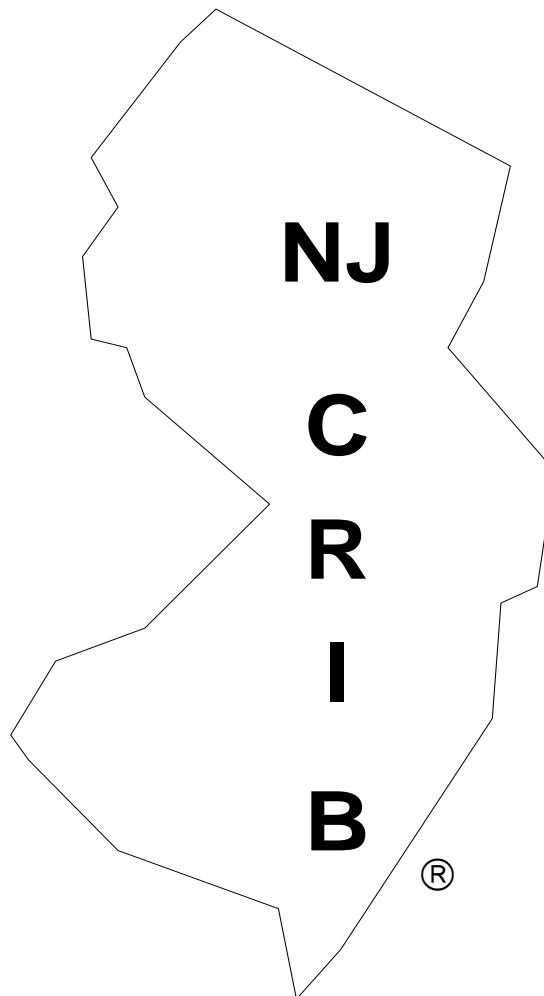


NEW JERSEY
RATE & CLASSIFICATION
HANDBOOK

NUMERICAL 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.

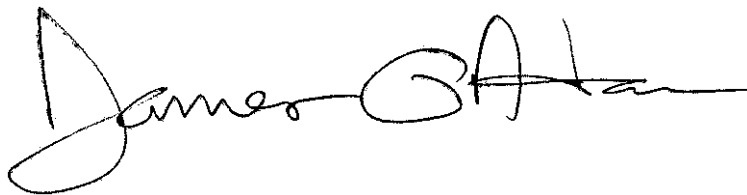
A handwritten signature in black ink, appearing to read "James G. Allan". The signature is written in a cursive style with a large initial "J" and a long horizontal stroke at the end.

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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	\$0.60	\$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	\$0.56	\$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

<u>Policy Year</u>	<u>Death</u>	<u>Permanent Total</u>	<u>Other 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
0005		\$7.33	\$900	\$5.49

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.

0034		\$16.35	\$900	\$12.19
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EGG or Poultry PRODUCER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes grading, sorting or packing.

1 POULTRY or egg PRODUCER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes grading, sorting or packing.

0035		\$5.01	\$900	\$3.75
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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.

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.

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.

0050		\$8.81	\$900	\$6.73
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FARM MACHinery OPERATION - by contractors - & Drivers

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

1 HAY BALING & Drivers

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0055		\$4.34	\$891	\$3.29

CHICK, Squab or Fish HATCHERY - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes grading, sorting or packing.

1 FISH, Chick or Squab HATCHERY - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes grading, sorting or packing.

2 SQUAB, Chick or Fish HATCHERY - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes grading, sorting or packing.

0063 Schedule Y Premium Discount (3:13-29)

0064 Schedule X Premium Discount (3:13-29)

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.

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.

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

0081		\$3.69	\$794	\$2.81
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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.

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
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CATTLE or Livestock DEALER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

1 LIVESTOCK or Cattle DEALER - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

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.

0084		\$8.81	\$900	\$6.73
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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.

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.

0086		\$2.85	\$668	\$2.16
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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.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

1 ORCHARD or FRUIT FARM - & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

Includes picking, grading, sorting or packing.

0106		\$22.38	\$900	\$17.11
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TREE PRUNING, Spraying, Repairing, Trimming or fumigating & Drivers

0700		\$4.10	\$855	\$2.99
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TEXTILE PRINTING - HAND WORK ONLY

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.)

0910		\$1.00*	\$51	
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Private Residence or Estate - Occasional Servants & D

*Per Policy

0912		\$60.00*	\$111	
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Private Residences - Outservants - Full Time

*Per Person

0913		\$60.00*	\$111	
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Private Residences or Estates - Inservants - Full Time

*Per Person

0915		\$60.00*	\$111	
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Private Estates - Outservants - Full Time

*Per Person

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

1 PET SITTING SERVICES & DRIVERS

0931		Short Rate Penalty Premium (3:13-32)		
0935		6.07%		
		Second Injury Fund Surcharge (3:13-33A)		
0936		0.00%		
		Uninsured Employers Fund Surcharge (3:13-33A)		
0942		Premium Resulting from the Application of the Plan Premium Adjustment Program [(3:14-8(13)]		
0945		Retrospective Rating Premium for Risks Electing New Jersey Retrospective Rating (3:12)		
0990		Additional Premium to equal policy Minimum Premium (3:13-28)		
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)		
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.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1438		\$8.53	\$900	\$6.59
SMELTING, Sintering or Refining - METALS - NOT IRON OR LEAD - NOC & Drivers				
1 CALCIUM CARBIDE MFG & Drivers				
2 SMELTING - ELECTRIC process - & Drivers				
Includes the mfg of artificial abrasives, carbon or graphite. Blast furnace operation or steel mfg to be separately rated.				
1452		\$11.60	\$900	\$9.37
GRAPHITE MFG - not artificial - & Drivers				
Artificial graphite mfg rated as 1438.				
1 ORE MILLING & Drivers				
Includes concentration or amalgamation. NPD with 1438 smelting.				
1463		\$17.39	\$900	\$13.82
ASPHALT WORKS & Drivers				
Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.				
1 COAL BILLET or Briquet MFG & Drivers				
Mfg. of by-products to be separately rated.				
1605		\$10.73	\$900	\$8.50
EXCAVATION - ROCK - & Drivers				
Not tunneling or street or road construction.				
1 ROCK EXCAVATION & Drivers				
Not tunneling or street or road construction.				
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.				
1 ROOFING SLATE MFG or Slate Splitting & Drivers				
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.				
2 SLATE SPLITTING or Roofing Slate MFG & Drivers				
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
1699		\$4.17	\$866	\$3.32
ROCK WOOL MFG				
Excavation or digging, dredging, mining or quarrying to be separately rated.				
1701		\$6.12	\$900	\$4.56
CEMENT MFG				
Excavation or digging, dredging, mining or quarrying to be separately rated.				
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.				
1741		\$4.80	\$900	\$3.68
FLINT or Spar GRINDING & Drivers				
Digging, mining or quarrying to be separately rated.				
1 SILICA GRINDING & Drivers				
Digging, mining or quarrying to be separately rated.				
2 SPAR or Flint GRINDING & Drivers				
Digging, mining or quarrying to be separately rated.				
1747		\$2.69	\$644	\$2.07
EMERY WORKS & Drivers				
Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.				
1 TALC MILL & Drivers				
Digging, mining or quarrying to be separately rated.				
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.				
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.				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

1853		\$9.88	\$900	\$7.95
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MICA GOODS MFG & mica preparing

Mining to be separately rated.

1924		\$4.75	\$900	\$3.64
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CABLE MFG or Wire Drawing - NOT IRON OR STEEL

1 WIRE DRAWING or Cable MFG - NOT IRON OR STEEL

1925		\$7.98	\$900	\$6.03
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DIE CASTING MFG NPD

1937		\$14.29	\$900	\$11.19
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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.)

2002		\$8.07	\$900	\$5.95
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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.

2003		\$10.20	\$900	\$7.74
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BAKERY & DRIVERS, ROUTE SUPERVISORS

1 BREAD DEALER or Delivery - Route Supervisors, Drivers

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

2 CRACKER or COOKIE MFG - Bakery & Drivers, Route Supervisors

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

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2014		\$10.30	\$900	\$7.72

FEED MFG

Includes the preparation of cereal or compound feeds for livestock.

1 GRAIN MILLING

2 MILLING GRAIN

2039		\$9.99	\$900	\$7.52
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ICE CREAM MFG & Drivers

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

1 ICE CREAM DEALER or Delivery - & Route Supervisors, Drivers

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

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.

2070		\$11.20	\$900	\$8.64
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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.

1 BUTTER or Cheese MFG & Route Supervisors, Drivers

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

2 CHEESE or Butter MFG & Route Supervisors, Drivers

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

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.

4 MILK DEALER or Delivery - & Route Supervisors, Drivers

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

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2081		\$9.09	\$900	\$6.78

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.

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.

2 STOCKYARD & BUTCHERING

Includes preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. NPD with 2089 packing house.

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

Includes butchering or the handling of livestock.

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.

1 SAUSAGE OR Sausage Casing MFG

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

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

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

Can Mfg to be separately rated as 3220.

2112		\$7.03	\$900	\$5.18
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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.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2121		\$2.81	\$662	\$2.13

BREWERY & Drivers

1 MALT HOUSE & Drivers

2130		\$9.28	\$900	\$7.21
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SPIRITUOUS LIQUOR DISTILLERY

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

1 ALCOHOL MFG - GRAIN - ALL OPERATIONS

2 DISTILLERY - SPIRITUOUS LIQUOR

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

2131		\$5.77	\$900	\$4.31
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SPIRITUOUS LIQUOR BOTTLING

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

2143		\$4.04	\$846	\$3.03
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FRUIT JUICE MFG

Includes incidental fruit preserving or bottling. No bottling of carbonated liquids. Can mfg to be separately rated as 3220.

1 WINERY

Applies to all operations including bottling. Distilling to be separately rated as 2130 spirituous liquor distillery.

2150		\$10.95	\$900	\$8.16
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ICE MFG

Drivers to be separately rated under 8203 ice dealer.

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BOTTLING NOC - CARBONATED AND NON-CARBONATED BEVERAGES & Route Supervisor, Drivers

Includes Sign erection or repair.

1 BEVERAGE MFG NOC - CARBONATED AND NON-CARBONATED & Route Supervisors, Drivers

Includes Sign erection or repair.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2173		\$9.21	\$900	\$6.65
TOBACCO MFG NOC				
Can mfg to be separately rated as 3220.				
2211		\$8.12	\$900	\$6.47
COTTON BATTING, Wadding or Waste MFG				
2286		\$5.98	\$900	\$4.35
WOOL SPINNING AND WEAVING				
2302		\$4.29	\$884	\$3.28
SILK THREAD OR YARN MFG				
	1	THREAD or Yarn MFG - SILK		
	2	YARN or Thread MFG - SILK		
2303		\$6.66	\$900	\$5.00
SILK THROWING AND WEAVING				
2352		\$7.84	\$900	\$5.83
CORDAGE, Rope or Twine MFG NOC				
	1	ROPE, Cordage or Twine MFG NOC		
	2	TWINE, Cordage or Rope MFG NOC		
2361		\$1.53	\$470	\$1.13
HOSIERY MFG				
Yarn Mfg to be separately rated.				
	1	HOSIERY DYEING		
2362		\$5.36	\$900	\$3.93
KNIT GOODS MFG NOC				
Yarn mfg to be separately rated.				
	1	GLOVE or Mitten MFG - knit Yarn mfg to be separately rated.		
	2	MITTEN or Glove MFG Knit Yarn mfg to be separately rated.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2380		\$5.36	\$900	\$3.93
WEBBING MFG				
Hemp Spinning.				
1 BRAID or Fringe MFG				
2 FRINGE or Braid MFG				
3 NET MFG				
Not applicable to wire nets. Cordage or twine mfg to be separately rated.				
2383		\$6.24	\$900	\$4.53
CARBON PAPER or Typewriter Ribbon MFG				
Paper mfg to be separately rated as 4239.				
1 INKED RIBBON PREPARATION				
Paper mfg to be separately rated as 4239.				
2 TYPEWRITER RIBBON or Carbon Paper MFG				
Paper Mfg to be separately rated as 4239.				
2386		\$5.36	\$900	\$3.93
LACE MFG				
2388		\$5.36	\$900	\$3.93
EMBROIDERY MFG				
2402		\$10.34	\$900	\$7.65
CARPET or Rug MFG NOC				
1 RUG or Carpet MFG NOC				
2416		\$8.49	\$900	\$6.62
THREAD or Yarn DYEING OR FINISHING NPD				
No thread or yarn mfg.				
1 YARN or Thread DYEING OR FINISHING NPD				
No yarn or thread mfg.				
2418		\$13.40	\$900	\$10.52
TEXTILE Piece Goods FINISHING - COTTON BLEACHERY & Drivers				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2420		\$14.40	\$900	\$10.81
		TEXTILE Piece Goods FINISHING NOC - & Drivers		
2501		\$3.20	\$720	\$2.38
		CLOTHING MFG		
		1 COLLAR MFG		
		2 CORSET MFG		
		3 DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG		
		Includes dressing of dolls.		
		4 FURNISHING GOODS MFG NOC		
		Includes wearing apparel, draperies or household furnishings from textile fabrics.		
		5 LINGERIE MFG		
		6 SUSPENDER MFG		
		Buckle, webbing or leather parts mfg. to be separately rated.		
2503		\$3.20	\$720	\$2.38
		DRESSMAKING or Tailoring - CUSTOM exclusively NPD		
		Not Manufacturing.		
		1 TAILORING or Dressmaking - CUSTOM exclusively NPD		
2531		\$3.20	\$720	\$2.38
		HAT MFG - STRAW		
2534		\$3.20	\$720	\$2.38
		FEATHER or Flower MFG - artificial		
		1 FLOWER or Feather MFG - artificial		
		2 HAIR GOODS MFG		
		Applies to products made from human hair.		
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.		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2557		\$3.94	\$831	\$2.88
LAMP SHADE MFG OR ASSEMBLY				
Does not apply to metal or glass lamp shades.				
2560		\$3.20	\$720	\$2.38
UMBRELLA MFG				
Mfg of frames, handles or hardware to be separately rated.				
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.				
1 MATTRESS or Box Spring MFG				
Includes pillow, quilt or cushion mfg. Separately rate the mfg of wire springs or excelsior.				
2571		\$3.20	\$720	\$2.38
QUILT, Cushion or Pillow MFG				
No mattress or box spring mfg.				
1 CUSHION, Pillow or Quilt MFG				
No mattress or box spring mfg.				
2 FEATHER PILLOW MFG				
No mattress or box spring mfg.				
3 PILLOW, Quilt or Cushion MFG				
No mattress or box spring mfg.				
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.				
2576		\$3.20	\$720	\$2.38
AWNING or TENT MFG - SHOP				
No erection.				
1 CANVAS GOODS MFG NOC - SHOP				
No erection.				
2 SAIL MAKING				
Applies to shop operations.				
3 TENT or Awning MFG - SHOP				
No erection.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

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

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

1 LAUNDRY COLLECTING OR DISTRIBUTING STATION

No laundering at the same location. Drivers to be separately rated as 2585 laundry NOC.

2 HAT CLEANING

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.

4 SHOE REPAIR ESTABLISHMENT

Includes shoe shining.

5 SHOE SHINING ESTABLISHMENT

6 TAILOR OR VALET SHOP

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

2585		\$10.48	\$900	\$7.79
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LAUNDRY NOC - & Route Supervisors, Drivers

NPD with 2586 cleaning or dyeing. Note - Sales eliminated 1/1/84. See MAB #329.

1 DIAPER SERVICE & Route Supervisors, Drivers

Also applies to infant's apparel laundry. Note - Sales eliminated 1/1/84. See MAB #329.

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.

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.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

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.

1 TOWEL or Toilet SUPPLY CO & Route Supervisors, Drivers

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

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.

2600		\$14.33	\$900	\$10.45
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FUR PROCESSING - preparing skins

Includes pasting fur on paper backing and Hatters' Fur Mfg.

2623		\$14.33	\$900	\$10.45
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TANNING

1 LEATHER MFG - PATENT or ENAMEL

2 WOOL PULLING

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

Applies to the mfg of tongues, linings or facings.

2660		\$4.55	\$900	\$3.39
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BOOT or Shoe MFG NOC

1 SHOE or Boot MFG NOC

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2670		\$3.20	\$720	\$2.38

GLOVE MFG - LEATHER OR TEXTILE

Tanning of leather or mfg of textile fabric to be separately rated.

2683		\$3.43	\$755	\$2.51
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LUGGAGE MFG

Applies to the mfg of traveling bags and hand luggage.

2686		\$5.54	\$900	\$4.05
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LEATHER BELTING MFG

2688		\$5.54	\$900	\$4.05
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LEATHER GOODS MFG NOC

1 PARACHUTE MFG

Mfg of cloth canopies to be separately rated as 2501 furnishing goods mfg.

2 POCKETBOOK MFG

Applies to the mfg of leather or fabric pocketbooks.

2702		\$29.61	\$900	\$24.45
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LOGGING OR LUMBERING & Drivers

Includes incidental saw mill, transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads.

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.

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.

2710		\$23.14	\$900	\$17.48
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SAW MILL

Storage and subsequent handling of processed lumber to be separately rated.

2759		\$23.72	\$900	\$17.74
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BOX or BOX SHOOK MFG

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2790		\$4.82	\$900	\$3.55

LAST or Shoe Form MFG

1 PATTERN - MAKING NOC NPD

Not applicable to the mfg. of metal jigs, fixtures or dies.

2 SHOE FORM or Last MFG

2802		\$9.18	\$900	\$6.90
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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.

2835		\$7.00	\$900	\$5.24
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BRUSH OR BROOM ASSEMBLY

Applies to assembly only with no sawing, molding or turning of backs or handles.

2836		\$4.78	\$900	\$3.69
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BRUSH OR BROOM MFG NOC

Includes assembling and sawing, molding or turning of backs and handles.

2841		\$7.26	\$900	\$5.49
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WOODENWARE MFG NOC

1 SHADE ROLLER MFG - wood

Includes mfg of metal parts

2 SHUTTLE MFG

3 WOOD TURNED PRODUCTS MFG NOC

4 BRUSH OR BROOM HANDLE MFG

Applies only to the sawing, molding or turning of backs or handles, with no assembling.

2852		\$14.96	\$900	\$10.74
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WINDOW SHADE or Roller MFG

NPD with 2841 shade roller mfg. wire drawing or woodworking operations to be separately rated.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.				
1 VENETIAN BLIND ASSEMBLY NPD				
Applies to assembly from mfg parts. Includes finishing.				
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."				
2913		\$6.98	\$900	\$5.21
RATTAN, WILLOW OR Twisted Fiber PRODUCTS MFG				
Includes upholstering.				
1 WILLOW, Rattan or Twisted Fiber PRODUCTS MFG				
Includes upholstering.				
2916		\$9.18	\$900	\$6.90
VENEER PRODUCTS MFG - NO VENEER MFG				
2923		\$3.41	\$752	\$2.49
PIANO MFG				
Includes assembling or finishing operations, and manufacture of the piano action. Also applies to player pianos.				
1 ORGAN BUILDING & INSTALLation				
2 MUSICAL INSTRUMENT MFG - WOOD - NOC				
2942		\$7.88	\$900	\$5.68
CRAYON, Pencil or Penholder MFG				
1 PENCIL, Penholder or Crayon MFG				
2 PENHOLDER, Crayon or Pencil MFG				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2960		\$4.75	\$900	\$3.53

WOOD PRESERVING & Drivers

Includes yard or incidental wood working operations.

1 TIE, Post or Pole YARD & Drivers

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

2 POLE, Post or Tie YARD & Drivers

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

3004		\$6.08	\$900	\$4.71
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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.

3018		\$7.47	\$900	\$5.63
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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.

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

3027		\$9.16	\$900	\$7.13
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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.

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.

3030		\$18.09	\$900	\$14.13
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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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

3041		\$5.08	\$900	\$3.85
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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.

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

1 ESCALATOR or Elevator MFG

3045		\$13.15	\$900	\$9.76
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STEEL BARREL OR DRUM MFG - & Drivers

3060		\$8.56	\$900	\$6.53
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DOOR, Door Frame or Sash MFG - WOOD - METAL COVERED

3061		\$5.96	\$900	\$4.43
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KITCHEN EQUIPMENT MFG - SHEET METAL - Shop & Installation

Note - Erected 7/1/75. See Gov. Comm. Memo #12, 9/27/74.

3062		\$9.11	\$900	\$6.63
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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.)

3066		\$8.56	\$900	\$6.53
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SHEET METAL WORK - SHOP

May be used only upon specific approval of the Rating Bureau.

3075		\$8.56	\$900	\$6.53
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COPPERSMITH - SHOP

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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.

- 1 FURNITURE MFG - METAL**
- 2 AWNING MFG - METAL - SHOP WORK ONLY**
- 3 CASKET or Coffin MFG OR ASSEMBLY - METAL**
- 4 COFFIN or Casket MFG OR ASSEMBLY - METAL**
- 5 BEDSTEAD MFG OR ASSEMBLY - METAL**

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

- 1 SHIP BUILDING: FOUNDRY - Iron - NOC**

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

- 1 SHIP BUILDING: FOUNDRY - Non - Ferrous Metals - NOC**

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.

- 1 TOOL MFG - DROP OR MACHINE FORGED - NOC: FORGING**
Includes trimming. Machining or finishing of tools or die making operations assigned to 3114.
- 2 CHAIN MFG - FORGED**

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.)

- 1 BLACKSMITH NPD**

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3113		\$2.76	\$654	\$2.09
		TOOL MFG - NOT DROP OR MACHINE FORGED - NOC		
3114		\$5.26	\$900	\$4.00
		TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHINING or finishing of TOOLS OR DIE MAKING operations		
3117		\$2.76	\$654	\$2.09
		FILE MFG		
3118		\$2.76	\$654	\$2.09
		SAW MFG		
3122		\$7.51	\$900	\$5.61
		CUTLERY MFG NOC		
		1 RAZOR MFG NOC		
3131		\$11.39	\$900	\$8.56
		BUTTON or Fastener MFG - METAL		
		1 FASTENER or Button MFG - METAL		
3132		\$5.91	\$900	\$4.32
		BOLT or Nut MFG		
		Steel making or rolling mills to be separately rated.		
		1 NUT or Bolt MFG		
		Steel making or rolling mills to be separately rated.		
		2 SPIKE MFG		
		Steel making or rolling mills to be separately rated.		
3145		\$2.97	\$686	\$2.21
		SCREW MFG		
		1 AUTOMATIC SCREW MACHIne PRODUctS MFG NPD		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3146		\$5.43	\$900	\$4.10
HARDWARE MFG NOC				
1 HORSE SHOE MFG				
Steel making or rolling mills to be separately rated.				
2 SKATE MFG				
3169		\$6.96	\$900	\$5.35
STOVE MFG				
3179		\$4.38	\$897	\$3.29
ELECTRICAL APPARATUS MFG NOC				
Includes electrical fixtures or appliances. NPD with 3643 electric power or transmission equipment mfg.				
3188		\$9.69	\$900	\$7.21
PLUMBERS' SUPPLIES MFG NOC				
Foundry operations to be separately rated.				
3192		\$3.13	\$710	\$2.32
LAMP MFG OR ASSEMBLY - ELECTRIC - Floor or Table				
3193		\$5.68	\$900	\$4.27
ELECTRIC or Gas LIGHTing FIXTURE MFG OR ASSEMBLY NOC				
1 GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC				
3194		\$8.86	\$900	\$6.56
ELECTRIC LIGHTing FIXTURE MFG OR ASSEMBLY - FLUORESCENT				
3220		\$4.82	\$900	\$3.67
CAN MFG				
3227		\$6.05	\$900	\$4.55
ALUMINUM WARE MFG				
Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3228		\$13.50	\$900	\$9.93
COLLAPSIBLE WHITE METAL TUBE and Cap MFG				
3241		\$12.71	\$900	\$9.86
WIRE DRAWING - IRON OR STEEL Includes wire rope or cable mfg.				
3255		\$5.33	\$900	\$3.97
WIRE CLOTH MFG Wire drawing to be separately rated as 1924 or 3241.				
3257		\$8.07	\$900	\$6.08
WIRE GOODS MFG NOC Wire drawing to be separately rated as 1924 or 3241.				
3270		\$1.86	\$519	\$1.39
EYELET MFG				
1 PIN MFG				
2 TACK MFG				
3300		\$57.56	\$900	\$41.90
BED SPRING or Wire Mattress MFG				
1 WIRE MATTRESS or Bed Spring MFG				
3307		\$17.69	\$900	\$13.97
HEAT TREATING - metal NPD				
3315		\$6.82	\$900	\$5.14
BRASS or Copper GOODS MFG				
1 COPPER or Brass GOODS MFG				
3336		\$3.06	\$699	\$2.25
TYPE FOUNDRY				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3339		\$4.15	\$863	\$3.22

FOUNDRY - INVESTMENT CASTING

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

3365		\$14.51	\$900	\$11.52
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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.

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

1 DETINNING NPD

3373		\$6.56	\$900	\$5.00
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GALVANIZING or Tinning - not electrolytic NPD

1 TINNING or Galvanizing - not electrolytic NPD

3381		\$7.19	\$900	\$5.39
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SILVERWARE MFG

1 WATCH CASE MFG

3382		\$2.39	\$599	\$1.77
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CLOCK MFG

3383		\$1.39	\$449	\$1.05
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GOLD LEAF MFG

1 JEWELRY MFG

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3384		\$.60	\$330	\$.46

DIAMOND CUTTING or Polishing NPD

1 PRECIOUS STONE SETTING NPD

3385		\$2.39	\$599	\$1.77
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WATCH MFG

Watch case mfg to be separately rated as 3381.

3400		\$6.52	\$900	\$4.88
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METAL GOODS MFG NOC

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.)

3507		\$7.14	\$900	\$5.39
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AGRICULTURAL MACHINERY MFG

1 CONSTRUCTION MACHinery, Dredge or Steam Shovel MFG NOC

2 COTTON GIN MACHIne MFG

3 DREDGE, Steam Shovel or Construction Machinery MFG NOC

4 LOCOMOTIVE WORKS

5 MINING or Ore Milling MACHinery MFG

6 ORE MILLING or Mining MACHinery MFG

7 POWER PLOW or Traction Engine MFG

8 ROAD or Street MAKING MACHinery MFG

9 SAFE MFG OR REPAIRING

10 STEAM SHOVEL, Dredge or Construction Machinery MFG NOC

11 STREET or Road MAKING MACHinery MFG

12 TRACTION ENGINE or Power Plow MFG

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3548		\$6.19	\$900	\$4.71
		BOOKBINDING or Printing MACHine MFG		
	1	PRINTING or Bookbinding MACHine MFG		
3561		\$4.64	\$900	\$3.47
		SEWING MACHine MFG		
3571		\$2.39	\$599	\$1.77
		AIR PRESSURE or Steam GAUGE MFG		
	1	STEAM or Air Pressure GAUGE MFG		
3574		\$2.09	\$554	\$1.57
		COMPUTER, RECORDING OR OFFICE MACHINE MFG NOC		
	1	CASH REGISTER MFG		
	2	GAS METER MFG		
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.		
3612		\$8.23	\$900	\$6.20
		PUMP MFG		
		Foundry operations to be separately rated.		
	1	ENGINE MFG NOC		
		Foundry operations to be separately rated.		
3620		\$8.53	\$900	\$6.56
		BOILERMAKING		
	1	TANK BUILDING - METAL - SHOP		
	2	SHIP BUILDING: BOILERMAKING		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3632		\$5.08	\$900	\$3.85

MACHine SHOP NOC

Foundry operations to be separately rated.

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.

2 SHIP BUILDING: MACHINE SHOP (other than maintenance machine shop)

3634		\$2.57	\$626	\$1.96
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VALVE MFG

Foundry operations to be separately rated.

1 AUTOMATIC SPRINKLER HEAD MFG

2 SPRINKLER HEAD MFG

Applies to automatic sprinklers.

3 WATER METER MFG

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

3638		\$5.80	\$900	\$4.37
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BALL or Roller BEARING MFG NPD

1 ROLLER or Ball BEARING MFG NPD

3642		\$5.43	\$900	\$4.09
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BATTERY MFG - DRY

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3648		\$3.27	\$731	\$2.43
AUTOMotive LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC				
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.				
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.				
3656		\$9.42	\$900	\$6.93
BATTERY MFG - storage - NOC				
3681		\$1.58	\$477	\$1.19
ELECTRICAL Cord Set, Radio or Ignition HARNESS ASSEMBLY				
1 RADIO APPARATUS MFG OR ASSEMBLY NOC				
2 TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE MFG NOC				
3685		\$2.39	\$599	\$1.77
INSTRUMENT MFG NOC				
Applies to professional or scientific instruments.				
1 THERMOMETER MFG				
3686		\$2.39	\$599	\$1.77
MUSICAL INSTRUMENT MFG - METAL - NOC				
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.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

2 AUTOMATIC STOKER, Gas or Oil Burner - INSTALLation or SERVICE - COMMERCIAL - & Drivers

3 GAS or Oil Burners, Automatic Stoker- INSTALLation or SERVICE - COMMERCIAL - & Drivers

4 OIL BURNER - INSTALLation OR SERVICE COMMERCIAL & Drivers

5 REFRIGERATOR - INSTALLation OR SERVICE - COMMERCIAL & Drivers

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.

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.

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.

3726		\$4.08	\$852	\$3.22
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BOILER INSTALLation OR REPAIR - steam

Includes the construction or repair of foundations.

1 BOILER SCALING NPD

2 TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS Exclusively

Includes the construction or repair of foundations.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3807		\$3.39	\$749	\$2.55

AUTOmobile RADIATOR MFG NPD

1 RADIATOR MFG - AUTOMOBILE NPD

3815		\$13.06	\$900	\$9.93
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TRUCK BODY MFG or REPAIR NOC

Applies to the manufacture or repair of truck, trailer or bus bodies. Includes painting.

3821		\$21.24	\$900	\$16.03
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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.

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

1 ENGINE MFG - AIRCRAFT

3830		\$2.06	\$549	\$1.51
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AIRPLANE MFG

3864		\$11.39	\$900	\$9.14
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CARRIAGE or Wagon MFG OR ASSEMBLY

Baby carriage mfg to be separately rated as 3865.

3865		\$4.75	\$900	\$3.61
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BABY CARRIAGE MFG

1 BICYCLE MFG OR ASSEMBLY

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

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

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.

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.

4023		\$10.39	\$900	\$8.03
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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.

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.

4024		\$7.58	\$900	\$5.93
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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
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BRICK MFG NOC - & Drivers

Includes the construction or reconstruction of sheds or kilns. Mining, quarrying or clay digging to be separately rated.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4036		\$6.19	\$900	\$4.64
PLASTER BOARD or Plaster Block MFG & Drivers				
Quarrying, crushing or grinding to be separately rated.				
1 PLASTER or Staff Mixing & Drivers NPD				
No crushing or grinding operations.				
2 STAFF or Plaster Mixing & Drivers NPD				
No crushing or grinding operations.				
4038		\$3.57	\$776	\$2.68
PLASTER STATUARY or Ornament MFG				
1 ORNAMENT or Plaster Statuary MFG				
2 DRESS FORM MFG				
Applies to paper mache' or plaster forms.				
4050		\$4.34	\$891	\$3.27
CHINA DECORATING NPD				
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.				
4111		\$3.06	\$699	\$2.24
GLASSWARE MFG - NO AUTOMATIC BLOWING MACHINES				
Digging or quarrying to be separately rated.				
4112		\$1.79	\$509	\$1.36
INCANDESCENT LAMP MFG				
1 RADIO TUBE MFG				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4113		\$6.82	\$900	\$5.12
GLASS MFG - CUT				
4114		\$7.12	\$900	\$5.29
GLASSWARE MFG NOC				
Digging or quarrying to be separately rated.				
4115		\$1.76	\$504	\$1.32
CATHODE RAY or Television TUBE MFG				
1 TELEVISION or Cathode Ray TUBE MFG				
4130		\$10.23	\$900	\$7.73
GLASS MERCHANT				
Includes bending, grinding, beveling or silvering of plate glass.				
4131		\$13.94	\$900	\$10.05
MIRROR MFG				
NPD with 4130 glass merchant. Mfg of glass frames, backs or handles to be separately rated.				
4133		\$6.82	\$900	\$5.12
CATHEDRAL or Art Glass WINDOW MFG				
Includes glass mfg.				
1 GLASS WINDOW MFG - stained				
Includes glass mfg.				
4150		\$2.20	\$570	\$1.65
OPTICAL GOODS MFG NOC				
1 LENS MFG - GROUND				
2 DIAMOND DIE MFG				
3 COMPUTER CHIP MFG				
4239		\$6.26	\$900	\$4.86
PAPER MFG				
Includes card, bristol, paper, straw, fiber or leatherboard. Wood pulp mfg to be separately rated.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4240		\$5.15	\$900	\$3.81
BOX MFG - SET-UP PAPER				
Paper or paper board mfg to be separately rated.				
4243		\$6.89	\$900	\$5.11
BOX MFG - FOLDING PAPER - NOC				
Paper or paper board mfg to be separately rated.				
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.				
4245		\$5.31	\$900	\$3.95
CONTAINER or Tube MFG - Cardboard or Paper - Spiral or convolute wound				
With or without metal or cardboard ends.				
1 TUBE or Container MFG - Cardboard or Paper - Spiral or Convolute Wound				
With or without metal or cardboard ends.				
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.				
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.				
4250		\$7.24	\$900	\$5.40
PAPER COATING				
Not building, roofing paper or felt preparation. Paper mfg to be separately rated as 4239.				
1 PAPER CORRUGATING OR LAMINATING				
NPD with 4244 corrugated or fiber board container mfg. Paper mfg. to be separately rated as 4239.				
2 PAPER CREPEING				
Paper mfg to be separately rated as 4239.				
3 PAPER OILING, paraffining, Parchmentizing OR WAXING				
Paper mfg to be separately rated as 4239.				

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4251		\$8.56	\$900	\$6.26

STATIONERY MFG NPD

Mfg of metal rings, posts, screws, separators or fittings to be separately rated.

1 NOTE BOOK or Loose-Leaf Ledger MFG

Mfg of metal rings, posts, screws, separators or fittings to be separately rated.

2 LOOSE-LEAF LEDGER or Note Book MFG

Mfg of metal rings, posts, screws, separators or fittings to be separately rated.

4273		\$8.09	\$900	\$6.19
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BAG MFG - PAPER

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.

4282		\$3.20	\$720	\$2.38
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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.

1 BOOT or Shoe PATTERN MFG NPD

2 MUSIC ROLL MFG - perforated paper

Paper mfg. to be separately rated as 4239.

3 SHOE or Boot PATTERN MFG NPD

4283		\$4.20	\$870	\$3.16
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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.

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.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

2 PLAYING CARDS MFG

Paper or cardboard mfg to be separately rated as 4239.

3 RUBBER STAMP MFG OR ASSEMBLY

Mfg of frames, backs or handles to be separately rated.

4301		\$13.59	\$900	\$10.10
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WALLPAPER MFG

Includes designing, printing or finishing. Paper mfg to be separately rated as 4239.

4307		\$3.25	\$728	\$2.41
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BOOKBINDING

4313		\$5.40	\$900	\$3.95
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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.

4351		\$3.50	\$765	\$2.64
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PHOTOENGRAVING

4352		\$3.50	\$765	\$2.64
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ENGRAVING

4353		\$1.60	\$480	\$1.21
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SILK SCREEN MFG - & Clerical, Salesmen, Drivers NPD

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4360		\$1.60	\$480	\$1.21

DUPLICATION & Replication Service of Prerecorded Audio, Video or Data

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.

4361		\$1.60	\$480	\$1.21
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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.

4410		\$8.33	\$900	\$6.36
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RUBBER GOODS MFG NOC

4431		\$12.55	\$900	\$9.06
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MAGNETIC or Optical Recording Media MFG

Includes audio or visual recording media mfg. and tape or disc mfg.

4432		\$3.13	\$710	\$2.29
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PEN MFG

Includes the manufacture of handwriting instruments. Pencil Mfg. - Wood to be separately rated as code 2942.

1 PENCIL MFG - MECHANICAL

Includes the manufacture of handwriting instruments. Pencil Mfg. - Wood to be separately rated as code 2942.

4439		\$8.00	\$900	\$6.11
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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.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

1 BONE or Ivory GOODS MFG

2 HORN GOODS MFG - Fabricated Products Mfg

Applies to the mfg of horn goods by such operations as machining, bending, buffing or polishing.

3 IVORY or Bone GOODS MFG

4459		\$7.63	\$900	\$5.74
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PLASTICS MFG: SHEETS, RODS OR TUBES

Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose.

4470		\$4.66	\$900	\$3.58
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CABLE MFG - INSULATED ELECTRICAL

Wire drawing to be separately rated as 1924 or 3241.

1 WIRE INSULATING or Covering

Includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.

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

4484		\$5.12	\$900	\$3.82
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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.

4491		\$5.38	\$900	\$4.06
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LINOLEUM MFG - Burlap or Felt Base

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4493		\$13.82	\$900	\$10.38

FABRIC COATING or Impregnating NOC

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

1 LEATHER MFG - IMITATION

2 LINOLEUM MFG

4557		\$3.20	\$720	\$2.43
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INK MFG - PRINTING

Mfg of spirit or lacquer type inks to be separately rated as 4439 lacquer mfg.

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

Pigment or lead compound mfg to be separately rated.

4561		\$5.73	\$900	\$4.41
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VARNISH MFG - OLEO - RESINOUS

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

4571	A			
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ANALYTICAL CHEMIST - NPD

Includes laboratory and outside employees. (From Governing Committee Memo #22 dated 12/11/57).

1 ASSAYING - NPD

Includes laboratory and outside employees.

4572		\$1.14	\$411	\$.88
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ANALYTICAL CHEMIST - NPD

Includes laboratory and outside employees.

1 ASSAYING - NPD

Includes laboratory and outside employees.

4583		\$6.26	\$900	\$4.73
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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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

2 INK (writing) Mucilage or Paste MFG

3 MUCILAGE, Ink (writing) or Paste MFG

4 PASTE, Ink (writing) or Mucilage MFG

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

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.

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.

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.

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.

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

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4628		\$2.20	\$570	\$1.65
		EXTRACT MFG - PERFUMERY, medicinal or flavoring Includes distillation of essential oils.		
		1 ESSENTIAL OILS MFG & distillation		
4635		\$7.21	\$900	\$5.55
		OXYGEN or Hydrogen MFG & Drivers Includes tank charging.		
		1 BOTTLED GASES DEALER or Delivery - COMMERCIAL & Drivers		
		2 CARBONIC ACID GAS MFG & Drivers Includes tank charging.		
		3 HYDROGEN or Oxygen MFG & Drivers		
		4 ACETYLENE GAS MFG & Drivers Includes tank charging.		
4653		\$3.52	\$768	\$2.69
		GLUE MFG & Drivers NPD		
4665		\$15.61	\$900	\$11.49
		RENDERING WORKS NOC & Drivers No garbage reduction. NPD with 4583 fertilizer mfg or with 2089 packing house.		
4683		\$6.70	\$900	\$5.14
		OIL MFG - VEGETABLE - NOC		
		1 COTTONSEED OIL REFINING Cottonseed oil mfg to be separately rated.		
4692		\$1.28	\$432	\$.96
		DENTAL LABoratory		
4693		\$1.44	\$456	\$1.09
		PHARMACEUTICAL or Surgical GOODS MFG NOC		
		1 SURGICAL or Pharmaceutical GOODS MFG NOC		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4703		\$2.76	\$654	\$2.08

CORN PRODUCTS MFG

1 DEXTRINE MFG

2 STARCH MFG

4707		\$5.08	\$900	\$3.98
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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.

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.

4710		\$4.06	\$849	\$3.06
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CANDLE MFG NPD

4712		\$4.24	\$876	\$3.16
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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.

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.

4720		\$4.50	\$900	\$3.28
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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.

4740		\$1.53	\$470	\$1.19
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OIL REFINING - petroleum - & Drivers

Oil producing to be separately rated.

4741		\$3.97	\$836	\$3.06
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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.

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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.

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

4827		\$11.64	\$900	\$8.56
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DYE or Dye Intermediate MFG NOC

Includes risks engaged in the grinding and blending of dyes.

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.

4835	A			
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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.

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.

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.

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Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4836		\$.56	\$324	\$.42

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.

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.

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.

4902		\$5.94	\$900	\$4.39
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FISHING ROD and TACKLE MFG

1 SPORTING GOODS MFG NOC

2 WHIP MFG

4923		\$6.08	\$900	\$4.67
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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."

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.

1 SMOKESTACK or Chimney LINING - NOT METAL

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

1 PLASTERING or Stucco WORK - on OUTSIDE of buildings

2 PRE-CAST FLOOR SLAB INSTALLation

3 STUCCO or Plastering WORK - on OUTSIDE of buildings

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5038		\$21.46	\$900	\$17.21

PAINTING: STEEL STRUCTURES OR BRIDGES

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

5040		\$22.17	\$900	\$17.83
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IRON OR STEEL: ERECTION - FRAME STRUCTURES

Ornamental iron work to be separately rated as 5057 iron or steel erection NOC.

1 IRON OR STEEL: ERECTION - BRIDGES

2 IRON OR STEEL: ERECTION - radio, television or water TOWERS, smokestacks or gas holders

5057		\$13.20	\$900	\$10.51
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IRON OR STEEL: ERECTION NOC

5059		\$30.26	\$900	\$24.52
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IRON OR STEEL: ERECTION - FRAME STRUCTURE NOT OVER TWO STORIES in height

NPD with 5040 iron or steel erection-frame structures.

5069		\$33.04	\$900	\$25.72
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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.

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IRON OR STEEL: ERECTION - DECORATIVE or Artistic Exclusively

Includes brass or bronze work. NPD with any iron or steel erection classification.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

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.

5146		\$9.06	\$900	\$7.07
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FIXTURES or Furniture INSTALLation - portable - NOC

Applies to installation in offices or stores.

1 FURNITURE or Fixtures INSTALLation - portable - NOC

Applies to installation in offices or stores.

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

5183		\$7.97	\$900	\$6.28
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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.

1 BEER DISPENSING EQUIPMENT INSTALLation or SERVICE & Drivers

2 CARRIER SYSTEM - PNEUMATIC - INSTALLation OR REPAIR & Drivers

Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.

3 FURNACE CLEANING - DOMESTIC - & Drivers

4 STOVE Heaters or Ranges - NOT ELECTRIC - INSTALLation or SERVICE - DOMESTic - & Drivers

5 WATER SOFTENER - NOT ELECTRIC - INSTALLation or SERVICE - DOMESTIC - & Drivers

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5184		\$4.32	\$888	\$3.42

BOILER or Steam Pipe INSULATING & shop, Drivers

Applies to the use of cork, asbestos or other nonconducting materials.

1 INSULATION - STEAM PIPE OR BOILER & Drivers

Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.

2 STEAM PIPE or Boiler INSULATING & Drivers

Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.

5188		\$5.84	\$900	\$4.59
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AUTOMATIC SPRINKLER INSTALLation & Drivers

Applies to Automatic Sprinklers intended for Fire Extinguishing purposes. Lawn Sprinkler installation to be rated as code 5183.

1 SPRINKLER INSTALLation & Drivers

Applies to automatic sprinklers intended for Fire Extinguishing purposes. Lawn Sprinkler installation to be rated as code 5183.

5190		\$5.91	\$900	\$4.69
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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.

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.

1 PIANO TUNING - away from shop

2 COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR

Includes shop operations. Computer Mfg to be separately rated.

5192		\$8.95	\$900	\$6.85
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COIN OPERATED or Vending MACHInes INSTALLation, SERVICE, REPAIR & Salesmen, Drivers

Includes storage, shop and outside operations.

1 VENDING or Coin Operated MACHIne INSTALLation, SERVICE OR REPAIR - & Salesmen, Drivers

Includes storage, shop and outside operations.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5200		\$12.81	\$900	\$10.18

CEMENT WORK - SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & Drivers

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

1 DRIVEWAY CONSTRUCTION - RESIDENTIAL - & Drivers

2 STONE or Brick Paver INSTALLATION - Outside & Drivers

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.

1 GUNITING - NOT CHIMNEYS & Drivers

Guniting on chimneys or bridges to be separately rated as 5000 chimney construction.

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.

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.

5223		\$13.84	\$900	\$10.86
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5348		\$11.29	\$900	\$8.95

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.

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

1 GREENHOUSE ERECTION

5403		\$20.33	\$900	\$16.27
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CARPENTRY NOC & Drivers

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.

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.

3 BARRICADE or Guard Rail CONSTRUCTION - PERMANENT & Drivers

Such operations performed in connection with street or road construction projects to be rated as 6042.

4 GUARD RAIL or Barricade CONSTRUCTION - PERMANENT & Drivers

Such operations performed in connection with street or road construction projects to be rated as 6042.

5409		\$6.08	\$900	\$4.89
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

2 FLOOR SCRAPING OR FINISHING

3 WEATHERSTRIPPING

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.

5445		\$9.32	\$900	\$7.35
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DRY WALL CONSTRUCTION - within buildings - & Drivers

1 WALLBOARD - INSTALLation within buildings - & Drivers

2 SHEET ROCK INSTALLATION - WITHIN BUILDINGS & D

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.

4 INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS

Applies only to employees of the contractor also installing the wallboard.

5458		\$30.60	\$900	\$25.14
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CLEANING or Renovating BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & Drivers

1 RENOVATING or Cleaning BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIALS & Drivers

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5459		\$30.60	\$900	\$25.14
CLEANING or Renovating BUILDING EXTERIORS NOC & Drivers				
1 RENOVATING or Cleaning BUILDING EXTERIORS - NOC & Drivers				
5462		\$14.49	\$900	\$11.62
GLAZIER - AWAY FROM SHOP - & Drivers				
5466		\$10.93	\$900	\$8.89
WATERPROOFING & Drivers				
Not roofing or subaqueous work. Concrete work to be separately rated.				
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.)				
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
PAINTING: OIL OR GASOLINE STORAGE TANKS & SHOP, Drivers				
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.				
5480		\$15.72	\$900	\$12.49
PLASTERING NOC & Drivers				
5491		\$4.57	\$900	\$3.63
PAPER HANGING & Drivers				

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.

1 STREET or Road OILING OR MAINTENANCE, Drivers - NPD WITH 6042 Street or road construction

5509		\$14.38	\$900	\$11.81
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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.

5538		\$8.87	\$900	\$7.00
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SHEET METAL WORK - Shop and outside - & Drivers NOC

Applies to erection, installation or repair operations. Roofing to be separately rated as 5551.

1 METAL CEILING or Wall Covering INSTALLation, Shop & Drivers

2 WALL COVERING OR Metal Ceiling INSTALLation, Shop & Drivers

3 HEATING OR AIR CONDITIONING DUCT WORK - Shop and Outside - & Drivers

5551		\$38.06	\$900	\$30.99
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ROOFING-ALL KINDS & Drivers

1 PRE-CAST ROOF SLAB INSTALLation & Drivers

5606		\$2.76	\$654	\$2.17
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

5645		\$20.33	\$900	\$16.27
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CARPENTRY - DETACHED one or two family DWELLINGS & Drivers

Includes garages constructed in connection with the dwellings.

1 PRIVATE RESIDENCE REPAIRING - Miscellaneous carpentry & Drivers

Not applicable to siding or re-siding or to roofing or re-roofing specialists.

2 STORM WINDOWS OR STORM DOORS - wood or metal - INSTALLation on private residences - & Drivers

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.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

5703		\$28.43	\$900	\$23.06
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BUILDING RAISING OR MOVING & Drivers

Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.

1 UNDERPINNING BUILDINGS or Structures & Drivers

Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.

5951		\$.56	\$324	\$.42
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ANTI-TOXIN, Serum or Virus MFG & Drivers

1 SERUM, Anti-toxin or Virus MFG & Drivers

2 VIRUS, Anti - Toxin or Serum MFG & Drivers

5954		\$6.05	\$900	\$4.56
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WHITING MFG NPD

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.

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

2 JETTY or Breakwater CONSTRUCTION - & Drivers

Applies to all operations to completion. Caisson, coffer-dam work or pile driving to be separately rated.

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.

6039		\$11.27	\$900	\$8.87
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GRADING OF LAND NOC & Drivers

Includes borrowing, filling or back-filling. Mass rock excavation, pile driving to be separately rated.

6042		\$9.43	\$900	\$7.49
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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.

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)**

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

6217		\$10.73	\$900	\$8.50
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

1 IRRIGATION or Drainage SYSTEM CONSTRUCTION & Drivers

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

6233		\$9.26	\$900	\$7.35
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OIL OR GAS PIPELINE CONSTRUCTION & Drivers

Pile driving, dredging or tunneling to be separately rated.

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

1 OIL OR GAS WELL: DRILLING OR REDRILLING & Drivers

Includes installation of casing.

6251		\$13.32	\$900	\$10.55
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TUNNELING - NOT PNEUMATIC

Includes lining. Subway construction to be separately rated.

6252		\$13.32	\$900	\$10.55
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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.

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.

2 SHAFT SINKING

Applies to all operations to completion. Includes pile driving, excavation, concrete work or lining.

6306		\$7.99	\$900	\$6.39
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

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.

6325		\$8.41	\$900	\$6.76
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CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - & Drivers

6400		\$18.09	\$900	\$14.28
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FENCE ERECTION - METAL

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.

1 SUGAR MANUFACTURING or REFINING from SUGAR CANE or SUGAR BEETS

Includes the manufacturing or blending of molasses or syrup refining and honey processing.

6702 ⁺	A			
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Railroad Construction - including Clerical office Employees; Salespersons, Drivers, Chauffeurs and their Helpers

6703 ^{&}	A			
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Railroad Construction - including Clerical Office Employees; Salespersons, Drivers, Chauffeurs and their Helpers

⁺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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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6801		\$3.27	\$731	\$2.50

Rate For State Only Coverage - Not under U S L & H Jurisdiction

6801F		\$3.63	\$785	\$2.83
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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
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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.

6826		\$8.60	\$900	\$6.74
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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.

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.

1 MARINE RAILWAY OPERATION & Drivers

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

1 SHIP SCALING

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7019 ⁺		\$5.89	\$240	\$4.41
		Ferries - including dock employees		
		1 Steamers - all kinds		
		2 Supply Boats - supplying water or gasoline for shipping		
		3 Tugboats - all kinds		
		4 Fishing Vessels - pound fishing - including work on floats or shore or packing, curing or shipping fish or repairing nets or boats		
		5 Fishing Vessels - not seagoing - motor boats or tugs - including net fishing or lobster hauling		
		6 Fishing Vessels - party or charter boats		
		7 Fishing Vessels - seagoing - motor boats or tugs - including net fishing or lobster hauling		
		8 Oystermen - planting; harvesting; or operation of boats		
7027 ^{&}		\$6.54	\$240	\$4.89
		Ferries - including dock employees		
		1 Steamers - all kinds		
		2 Supply Boats - supplying water or gasoline for shipping		
		3 Tugboats - all kinds		
		4 Fishing Vessels - pound fishing - including work on floats or shore or packing, curing or shipping fish or repairing nets or boats		
		5 Fishing Vessels - not seagoing - motor boats or tugs - including net fishing or lobster hauling		
		6 Fishing Vessels - party or charter boats		
		7 Fishing Vessels - seagoing - motor boats or tugs - including net fishing or lobster hauling		
		8 Oystermen - planting; harvesting or operation of boats		

⁺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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7038 ⁺		\$5.84	\$240	\$4.35

Sailing Vessels NOC

1 Yachts - private - sail or power

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."

7046 ⁺		\$6.42	\$240	\$4.82
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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."

7089 ^{&}		\$6.49	\$240	\$4.84
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Sailing Vessels NOC

1 Yachts - private - sail or power

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."

7098 ^{&}		\$7.14	\$240	\$5.36
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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."

7133		\$3.59	\$779	\$2.68
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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.

⁺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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

7152 ^{&}		\$10.23	\$240	\$7.80
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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.

7196		\$14.47	\$900	\$11.25
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TRUCKMEN: HAULING LIQUID OR LIQUIFIED products in tank trucks & Drivers

Includes miscellaneous employees such as terminal employees, garagemen, blacksmiths and repairmen.

1 AUTO RENTAL OR LEASING CO - Drivers of Tank Trucks

7201		\$7.30	\$900	\$5.42
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LIVERY or Boarding STABLE - Not sales stable - & Drivers

Applies to risks engaged in providing accommodation for the care of horses.

7207		\$7.30	\$900	\$5.42
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CLUB RIDING - & Drivers

1 RIDING Academy or CLUB & Drivers

2 HORSE SHOW: STABLEPERSONS & 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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Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7219		\$17.74	\$900	\$13.62

TRUCKMEN: NOC - & Drivers

Storage warehouse employees to be separately rated.

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.

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.)

7230	A			
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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.

7231		\$15.40	\$900	\$11.49
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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.

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.

7250		\$21.29	\$900	\$16.35
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TRUCKMEN: HAULING EXPLOSIVES or ammunition - & Drivers

7309F		\$16.17	\$900	\$13.54
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STEVEDORING: NOC

Drivers to be separately rated as 7219 truckmen.

7327F		\$26.12	\$900	\$22.65
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7334 ⁺		\$8.56	\$240	\$6.42

Dredging NOC

- 1 Dredging - excavation by means of suction dredges only - including loading or unloading

7335 ^{&}		\$9.53	\$240	\$7.15
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Dredging NOC

- 1 Dredging - excavation by means of suction dredges only - including loading or unloading

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

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.

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.

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.

⁺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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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				
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				
7370		\$24.86	\$900	\$18.87
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 Employees 8385				
7380		\$13.75	\$900	\$10.53
DRIVERS, Chauffeurs and their Helpers NOC - commercial				
Subject to the Standard Exceptions Manual Rule.				
1 CHAUFFEURS & Helpers NOC - commercial				
Subject to the Standard Exceptions Manual Rule.				
2 CHARCOAL DEALER - & Drivers				
3 AUTomobile DELIVERY - DRIVEAWAY & Drivers				
4 SAWDUST DEALER - & Drivers				
7381		\$9.46	\$900	\$7.11
BUS OPERATOR - SCHOOL & Drivers				
Garage Employees. 8385				
1 SCHOOL BUS OPERATOR & Drivers				
Garage Employees. 8385				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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

Garage Employees 8385

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

NPD with 2121 brewery.

1 BEER or Ale DEALER - WHOLESALE & DRIVERS

NPD with 2121 brewery.

7394 ⁺		\$9.21	\$240	\$7.03
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Diving - marine

1 Wrecking - marine - including salvage operations

7395 ^{&}		\$10.23	\$240	\$7.80
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Diving - marine

1 Wrecking - marine - including salvage operations

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.

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.

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

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

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7424		\$1.30	\$435	\$1.01

AVIATION - FLYING CREW - NOC

Separately rate helicopter flying crew to Code 7425.

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.

2 AVIATION - SALES OR SERVICE AGENCY - FLYING CREW - Student Instruction

Separately rate helicopter flying crew to Code 7425.

3 AVIATION - Mapping, Surveying, Skywriting or Advertising - FLIGHT CREW

7425		\$1.95	\$533	\$1.50
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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.

7426		\$10.69	\$900	\$9.07
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AVIATION - TESTING AIRCRAFT - FLYING CREW

Mfd. under an approved type certificate. Separate rate helicopter flying crew to Code 7425.

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
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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.

1 AVIATION - FLYING CREW - Involving dusting, spraying or aerial firefighting

Separately rate helicopter flying crew to Code 7425.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7428		\$5.89	\$900	\$4.44

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.

1 AVIATION - Transportation of personnel in conduct of employer's business - Ground Crew & Drivers

Refer to Code 7424 for flying crew.

7431		\$1.32	\$438	\$1.04
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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.

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.

7502		\$6.77	\$900	\$5.25
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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.

7515		\$2.13	\$560	\$1.66
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OIL OR GAS PIPELINE OPERATION & Drivers

Construction, operation of wells, or oil refining to be separately rated.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

7536		\$12.73	\$900	\$10.12
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CABLE INSTALLation & Drivers

Applies to cable installation in conduits or subways. Conduit construction to be separately rated as 6325.

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.

1 CLOTHES POLE ERECTION & Drivers

7539		\$2.18	\$567	\$1.64
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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.)

7540		\$2.18	\$567	\$1.64
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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.

7580		\$7.40	\$900	\$5.83
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SEWERAGE DISPOSAL PLANT OPERATION & Drivers

7590		\$14.10	\$900	\$10.56
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GARBAGE WORKS

Applies to reduction or incineration. Drivers to be separately rated as 9403 garbage collection.

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.

1 CABLE TV or CABLEVISION INSTALLation & Drivers

Applies to customer service connections, maintenance and repair. Note - Erected 1/1/83. See MAB #325.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7601		\$8.71	\$900	\$6.79

TELEPHONE, Telegraph or Fire Alarm Line CONSTRUCTION & Drivers
 NPD with 7600 telephone or telegraph co.

1 FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION & Drivers
 NPD with 7600 telephone or telegraph co.

2 LIGHTNING ROD INSTALLATION & Drivers
 Installation of lightning rods on industrial smokestacks and chimneys to be separately rated.

7605		\$5.19	\$900	\$4.37
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BURGLAR ALARM INSTALLATION OR REPAIR & Drivers
 Note - Erected 1/1/81. See MAB #319.

1 FIRE ALARM INSTALLATION OR REPAIR & Drivers
 Note - Erected 1/1/81. See MAB #319.

2 INTERCOMMUNICATION SYSTEMS INSTALLATION or REPAIR & Drivers
 Note - Erected 1/1/81. See MAB #319.

3 SOUND SYSTEMS INSTALLATION or REPAIR & Drivers
 Note - Erected 1/1/81. See MAB #319.

7610		\$.97	\$386	\$.74
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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.

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.

7710		\$6.68	\$900	\$5.06
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FIREMEN - PAID & Drivers

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7714		\$8.81	\$900	\$6.64

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7720		\$3.22	\$723	\$2.41

POLICEMEN, Sheriffs' Officers or Correctional Institutional Guards - PAID - PUBLIC & Drivers

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.

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.

3 SHERIFFS' OFFICERS, Policemen or Correctional Institution Guards - PUBLIC, & Drivers

4 CORRECTIONAL INSTITUTION GUARDS, Policemen, Sheriffs' Officers - PUBLIC & Drivers

7723		\$4.01	\$842	\$3.06
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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.

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.

7728		\$3.22	\$723	\$2.41
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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.

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

8001		\$5.68	\$900	\$4.31
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STORE: FLORIST & Drivers

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

8006		\$3.55	\$773	\$2.64
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STORE: GROCERY - RETAIL & Drivers. (Note - Sales eliminated 1/1/84. See M.A.B. #329.)

No handling of fresh meats.

1 STORE: DAIRY PRODUCTS - RETAIL & Drivers (Note - Sales eliminated 1/1/84. See M.A.B. #329.)

2 STORE: DELICATESSEN - RETAIL - & Drivers. (Note - Sales eliminated 1/1/84. See M.A.B. #329.)

No selling of uncooked fresh meats.

3 STORE: FROZEN or Frosted FOOD - RETAIL - & Drivers
 (Note - Sales eliminated 1/1/84. See M.A.B. #329.)

4 STORE: FRUIT or Vegetable - RETAIL - & Drivers
 No handling of fresh meats. (Note - Sales eliminated 1/1/84. See M.A.B. #329.)

5 STORE: COFFEE, Tea or Spice - RETAIL & Drivers
 (Note - Sales eliminated 1/1/84. See M.A.B. #329.)

6 STORE: VEGETABLE OR Fruit - RETAIL - & Drivers
 No handling of fresh meats. (Note - Sales eliminated 1/1/84. See M.A.B. #329.)

8008		\$3.48	\$762	\$2.62
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STORE: CLOTHING, Wearing Apparel or Dry Goods - RETAIL

1 STORE: DRY GOODS - RETAIL

2 STORE: SHOE - RETAIL

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Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8010		\$5.68	\$900	\$4.28

STORE: HARDWARE

Applies to wholesale or retail stores.

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.

2 STORE: RADIO or Television PARTS AND ACCESSORIES

Applies to wholesale or retail stores.

3 STORE: SHIP CHANDLER

No mfg operations.

4 STORE: TELEVISION or Radio PARTS AND ACCESSORIES

Applies to wholesale or retail store.

8013		\$1.48	\$462	\$1.11
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STORE: JEWELRY

Applies to wholesale or retail stores.

1 STORE: HEARING AID

Applies to wholesale or retail stores.

2 OPTICIAN

Lens grinding to be separately rated under 4150 lens mfg.

8017		\$3.97	\$836	\$2.96
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STORE: RETAIL NOC

1 STORE: BOARDWALK RUG AUCTIONEERS

2 PET SHOP - RETAIL

Includes animal grooming.

8018		\$6.91	\$900	\$5.22
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STORE: WHOLESALE NOC

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8021		\$8.97	\$900	\$6.91
		STORE: FISH, Meat or Poultry - DEALER - WHOLESALE NPD with 2089 packing house.		
		1 STORE: MEAT, Fish or Poultry DEALER - WHOLESALE NPD with 2089 packing house.		
8031		\$5.61	\$900	\$4.21
		STORE: MEAT, Fish or Poultry - RETAIL - & Salespersons, Drivers		
		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.)		
		2 STORE: FISH, Meat or Poultry - RETAIL - & Salespersons, Drivers		
8032		\$5.33	\$900	\$4.01
		STORE: CLOTHING, Wearing Apparel or Dry Goods - WHOLESALE		
		1 STORE: DRY GOODS - WHOLESALE		
		2 STORE: SHOE - WHOLESALE		
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.		
8034		\$14.86	\$900	\$11.35
		STORE: GROCERY - WHOLESALE		

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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 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.)

8044		\$7.17	\$900	\$5.45
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STORE: FURNITURE & Drivers

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

8045		\$1.79	\$509	\$1.36
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STORE: DRUG - RETAIL - & Clerical, Salesperson, Drivers

8046		\$5.68	\$900	\$4.28
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STORE: AUTOMOBILE ACCESSORIES - RETAIL - NOC

(Note - Sales eliminated 1/1/84. See M.A.B. #329.)

8047		\$2.43	\$605	\$1.83
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STORE: DRUG - WHOLESALE

8048		\$9.14	\$900	\$6.88
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STORE: FRUIT or Vegetable DEALER - WHOLESALE - & BUYERS, Salespersons, Drivers

1 STORE: VEGETABLE or Fruit DEALER - WHOLESALE - & BUYERS, Salespersons, Drivers

2 RECONDITIONING BASKETS OR CRATES - & Drivers

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

8053		\$7.17	\$900	\$5.45
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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.

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.

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.

8054		\$7.17	\$900	\$5.45
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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.

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.

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.

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.				
1 AUCTIONEERS & Salespersons				
Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.				
8102		\$3.97	\$836	\$2.96
SEED MERCHANT				
Includes operation of seed sorting machinery.				
1 PEANUT HANDLING				
Applies to cleaning, grading or shelling. Hull grinding or mfg of oil to be separately rated.				
2 BEAN SORTING OR HANDLING				
8103		\$3.78	\$807	\$2.89
WOOL MERCHANT & Drivers				
Includes warehouse.				
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.				
8105		\$6.91	\$900	\$5.22
STORE: HIDE or Leather DEALER				
1 STORE: LEATHER or Hide DEALER				
8106		\$9.90	\$900	\$7.69
IRON or Steel MERCHANT & Drivers				
Not applicable to junk dealers or steel scrap dealers.				
1 STEEL or Iron MERCHANT & Drivers				
Not applicable to junk dealers or iron or steel scrap dealers.				
8107		\$6.24	\$900	\$4.86
MACHINERY DEALER NOC - store or yard - & Drivers				
Operations away from premises of insured to be separately rated.				
1 OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW - Store or yard only - & Drivers				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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

Includes demonstration.

8203		\$11.92	\$900	\$9.18
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ICE DEALER & Drivers

Ice harvesting to be separately rated.

8204		\$20.55	\$900	\$16.40
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BUILDING MATERIAL YARD & LOCAL MANAGERS, Drivers

Applies to a dealer in used building materials. Wrecking or salvage operations to be separately rated.

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.

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.

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.

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.

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

8232		\$10.85	\$900	\$8.39
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LUMBER YARD - NO SECOND HAND MATERIALS - & LOCAL MANAGERS, Drivers

1 BUILDING MATERIALS DEALER - NO SECOND HAND MATERIALS - & LOCAL MANAGERS, Drivers

2 CONCRETE MIXING IN TRANSIT & Drivers

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

4 CINDER DEALER & Driver

8235		\$9.86	\$900	\$7.53
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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.

8263		\$17.02	\$900	\$13.15
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

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.

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.

3 RUBBER STOCK DEALER - USED - & Drivers NPD

No collecting or handling scrap iron or steel.

8265		\$15.82	\$900	\$12.52
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IRON or Steel SCRAP DEALER & Drivers NPD

Wrecking or salvaging to be separately rated.

1 STEEL or Iron SCRAP DEALER & Drivers NPD

Wrecking or Salvaging to be separately rated.

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.)

8268		\$10.25	\$900	\$7.89
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FILM or Plastic Dealer or RECLAIMER & Drivers

1 PLASTIC or Film Dealer or RECLAIMER & Drivers

8269		\$13.52	\$900	\$10.22
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STEEL DRUM or STEEL BARREL DEALER secondhand - & Drivers

Includes the reconditioning of steel drums or barrels.

8279		\$10.44	\$900	\$7.82
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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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

8291		\$10.92	\$900	\$8.35
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STORAGE WAREHOUSE - COLD

1 WAREHOUSING - COLD STORAGE

8292		\$12.78	\$900	\$9.73
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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.

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.

8293		\$18.88	\$900	\$14.14
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FURNITURE MOVING & Storage, Drivers

1 STORAGE WAREHOUSE - FURNITURE - & Drivers

Includes packing or handling household goods away from insured's premises.

2 WAREHOUSING - FURNITURE - & Drivers

Includes packing or handling household goods away from insured's premises.

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.

1 OIL or Gasoline DEALER & Drivers

Operation of retail gasoline stations to be separately rated as 8387 gasoline station.

8353		\$11.83	\$900	\$9.03
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8385		\$8.00	\$900	\$5.99

BUS COMPANY: GARAGE EMPLOYEES

- 1 TAXI CAB CO: GARAGE EMPLOYEES**
- 2 SCHOOL BUS OPERATOR: GARAGE EMPLOYEES**
- 3 LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES**

8387		\$7.77	\$900	\$5.90
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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.

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.

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 or garage or 8398 automobile sales or service agency. For a list of cross-references to code 8387, see automobile service station - & drivers.

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.

4 BRAKE SERVICE or Muffler Installation or Repair STATION & Drivers

Note - Erected 1/1/84. See MAB #329.

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.

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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
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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.

8397		\$7.77	\$900	\$5.90
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AUTomobile GARAGE or Repair Shop - & parts department employees, Drivers

1 AUTomobile REPAIR SHOP or Garage - & parts department employees, Drivers

8398		\$6.28	\$900	\$4.83
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AUTomobile SALES or Service AGENCY - & parts, service department employees, Drivers

8506		\$14.93	\$900	\$11.85
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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.

8507		\$10.16	\$900	\$7.80
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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.

8601		\$.95	\$383	\$.75
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ARCHITECT or Engineer - CONSULTING NPD

Not engaged in actual construction. May only be used upon specific approval of the Rating Bureau.

1 ENGINEER or Architect - CONSULTING NPD

Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.

2 SURVEYOR NPD

Applies to land surveying. Not engaged in actual construction. May be used only upon specific approval of the Rating Bureau.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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8606		\$13.75	\$900	\$10.53
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GEOPHYSICAL EXPLORATION Seismic & Drivers

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

8709F		\$5.72	\$900	\$4.70
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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.

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.

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.

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.

8711F		\$2.38	\$597	\$1.86
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STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES: TALLEYMEN, CHECKING CLERKS or employees engaged in mending or repacking of damaged containers.

8720		\$2.37	\$596	\$1.84
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INSPECTION of Risks FOR INSURANCE OR Valuation PURPOSES NOC

Applies to Mercantile, Manufacturing or Marine risks.

1 MARINE APPRAISER OR SURVEYOR

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.

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8726F		\$3.58	\$777	\$2.86
		STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS		
8731		\$2.37	\$596	\$1.84
		BOILER INSPECTION		
		1 ELEVATOR INSPECTING		
8737 ⁺		\$.87	\$240	\$.68
		Railroads - Salespersons-Outside		
8738 ^{&}		\$.95	\$240	\$.75
		Railroads - Salespersons - outside		
8742		\$.60	\$330	\$.47
		SALESPERSONS-OUTSIDE		
		Subject to the Standard Exceptions Manual Rule.		
		1 CLAIM ADJUSTERS or Special Agents - Insurance Company		
		2 REAL ESTATE AGENCY - OUTSIDE employees & Collectors		
		Care, custody and maintenance or construction work to be separately rated.		
		3 BUILDING AND LOAN APPRAISERS		
		4 INVESTIGATING Company		
		Includes theater investigating, shopping service, credit reporting or similar activities and is not applicable to detective or patrol agencies.		
8745		\$7.84	\$900	\$5.90
		NEWS AGENT or Distributor of Magazines or Other Periodicals - NOT RETAIL DEALER - & Salesmen, Driver		

⁺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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8748		\$1.23	\$425	\$.94

AUTOMobile SALESPERSONS

8753		\$3.55	\$773	\$2.64
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COFFEE, Tea 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

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.)

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.)

8755		\$.67	\$341	\$.52
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LABOR UNION

Includes business agents and organizers.

8800		\$3.97	\$836	\$3.00
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ADDRESSING or Mailing CO NPD

1 MAILING or Addressing CO NPD

2 LETTER SERVICE SHOP NPD

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

Includes insurance company premium auditors.

1 FACTORY COST or Office SYSTEMATIZER, or Auditor - Traveling

Includes insurance company premium auditors.

2 OFFICE or Factory Cost SYSTEMATIZER, or Auditor - TRAVELING

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8810		\$.28	\$282	\$.21

CLERICAL OFFICE EMPLOYEES NOC

Subject to the Standard Exceptions Manual Rule.

1 DRAFTSMEN

Subject to the Standard Exceptions Manual Rule.

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.

3 STORE: STAMP DEALER - & Clerical

4 COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS

8814⁺		\$.42	\$240	\$.32
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Railroads - Clerical Office Employees NOC

8815^{&}		\$.46	\$240	\$.34
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Railroads - Clerical Office Employees NOC

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

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

1 LAW OFFICE - ALL EMPLOYEES & Clerical, Messengers, Drivers NPD

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

8828		\$5.87	\$900	\$4.39
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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).

⁺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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

1 NURSING or Convalescent HOME & Drivers. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)

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

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.

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

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.

1 DENTIST & Clerical

Includes maintenance of the Professional Office.

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.

8835		\$5.87	\$900	\$4.39
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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.

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8836		\$7.75	\$900	\$5.79
RESCUE MISSION - ALL OPERATIONS & Drivers				
Note: Clerical Eliminated 1/1/2009 - See MAB 442.				
1 CHARITABLE OR WELFARE ORGANIZATIONS - ALL OPERATIONS & D				
8838		\$.74	\$351	\$.57
LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES & Clerical				
1 MUSEUM - PUBLIC - PROFESSIONAL EMPLOYEES - & Clerical				
Includes curators and professional assistants.				
8840		\$.56	\$324	\$.43
RELIGIOUS ORGANIZATION & C				
Includes clergy, professional assistants, organist and choir members.				
8860		\$.28	\$282	\$.21
ACCOUNTING FIRM - All Employees - & Clerical, Messengers, Drivers - NPD				
8868		\$1.69	\$494	\$1.26
SCHOOL: PROFESSIONAL EMPLOYEES & Clerical				
1 COLLEGE: PROFESSIONAL EMPLOYEES & Clerical				
2 SCOUTING COUNCIL - EXECUTIVE SECRETARIES or clerical				
Camp operation to be separately rated as 9015 camp operation.				
8901		\$.28	\$282	\$.21
TELEPHONE OR TELEGRAPH CO - OFFICE or Exchange EMPLOYEES & Clerical				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.)

1 EXTERMINATOR & Drivers

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

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.

3 POWER WASHING OF BUILDINGS

Applies to power washing from ground level only.

4 FIRE EXTINGUISHER REFILLING, SERVICE OR REPAIR

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.

9015		\$8.53	\$900	\$6.47
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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.)

1 BEACH CHAIRS - rental

2 BATH HOUSE - BEACH

3 CAMP OPERATION - Recreational or Educational

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

4 CAMP OPERATION NOC

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

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9016		\$7.12	\$900	\$5.44

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.

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.

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.

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.

9044		\$4.94	\$900	\$3.70
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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

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).

9046		Premium Credit amount resulting from the application of the N.J. Construction Classification Premium Adjustment Program (3:13-33H).		
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Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9052		\$4.85	\$900	\$3.62

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.

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.

9053		\$2.41	\$602	\$1.78
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BATHS NOC & Clerical

1 EXERCISE or Health INSTITUTE & Clerical

2 HEALTH or Exercise INSTITUTE & Clerical

3 HEALTH SPA OR STEAM BATH NOC & C

9060		\$3.01	\$692	\$2.29
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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.

9061		\$1.76	\$504	\$1.34
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CLUB NOC & CLERICAL. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

9063		\$2.06	\$549	\$1.56
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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.

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

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CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

9078		\$7.35	\$900	\$5.48
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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.

9079		\$3.78	\$807	\$2.82
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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.

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.

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.

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.

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FIREWORKS EXHIBITION & Drivers

9089		\$3.15	\$713	\$2.34
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BILLIARD HALL NPD

No bowling lanes.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9093		\$3.15	\$713	\$2.34

BOWLING LANE & Drivers

Includes bowling lanes with billiard halls. Note - Erected 1/1/69. See MAB #269.

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.

9102		\$6.70	\$900	\$5.06
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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.

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.

9106		\$10.78	\$900	\$8.12
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SCHOOL: NON-PROFESSIONAL EMPLOYEES & Drivers

1 COLLEGE: NON-PROFESSIONAL EMPLOYEES & Drivers

2 LIBRARY - PUBLIC - NON-PROFESSIONAL EMPLOYEES & Drivers

3 MUSEUM - PUBLIC - NON - PROFESSIONAL EMPLOYEES - & Drivers

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

9109		\$6.15	\$900	\$4.65
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9154		\$2.92	\$678	\$2.17

THEATER NOC

Includes managers, stage hands, box office employees, ushers or motion picture operators.

9156		\$2.97	\$686	\$2.20
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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.

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.

9170		\$68.27	\$900	\$52.68
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WINDOW CLEANING & Drivers

Operations two stories or less from ground level, involving no mechanical or protective devices, to be separately rated under code 9014.

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.

9179		\$11.97	\$900	\$9.04
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9180		\$10.34	\$900	\$8.02

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.

1 CLUB - SHOOTING & Drivers

2 SHOOTING GALLERY & Drivers

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.

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.

2 GOLF DRIVING RANGE - & Drivers

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.

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.

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.

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

9402		\$9.93	\$900	\$7.58
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STREET CLEANING & Drivers

1 SEWER CLEANING & Drivers

2 SNOW REMOVAL - & Drivers - NPD WITH 5509 street or road maintenance

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NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9403		\$14.66	\$900	\$11.27

GARBAGE, Ashes or Refuse COLLECTION & Drivers
 Reduction, rendering or fertilizer plants to be separately rated.

1 ASHES, Garbage or Refuse COLLECTION & Drivers
 Reduction, rendering or fertilizer plants to be separately rated.

2 REFUSE, Ashes or Garbage COLLECTION & Drivers
 Reduction, rendering or fertilizer plants to be separately rated.

3 MANURE DEALER - & Drivers

9410		\$12.68	\$900	\$9.57
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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.

9418		\$8.46	\$900	\$6.40
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TOLL ROAD OPERATION - & Clerical, Salesmen, Drivers

Note - Erected 1/1/65. See MAB #250.

9421		\$.88	\$372	\$.67
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WELFARE BOARD - COUNTY - & Clerical, Salesmen, Drivers

Operation of a hospital to be separately rated as 9045; nursing home as 8829.

9423		\$5.29	\$900	\$3.99
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MOSQUITO EXTERMINATION COMMISSION - & Clerical, Drivers

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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9519		\$8.30	\$900	\$6.27

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.

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.

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.

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

1 WINDOW DRESSING

9522		\$3.48	\$762	\$2.64
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UPHOLSTERING NPD

NPD restriction does not apply in connection with coffin or casket mfg. automobile body mfg. or furniture mfg.

1 FURNITURE UPHOLSTERING

2 COFFIN or Casket UPHOLSTERING and Burial Garment Mfg

3 CASKET or Coffin UPHOLSTERING and Burial Garment Mfg

4 BURIAL GARMENT MFG and Casket or Coffin Upholstering

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.				
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.				
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.				
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.				
9530		\$9.83	\$900	\$8.22
RIGGING NOC & Drivers				
1 BELL INSTALLation - tower - & Drivers				
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.				
9538		\$11.62	\$900	\$9.65
AWNING or Tent ERECTION - & SHOP OPERATION, Drivers				
1 TENT or Awning ERECTION - & SHOP OPERATION, Drivers				
2 DECORATING - INTERIOR OR EXTERIOR - Hanging Flags or Bunting for conventions or celebrations - & SHOP OPERATION, Drivers				

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
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.

9554		\$8.46	\$900	\$7.06
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SIGN ERECTION OR REMOVAL - & Drivers NPD

9555		\$8.46	\$900	\$7.06
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SIGN MFG ERECTION OR REPAIR - NEON OR ELECTRIC - & Drivers - NPD

9556		\$8.46	\$900	\$7.06
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SIGN MFG ERECTION OR REPAIR - NOC & Drivers

Includes sign painting on outside on buildings.

9557		\$4.85	\$900	\$3.94
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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.

9586		\$1.30	\$435	\$.96
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BARBER SHOP or Beauty Parlor. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

1 BEAUTY PARLOR or Barber Shop. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)

9600		\$3.97	\$836	\$2.96
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TAXIDERMIST

9610		\$.97	\$386	\$.74
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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.

Effective – January 1, 2015

CODE	X REF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9620		\$1.48	\$462	\$1.16
FUNERAL DIRECTOR & Drivers				
1 UNDERTAKER & Drivers				
2 CREMATORY OPERATION & Drivers				
9663		Premium credit amount for Large Deductible Coverage (3:13-33F) which is to be applied after mod.		
9720		\$.60	\$330	\$.47
ROLLING CHAIR OPERATION				
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.				
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.				
1 DOG SHOW: KENNELMEN & Drivers				
Note - Erected 7/1/81. See MAB #320.				
9740		Terrorism Premium Charge (3:13-33I)		
9741		Catastrophe (Other than Certified Acts of Terrorism) Premium Charge (3:13-33J)		
9848		Additional Premium To Equal Minimum Charge For Increased Limits - Part Two - Other Than Admiralty/FELA (3:13-30A)		
9849		Additional Premium To Equal Minimum Charge For Admiralty/FELA Coverage (3:13-30B)		
9874		Premium reduction resulting from the application of an approved Managed Care Program - Stat. Code. See 3:13-33G of the Manual.		
9887		Premium Credit resulting from the Schedule Rating Plan (3:13-33K)		
9889		Premium Debit resulting from the Schedule Rating Plan (3:13-33L)		