers

Applies where machinery is operated principally by customers. Includes incidental service.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2582		\$3.22	\$723	\$2.44
	1	LAUNDRY COLLECTING OR DISTRIBUTING STATION No laundering at the same location. Drivers to be separately rated as 2585 laundry NOC.		
2585		\$10.48	\$900	\$7.79
		LAUNDRY NOC - & Route Supervisors, Drivers NPD with 2586 cleaning or dyeing. Note - Sales eliminated 1/1/84. See MAB #329.		
8820		\$.39	\$299	\$.29
	1	LAW OFFICE - ALL EMPLOYEES & Clerical, Messengers, Drivers NPD Note - Erected 7/1/78. See MAB #308.		
9102		\$6.70	\$900	\$5.06
	1	LAWN MAINTENANCE - COMMERCIAL OR DOMESTIC & D Includes Grass Cutting, Weed Control and Lawn Spraying. This classification does not apply to a risk whose principal business is Tree Pruning, Tree Spraying or Exterminating. Landscaping to be separately rated as 0042. Lawn Service Contractor - Residential - See "Maintenance of Residential Grounds."		
2686		\$5.54	\$900	\$4.05
		LEATHER BELTING MFG		
2688		\$5.54	\$900	\$4.05
		LEATHER GOODS MFG NOC		
4493		\$13.82	\$900	\$10.38
	1	LEATHER MFG - IMITATION		
2623		\$14.33	\$900	\$10.45
	1	LEATHER MFG - PATENT or ENAMEL		
4707		\$5.08	\$900	\$3.98
		LEATHER or Textile FINISHERS, SOFTENERS or SIZES MFG - OIL BASE NPD with 4720 soap or soap powder mfg and 4712 grease or oil mixing or blending.		
4150		\$2.20	\$570	\$1.65
	1	LENS MFG - GROUND		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8800		\$3.97	\$836	\$3.00
	2	LETTER SERVICE SHOP NPD		
9106		\$10.78	\$900	\$8.12
	2	LIBRARY - PUBLIC - NON-PROFESSIONAL EMPLOYEES & Drivers		
8838		\$.74	\$351	\$.57
		LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES & Clerical		
7601		\$8.71	\$900	\$6.79
	2	LIGHTNING ROD INSTALLation & Drivers		
		Installation of lightning rods on industrial smokestacks and chimneys to be separately rated.		
7382		\$16.81	\$900	\$12.84
		LIMOUSINE OR CAR SERVICE CO & DRIVERS		
		Premium basis shall not include Board, Lodging or Gratuities. Garage employees to be separately rated under Code 8385.		
8385		\$8.00	\$900	\$5.99
	3	LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES		
2501		\$3.20	\$720	\$2.38
	5	LINGERIE MFG		
4493		\$13.82	\$900	\$10.38
	2	LINOLEUM MFG		
4491		\$5.38	\$900	\$4.06
		LINOLEUM MFG - Burlap or Felt Base		
		Liquefied Petroleum Gas - See " Gas Distributing"		
4299		\$3.90	\$825	\$2.91
	1	LITHOGRAPHING		
		Includes incidental assembling, stapling or binding or 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 salesperson.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7369		\$5.36	\$900	\$3.99
	1	LIVERY OR Automobile or Truck RENTAL OR LEASING Company		
		Chauffeurs of Private Passenger Vehicles 7380		
		Drivers of Tank Trucks 7196		
		Drivers of Trucks NOC or other Commercial Vehicles 7219		
7201		\$7.30	\$900	\$5.42
		LIVERY or Boarding STABLE - Not sales stable - & Drivers		
		Applies to risks engaged in providing accommodation for the care of horses.		
		Livestock Dealer - See "Agriculture or Horticulture"		
		Livestock Farm - See "Agriculture or Horticulture"		
0081		\$3.69	\$794	\$2.81
	1	LIVESTOCK or Cattle AUCTIONEER OR COMMISSION MERCHANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Not applicable to risks which buy, sell, handle or transport or care for animals. Such risks shall be assigned to 0082 cattle or livestock dealer.		
0082		\$8.81	\$900	\$6.73
	1	LIVESTOCK or Cattle DEALER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
0083		\$8.81	\$900	\$6.73
	1	LIVESTOCK or Cattle FARM - no collection of waste for food - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Risk which raise livestock and in addition collect waste for food shall be assigned to 0073 piggery.		
		Lock or Dam Construction - See "Dam or Lock Construction"		
3507		\$7.14	\$900	\$5.39
	4	LOCOMOTIVE WORKS		
2702		\$29.61	\$900	\$24.45
		LOGGING OR LUMBERING & Drivers		
		Includes incidental saw mill, transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4251		\$8.56	\$900	\$6.26
	2	LOOSE-LEAF LEDGER or Note Book MFG Mfg of metal rings, posts, screws, separators or fittings to be separately rated.		
2683		\$3.43	\$755	\$2.51
		LUGGAGE MFG Applies to the mfg of traveling bags and hand luggage.		
8232		\$10.85	\$900	\$8.39
		LUMBER YARD - NO SECOND HAND MATERIALS - & LOCAL MANAGERS, Drivers		
3632		\$5.08	\$900	\$3.85
		MACHine SHOP NOC Foundry operations to be separately rated.		
8107		\$6.24	\$900	\$4.86
		MACHINERY DEALER NOC - store or yard - & Drivers Operations away from premises of insured to be separately rated.		
3724		\$9.06	\$900	\$7.18
	7	MACHINERY OR EQUIPment ERECTION OR REPAIR NOC & D Code 3724 shall not be assigned to employees of insured's engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.		
4431		\$12.55	\$900	\$9.06
		MAGNETIC or Optical Recording Media MFG Includes audio or visual recording media mfg. and tape or disc mfg.		
8800		\$3.97	\$836	\$3.00
	1	MAILING or Addressing CO NPD		
2121		\$2.81	\$662	\$2.13
	1	MALT HOUSE & Drivers		
9403		\$14.66	\$900	\$11.27
	3	MANURE DEALER - & Drivers		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6826		\$8.60	\$900	\$6.74

MARINA or BOAT BASIN & Drivers

Applicable to water front operations including boat docks, mooring, storage, incidental repair of boats and engines, sale of parts or accessories, dockside snack bars. The operation of showrooms, motels, restaurants, swimming pools, bowling lanes or other recreational facilities at a separate location shall be separately rated. Boat building shall be separately rated as code 6824. Note - Erected 1/1/82. See MAB #321.

Marine & Salvage Operations - See 3:6 of this Manual.

8720		\$2.37	\$596	\$1.84
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1 MARINE APPRAISER OR SURVEYOR

6872F		\$31.87	\$900	\$26.01
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1 MARINE RAILWAY OPERATION & Drivers

5022		\$18.36	\$900	\$14.59
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MASONRY NOC

2570		\$9.74	\$900	\$7.27
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1 MATTRESS or Box Spring MFG

Includes pillow, quilt or cushion mfg. Separately rate the mfg of wire springs or excelsior.

Meat Dealer or Store - See "Store"

2095		\$9.09	\$900	\$6.78
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MEAT PRODUCTS MFG NOC

NPD with 2089 packing house. No butchering or handling of livestock.

4611		\$1.79	\$509	\$1.31
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1 MEDICINE, Drug or Pharmaceutical PREParation - Compounding or blending - no mfg of ingredients

NPD with 4828 Chemical Blending and Mixing NOC or 4835, 4836 Drug, Medicine or Pharmaceutical preparation mfg. Metal container mfg to be separately rated as 3220 - Can Mfg.

4835	A			
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1 MEDICINE, Drug or Pharmaceutical Preparation MFG

Includes mfg of ingredients. NPD with 4829 Chemical Mfg NOC or 4611 Drug, Medicine or Pharmaceutical preparation. Mfg of metal containers to be separately rated as 3220 - Can Mfg.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4836		\$56	\$324	\$42
	1	MEDICINE, Drug or Pharmaceutical Preparation MFG Includes mfg of ingredients. NPD with 4829 Chemical Mfg NOC or 4611 Drug, Medicine or Pharmaceutical preparation. Mfg of metal containers to be separately rated as 3220 - Can Mfg.		
7231		\$15.40	\$900	\$11.49
	1	MESSENGER OR Courier Service Companies & Drivers Applies to pickup and local delivery of envelopes and small packages less than 100 lbs. in vehicles less than 10,000 lbs. gross vehicle weight. Separately rate trucking as 7219 "Trucking NOC," warehousing as 8292 "Storage Warehousing NOC." Note: Erected 1/1/94. See MAB #373.		
5538		\$8.87	\$900	\$7.00
	1	METAL CEILING or Wall Covering INSTALLation, Shop & Drivers		
3400		\$6.52	\$900	\$4.88
		METAL GOODS MFG NOC		
1937		\$14.29	\$900	\$11.19
		METAL or Metal Alloy POWDER MFG & Drivers (Note - The rate for risks engaged exclusively in pulverizing magnesium shall be increased on a catastrophe basis in accordance with the operations.)		
8507		\$10.16	\$900	\$7.80
		METAL SCRAP DEALER - NO LEAD & Drivers NPD Applies to the collection and reduction of non-ferrous scrap metals. No handling or processing of lead or collection or handling of scrap iron or steel.		
8506		\$14.93	\$900	\$11.85
		METAL SCRAP DEALER & Drivers NPD Applies to the collection and reduction of non-ferrous scrap metals and includes the handling or processing of lead. No collection or handling of scrap iron or steel.		
3400		\$6.52	\$900	\$4.88
	1	METAL STAMPING WORK - SHOP Applies to production of metal parts by semi-automatic or automatic presses. Includes die making and all machining, finishing, assembling and forming operations in connection therewith. (Note - Erected 1/1/87. See MAB #342.)		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1853		\$9.88	\$900	\$7.95
		MICA GOODS MFG & mica preparing		
		Mining to be separately rated.		
		Military Reservation Dismantling or Wrecking - See "Wrecking"		
2070		\$11.20	\$900	\$8.64
	4	MILK DEALER or Delivery - & Route Supervisors, Drivers		
		Note - Sales eliminated 1/1/84. See MAB #329.		
2070		\$11.20	\$900	\$8.64
	3	MILK DEPOT or Milk Dealer & Route Supervisors, Drivers		
		Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039. Note - Sales Eliminated 1/1/84. See MAB #329.		
2014		\$10.30	\$900	\$7.72
	2	MILLING GRAIN		
3724		\$9.06	\$900	\$7.18
		MILLWRIGHT WORK NOC & Drivers		
		Applies to the erection or repair of machinery or equipment. NPD of insured's employees engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification. Sign erection to be separately rated.		
3507		\$7.14	\$900	\$5.39
	5	MINING or Ore Milling MACHinery MFG		
4131		\$13.94	\$900	\$10.05
		MIRROR MFG		
		NPD with 4130 glass merchant. Mfg of glass frames, backs or handles to be separately rated.		
2362		\$5.36	\$900	\$3.93
	2	MITTEN or Glove MFG Knit		
		Yarn mfg to be separately rated.		
9530		\$9.83	\$900	\$8.22
	2	MOBILE CRANE and Hoisting Service Contractors - NOC & Drivers		
		Applied to specialists engaged in leasing cranes to raise or lower objects or materials for construction and erection projects. *Erected as cross reference 7/1/88. For detailed information see MAB #348 and Governing Committee Memo #13 (3/22/88) in Code Folder.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9423		\$5.29	\$900	\$3.99
MOSQUITO EXTERMINATION COMMISSION - & Clerical, Drivers				
9052		\$4.85	\$900	\$3.62
1		MOTEL, Motor Court, Tourist Court or Cabin, & Clerical, Salesmen, Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Musicians, players or entertainers to be separately rated as 9156 musicians. Restaurant operations to be separately rated under code 9079 restaurants.		
4360		\$1.60	\$480	\$1.21
1		MOTION PICTURE: Development of Negatives, Printing and All Subsequent Operations		
		Digital media processing and editing, as well as marketing through film exchanges, are included under Code 4360, whether performed by a contractor or the production company.		
9610		\$0.97	\$386	\$0.74
MOTION PICTURE: PRODUCTION - In studios or outside - & Drivers				
		Applies to all operations up to the development of negatives. The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$2,420 per week.		
4597		\$4.06	\$849	\$3.06
3		MUCILAGE, Ink (writing) or Paste MFG		
9410		\$12.68	\$900	\$9.57
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES NOC				
		Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Workers, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.		
9106		\$10.78	\$900	\$8.12
3		MUSEUM - PUBLIC - NON - PROFESSIONAL EMPLOYEES - & Drivers		
8838		\$0.74	\$351	\$0.57
1		MUSEUM - PUBLIC - PROFESSIONAL EMPLOYEES - & Clerical		
		Includes curators and professional assistants.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4282		\$3.20	\$720	\$2.38
	2	MUSIC ROLL MFG - perforated paper Paper mfg. to be separately rated as 4239.		
3686		\$2.39	\$599	\$1.77
		MUSICAL INSTRUMENT MFG - METAL - NOC		
2923		\$3.41	\$752	\$2.49
	2	MUSICAL INSTRUMENT MFG - WOOD - NOC		
9156		\$2.97	\$686	\$2.20
	1	MUSICIANS, PLAYERS OR ENTERTAINERS The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$2,420 per week.		
2380		\$5.36	\$900	\$3.93
	3	NET MFG Not applicable to wire nets. Cordage or twine mfg to be separately rated.		
8745		\$7.84	\$900	\$5.90
		NEWS AGENT or Distributor of Magazines or Other Periodicals - NOT RETAIL DEALER - & Salesmen, Driver		
4313		\$5.40	\$900	\$3.95
		NEWSPAPER PUBLISHING - & Clerical, Salesmen, Drivers The actual remuneration, excluding tips of employees engaged as newsboys shall be included in the payroll subject to audit and premium charge. If the actual remuneration is not available, the remuneration shall be determined on the basis of \$1.50 per day worked per newsboy.		
4251		\$8.56	\$900	\$6.26
	1	NOTE BOOK or Loose-Leaf Ledger MFG Mfg of metal rings, posts, screws, separators or fittings to be separately rated.		
		Nurserymen - See "Agriculture or Horticulture"		
		Nurses Registry - See "Health Care Service Agencies."		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8835		\$5.87	\$900	\$4.39

NURSING - HOME HEALTH, PUBLIC AND TRAVELING

See Health Care Service Agencies Schedule.

HEALTH CARE SERVICE AGENCIES:

Registered Nurses & Nurse Practitioners	9045
Employees other than RN's and NP's Licensed or Certified by N.J. Department of Health & Sr. Services or N.J. Board of Nursing.....	8835
Homemaker Service	8828
Clerical Only	8810

Note: Put in Manual 1/1/94. See MAB #373.

8829		\$5.47	\$900	\$4.12
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1 NURSING or Convalescent HOME & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)

Note: Clerical eliminated 1/1/2000. See MAB #405.

3132		\$5.91	\$900	\$4.32
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1 NUT or Bolt MFG

Steel making or rolling mills to be separately rated.

5191		\$2.09	\$554	\$1.57
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OFFICE MACHIne or Appliance INSTAllation, Inspection, Adjustment OR REPAIR

Includes shop. Mfg operations to be separately rated.

8803		\$.28	\$282	\$.21
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2 OFFICE or Factory Cost SYSTEMATIZER, or Auditor - TRAVELING

3724		\$9.06	\$900	\$7.18
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4 OIL BURNER - INSTAllation OR SERVICE COMMERCIAL & Drivers

Oil Mfg - Cottonseed - See "Cottonseed Oil Mfg."

4683		\$6.70	\$900	\$5.14
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OIL MFG - VEGETABLE - NOC

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1320F		\$4.10	\$855	\$3.41
	1	OIL or Gas LEASE OPERATOR - & Drivers Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing, tank building; topping operations or gasoline recovery.		
6233		\$9.26	\$900	\$7.35
		OIL OR GAS PIPELINE CONSTRUCTION & Drivers Pile driving, dredging or tunneling to be separately rated.		
7515		\$2.13	\$560	\$1.66
		OIL OR GAS PIPELINE OPERATION & Drivers Construction, operation of wells, or oil refining to be separately rated.		
6235F		\$8.73	\$900	\$6.88
	1	OIL OR GAS WELL: DRILLING OR REDRILLING & Drivers Includes installation of casing.		
3719		\$3.20	\$720	\$2.61
		OIL OR GAS WELL: OIL STILL ERECTION OR REPAIR Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units, chimney construction and pile driving.		
8107		\$6.24	\$900	\$4.86
	1	OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW - Store or yard only - & Drivers		
8204		\$20.55	\$900	\$16.40
	1	OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - USED - & Local Managers, Drivers Includes incidental reconditioning or repairing. Installation, erection dismantling or salvage operations to be separately rated.		
8350		\$13.26	\$900	\$10.38
	1	OIL or Gasoline DEALER & Drivers Operation of retail gasoline stations to be separately rated as 8387 gasoline station.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4712		\$4.24	\$876	\$3.16
	1	OIL or Grease MIXING OR BLENDING NPD with 4740 oil refining or 8350 oil or gasoline dealer. No rendering or petroleum refining to be separately rated. Can mfg to be separately rated as 3220.		
4740		\$1.53	\$470	\$1.19
		OIL REFINING - petroleum - & Drivers Oil producing to be separately rated.		
4150		\$2.20	\$570	\$1.65
		OPTICAL GOODS MFG NOC		
8013		\$1.48	\$462	\$1.11
	2	OPTICIAN Lens grinding to be separately rated under 4150 lens mfg.		
8832		\$0.67	\$341	\$0.51
	2	OPTOMETRIST - & Clerical Includes the incidental sale of optical goods. Lens grinding to be separately rated under 4150 lens mfg. Includes maintenance of the professional office.		
0089		\$5.73	\$900	\$4.39
	1	ORCHARD or FRUIT FARM - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes picking, grading, sorting or packing.		
1452		\$11.60	\$900	\$9.37
	1	ORE MILLING & Drivers Includes concentration or amalgamation. NPD with 1438 smelting.		
3507		\$7.14	\$900	\$5.39
	6	ORE MILLING or Mining MACHinery MFG		
2923		\$3.41	\$752	\$2.49
	1	ORGAN BUILDING & INSTALLation		
4038		\$3.57	\$776	\$2.68
	1	ORNAMENT or Plaster Statuary MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4635		\$7.21	\$900	\$5.55

OXYGEN or Hydrogen MFG & Drivers

Includes tank charging.

2114		\$7.03	\$900	\$5.18
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OYSTERMEN

Applies to shore or dock work only. Includes sorting, shucking, washing or packing. NPD with 2111 cannery.

OYSTERMEN - PLANTING, HARVESTING, BOAT OPERATION - See 3:6 of this Manual.

7027^{&}		\$6.54	\$240	\$4.89
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8 Oystermen - planting; harvesting or operation of boats

7019⁺		\$5.89	\$240	\$4.41
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8 Oystermen - planting; harvesting; or operation of boats

Package or Parcel Delivery - See "Truckmen"

8055		\$4.89	\$900	\$3.60
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PACKAGING - CONTRACT - RETAIL SIZE PACKAGES

Applies to risks engaged in packaging cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents, hardware, advertising materials and similar merchandise owned by others in retail size packages as a contract service. Does not apply to the packaging or crating of machinery, furniture, or similar heavy items and does not apply to the packaging or repackaging of explosives.

2089		\$9.09	\$900	\$6.78
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PACKING HOUSE - MEAT NPD

Includes butchering or the handling of livestock.

4558		\$5.73	\$900	\$4.41
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PAINT MFG

Pigment or lead compound mfg to be separately rated.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5474		\$14.57	\$900	\$11.58

PAINTING OR DECORATING - INTERIOR OR EXTERIOR WORK NOC & Drivers
 Includes Shop Operations. Painting steel structures or bridges to be separately rated as 5038; oil or gasoline storage tank as 5475. (Note - amended 1/1/87 to "include shop operations." See MAB #342.)

5475		\$30.60	\$900	\$25.14
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PAINTING: OIL OR GASOLINE STORAGE TANKS & SHOP, Drivers

6874F		\$22.56	\$900	\$18.10
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PAINTING: SHIP HULLS

9501		\$3.87	\$821	\$2.89
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PAINTING: SHOP ONLY - & Drivers NPD

Not available for division of payroll in mfg plants or with 5474 painting or decorating.

5038		\$21.46	\$900	\$17.21
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PAINTING: STEEL STRUCTURES OR BRIDGES

Painting of oil or gasoline storage tanks to be separately rated as 5475.

4250		\$7.24	\$900	\$5.40
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PAPER COATING

Not building, roofing paper or felt preparation. Paper mfg to be separately rated as 4239.

4250		\$7.24	\$900	\$5.40
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1 PAPER CORRUGATING OR LAMINATING

NPD with 4244 corrugated or fiber board container mfg. Paper mfg. to be separately rated as 4239.

4250		\$7.24	\$900	\$5.40
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2 PAPER CREPEING

Paper mfg to be separately rated as 4239.

4279		\$4.85	\$900	\$3.58
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PAPER GOODS MFG NOC

Paper mfg to be separately rated as 4239.

5491		\$4.57	\$900	\$3.63
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PAPER HANGING & Drivers

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4239		\$6.26	\$900	\$4.86
PAPER MFG				
Includes card, bristol, paper, straw, fiber or leatherboard. Wood pulp mfg to be separately rated.				
4250		\$7.24	\$900	\$5.40
3		PAPER OILING, paraffining, Parchmentizing OR WAXING		
Paper mfg to be separately rated as 4239.				
4249		\$4.89	\$900	\$3.67
1		PAPER or Foil GOODS MFG - PRINTED		
Applies to the mfg. of advertising displays, labels, tags or cartons but is not available to risk which do not print the paper or foil goods mfg. Corrugated or fiber board container or paper or foil mfg. to be separately rated.				
8264		\$12.59	\$900	\$9.56
1		PAPER STOCK or Rag DEALER - USED - & Drivers NPD		
No collecting or handling scrap iron or steel. Laundry operations to be separately rated as 2585 Laundry NOC.				
2688		\$5.54	\$900	\$4.05
1		PARACHUTE MFG		
Mfg of cloth canopies to be separately rated as 2501 furnishing goods mfg.				
Parcel or Package Delivery - See "Truckmen"				
9102		\$6.70	\$900	\$5.06
PARK NOC - & Drivers				
Separately rate operation, care and maintenance of amusement devices. This classification does not apply to a risk whose principal business is Tree Pruning, Tree Spraying or Exterminating. Landscaping to be separately rated as 0042.				
9109		\$6.15	\$900	\$4.65
PARK WORKERS - Volunteer & Drivers				
Applicable to persons under the general supervision of the Palisades Interstate Park Commission in volunteer programs in that part of the Palisades Interstate Park located in New Jersey. Applicable to persons doing volunteer work for the Division of Parks and Forestry, the Division of Fish, Game and Wildlife, the New Jersey Natural Lands Trust or the New Jersey Historic Trust as authorized by the Commissioner of Environmental Protection. The annual payroll shall be determined by apply \$500 to each volunteer. *Erected 7/1/88. For detailed information see MAB #348 and Governing Committee Memo #32 (3/22/88) in code folder.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2002		\$8.07	\$900	\$5.95
		PASTA OR NOODLE MFG		
		Code 2002 includes, but is not limited to, spaghetti, macaroni, noodles and other pasta products whose main ingredients are water and flour. Other ingredients, colorings, fillings, flavorings may be added to the mix to make a wide range of pasta that comes in many shapes and sizes. Noodles differ from other pasta products in that eggs are added to the mixture in their production.		
4597		\$4.06	\$849	\$3.06
	4	PASTE, Ink (writing) or Mucilage MFG		
7723		\$4.01	\$842	\$3.06
	1	PATROL or Detective AGENCY & Drivers		
		Includes the operation of armored car services, watchmen, guards or patrolmen engaged in safeguarding property not owned by the risk.		
2790		\$4.82	\$900	\$3.55
	1	PATTERN - MAKING NOC NPD		
		Not applicable to the mfg. of metal jigs, fixtures or dies.		
		Paving - Residential Driveways - See "Driveway Construction"		
		Paving - See "Street or Road"		
8102		\$3.97	\$836	\$2.96
	1	PEANUT HANDLING		
		Applies to cleaning, grading or shelling. Hull grinding or mfg of oil to be separately rated.		
4432		\$3.13	\$710	\$2.29
		PEN MFG		
		Includes the manufacture of handwriting instruments. Pencil Mfg. - Wood to be separately rated as code 2942.		
4432		\$3.13	\$710	\$2.29
	1	PENCIL MFG - MECHANICAL		
		Includes the manufacture of handwriting instruments. Pencil Mfg. - Wood to be separately rated as code 2942.		
2942		\$7.88	\$900	\$5.68
	1	PENCIL, Penholder or Crayon MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2942		\$7.88	\$900	\$5.68
	2	PENHOLDER, Crayon or Pencil MFG		
8017		\$3.97	\$836	\$2.96
	2	PET SHOP - RETAIL Includes animal grooming.		
0917		\$12.50	\$900	\$9.35
	1	PET SITTING SERVICES & DRIVERS		
4693		\$1.44	\$456	\$1.09
PHARMACEUTICAL or Surgical GOODS MFG NOC				
4611		\$1.79	\$509	\$1.31
	2	PHARMACEUTICAL, Drug or Medicine PREParation - Compounding or blending - no mfg of ingredients NPD with 4828 Chemical Blending and Mixing NOC or 4835, 4836 Drug, Medicine or Pharmaceutical preparation mfg. Metal container mfg to be separately rated as 3220 - Can Mfg.		
4835		A		
	2	PHARMACEUTICAL, Drug or Medicine Preparation MFG Includes mfg of ingredients. NPD with 4829 Chemical Mfg NOC or 4611 Drug, Medicine or Pharmaceutical preparation. Mfg of metal containers to be separately rated as 3220 - Can Mfg.		
4836		\$0.56	\$324	\$0.42
	2	PHARMACEUTICAL, Drug or Medicine Preparation MFG Includes mfg of ingredients. NPD with 4829 Chemical Mfg NOC or 4611 Drug, Medicine or Pharmaceutical preparation. Mfg of metal containers to be separately rated as 3220 - Can Mfg.		
4351		\$3.50	\$765	\$2.64
PHOTOENGRAVING				
4361		\$1.60	\$480	\$1.21
		PHOTOGRAPHER - ALL EMPLOYEES & Clerical, Salesmen, Drivers Includes incidental retail store employees and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4923		\$6.08	\$900	\$4.67

PHOTOGRAPHIC SUPPLIES MFG

Chemical Manufacturing plants or manufacturers of non safety film to be separately rated. Mfg. of audio or visual recording media to be rated under 4431 - "Magnetic & Optical Recording Media Mfg."

8832		\$.67	\$341	\$.51
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PHYSICIAN & Clerical

Includes maintenance of the Professional office. Note - Erected 7/1/70 to replace code 8833. See MAB #277.

2923		\$3.41	\$752	\$2.49
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PIANO MFG

Includes assembling or finishing operations, and manufacture of the piano action. Also applies to player pianos.

5191		\$2.09	\$554	\$1.57
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1 PIANO TUNING - away from shop

2110		\$7.03	\$900	\$5.18
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PICKLE MFG

0073		\$10.60	\$900	\$7.96
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PIGGERY - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes the collection of waste for food.

4824		\$3.34	\$741	\$2.54
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PIGMENT COLORS, LAKES OR TONERS MFG

6003		\$19.77	\$900	\$15.96
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PILE DRIVING & Drivers

Includes pile driving operations in connection with building foundations and timber wharf building. The mfg of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as concrete construction. Pile driving operations performed in connection with caisson work to be separately rated as 6252.

2571		\$3.20	\$720	\$2.38
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3 PILLOW, Quilt or Cushion MFG

No mattress or box spring mfg.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3270		\$1.86	\$519	\$1.39

1 PIN MFG

3111		\$6.54	\$900	\$5.02
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PIPE BENDING AND CUTTING

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business. (Note - Footnote added 7/1/81.)

8265		\$15.82	\$900	\$12.52
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2 PIPE COATING - CONTRACT - SHOP AND YARD & Drivers

Applies to a risk engaged, at its fixed plant or yard location, in applying protective coating to pipe owned by others. (Note - Code number changed from 8108 effective 8/1/80. See MAB #317.)

3028		\$5.40	\$900	\$4.19
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PIPE or TUBE MFG - IRON OR STEEL - not cast Iron - & Drivers

Iron or steel making to be separately rated.

3022		\$5.50	\$900	\$4.11
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PIPE or Tube MFG NOC & Drivers

Pipeline or Gas Well - See "Oil or Gas"

4036		\$6.19	\$900	\$4.64
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PLASTER BOARD or Plaster Block MFG & Drivers

Quarrying, crushing or grinding to be separately rated.

4036		\$6.19	\$900	\$4.64
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1 PLASTER or Staff Mixing & Drivers NPD

No crushing or grinding operations.

4038		\$3.57	\$776	\$2.68
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PLASTER STATUARY or Ornament MFG

5480		\$15.72	\$900	\$12.49
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PLASTERING NOC & Drivers

5022		\$18.36	\$900	\$14.59
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1 PLASTERING or Stucco WORK - on OUTSIDE of buildings

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8268		\$10.25	\$900	\$7.89
	1	PLASTIC or Film Dealer or RECLAIMER & Drivers		
4484		\$5.12	\$900	\$3.82
		PLASTICS MFG: MOLDED PRODUCTS NOC		
		Applicable to the mfg of plastic goods by injection or compression molding. Includes die making and all the machining, finishing, assembling and forming operations in connection with the molded products.		
4452		\$6.70	\$900	\$5.04
		PLASTICS MFG: FABRICATED PRODUCTS NOC		
		Applicable to the mfg of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the mfg of plastic goods by a dipping process.		
4459		\$7.63	\$900	\$5.74
		PLASTICS MFG: SHEETS, RODS OR TUBES		
		Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose.		
4299		\$3.90	\$825	\$2.91
	2	PLAYING CARDS MFG		
		Paper or cardboard mfg to be separately rated as 4239.		
8111		\$6.77	\$900	\$5.19
		PLUMBERS' SUPPLIES DEALER & Drivers NPD		
		No mfg. Applies to wholesale or retail dealers of gas, steam or hot water equipment.		
3188		\$9.69	\$900	\$7.21
		PLUMBERS' SUPPLIES MFG NOC		
		Foundry operations to be separately rated.		
5183		\$7.97	\$900	\$6.28
		PLUMBING NOC & Drivers		
		Applicable to gas, steam, hot water or other pipe fitting. Includes house connections and shop operation. Automatic sprinkler installation to be separately rated as 5188.		
2688		\$5.54	\$900	\$4.05
	2	POCKETBOOK MFG		
		Applies to the mfg of leather or fabric pocketbooks.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2960		\$4.75	\$900	\$3.53
	2	POLE, Post or Tie YARD & Drivers		
		Includes preserving operations. NPD with 8232 lumber yard or with 2702 logging or lumbering		
7728		\$3.22	\$723	\$2.41
		POLICEMEN - Special, Reserve or Auxiliary VOLUNTEER - PUBLIC & Drivers		
		Includes authorized construction, installation, alteration, maintenance or repair work upon the premises, apparatus or other equipment owned or used by the special, reserve, auxiliary unit, participating in any authorized public drill, showing, exhibition, or parade and when authorized rendering of assistance in connection with events affecting the public health and safety. The payroll for each active volunteer policeman shall be determined by applying \$1,300 per annum to each active volunteer policeman. (Note - Erected 7/1/79. See MAB #313.		
7720		\$3.22	\$723	\$2.41
		POLICEMEN, Sheriffs' Officers or Correctional Institutional Guards - PAID - PUBLIC & Drivers		
4597		\$4.06	\$849	\$3.06
		POLISH or Dressing MFG		
		Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg to be separately rated as 3220.		
4053		\$5.33	\$900	\$3.90
		POTTERY MFG: CHINA OR TABLEWARE		
		Mining, quarrying or clay digging to be separately rated.		
4061		\$11.20	\$900	\$8.23
		POTTERY MFG: EARTHENWARE - glazed or porcelain - HAND MOLDED OR CAST		
		NPD with 4062 pottery mfg - porcelain ware-press forming. Mining, quarrying or clay digging to be separately rated.		
4062		\$5.26	\$900	\$3.92
		POTTERY MFG: PORCELAIN WARE - mechanical PRESS FORMING		
		Mining, quarrying or clay digging to be separately rated.		
0034		\$16.35	\$900	\$12.19
	1	POULTRY or egg PRODUCER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes grading, sorting or packing.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
		Poultry or Egg Producer - See "Agriculture or Horticulture"		
3507		\$7.14	\$900	\$5.39
	7	POWER PLOW or Traction Engine MFG		
9014		\$6.77	\$900	\$5.10
	3	POWER WASHING OF BUILDINGS Applies to power washing from ground level only.		
5022		\$18.36	\$900	\$14.59
	2	PRE-CAST FLOOR SLAB INSTALLation		
5551		\$38.06	\$900	\$30.99
	1	PRE-CAST ROOF SLAB INSTALLation & Drivers		
3384		\$.60	\$330	\$.46
	1	PRECIOUS STONE SETTING NPD		
9663		Premium credit amount for Large Deductible Coverage (3:13-33F) which is to be applied after mod.		
9046		Premium Credit amount resulting from the application of the N.J. Construction Classification Premium Adjustment Program (3:13-33H).		
9887		Premium Credit resulting from the Schedule Rating Plan (3:13-33K)		
9889		Premium Debit resulting from the Schedule Rating Plan (3:13-33L)		
9874		Premium reduction resulting from the application of an approved Managed Care Program - Stat. Code. See 3:13-33G of the Manual.		
0942		Premium Resulting from the Application of the Plan Premium Adjustment Program [(3:14-8(13))]		
4299		\$3.90	\$825	\$2.91
		PRINTING Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 salesperson.		
3548		\$6.19	\$900	\$4.71
	1	PRINTING or Bookbinding MACHine MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0915		\$60.00*	\$111	
		Private Estates - Outservants - Full Time		
		*Per Person		
0910		\$1.00*	\$51	
		Private Residence or Estate - Occasional Servants & D		
		*Per Policy		
5645		\$20.33	\$900	\$16.27
	1	PRIVATE RESIDENCE REPAIRING - Miscellaneous carpentry & Drivers		
		Not applicable to siding or re-siding or to roofing or re-roofing specialists.		
0912		\$60.00*	\$111	
		Private Residences - Outservants - Full Time		
		*Per Person		
0913		\$60.00*	\$111	
		Private Residences or Estates - Inservants - Full Time		
		*Per Person		
		Projectile or Shell Mfg - See "Explosives"		
		Public Library or Museum - See "Library" or "Museum"		
3612		\$8.23	\$900	\$6.20
		PUMP MFG		
		Foundry operations to be separately rated.		
1624		\$13.08	\$900	\$10.80
		QUARRY NOC & Drivers		
		Includes: operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.		
2571		\$3.20	\$720	\$2.38
		QUILT, Cushion or Pillow MFG		
		No mattress or box spring mfg.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8720		\$2.37	\$596	\$1.84
	2	RACE TRACK - HORSE - JUDGES, TIMEKEEPERS, HANDICAPPERS OR THEIR ASSISTANTS		
		Employees engaged in maintenance work or other manual labor including employees having any direct exposure to the horses in their maintenance, management or handling, including drivers to be separately rated as 9016 amusement park. Parimutuel employees to be separately rated as 8810 clerical.		
8280		\$18.44	\$900	\$14.33
		RACING STABLE & Drivers		
		This classification is applicable to employees engaged in operations related to the racing of horses and includes jockeys, trainers, exercise riders, drivers, and other related employments. The actual remuneration of jockeys and trainers shall be included in the basis of premium subject, however to a maximum of \$125,840 annually. The minimum premium shall not be subject to pro rata adjustment.		
3807		\$3.39	\$749	\$2.55
	1	RADIATOR MFG - AUTOMOBILE NPD		
3681		\$1.58	\$477	\$1.19
	1	RADIO APPARATUS MFG OR ASSEMBLY NOC		
7610		\$.97	\$386	\$.74
		RADIO or Television BROADCASTING STATION - ALL EMPLOYEES & Drivers		
		Includes entertainers and musicians. The actual remuneration of players, entertainers or musicians shall be included in basis of premium, subject, however, to a maximum average individual payroll of \$2,420 per week. Note - Clerical and Sales eliminated 1/1/84. See MAB #329.		
9519		\$8.30	\$900	\$6.27
	1	RADIO OR Television Set INSTALLation, SERVICE OR REPAIR & Drivers		
		Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.		
4112		\$1.79	\$509	\$1.36
	1	RADIO TUBE MFG		
8264		\$15.29	\$900	\$9.56
	2	RAG or Paper Stock DEALER - USED - & Drivers NPD		
		Risks which also collect or handle scrap iron or steel to be rated as 8265 iron or steel scrap dealer. Laundry operations to be separately rated as 2585 Laundry NOC.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6702 ⁺		A		
		Railroad Construction - including Clerical office Employees; Salespersons, Drivers, Chauffeurs and their Helpers		
6703 ^{&}		A		
		Railroad Construction - including Clerical Office Employees; Salespersons, Drivers, Chauffeurs and their Helpers		
7855		\$16.31	\$900	\$12.91
		RAILROAD CONSTRUCTION BY CONTRACTOR - LAYING or relaying of TRACKS OR MAINTENANCE of way - Drivers		
		The classifications for railroad construction and railroad operations do not contemplate insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such insurance, see 3:6 of this Manual.		
7133		\$3.59	\$779	\$2.68
		RAILROAD OPERATION NOC & Drivers		
		All employees connected with the operation or maintenance of automobile bus lines shall be separately rated. The classifications for railroad construction and railroad operation do not contemplate insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such insurance, see 3:6 of this Manual.		
8814 ⁺		\$.42	\$240	\$.32
		Railroads - Clerical Office Employees NOC		
8815 ^{&}		\$.46	\$240	\$.34
		Railroads - Clerical Office Employees NOC		
7151 ⁺		\$9.21	\$240	\$7.03
		Railroads - Operation - including Drivers, Chauffeurs and their Helpers		
		This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding of bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Codes 6702 or 6703.		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7152^{&}		\$10.23	\$240	\$7.80

Railroads - Operation - including Drivers, Chauffeurs and their Helpers

This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding of bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Codes 6702 or 6703.

8738^{&}		\$.95	\$240	\$.75
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Railroads - Salespersons - outside

8737⁺		\$.87	\$240	\$.68
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Railroads - Salespersons-Outside

6801		\$3.27	\$731	\$2.50
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Rate For State Only Coverage - Not under U S L & H Jurisdiction

7360		\$10.46	\$900	\$8.71
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Rate For State Only Coverage - Not under U S L & H Jurisdiction

2913		\$6.98	\$900	\$5.21
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RATTAN, WILLOW OR Twisted Fiber PRODUCTS MFG

Includes upholstery.

3122		\$7.51	\$900	\$5.61
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1 RAZOR MFG NOC

8742		\$.60	\$330	\$.47
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2 REAL ESTATE AGENCY - OUTSIDE employees & Collectors

Care, custody and maintenance or construction work to be separately rated.

8048		\$9.14	\$900	\$6.88
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2 RECONDITIONING BASKETS OR CRATES - & Drivers

Recycling - Bottles or Cans - See "Bottle Dealer"

Refractory Products - See "Brick", "Tile" or "Earthenware"

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3724		\$9.06	\$900	\$7.18
	5	REFRIGERATOR - INSTALLation OR SERVICE - COMMERCIAL & Drivers		
7360F		\$10.73	\$900	\$8.96
	1	REFRIGERATOR CAR LOADING OR UNLOADING		
		Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7219 truckmen. May be used only upon specific approval of the Rating Bureau.		
9403		\$14.66	\$900	\$11.27
	2	REFUSE, Ashes or Garbage COLLECTION & Drivers		
		Reduction, rendering or fertilizer plants to be separately rated.		
8840		\$5.56	\$324	\$5.43
		RELIGIOUS ORGANIZATION & C		
		Includes clergy, professional assistants, organist and choir members.		
4665		\$15.61	\$900	\$11.49
		RENDERING WORKS NOC & Drivers		
		No garbage reduction. NPD with 4583 fertilizer mfg or with 2089 packing house.		
5458		\$30.60	\$900	\$25.14
	1	RENOVATING or Cleaning BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIALS & Drivers		
5459		\$30.60	\$900	\$25.14
	1	RENOVATING or Cleaning BUILDING EXTERIORS - NOC & Drivers		
8836		\$7.75	\$900	\$5.79
		RESCUE MISSION - ALL OPERATIONS & Drivers		
		Note: Clerical Eliminated 1/1/2009 - See MAB 442.		
		Residence - Private - See 2:1-3 of this Manual.		
0917		\$12.50	\$900	\$9.35
		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE		
		Applicable to businesses engaged in providing residential services performed inside a customer's residence. Refer to code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
Rest Home - See "Convalescent or Nursing Home"				
9079		\$3.78	\$807	\$2.82
RESTAURANT (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)				
Musicians, players or entertainers to be separately rated as 9156 musicians. Hotel or motel operations to be separately rated under code 9052. NOTE: Clerical eliminated 1/1/94. See MAB #373.				
0945		Retrospective Rating Premium for Risks Electing New Jersey Retrospective Rating (3:12)		
6005		\$19.77	\$900	\$15.96
3 REVETMENT OR DIKE CONSTRUCTION & Drivers				
Applies to river work only and includes all operations to completion. Pile driving to be separately rated as 6003.				
7207		\$7.30	\$900	\$5.42
1 RIDING Academy or CLUB & Drivers				
9530		\$9.83	\$900	\$8.22
RIGGING NOC & Drivers				
Road Construction, Maintenance, Paving - See "Street or Road"				
3507		\$7.14	\$900	\$5.39
8 ROAD or Street MAKING MACHinery MFG				
1605		\$10.73	\$900	\$8.50
1 ROCK EXCAVATION & Drivers				
Not tunneling or street or road construction.				
1699		\$4.17	\$866	\$3.32
ROCK WOOL MFG				
Excavation or digging, dredging, mining or quarrying to be separately rated.				
3638		\$5.80	\$900	\$4.37
1 ROLLER or Ball BEARING MFG NPD				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9720		\$.60	\$330	\$.47
ROLLING CHAIR OPERATION				
Rolling Mill - Iron or Steel - See "Iron or Steel"				
3027		\$9.16	\$900	\$7.13
ROLLING MILL NOC & Drivers				
Applicable to brass, copper or other soft metals. Not copper coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.				
4283		\$4.20	\$870	\$3.16
2	ROOFING or Building PAPER OR FELT PREPARation - No Installation			
Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg to be separately rated.				
1624		\$13.08	\$900	\$10.80
1	ROOFING SLATE MFG or Slate Splitting & Drivers			
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.				
5551		\$38.06	\$900	\$30.99
ROOFING-ALL KINDS & Drivers				
Rooming House - See "Buildings NOC - Operation by Owner or Lessee"				
2352		\$7.84	\$900	\$5.83
1	ROPE, Cordage or Twine MFG NOC			
4410		\$8.33	\$900	\$6.36
RUBBER GOODS MFG NOC				
4299		\$3.90	\$825	\$2.91
3	RUBBER STAMP MFG OR ASSEMBLY			
Mfg of frames, backs or handles to be separately rated.				
8264		\$12.59	\$900	\$9.56
3	RUBBER STOCK DEALER - USED - & Drivers NPD			
No collecting or handling scrap iron or steel.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8387		\$7.77	\$900	\$5.90
	2	RUBBER TIRE DEALER - Retail - & Drivers		
		Includes repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of insured. NPD with 8392 automobile storage garage or parking station, 8396 automobile car wash, 8397 automobile repair shop garage or 8398 automobile sales or service agency. For a list of cross-references to code 8387, see automobile service station - & drivers.		
2402		\$10.34	\$900	\$7.65
	1	RUG or Carpet MFG NOC		
2585		\$10.48	\$900	\$7.79
	3	RUG, Carpet or Upholstery CLEANING - Shop & Drivers		
		Outside Work to be separately rated as 9014 Building - Operations by Contractors. Note - Sales eliminated 1/1/84. See MAB #329.		
2578		\$3.20	\$720	\$2.38
	1	SACK or Bag MFG - CLOTH		
		Applies to the mfg of cotton, burlap, or gunny bags or sacks. Sack renovating or repairing to be separately rated as 2575 bag renovating.		
3507		\$7.14	\$900	\$5.39
	9	SAFE MFG OR REPAIRING		
2576		\$3.20	\$720	\$2.38
	2	SAIL MAKING		
		Applies to shop operations.		
		Sailing Vessels - See 3:6 of this Manual.		
7038 [†]		\$5.84	\$240	\$4.35
		Sailing Vessels NOC		
7089 ^{&}		\$6.49	\$240	\$4.84
		Sailing Vessels NOC		
		Sales Stable - See "Agriculture or Horticulture"		

[†]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8742		\$.60	\$330	\$.47
SALESPERSONS-OUTSIDE				
Subject to the Standard Exceptions Manual Rule.				
5701		\$20.66	\$900	\$16.54
1		SALVAGE OPERATION & INCIDENTAL WRECKING, shoring or other structural work.		
		Includes the handling of machinery in damaged buildings. Drivers to be separately rated as 8204 building material yard.		
8709F		\$5.72	\$900	\$4.70
2		SAMPLERS, Checkers, Inspectors or Weighers OF MERCHANDISE - NPD		
		Applicable only to employers whose entire operation is described by the classification. Weighers, samplers, checkers, tallyman or inspectors of merchandise in connection with any other operation shall be included with such operation. May be used only upon specific approval of the Rating Bureau.		
4000		\$13.33	\$900	\$11.14
2		SAND or Gravel DIGGING & Drivers		
		No canal, sewer or cellar excavation or underground mining. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.		
		Sanitarium - See "Hospital"		
8235		\$9.86	\$900	\$7.53
		SASH, Door or Assembled Millwork DEALER & Drivers		
		Includes incidental assembling, glazing or mfg or 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, base-boards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. NPD with 2802 carpentry or 8232 building material dealer.		
2095		\$9.09	\$900	\$6.78
1		SAUSAGE OR Sausage Casing MFG		
		NPD with 2089 packing house. No butchering or handling of livestock.		
3118		\$2.76	\$654	\$2.09
		SAW MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2710		\$23.14	\$900	\$17.48
		SAW MILL		
		Storage and subsequent handling of processed lumber to be separately rated.		
7380		\$13.75	\$900	\$10.53
	4	SAWDUST DEALER - & Drivers		
9529		A		
		SCAFFOLDS OR SIDEWALKS BRIDGES - INSTALLation, Repair or Removal - & Drivers		
		Not applicable to contractors who erect, repair or remove scaffolds, concrete or cement distributing towers, sidewalk bridges or hod hoists or construction elevators as a incidental part of their construction work. Such operations, when so performed, to be included in the classification with which the work is associated.		
0064		Schedule X Premium Discount (3:13-29)		
0063		Schedule Y Premium Discount (3:13-29)		
7381		\$9.46	\$900	\$7.11
	1	SCHOOL BUS OPERATOR & Drivers		
		Garage Employees..... 8385		
8385		\$8.00	\$900	\$5.99
	2	SCHOOL BUS OPERATOR: GARAGE EMPLOYEES		
9106		\$10.78	\$900	\$8.12
		SCHOOL: NON-PROFESSIONAL EMPLOYEES & Drivers		
8868		\$1.69	\$494	\$1.26
		SCHOOL: PROFESSIONAL EMPLOYEES & Clerical		
8868		\$1.69	\$494	\$1.26
	2	SCOUTING COUNCIL - EXECUTIVE SECRETARIES or clerical		
		Camp operation to be separately rated as 9015 camp operation.		
3145		\$2.97	\$686	\$2.21
		SCREW MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0935		6.07%		
		Second Injury Fund Surcharge (3:13-33A)		
		Security Guard Service - See "Patrol Agency"		
8102		\$3.97	\$836	\$2.96
		SEED MERCHANT		
		Includes operation of seed sorting machinery.		
		Self Service Laundry - See "Laundry"		
5951		\$.56	\$324	\$.42
	1	SERUM, Anti-toxin or Virus MFG & Drivers		
9402		\$9.93	\$900	\$7.58
	1	SEWER CLEANING & Drivers		
6306		\$7.99	\$900	\$6.39
		SEWER CONSTRUCTION & Drivers		
		Applies to all operations to completion. 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.		
7580		\$7.40	\$900	\$5.83
		SEWERAGE DISPOSAL PLANT OPERATION & Drivers		
3561		\$4.64	\$900	\$3.47
		SEWING MACHIne MFG		
2841		\$7.26	\$900	\$5.49
	1	SHADE ROLLER MFG - wood		
		Includes mfg of metal parts		
6252		\$13.32	\$900	\$10.55
	2	SHAFT SINKING		
		Applies to all operations to completion. Includes pile driving, excavation, concrete work or lining.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4000		\$13.33	\$900	\$11.14
	3	SHALE or Clay 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.		
5103		\$14.34	\$900	\$11.47
	2	SHEET METAL EXTERIOR WALL INSTALLation - COMMERCIAL BUILDINGS - & SHOP, Drivers Includes floor decking or roof decking. Erection of framework, roofing to be separately rated. Note - Erected 7/1/73. See Gov. Comm. Memo #20, 4/3/73.		
3066		\$8.56	\$900	\$6.53
		SHEET METAL WORK - SHOP May be used only upon specific approval of the Rating Bureau.		
5538		\$8.87	\$900	\$7.00
		SHEET METAL WORK - Shop and outside - & Drivers NOC Applies to erection, installation or repair operations. Roofing to be separately rated as 5551.		
5445		\$9.32	\$900	\$7.35
	2	SHEET ROCK INSTALLATION - WITHIN BUILDINGS & D Shell or Projectile Mfg - See "Explosives"		
7720		\$3.22	\$723	\$2.41
	3	SHERIFFS' OFFICERS, Policemen or Correctional Institution Guards - PUBLIC, & Drivers		
3620		\$8.53	\$900	\$6.56
	2	SHIP BUILDING: BOILERMAKING		
3632		\$5.08	\$900	\$3.85
	2	SHIP BUILDING: MACHINE SHOP (other than maintenance machine shop)		
3081		\$39.31	\$900	\$33.75
	1	SHIP BUILDING: FOUNDRY - Iron - NOC		
3085		\$10.78	\$900	\$8.22
	1	SHIP BUILDING: FOUNDRY - Non - Ferrous Metals - NOC		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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Ship Chandler - See "Store"

Ship Repair or Conversion - See "Shipwright Work"

6874F		\$22.56	\$900	\$18.10
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1 SHIP SCALING

6872F		\$31.87	\$900	\$26.01
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SHIPWRIGHT WORK & Drivers

Includes shop or yard work, operation of dry docks or marine railways. Not applicable to operation performed on board ship by independent concerns whose operations are otherwise specifically classified in this Manual.

2654		\$1.55	\$473	\$1.16
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SHOE FINDINGS MFG NPD

Applies to the mfg of tongues, linings or facings.

2790		\$4.82	\$900	\$3.55
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2 SHOE FORM or Last MFG

2660		\$4.55	\$900	\$3.39
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1 SHOE or Boot MFG NOC

4282		\$3.20	\$720	\$2.38
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3 SHOE or Boot PATTERN MFG NPD

2582		\$3.22	\$723	\$2.44
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4 SHOE REPAIR ESTABLISHMENT

Includes shoe shining.

2582		\$3.22	\$723	\$2.44
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5 SHOE SHINING ESTABLISHMENT

9180		\$10.34	\$900	\$8.02
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2 SHOOTING GALLERY & Drivers

0931		Short Rate Penalty Premium (3:13-32)		
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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2841		\$7.26	\$900	\$5.49
	2	SHUTTLE MFG		
		Siding - See "Building Siding"		
5403		\$20.33	\$900	\$16.27
	2	SIDING INSTALLATION - ALL TYPES - ALL OTHER BUILDINGS OR STRUCTURES - INCLUDING RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT & DRIVERS		
		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 5103.		
5645		\$20.33	\$900	\$16.27
	4	SIDING INSTALLATION - ALL TYPES - RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT & DRIVERS		
		Applies to specialist contractors installing all types of siding on residential dwellings. Refer to Code 5403 for the installation of siding on all other buildings or structures.		
9554		\$8.46	\$900	\$7.06
		SIGN ERECTION OR REMOVAL - & Drivers NPD		
9555		\$8.46	\$900	\$7.06
		SIGN MFG ERECTION OR REPAIR - NEON OR ELECTRIC - & Drivers - NPD		
9556		\$8.46	\$900	\$7.06
		SIGN MFG ERECTION OR REPAIR - NOC & Drivers		
		Includes sign painting on outside on buildings.		
9557		\$4.85	\$900	\$3.94
		SIGN PAINTING or LETTERING - HAND WORK OR SILK SCREEN PROCESS & Drivers NPD		
		Includes sign painting or lettering inside buildings away from shop. May be used only upon specific approval of the Rating Bureau.		
1741		\$4.80	\$900	\$3.68
	1	SILICA GRINDING & Drivers		
		Digging, mining or quarrying to be separately rated.		
4353		\$1.60	\$480	\$1.21
		SILK SCREEN MFG - & Clerical, Salesmen, Drivers NPD		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2302		\$4.29	\$884	\$3.28
SILK THREAD OR YARN MFG				
2303		\$6.66	\$900	\$5.00
SILK THROWING AND WEAVING				
3381		\$7.19	\$900	\$5.39
SILVERWARE MFG				
3146		\$5.43	\$900	\$4.10
	2	SKATE MFG		
9093		\$3.15	\$713	\$2.34
	1	SKATING RINK OPERATION & Drivers		
		Applies to the operation of ice or roller skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180 amusement device operation NOC.		
Slate Milling - See "Stone Cutting or Polishing"				
1624		\$13.08	\$900	\$10.80
	2	SLATE SPLITTING or Roofing Slate MFG & Drivers		
		Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.		
2081		\$9.09	\$900	\$6.78
	1	SLAUGHTERING		
		Includes the handling of livestock, preparation of dressed meats, rendering, washing of casings, salting of hides or cooking of offal. NPD with 2089 packing house.		
1438		\$8.53	\$900	\$6.59
	2	SMELTING - ELECTRIC process - & Drivers		
		Includes the mfg of artificial abrasives, carbon or graphite. Blast furnace operation or steel mfg to be separately rated.		
1438		\$8.53	\$900	\$6.59
SMELTING, Sintering or Refining - METALS - NOT IRON OR LEAD - NOC & Drivers				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5000		\$18.07	\$900	\$14.68
	1	SMOKESTACK or Chimney LINING - NOT METAL		
9402		\$9.93	\$900	\$7.58
	2	SNOW REMOVAL - & Drivers - NPD WITH 5509 street or road maintenance		
4720		\$4.50	\$900	\$3.28
		SOAP or Synthetic Detergent MFG		
		Contemplates the mfg of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.		
7605		\$5.19	\$900	\$4.37
	3	SOUND SYSTEMS INSTALLATION or REPAIR & Drivers		
		Note - Erected 1/1/81. See MAB #319.		
		Soundproofing - See "Insulation Work NOC"		
1741		\$4.80	\$900	\$3.68
	2	SPAR or Flint GRINDING & Drivers		
		Digging, mining or quarrying to be separately rated.		
3132		\$5.91	\$900	\$4.32
	2	SPIKE MFG		
		Steel making or rolling mills to be separately rated.		
4439		\$8.00	\$900	\$6.11
	1	SPIRIT VARNISH or Lacquer MFG		
		Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg of nitrocellulose, thinners, or solvents to the Home Office for individual treatment.		
2131		\$5.77	\$900	\$4.31
		SPIRITUOUS LIQUOR BOTTLING		
		Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as 2130 spirituous liquor distillery.		
2130		\$9.28	\$900	\$7.21
		SPIRITUOUS LIQUOR DISTILLERY		
		Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as 2131 spirituous liquor bottling.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4902		\$5.94	\$900	\$4.39
	1	SPORTING GOODS MFG NOC		
3634		\$2.57	\$626	\$1.96
	2	SPRINKLER HEAD MFG Applies to automatic sprinklers.		
5188		\$5.84	\$900	\$4.59
	1	SPRINKLER INSTALLation & Drivers Applies to automatic sprinklers intended for Fire Extinguishing purposes. Lawn Sprinkler installation to be rated as code 5183.		
0055		\$4.34	\$891	\$3.29
	2	SQUAB, Chick or Fish HATCHERY - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes grading, sorting or packing. Stable - See "Agriculture or Horticulture"		
4036		\$6.19	\$900	\$4.64
	2	STAFF or Plaster Mixing & Drivers NPD No crushing or grinding operations. Stamp Dealer - See "Store"		
4703		\$2.76	\$654	\$2.08
	2	STARCH MFG State Employees NOC - See "Municipal"		
4251		\$8.56	\$900	\$6.26
		STATIONERY MFG NPD Mfg of metal rings, posts, screws, separators or fittings to be separately rated.		
6319		\$6.28	\$900	\$4.99
	1	STEAM MAINS or Connections CONSTRUCTION & Drivers Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251. NPD with 7570 steam heating or power co.		
3571		\$2.39	\$599	\$1.77
	1	STEAM or Air Pressure GAUGE MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5184		\$4.32	\$888	\$3.42
	2	STEAM PIPE or Boiler INSULATING & Drivers Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.		
3507		\$7.14	\$900	\$5.39
	10	STEAM SHOVEL, Dredge or Construction Machinery MFG NOC		
7019 ⁺		\$5.89	\$240	\$4.41
	1	Steamers - all kinds		
7027 ^{&}		\$6.54	\$240	\$4.89
	1	Steamers - all kinds Steamers - See 3:6 of this Manual.		
8711F		\$2.38	\$597	\$1.86
		STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES: TALLEYMEN, CHECKING CLERKS or employees engaged in mending or repacking of damaged containers.		
8726F		\$3.58	\$777	\$2.86
		STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS		
3045		\$13.15	\$900	\$9.76
		STEEL BARREL OR DRUM MFG - & Drivers		
8269		\$13.52	\$900	\$10.22
		STEEL DRUM or STEEL BARREL DEALER secondhand - & Drivers Includes the reconditioning of steel drums or barrels.		
		Steel Mfg., Fabrication or Erection - See "Iron or Steel"		
8106		\$9.90	\$900	\$7.69
	1	STEEL or Iron MERCHANT & Drivers Not applicable to junk dealers or iron or steel scrap dealers.		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8265		\$15.82	\$900	\$12.52
	1	STEEL or Iron SCRAP DEALER & Drivers NPD Wrecking or Salvaging to be separately rated.		
7327F		\$26.12	\$900	\$22.65
		STEVEDORING: CONTAINERIZED FREIGHT & Drivers Loading and unloading ships designed for freight carrying containers. No work in holds. NPD in connection with a single vessel. Over-the-road trucking operations to be separately rated as 7219. May be used only upon specific approval of the Rating Bureau.		
7360F		\$10.73	\$900	\$8.96
	2	STEVEDORING: FREIGHT HANDLER NOC Applies to packing, handling, or shipping merchandise on docks - including freight checkers. Stevedoring to be separately rated; drivers to be separately rated as 7219 truckmen NOC. May be used only upon specific approval of the Rating Bureau.		
7309F		\$16.17	\$900	\$13.54
		STEVEDORING: NOC Drivers to be separately rated as 7219 truckmen.		
		Stockyard - Not Butchering - See "Agriculture or Horticulture"		
2081		\$9.09	\$900	\$6.78
	2	STOCKYARD & BUTCHERING Includes preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. NPD with 2089 packing house.		
1710		\$13.33	\$900	\$11.14
		STONE CRUSHING & Drivers NPD No quarrying. Includes - construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.		
1815		\$11.76	\$900	\$9.04
		STONE CUTTING or Polishing - NO GRANITE OR SANDSTONE - & Drivers Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 quarry.		
1814		\$11.76	\$900	\$9.04
		STONE CUTTING or Polishing NOC & Drivers. Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 quarry.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5200		\$12.81	\$900	\$10.18
	2	STONE or Brick Paver INSTALLATION - Outside & Drivers		
8387		\$7.77	\$900	\$5.90
	3	STORAGE BATTERY SERVICE STATION & Drivers		
		NPD with 8392 automobile storage garage or parking station, 8396 automobile car wash, 8397 automobile repair shop or garage or 8398 automobile sales or service agency. For a list of cross-references to code 8387, see automobile service station - & drivers.		
8291		\$10.92	\$900	\$8.35
		STORAGE WAREHOUSE - COLD		
8293		\$18.88	\$900	\$14.14
	1	STORAGE WAREHOUSE - FURNITURE - & Drivers		
		Includes packing or handling household goods away from insured's premises.		
8292		\$12.78	\$900	\$9.73
		STORAGE WAREHOUSE NOC		
		Applies to general merchandise. Applies to the storage of non-owned goods, for periods of time, at a fee. Storage of owned merchandise to be separately rated under the appropriate "Store, Dealer" or "Merchant" classification. Drivers to be separately rated as 7219 truckmen.		
		STORE:		
		Cashiers in retail stores shall be assigned to the governing class for the store in which they work. Concessions. An Independent Concession in a store shall be classified and rated in accordance with the operations of the concession as though it were a separate store.		
8046		\$5.68	\$900	\$4.28
		STORE: AUTOMOBILE ACCESSORIES - RETAIL - NOC		
		(Note - Sales eliminated 1/1/84. See M.A.B. #329.)		
8017		\$3.97	\$836	\$2.96
	1	STORE: BOARDWALK RUG AUCTIONEERS		
8008		\$3.48	\$762	\$2.62
		STORE: CLOTHING, Wearing Apparel or Dry Goods - RETAIL		
8032		\$5.33	\$900	\$4.01
		STORE: CLOTHING, Wearing Apparel or Dry Goods - WHOLESALE		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8006		\$3.55	\$773	\$2.64
	5	STORE: COFFEE, Tea or Spice - RETAIL & Drivers (Note - Sales eliminated 1/1/84. See M.A.B. #329.)		
8006		\$3.55	\$773	\$2.64
	1	STORE: DAIRY PRODUCTS - RETAIL & Drivers (Note - Sales eliminated 1/1/84. See M.A.B. #329.)		
8006		\$3.55	\$773	\$2.64
	2	STORE: DELICATESSEN - RETAIL - & Drivers. (Note - Sales eliminated 1/1/84. See M.A.B. #329.) No selling of uncooked fresh meats.		
8039		\$4.61	\$900	\$3.47
		STORE: DEPARTMENT - RETAIL Includes the installation of house furnishings and applies to risks in which the following conditions obtain:		
		1. The payroll subject to this classification shall be at least \$400,000 per annum.		
		2. (a) The merchandise handled shall include in all cases Wearing Apparel, Linens/Domestics, House Furnishings (other than furniture) and any two or more of the following:		
		(b) Cosmetics	Hardware	Sporting Goods
		Furniture	Jewelry	Stationery/Greeting Cards
		Giftware	Luggage	Toys
		3. The combined annual sales of items described in 2(a) above must exceed 50% of the total annual sales., Stores which qualify under item No. 2 above as department stores because of the classes of goods handled, but which do not qualify under items 1 and 3 shall be rated as 8017 store - retail - NOC. (Note - Clerical & sales eliminated 1/1/84. See MAB #329.)		
8045		\$1.79	\$509	\$1.36
		STORE: DRUG - RETAIL - & Clerical, Salesperson, Drivers		
8047		\$2.43	\$605	\$1.83
		STORE: DRUG - WHOLESALE		
8008		\$3.48	\$762	\$2.62
	1	STORE: DRY GOODS - RETAIL		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8032		\$5.33	\$900	\$4.01
	1	STORE: DRY GOODS - WHOLESALE		
8021		\$8.97	\$900	\$6.91
		STORE: FISH, Meat or Poultry - DEALER - WHOLESALE NPD with 2089 packing house.		
8031		\$5.61	\$900	\$4.21
	2	STORE: FISH, Meat or Poultry - RETAIL - & Salespersons, Drivers		
8001		\$5.68	\$900	\$4.31
		STORE: FLORIST & Drivers Includes service away from store premises. Cultivating or gardening to be separately rated.		
8006		\$3.55	\$773	\$2.64
	3	STORE: FROZEN or Frosted FOOD - RETAIL - & Drivers (Note - Sales eliminated 1/1/84. See M.A.B. #329.)		
8006		\$3.55	\$773	\$2.64
	4	STORE: FRUIT or Vegetable - RETAIL - & Drivers No handling of fresh meats. (Note - Sales eliminated 1/1/84. See M.A.B. #329.)		
8048		\$9.14	\$900	\$6.88
		STORE: FRUIT or Vegetable DEALER - WHOLESALE - & BUYERS, Salespersons, Drivers		
8044		\$7.17	\$900	\$5.45
		STORE: FURNITURE & Drivers Applies to wholesale or retail stores and includes installation of house furnishings.		
8006		\$3.55	\$773	\$2.64
		STORE: GROCERY - RETAIL & Drivers. (Note - Sales eliminated 1/1/84. See M.A.B. #329.) No handling of fresh meats.		
8034		\$14.86	\$900	\$11.35
		STORE: GROCERY - WHOLESALE		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8010		\$5.68	\$900	\$4.28
		STORE: HARDWARE		
		Applies to wholesale or retail stores.		
8013		\$1.48	\$462	\$1.11
	1	STORE: HEARING AID		
		Applies to wholesale or retail stores.		
8105		\$6.91	\$900	\$5.22
		STORE: HIDE or Leather DEALER		
8051		\$2.92	\$678	\$2.27
		STORE: HOME outfitters of Household FURNISHINGS SPECIALIST - RETAIL - & Clerical, Salespersons, Drivers		
		Applies to house-to-house collection of installment payments and sale of clothing, bedding and linens, including incidental jewelry, furniture and appliances but shall not apply if the principal business is the sale of furniture, stoves, ranges, refrigerators, radios and television sets.		
8013		\$1.48	\$462	\$1.11
		STORE: JEWELRY		
		Applies to wholesale or retail stores.		
8105		\$6.91	\$900	\$5.22
	1	STORE: LEATHER or Hide DEALER		
		STORE: MAIL ORDER HOUSE		
		Operations other than mfg or retail store shall be assigned to the classification that would be used for a wholesale store dealing in the commodities handled.		
8031		\$5.61	\$900	\$4.21
		STORE: MEAT, Fish or Poultry - RETAIL - & Salespersons, Drivers		
8021		\$8.97	\$900	\$6.91
	1	STORE: MEAT, Fish or Poultry DEALER - WHOLESALE		
		NPD with 2089 packing house.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8033		\$6.61	\$900	\$5.02
		STORE: MEAT, GROCERY AND PROVISION (COMBINED) - RETAIL - NOC & Salespersons, Drivers		
		Applies to a store where the insured's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constituted less than 65% of the total cost of all merchandise purchased during the policy period the store shall be assigned to 8031 meat, fish or poultry - retail. It is to be emphasized that cost and not sales govern the application of this classification.		
8053		\$7.17	\$900	\$5.45
	2	STORE: PIANO, RADIO OR Television - & Drivers		
		Applies to wholesale or retail store. Stores which also handle refrigerators, stoves or washing machines shall be assigned to 8054 refrigerator, stove or washing machine store.		
8010		\$5.68	\$900	\$4.28
	2	STORE: RADIO or Television PARTS AND ACCESSORIES		
		Applies to wholesale or retail stores.		
8053		\$7.17	\$900	\$5.45
	1	STORE: RADIO, Piano or Television - & Drivers		
		Applies to wholesale or retail store. Stores which also handle refrigerators, stoves or washing machines shall be assigned to 8054 refrigerators, stove or washing machine store.		
8054		\$7.17	\$900	\$5.45
		STORE: REFRIGERATOR, Stove or Washing Machine - & Drivers		
		Applies to wholesale or retail store and includes pianos, radios or televisions when handled in addition to any of the items listed.		
8017		\$3.97	\$836	\$2.96
		STORE: RETAIL NOC		
8010		\$5.68	\$900	\$4.28
	3	STORE: SHIP CHANDLER		
		No mfg operations.		
8008		\$3.48	\$762	\$2.62
	2	STORE: SHOE - RETAIL		
8032		\$5.33	\$900	\$4.01
	2	STORE: SHOE - WHOLESALE		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8810		\$.28	\$282	\$.21
	3	STORE: STAMP DEALER - & Clerical		
8054		\$7.17	\$900	\$5.45
	1	STORE: STOVE, Refrigerator or Washing Machine - & Drivers Applies to wholesale or retail store and includes pianos, radios or televisions when handled in addition to any of the items listed.		
8010		\$5.68	\$900	\$4.28
	4	STORE: TELEVISION or Radio PARTS AND ACCESSORIES Applies to wholesale or retail store.		
8053		\$7.17	\$900	\$5.45
		STORE: TELEVISION, Piano or Radio - & Drivers Applies to wholesale or retail store. Stores which also handle refrigerators, stoves or washing machines shall be assigned to 8054 refrigerator, stove or washing machine store.		
8006		\$3.55	\$773	\$2.64
	6	STORE: VEGETABLE OR Fruit - RETAIL - & Drivers No handling of fresh meats. (Note - Sales eliminated 1/1/84. See M.A.B. #329.)		
8048		\$9.14	\$900	\$6.88
	1	STORE: VEGETABLE or Fruit DEALER - WHOLESALE - & BUYERS, Salespersons, Drivers		
8054		\$7.17	\$900	\$5.45
	2	STORE: WASHING MACHIne, Stove or Refrigerator - & Drivers Applies to wholesale or retail store and includes pianos, radios or televisions when handled in addition to any of the items listed.		
8018		\$6.91	\$900	\$5.22
		STORE: WHOLESALE NOC		
3062		\$9.11	\$900	\$6.63
		STORM WINDOW, STORM DOOR MFG - Metal Installation to be separately rated as code 5645 "Storm Windows or Storm Doors." (Note - Erected 1/1/84. See M.A.B. #329 for details.)		

EFFECTIVE – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5645		\$20.33	\$900	\$16.27
	2	STORM WINDOWS OR STORM DOORS - wood or metal - INSTALLation on private residences - & Drivers		
5183		\$7.97	\$900	\$6.28
	4	STOVE Heaters or Ranges - NOT ELECTRIC - INSTALLation or SERVICE - DOMESTic - & Drivers		
3169		\$6.96	\$900	\$5.35
		STOVE MFG		
9402		\$9.93	\$900	\$7.58
		STREET CLEANING & Drivers		
		Street or Road - Rock Excavation - See "Street or Road Construction"		
6042		\$9.43	\$900	\$7.49
		STREET or Road CONSTRUction & Drivers		
		Applies to jobs involving the preparation of the right-of-way (such as clearing, earth moving, placing of overload or grading) as well as jobs involving the construction of the actual road. Also applicable to the installation of pipe drainage systems when performed as an incident to the above described jobs. Wrecking, tunneling, pile driving, installation of sand core drains, bridge building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet, quarrying or stone crushing to be separately rated.		
5509		\$14.38	\$900	\$11.81
		STREET or Road MAINTENANCE - MUNICIPAL - COUNTY or STATE DEPARTMENTS & Drivers		
		Includes oiling, patching or scraping of roads, weed cutting, snow removal, center stripe or marker painting. Street or road construction to be separately rated as 6042.		
3507		\$7.14	\$900	\$5.39
	11	STREET or Road MAKING MACHinery MFG		
5500		\$12.88	\$900	\$10.42
	1	STREET or Road OILING OR MAINTENANCE, Drivers - NPD WITH 6042 Street or road construction		

EFFECTIVE – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5500		\$12.88	\$900	\$10.42
		STREET or Road PAVING, Surfacing or Resurfacing, Drivers - NPD WITH 6042 Street or road construction		
		Not applicable to jobs on which the contractor also constructs the base or foundation of the roadway, widens or relocates the roadbed, or lays concrete roads or concrete pavements. Jobs which involve the foregoing operations as well as paving shall be classified as 6042 street or road construction.		
5022		\$18.36	\$900	\$14.59
	3	STUCCO or Plastering WORK - on OUTSIDE of buildings		
6504		\$5.36	\$900	\$3.99
	1	SUGAR MANUFACTURING or REFINING from SUGAR CANE or SUGAR BEETS		
		Includes the manufacturing or blending of molasses or syrup refining and honey processing.		
		SULPHUR REFINING		
		Refer risks of this character to the Home Office for individual treatment.		
		Supermarket-See "Store"; "Meat"		
		Supply Boats - See 3:6 of this Manual.		
7019 ⁺		\$5.89	\$240	\$4.41
	2	Supply Boats - supplying water or gasoline for shipping		
7027 ^{&}		\$6.54	\$240	\$4.89
	2	Supply Boats - supplying water or gasoline for shipping		
4693		\$1.44	\$456	\$1.09
	1	SURGICAL or Pharmaceutical GOODS MFG NOC		
8601		\$0.95	\$383	\$0.75
	2	SURVEYOR NPD		
		Applies to land surveying. Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.		
2501		\$3.20	\$720	\$2.38
	6	SUSPENDER MFG		
		Buckle, webbing or leather parts mfg. to be separately rated.		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5223		\$13.84	\$900	\$10.86

SWIMMING POOL CONSTRUCTION - not iron or steel - & Drivers

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

4598		\$10.16	\$900	\$7.84
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SYNTHETIC RESIN MFG NOC - NPD

Applicable to the mfg of friable synthetic resins for use in coating and printing ink mfg. It is not applicable to the mfg of durable substances capable of conversion into sheets, rods, tubing and molded products which can be machined.

3270		\$1.86	\$519	\$1.39
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2 TACK MFG

2582		\$3.22	\$723	\$2.44
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6 TAILOR OR VALET SHOP

Includes pressing, spot cleaning, repairing or altering of garments.

2503		\$3.20	\$720	\$2.38
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1 TAILORING or Dressmaking - CUSTOM exclusively NPD

1747		\$2.69	\$644	\$2.07
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1 TALC MILL & Drivers

Digging, mining or quarrying to be separately rated.

Talleymen - Steamship Line - See "Steamship Line or Agency"

3620		\$8.53	\$900	\$6.56
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1 TANK BUILDING - METAL - SHOP

3726		\$4.08	\$852	\$3.22
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2 TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS Exclusively

Includes the construction or repair of foundations.

2623		\$14.33	\$900	\$10.45
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TANNING

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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Tar - See "Asphalt or Tar"

8385		\$8.00	\$900	\$5.99
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1 TAXI CAB CO: GARAGE EMPLOYEES

7370		\$24.86	\$900	\$18.87
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TAXICAB Company - & Drivers

The actual remuneration of all taxicab drivers shall be included in computing the premium for the risk. Where, however, the owner of taxicabs leases or rents such vehicles the premium charged the owner shall be determined on the basis of \$33,700 per vehicle per policy year. The payroll amount is in consideration of gratuities, downtime, vacation time, or for other periods during which the vehicle is not in operation. The amount shall be prorated only where a vehicle is owned by the insured for a portion of the policy period.

Garage Employees8385

9600		\$3.97	\$836	\$2.96
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TAXIDERMIST

8753		\$3.55	\$773	\$2.64
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2 TEA, Coffee or Grocery DEALER - RETAIL - & Drivers

Applies to house-to-house sales of coffee, tea or groceries and includes incidental store or warehouses. (Note - Sales eliminated 1/1/84. See MAB #329.)

Telephone Installation-Contractors-See-Intercommunications Systems Installation"

8901		\$.28	\$282	\$.21
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TELEPHONE OR TELEGRAPH CO - OFFICE or Exchange EMPLOYEES & Clerical

7600		\$9.28	\$900	\$7.08
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TELEPHONE OR TELEGRAPH CO & Drivers

Includes operation, maintenance, extension of lines and making of service connection.

7601		\$8.71	\$900	\$6.79
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TELEPHONE, Telegraph or Fire Alarm Line CONSTRUCTION & Drivers

NPD with 7600 telephone or telegraph co.

4115		\$1.76	\$504	\$1.32
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1 TELEVISION or Cathode Ray TUBE MFG

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7610		\$.97	\$386	\$.74
	1	TELEVISION or Radio BROADCASTING STATION - ALL EMPLOYEES & Drivers Includes entertainers and musicians. The actual remuneration of players, entertainers or musicians shall be included in basis of premium, subject, however, to a maximum average individual payroll of \$2,420 per week. Note - Clerical and Sales eliminated 1/1/84. See MAB #329.		
9519		\$8.30	\$900	\$6.27
	2	TELEVISION or Radio SET INSTALLation SERVICE OR REPAIR & Drivers Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.		
3681		\$1.58	\$477	\$1.19
	2	TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE MFG NOC		
9538		\$11.62	\$900	\$9.65
	1	TENT or Awning ERECTION - & SHOP OPERATION, Drivers		
2576		\$3.20	\$720	\$2.38
	3	TENT or Awning MFG - SHOP No erection.		
9740		Terrorism Premium Charge (3:13-33I)		
4707		\$5.08	\$900	\$3.98
	1	TEXTILE or Leather FINISHERS, SOFTENERS OR SIZES MFG - OIL BASE NPD with 4720 soap or soap powder mfg and 4712 grease or oil mixing or blending.		
2418		\$13.40	\$900	\$10.52
		TEXTILE Piece Goods FINISHING - COTTON BLEACHERY & Drivers		
2420		\$14.40	\$900	\$10.81
		TEXTILE Piece Goods FINISHING NOC - & Drivers		
0700		\$4.10	\$855	\$2.99
		TEXTILE PRINTING - HAND WORK ONLY		
9154		\$2.92	\$678	\$2.17
		THEATER NOC Includes managers, stage hands, box office employees, ushers or motion picture operators.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9156		\$2.97	\$686	\$2.20

THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS

The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$2,420 per week.

3685		\$2.39	\$599	\$1.77
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1 THERMOMETER MFG

2416		\$8.49	\$900	\$6.62
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THREAD or Yarn DYEING OR FINISHING NPD

No thread or yarn mfg.

2302		\$4.29	\$884	\$3.28
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1 THREAD or Yarn MFG - SILK

2960		\$4.75	\$900	\$3.53
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1 TIE, Post or Pole YARD & Drivers

Includes preserving operations. NPD with 8232 lumber yard or with 2702 logging or lumbering.

4023		\$10.39	\$900	\$8.03
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1 TILE or Earthenware MFG NOC - & Drivers

Includes the mfg of roof, drainage or fireproofing tile, wall, coping, flue linings, conduits, retorts, sewer or drain pipe or similar products. Mining, quarrying or clay digging to be separately rated.

2702		\$29.61	\$900	\$24.45
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2 TIMBER Cutting and Removal - & Drivers

Includes incidental brush cutting and removal. Brush cutting and removal only shall be rated under code 6217. Applicable only in connection with Dam or Lock Construction.

3373		\$6.56	\$900	\$5.00
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1 TINNING or Galvanizing - not electrolytic NPD

2173		\$9.21	\$900	\$6.65
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TOBACCO MFG NOC

Can mfg to be separately rated as 3220.

2587		\$10.48	\$900	\$7.79
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TOILET or Towel SUPPLY CO & Route Supervisors, Drivers

No laundry operations. Note - Sales eliminated 1/1/84. See MAB #329.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9418		\$8.46	\$900	\$6.40
TOLL ROAD OPERATION - & Clerical, Salesmen, Drivers				
Note - Erected 1/1/65. See MAB #250.				
3110		\$6.59	\$900	\$5.05
1		TOOL MFG - DROP OR MACHINE FORGED - NOC: FORGING		
Includes trimming. Machining or finishing of tools or die making operations assigned to 3114.				
3114		\$5.26	\$900	\$4.00
TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHINING or finishing of TOOLS OR DIE MAKING operations				
3113		\$2.76	\$654	\$2.09
TOOL MFG - NOT DROP OR MACHINE FORGED - NOC				
2587		\$10.48	\$900	\$7.79
1		TOWEL or Toilet SUPPLY CO & Route Supervisors, Drivers		
No laundry operations. Note - Sales eliminated 1/1/84. See MAB #329.				
Township Employees NOC - See "Municipal"				
3507		\$7.14	\$900	\$5.39
12		TRACTION ENGINE or Power Plow MFG		
0106		\$22.38	\$900	\$17.11
TREE PRUNING, Spraying, Repairing, Trimming or fumigating & Drivers				
3815		\$13.06	\$900	\$9.93
TRUCK BODY MFG or REPAIR NOC				
Applies to the manufacture or repair of truck, trailer or bus bodies. Includes painting.				
TRUCKMEN:				
Truckmen engaged in hauling under contract, whether for one or more individuals or concerns, shall under no circumstances be classified and rated except in accordance with the appropriate "TRUCKMEN" classification. Each classification includes miscellaneous employees such as terminal employees, stablemen, garagemen, and repairmen.				
7219		\$17.74	\$900	\$13.62
TRUCKMEN: NOC - & Drivers				
Storage warehouse employees to be separately rated.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7219		\$17.74	\$900	\$13.62
	1	TRUCKMEN: AUTOMOBILE DELIVERY - Haulaway & Drivers Includes miscellaneous employees such as terminal employees, garagemen and repairmen. Automobile Delivery - Driveaway to be separately rated as 7380.		
7250		\$21.29	\$900	\$16.35
		TRUCKMEN: HAULING EXPLOSIVES or ammunition - & Drivers		
7196		\$14.47	\$900	\$11.25
		TRUCKMEN: HAULING LIQUID OR LIQUIFIED products in tank trucks & Drivers Includes miscellaneous employees such as terminal employees, garagemen, blacksmiths and repairmen.		
7230	A			
		TRUCKMEN: PARCEL or Package DELIVERY & Drivers Applies to risks engaged exclusively in delivery from retail stores under term contracts. May be used only upon specific approval of the Rating Bureau. Note - Sales eliminated 1/1/84. See MAB #329.		
		Tube Mfg - See "Pipe or Tube"		
4245		\$5.31	\$900	\$3.95
	1	TUBE or Container MFG - Cardboard or Paper - Spiral or Convolute Wound With or without metal or cardboard ends.		
7019 ⁺		\$5.89	\$240	\$4.41
	3	Tugboats - all kinds		
7027 ^{&}		\$6.54	\$240	\$4.89
	3	Tugboats - all kinds		
		Tugboats - See 3:6 of this Manual.		
		Tunnel (Vehicular) - See "Vehicular"		
6251		\$13.32	\$900	\$10.55
		TUNNELING - NOT PNEUMATIC Includes lining. Subway construction to be separately rated.		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2352		\$7.84	\$900	\$5.83
	2	TWINE, Cordage or Rope MFG NOC		
3336		\$3.06	\$699	\$2.25
		TYPE FOUNDRY		
2383		\$6.24	\$900	\$4.53
	2	TYPEWRITER RIBBON or Carbon Paper MFG Paper Mfg to be separately rated as 4239.		
2560		\$3.20	\$720	\$2.38
		UMBRELLA MFG Mfg of frames, handles or hardware to be separately rated.		
5703		\$28.43	\$900	\$13.06
	1	UNDERPINNING BUILDINGS or Structures & Drivers Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.		
9620		\$1.48	\$462	\$1.16
	1	UNDERTAKER & Drivers		
0936		0.00%		
		Uninsured Employers Fund Surcharge (3:13-33A)		
9522		\$3.48	\$762	\$2.64
		UPHOLSTERING NPD NPD restriction does not apply in connection with coffin or casket mfg. automobile body mfg. or furniture mfg.		
2585		\$10.48	\$900	\$7.79
	4	UPHOLSTERY, Carpet or Rug CLEANING- Shop & Drivers Outside work to be separately rated as 9014 Building - Operations By Contractors. Note - Sales eliminated 1/1/84. See MAB #329.		
3634		\$2.57	\$626	\$1.96
		VALVE MFG Foundry operations to be separately rated.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4561		\$5.73	\$900	\$4.41

VARNISH MFG - OLEO - RESINOUS

Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.

Varnish Mfg - Spirit - See "Lacquer or Spirit Varnish Mfg"

0074		\$2.85	\$668	\$2.16
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**VEGETABLE FARM - no dairying or raising of livestock or grain - & Drivers.
(PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)**

Includes picking, grading, sorting or packing. A farm engaged principally in the raising of vegetables, but which also conducts dairying operations or raises livestock or grain, shall be assigned to 0075 vegetable, berry, flower or bulb farm or vineyard-including incidental dairying or general farming.

Vegetable Farm - See "Agriculture or Horticulture"

Vegetable Oil Mfg - See "Oil Mfg - Vegetable"

0075		\$5.08	\$900	\$3.86
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**VEGETABLE, BERRY, FLOWER OR BULB FARM OR VINEYARD - including
incidental dairying or general farming, Drivers. (PREMIUM BASIS SHALL NOT
INCLUDE BOARD, LODGING OR GRATUITIES.)**

Includes picking, grading, sorting or packing. It is not applicable to a farm engaged principally in dairying or general farming.

7720		\$3.22	\$723	\$2.41
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2 VEHICULAR TUNNEL or Bridge OPERATION & Drivers

Applies to toll or free bridges or tunnels. Includes approaches or maintenance. Structural alterations or repairs or the painting of the bridge or tunnel structure to be separately rated. Ticket sellers or ticket or toll collectors having no other duties in the connection with the operation or maintenance of the bridge or tunnel to be separately rated as 9410 municipal, township, county or state employees NOC.

5192		\$8.95	\$900	\$6.85
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**1 VENDING or Coin Operated MACHIne INSTAllation, SERVICE OR REPAIR - &
Salesmen, Drivers**

Includes storage, shop and outside operations.

3649		\$6.45	\$900	\$4.66
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1 VENDING or Coin Operated MACHIne MFG NOC

Applies only to risk engaged in the mfg. of electrical or electronic vending or coin operated machines.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2916		\$9.18	\$900	\$6.90
VENEER PRODUCTS MFG - NO VENEER MFG				
2881		\$6.98	\$900	\$5.21
1		VENETIAN BLIND ASSEMBLY NPD		
		Applies to assembly from mfg parts. Includes finishing.		
		Vessel - See 3:6 of this Manual.		
7046 ⁺		\$6.42	\$240	\$4.82
VESSELS: Barges, Scows, Canal Boats or Lighters - not self - propelled				
A non-self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to 7038 "Sailing Vessels NOC."				
7098 ^{&}		\$7.14	\$240	\$5.36
VESSELS: Barges, Scows, Canal Boats or Lighters - not self - propelled				
A non-self propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to 7038 "Sailing Vessels NOC." Self-propelled barges, scows, canal boats or lighters shall be assigned to 7019" Steamers-All Kinds."				
Vineyard - See "Agriculture or Horticulture"				
0079		\$2.85	\$668	\$2.16
1		VINEYARD or BERRY FARM - no dairying or raising of livestock or grain - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes picking, grading, sorting or packing. A farm engaged principally in the raising of berries or operating a vineyard, but which also conducts dairying operations or raises livestock or grain, shall be assigned to 0075 vegetable, berry, flower or bulb farm or vineyard - including incidental dairying or general farming.		
5951		\$5.56	\$324	\$4.42
2		VIRUS, Anti - Toxin or Serum MFG & Drivers		
		Visiting Homemaker - See " Homemaker Service"		
5538		\$8.87	\$900	\$7.00
2		WALL COVERING OR Metal Ceiling INSTALLation, Shop & Drivers		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5445		\$9.32	\$900	\$7.35
	1	WALLBOARD - INSTALLation within buildings - & Drivers		
4301		\$13.59	\$900	\$10.10
		WALLPAPER MFG		
		Includes designing, printing or finishing. Paper mfg to be separately rated as 4239.		
8291		\$10.92	\$900	\$8.35
	1	WAREHOUSING - COLD STORAGE		
8293		\$18.88	\$900	\$14.14
	2	WAREHOUSING - FURNITURE - & Drivers		
		Includes packing or handling household goods away from insured's premises.		
8292		\$12.78	\$900	\$9.73
	1	WAREHOUSING NOC		
		Applies to general merchandise. Applies to the storage of non-owned goods, for period of time, at a fee. Storage owned merchandise to be separately rated under the appropriate "Store, Dealer" or "Merchant" classification. Drivers to be separately rated as 7219 truckmen.		
3381		\$7.19	\$900	\$5.39
	1	WATCH CASE MFG		
3385		\$2.39	\$599	\$1.77
		WATCH MFG		
		Watch case mfg to be separately rated as 3381.		
5610		\$11.17	\$900	\$8.81
	1	WATCHGUARDS-CONSTRUCTION		
		Not applicable to the payroll for watchguards except when the payroll for watchguards, timekeepers, and cleaners is more than all other payroll of the insured which is subject to construction classification at the same job or location.		
6319		\$6.28	\$900	\$4.99
	2	WATER MAIN or Connection CONSTRUCTION & Drivers		
		Includes tunneling at street crossing when not performed under air pressure. NPD with 7520 waterworks operation. All other tunneling to be separately rated.		
3634		\$2.57	\$626	\$1.96
	3	WATER METER MFG		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5183		\$7.97	\$900	\$6.28
	5	WATER SOFTENER - NOT ELECTRIC - INSTALLation or SERVICE - DOMESTIC - & Drivers		
5466		\$10.93	\$900	\$8.89
		WATERPROOFING & Drivers Not roofing or subaqueous work. Concrete work to be separately rated.		
7520		\$8.93	\$900	\$6.86
		WATERWORKS OPERATION & Drivers Includes stores employees, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated. Note - Sales eliminated 1/1/84. See MAB #329.		
5437		\$11.66	\$900	\$9.26
	3	WEATHERSTRIPPING		
2380		\$5.36	\$900	\$3.93
		WEBBING MFG Hemp Spinning.		
8709F		\$5.72	\$900	\$4.70
	3	WEIGHERS, Samplers, Checkers or Inspectors OF MERCHANDISE - NPD Applicable only to employers whose entire operation is described by the classification. Weighers, samplers, checkers, tallymen or inspectors of merchandise in connection with any other operation shall be included with such operation. May be used only upon specific approval of the Rating Bureau.		
3365		\$14.51	\$900	\$11.52
		WELDING or Cutting NOC & Drivers Applies to both shop or outside work and includes incidental machining operations connected therewith. NPD except that welding in connection with the following work shall be separately rated: (a) Welding or cutting in connection with demolition jobs - rate as 5701 wrecking. (b) Welding or cutting in connection with oil or gas or pipe line construction - rate as 6233 oil or gas pipe line construction. (c) Welding in connection with the erection of iron or steel frame structures or bridges - rate under proper iron or steel erection classification.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9421		\$.88	\$372	\$.67
WELFARE BOARD - COUNTY - & Clerical, Salesmen, Drivers				
Operation of a hospital to be separately rated as 9045; nursing home as 8829.				
4902		\$5.94	\$900	\$4.39
	2	WHIP MFG		
5954		\$6.05	\$900	\$4.56
WHITING MFG NPD				
2913		\$6.98	\$900	\$5.21
	1	WILLOW, Rattan or Twisted Fiber PRODUCTS MFG		
Includes upholstery.				
9170		\$68.27	\$900	\$52.68
WINDOW CLEANING & Drivers				
Operations two stories or less from ground level, involving no mechanical or protective devices, to be separately rated under code 9014.				
9521		\$8.19	\$900	\$6.10
	1	WINDOW DRESSING		
2852		\$14.96	\$900	\$10.74
WINDOW SHADE or Roller MFG				
NPD with 2841 shade roller mfg. wire drawing or woodworking operations to be separately rated.				
9014		\$6.77	\$900	\$5.10
	5	WINDOW WASHING		
Applies to window washing or cleaning less than two stories or less in height, with no use of protective devices such as harness, baskets, scaffolds, etc. Separately rate window cleaning over two stories, or involving any protective devices, under Code 9170.				
2143		\$4.04	\$846	\$3.03
	1	WINERY		
Applies to all operations including bottling. Distilling to be separately rated as 2130 spirituous liquor distillery.				

Wiping Cloth Dealer - See "Paper Stock or Rag Dealer"

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3255		\$5.33	\$900	\$3.97
WIRE CLOTH MFG				
Wire drawing to be separately rated as 1924 or 3241.				
3241		\$12.71	\$900	\$9.86
WIRE DRAWING - IRON OR STEEL				
Includes wire rope or cable mfg.				
1924		\$4.75	\$900	\$3.64
	1	WIRE DRAWING or Cable MFG - NOT IRON OR STEEL		
3257		\$8.07	\$900	\$6.08
WIRE GOODS MFG NOC				
Wire drawing to be separately rated as 1924 or 3241.				
4470		\$4.66	\$900	\$3.58
	1	WIRE INSULATING or Covering		
Includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.				
3300		\$57.56	\$900	\$41.90
	1	WIRE MATTRESS or Bed Spring MFG		
2960		\$4.75	\$900	\$3.53
WOOD PRESERVING & Drivers				
Includes yard or incidental wood working operations.				
2841		\$7.26	\$900	\$5.49
	3	WOOD TURNED PRODUCTS MFG NOC		
2841		\$7.26	\$900	\$5.49
WOODENWARE MFG NOC				
Wool Finishing - See "Textile Piece Goods Finishing"				
8103		\$3.78	\$807	\$2.89
WOOL MERCHANT & Drivers				
Includes warehouse.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2623		\$14.33	\$900	\$10.45
	2	WOOL PULLING		
2286		\$5.98	\$900	\$4.35
		WOOL SPINNING AND WEAVING		
7394⁺		\$9.21	\$240	\$7.03
	1	Wrecking - marine - including salvage operations		
7395^{&}		\$10.23	\$240	\$7.80
	1	Wrecking - marine - including salvage operations		
5701		\$20.66	\$900	\$16.54
		WRECKING: BUILDING OR STRUCTURES - not marine		
		Includes incidental salvage work at site or wrecking. Drivers to be separately rated as 8204 building material yard.		
7038⁺		\$5.84	\$240	\$4.35
	1	Yachts - private - sail or power		
7089^{&}		\$6.49	\$240	\$4.84
	1	Yachts - private - sail or power		
		Yachts - See 3:6 of this Manual.		
2416		\$8.49	\$900	\$6.62
	1	YARN or Thread DYEING OR FINISHING NPD		
		No yarn or thread mfg.		
2302		\$4.29	\$884	\$3.28
	2	YARN or Thread MFG - SILK		

⁺Classification subject to the "Maritime or Federal Employments." Rate is Coverage 1. See 3:6-10 of the Manual for Minimum Charge procedure.

[&]Classification subject to the "Maritime or Federal Employments." Rate is Coverage 2. See 3:6-10 of the Manual for Minimum Charge procedure.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9063		\$2.06	\$549	\$1.56

YMCA, YWCA, YMHA, or YWHA, INSTITUTION - & Clerical

Includes teachers and instructors. Camp operation to be separately rated as Code 9015 Buildings NOC. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, and sports officials. For professional and semi-professional sports, refer to Code 9178 or Code 9179.