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RULES

TEXAS WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

RULE I - GENERAL

A. WORKERS' COMPENSATION

Workers' Compensation as used in this Manual means workers' compensation or occupational disease and, except when otherwise stated, also refers to employers' liability insurance.

B. STANDARD POLICY

Standard Policy means the Workers' Compensation and Employers' Liability Insurance Policy and the Information Page approved for use by the Texas Department of Insurance.

C. ENDORSEMENT FORMS

Endorsement forms mean standard prescribed endorsements contained in the Endorsement & Forms Section of this Manual. Standard endorsements must be used in the form prescribed.

D. APPLICATION OF MANUAL RULES

The rules in this Manual, except for the Experience Rating Plan rules, apply to policies written on or after the effective date of the respective rules regardless of the anniversary rating date of the risk. The anniversary rating date of the risk governs the date that the Experience Rating Plan rules of the manual apply to that risk. Any change will be issued on a reprinted page and will be designated by an asterisk (*).

For application of the Experience Rating Plan, refer to the Experience Rating Plan Section of this Manual.

All rules in this manual, including the rules in the * Experience Rating Plan, are intended to be read in harmony with the language in the workers' compensation policy and the endorsements adopted by the Commissioner of Insurance, and workers' compensation laws as contained in Title 5, Subtitle A, Labor Code and Subchapter D. Chapter 5, Insurance Code. No rule in this manual, including the Experience Rating Plan, should be read to override a provision of the insurance policy or law to the contrary.

E. COMPENSATION

Compensation means payment of medical benefits, income benefits, death benefits, or burial benefits.

F. BENEFIT

Benefit means a benefit received based on a compensable injury. The term includes a medical benefit, an income benefit, and a death or burial benefit.

G. COMPENSABLE INJURY

Compensable injury means an injury that arises out of and in the course and scope of employment for which compensation is payable under the Texas Workers' Compensation Act.

H. INJURY

Injury means damage or harm to the physical structure of the body and those diseases or infections naturally resulting from the damage or harm. The term also includes occupational diseases as defined in the Texas Workers' Compensation Act.

RULE II - EXPLANATION OF COVERAGES AND METHODS OF INSURING**A. PART ONE-WORKERS' COMPENSATION INSURANCE****1. Description of Workers' Compensation Coverage**

Workers' compensation insurance provides coverage for the statutory obligation of an employer to provide benefits for employees as required by the workers' compensation law or occupational disease law of any state or territory of the United States, including the District of Columbia.

*

*

2. Statutory Coverage

Texas workers' compensation insurance may be provided only by the Standard Policy, or by a certified Texas self-insurance program.

3. Longshore Coverage

Longshore and Harbor Workers' Compensation Act insurance may be provided only by attaching the Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06 A) to the Standard Policy. (*Refer to Rule XII.*)

*

*

B. PART TWO-EMPLOYERS' LIABILITY INSURANCE**1. Description of Employers' Liability Coverage**

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

*

2. Employers' Liability For Diseases

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

3. Admiralty Law Or Federal Employers' Liability Act

Employers' liability insurance for liability of an employer under admiralty law or Federal Employers' Liability Act is not provided by the Standard Policy. *Refer to Rule XIII* for rules and endorsements to cover this exposure.

*

4. Employers' Liability Insurance With Workers' Compensation Insurance

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

C. PART THREE-OTHER STATES INSURANCE**1. Description Of Other States Coverage**

a. Employers' liability insurance and, where permitted by law, workers' compensation insurance are provided in other states not listed in Item 3.A. of the Information Page by listing states where coverage is to be provided in Item 3.C. of the Information Page.

b. If workers' compensation insurance does not apply because the insured or carrier is unable to take the necessary action to bring the insured under a workers' compensation law, the carrier will reimburse the insured for all compensation and other benefits required of the insured under such a law.

c. Part Three-Other States Insurance does not provide Longshore and Harbor Workers' Compensation Act coverage. This coverage may be afforded only in accordance with Rule XII.

*

2. States Where Not Available

Other states coverage is not available in states:

- With a monopolistic state fund, or
- Where the carrier elects not to write this coverage.

3. Restriction On Use

If the insured has work on the effective date of the policy in any state not listed in Item 3.A. of the Information Page, coverage will not be afforded for that state unless the insuring carrier is notified within thirty days.

*

4. Premium

Premium developed for operations covered under Part Three-Other States Insurance shall be based on workers' compensation rules and rates.

D. VOLUNTARY COMPENSATION INSURANCE

1. Description Of Voluntary Compensation Coverage

Voluntary compensation insurance does not provide workers' compensation coverage and is not available for employments subject to a workers' compensation law. This insurance affords the benefits of a designated compensation law as if the affected employees were subject to that law, even though the law does not require payment of benefits to such employees.

2. How Provided

Voluntary Compensation Insurance is provided by attaching the Voluntary Compensation and Employers' Liability Coverage Endorsement (WC 00 03 11) to the Standard Policy. Refer to Rule VIII.

E. FEDERAL MINE SAFETY & HEALTH ACT

For policies subject to the Federal Mine Safety & Health Act, disease coverage shall not be subject to experience rating, premium discounts or retrospective rating.

F. POLICY COVERAGE/DIVIDED COVERAGE *

The standard policy provides automatic coverage for all employees of the named insured(s) on the policy, unless specifically excluded from coverage by statute or by endorsement. The standard policy also provides automatic coverage for all workplaces listed in items 1 and 4 of the Information Page and all other workplaces in states listed in item 3.A. of the Information Page. This coverage includes employees hired after the effective date of the policy and operations started after the effective date of the policy.

If part of the operations of the named insured(s) are covered by the standard policy of another insurer, each policy shall be restricted by the attachment of the Designated Workplaces Exclusion Endorsement (WC 00 03 02).

G. WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS *

1. Description

The carrier may waive its right to recover from others (subrogate) by attaching the Texas Waiver of Our Rights to Recover from Others Endorsement (WC 42 03 04) to the Standard Policy.

2. Premium *

a. If the carrier agrees to waive its right(s) of recovery against others, the following maximum premium charge may apply: *

(1) Specific Waiver

Five percent of the premium developed on the payroll used in connection with work performed for the person or organization requiring the waiver.

(2) Blanket Waiver

Two percent of the total Texas premium may be charged.

b. If it can be clearly demonstrated to the Texas Department of Insurance that the hazards presented by a named principal on which the waiver is requested appear unique or unusual, and application of the maximum charge in 2.a. does not produce an adequate premium, a request for a higher premium may be made. Requests shall be submitted to the Department accompanied by evidence setting forth supporting factual data upon which to justify the proposed premium charge. *

Note: Nothing in this rule shall be construed as obligating the carrier to enforce its right of subrogation in the case of injury or death of an employee of an employer under circumstances where the carrier concludes that the possibility of recovery against a third party does not warrant the expense of enforcing such right and in any such case the carrier may, at its election, refrain from enforcing such right regardless of the absence of a prior agreement for waiver of subrogation.

*** RULE III - POLICY PREPARATION - INSURED, POLICY PERIOD, STATE OF OPERATIONS AND ESTIMATED POLICY COST**

Items 1, 2, 3.A. and 4 of the Information Page

A. EXPLANATION OF TERMS

1. Employer

Employer may be an individual, limited partnership, partnership, limited liability company, joint venture, corporation, association, or a fiduciary such as a trustee, receiver or executor, or other entity.

2. Insured

Insured means the employer designated in Item 1 of the Information Page.

3. Majority Interest

Majority interest is defined in the Experience Rating Plan Section of this Manual, and usually means:

- a. Majority of voting stock, or
- b. Majority of members or directors if there is no voting stock, or
- c. Majority participation of partners in the profits of a partnership, other than a limited partnership, or
- d. Majority participation of each general partner in the profits of the general partners of a limited partnership.

4. Risk

Risk means a single legal entity or two or more legal entities which qualify for combination, regardless of whether insurance is provided by one or more policies, one or more insurance carriers, or a certified Texas self-insurance program.

B. NAME, ADDRESS AND OTHER WORK PLACES OF INSURED-ITEM 1

1. Combination of Legal Entities

Separate legal entities may be insured under one policy only if the same person, or group of

persons, owns the majority interest in such entities. Classifications shall be applied separately to each legal entity.

2. Single Location

All operations of any one employer at a single location shall be insured under one policy except as provided in Rule II-F.

3. Multiple Locations

All locations and operations of the employer in Texas shall be insured under one policy except as provided in Rule II-F.

C. POLICY PERIOD-ITEM 2

1. Policy Period

A policy is to be written for a specific one-year term. A policy issued for a period not longer than one year and 16 days is treated as a one-year policy. The Manual rules are based on a policy period of one year.

Exception

A policy may be issued to a risk for a term less than one year to:

- a. Establish a common expiration date with other insurance policies,
- * b. Establish a different anniversary rating date, or
- c. To meet the requirements of a specific contract or a specific project that will last less than a year.

2. Policy Longer Than One Year

A policy issued for a period longer than one year and 16 days is treated as follows:

- a. The policy period is divided into consecutive 12 month units.
- b. If the policy period is not a multiple of 12 months, use the Policy Period Endorsement (WC 00 04 05) to specify the first or last unit of less than 12 months as a short term policy.

c. All Manual rules and procedures apply to each unit as if a separate policy had been issued.

D. STATE LAWS DESIGNATED IN THE POLICY - ITEM 3.A.

Coverage for operations conducted in a state is provided by listing the state in Item 3.A. of the Information Page.

E. CALCULATION OF TOTAL ESTIMATED POLICY COST**-ITEM 4

1. ESTIMATED PAYROLL X RATE = ESTIMATED ANNUAL PREMIUM FOR CLASSIFICATION
2. + ESTIMATED PAYROLL X RATE = ESTIMATED ANNUAL PREMIUM FOR CLASSIFICATION
3. + ESTIMATED PAYROLL X RATE = ESTIMATED ANNUAL PREMIUM FOR CLASSIFICATION
4. + AIRCRAFT PASSENGER SEAT SURCHARGE, IF APPLICABLE
5. + PREMIUM CHARGE FOR WAIVER OF SUBROGATION, IF APPLICABLE
6. + PREMIUM FOR INCREASED LIMITS FOR EMPLOYERS' LIABILITY, IF APPLICABLE
7. ± PREMIUM INCENTIVE FOR SMALL EMPLOYERS, IF APPLICABLE
8. = ESTIMATED PREMIUM SUBJECT TO EXPERIENCE MODIFIER (1+2+3+4+5+6±7)
9. x EXPERIENCE MODIFIER (OR NEGOTIATED MODIFIER), IF APPLICABLE
10. = ESTIMATED MODIFIED PREMIUM (8x9)
11. x SCHEDULE RATING PLAN FACTOR, IF APPLICABLE
12. = ESTIMATED MODIFIED/SCHEDULE RATING PREMIUM (10x11)
13. x NETWORK CREDIT FACTOR, IF APPLICABLE
14. = ESTIMATED MODIFIED/SCHEDULE RATING/NETWORK PREMIUM
15. - DEDUCTIBLE CREDIT, IF APPLICABLE Based on Estimated Modified/Schedule Rating Premium
16. + MINIMUM PREMIUM FOR L. & H.W., ADMIRALTY OR F.E.L.A. OPERATIONS, IF APPLICABLE
17. = ESTIMATED STANDARD PREMIUM (14-15+16)
18. - PREMIUM DISCOUNT, IF APPLICABLE Based on Estimated Standard Premium
19. = ESTIMATED STANDARD PREMIUM AFTER PREMIUM DISCOUNT *
20. x ACQUISITION EXPENSE DISCOUNT FACTOR, IF APPLICABLE *
21. + EXPENSE CONSTANT *
22. + TERRORISM PREMIUM (TOTAL PAYROLL/100 x TERRORISM RATE), IF APPLICABLE *
23. = TOTAL ESTIMATED POLICY COST Excluding premium adjustments for retrospective rating plan and/or reimbursements for deductibles, if applicable [(19X20) + 21+22]. *

If the minimum premium is the total estimated policy cost, the acquisition expense discount shall be applied to the minimum premium. *

** All workers' compensation policies are subject to a final payroll audit that reflects the actual payroll and the actual premium developed on the policy in comparison to the estimated payrolls and the estimated premium and estimated policy cost calculated at the time the policy is issued.

RULE IV - CLASSIFICATIONS
Item 4 of the Information Page

A. GENERAL EXPLANATION

The object of the classification system is to group employers into classifications so that each classification reflects the exposure common to those employers. Subject to certain exceptions described later in this rule, it is the business of the employer within Texas that is classified and not the separate occupations or duties of individual employees within the business.

Changes in classifications of current or expired policies require the approval of the Texas Department of Insurance. The approval will be contingent upon receipt of reliable information from the insurance carrier, the insured, or agent of record. A written description of the insured's operations must accompany all requests for changes in classification.
 * (Refer to Procedures Section of the Appendix)

Schedule rating plans, negotiated modifiers and selective placement of an insured with an insurance company within a company group may be factors used to compensate an employer having employees working under more than one classification.

B. EXPLANATION OF CLASSIFICATIONS

1. Basic Classifications

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

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

Classifications are listed alphabetically in the Classification Section of this Manual. Notes following a classification are part of that classification and provide specific instructions regarding the assignment and use of that particular code. Assignment of classifications should be based on this rule and the entries and footnotes appearing in the Classification Section.

This Manual also includes a numerical listing of classification codes for reference purposes only.

2. Standard Exception Classifications

Some occupations are common to so many businesses that special classifications have been established for them. These special classifications are called standard exception classifications. Employees within the definition of a standard exception classification are not included in a basic classification unless the basic classification specifically includes those employees. (Refer to Rule IV-C. 3.a. and d.) The standard exception classifications are defined below:

a. Clerical Office Employees - Code 8810 - employees engaged exclusively in bookkeeping, in record keeping, in correspondence, or in other office work where books and other records are kept or correspondence is conducted. This classification applies only to employees who work in areas physically separated from other operations by structural partitions and in which work of clerical office employees as defined in this rule is performed exclusively. If such an employee has any other duty, the total payroll of that employee shall be assigned to the highest rated classification of operations to which the employee is exposed. Code 8810 is not eligible for division of payroll.
 *

b. Drafting Employees - Code 8810 - employees engaged exclusively in drafting and confined to office work. Code 8810 is not eligible for division of payroll. The entire payroll of any such employees exposed to any other operations shall be assigned to the highest rated classification of operations to which they are exposed.
 *

c. Drivers, Chauffeurs and Their Helpers - Code 7380 - employees engaged in such duties on or in connection with a vehicle. This classification also includes garage employees. Code 7380 is not eligible for division of payroll.
 *

d. Salespersons, Collectors or Messengers - Outside - Code 8742 - employees engaged in such duties away from the employer's premises. Code 8742 is not eligible for division of payroll. This classification shall not apply to employees who deliver
 *

merchandise. Employees who deliver merchandise shall be assigned to the classification applicable to drivers for that risk even though they also collect or sell. If they walk or use public transportation, they shall be assigned to the governing classification. *

- e. **Executive Officers NOC** - Code 8809 - Executive Officers performing clerical or outside salespersons duties only - not superintendents, foremen or workers. This classification applies only to executive officers such as the president, vice president, secretary, treasurer or any other officer appointed in accordance with the charter or by-laws of the corporation or a professional association. *

Executive officers performing duties other than as clerical or outside salespersons shall be classified in the same manner as other employees. The payroll limitation for executive officers shall apply whether classified as code 8809 or as any other classification. (Refer to *Miscellaneous Values, Rule V-F*). *

This classification is not eligible for division of payroll, except for executive officers performing part-time duties as members of an aircraft flying crew (Refer to *Rule IX-A.5*); or for executive officers of a cotton gin (Refer to *Classification Section*). *

3. General Inclusions

- a. Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:
 - (1) Commissaries and restaurants for the insured's employees. Such operations shall be assigned to a separate classification if conducted in connection with construction, erection, lumbering or mining operations;
 - (2) Manufacture of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases by the employer for use in the operations insured by the policy;

- (3) Hospitals or medical facilities operated by the insured for its employees;
- (4) Maintenance or repair of the insured's buildings or equipment by the insured's employees;
- (5) Printing or lithographing by the insured on its own products;
- (6) Aircraft travel by employees, other than members of the flying crew, including employees whose payroll is assigned to the standard exception classifications.

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

- (1) Such operation constitutes a separate and distinct business of the insured as provided in Rule IV-D below, or
- (2) It is specifically excluded by the classification wording, or
- (3) The principal business is described by a standard exception classification. (Refer to *Rule IV-D.7*.)

4. General Exclusions

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

- a. Aircraft operation - all operations of the flying crew. The payroll of any employees who, as part of their duties operate an aircraft as member of the flying crew, but who are normally engaged in other duties, shall be assigned to the classification describing their normal operations except for days on which they fly. For each such day, their payroll computed on the basis of 300 days a year shall be assigned to the appropriate aircraft operation classification.
- b. New construction or alterations by the insured's employees of the employer's premises.
- c. Stevedoring, including tallying and checking incidental to stevedoring.

- d. Sawmill operations - sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.

5. Governing Classification

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

C. CLASSIFICATION WORDING

1. Captions

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

2. Notes

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

Example of C-1 and 2 above

STORE: Grocery - retail
No handling of fresh meats.

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

3. Words and Phrases

- a. **All Employees, All Other Employees, All Operations, or All Operations to Completion:** If a classification includes any of these phrases, no other classification shall be assigned to that job or location unless specifically directed by classification wording.

Exceptions

- (1) Employees performing duties applicable to a Standard Exception Classification (Rule IV-B.2.), or General Exclusions (Rule IV-B.4.).
- (2) Any separate and distinct business shall be separately classified when conditions of Rule IV-D.4. exist.

Examples

- (1) Code 9186 - Circus - Traveling - All Employees

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

- (2) Code 8385 - Bus Company - Garage Employees

Code 7382 - Bus Company - All Other Employees & Drivers

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

- (3) Code 5538 - Greenhouse Erection - All Operations

All work in the erection of greenhouses shall be assigned to Code 5538.

- (4) Code 6219 - Jetty or Breakwater Construction - All Operations to Completion

All work for the construction of a jetty from beginning to end of the project shall be assigned to Code 6219.

These examples are subject to exceptions (1) and (2) above.

- b. **Clerical:** Clerical office employees and drafting employees as defined in Rule IV-B.2.a. and b.

- c. **Drivers:** Drivers, chauffeurs and their helpers as defined in Rule IV-B.2.c.

- d. **Includes or &:** If a classification contains "Includes" or "&", the operations or employees which are so designated shall not be assigned to a separate classification even though such operations or employees are described by another classification or are at a separate location.

Example

*

*

*

Code 4034 – Burial Vault Mfg – Concrete – Including Installation & Drivers

*

This classification also applies to installation and drivers.

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

Exceptions

- (1) For mercantile businesses, such as dealers or stores, this rule applies to each location. (*Refer to Rule IV-D.9.*)
- (2) For construction, erection, mining or oil & gas field operations, this rule applies to each job or location. (*Refer to Rule IV-D.8.*)

Example

Code 8106 - Steel or Iron Merchant & Drivers - not applicable to junk dealers or iron or steel scrap dealers.

This classification shall not be assigned to a steel merchant which also deals in junk. That risk shall be assigned to Code 8265 - Junk Dealers.

- f. **NOC** (Not Otherwise Classified): A classification designated "NOC" shall apply only if no other classification more specifically describes the insured business.
- g. **Or:** Or also means and.

Example

Code 2583 - Cleaning or dyeing

Cleaning or dyeing also means cleaning and dyeing.

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

Example

Code 3632 - Machine Shop - NOC - foundry operations to be separately rated.

In a risk which operates a machine shop, any foundry operations are to be separately classified.

D. ASSIGNMENT OF CLASSIFICATIONS

1. Object of Classification Procedure

The object of the classification procedure is to assign the one basic classification which best describes the business of the employer within

Texas. Subject to certain exceptions described in this rule, each classification includes all the various types of labor found in a business. It is the business which is classified, not the separate occupations or duties of individual employees within a business. Additional classifications shall be assigned as follows.

2. Classification of Separate Legal Entities

Each separate legal entity insured under a policy shall be assigned to the basic classification which describes its entire business within Texas. This assignment procedure applies even if the business is conducted at more than one location. (Exception: *Refer to Rule IV-D.8., 9., 10.*)

3. Business Not Described by a Manual Classification

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

4. Assignment of Additional Basic Classification

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

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

Policies with more than one classification may involve employees working in connection with the several classifications. Payroll assignment for such employees is subject to Rule IV-E.

5. Classifications Limited To Separate Businesses

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

Example

Code 4511 - Analytical Chemist

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

6. Standard Exception and General Exclusion Operations

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

7. Business Described by a Standard Exception Classification

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

Example: Insured is a bank:

<u>Employees</u>	<u>Assignment</u>
Clerical Office	Code 8810 - Clerical Office Employees
Maintenance, Security, Elevator Operators	Code 9015 - Buildings NOC - operation by owner or lessee - & Drivers

Cafeteria or Restaurant Code 9079 - Restaurant NOC

8. Construction, Erection, Mining, or Oil and Gas Field Operations

Each distinct type of construction, erection, mining, or oil and gas field operation at a job or location shall be assigned to the classification which specifically describes such operation provided separate payroll records are maintained for each operation.

Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed.

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

9. Mercantile Business

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

10. Farm Operations

For assignment of classifications for farm operations, refer to Classifications Section under "Farm".

11. Employee Leasing and Temporary Labor Contractors

Classifications shall be assigned according to the code which applies to the client's business.

E. PAYROLL ASSIGNMENT - MULTIPLE CLASSIFICATIONS

1. Miscellaneous Employees

Miscellaneous employees are those who perform duties conducted in common for separate operations which are subject to more than one basic classification. The payroll of any miscellaneous employees shall be assigned to the governing classification. Such employees include general superintendents, maintenance or power plant employees, elevator operators, shipping or receiving clerks and yard workers.

Example: Four story factory

Two floors general job machine shop and two floors plastic goods manufacturing:

Code 3632 - Machine Shop NOC applies to machine shop.

Code 4452 - Plastics Mfg. applies to plastic goods manufacturing.

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

2. Interchange of Labor

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

Exceptions

The payroll of an individual employee, other than miscellaneous employees, may be divided between more than one classification when the employer is engaged in construction, erection, oil and gas field work, or stevedoring work (*Refer to Rule IV-D.8.*). Also, employees performing part-time duties as a member of an aircraft flying crew may be subject to division of payroll between code 7421 and other classifications.

Trucking operations, when conducted as a separate and distinct business from the employer's principal business may also be eligible for division of a single employee's payroll. (Refer to Trucking Exception in the Classification Section.)

In order to qualify for these exceptions, the employer must maintain accurate payroll records reflecting the type of work performed by each employee. An estimated or percentage allocation of payroll is not permitted. In the absence of daily

records, use the highest rated classification authorized for the insured.

F. HOW TO SHOW CLASSIFICATIONS IN ITEM 4 OF THE INFORMATION PAGE

1. Business Described by a Specific Classification

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

2. Business Not Described by a Specific Classification

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

Example

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

Lamp Shade Mfg. - from textiles - 2501

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

RULE V - PREMIUM BASIS**Item 4 of the Information Page****A. BASIS OF PREMIUM - TOTAL REMUNERATION**

Except as provided in this rule, premium shall be computed on the basis of the total remuneration paid or payable by the insured for services of employees covered by the policy.

Exception

Some classifications have a different premium basis. For example, premium for the domestic worker classification may be computed on a per capita or payroll basis. (Refer to Rule XV.)

B. REMUNERATION-PAYROLL**1. Definition**

Remuneration means money or substitutes for money.

2. Inclusions

Remuneration includes:

- a. Commissions;
- b. Bonuses;
- c. Extra pay for overtime work except as provided in Rule V-E.;
- d. Pay for holidays, vacations or periods of sickness;
- e. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;
- f. Payment to employees on any basis other than time worked, such as piece work, profit sharing or incentive plans;
- g. Payment or allowance for hand tools or power tools used by hand provided by employees and used in their work or operations for the insured;
- h. The rental value of an apartment or a house provided for an employee based on comparable accommodations;
- i. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;

- j. The value of meals received by employees as part of their pay to the extent shown in the insured's records;
- k. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay;
- l. Employee contributions made in the form of an employee authorized salary reduction, which are diverted by an employee for payment, by the employer, into a savings plan. Could be referred to as Salary Reduction Plans, Cafeteria Plans or Flexible Benefit Plans;
- m. Allocated business expenses such as housing, automobile, clothing, tools, moving, etc.;
- n. Automobile mileage allowances in excess of IRS guidelines;
- o. Per diem allowances in excess of IRS guidelines.

3. Exclusions

Remuneration excludes:

- a. Tips and other gratuities received by employees;
- b. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Rule V-B.2.e.;
- c. The value of special rewards for individual invention or discovery;
- d. Dismissal or severance payments except for time worked or accrued vacation;
- e. Reimbursements for business expenses such as automobile, meals, lodging, etc.;
- * f. Safety awards received by employees as a supplement to the employees' wages in accordance with the employer's written adopted accident prevention plan provided to the insurance company at policy inception or at the time of adoption of the accident prevention plan if during the policy period.
- * g. Employees wages diverted into a third-party pension trust or plan for the exclusive and irrevocable benefit of the employee (Davis-Bacon Act Wages).

4. Payroll

Payroll means remuneration.

5. Vehicles Under Contract

The labor portion of payroll for drivers, chauffeurs, or helpers providing vehicles with drivers under contract shall be included as payroll of the insured employer. If the labor portion of pay cannot be determined, 1/3 of the total contract price paid by the insured employer for the services shall be considered payroll.

C. ESTIMATED PAYROLLS

1. Estimated Payrolls By Classification

For each classification shown on the Information Page, the total estimated annual payroll shall be stated in the column headed "Premium Basis - Total Estimated Annual Remuneration."

2. Determination Of Estimated Payrolls

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

D. WHOLE DOLLARS-PAYROLLS

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

E. OVERTIME

1. Definition

Overtime means those hours worked for which there is an increase in the rate of pay:

- a. For work in any day or in any week in excess of the number of hours normally worked, or
- b. For hours worked in excess of 8 hours in any day or 40 hours in any week, or
- c. For work on Saturdays, Sundays or holidays.

In the case of guaranteed wage agreements, overtime means only those hours worked in excess of the number specified in such agreement.

2. Exclusion Of Overtime Payroll

The extra pay for overtime shall be excluded from the payroll on which premium is computed as indicated in a. or b. below, provided the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification.

- a. If the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.

Example

If an employee worked overtime and was paid time and one-half, the half-time would be the extra portion, and that is the time that shall be excluded.

40 hrs. @ \$10.00 hr.	\$400.00
5 hrs. @ \$15.00 overtime	+ 75.00
Total Week Wage	\$475.00
Total Exclusion from WC premium	(\$25.00)
Total Wage for WC premium calculation (45 hrs. @ \$10.00)	\$450.00

- b. If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, 1/3 of this total pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, 1/2 of the total pay for double time shall be excluded.

F. MISCELLANEOUS VALUES -- PAYROLL LIMITATION

- 1. The payroll for employees listed in 4. and 5. below is subject to a limitation. The payroll on which premium is based shall exclude that part of the employee's average weekly wage which is in excess of the applicable weekly limitation, provided:

- a. Books and records are maintained to show separately the total payroll earned by each employee whose average weekly wage for the total time employed during the policy period exceeds the weekly payroll limitation, and

b. Separate records are maintained in summary by classification for such employees.

2. A part of a week shall be treated as a full week in determining average weekly wage.

3. The basis of premium for the following employees is a fixed amount determined by the following formulas:

a. Code 7382 - Taxicab Co. and Limousine Co.

In the absence of verifiable payroll records for employee operated vehicles, use the Texas Average Weekly Wage x 1.50 x 52, rounded to the nearest \$100.

For leased or rented vehicles, use the Texas Average Weekly Wage x 1.00 x 52, rounded to the nearest \$100.

b. Partners and Sole Proprietors

For purposes of this rule, "partners" includes general partners and limited partners.

Use the Texas Average Weekly Wage x 1.25 x 52, rounded to the nearest \$100.

Note: The Texas Average Weekly Wage is the same as the average annual weekly wage established by the Texas Workers' Compensation Commission effective September 1 of each year for benefits.

4. A Maximum Remuneration of \$1,200 per week is applicable to the following employees:

a. Executive Officers

b. Athletic Team: Non-contact sports - Code 9178

c. Athletic Team: Contact sports - Code 9179

d. Carnival - Traveling - Code 9186

e. Motion Picture Production - Code 4360

5. A Minimum Remuneration of \$150 per week is applicable to Executive Officers.

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RULE VI - RATES AND PREMIUM DETERMINATION
Item 4 of the Information Page

A. RATES

1. Definition

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

Exception

The premium for some classifications may not be based upon payroll. For example, the rate for the domestic worker classification may be the amount of premium for each domestic worker, that is, a per capita charge. (Refer to Rule XV.)

2. "a" Rates

A classification with the symbol "a" means the rate for that classification shall be calculated by the carrier. Any factor to increase the filed rate for Longshore and Harbor Workers' Compensation Act and/or Oil, Gas or Other Mineral Operations On or Over Water are "a" rates.

3. Filed Rate

Filed rate shall mean the rate filed by the insurance carrier in accordance with the Texas Department of Insurance requirements unless or until such rate has been disapproved. The effective date of the policy, and not the anniversary rating date, determines the filed rates to be used in calculating premium.

4. Disease Loading

A supplemental disease loading may be applied to the rate for a classification code.

5. Show Rates in Item 4 of the Information Page

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

B. PREMIUM DETERMINATION

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

Example

Payroll	=	\$90,000
Rate per \$100 of Payroll	=	1.50
	$\frac{\$90000}{100} \times 1.50 =$	\$ 1,350
Premium	=	\$ 1,350

C. WHOLE DOLLARS-PREMIUMS

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

D. EXPENSE CONSTANT

1. Explanation

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

2. Amount of Expense Constant

The expense constant is filed with this department. The filed expense constant applies to a policy issued for a period of less than one year in the same manner as it applies to a policy written for one year. In the event of policy cancellation, refer to Rule X. For long-term policies, refer to Rule III.

3. Premium Discount, Experience Rating and Retrospective Rating

The expense constant is not subject to adjustment by premium discount, experience * rating modification or retrospective rating. The * expense constant is not used to determine premium discount, experience rating modification, retrospective rating or premium incentives for small employers.

4. Minimum Premium

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

5. Information Page

The expense constant shall be shown on the Information Page.

E. MINIMUM PREMIUM

1. Explanation

The minimum premium is the lowest premium required in order to provide insurance under the Standard Policy. The minimum premium shall be stated on the Information Page. It is the lowest total policy premium for a one-year policy period. The minimum premium shall be prorated on policies issued for a period less than one year. For policies issued for a period over one year, refer to Rule III.

Minimum premiums for each classification are filed by the insurance carriers with this department.

* Minimum premiums filed by the insurance carriers shall be reduced by the acquisition expense discount, if applicable. (Refer to Rule VI-L.)

2. \$250 Limitation

Minimum premiums are subject to a "maximum" minimum of \$250.

3. How Determined

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

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

Example If Class Code 8810
If Rate = \$0.64
If Minimum Premium = \$172
If Expense Constant = \$140

	Example 1	Example 2
Payroll/100	\$10,000/100	\$1,000/100
x Rate	x \$0.64	x \$0.64
	= \$64	= \$6
x Exp. Modification	x 1.10	x 1.10
	= \$70	= \$7
+ Expns. Constant	+ \$140	\$140
=	\$210	\$147
Policy Premium	\$210	\$172

4. Experience Rating

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

5. Adjustment Upon Audit

The minimum premium is subject to final adjustment and shall be determined upon audit only on the basis of those classifications developing premium. If the final earned premium is less than the minimum premium determined upon audit, that minimum premium shall be charged. For cancelled policies, refer to Rule X. If no payroll is developed, use the minimum premium of Code 8810. If a policy is written on an "if any" basis, no premium will be charged for the Terrorism Risk Insurance Act of 2002, unless the policy develops premium during the policy term or at audit.

F. DEPOSIT PREMIUM

1. Amount Payable

The amount of the deposit premium shall be established by the carrier. Adjustment of premium may be made on an annual basis or the policy may provide for interim adjustment and payment of premium on a monthly, quarterly or semi-annual basis.

2. When Credit Allowed

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

G. PREMIUM MODIFICATIONS-EXPERIENCE RATING PLAN

If the risk is subject to experience rating, both the experience rating modifier calculated by the insuring company and the negotiated experience modifier, if applicable, shall be shown in Item 4 of the Information Page. The Information Page shall reflect the premium modified by the negotiated modifier, if applicable. "Test modifiers" cannot be applied to the policy in determining premium and cannot be negotiated.

H. PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE

Additional rating procedures are in Rules XII, XIII and XIV for insurance for employers subject to the Longshore and Harbor Workers' Compensation Act, the Federal Employers' Liability Act and admiralty law.

I. SCHEDULE RATING

Schedule rating is an optional rating plan that carriers may file which allows the carrier to deviate from their filed rates based on the individual characteristics of a risk. The schedule rating criteria and debits/credits are not standard between carriers.

All schedule ratings used in calculating premium must be supported by documentation maintained by the insurance company.

Premium for the Terrorism Risk Insurance Act of 2002 is not subject to schedule rating.

J. TERRORISM PREMIUM

The premium for the Terrorism Risk Insurance Act of 2002 is based on the policy's total payroll as defined in Rule V-B. To determine this premium, the total Texas payroll for the risk is divided by \$100 and then multiplied by the Terrorism rate filed with TDI by the insurance company. The calculation is expressed as (Payroll/100 x Terrorism Rate = Premium). This premium is then added to the Estimated Standard Premium, pursuant to Rule III-E. The terrorism premium is not subject to any modifications including, but not limited to, experience rating, schedule rating, retrospective rating, premium discount or premium incentive for small employers.

Premium developed under this Act is not included in standard premium.

Policies issued on an "if any" basis will not be charged a terrorism rate unless the policy develops premium during the policy term or at audit.

Premium for this Act does not apply to Code 0913 – Domestic Workers – Residences Per Capita Basis.

* K. CERTIFIED WORKERS' COMPENSATION HEALTH CARE NETWORK

1. Participation In Network

A certified workers' compensation health care network is authorized in Chapter 1305 of the Texas Insurance Code and in Title 28, Chapter 10 of the Texas Administrative Code. An insurance carrier can either establish its own network for certification or can contract with a network that has been certified. The Texas Department of Insurance (TDI) anticipates that certified workers' compensation health care networks will help reduce the cost of workers' compensation claims in Texas and that the cost savings, both anticipated and actual, should be passed on to policyholders participating in the networks in the form of a premium credit.

The amount of the premium reduction, if applicable, is shown on the Information Page of the policy and is determined by applying the network credit factor to the estimated modified/schedule rating premium (Refer to Rule III E). The Texas Health Care Network Endorsement (WC 42 04 08) must be attached to the policy if the policyholder elects to participate in a certified workers' compensation health care network.

Each insurance carrier is required to advise TDI whether it is offering a certified workers' compensation health care network(s) to policyholders. Each carrier must provide the following information:

- a. The percentage premium credit, if applicable; or
- b. A statement indicating that the insurance carrier is not participating in certified workers' compensation health care networks.

The premium reduction may be prorated based on when during the policy period the election to participate or the election to terminate participation in the workers' compensation health care network is made. The premium reduction may be forfeited if the carrier determines that the policyholder failed to provide to employees the information required in 2. a. and/or 2.b. below. Before a policyholder's premium reduction can be forfeited by the insurance carrier, a letter giving 30 days notice of possible premium reduction forfeiture must be sent by the insurance carrier to the policyholder explaining why the premium credit is being forfeited. If the policyholder corrects the reason for the potential forfeiture of the premium credit within the 30 days, the premium reduction will not be forfeited.

Minimum premium policies are not eligible for this premium reduction.

2. Required Policyholder Information

The following information must be provided by the insurance carrier to policyholders in accordance with Section 1305.005(d) and 1305.451 of the Texas Insurance Code and the Workers' Compensation Health Care Networks rule contained in Title 28, Chapter 10 of the Texas Administrative Code:

- a. Employee notice of network requirements;
- b. Employee acknowledgement form; and
- c. Description of service area(s) as required under Title 28, § 10.22 of the Texas Administrative Code.

* L. ACQUISITION EXPENSE DISCOUNT

1. Definition

An acquisition expense discount is a premium credit given to policyholders written by the same insurance carrier who are members of a common group or organization. The discount is given to reflect acquisition expense savings, such as a reduction in marketing or sales costs and commission reductions that are identified and documented by the insurance carrier.

2. Eligibility

Members of the common group or organization are eligible for an acquisition expense savings in the form of a discount, as filed by the insurance carrier. *(Refer to Rule VI-L.4.)*

3. Application of Discount

- a. The acquisition expense discount factor is applied to the Estimated Standard Premium After Premium Discount. For example, if the filed acquisition expense discount is 5%, the factor is .95. *(Refer to Rule III-E.)*

- b. This discount is applied in addition to the premium discount.

- c. This discount is applied to minimum premium policies.

4. Insurance Carrier Requirements

- a. Each insurance carrier is required to file with TDI the amount of the acquisition expense discount it proposes to offer to policyholders for each common group or organization. Each carrier must provide the following information:

- (1) The definition of the common group or organization to which this discount will apply;
- (2) The acquisition expense discount percentage; and
- (3) Documentation supporting this discount.

- b. All filings shall be made in accordance with the requirements contained in Texas Administrative Code, Title 28, Chapter 5, Subchapter M, Filing Requirements.

RULE VII - PREMIUM DISCOUNT**Item 4 of the Information Page****A. EXPLANATION**

Premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies.

B. DEFINITIONS**1. Standard Premium**

Standard premium means, for purposes of this rule, the Texas premium determined on the basis of the rates, any experience rating modification, schedule rating, deductible credit, and minimum premiums. The Expense Constant and premium for the Terrorism Risk Insurance Act of 2002 shall be excluded from determination of the standard premium.

2. Total Standard Premium

Total standard premium means the total premium for all states covered by the policy, excluding premium based on the disease rate applicable to risks in states where coverage is provided under the Federal Mine Safety and Health Act.

C. RETROSPECTIVE RATING

Any standard premium under a retrospective rating plan is not subject to premium discount.

D. DETERMINATION OF PREMIUM DISCOUNT

If a policy develops total standard premium in excess of \$5,000, the standard premium is subject to premium discount as follows:

1. Without Retrospective Rating**a. Single State Policy**

If a policy provides coverage only in Texas, the premium discount for Texas shall be determined by applying the discount percentages, found in the Premium Discount Table or as filed by the carrier, to the total standard premium.

b. Multiple State Policy

Premium discount is applied on an interstate basis. It shall be determined by applying the discount percentages, found in the Premium Discount Table or as filed by the carrier, to each state's portion of the first \$5,000, next \$95,000, next \$400,000 and the amount of \$500,000 of the total standard premium. Each state's portion of the foregoing divisions of total standard premium shall be computed by multiplying the total standard premium in each of the above divisions by the ratio of the state standard premium to the total standard premium.

2. With Retrospective Rating

The portion of standard premium subject to a retrospective rating plan is not subject to premium discount. The remainder of that standard premium is subject to premium discount computed as follows:

- a. Determine the discount as if none of the premium is subject to retrospective rating;
- b. Determine the discount on the basis of only that premium which is subject to retrospective rating;
- c. The difference between a. and b. is the premium discount.

3. Other Methods

Any other method may be used to determine the premium discount provided that the discount so determined does not differ from the discount produced by the method outlined above by more than 0.1% of the standard premium. The Premium Discount Table appears at the end of this rule.

E. COMBINATION OF POLICIES

Two or more policies issued to the same insured, by one or more insurance carriers under the same management, may be combined for the purpose of computing the premium discount for that insured.

1. Insured

Insured means a single legal entity or two or more legal entities eligible for combination under the Experience Rating Plan.

2. Combination Procedure

If such separate policies have different expiration dates, the combination for the purpose of 1. above is subject to the following:

- a. The insurance carrier(s) shall determine the effective date for the application of premium discount;
- b. All such policies in force prior to such effective dates shall be cancelled and rewritten as of the effective date;
- c. All policies effective after the effective date of the combination shall be written to expire concurrently with other policies in the combination.

F. GROUP PURCHASE PROGRAM

Premium discount for two or more policies issued to a certified group purchase program is based on the

group's total standard premium. Total premium for all members that are still part of the group at the common expiration of the policies shall be combined to determine the premium discount percentage applicable to each individual group member's premium. The premium discount will be distributed in accordance with the group's plan of operation submitted to and approved by the Texas Department of Insurance. The premium discount for an individual member cannot be less than what it would have been had the member not been part of the group.

The insurance carrier and group administrator may agree that the final premium discount percentage will be determined based on the premium reported as of the common expiration of the group's policies. If the insurance carrier and group administrator do not agree to this early determination of the discount percentage, the final premium discount percentage will not be determined until all policies subject to the group are audited.

PREMIUM DISCOUNT TABLE

Standard Premium	Discount %	Standard Premium	Discount %	Standard Premium	Discount %
\$ 0 - 5,029	0.0 %	\$ 9,439 - 9,655	4.0 %	\$ 93,334 - 102,857	8.0 %
5,030 - 5,090	0.1	9,656 - 9,882	4.1	102,858 - 107,234	8.1
5,091 - 5,153	0.2	9,883 - 10,120	4.2	107,235 - 111,999	8.2
5,154 - 5,217	0.3	10,121 - 10,370	4.3	112,000 - 117,209	8.3
5,218 - 5,283	0.4	10,371 - 10,632	4.4	117,210 - 122,926	8.4
5,284 - 5,350	0.5	10,633 - 10,909	4.5	122,927 - 129,230	8.5
5,351 - 5,419	0.6	10,910 - 11,200	4.6	129,231 - 136,216	8.6
5,420 - 5,490	0.7	11,201 - 11,506	4.7	136,217 - 143,999	8.7
5,491 - 5,562	0.8	11,507 - 11,830	4.8	144,000 - 152,727	8.8
5,563 - 5,637	0.9	11,831 - 12,173	4.9	152,728 - 162,580	8.9
5,638 - 5,714	1.0	12,174 - 12,537	5.0	162,581 - 173,793	9.0
5,715 - 5,793	1.1	12,538 - 12,923	5.1	173,794 - 186,666	9.1
5,794 - 5,874	1.2	12,924 - 13,333	5.2	186,667 - 201,599	9.2
5,875 - 5,957	1.3	13,334 - 13,770	5.3	201,600 - 219,130	9.3
5,958 - 6,043	1.4	13,771 - 14,237	5.4	219,131 - 239,999	9.4
6,044 - 6,131	1.5	14,238 - 14,736	5.5	240,000 - 265,263	9.5
6,132 - 6,222	1.6	14,737 - 15,272	5.6	265,264 - 296,470	9.6
6,223 - 6,315	1.7	15,273 - 15,849	5.7	296,471 - 336,000	9.7
6,316 - 6,412	1.8	15,850 - 16,470	5.8	336,001 - 387,692	9.8
6,413 - 6,511	1.9	16,471 - 17,142	5.9	387,693 - 458,181	9.9
6,512 - 6,614	2.0	17,143 - 17,872	6.0	458,182 - 528,421	10.0
6,615 - 6,719	2.1	17,873 - 18,666	6.1	528,422 - 590,588	10.1
6,720 - 6,829	2.2	18,667 - 19,534	6.2	590,589 - 669,333	10.2
6,830 - 6,942	2.3	19,535 - 20,487	6.3	669,334 - 772,307	10.3
6,943 - 7,058	2.4	20,488 - 21,538	6.4	772,308 - 912,727	10.4
7,059 - 7,179	2.5	21,539 - 22,702	6.5	912,728 - 1,115,555	10.5
7,180 - 7,304	2.6	22,703 - 23,999	6.6	1,115,556 - 1,434,285	10.6
7,305 - 7,433	2.7	24,000 - 25,454	6.7	1,434,286 - 2,007,999	10.7
7,434 - 7,567	2.8	25,455 - 27,096	6.8	2,008,000 - 3,346,666	10.8
7,568 - 7,706	2.9	27,097 - 28,965	6.9	3,346,667 - 10,039,999	10.9
7,707 - 7,850	3.0	28,966 - 31,111	7.0	10,040,000 and Over	11.0
7,851 - 7,999	3.1	31,112 - 33,599	7.1		
8,000 - 8,155	3.2	33,600 - 36,521	7.2		
8,156 - 8,316	3.3	36,522 - 39,999	7.3		
8,317 - 8,484	3.4	40,000 - 44,210	7.4		
8,485 - 8,659	3.5	44,211 - 49,411	7.5		
8,660 - 8,842	3.6	49,412 - 56,000	7.6		
8,843 - 9,032	3.7	56,001 - 64,615	7.7		
9,033 - 9,230	3.8	64,616 - 76,363	7.8		
9,231 - 9,438	3.9	76,364 - 93,333	7.9		

Above Table Based on the Following Discounts:

First	\$	5,000	0.0%
Next	\$	95,000	8.4%
Next	\$	400,000	10.5%
Over	\$	500,000	11.0%

RULE VIII - LIMITS OF LIABILITY
Item 3.b. of the Information Page

A. WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY POLICY

1. Part One-Workers' Compensation

There is no limit of liability in the standard policy for Part One-Workers' Compensation. The policy provides all benefits required by any workers' compensation law of a state listed in Item 3.A. of the Information Page.

2. Part Two-Employers' Liability

a. Standard Limits

The standard limits of liability under Part Two are:

Bodily Injury by Accident:
 \$100,000-each accident

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

Bodily Injury by Disease:
 \$500,000-policy limit

b. Increased Limits

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

- (1) The limits of liability shall be the same for all states specified in Item 3.A. of the Information Page.
- (2) The additional premium for increased limits may be determined by multiplying the total premium by a percentage up to the maximum percentage shown in the following Table for Increased Limits. For this purpose, total premium shall be computed before application of deductible credit, experience rating modification, premium discount, expense constants, or retrospective rating adjustment.

Table for Increased Limits

Limits of Liability	Maximum Percentage
(000 omitted)	
100/100/1,000	.50%
100/100/2,500	.75%
100/100/5,000	1.00%
100/100/10,000	1.25%
500/500/500	1.00%
500/500/1,000	1.25%
500/500/2,500	1.50%
500/500/5,000	1.75%
500/500/10,000	2.00%
1,000/1,000/1,000	2.00%
1,000/1,000/2,500	2.25%
1,000/1,000/5,000	2.50%
1,000/1,000/10,000	2.75%
2,500/2,500/2,500	3.00%
2,500/2,500/5,000	3.25%
2,500/2,500/10,000	3.50%
5,000/5,000/5,000	4.00%
5,000/5,000/10,000	4.25%
10,000/10,000/10,000	5.00%
12,500/12,500/12,500	5.25%
15,000/15,000/15,000	5.75%
17,500/17,500/17,500	6.00%
20,000/20,000/20,000	6.15%

If an increased limit is selected which does not correspond to a limit in the above table, the maximum percentage shall be that for the next higher limit in the table.

It is not permissible to provide different limits of liability for accidents and for disease on the same policy.

(3) The premium for increased limits shall be subject to experience rating modification, deductible credit, and premium discount or retrospective rating adjustment .

(4) Percentages for limits greater than shown above are to be filed by the carrier with the Department in accordance with the law.

c. Accident Limit

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

d. Disease Limits

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

e. Show Limits on the Information Page

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

B. VOLUNTARY COMPENSATION INSURANCE

1. Standard Limits

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

Bodily Injury by Accident:
\$100,000-each accident

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

Bodily Injury by Disease:
\$500,000-policy limit

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

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

2. Increased Limits

The standard limits under Part Two-Employers' Liability Insurance for employees subject to voluntary compensation insurance may be increased. The premium for the increased limits shall be determined on the basis of the factors in Rule VIII-B-3.

3. Premium Determination

Premium shall be determined on the basis of workers' compensation rules, classifications and rates for the state workers' compensation law designated in the schedule in the Voluntary Compensation and Employers' Liability Coverage Endorsement (WC 00 03 11).

4. Payroll Records

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

RULE IX - SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM

A. EXECUTIVE OFFICERS

1. Definition

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

2. Executive Officers with at least 25% Equity Ownership of the Name Insured

- a. A corporate executive officer(s) of the named insured is covered and entitled to benefits under a workers' compensation policy as an employee, unless the corporate executive officer is specifically excluded from coverage. Partners, Officers and Others Exclusion Endorsement (WC 42 03 08) shall be attached to the policy naming any corporate executive officer(s) to be excluded from coverage.
- b. A corporate executive officer(s) of the named insured with at least 25% equity ownership in the named insured may be excluded from coverage by attaching the Partners, Officers and Others Exclusion Endorsement (WC 42 03 08) to the policy, naming any corporate executive officer(s) to be excluded from coverage.
- c. When working under a building or construction contract with a governmental entity, a corporate executive officer(s) of the named insured with an equity ownership of at least 25% in the named insured may be excluded from coverage by attaching the Partners, Officers and Others Exclusion Endorsement (WC 42 03 08) to the policy, naming the corporate executive officer(s) to be excluded from coverage.

3. Executive Officers with Less Than 25% Equity Ownership of the Named Insured

- a. A corporate executive officer(s) of the named insured is covered and entitled to benefits under a workers' compensation policy as an employee, unless the corporate executive officer is specifically excluded

from coverage. Partners, Officers and Others Exclusion Endorsement (WC 42 03 08) shall be attached to the policy naming any corporate executive officer(s) to be excluded from coverage, except as provided in (b) below.

- b. A corporate executive officer(s) of the named insured with less than 25% equity ownership in the named insured may be excluded from coverage at the insurer's option.

4. Premium Determination

Premium for corporate executive officers shall be based on their total payroll, subject to the minimum and maximum payroll amounts shown in Rule V-F, regardless of the classification applicable to the corporate executive officers covered by the policy. These payroll limitations apply to the weekly payroll of each corporate executive officer for the number of weeks the officer was employed during the policy period.

5. Assignment of Payroll

Payroll shall be assigned to Code 8809 for executive officers performing clerical or outside salesperson duties only. Code 8809 is not eligible for division of payroll, except for executive officers performing part-time duties as members of an aircraft flying crew (*Refer to Rule IX-A.6.*); or for executive officers of a cotton gin (*Refer to Classification Section*).

Payroll for executive officers performing duties other than as clerical or outside salespersons shall be assigned to classifications in the same manner as other employees.

6. Flight Duties

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

- a. For each day during which the executive officer did not perform flight duties, assign the officer's payroll as provided in Rule IX-A.4.

- b. For each day the executive officer performed flight duties, the payroll computed on the basis of 300 days a year shall be assigned to Code 7421-Aircraft Operation-flying crew. If an executive officer's nonflying duties on such a day are subject to a higher rated classification, that higher rated classification shall be assigned on that day.

Rules 5a. and b. apply on the basis of the pilot's log book required under Federal regulations or other verifiable records.

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

B. PARTNERS AND SOLE PROPRIETORS

For purposes of this rule and the endorsements to implement this rule, "partners" includes general partners and limited partners.

1. Law and Status

Partners and sole proprietors are automatically covered under the policy unless specifically excluded by attaching the Partners, Officers and Others Exclusion Endorsement (WC 42 03 08) to the policy, naming the person(s) to be excluded from the policy. If the spouse of a partner or sole proprietor is active in the operation of the named insured, then coverage for the spouse is treated in the same manner as the partner or sole proprietor.

2. Coverage

For clarification purposes, the Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 42 03 10) may be attached to the policy naming each partner, sole proprietor and spouses thereof covered under the policy. In addition, each partner, sole proprietor and spouses thereof covered may be specifically named in Item 4 of the Information Page.

Each partner or sole proprietor and spouse(s) thereof to be excluded from coverage under the policy shall be excluded by attaching the Partners, Officers and Others Exclusion Endorsement (WC 42 03 08) to the policy, naming the person(s) excluded from the policy.

3. Premium Determination

Premium for each partner or sole proprietor and spouses treated as an employee is based on the formula shown in Rule V-F.

4. Assignment of Payroll

Payroll of partners or sole proprietors and spouses shall be assigned to classifications in accordance with Rule IV.

C. REAL ESTATE SALESPERSONS

Where an insured has elected to cover in its insurance policy real estate salespersons who are compensated solely by commissions, there shall be attached to the policy the Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 42 03 10). The name of each salesperson to be covered shall be stated in the endorsement or in Item 4 of the Information Page.

D. VOLUNTEER PERSONNEL--POLITICAL SUBDIVISIONS & EMERGENCY SERVICE ORGANIZATIONS

1. Definition

"Emergency service organization" means any organization established to provide for the general public: (A) fire prevention and suppression; (B) hazardous materials response operations; or (C) emergency medical services.

"Normal functions" means any response to, participation in, or departure from an incident scene; training; meetings; performance of equipment maintenance; or organizational functions.

"Political Subdivision" means a county, municipality, special district, a school district, a junior college district, housing authority, community center for mental health and mental retardation services established under Subchapter A, Chapter 534, Health and Safety Code, or any other legally constituted political subdivision of the state.

"Volunteer members" means individuals who are carried on the membership list of the organization as active participants and who receive no remuneration for their services.

2. Law and Status

A political subdivision may cover volunteer firefighters, police officers, emergency medical personnel, and other volunteers that are specifically named who shall be entitled to full medical benefits and the minimum compensation payments provided under the law.

An emergency service organization which is not a political subdivision or which is separate from any political subdivision may elect to obtain workers' compensation coverage for its named volunteer members who participate in the normal functions of the organization. Named volunteer members are entitled to full medical benefits and the minimum compensation payments provided under the law.

3. Coverage

In order to provide coverage for volunteer personnel, the Texas Volunteer Workers Coverage Endorsement (WC 42 03 03), must be attached to the policy and those volunteers/volunteer members or classifications of volunteers to be covered must be designated in the endorsement or in Item 4 of the Information Page.

4. Premium Determination

Volunteer personnel covered by the policy shall be classified and rated in accordance with the appropriate classifications shown in the Classifications Section, subject only to specific exceptions granted by the Texas Department of Insurance. Remuneration to be used for premium determination of each volunteer/volunteer member covered shall be the hourly wage rate for a beginning full time employee engaged in similar activities, subject to a maximum of \$5,200 annually.

E. EMPLOYEE LEASING ARRANGEMENTS

The purposes of this rule are to curtail abuses to the workers' compensation insurance rating system of the State of Texas perpetrated by employee leasing arrangements; to prevent employee provider firms from assisting employers in evading proper premium and other charges for workers' compensation insurance through employee leasing arrangements; to ensure that incurred experience is used in ratings; and to ensure that premium is paid commensurate

with exposure and anticipated claims experience. This rule provides a method to calculate more accurately the proper workers' compensation premium attributable to leased workers. This is done by requiring the use of the client company's modifier for the first two (2) years and by attributing experience for leased workers to the employee provider firm. After two (2) years, the time necessary for experience to be reflected in an experience modifier, the employee provider firm can use its own experience modifier.

This rule does not purport to make any determination that an employee provider firm is or is not the employer of a leased worker for any purpose whatsoever; nor does the Texas Department of Insurance in passing this rule make any such determination. This rule is of no significance with regard to the employer/employee relationship under Texas law or with regard to determinations about the payment of benefits to injured workers. The purpose of the rule is limited strictly as stated above.

1. Definitions

"Affiliate" of a specific entity means a person that directly or indirectly, through one or more intermediaries, controls or is controlled by, or is under common control with the entity specified.

"Client Company" means an entity that obtains one or more leased workers from an employee provider firm.

"Department" means the Texas Department of Insurance.

"Employee Leasing Arrangement" means an arrangement under lease, contract or other agreement made orally or in writing whereby an employee provider firm provides one or more leased workers to a client company and, for purposes of workers' compensation insurance, claims the leased workers are employees or co-employees of it and the client company, or claims to be the employer or co-employer with the client company of the leased workers.

"Employee Provider Firm" means an entity or any affiliate whose principal business is providing workers, as distinct from providing non-personnel services, to another entity to perform activities in furtherance of the business, trade or profession of the other entity at the business

premises of or at locations designated by the other entity. This term includes professional employer organization services.

"Employee Provider Form EP-1" or "Employee Provider Form EP-1A" means the form by that name.

"Employee Provider/Client Company Endorsement" means Employee Provider/Client Company Endorsement WC 42 04 06A. Refer to the Endorsements and Forms Section.

"Entity" means a natural person or business organization of any kind, whether incorporated or not, including without limitation a firm, partnership, association, joint venture, sole proprietorship, corporation, or fiduciary (e.g., trustee, receiver, executor or administrator).

"Leased Worker" means a worker provided to another entity by an employee provider firm who is or was considered to be an employee or co-employee of the other entity for any purpose.

"Worker" means any natural person in the "course and scope of employment," as that term is defined under Texas Labor Code § 401.011 (12), of a business entity.

2. Coverage

An employee provider firm that wishes to secure a workers' compensation insurance policy shall purchase a standard workers' compensation insurance policy and, if requested by an insurance company licensed to write workers' compensation insurance in Texas, submit an Employee Provider Form EP-1 (or in the case of an employee provider firm that wishes to continue workers' compensation insurance coverage, an Employee Provider Form EP-1A) and a separate Employee Provider/Client Company Endorsement for each client company with which it has an employee leasing arrangement.

3. Classifications, Premium Calculation and Experience Rating

a. Premiums and other charges shall be calculated based on the payroll, rate for each applicable classification and

experience modifier of the client company as shown on its Employee Provider/Client Company Endorsement, if applicable, according to the following methods:

- (1) The experience modifier most recently issued to the client company before it entered into any employee leasing arrangement shall be used to calculate premium for leased workers of the client company until the client company has obtained leased workers from the same employee provider firm for two (2) years from the date of the employee provider firm's experience rating date following the date on which the client company contracted with the employee provider firm. At the end of this period, premium for leased workers of a client company will be calculated based on the experience modifier of the employee provider firm.
 - (2) If a client company does not have an experience modifier when it contracts with an employee provider firm, then premium for the leased workers of the client company will be calculated using no experience modifier for the period described in subparagraph (1) above.
- b. If an employee leasing arrangement exists and the client company has not obtained leased workers from the same employee provider firm for two years from the date of the employee provider firm's experience rating date following the date on which the client company contracted with the employee provider firm, then premium for leased workers of the client company shall be calculated according to the methods set forth in Subsection 3.a. above regardless of the anniversary rating date of the policy.
- c. When the employee leasing arrangement with a client company ends, and the client company either (1) obtains a new workers' compensation insurance policy in its own name, or (2) adds its former leased workers to an existing policy, then premium for that client company will be calculated as follows:
- (1) If the client company obtained leased workers from the same employee provider firm for the period described in Paragraph 3.a. above, the lower of its

experience modification before entering into the employee leasing arrangement or the experience modification of the employee provider firm at the time the leasing arrangement terminated shall be used.

- (2) Otherwise, the higher of its current experience modification (if any) or the last known experience modification of the client company before it entered into any employee leasing arrangement shall be used.

4. Eligibility

In addition to meeting the requirements of any other state and federal laws and regulations, if applicable, the employee provider firm shall provide to the insurer before coverage is bound the information required in Employee Provider Form EP-1 if requested.

5. Employee Provider/Client Company Endorsement

If requested by the insurer, the employee provider firm shall provide to the insurer an Employee Provider/Client Company Endorsement for each client company with which the employee provider firm has an employee leasing arrangement.

6. Policy Cancellation or Nonrenewal

a. Grounds for Cancellation or Nonrenewal

In addition to any other statutory, regulatory or contractual grounds for cancellation or nonrenewal that may exist, any violation of this rule including without limitation, any false or misleading statement, misrepresentation, concealment or omission of a material fact by a client company or by an employee provider firm of any information required to be provided under this rule, is grounds for cancellation or nonrenewal upon thirty (30) days notice.

b. Notice of Cancellation or Nonrenewal

Notice of cancellation or nonrenewal shall be sent by certified mail to the employee provider firm and the Texas Workers' Compensation Commission (TWCC) no later than the thirtieth (30th) day before the date on which the cancellation or

nonrenewal becomes effective. The employee provider firm shall provide notice of cancellation to each client company by certified mail within three (3) days of receipt of such notice.

7. Audit

The Insurer may conduct periodic audits at any time after the effective date of the policy for any purpose. The insurer shall have the same rights of audit with respect to each client company that has engaged in any employee leasing arrangement. The insurer may make adjustments in premium calculations as a result of such audits.

8. Notification

If an insured under a workers' compensation insurance policy enters into an employee leasing arrangement during its policy period, it shall notify its insurer within ten (10) days and comply with all provisions of this rule within ninety (90) days. Premium for such insured shall be calculated for the remaining policy period in accordance with this rule effective as of the date of the inception of the employee leasing arrangement.

9. Severability

If any provision of this rule, Employee Provider Form EP-1, Employee Provider Form EP-1A or Employee Provider/Client Company Endorsement or their application to any entity or circumstance is held invalid, the invalidity does not affect other provisions or applications of this rule, Employee Provider Form EP-1, Employee Provider Form EP-1A or Employee Provider/Client Company Endorsement that can be given effect without the invalid provision or application, and to this end the provisions of this rule, Employee Provider Form EP-1, Employee Provider Form EP-1A or Employee Provider/Client Company Endorsement are declared to be severable.

10. Conflicts With Other Rules

The terms of this rule shall control over conflicting terms of any other rule in the ***Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance.***

RULE IX - SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM (CONT.)**F. TREATMENT OF DISEASE COVERAGE****1. Coverage**

The rates include coverage for the disease obligation of the employer under the Texas Workers' Compensation Act (Coverage A) and as otherwise imposed by law (Coverage B).

2. Special Supplementary Disease Rates for Foundry Hazards:

The payroll of all employees exposed to foundry hazards of any risk, however classified, except those classified as 3081, 3082 and 3085 must be specifically stated. A supplementary disease rate for Codes 0065 "Incidental Foundries-steel," 0066 "Incidental Foundries-non-ferrous metals" or 0067 "Incidental Foundries-iron," whichever is appropriate, may be charged on this payroll in addition to the rate.

The supplementary disease rate for foundry hazards of any risk, however classified, shall not apply to the payroll of employees engaged in pattern-making, provided that such pattern-making employees work in rooms or departments which are in separate buildings or on separate floors or separated from any department creating dust by solid partitions that effectively exclude dust. Any openings in such partitions shall be kept closed at all times except while being used for entrance or egress. *

3. Special Supplementary Disease Rate for Abrasive or Sand Blasting Hazards:

The payroll of all employees exposed to an abrasive or sand blasting hazard in any risk, however classified, must be specifically stated. A supplementary disease rate for Code 0059 "Abrasive or Sand Blasting" may be charged on the entire payroll of all employees exposed to abrasive or sand blasting regardless of whether they are engaged in these operations upon a full time basis or only intermittently.

RULE X - CANCELLATION**A. WHO MAY CANCEL**

The Cancellation Condition of the Standard Policy permits cancellation by the insured or by the insurance carrier. In the event the insurance carrier cancels a policy for its own convenience, the insured under that cancelled policy shall have the right to receive pro rata cancellation on any other policy still in effect and issued by that carrier.

B. PREMIUM DETERMINATION-CANCELLATION

Premium for the cancelled policy shall be computed as follows:

1. Rates and Payroll

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

2. Experience Rating

Apply any experience rating modification in accordance with the rules of the Experience Rating Plan.

3. Expense Constant

Add the pro rata portion of the Expense Constant but not less than \$15.00. (*Refer to Rule VI-D.*)

4. Minimum Premium

The total premium for the cancelled policy shall not be less than the pro rata portion of the minimum premium. (*Refer to Rule VI-E.*)

C. PREMIUM DETERMINATION-CANCELLATION-DEDUCTIBLE PROGRAM-AGGREGATE DEDUCTIBLE AMOUNT ADJUSTMENT

The aggregate deductible amount for the cancelled policy for which an insured has selected, either an aggregate deductible or a per accident/aggregate deductible shall be adjusted as follows:

1. Cancellation by the Insurance Carrier

The aggregate deductible amount shall be reduced, pro rata, based on the time the policy was in force.

2. Cancellation by the Insured

The aggregate deductible amount shall not be reduced.

*** RULE XII - LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT**

A. GENERAL EXPLANATION

- * The Longshore and Harbor Workers' Compensation Act (L. & H.W. Act) is a Federal law which provides for payment of compensation and other benefits to employees such as longshore and harbor workers, ship repairmen, shipbuilders, shipbreakers and other employees engaged in loading, unloading, repairing or building a vessel. It applies to such employees while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does not cover masters or members of the crew of a vessel. For complete details see U.S. Code.

B. WORKERS' COMPENSATION INSURANCE-PART ONE

- * The standard policy is used to insure the statutory obligation of an employer to furnish benefits required by the L. & H.W. Act. Attach the Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06 A) to provide such insurance. Do not designate the L. & H.W. Act in Item 3.A. of the Information Page.

C. EMPLOYERS' LIABILITY INSURANCE-PART TWO

- * For operations subject to the L. & H.W. Act, the standard limits of liability under Part Two apply. For policy increased limits, *refer to Rule VIII.*

D. CLASSIFICATIONS AND RATES

1. Classifications

- * Classifications for insurance under the L. & H.W. Act are listed in the Classification Section.

2. Rates for Federal "F" Classifications

- * The rates for federal classification code numbers contemplate exposure subject to the L. & H.W. Act.

3. Rates for Nonfederal "Non-F" Classifications

- * The rates for nonfederal classification code numbers do not contemplate exposure subject to the L. & H.W. Act. If operations under such

- * classifications involve some employees subject to L. & H.W. Act, the rates and minimum premiums for such classifications may be increased by a Longshore and Harbor Workers' Compensation coverage percentage. Such increase does not apply to expense constants. Such increased rate shall apply only to payroll of employees engaged in operations subject to the L. & H.W. Act. The increase factors for L. & H.W. are "a" rates.

4. Minimum Premium

- * A minimum premium of up to \$100 may be applied for coverage under the L. & H.W. Act. This minimum premium may be charged in addition to the minimum premium or premium for other operations on such a policy even if no payroll subject to this Act develops upon audit.

*** E. EXTENSIONS OF THE L. & H.W. ACT**

1. Defense Base Act

- * The Defense Base Act extends the provisions of the L. & H.W. Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States Government. Employees who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, U.S. Code.

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

2. Outer Continental Shelf Lands Act

- * The Outer Continental Shelf Lands Act extends the provisions of the L. & H.W. Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States. That area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see U.S. Code.

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

3. Civilian Employees of Nonappropriated Fund Instrumentalities Act

The Nonappropriated Fund Instrumentalities Act extends the provisions of the L. & H.W. Act to civilian employees of nonappropriated fund instrumentalities such as post exchanges and service clubs of the Armed Forces. For complete details, see U.S. Code. *

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

4. Premium Determination

For insurance under extensions of the L. & H.W. Act, determine premium as provided in Rule XII-D. *

RULE XIII - THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT**A. GENERAL EXPLANATION****1. Admiralty Law**

* Masters and members of crews of vessels are not covered under Texas workers' compensation laws nor under the L. & H.W. Act. They are subject to admiralty law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers' liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (U.S. Code) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operations or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

2. Federal Employers' Liability Act (F.E.L.A.)

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to Texas workers' compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see U.S. Code.

B. DESCRIPTION OF COVERAGE PROGRAMS

The Standard Policy may be used to provide insurance for liability under one or more state workers' compensation laws and also for liability under admiralty law or F.E.L.A. There are two programs to furnish such insurance:

1. Program I

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

2. Program II

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

C. COVERAGE**1. Admiralty Law Endorsements**

* To provide Program I for admiralty law, attach the Maritime Coverage Endorsement (WC 00 02 01 A). To provide Program II for admiralty law, also attach the Voluntary Compensation Maritime Coverage Endorsement (WC 00 02 03).

2. Admiralty Law Coverage Option

The Maritime Coverage Endorsement excludes liability to provide transportation, wages, maintenance and cure. To provide such coverage, the rates for Maritime classifications shall be increased up to 10%.

3. F.E.L.A. Endorsements

To provide Program I for employments subject to F.E.L.A., attach the Federal Employers' Liability Act Coverage Endorsement (WC 00 01 04). To provide Program II, also attach the Voluntary Compensation and Employers' Liability Coverage Endorsement (WC 00 03 11).

*** 4. L. & H.W. Act**

* When insurance is provided for liability under admiralty law or F.E.L.A., insurance for liability under the L. & H.W. Act also may be necessary. To provide such insurance, attach the Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06 A).

*

D. LIMITS OF LIABILITY

1. Standard Limit

The standard limit of liability under Part Two-Employers' Liability Insurance for admiralty or F.E.L.A. insurance under Program I or II is \$25,000.

a. Accident Limit

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

b. Disease Limit

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

c. Show Limits on Endorsement

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

2. Increased Limits

Increased limits of liability under Part Two-Employers' Liability Insurance are available. The additional premium for increased limits shall be determined by applying the factor in the following Liability Limit table to the total premium for admiralty or F.E.L.A. classifications before application of:

a. Expense Constant

b. Experience rating modification

c. Premium discount or retrospective rating adjustment.

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

Admiralty/F.E.L.A. Operations
Liability Limit Table *

Limit Per Accident	Factor	Minimum Premium	
		Program I	Program II
\$ 25,000	1.00	\$ 50	\$ 100
50,000	1.23	54	107
100,000	1.36	55	109
200,000	1.48	56	112
300,000	1.59	58	116
400,000	1.70	59	118
500,000	1.80	60	120

If limits higher than those shown in the table are desired, then the higher limits factor is an "a" rate.

3. Minimum Premium

The separate minimum premium shown in the above Liability Limit table applies to a policy which includes classifications for operations subject to admiralty law or the F.E.L.A. Such minimum premium is the lowest premium for insuring admiralty or F.E.L.A. operations and it shall apply in addition to the minimum premium or premium for other operations on such a policy. It is not subject to an experience rating modification.

E. CLASSIFICATIONS AND RATES

The classifications for admiralty or F.E.L.A. operations follow. If insurance includes liability for transportation, wages, maintenance and cure, the rates shall be increased by up to 10%.

Classifications	Code Number		
	Program I	Program II	
		State Act Benefits	USL Act Benefits
Boat Livery - boats under 15 tons This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classifications.	7016	7024	7047
Diving - marine	7016	7024	7047
Dredging - all types	7046	7098	7099
Ferries This classification includes dock employees	7016	7024	7047
Fishing Vessels - NOC This classification includes packing, curing or shipping fish and repair of nets or boats.	7016	7024	7047
Oyster Boats This classification includes planting; harvesting; and operation of boats.	7016	7024	7047
Salvage Operations - marine	7016	7024	7047
Supply Boats	7016	7024	7047
Tugboats	7016	7024	7047
Vessels-NOC	7016	7024	7047
Vessels - used in connection with Rule XIV of the Manual-Oil, Gas or Other Mineral Operations On or Over Water This classification includes all barges, supply boats, tugs, or any vessel used in connection with such operations.	7016	7024	7047
Vessels - not self-propelled. Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as "Vessels, NOC."	7046	7098	7099

Classifications	Code Number		
	Program I	Program II	
		State Act Benefits	USL Act Benefits
Vessels - sail	7016	7024	7047
Wrecking - marine This classification includes salvage operations.	7016	7024	7047
Yachts - private-sail or power	7016	7024	7047
<u>Federal Employers' Liability Act</u>			
Railroad Operation - all employees including drivers. This classification contemplates the normal operations of railroads including normal maintenance and repair.	7133	7134	7135

* F. WATERS NOT UNDER ADMIRALTY JURISDICTION

1. Coverage

An insured may conduct operations on waters not subject to admiralty jurisdiction. Insurance for such operations shall be provided by the Standard Policy and endorsement forms and is subject to the rules which apply to statutory employees under workers' compensation insurance.

2. Premium Determination

The admiralty classifications and rates for Program II apply to operations described in 1. above.

* 3. Admiralty Law Or L. & H.W. Act Liability

If there is a potential liability under admiralty law, follow the previous rules for insurance under admiralty law. If there is a potential liability under the L. & H.W. Act, refer to Rule XII.

RULE XIV - OIL, GAS OR OTHER MINERAL OPERATIONS ON OR OVER WATER

A. GENERAL EXPLANATION

This rule applies to all operations conducted on or over water in connection with exploring for, developing of, construction of facilities, removing or transporting oil, gas or other minerals which are beneath waters in the State of Texas except those which are accessible by land or fixed approaches.

B. COVERAGE

The Standard Policy may be used to provide the following insurance for liability under statutory or admiralty law:

1. Program I

Provides under Part One-Workers' Compensation Insurance, statutory liability under the workers' compensation law and under Part Two-Employers' Liability Insurance for liability under admiralty law. Part Two-Employers' Liability Insurance is subject to a standard limit of \$25,000. Attach the Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06A) to provide such insurance. *

2. Program II

Provides the same coverage as Program I, but with the addition of Voluntary Compensation. Part Two-Employers' Liability Insurance is subject to a standard limit of \$25,000. Attach the Maritime Coverage Endorsement (WC 00 02 01 A) and the Voluntary Compensation and Employers' Liability Coverage Endorsement (WC 00 03 11) to provide this coverage. Attach the Voluntary Compensation Maritime Coverage Endorsement (WC 00 02 03) when such benefits are to be provided for masters and members of the crews of vessels.

C. RATES

For the above coverages, rates shall be as follows:

1. For all employees other than those hired as a master or member of the crew of a vessel, the appropriate workers' compensation rate shall apply and may be adjusted as follows:
 - a. An increase for Oil, Gas or other Mineral Operations may be charged. The increase factors for Oil, Gas or other Mineral Operations On Or Over Water are "a" rates. *
 - b. If the limit of liability under the Maritime Coverage Endorsement (WC 00 02 01 A) is in excess of \$25,000, the rate resulting from the application of a. above shall be multiplied by the appropriate factor in the limit table. *
2. For all employees hired as masters or members of the crews of vessels:
 - a. The following classifications shall apply for the crew of all barges, supply boats, tugs or any vessel used in connection with such operations:

	Program I	Program II	
		State Act Benefits	USL Act Benefits
Vessels	7016	7024	7047
 - b. To provide coverage from any liability imposed upon the employer arising from any obligation to provide transportation, wages, maintenance and cure, the rates for Code 7016, 7024 and 7047, may be increased by up to 10%.
 - c. If the limit of liability under the Maritime Coverage Endorsement (WC 00 02 01 A) is in excess of \$25,000, the premium shall be multiplied by the applicable factor shown in the Admiralty/F.E.L.A. Operations-Liability * Limit Table -Rule XIII- D.2.

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* OFFSHORE OPERATIONS-LIABILITY LIMIT TABLE

Upper Limits	(Limit in Thousands)										
	Lower Limits										
	25	30	40	50	100	150	200	250	300	400	500
25	1.00										
30	1.03	1.07									
35	1.05	1.09									
40	1.07	1.11	1.19								
45	1.08	1.12	1.20								
50	1.10	1.14	1.22	1.30							
70	1.12	1.16	1.24	1.32							
100	1.15	1.19	1.27	1.36	1.48						
150	1.18	1.23	1.31	1.39	1.52	1.58					
200	1.20	1.25	1.33	1.41	1.55	1.61	1.68				
250	1.23	1.28	1.36	1.45	1.58	1.64	1.70	1.75			
300	1.25	1.30	1.38	1.47	1.61	1.67	1.73	1.78	1.82		
350	1.27	1.32	1.41	1.49	1.63	1.70	1.76	1.80	1.85		
400	1.29	1.34	1.43	1.52	1.66	1.72	1.78	1.83	1.88	1.99	
500	1.33	1.38	1.47	1.56	1.71	1.77	1.84	1.88	1.93	2.05	2.15

To apply this table to a policy stating a single limit of liability, the applicable factor shall be the factor shown for upper and lower limits, each of which are identical with the single limit stated in the policy. If limits higher than those shown in the table are desired, then the higher limits factor is an "a" rate.

RULE XV - DOMESTIC WORKERS - RESIDENCES**A. DEFINITION**

Domestic workers are employees engaged exclusively in duties in or around the residence. Examples include cooks, housekeepers, laundry workers, maids, butlers, companions, nurses, baby-sitters, private chauffeurs and gardeners. The domestic worker must be employed directly by the resident owner, the estate of the owner, or family of the resident.

B. COVERAGE

Statutory Workers' Compensation and Employers' Liability Insurance may be extended to domestic workers by attaching the Texas Exempt Employees Coverage Endorsement (WC 42 03 05 A) to the Standard Workers' Compensation Policy.

C. CLASSIFICATION**1. Domestic Workers**

Domestic Workers - Residences - Per Capita Basis – Code 0913. The insured shall maintain a record of the names, duties and period of service of each domestic worker. Domestic workers need not be named on the policy or on the Information Page. The substitution of one worker for another requires no notice to the company.

Domestic Workers - Residences - Payroll Basis - Code 0923. The insured shall maintain payroll records for domestic workers if workers' compensation premium is to be determined for domestic workers on a payroll basis rather than on a per capita basis.

2. Maintenance, Repair or Construction Operations

- a. Codes 0913 and 0923 include ordinary repair or maintenance of the insured's premises or equipment by domestic workers.
- b. Extraordinary repairs, alterations, new construction, erection or demolition of structures shall be assigned to construction or erection classifications.

D. RATES AND PREMIUM**1. Rates**

The "a" rate for Code 0913 is applied on a per capita basis. The "a" rate for Code 0923 is applied on a payroll basis.

2. Premium

- a. Premium for Code 0913 is determined on a per capita basis. Premium is calculated on the number of domestic workers during the policy period. If additional domestic workers are employed during the policy period or if some domestic workers leave employment and are not replaced, the per capita premium charges shall be pro rated.
- b. Premium for the Terrorism Risk Insurance * Act of 2002 does not apply to Code 0913
- c. Premium for Code 0923 is determined on a * payroll basis. Premium is calculated on the total payroll for domestic workers during the policy period.

E. MINIMUM PREMIUM

For a policy with two or more classifications, whether per capita rated or payroll rated, apply the highest minimum premium for any classification in the policy

RULE XVI - FINAL EARNED PREMIUM DETERMINATION

A. ACTUAL PAYROLL

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

B. PREMIUM DETERMINATION

The determination of final earned premium is governed by the rules and classifications in this

Manual, subject to modification by applicable rating plans.

C. AUDIT RIGHTS OF CARRIER

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

RULE XVII - PREMIUM INCENTIVES FOR SMALL EMPLOYERS**A. DEFINITION**

A "small employer" means an employer who is not experience rated for workers' compensation insurance purposes and whose payrolls produce a Texas annual workers' compensation premium of less than \$5,000.

B. QUALIFICATIONS

This rule applies to business entities which have been in existence for at least one year and that carried workers' compensation insurance during that year. All insurance companies writing workers' compensation insurance in Texas shall grant a discount to small employers who qualify and shall assess a surcharge against small employers who experience two or more employee compensable lost-time injuries during a one-year period as follows:

1. A small employer who has not experienced a compensable employee lost-time injury during the most recent one-year period for which statistics are available shall receive a discount of 10 percent on the amount of employer's workers' compensation insurance premium.
2. A small employer who has not experienced a compensable employee lost-time injury during the most recent two-year period for which statistics are available shall receive a discount of 15 percent on the amount of employer's workers' compensation insurance premium.
3. A small employer who has experienced one compensable employee lost-time injury during the most recent one-year period for which statistics are available is not eligible for a discount on the amount of the employer's workers' compensation insurance premium.

4. A small employer who has experienced two or more compensable employee lost-time injuries during the most recent one-year period for which statistics are available shall be assessed a surcharge of 10 percent on the amount of the employer's workers' compensation insurance premium.

C. DISCOUNT AND SURCHARGES

Discounts and surcharges established under this rule are not cumulative; however, a small employer is entitled to receive the discount or shall be subject to the surcharge provided by this rule in addition to any lesser deviation in the rate at which a policy is written. For any annual workers' compensation premium, a small employer may not receive a discount of more than 15 percent, and a small employer may not be required to pay a surcharge of more than 10 percent.

D. APPLICATION OF DISCOUNT AND SURCHARGE

If a small employer's policy premium will clearly not exceed \$5,000, the discount or surcharge will normally be applied at policy inception. However, when circumstances indicate that the premium could exceed \$5,000 the discount or surcharge may be applied at audit.

E. SHORT TERM OR CANCELLED POLICIES

If the policy is written for a period less than one year, or if the policy is cancelled prior to the expiration date, the premium shall be projected to an annual basis to determine eligibility for the premium incentive for small employers.

F. TERRORISM PREMIUM

*

Premium for the Terrorism Risk Insurance Act of 2002 is not subject to the premium incentive for small employers.

RULE XVIII - GROUP PURCHASE OF WORKERS' COMPENSATION**A. EXPLANATION**

Upon approval of the Texas Department of Insurance, two or more eligible business entities engaged in same or similar business pursuits or two or more members of a trade association may join together to form a group for the benefit of a group purchase program. Members of the group may save insurance dollars as a result of premium discount and dividends paid to group members. Additionally, members of a group may benefit from specialized safety programs designed specifically for the group.

B. DEFINITIONS

1. **"Department"** means the Texas Department of Insurance.
2. **"Business entity"** means a business enterprise owned by a single person or a corporation, organization, business trust, trust, partnership, joint venture, association, or other business entity.
3. **"Group"** means:
 - a. two or more business entities that join together, with the approval of the Department, to purchase individual workers' compensation insurance policies covering each business entity that is a part of the group; or
 - * b. two or more members of a trade association of business entities that join together to purchase individual workers' compensation insurance policies covering each participating trade association member.
4. **"Same as or similar business pursuits"** means that the governing classification code of each business entity is the same or the business entities are engaged in similar operations as approved by the Department.
5. **"Pre-determined premium discount evaluation date"** is the date agreed upon by the group and the insuring carrier and set forth in the group's plan of operation used in lieu of a common expiration date by the members of the group.

C. GROUP MEMBER ELIGIBILITY

To be eligible to join a group, a business entity must be:

1. engaged in a business pursuit that is the same as or similar to the other business entities participating in the group, as determined by the Department in B.4. above or
- * 2. a member of the same trade association as the other business entities participating in the group.

D. FILING REQUIREMENTS

1. Prior to a group's formation and renewal, certain filings have to be made with the Department.

An **application** form (Form GPP-1) must be completed and submitted to the Department at least sixty days prior to the proposed start-up date of an initial group.

A renewal application form (Form GPP-2) must be completed and submitted to the Department at least thirty days prior to each renewal date or the pre-determined premium discount evaluation date.

2. A **Plan of Operation** must be developed, adopted by the group, filed with the insuring carrier, and filed with the Department. The Plan of Operation, once filed with the Department, shall not be amended without Department approval. The Plan of Operation must include:
 - a. The composition and selection of a governing board which will be composed of members of the group and as a whole representative of the membership of the entire group;
 - b. The methods for administering the group which shall include:
 - who will administer the day-to-day operations of the group,
 - how the administrator is selected,
 - what the cost of this administration will be, and
 - from where these funds will be derived.

(Note: An administrator for group purchase of workers' compensation insurance is not required to be licensed as a Third Party Administrator.)

- c. Guidelines for obtaining workers' compensation coverage for the group, including:
 - the payment of premiums,
 - funding of security requirements and reimbursement for payments made by the carrier under a deductible option,
 - the pre-determined premium discount evaluation date as agreed upon by the group and insuring carrier if a common expiration date is not used,
 - the distribution of discounts and dividends,
 - the methods of providing risk management, and
 - treatment of any member who withdraws prior to the group's expiration or pre-determined premium discount evaluation

date or who does not maintain good standing in the group;

- d. safety and loss control measures as recommended by the insuring carrier or other safety group or organization; and
- e. the procedures to resolve any and all disputes and/or claims that may arise among members and/or potential members of the group.

The establishment of membership eligibility criteria is the responsibility of the group governing body and/or the insuring carrier, as is the acceptance, declination, or termination of employers from eligibility in the group.

3. A **final report** listing all group members shall be filed with the Department no later than sixty days after the common expiration date or the pre-determined premium discount evaluation date of policies written for the members of the group. The annual final reporting shall include:

- active members,
- members terminated, and
- members added

subsequent to the group's certification or renewal. If, at the annual review, there appear to be ineligible risks in the group, the group will be notified of the ineligible risks.

The completed Application Form GPP-1, the Plan of Operation, Final Reporting, and Renewal Application Form GPP-2 are to be submitted to:

Texas Department of Insurance
W. C. Group Purchase Program
Mail Code 105-2A
P. O. Box 149104
Austin, TX 78714-9104

E. CERTIFICATE OF APPROVAL

When the required forms are received by the Department and deemed to be in compliance with Department criteria, the Department shall issue a Certificate of Approval authorizing formation and maintenance of the group.

The Certificate of Approval will reflect an approval number for the group which will be the control number for that group, and will be required on all filings for group members; such as policies, deductible notice of election forms, endorsements, and all correspondence directed to the Department relative to the group program.

F. PREMIUM DETERMINATION

1. Each policy will be written in accordance with the ***Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers'***

Compensation and Employers' Liability Insurance.

2. Each group member's policy shall be subject to its own experience rating modification, if applicable. An experience rating modification will not be promulgated for a group. Policies issued to individual members of the group are subject to the current filed rate for that insurer. Insurers who have filed Schedule Rating plans are not required to apply schedule credits uniformly to all policies issued within the group.
3. Premium discount for two or more policies issued to a certified group purchase program is based on the group's total standard premium. Premium discount is based on the total estimated premium of the group at the inception of the group member's policies and shall be adjusted based on either audited premium or reported premium as required by this rule. Total premium for all members that are still part of the group at the common expiration of the policies or at the pre-determined premium discount evaluation date as set forth in the group's plan of operation shall be combined to determine the premium discount percentage applicable to each individual group member's premium. The premium discount will be distributed in accordance with the group's plan of operation submitted to and approved by the Department. The premium discount for an individual member cannot be less than what it would have been had the member not been part of the group.

The insurance carrier and group administrator may agree that the final premium discount percentage will be determined based on the premium reported as of the common expiration of the group's policies or the pre-determined premium discount evaluation date rather than wait until all policies are audited. If the insurance carrier and group administrator do not agree to this early determination of the discount percentage, the final premium discount percentage will not be determined until all policies subject to the group are audited.

4. Members of a group established under this rule are entitled to any authorized dividend or deviation when applicable. Distribution of dividends will be as outlined in the Plan of Operation.
5. A Member of a group is not subject to the discounts and surcharges established as Premium Incentives for Small Employers.
6. Members of a group are entitled to deductible options they may qualify for based on their individual estimated annual premium. Funding of deductible reimbursement and/or security funds required as collateral by the insurer may be specified in the Plan of Operation.

Eligibility for a deductible option will be in accordance with Rule XIX of the ***Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance.***

G. GENERAL RULES

1. All policies written for members of a group shall have a common expiration date or a pre-determined premium discount evaluation date. If a common expiration is not used, the pre-determined evaluation date will be the renewal date for the group.
2. Cancellation rules for policies are those set forth in Rule X of this manual. Distribution of dividends and discounts for members terminated from the group shall be addressed in the Plan of Operation filed with the Department.
3. Endorsement WC 42 04 04-Group Purchase of Workers' Compensation Insurance shall be attached to each policy issued to a member of a group.
4. Group certification requires that filings be made annually in accordance with Rule XVIII-D.
5. Policies for all members within a group shall be issued by one or more carriers under the same management and are subject to the current filed rate for that insurer. Insurers who have filed Schedule Rating Plans are not required to apply schedule credits uniformly to all policies issued within the group.
6. Group certification does not in any way allow for exceptions to the laws that would otherwise be applicable.

RULE XIX - DEDUCTIBLE PROGRAMS

A combined medical and indemnity promulgated deductible program shall be offered to all policyholders meeting the eligibility requirements set forth below. A negotiated deductible may be offered to policyholders meeting the eligibility requirements in D.2. below. When a deductible is elected, the policyholder is required to reimburse the insurance carrier for benefits payable under the law up to the deductible amount. The election of a deductible option by a policyholder results in a premium credit being applied against the policy premium.

If, as a result of a credit investigation, the insurer determines that the policyholder is not sufficiently stable to be responsible for the reimbursement of deductible amounts to the insurer, security may be required. A deductible program option is not effective until any required security has been received and accepted by the insurer.

A. ELIGIBILITY

All policyholders, including members of a certified Texas Workers' Compensation Group Purchase Program and insureds with operations in other states, with an estimated annual premium in excess of \$5,000 are eligible for a promulgated deductible option.

B. ELECTION

The policyholder may choose only one deductible program option per policy. The policyholder's election of a deductible program option must be made prior to the effective date of the policy, and shall apply to the entire policy period. (Note: Receipt of notice of election by agent or salaried employee is deemed to have been received by the insured.)

The policyholder's election or rejection of a deductible program option shall be executed, each policy year, in writing using the Deductible Notice of Election form (Refer to DNE-1 [1-97 Ed.] in Forms Section of this Manual). The Deductible Notice of Election form must contain the name of insured, name of insurance carrier, policy number, and signature of the insured or authorized insured representative.

The signed DNE-1 [1-97 Ed.] form is to be maintained in the insuring carrier's file and shall be made available to the Texas Department of Insurance upon specific request.

C. APPLICATION

The deductible may apply to indemnity and medical benefit payments, damages and allocated loss adjustment expenses under Part One, Part Two, or any other endorsement to the policy.

D. DEDUCTIBLE PROGRAM OPTIONS

The following deductible program options and amounts shall be available to an eligible policyholder.

1. Promulgated Deductibles**a. Per Accident Deductible Option**

Per accident deductibles shall be available for combined medical and indemnity benefits at levels of \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000. The deductible amount on a per accident basis shall not exceed fifty percent of the policyholder's estimated annual workers' compensation premium for which this deductible option is chosen. The per accident deductible is effected by attaching the Texas Accident Deductible Endorsement (WC 42 06 02) to the policy. *
The deductible applies separately to each person who sustains bodily injury by disease and separately to all bodily injuries arising out of any one accident covered under the policy.

b. Aggregate Deductible Option

An aggregate deductible shall be available for combined medical and indemnity benefits at levels of \$2,000, \$4,000, \$6,000, \$8,000, \$10,000, \$15,000, \$25,000, \$50,000, \$75,000, and \$100,000. The deductible amount on an annual aggregate basis shall not exceed one hundred percent of the policyholder's estimated annual workers' compensation premium.

The aggregate deductible coverage is effected by attaching the Texas Aggregate Deductible Endorsement (WC 42 06 03 B) to the policy. The aggregate deductible is the maximum amount a policyholder must reimburse an insurer for all covered medical or indemnity benefits for each policy regardless of the number of accidents, incidences of disease, or employees who sustain injury by accident or disease. *

c. Per Accident/Aggregate Deductible Option

Per accident deductibles shall be available for combined medical and indemnity benefits at levels of \$1,000, \$2,500, \$5,000, \$10,000 and \$25,000, not to exceed fifty percent of the policyholder's estimated annual workers' compensation premium.

Corresponding aggregate deductibles for combined medical and indemnity benefits shall be available in amounts ranging from \$2,000 to one hundred percent of the policyholder's estimated annual workers' compensation premium, not to exceed \$100,000.

The per accident deductible shall apply separately to each person who sustains bodily injury by disease and separately to all bodily injuries arising out of any one accident covered under the policy, provided that the total of all per accident deductibles shall not exceed the aggregate deductible. The per accident/aggregate deductible option is effected by attaching the Texas Accident / Aggregate Deductible Endorsement (WC 42 06 04 B) to the policy.

*

2. Negotiated Deductibles

a. Eligibility

Each insurer offering to write workers' compensation in Texas may negotiate terms of a deductible option with an insured when:

*

- (1) a policyholder elects a deductible amount that exceeds the highest per accident deductible option (\$25,000) and/or the highest annual aggregate deductible option (\$100,000) available in a promulgated deductible plan, or
- (2) an insured's estimated annual policy premium exceeds \$100,000 prior to the application of any deductible credit. Insureds with operations in other states may use their combined U.S. premium to qualify for a negotiated deductible.

b. Endorsement

Any insurer desiring to include a negotiated deductible in a Texas workers' compensation policy must file its form of

endorsement with the Department for approval prior to use. If disapproved, the endorsement will be returned to the insurer with reasons for disapproval. Endorsement forms need not be uniform among the insurers.

A copy of the negotiated deductible endorsement reflecting the terms and conditions negotiated by the insurer and the insured must be attached to the policy.

E. PREMIUM DETERMINATION

The election of a deductible option by a policyholder results in a premium credit being applied against the policy premium.

The premium credit for all three promulgated deductible options will be determined by using the tables found in this rule according to the type of deductible option and hazard group. The hazard group assignments are based on the Table of Classifications by Hazard Group in the Texas Retrospective Rating Plan Manual and the classifications subject to deductible coverage that produce the greatest amount of estimated annual workers' compensation premium for Texas exposures.

The amount of deductible credit for the negotiated deductible shall be the amount agreed upon by the insurer and the insured.

The premium reduction for deductible coverage is determined by applying the appropriate premium credit to the estimated annual premium in the order indicated in Rule III E.

F. CLAIM PAYMENT

All claims shall be paid by the insurer. The policyholder shall then reimburse the insurer for any deductible amounts paid by the insurer. The policyholder shall be liable for reimbursement up to the limit of the deductible amount chosen. An insurer may not request reimbursement more frequently than monthly. The payment or nonpayment of deductible amounts by the policyholder shall be treated under the policy insuring liability for workers' compensation in the same manner as payment or nonpayment of premium.

In the event the insurer makes a recovery from a third party through subrogation, the amount

recovered shall first be applied to the amount paid on the claim by the insurer and then to the amount of the deductible paid by the insured, with reimbursement being made to the insured, if necessary.

The insurer and insured may agree to establish an escrow fund for the payment of the deductible.

G. FINANCIAL SECURITY

1. Requirements

An insurer may require an employer to provide security acceptable to the insurer, but its authority to require any particular type or types of security is conditioned on the Department's determination of the reasonableness of the burden or cost of the type of security as hereafter specified.

When a policy is written with an aggregate deductible option or accident/aggregate deductible option, the amount of the security may not exceed the aggregate. When a policy is written with a per-accident deductible option, the amount of the security may not exceed 100% of the estimated annual premium for the policy.

A security agreement outlining the circumstances under which the insurer may draw upon the security as well as how long the security will be required may be executed by mutual agreement between the insurer and employer.

An employer may appeal to the Department the insurer's requirement of a type of security for the purchase of a workers' compensation policy with

a deductible program. The Department may require the insurer to accept a different type or

types of security if in the Department's opinion the type required by the insurer is unreasonably burdensome or costly. The Department may inquire into the financial condition of the employer in connection with such an appeal but only to the extent the Department deems necessary. The Department may deny or grant any appeal. The decision of the Department may be appealed to the Commissioner of Insurance. The Commissioner's review shall be limited to the record made upon the appeal to the Department. This employer's remedy for review of an insurer's requirement of a type of security is provided solely by this rule and is limited to the administrative proceeding described. The decision by the Commissioner in any such appeal is final and is not appealable beyond the Commissioner.

2. Deposit Premium

In lieu of, or in addition to, the requirements in F. above, an insurer may require payment of 100% of the estimated annual premium on the effective date of the policy.

H. REPORTING OF LOSSES

Losses reported on unit statistical cards shall be reported as gross losses or total losses incurred, including those paid under the deductible.

I. DEDUCTIBLES NOT SHOWN IN TABLES

Use of a deductible not shown in the tables and not meeting the qualification of a negotiated deductible will take the credit of the next lowest deductible.

* **PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE**

PER ACCIDENT DEDUCTIBLE	HAZARD GROUP I	HAZARD GROUP II	HAZARD GROUP III	HAZARD GROUP IV
\$ 1,000	14.9	13.9	7.0	5.7
\$ 2,500	18.8	17.4	10.7	8.9
\$ 5,000	23.9	22.7	15.6	13.4
\$ 10,000	36.4	34.3	25.2	22.4
\$ 25,000	59.0	55.4	43.5	39.9

* **PREMIUM CREDITS (%) BY AGGREGATE LIMIT**

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	HAZARD GROUP I	HAZARD GROUP II	HAZARD GROUP III	HAZARD GROUP IV
\$ 2,000	13.8	13.3	11.9	11.1
\$ 4,000	18.3	18.0	15.7	14.6
\$ 6,000	21.8	21.3	19.0	17.4
\$ 8,000	25.1	24.4	21.6	19.7
\$ 10,000	28.0	27.2	23.9	21.8

* **PREMIUM CREDITS (%) BY AGGREGATE LIMIT**

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	HAZARD GROUP I	HAZARD GROUP II	HAZARD GROUP III	HAZARD GROUP IV
\$ 2,000	11.4	11.0	10.0	9.4
\$ 4,000	16.2	15.9	14.1	13.2
\$ 6,000	20.0	19.1	17.4	16.3
\$ 8,000	22.9	21.9	19.7	18.4
\$ 10,000	25.6	24.6	21.8	20.3
\$ 15,000	30.3	29.7	26.5	25.1
\$ 25,000	38.7	37.9	33.6	31.4

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
 ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

*

AGGREGATE LIMIT	HAZARD GROUP I	HAZARD GROUP II	HAZARD GROUP III	HAZARD GROUP IV
\$ 2,000	9.0	8.8	8.5	8.0
\$ 4,000	12.9	12.6	11.7	11.1
\$ 6,000	16.1	15.8	14.8	13.8
\$ 8,000	19.2	18.8	17.3	16.1
\$ 10,000	21.9	21.4	19.4	18.0
\$ 15,000	26.5	26.2	24.4	22.8
\$ 25,000	34.8	34.1	31.3	29.0
\$ 50,000	47.0	47.0	43.1	40.2

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
 ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

*

AGGREGATE LIMIT	HAZARD GROUP I	HAZARD GROUP II	HAZARD GROUP III	HAZARD GROUP IV
\$ 2,000	7.5	7.5	7.3	7.1
\$ 4,000	10.2	10.2	9.7	9.4
\$ 6,000	12.8	12.5	12.0	11.7
\$ 8,000	15.8	15.4	14.6	14.0
\$ 10,000	18.1	17.6	16.4	15.6
\$ 15,000	22.4	22.2	20.7	19.9
\$ 25,000	30.5	30.0	27.4	26.2
\$ 50,000	42.7	42.7	39.5	37.4
\$ 75,000	49.0	49.0	45.4	43.1

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
 ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

*

AGGREGATE LIMIT	HAZARD GROUP I	HAZARD GROUP II	HAZARD GROUP III	HAZARD GROUP IV
\$ 2,000	6.9	6.9	6.7	6.7
\$ 4,000	9.1	9.1	8.9	8.7
\$ 6,000	11.2	11.2	10.9	10.7
\$ 8,000	13.3	13.1	12.7	12.4
\$ 10,000	15.3	15.1	14.4	13.9
\$ 15,000	19.2	19.1	18.3	17.6
\$ 25,000	26.7	26.5	24.9	23.4
\$ 50,000	39.8	38.8	36.2	34.4
\$ 75,000	48.5	47.4	44.2	42.0
\$ 100,000	54.9	53.9	50.4	48.0

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE AND AGGREGATE LIMIT

*

HAZARD GROUP I

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	13.4				
\$ 4,000	14.4				
\$ 6,000	14.9	17.4			
\$ 8,000	14.9	17.9			
\$ 10,000	14.9	18.3	21.3		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP I

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	12.9				
\$ 4,000	14.4				
\$ 6,000	14.7	16.8			
\$ 8,000	14.9	17.4			
\$ 10,000	14.9	17.7	20.5		
\$ 15,000	14.9	18.3	21.9		
\$ 25,000	14.9	18.6	23.1	31.8	
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP I

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	10.7				
\$ 4,000	13.2				
\$ 6,000	14.2	15.6			
\$ 8,000	14.4	16.5			
\$ 10,000	14.7	17.2	19.5		
\$ 15,000	14.9	17.9	21.1		
\$ 25,000	14.9	18.5	22.8	29.8	
\$ 50,000	14.9	18.8	23.6	33.4	43.6
\$ 75,000					
\$ 100,000					

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE AND AGGREGATE LIMIT

HAZARD GROUP I

*

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	8.2				
\$ 4,000	12.2				
\$ 6,000	13.4	13.6			
\$ 8,000	14.2	15.0			
\$ 10,000	14.4	16.1	17.0		
\$ 15,000	14.9	17.2	19.7		
\$ 25,000	14.9	18.3	21.9	28.6	
\$ 50,000	14.9	18.6	23.3	33.1	41.3
\$ 75,000	14.9	18.8	23.8	34.8	46.7
\$ 100,000					

HAZARD GROUP I

*

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	6.2				
\$ 4,000	10.5				
\$ 6,000	12.7	11.6			
\$ 8,000	13.7	13.6			
\$ 10,000	14.2	14.8	14.6		
\$ 15,000	14.9	16.5	17.9		
\$ 25,000	14.9	17.9	20.8	26.0	
\$ 50,000	14.9	18.6	22.9	31.8	38.4
\$ 75,000	14.9	18.8	23.6	34.0	44.5
\$ 100,000	14.9	18.8	23.8	34.9	48.0

HAZARD GROUP II

*

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	12.7				
\$ 4,000	13.6				
\$ 6,000	13.9	16.1			
\$ 8,000	13.9	16.7			
\$ 10,000	13.9	17.0	20.3		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE AND AGGREGATE LIMIT

*

HAZARD GROUP II

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	12.0				
\$ 4,000	13.4				
\$ 6,000	13.6	15.6			
\$ 8,000	13.9	16.1			
\$ 10,000	13.9	16.5	19.6		
\$ 15,000	13.9	16.8	20.7		
\$ 25,000	13.9	17.2	21.9	29.9	
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP II

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	10.1				
\$ 4,000	12.5				
\$ 6,000	13.2	14.5			
\$ 8,000	13.6	15.4			
\$ 10,000	13.9	15.9	18.3		
\$ 15,000	13.9	16.7	20.0		
\$ 25,000	13.9	17.2	21.4	28.2	
\$ 50,000	13.9	17.4	22.4	31.6	41.4
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP II

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	7.8				
\$ 4,000	11.3				
\$ 6,000	12.7	12.8			
\$ 8,000	13.2	14.2			
\$ 10,000	13.6	15.1	16.3		
\$ 15,000	13.9	16.1	18.7		
\$ 25,000	13.9	16.8	20.7	26.8	
\$ 50,000	13.9	17.4	22.2	31.1	39.3
\$ 75,000	13.9	17.4	22.6	32.5	44.1
\$ 100,000					

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE AND AGGREGATE LIMIT

HAZARD GROUP II *

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	5.9				
\$ 4,000	9.9				
\$ 6,000	12.0	11.2			
\$ 8,000	12.9	12.9			
\$ 10,000	13.4	14.2	14.1		
\$ 15,000	13.9	15.6	17.1		
\$ 25,000	13.9	16.7	19.8	24.7	
\$ 50,000	13.9	17.4	21.9	30.1	36.6
\$ 75,000	13.9	17.4	22.4	32.0	42.1
\$ 100,000	13.9	17.4	22.6	33.0	45.4

HAZARD GROUP III *

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	6.4				
\$ 4,000	6.9				
\$ 6,000	6.9	10.1			
\$ 8,000	7.0	10.4			
\$ 10,000	7.0	10.5	13.8		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP III *

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	6.3				
\$ 4,000	6.7				
\$ 6,000	6.9	9.8			
\$ 8,000	6.9	10.0			
\$ 10,000	7.0	10.3	13.4		
\$ 15,000	7.0	10.5	14.2		
\$ 25,000	7.0	10.6	14.8	22.5	
\$ 50,000					
\$ 75,000					
\$ 100,000					

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE AND AGGREGATE LIMIT

*

HAZARD GROUP III

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	5.5				
\$ 4,000	6.4				
\$ 6,000	6.7	9.3			
\$ 8,000	6.9	9.8			
\$ 10,000	6.9	10.0	12.8		
\$ 15,000	7.0	10.4	13.8		
\$ 25,000	7.0	10.6	14.6	21.6	
\$ 50,000	7.0	10.7	15.2	23.6	34.0
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP III

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	4.5				
\$ 4,000	6.0				
\$ 6,000	6.6	8.3			
\$ 8,000	6.7	9.0			
\$ 10,000	6.9	9.5	11.6		
\$ 15,000	6.9	10.1	12.9		
\$ 25,000	7.0	10.5	14.2	20.7	
\$ 50,000	7.0	10.7	15.1	23.5	31.9
\$ 75,000	7.0	10.7	15.2	24.3	35.5
\$ 100,000					

*

HAZARD GROUP III

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	3.5				
\$ 4,000	5.5				
\$ 6,000	6.3	7.3			
\$ 8,000	6.6	8.3			
\$ 10,000	6.7	8.9	10.3		
\$ 15,000	6.9	9.8	12.2		
\$ 25,000	7.0	10.4	13.8	19.5	
\$ 50,000	7.0	10.7	14.8	22.8	30.4
\$ 75,000	7.0	10.7	15.2	24.0	34.5
\$ 100,000	7.0	10.7	15.3	24.5	36.9

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE AND AGGREGATE LIMIT

HAZARD GROUP IV

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	5.2				
\$ 4,000	5.6				
\$ 6,000	5.7	8.5			
\$ 8,000	5.7	8.7			
\$ 10,000	5.7	8.8	12.1		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP IV

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	5.1				
\$ 4,000	5.5				
\$ 6,000	5.6	8.3			
\$ 8,000	5.7	8.4			
\$ 10,000	5.7	8.6	11.8		
\$ 15,000	5.7	8.8	12.4		
\$ 25,000	5.7	8.9	13.1	20.4	
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP IV

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	4.5				
\$ 4,000	5.2				
\$ 6,000	5.5	7.8			
\$ 8,000	5.6	8.1			
\$ 10,000	5.6	8.4	11.3		
\$ 15,000	5.7	8.7	12.1		
\$ 25,000	5.7	8.8	12.8	19.3	
\$ 50,000	5.7	8.9	13.3	21.2	31.4
\$ 75,000					
\$ 100,000					

*

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE AND AGGREGATE LIMIT

*

HAZARD GROUP IV

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	3.7				
\$ 4,000	4.9				
\$ 6,000	5.2	7.0			
\$ 8,000	5.5	7.7			
\$ 10,000	5.6	8.0	10.4		
\$ 15,000	5.7	8.5	11.6		
\$ 25,000	5.7	8.8	12.5	18.7	
\$ 50,000	5.7	8.9	13.2	21.0	30.1
\$ 75,000	5.7	8.9	13.3	21.7	33.1
\$ 100,000					

*

HAZARD GROUP IV

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	\$1,000 PER ACC. DED.	\$2,500 PER ACC. DED.	\$5,000 PER ACC. DED.	\$10,000 PER ACC. DED.	\$25,000 PER ACC. DED.
\$ 2,000	3.0				
\$ 4,000	4.5				
\$ 6,000	5.1	6.3			
\$ 8,000	5.5	7.1			
\$ 10,000	5.6	7.7	9.2		
\$ 15,000	5.7	8.3	10.8		
\$ 25,000	5.7	8.7	12.1	17.8	
\$ 50,000	5.7	8.9	13.1	20.6	28.5
\$ 75,000	5.7	8.9	13.3	21.5	32.1
\$ 100,000	5.7	8.9	13.4	21.9	34.1

* Estimated Annual Premium as referenced in these table headings means estimated annual premium after application of experience modification and prior to application of any deductible credit.

RULE XX – RETURN OF THE MAINTENANCE TAX SURCHARGE ***A. DEFINITIONS**

“Amount the policyholder owes the insurance company” - Additional premium determined at a valuation date prior to the issuance of the check to a qualifying policyholder.

“Certified self-insurers” - Employers who have received a certificate of authority from the Texas Workers' Compensation Commission pursuant to Chapter 407, Texas Labor Code.

“Comptroller” - Texas Comptroller of Public Accounts

“Department” - Texas Department of Insurance

“Electronic report format” - Reports may be submitted in either Excel spreadsheets, fixed-width text files or another format as approved by the Department. If policyholder addresses are required, these shall be entered in separate fields by street address, city, state and zip code.

“FIC” - Facility Insurance Corporation - The licensed insurance company established when the Texas Workers' Compensation Insurance Facility was converted into a domestic stock property and casualty insurance corporation.

“FIC's refunded maintenance tax surcharge” - The total amount of maintenance tax surcharge paid by each servicing company on premium developed by Facility policyholders during tax years 1991-1993.

“Facility” - The Texas Workers' Compensation Insurance Facility statutorily created by Texas Insurance Code art. 5.76-2 [Vernon 1989, repealed by Acts 1997, 75th Leg., ch. 594, § 3.01 (1)].

“Fund” - The Texas Workers' Compensation Insurance Fund statutorily created by Texas Insurance Code arts. 5.76-3 and 5.76-4.

“Gross premium” - (based on the policyholder's final payroll audit)

- (1) For policies issued with an effective date prior to September 1, 1993, gross premiums shall be computed in the following manner: Standard Premium less Premium Discount plus Expense Constant less Return Premium less Dividends Paid.

- (2) For policies issued with an effective date on or after September 1, 1993, gross premiums shall be computed in the following manner: Standard Premium less Premium Discount plus Expense Constant plus Deductible Credit less Return Premium less Dividends Paid.

“Insurance company(ies)” - Person(s) authorized and admitted by the Department to do insurance business in Texas under a certificate of authority that includes the authorization to write workers' compensation insurance as of the effective date of this rule or during any of the recoupment periods. This definition includes individual insurance companies as well as groups of insurance companies.

“Insurers” - Certified self-insurers and insurance companies licensed to write workers' compensation insurance in Texas as of the effective date of this rule or during any of the recoupment periods.

“Proportionate share” - The portion of the refunded maintenance tax surcharge paid to qualifying policyholders by an insurance company.

“Qualifying policyholders” - Insureds who had workers' compensation policies with effective dates during the applicable recoupment periods.

“Refunded maintenance tax surcharge check” or “check” - The negotiable instrument issued to qualifying policyholders representing their proportionate share of the refunded maintenance tax surcharge.

“Refunded maintenance tax surcharge” or “surcharge” - Amount of maintenance tax surcharge that the Fund is required to send to insurers that equals the amount of maintenance tax surcharge paid by the insurers for calendar years 1991 through 1996.

“Recoupment periods” - Twelve month time periods beginning June 1 and ending May 31 during which time insurance companies were allowed to pass the maintenance tax surcharge through to their policyholders. These periods follow the calendar year in which the insurers paid the maintenance tax surcharge. The recoupment periods and their corresponding calendar years are as follows:

- recoupment period June 1, 1992 through May 31, 1993 - calendar year 1991;
- recoupment period June 1, 1993 through May 31, 1994 - calendar year 1992;

- recoupment period June 1, 1994 through May 31, 1995 - calendar year 1993;
- recoupment period June 1, 1995 through May 31, 1996 - calendar year 1994;
- recoupment period June 1, 1996 through May 31, 1997 - calendar year 1995;
- recoupment period June 1, 1997 through May 31, 1998 - calendar year 1996.

“Servicing Companies” - Members of the Facility that were designated to issue policies that evidence the insurance coverage provided by the Facility to a rejected risk and to service the risks as statutorily required.

B. REFUNDS TO THE INSURERS

The Fund shall distribute the refunded maintenance tax surcharge to insurers in the amounts shown on the list compiled by the Comptroller and the Department not later than the 45th day following the Fund’s receipt of the list. The Fund shall pay the surcharge from its surplus. The Fund shall include a letter of explanation, provided by the Department and contained in Appendix A of this rule, with each check sent to the insurers.

C. QUALIFYING POLICYHOLDERS ENTITLED TO RECEIVE A PROPORTIONATE SHARE OF THE SURCHARGE

Insurance companies shall pay a proportionate share of the refunded maintenance tax surcharge to qualifying policyholders regardless of whether the insurance company recouped the maintenance tax surcharge from its policyholders. An insurance company may not be required to return to qualifying policyholders an amount greater, in the aggregate, than the amount of surcharge received from the Fund. The procedure outlined below shall be followed in identifying qualifying policyholders:

1. The insurance companies receiving refunded maintenance tax surcharges from the Fund shall pay a proportionate share of the surcharges to their qualifying policyholders.
2. The Fund shall pay a proportionate share of the Fund's refunded maintenance tax surcharge to qualifying policyholders with coverage provided by the Fund with policy effective dates during the recoupment periods June 1, 1994 through May 31, 1995 and June 1, 1995 through May 31, 1996.

3. The FIC shall pay a proportionate share of the FIC’s refunded maintenance tax surcharge to qualifying policyholders with coverage written through the Facility with policy effective dates during the recoupment periods of June 1, 1992 through May 31, 1993 and June 1, 1993 through May 31, 1994.

D. CALCULATION OF THE QUALIFYING POLICYHOLDER’S PROPORTIONATE SHARE OF THE REFUNDED MAINTENANCE TAX SURCHARGE

Each insurance company shall determine the proportionate share of the refunded maintenance tax surcharge each qualifying policyholder is entitled to receive by following the steps below:

1. Each insurance company shall determine the total gross premium of all qualifying policyholders.
2. Each insurance company shall divide the total gross premium for each applicable recoupment period into the amount of surcharge paid based on the prior calendar year’s premium to determine the percentage factor to be applied to each policyholder’s gross premium.
3. Each insurance company shall apply the percentage factor determined in 2. above to each policyholder’s gross premium for each applicable recoupment period to establish the portion of surcharge to be paid to each policyholder.

Example of Calculation

Refunded Maintenance Tax Surcharge <hr/> Gross Annual WC Premium for 12- Month Recoupment Period <hr/> \$106,432 \$6,450,425	=	Percentage Factor	X	Policyholder Premium	=	Policyholder Proportionate Share \$247.50
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E. PROCESSING PAYMENTS

Each insurance company shall, no later than September 1, 2000, pay or apply a credit to each qualifying policyholder the amount determined in Section D. of this rule.

1. The insurance company shall issue a check(s) to all qualifying policyholders who do not owe premiums for any recoupment period. The insurance company shall send a letter, furnished by the Department and contained in Appendix B of this rule, along with the check explaining why

the check is being sent, listing the applicable recoupment periods and explaining how the amount of the check was determined. The information contained in the chart in Appendix B of this rule can be included as a separate attachment rather than being included in the body of the letter. No marketing or other materials may be included in the envelope from the insurance company with the check and the letter.

2. If the qualifying policyholder, as identified in Section C. of this rule, owes the insurance company for premiums developed during one or more recoupment period(s), the insurance company shall either issue a check to the qualifying policyholder or apply the policyholder's proportionate share as a credit against the premium the policyholder owes the insurance company. Any excess proportionate share of refunded maintenance tax surcharge over what the policyholder owes shall be returned to the policyholder. If the insurance company elects to apply a credit, the insurance company shall send a letter, furnished by the Department and contained in Appendix B of this rule, to the policyholder advising that the insurance company is applying some or all of the policyholder's proportionate share as a credit against the premium the policyholder owes the insurance company. The information contained in the chart in Appendix B of this rule can be included as a separate attachment rather than being included in the body of the letter. No marketing or other materials may be included in the envelope from the insurance company with this letter.
3. The insurance company may, but is not required to, issue a check or apply a credit to a qualifying policyholder if the aggregate amount of that policyholder's proportionate share is less than \$25.
4. If the insurance company determines that it has no qualifying policyholders for one or more recoupment periods, then by September 1, 2000, the insurance company shall return that refunded maintenance tax surcharge to the Fund for deposit in the Fund's surplus.

F. LOCATING THE QUALIFYING POLICYHOLDERS THROUGH THE U. S. MAIL

Each insurance company is required to make a diligent effort to locate qualifying policyholders and send the checks to them. Each insurance company shall send the checks by First Class U. S. Mail to the last known address for each qualifying policyholder. If the U. S. Mail returns the envelope containing the check, then the following steps shall be followed:

1. If the envelope containing the check has forwarding information, the insurance company shall re-send the check by First Class U. S. Mail to the forwarding address.
2. If the envelope containing the check has no forwarding information and the insurance company has not attempted to update the policyholder's address, the insurance company shall attempt to obtain a current address and telephone number by consulting telephone books, the Internet and other reliable sources, including the web site maintained by the Comptroller of Public Accounts at <http://open.cpa.state.tx.us/openrec.html>. If the insurance company finds a new address and telephone number, the insurance company shall contact the policyholder by telephone to confirm the identity and address of the policyholder.
3. After the insurance company confirms the identity and address of the policyholder through the procedure described in Number 2 above, the insurance company shall re-send the check by First Class U. S. Mail to the confirmed address.

G. REPORTING THE STATUS OF PAYMENTS

By January 1, 2001, each insurance company shall file with the Department the first three (3) reports listed below, in accordance with the Department's electronic report format, for each recoupment period. If the insurance company calculated the policyholder's proportionate share by aggregating the amounts of all members of the insurance company group, each report shall include a listing of all the members of the insurance company group. If an insurance company has no qualifying policyholders for one or more recoupment periods, the insurance company is required to file the report described in Section G.4. of this rule. The Department may request additional information from the insurance companies concerning the payments if necessary.

1. The first report shall contain the list of qualifying policyholders who received payments through the procedures described in Section F. of this rule. The first report shall include:
 - a. the name and mailing address of each policyholder receiving a check or credit;
 - b. the amount of that check or credit; and
 - c. the date the check was sent or re-sent if prior check was returned or the date the credit was given.

2. The second report shall contain the list of qualifying policyholders who were not paid their proportionate share because the amount was less than \$25. This report shall include:
 - a. the name and mailing address of each policyholder, and
 - b. the amount of the proportionate share.
3. The third report shall contain the list of qualifying policyholders who were due a check but who the insurance company could not locate even after making a diligent effort to do so. This report shall include the name, address and toll-free telephone number of a person at the insurance company who a policyholder may contact to provide a current address to be used for re-sending the check. It shall also include:
 - a. the name, last known mailing address of the policyholder;
 - b. the Federal Employer Identification Number (FEIN) of the policyholder; and
 - c. the amount of the proportionate share due the policyholder.
4. The fourth report shall contain the amount, by recoupment period, for which there were no qualifying policyholders.

H. LOCATING QUALIFYING POLICYHOLDERS THROUGH NOTICE IN THE NEWSPAPERS

1. By April 1, 2001, the Fund shall publish a notice in at least one newspaper of general circulation in each Texas county with a population of at least 100,000, according to the most recent federal decennial census and shall pay all costs associated with the publication of the notices from the surplus of the Fund. The policyholders listed in the notices shall be the policyholders in the report described in Section G. 3. of this rule. The notice shall explain that the policyholders listed were due a proportionate share of the refunded maintenance tax surcharge, but have not been located to receive the payment. The notice shall also contain the following information:
 - a. the name of each policyholder entitled to a check;
 - b. the municipality of the last known mailing address of the policyholder;

- c. the name of the insurance company owing the payment to the policyholder; and
- d. the name, address and toll-free number of a person at the insurance company whom a policyholder may contact regarding the payment.

2. To receive a payment, a qualifying policyholder must provide its current mailing address to the applicable insurance company not later than the 180th day after the publication date of the notice of ¹ October 1, 2001, whichever is later.
3. Not later than the 45th day after the insurance company receives the qualifying policyholder's current mailing address or November 15, 2001, whichever is sooner, the insurance company shall remit the proportionate share to the policyholder.

I. REPORTING THE STATUS OF QUALIFYING POLICYHOLDERS LISTED IN THE NEWSPAPER

By December 31, 2001, each insurance company shall file with the Department two (2) reports, in accordance with the Department's electronic report format, for each recoupment period listing the qualifying policyholders whose names appeared in the list of policyholders published in the newspapers pursuant to Section H. of this rule. If the insurance company calculated the policyholder's proportionate share by aggregating the amounts of all members of the insurance company group, each report shall include a listing of all the members of the insurance company group.

1. The first report shall list the qualifying policyholders to whom the insurance companies sent their proportionate share of the refunded maintenance tax surcharge as a result of the procedures in Section H. of this rule. The report shall include the following information:
 - (a) The name and mailing address of each policyholder receiving a payment;
 - (b) the amount of the payment; and
 - (c) the date the payment was sent.
2. The second report shall list the qualifying policyholders who were due a payment but were not located after following the procedures in Section H. of this rule. This report shall include the following information:
 - (a) The name and last known mailing address of each policyholder who was not located;

¹Should read "or".

(b) the Federal Employer Identification Number (FEIN) of each policyholder who was not located; and

(c) the amount of the payment due the policyholder.

J. RETURNING UNPAID FUNDS TO THE FUND

Insurance companies that cannot locate all its qualifying policyholders through the procedures set forth in this rule shall return the remaining amount of refunded maintenance tax surcharge to the Fund for deposit in the Fund's surplus by December 31, 2001. At the same time, insurance companies shall report to the Fund the amount of maintenance tax surcharge being returned for each recoupment period.

Insurance companies shall return to the Fund by December 31, 2001, for deposit in the Fund's surplus, the total amount of each qualifying policyholder's proportionate share that was not returned or credited because the amount was less than \$25. At the same time, insurance companies shall report to the Fund the amount of maintenance tax surcharge being returned for each recoupment period.

By January 31, 2002, the Fund shall file with the Department a report, in accordance with the Department's electronic report format, for each recoupment period listing by insurance company the total amount of refunded maintenance tax surcharge returned to the Fund because qualifying policyholders were not located or because the insurance company had no qualifying policyholders.

By January 31, 2002, the Fund shall file with the Department a report, in accordance with the Department's electronic report format, for each recoupment period listing by insurance company the total amount of qualifying policyholders' proportionate shares that were not returned because the amount was less than \$25.

K. UNCASHED CHECKS

By May 31, 2002 each insurance company must determine if all of the refunded maintenance tax surcharge checks have been cashed. The insurance company shall remit to the Fund the total dollar amount of uncashed checks for deposit in the Fund's surplus by July 1, 2002.

By July 1, 2002, each insurance company that has uncashed refunded maintenance tax surcharge checks shall file with the Department a report, in accordance with the Department's electronic report format. The report shall include the following information:

(a) The name and mailing address of the policyholders who have not cashed their refunded maintenance tax surcharge checks;

(b) the date of the each check; and

(c) the amount of each check that was not cashed.

By August 1, 2002, the Fund shall file with the Department a report, in accordance with the Department's electronic report format, listing by insurance company the total dollar amount of uncashed checks received from each insurance company for each recoupment period.

L. RIGHTS TO RECEIPT OF PAYMENT EXPIRE

Notwithstanding any other law of this state, all rights to a payment of a proportionate share of the refunded maintenance tax surcharge under this rule expire on December 31, 2001.

M. CONFIDENTIALITY

Each report filed with the Department pursuant to this rule by an insurance company that includes the identification of a policyholder by name is confidential. The Department shall maintain the confidentiality of the reports and in the information contained in the reports, except as otherwise provided by this rule. A report made pursuant to this rule by an insurance company is not subject to disclosure under Chapter 552, Government Code.

N. REQUIREMENTS FOR INSURANCE COMPANIES IN RECEIVERSHIP

In the event an insurance company that is subject to this rule is either in receivership on the effective date of this rule or is subsequently placed in receivership, the requirements of this rule shall be applicable to the receiver or special deputy receiver for the insurance company. With the exception of amounts retained as credits against unpaid premium under Section E.2. of this rule, the refunded maintenance tax surcharges shall not be considered assets of a receivership for the purposes of TEX. INS. CODE, art. 21.28.

O. EXPIRATION OF RULE

This rule expires September 1, 2002.

LETTER FROM FUND TO INSURERS

Re: Refund of Maintenance Tax Surcharge

Dear Sir or Madam:

In accordance with House Bill 3697, 76th Legislature, the Texas Workers' Compensation Insurance Fund (the Fund) is sending the enclosed check(s) to you as a refund of the maintenance tax surcharge paid during tax years 1991-1996. The law also requires that all insurance companies, including the Fund, send a proportionate share of the refunded maintenance tax surcharge to qualifying policyholders. The Comptroller in cooperation with the Texas Department of Insurance (TDI) determined the amount of the maintenance tax surcharge paid by your company during tax years 1991 through 1996 and provided that information to the Fund. Based on that information, the enclosed check(s) are being sent to you.

If you wish to view House Bill 3697 in its entirety, you may do so on-line at the Texas Legislature's web site at www.capitol.state.tx.us. The TDI is in the process of adopting rules to implement House Bill 3697. If you have questions regarding the proper procedure to follow in returning this money to qualifying policyholders, please contact Nancy Moore at TDI by e-mail at Nancy.Moore@tdi.state.tx.us, by telephone (512) 322-3486 or by fax at (512) 322-4108. If you have questions regarding the amount of maintenance tax surcharge paid by your company, please contact Gary Johnson at the Comptroller's by e-mail at Gary.Johnson@cpa.state.tx.us, by telephone at (512) 463-4068 or by fax at (512) 475-0900.

Sincerely,

Russell R. Oliver
President

APPENDIX A

LETTER FROM INSURANCE COMPANIES TO QUALIFYING POLICYHOLDERS

Re: Distribution of Policyholders' Proportionate Share of the Maintenance Tax Surcharge

Dear Sir or Madam:

In 1999, the Texas Legislature passed HB 3697, 76th Leg., R.S. codified as Tex. Ins. Code Ann. Art. 5.76-5 §10A concerning the reimbursement of the maintenance tax surcharge for tax years 1991 through 1996. Insurance companies who paid the maintenance tax surcharge for any of those years have been reimbursed from the surplus of the Texas Workers' Compensation Insurance Fund and are required to distribute those refunds proportionately among their policyholders. The Texas Department of Insurance, under Rule XX of the *Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance*, stipulates the procedures by which insurance companies are to pay their policyholders. The rule requires insurance companies to send checks to policyholders who have no outstanding premiums owed and allows for the application of credits to premium amounts owed.

The method used for calculating and returning your proportionate share of the maintenance surcharge is shown below [on the attachment].

Tax Year	Recoupment Period	Proportionate Share	Credit or Refund

Please contact company representative at toll free number if you have further questions regarding this issue.

Sincerely,

Company Representative

PROCEDURES

A. POLICY ISSUANCE

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. All insurance associations, companies, or persons writing Workers' Compensation and Employers' Liability Insurance in Texas are required to use the Standard Provisions for Workers' Compensation and Employers' Liability policies and endorsement forms prescribed or approved for use in the State of Texas. 2. No compensation insurance shall be written on a form differing in any manner from the approved policy and information page. 3. Policies shall be written to cover the entire liability of employers under the Workers' Compensation Law in connection with each respective industry in which they are engaged in the State of Texas. 4. Policies covering Texas Workers' Compensation Insurance may also cover: <ol style="list-style-type: none"> (a) The liability under the Longshore and Harbor Workers' Compensation Act; (b) Employers' Liability, if the employer so elects, as respects persons who are employed by the employer but who are not employees as defined in the Texas Act; (c) Voluntary Compensation with respect to persons referred to in (b) above; (d) Disease with respect to persons referred to in (b) and (c) above. 5. A policy may not be amended except by the use of standard endorsements prescribed and approved by the Texas Department of Insurance. Changes in the typewritten portion of the Information Page may be made by the use of a general change endorsement. 6. The information indicated on the Information Page of the policy shall be complete in all details: <ol style="list-style-type: none"> (a) Name of employer. (b) Post Office Address - in sufficient detail as to permit of reasonable certain delivery of mail. (c) Status of insured, such as individual, partnership, corporation, estate or other entity. | <ol style="list-style-type: none"> (d) Effective date and expiration date. (e) Full information regarding the location of known places of operations. "Texas" should be inserted in Item 3 of the Information Page along with the names of other states in which the policy is intended to provide coverage. (f) Complete manual wording for each classification. (g) Correct code number for each classification. (h) Estimated annual payroll for each classification. (i) Applicable rate for each classification. (j) Estimated premium for each classification. (k) Premium for increased limits for employers' liability, if applicable. (l) Experience modifier, if applicable. (m) Negotiated experience modifier, if applicable. (n) Schedule rating factor, if applicable. (o) Network credit factor, if applicable. (p) Deductible credit, if applicable. (q) Premium discount, if applicable. (r) Acquisition Expense Discount, if applicable. * (s) Expense constant. * (t) Terrorism premium, if applicable. * (u) Total estimated policy cost. * (v) Minimum premium. * (w) Deposit premium. * (x) Signature or name of authorized Texas agent countersigning policy. * |
|--|---|

B. CLASSIFICATIONS

1. Policies shall show classifications approved for the expiring insurance and payrolls updated to reflect current conditions.
2. Changes in classifications of current insurance may be made only after approval by this Department. The approval will be conditioned upon receipt by this Department of reliable information from the insurance carrier, the insured, or inspection. A memorandum briefly describing the operations must accompany any classification change or addition. This Department may require the insurance carrier or the insured to submit sworn statements. The effective date of the change in classifications, if any, shall be clearly shown on the reclassification endorsement.
3. Classifications applicable to a policy covering an employer not previously a subscriber to the Workers' Compensation Law may be selected in accordance with the best judgment of the carrier. Classifications may be subject to change by this Department.
4. Where the insurance carrier is in doubt as to the classifications applicable to any given operation which is not described by a classification appearing on the policy, this Department will determine the classification.
5. For risks involving more than one specific location, each classification other than the Standard Exceptions shall be designated against the location to which it applies. Likewise, when a policy covers more than one entity, each entity with corresponding classifications shall be separately scheduled.

*

C. RATES

1. Each insurer shall file with the Texas Department of Insurance all rates, supplementary rating information and reasonable and pertinent supporting information for risks written in this state. An insurer may not make such filing more frequently than every six months.
2. The effective date of the policy, and not the anniversary rating date, determines the filed rates

to be used in calculating premium. Changes specifically approved by the Commissioner apply to outstanding policies if such changes are deemed necessary to comply with Article 5.55, Insurance Code.

D. RATING DATA

1. Insuring companies shall automatically file with the designated statistical agent all data required by the Texas Workers' Compensation Statistical Plan in accordance with its provisions.
2. Where no experience modifier has been promulgated, and it appears to the insuring company that an insured and/or risk may qualify for experience rating, it is the duty of the insuring company to calculate the modifier. The agent of record, insured or other authorized parties may request that an initial modifier be promulgated.
3. One copy of the experience modifier shall be forwarded to the insured without charge on form ERM-1.2 or any other experience rating form that includes at least the same information as contained in form ERM-1.2. A plain language transmittal letter shall be sent to the insured explaining the modifier calculation, the insured's right of appeal, and advising that one copy of the unit statistical data used in the calculation will be furnished to the insured upon request at no charge.

Each insuring company shall file a copy of its standard transmittal letter and experience rating form, if other than ERM-1.2, with the Department prior to use. Such forms and letters may be disallowed by the Commissioner.

4. Upon receipt of a written request, an insurance company must provide unit statistical data to the insurance company responsible for calculating the experience modifier for an insured or to the entity that calculates experience modifiers on behalf of that insurance company. In addition, upon request, an insurance company must provide a copy of the modifier calculation of an insured to another insurance company. All requests must include either the current policy information page for the insured or a letter of authority signed by the insured. A request for data shall be responded to in a timely manner, but in all instances within 30 days of receipt of

the request. No charge may be made for this information.

policy is subject to the rules contained in this manual.

E. SPECIAL RULES

1. Stevedoring operations of a contract stevedoring risk using union labor supplied under contract from union labor pools are not subject to the Experience Rating Plan. Applicable rates for Stevedoring Codes 7309, 7313, 7317, 7327, 8709 and 8726 are to be applied on:
 - (a) an outstanding basis for contract stevedore risks not subject to experience rating;
 - (b) a new and renewal basis for incidental stevedoring operations subject to experience rating.
2. Interstate writing is permitted; i.e., a Texas policy may be endorsed to cover the operations of an employer outside of Texas. Conversely, a policy written to cover the operations of an employer outside of Texas may be endorsed to cover Texas operations. The Texas portion of that
3. Payrolls and losses developed under Voluntary Workers' Compensation and Employers' Liability shall be combined with the payrolls and losses for Statutory Workers' Compensation for treatment under the Experience Rating Plan.
4. The prescribed Designated Workplaces Exclusion Endorsement (WC 00 03 02) must be * attached to a policy to take care of the following situations:
 - (a) a division of the insurance between two or more carriers where the operations are in one business at separate locations; and
 - (b) a division of the insurance, either between carriers or between a carrier and no insurance, where the division is between two separate businesses.
5. When a policy covers more than one entity, the carrier shall maintain payroll and loss information separately by entity.

Classification	Code No.		
ABRASIVE WHEEL MFG & Drivers	1701		
Ore milling or the mfg. of artificial abrasives to be separately rated.			
ABSTRACT OR TITLE Co - ALL EMPLOYEES - & Clerical, Messengers, Drivers	8820		
ACCOUNTANT, Auditor or Factory Cost or Office Systematizer - TRAVELING	8803		
ACETYLENE GAS MFG & Drivers	4635		
Includes tank charging.			
ACID MFG NOC	4815		
ACOUSTICAL MATERIAL INSTALLATION & Drivers	5479		
ADDING, Computing, Recording or Office MACHIne MFG NOC	3574		
ADDRESSING or Mailing Co & Drivers	4299		
ADHESIVES MFG - PLASTIC - SHEETS & LIQUID	4459		
ADVERTISING AGENCY - INCLUDES PHOTOGRAPHY & PHOTO ENGRAVING	4351		
ADVERTISING CIRCULAR DISTRIBUTION - BY CONTRACT - & Drivers	7230		
ADVERTISING Co & Drivers	9552		
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.			
AEROBIC STUDIOS & Drivers	9063		
AEROSOL CANNING - PRESSURIZED	4819		
AGATE or Enamel WARE MFG	3224		
AGRICULTURAL MACHInery MFG	3507		
AGRICULTURE CHEMICALS MFG - HIGHLY POISONOUS	4811		
AGRICULTURE LAND CLEARING & Drivers	6219		
AIR CONDITIONER FILTER MFG - METAL	3257		
		AIR CONDITIONER MFG - REFRIGERATED - AUTO AND WINDOW TYPE	3179
		AIR CONDITIONING COIL MFG	3179
		AIR CONDITIONING COMPRESSOR REPAIR - SHOP	3179
		AIR CONDITIONING DUCT CLEANING SERVICE	9014
		AIR CONDITIONING FILTER SERVICE - BY CONTRACT	9014
		AIR CONDITIONING SYSTEMS - HEATING AND/OR COOLING:	
		NOT PORTABLE:	
		DUCT FABRICATION OR INSTALLATION & Drivers	5536
		INSTALLATION AND SERVICE OF PACKAGED OR CENTRAL UNITS INCLUDING PLUMBING & Drivers	5183
		INSTALLATION OF AIR CONDITIONING MACHInery & Drivers	3724
		PORTABLE UNITS:	
		INSTALLATION AND SERVICE WINDOW UNITS & Drivers	5190
		AIR FILTERING EQUIPMENT MFG - ELECTRIC	3179
		AIR FLOW BALANCING OF AIR CONDITIONING SYSTEMS	8601
		Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.	
		AIR PRESSURE or Steam GAUGE MFG	3685
		AIR TRAFFIC CONTROLLERS	8810
		AIR TRAFFIC REPORTERS	7418
		AIRCRAFT AUTOMATIC PILOT MFG	3685
		AIRCRAFT DISMANTLING FOR USABLE PARTS & Drivers	3821
		AIRCRAFT ENGINE MFG	3805
		AIRCRAFT FUELING - GROUND OPERATIONS BY CONTRACT - & Drivers	8350

AIRCRAFT GROUND SCHOOL 8858

Applies to employees engaged in classroom instruction only. Field or hangar instruction to be separately rated as 7423 aircraft operations.

AIRCRAFT GROUND SUPPORT EQUIPMENT REPAIR & Drivers 7423**AIRCRAFT INSTRUMENT INSTALLATION OR REPAIR & Drivers 7423****AIRCRAFT OPERATIONS - BANNER TOWING:****FLYING CREW 7418****ALL OTHER EMPLOYEES & Drivers 7423****AIRCRAFT OR HELICOPTER OPERATION:****AERIAL APPLICATION, seeding, or herding:****FLYING CREW 7418****ALL OTHER EMPLOYEES & Drivers 7423****AIR CARRIER - COMMUTER:**

Applies to commuter air carriers operating under Part 135 or Part 127 of the Federal Aviation Regulations, and which conduct at least five round trips per week between two or more points and publish flight schedules that specify the times and days of the week and places between which such flights are performed. Ticket sellers and information clerks away from the airport locations to be separately rated as 8810 clerical.

FLYING CREW 7418**ALL OTHER EMPLOYEES & Drivers 7423****AIR CARRIER - SCHEDULED OR SUPPLEMENTAL:**

Applies to scheduled or commercial air carriers, including cargo carriers, certified as such and operating under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from the airport locations to be separately rated as 8810 clerical.

FLYING CREW 7405**ALL OTHER EMPLOYEES & Drivers 7423****AIRCRAFT OR HELICOPTER OPERATION: (cont.)****FLIGHT TESTING BY MFR - AIRCRAFT MANUFACTURED UNDER AN APPROVED TYPE CERTIFICATE - FLYING CREW 7422****FLIGHT TESTING BY MFR - PROTOTYPE OR EXPERIMENTAL AIRCRAFT - FLYING CREW 7418****Noc:****FLYING CREW 7422****ALL OTHER EMPLOYEES & Drivers 7423**

As respects aerial photography, the payroll of the ground laboratory employees shall be assigned to 4361 photographer. Ticket sellers and information clerks away from the airport to be separately rated as 8810 clerical.

PATROL, PHOTOGRAPHY other than mapping or survey work:**FLYING CREW 7418**

Aerial photography-mapping or survey work-to be rated as 7422 photographer-aerial mapping.

ALL OTHER EMPLOYEES & Drivers 7423

As respects aerial photography, the payroll of the ground laboratory employees shall be assigned to 4361 photographer.

PUBLIC EXHIBITION involving stunt flying, racing or parachute jumping:**FLYING CREW 7418****ALL OTHER EMPLOYEES & Drivers 7423****SALES OR SERVICE AGENCY: taxi or sight-seeing; student instruction:****FLYING CREW 7422****ALL OTHER EMPLOYEES & Drivers 7423**

AIRCRAFT OR HELICOPTER OPERATION: (cont.)

TRANSPORTATION OF PERSONNEL in
conduct of employer's business:

FLYING CREW 7421

Commercial aircraft operation to be separately rated. A policy surcharge of \$100 per passenger seat, subject to a maximum surcharge of \$1,000 per aircraft, shall be charged in addition to the premium otherwise determined under this classification. These surcharges shall not be cumulative in the event of substitution of aircraft during the policy period; but these surcharges shall be cumulative in the event more than one aircraft is owned or operated during the same policy period.

GROUND CREW & Drivers 7423

AIRCRAFT PAINTING & Drivers 8391

AIRCRAFT PARTS DEALER - RETAIL - & Drivers 8017

AIRCRAFT PARTS DEALER - WHOLESALE - & Drivers 8018

AIRCRAFT PROPELLER REPAIR SHOP - NO AIRCRAFT EXPOSURE 3805

AIRCRAFT RADIO MFG 3681

AIRCRAFT SERVICING OR REPAIR & Drivers 7423

AIRCRAFT SUB-ASSEMBLIES MFG 3066

AIRCRAFT WASHING - BY CONTRACT - & Drivers 7423

AIRPLANE MFG 3830

AIRPORT OR HELIPIRT OPERATOR - ALL EMPLOYEES - & Drivers 7423

Ticket sellers and information clerks away from the airport locations to be separately rated as 8810 clerical. Members of flying crew to be separately rated under the appropriate aircraft operation classification.

AIRPORT RUNWAY CONSTRUCTION & Drivers 5506

AIRPORT RUNWAY LIGHTING INSTALLATION & Drivers 5190

ALARM MONITORING & Clerical 8901

ALCOHOL MFG - WOOD - & Drivers 1472

Includes distillation.

ALE or Beer DEALER - WHOLESALE - & Drivers 7390

Codes 7390 and 2121 brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

ALFALFA DEHYDRATING AND PROCESSING 2014

ALLIGATOR CONTROL - REMOVAL OF NUISANCE ALLIGATORS - & Drivers 8831

ALLIGATOR FARM & Drivers 0113

ALOE VERA PLANT PROCESSING & Drivers 4611

ALUMINUM AWNING ERECTION & Drivers 5403

ALUMINUM AWNING MFG 3066

ALUMINUM BOAT MFG - PLEASURE CRAFT 6823

ALUMINUM CAN COLLECTION STATION - NO PROCESSING - & Drivers 8017

ALUMINUM CAN RECYCLING OR SHREDDING & Drivers 8264

ALUMINUM DOOR, WINDOW AND FRAME INSTALLATION & Drivers 5102

ALUMINUM DOOR, WINDOW AND FRAME MFG 3066

ALUMINUM EXTRUSION MFG 3227

ALUMINUM FOUNDRY - CAST FORM PROCESS 3085

ALUMINUM PANELING or sheet metal facing INSTALLATION - BUILDING EXTERIORS - & Drivers 5538

ALUMINUM WARE MFG 3227

Applies to goods manufactured from sheet aluminum.

AMBULANCE BODY MFG 3822

AMBULANCE SERVICE - AIR AMBULANCE:

FLYING CREW 7422

MEDICAL PERSONNEL 8833

AMBULANCE SERVICE BY CONTRACT & Drivers 7720

AMMONIA DILUTING AND BOTTLING	4815	ANHYDROUS AMMONIA APPLICATION -	0037
AMMONIA MFG	4811	AGRICULTURAL - BY CONTRACT & Drivers	
Mfg. of nitric acid and ammonium nitrate to be separately rated as 4815 acid mfg.		ANHYDROUS AMMONIA DEALER & Drivers	8350
AMMONIUM NITRATE MFG	4815	ANHYDROUS AMMONIA MFG	4811
AMUSEMENT DEVICE OPERATION NOC - not traveling - & Drivers	9016	ANIMAL SHELTERS & Drivers	8831
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.		ANODIZING	3372
AMUSEMENT DEVICE OPERATOR, Carnival or Circus - TRAVELING - ALL EMPLOYEES & Drivers	9186	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.	
The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown under Miscellaneous Values as "Maximum Remuneration."		ANTENNA MAINTENANCE - RADAR - & Drivers	5190
AMUSEMENT PARK or Exhibition OPERATION & Drivers	9016	ANTENNA MFG - MICROWAVE	3179
Applies to the operation by owners or lessees and includes musicians and box office employees. This classification does not apply to amusements, exhibitions or other operations separately classified in this Manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.		ANTI-TOXIN, Serum or Virus MFG & Drivers	4611
ANALYTICAL CHEMIST	4511	APARTMENT BUILDINGS AND MOTELS - ERECTION - WOOD FRAME & Drivers	5403
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.		APARTMENT HOUSE OPERATION	9032
ANCHOR BOLT MFG	3132	Managers/Directors performing clerical duties exclusively to be rated as 8810. Managers/Directors or leasing agents performing outside salesperson duties such as showing, leasing, or inspecting property to be rated as 8742. Managers/Directors performing maintenance duties or directly supervising maintenance work to be rated as 9032.	
ANCHOR TIE-DOWN MFG FOR MOBILE HOMES	3146	APIARIES & Drivers	0113
ANCHORING OIL OR GAS DRILLING RIGS - BY CONTRACT - & Drivers	6219	APPLIANCE DEALER - RETAIL - & Drivers	8017
		Includes servicing or repairing. Applies to shop and outside work. No electric wiring or erection of antennae.	
		APPLIANCE DEALER - WHOLESALE - & Drivers	8018
		APPLIANCE REPAIR - COMMERCIAL - & Drivers	5190
		APPRAISERS - TAX	8742
		AQUATIC PLANTS - GROWING & HARVESTING - & Drivers	0035
		AQUEDUCT CONSTRUCTION & Drivers	6319
		ARCHERY SUPPLIES MFG	4902

<p>ARCHITECT or Engineer - CONSULTING 8601 Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.</p> <p>ARMORED CAR OPERATION - BY CONTRACT - & Drivers 7720</p> <p>ARMS MFG - SMALL 3629 Applies to arms .50 caliber or under. Cartridge mfg. or cartridge loading to be separately rated.</p> <p>ART & CRAFT SUPPLY DEALER - WHOLESALE - & Drivers 8018</p> <p>ART & CRAFT SUPPLY STORE - RETAIL - & Drivers 8017</p> <p>ARTIFICIAL INSEMINATION - ANIMALS & FOWLS - & Drivers 8831</p> <p>ARTIFICIAL TURF INSTALLATION & Drivers 5220</p> <p>ASBESTOS INSULATION REMOVAL FROM BUILDINGS & Drivers 5479</p> <p>ASBESTOS INSULATION REMOVAL FROM PIPES OR BOILERS & Drivers 5183</p> <p>ASHES, Garbage or Refuse COLLECTION & Drivers 9402 Reduction, rendering or fertilizer plants to be separately rated.</p> <p>ASPHALT APPLICATION ON PARKING AREAS & Drivers 5220</p> <p>ASPHALT - BLENDING & MIXING OF LIQUID ADDITIVES - NOT BATCH PLANT & Drivers 4712 Batch Plant to be rated as 1463.</p> <p>ASPHALT or Tar DISTILLING OR REFINING & Drivers 4712 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.</p> <p>ASPHALT PRODUCTS MFG NOC 4283</p>	<p>ASPHALT WORKS & Drivers 1463 Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.</p> <p>ASPHALT WORKS:</p> <p>OPERATED BY ROAD PAVING CONTRACTORS - PERMANENT LOCATION - & Drivers 1463</p> <p>OPERATED BY ROAD PAVING CONTRACTORS - TEMPORARY LOCATION - & Drivers 5506</p> <p>ASSAYING 4511 Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.</p> <p>ATHLETIC PARK OPERATION & Drivers 9182 Applies to all employees other than players, coaches, managers or umpires.</p> <p>ATHLETIC TEAM: Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. The entire remuneration of all employees shall be included in computing premium, subject, however, to a minimum of \$500 per employee per season and the maximum average weekly wage per employee shown under Miscellaneous Values as "Maximum Remuneration." Athletic or Recreational activities carried on in connection with commercial and mercantile risks shall be charged the minimum premium for this classification in addition to any other premium appearing on the policy and shall be subject to pro rata adjustment if policy is canceled.</p> <p>CONTACT SPORTS 9179 Contact sports include football, hockey and roller derbies.</p> <p>NON-CONTACT SPORTS 9178 Non-contact sports include baseball and basketball.</p>
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ATOMIC ENERGY:

PROJECT WORK 9984

All work, either construction or operation, performed for or under the direction of the Atomic Energy Commission or any government agency may be rated on an individual risk basis. Each risk to be so rated shall be submitted by the carrier to the Texas Department of Insurance for approval of the basis agreed upon by the carrier, the contractor and the Atomic Energy Commission or government agency.

RADIATION EXPOSURE NOC 9985

Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Atomic Energy Commission or any government agency, a supplemental rate may be applied to such operations subject to the approval of the Texas Department of Insurance.

Exception: Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of 9984 will apply.

ATTORNEY - ALL EMPLOYEES - & Clerical, Messengers, Drivers 8820

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8820 are conducted as a separate and distinct business.

AUCTIONEERS & Drivers 8017

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

AUDIO VISUAL AID DEALER - WHOLESALE - & Drivers 8018

AUDIO VISUAL AID STORES - RETAIL - & Drivers 8017

AUDITOR, Accountant or Factory Cost or Office Systematizer - TRAVELING 8803

Includes insurance company premium auditors.

AUTOMATIC CONTROL INSTALLATION - PNEUMATIC - & Drivers 5183

AUTOMATIC CONTROL SYSTEM MFG 3681

AUTOMATIC DOOR CONTROL INSTALLATION 5191

AUTOMATIC SCREW MACHINE PRODUCTS MFG 3114

AUTOMATIC SPRINKLER HEAD MFG 3126

AUTOMATIC SPRINKLER INSTALLATION & Drivers 5183

Automobile ACCESSORY STORE - WHOLESALE OR RETAIL - NOC & Drivers 8391

Automobile AIR CONDITIONERS - INSTALLATION - & Drivers 8391

Automobile Auctions & Drivers 9015

Automobile BODY REPAIR & Drivers 8391

Applies to the repair of automobile bodies and includes upholstery and painting.

Automobile BUMPER RECONDITIONING & PLATING & Drivers 8391

Automobile, BUS, TRUCK OR TRAILER BODY MFG:

DIE PRESSED STEEL 3822

FIBERGLASS 4484

NOC 3824

RIVETED OR WELDED 3823

Automobile CONVERSION & Drivers 8391

Automobile CRUSHING OR SHREDDING & Drivers 8265

Automobile DISMANTLING & Drivers 3821

Includes store operations and the salvage or junking of parts.

Automobile ENGINE MFG 3805

Automobile ENGINE REBUILDERS & Drivers 8391

Automobile GLASS INSTALLATION & Drivers 8391

Automobile GLASS TINTING - NO OTHER OPERATIONS - & Drivers 5491

Automobile INSPECTION STATION & Drivers 8391

Automobile LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC 3648

AUTOMOBILE LUBRICATION, GREASING & MAINTENANCE & Drivers	8387	AUTOMOBILE TOWING COMPANIES - NO OTHER OPERATIONS - & Drivers	7219
AUTOMOBILE MACHINE SHOP & Drivers	8391	AUTOMOBILE WASH EQUIPMENT INSTALLATION & Drivers	3724
AUTOMOBILE MFG OR ASSEMBLY	3808	AUTOMOBILE WASHING EQUIPMENT MFG	3507
Upholstering to be separately rated as 9522.		AUTOMOBILE WHEEL MFG	3805
AUTOMOBILE PAINTING & Drivers	8391	AWNING, Tent or Canvas Goods ERECTION, Removal or Repair & Drivers	5102
AUTOMOBILE PAINTS DEALER & Drivers	8391	Applies to operations away from the shop.	
AUTOMOBILE PARKING LOT & Drivers	9015	AWNING MFG - METAL	3066
AUTOMOBILE PARTS REBUILDERS NOC	3648	AWNING or Tent MFG - FABRIC - SHOP	2576
AUTOMOBILE PARTS STORE - WHOLESALE OR RETAIL - & Drivers	8391	BABBITT BEARING MFG - INDUSTRIAL	3629
Applies to the sale of replacement parts, paints and supplies. Includes shop operations.		BABY CARRIAGE MFG	3865
AUTOMOBILE RACE DRIVER	9016	BABY FURNITURE AND ACCESSORIES DEALER - WHOLESALE - & Drivers	8018
AUTOMOBILE RACETRACK OPERATOR & Drivers	9016	BABY FURNITURE AND ACCESSORIES STORE - RETAIL - & Drivers	8017
AUTOMOBILE RADIATOR MFG	3807	BACTERIA PRODUCTION FOR SEWAGE DISPOSAL PLANTS	4823
AUTOMOBILE RENTAL Co:		BAG MFG - CLOTH OR LEATHER	2683
GARAGE EMPLOYEES	8385	Applicable to purses, handbags, tote bags, and luggage.	
ALL OTHER EMPLOYEES & COUNTER PERSONNEL, Drivers	8002	BAG MFG - FROM GLASSINE MATERIAL	4279
AUTOMOBILE REPAIR SHOP & parts department employees, Drivers	8391	BAG MFG - LUGGAGE	2683
Automobile salespersons to be separately rated as 8748.		Applies to the mfr. of traveling bags and hand luggage. Trunk mfg. to be separately rated as 2881.	
AUTOMOBILE REPOSSESSION WITH STORAGE LOT & Drivers	9015	BAG MFG - PAPER	4273
AUTOMOBILE SALES or Service AGENCY & parts department employees, Drivers	8391	BAG or Sack MFG	2578
Automobile salespersons to be separately rated as 8748.		Includes canvas, burlap, cloth, and woven polypropylene bags or sacks.	
AUTOMOBILE SALESPERSONS	8748	BAG RENOVATING	2578
AUTOMOBILE SERVICE STATION & Drivers	8387	BAGGAGE HANDLING AT AIRPORT - BY CONTRACT - & Drivers	7423
AUTOMOBILE Storage Garage or PARKING STATION & Drivers	9015	BAKERY & Drivers, Route Supervisors	2003
AUTOMOBILE TIRE DEALER - RETAIL - & Drivers	8391	BAKING POWDER MFG	6504
		Mfg. of ingredients to be separately rated.	
		BALL or Roller BEARING MFG	3629

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BALLOON - HOT AIR TYPE - FLYING CREW	7418	BEEF JERKY MFG	2095
BALLOON - HOT AIR TYPE - GROUND CREW, CHASE CREW & Drivers	7423	BEER or Ale DEALER - WHOLESALE - & Drivers	7390
BANDS - TRAVELING:		Codes 7390 and 2121 brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
PLAYERS, ENTERTAINERS OR MUSICIANS	9156	BEET SUGAR MFG	2041
ALL OTHER EMPLOYEES	9154	BELT BUCKLE MFG - BRASS, SILVER, ETC	3383
BANNER TOWING - AIRCRAFT OPERATIONS:		BEVERAGE MFG NOC & Route Supervisors, Drivers	2157
FLYING CREW	7418	Includes: carbonated and non-carbonated beverages, and spirituous liquors. Brewery to be separately rated as 2121 brewery.	
ALL OTHER EMPLOYEES & Drivers	7423	BEVERAGE DEALER - WHOLESALE - & Drivers	8018
BAR, NIGHT CLUB, OR TAVERN	9079	BEVERAGE STORES - RETAIL - & Drivers	8017
Includes musicians and entertainers.		BICYCLE DEALER - WHOLESALE - & Drivers	8018
BARBECUE GRILL MFG	3066	BICYCLE MFG OR ASSEMBLY	3865
BARBECUE SAUCE MFG	6504	BICYCLE SALES AND SERVICE - RETAIL - & Drivers	8017
BARBER SHOP	9586	BILL POSTING & Drivers	9552
BARGE CLEANING & Drivers	6872	BILLIARD HALL	9089
BARGE LOADING BY CONTRACT - NO USE OF HOISTING EQUIPMENT	7317	BILLIARD TABLE MFG & Drivers	2881
BARREL ASSEMBLY & Drivers	2802	BINGO PARLORS & Drivers	8017
BARREL OR DRUM RECONDITIONING - METAL	3066	BIT MFG - OIL DRILLING, SEISMOGRAPH, ETC	3126
BARREL STOCK MFG & Drivers	2802	BITS AND SPURS MFG - METAL	3146
Applies to the mfr. of heads, hoops or staves.		BLACKBOARD OR CHALKBOARD MFG	3066
BATH HOUSE - BEACH - & Drivers	9015	BLAST FURNACE OPERATION & Drivers	1438
BATHROOM DOOR FRAME MFG - METAL	3066	BLASTING - ROCK - SPECIALTY CONTRACTORS & Drivers	4000
BATTERY MFG - DRY	3642	BLASTING AGENTS - PREPARATION OR DISTRIBUTION - & Drivers	4777
BATTERY MFG - STORAGE	3647	BLEACH MFG - LIQUID	4815
BATTERY SALVAGING & Drivers	8265	BLOOD BANKS	8832
BEAN SORTING OR HANDLING	8102	BLOWOUT PREVENTER TESTING & TIGHTENING IN FIELD & Drivers	6213
BEARINGS DEALER - RETAIL - & Driver	8017		
BEARINGS DEALER - WHOLESALE - & Drivers	8018		
BEAUTY PARLOR	9586		
BED SPRING or Wire Mattress MFG	3300		
Box spring mfg. to be separately rated as 2881.			
BEDSTEAD MFG OR ASSEMBLY - METAL	3066		
BEE KEEPING - HONEY PRODUCTION - & Drivers	0113		

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BOARDING HOUSES OR ROOMING HOUSES & Drivers	9052	BOLT or Nut MFG	3132
BOAT BUILDING OR REPAIR NOC & Drivers	6824	BONE or Ivory GOODS MFG	4452
Applies to boats not exceeding 150 feet in length overall. Includes shop and yard work. Pleasure craft to be separately rated as 6823.		BOOK DEALER - WHOLESALE - & Drivers	8018
BOAT BUILDING OR REPAIR - PLEASURE CRAFT - LAND OPERATIONS ONLY	6823	BOOK STORES - RETAIL - & Drivers	8017
Applicable to the construction or repair of wood, metal, fiberglass or plastic boats. Where the operations include exposure under the Longshore and Harbor Workers' Act, all boat building operations shall be assigned to 6824.		BOOKBINDING	4307
BOAT OR FISHING DOCKS - ALL OPERATIONS - & Drivers	9015	BOOKBINDING or Printing MACHINE MFG	3548
BOAT RACING DRIVER	9016	BOOT or Shoe MFG - NOC	2688
BOAT TRAILER MFG - PLEASURE CRAFT	3824	BOOT or Shoe MFG - RUBBER	4417
BOATS AND MOTORS - PLEASURE CRAFT: SALES	8748	Includes combined rubber and fabric boots or shoes.	
SERVICE & Drivers	8391	BOOT or Shoe PATTERN MFG	4282
BOILER CONTROL PANEL MFG	3643	BOOTH INSTALLATION FOR TRADE SHOWS & Drivers	5102
BOILER INSPECTION	4511	BOOTH OR DISPLAY MFR FOR TRADE SHOWS, CONVENTIONS & Drivers	9501
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.		BORAX, Potash or Salt PRODUCING OR REFINING & Drivers	4568
BOILER INSTALLATION OR REPAIR	3726	Includes drilling of wells and pumping. Mining to be separately rated as 1165.	
Includes the construction or repair of foundations.		BORING UNDER STREETS & RAILROADS & Drivers	6204
BOILER or Pipe INSULATING & Drivers	5183	BOTTLE DEALER - USED - & Drivers	8264
Applies to the application of cork, asbestos or other non-conducting materials.		BOTTLE RECYCLING & Drivers	8264
BOILER SCALING BY MEANS OF CHEMICALS & Drivers	8350	BOTTLING & Route Supervisors, Drivers	2157
BOILER SCALING NOC	3726	Includes: carbonated and non-carbonated beverages, and spirituous liquors. Brewery to be separately rated as 2121 brewery.	
BOILERMAKING	3620	BOW & ARROW MFG	4902
BOLT & SCREW DEALER - RETAIL - & Drivers	8017	BOWLING BALL MFG - PLASTIC	4459
BOLT & SCREW DEALER - WHOLESALE - & Drivers	8018	BOWLING LANE & Drivers	9093
		BOX MFG - CIGAR - WOOD & Drivers	2881
		BOX MFG - CORRUGATED	4244
		Includes corrugating or laminating of paper.	
		BOX MFG - FOLDING PAPER - NOC	4243
		BOX MFG - SET-UP PAPER	4243
		BOX OR BOX SHOOK MFG & Drivers	2881
		BOX SPRING FRAME MFG & Drivers	2881

BOX SPRING or Mattress MFG & Drivers	2881	BRIDGE BUILDING - WOOD FRAME & Drivers	5403
BOY AND GIRL SCOUT COUNCILS:		BRIDGE or Vehicular Tunnel OPERATION & Drivers	9019
CAMP OPERATION - INCLUDING Clerical AT CAMP LOCATIONS - & Drivers	9015	Structural alterations or repairs, or the painting of the bridge structure to be separately rated.	
EXECUTIVE SECRETARIES - OFFICE AND TRAVEL	8742	BROILER AND/OR EGG PRODUCERS & Drivers	0113
CLERICAL OFFICE EMPLOYEES OTHER THAN AT CAMP LOCATIONS	8810	BROOM, BRUSH, OR MOP HANDLE MFG & Drivers	2881
BRAID or Fringe MFG	2380	BROOM, BRUSH, OR MOP MFG NOC	2835
BRAKE & CLUTCH RELINING	3648	BRUSH, BROOM OR MOP HANDLE MFG & Drivers	2881
BRAKE FLUID MFG & Drivers	4712	BRUSH, BROOM OR MOP MFG NOC	2835
BRASS OR COPPER DEALER - WHOLESALE - & Drivers	8107	BRUSH or Timber Cutting and REMOVAL & Drivers	2702
BRASS or Copper GOODS MFG	3146	BUCKLE - BELT MFG - BRASS, SILVER, ETC	3383
BREAKWATER or Jetty CONSTRUCTION - ALL OPERATIONS to completion - & Drivers	6045	BUILDING CLEANING - EXTERIOR - CHEMICAL PROCESS & Drivers	5213
Caisson, coffer dam work or pile driving to be separately rated.		BUILDING CRANE ERECTION AT CONSTRUCTION SITE & Drivers	5057
BREEDING FARM or Stable & Drivers	0083	BUILDING MATERIAL DEALER:	
Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.		STORE EMPLOYEES	8058
BREWERY & Drivers	2121	ALL OTHER EMPLOYEES & yard, warehouse, Drivers	8234
Codes 7390 and 2121 brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		BUILDING MFG - PORTABLE - METAL - SHOP & Drivers	3040
BRICK MFG - FIRE OR ENAMELED - & Drivers	4024	BUILDING MFG - PORTABLE - WOOD - SHOP & Drivers	2802
Applicable only to the mfg. of bricks from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.		BUILDING or Roofing PAPER or Felt PREPARATION	4283
BRICK or Clay Products MFG NOC & Drivers	4021	Roofing operations to be separately rated as 5551 roofing.	
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving brick; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.			

BUILDING RAISING OR MOVING:

In classifying the raising, moving, or underpinning of buildings or structures, all operations involved in the raising, moving, or underpinning of such buildings or structures, including incidental shoring, and the removal or rebuilding of walls, foundations, columns, piers or other structural members, shall be assigned to one of the following classifications:

CONCRETE OR CONCRETE ENCASED STEEL & Drivers 5213

This classification shall be assigned to the raising, moving, or underpinning of buildings or structures which are constructed of concrete or concrete encased steel.

IRON OR STEEL & Drivers 5057

This classification shall be assigned to the raising, moving, or underpinning of steel buildings (not concrete encased steel) or structures.

MASONRY & Drivers 5022

This classification shall be assigned to the raising, moving, or underpinning of masonry buildings or structures.

WOODEN & Drivers 5403

This classification shall be assigned to the raising, moving, or underpinning of wooden buildings or structures.

BUILDING SERVICE CONTRACTOR 9014

Applies to general maintenance or cleaning of buildings.

BUILDING STONE EXCAVATION - ROCK - SURFACE OR SUB-SURFACE & Drivers 4000

Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.

BUILDINGS - OPERATION BY CONTRACTORS 9014

Applies to general maintenance or cleaning of buildings.

BUILDINGS NOC - OPERATION BY OWNER or lessee - & Drivers 9015

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. Managers/Directors performing clerical duties exclusively to be rated as 8810. Managers/Directors or leasing agents performing outside salesperson duties such as showing, leasing, or inspecting property to be rated as 8742. Managers/Directors performing maintenance duties or directly supervising maintenance work to be rated as 9015.

BUMPER & TRAILER HITCH MFG & Drivers 3040

BURGLAR ALARM INSTALLATION or REPAIR & Drivers 7600

BURGLAR GUARDS OR BARS - INSTALLATION 5070

BURGLAR GUARDS OR BARS MFG & Drivers 3040

BURIAL GARMENT MFG and Casket or Coffin Upholstering 9522

BURIAL VAULT MFG - CONCRETE - INCLUDING INSTALLATION & Drivers 4034

BUS Co:

GARAGE EMPLOYEES 8385

ALL OTHER EMPLOYEES & Drivers 7382

BUS STATION AGENTS - BY CONTRACT - & Drivers 8017

BUTANE, PROPANE AND OTHER LPG DEALER & Drivers 8350

Applies to wholesale or retail Dealer. Butane, propane and other liquefied petroleum gas plumbing installation and maintenance of equipment to be separately rated.

BUTANE, PROPANE AND OTHER LPG SYSTEMS - INSTALLATION and maintenance OF EQUIPMENT - & Drivers 5183

The delivery of butane, propane and other liquefied petroleum gases to be separately rated.

BUTANE CONVERTER MFG - AUTOMOTIVE 3685

BUTCHERING	2081	CALICHE PITS & Drivers	4000
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal.		Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.	
BUTTER or Cheese MFG	2068	CAMERA OR PHOTOGRAPHIC SUPPLY DEALER - WHOLESALE - & Drivers	8018
BUTTER SUBSTITUTE MFG	4717	CAMERA OR PHOTOGRAPHIC SUPPLY STORES - RETAIL - & Drivers	8017
BUTTON MFG NOC	3383	CAMERA REPAIR SHOPS	3685
BUTTON or Fastener MFG - METAL	3131	CAMOUFLAGE NET MFG	2380
CABINET, SHELVING & BIN INSTALLATION - PORTABLE - & Drivers	5102	CAMP OPERATION NOC & Drivers	9015
CABINET, SHELVING & BIN MFG - METAL	3066	CAMPER UNIT MFG - FOR TRAILERS AND PICKUP TRUCKS	3824
CABINET OR TABLE TOP MFG & Drivers	2881	CAN - ALUMINUM - COLLECTION STATION - NO PROCESSING & Drivers	8017
CABINET WORKS NOC & Drivers	2881	CAN - ALUMINUM - RECYCLING OR SHREDDING & Drivers	8264
CABLE - COMPUTER OR TELEPHONE INSTALLATION IN BUILDINGS - & Drivers	7600	CAN MFG	3220
CABLE DEALER - WIRE ROPE - & Drivers	8107	CANDLE MFG	4558
CABLE MFG - INSULATED ELECTRICAL	4470	CANNERY NOC	2111
Wire drawing to be separately rated as 1924 or 3257.		CANNING - AEROSOL - PRESSURIZED	4819
CABLE or Wire Rope MFG - IRON OR STEEL	1924	CANNING OF CARBONATED BEVERAGES - NO BOTTLING OPERATIONS	2111
Wire drawing - iron or steel - to be separately rated as 3257.		CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair & Drivers	5102
CABLE TENSION SYSTEM INSTALLATION - COMMERCIAL - & Drivers	5213	Applies to operations away from the shop.	
CABLE TENSION SYSTEM INSTALLATION - FOR CONCRETE SLABS - & Drivers	5200	CANVAS GOODS MFG NOC - Shop	2576
CABLE TENSIONING ON TOWERS - NO ERECTION - & Drivers	3724	CAP MFG - FABRIC	2220
CAFETERIAS	9079	CAR MFG - RAILROAD - & Drivers	3881
CAGE MFG - ANIMAL - & Drivers	3040	CAR WASH - FULL SERVICE - & Drivers	8387
CAISSON WORK - ALL OPERATIONS to completion - & Drivers	6306	CAR WASH - SELF SERVICE - & Drivers	8017
Includes pile driving, excavation, masonry or concrete work up to completion of the substructure only.		CARBON MFG	4751
CALCIUM CARBIDE MFG & Drivers	1438	CARBON PAPER or Typewriter Ribbon MFG	4432
		CARBON PROCESSING PLANT - FROM LIGNITE	4751
		CARBONIC ACID GAS MFG & Drivers	4635
		Includes tank charging.	
		CARBURETOR MFG	3685

<p>CARNIVAL, Circus or Amusement Device Operator - TRAVELING - ALL EMPLOYEES & Drivers 9186</p> <p>The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown under Miscellaneous Values as "Maximum Remuneration".</p>	<p>CARRIER SYSTEM - PNEUMATIC - INSTALLATION OR REPAIR & Drivers 5183</p> <p>Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.</p>
<p>CARPENTRY - DWELLINGS - & Drivers 5403</p>	<p>CARTRIDGE RECHARGE - LASER TYPE 3574</p>
<p>CARPENTRY - INSTALLATION of CABINET WORK or INTERIOR TRIM - & Drivers 5437</p> <p>Includes interior carpentry finish out, such as partition walls or non-load bearing walls.</p>	<p>CARTRIDGE REPAIR OR MFG - RIBBON TYPE 4432</p>
<p>CARPENTRY - INSTALLATION of FINISHED WOODEN FLOORING - & Drivers 5437</p> <p>Includes installation of parquet flooring.</p>	<p>CASH REGISTER MFG 3574</p>
<p>CARPENTRY - PRIVATE one or two family RESIDENCES - & Drivers 5403</p>	<p>CASING INSTALLATION - OIL WELL - & Drivers 6238</p>
<p>CARPENTRY - SHOP ONLY - & Drivers 2802</p>	<p>CASING RECOVERY - OIL OR GAS WELL - & Drivers 6238</p>
<p>CARPENTRY NOC & Drivers 5403</p> <p>Not applicable to the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus, which must be assigned to the appropriate concrete construction classification.</p>	<p>CASKET OR COFFIN MFG - PLASTIC OR FIBERGLASS 4484</p> <p>Upholstering to be separately rated as 9522.</p>
<p>CARPET, Rug or Upholstery CLEANING - shop or outside - & Drivers 2581</p>	<p>CASKET or Coffin MFG OR ASSEMBLY - METAL 3066</p> <p>Upholstering to be separately rated as 9522.</p>
<p>CARPET CLEANING MACHINE MFG 3179</p>	<p>CASKET or Coffin MFG OR ASSEMBLY - WOOD - & Drivers 2881</p> <p>Upholstering to be separately rated as 9522.</p>
<p>CARPET INSTALLATION & Drivers 5102</p>	<p>CASKET or Coffin UPHOLSTERING and Burial Garment Mfg 9522</p>
<p>CARPET or Rug MFG NOC 2220</p>	<p>CAST STONE MFG - ARCHITECTURAL 4038</p>
<p>CARPET PADDING MFG - RUBBERIZED 4410</p>	<p>CAST STONE SLAB MFG & Drivers 4034</p>
<p>CARPET DEALER - WHOLESALE - & Drivers 8018</p>	<p>CATALOG OR MAIL ORDER WAREHOUSE & Drivers</p> <p>Assign appropriate wholesale or retail store classification applicable to products sold.</p>
<p>CARPET STORE - RETAIL - & Drivers 8017</p>	<p>CATALYST CLEANING BY HEAT & Drivers 1701</p>
<p>CARPET TACK STRIP MFG 2731</p>	<p>CATERER 9079</p>
<p>CARPORT FABRICATION - SHOP - METAL 3066</p>	<p>CATFISH FARMS & Drivers 0113</p>
<p>CARRIAGE or Wagon MFG OR ASSEMBLY 3824</p> <p>Baby carriage mfg. to be separately rated as 3865.</p>	<p>CATHEDRAL or Art Glass WINDOW MFG & Drivers 4101</p> <p>Includes glass mfg.</p>
	<p>CATHODIC PROTECTION SYSTEM INSTALLATION BY CONTRACTOR & Drivers 5190</p>

CATTLE & HORSE PENS - PORTABLE - RENTAL & INSTALLATION & Drivers	8107	CEMENT MFG - ASPHALT OR FIBROUS PLASTIC - FOR ROOFS & Drivers	4712
CATTLE CHUTE MFG - METAL - & Drivers	3040	CEMENT PAVE STONE MFG & Drivers	4045
CATTLE DEALER & Drivers	8288	CEMETERY OPERATIONS & Drivers	9220
Not farms or ranches. Includes feed milling.		CENTRALIZER MFG - OIL	3126
CATTLE FEEDER MFG - METAL - & Drivers	3040	CERAMIC TILE INSTALLATION - INSIDE	5348
CAULKING COMPOUND MFG	4558	CESSPOOL DRILLING & Drivers	6219
CAULKING EXTERIOR OF BUILDINGS & Drivers	5022	CHAIN LINK FENCE CONSTRUCTION	6400
CAULKING INTERIOR OF BUILDINGS & Drivers	5474	CHAIN MFG - FORGED	3110
CAVERN OPERATIONS & Drivers	9016	CHAIN SAW DEALER - WHOLESALE - & Drivers	8018
Applies to the operation by owners or lessees and includes box office employees. This classification does not apply to amusements, exhibitions or other operations separately classified in this Manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, restaurants, retail stores, theaters) whether operated by the owner or lessee of the cavern or through independent concession.		CHAIN SAW SALES & SERVICE - RETAIL - & Drivers	8017
CEDAR CHIP GRINDING & SACKING & Drivers	8231	CHAIR MFG - RATTAN - & Drivers	2881
CEDAR OIL EXTRACTION & Drivers	1472	CHARCOAL MFG & Drivers	1472
Includes distillation.		Includes distillation.	
CEILING FAN - SALES & REPAIR - RETAIL & Drivers	8017	CHARITABLE or Religious ORGANIZATION - welfare - ALL OPERATIONS & Drivers	8837
CEILING FAN DEALER - WHOLESALE - & Drivers	8018	Includes stores and collecting, reconditioning and resale of used donated articles of the household type.	
CEILINGS - SUSPENDED, STAPLED OR CEMENTED - INSTALLATION & Drivers	5437	CHAUFFEURS, Drivers & their Helpers Noc - commercial	7380
Applies to prefabricated finished tiles or panels. Insulation to be separately rated.		Subject to the Standard Exception Manual Rule.	
CELLULAR TELEPHONE DEALER - WHOLESALE - & Drivers	8018	CHEESE or Butter MFG	2068
CELLULAR TELEPHONE SALES, INSTALLATION & REPAIR - RETAIL - & Drivers	8017	CHEMICAL APPLICATION ON PLANT GROUNDS - GRASS & WEED RETARDANT	9014
CEMENT ADDITIVE MFG & Drivers	1701	CHEMICAL BARGE LOADING BY CONTRACT - NO USE OF HOISTING EQUIPMENT	7317
CEMENT BLOCK ERECTION & Drivers	5022	CHEMICAL MFG - PRESERVATIVE FOR FRESH VEGETABLES	4823
CEMENT LINING OF TUBULAR GOODS - NOT OILFIELD - & Drivers	8106	CHEMICAL MFG CLASSIFICATIONS:	
CEMENT MFG & Drivers	1701	Refer to the Chemical Manufacturing Classifications at the end of this alphabetical list.	

CHEMICAL MILLING	3372	CHURCH:	
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.		PROFESSIONAL EMPLOYEES	8868
CHEMICAL PLANTS - SEE "PETROCHEMICAL PLANTS"		Includes clergy, assistants, organists, nursery attendants and choir members.	
CHEMICALS & SOLVENTS DISTRIBUTING - BULK - & Drivers	8350	ALL OTHER EMPLOYEES & Drivers	9101
CHEWING GUM MFG	2041	CIGAR MFG	2172
CHICKEN CATCHERS - BY CONTRACT - & Drivers	0113	CIGARETTE MFG	2172
CHICKEN DEBEAKING, SEXING AND VACCINATING - BY CONTRACT & Drivers	8831	CIRCUIT BOARD MFG - PRINTED	3681
CHICKEN FEEDER INSTALLATION & Drivers	3724	CIRCUIT BREAKER MFG - ELECTRICAL	3643
CHILDREN'S HOME:		CIRCULAR DISTRIBUTION - ADVERTISING - BY CONTRACT - & Drivers	7230
PROFESSIONAL EMPLOYEES	8868	CIRCUS, Carnival or Amusement Device Operator - TRAVELING - ALL EMPLOYEES & Drivers	9186
Includes incidental driving and/or cooking duties when performed by employees whose primary responsibilities fall within the scope of 8868.		The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown under Miscellaneous Values as "Maximum Remuneration".	
ALL OTHER EMPLOYEES & Drivers	9101	CLAIM ADJUSTERS or Special Agents - Insurance Co. - Outside	8742
CHIMNEY CLEANING BY CONTRACTOR	9014	CLAY FLOWER POT MFG	4062
CHIMNEY CONSTRUCTION - NOT METAL - & Drivers	5213	CLAY or Shale DIGGING & Drivers	4000
Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.		Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.	
CHINA MFG - DECORATIVE	4062	CLAY PROCESSING, DRYING & PELLETIZING & Drivers	1701
CHINCHILLA FARMS & Drivers	0113	CLAY PRODUCTS - FOR OIL INDUSTRY - DRYING, GRINDING, pulverizing and packing & Drivers	1701
CHIP BOARD MFG & Drivers	4036	Mining, digging or quarrying to be separately rated.	
CHIROPRACTOR'S OFFICE	8832		
CHOCOLATE or Cocoa MFG	2041		
Applies to mfg. from cocoa beans.			
CHRISTMAS TREE FARM & Drivers	0005		
CHRISTMAS TREE MFG - OIL	3126		

CLAY PRODUCTS or Brick MFG Noc & Drivers 4021

Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fire-proofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining, or quarrying to be separately rated.

CLAY TARGET MFG - FOR SKEET OR TRAP SHOOTING 4902

CLEANER - DEBRIS REMOVAL 9014

Employees involved exclusively in debris removal in connection with construction or erection operations may be separately rated in code 9014. This classification also applies to specialty contractors providing cleaners at construction or erection sites.

Code 9014 does not contemplate "miscellaneous employees." The term "miscellaneous employees" in this context refers to employees who assist various construction or erection workers. They may run errands, deliver material and equipment, or assist in construction or erection operations. Employees of this type are assigned to either the governing construction or erection code at that job or location, or to various construction or erection codes if accurate payroll records are maintained.

CLEANING BUILDING EXTERIORS - WATER BLASTING OR SAND BLASTING - & Drivers 5213

CLEANING BUILDINGS, STATUES, METAL AWNINGS - MULTISTORY - & Drivers 9170

CLEANING FLUID DEALER - WHOLESALE - & Drivers 8350

CLEANING OF NEW HOMES BY SPECIALTY CONTRACTORS 9014

CLEANING or Dyeing & Drivers 2583

Includes repairing or pressing. Substations or call offices away from plant to be rated as 8017 store-retail NOC.

CLEANING or Renovating BUILDING EXTERIORS & Drivers 5213

CLEANING RAILROAD FREIGHT CARS - NOT TANK 9014

CLEANING RIP RAP ALONG HIGHWAYS & Drivers 9402

CLEAN-UP OF DEBRIS CAUSED BY NATURAL DISASTERS & Drivers 6219

CLEARING and Grading of LAND - Noc & Drivers 6219

Includes borrowing, filling or back-filling.

CLEARING EXISTING RIGHT-OF-WAY - SEE "TRANSMISSION LINE CLEARING"

CLEARING OF LAND - FLOODWAY - & Drivers 6045

CLEARING OF UTILITY LINE RIGHT-OF-WAY - NEW CONSTRUCTION - & Drivers 6219

CLERICAL OFFICE EMPLOYEES NOC 8810

Subject to the Standard Exception Manual Rule.

CLOCK MFG 3383

CLOSED CIRCUIT TELEVISION SYSTEMS INSTALLATION & Drivers 7600

CLOTH OR TEXTILES DYEING 2220

CLOTHING MFG 2501

CLOTHING or Wearing Apparel STORE - RETAIL 8008

CLOTHING or Wearing Apparel STORE - WHOLESALE 8032

CLOTHING RENTAL STORE 8008

CLUB - COUNTRY, golf, fishing or yacht 9060

The actual remuneration of all caddies shall be included with the payroll of the regular club employees in computing the premium for the risk. If the actual remuneration is not available, the payroll for caddies shall be taken at \$40.00 per club member per season subject to a maximum of three hundred members per course of eighteen holes which limit shall be adjusted, pro rata for larger or smaller courses; provided, however, that if the club is open to the public, one hundred fifty members per course of eighteen holes shall constitute the minimum number of club members, which limit shall be adjusted pro rata for larger or smaller courses for the purpose of applying this rule.

CLUB - NOC	9061	COLD STORAGE LOCKER - frozen foods	8033
CLUB - RIDING - & Drivers	0083	Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.	
CLUB - SHOOTING - & Drivers	9016	COLLAR MFG	2501
COAL BILLET or Briquet MFG & Drivers	1463	COLLECTORS, Messengers or Salesperson - OUTSIDE	8742
Mfg. of by-products to be separately rated.		Subject to the Standard Exception Manual Rule.	
COAL MINING & Drivers	1165	COLLEGE:	
Includes: stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.		PROFESSIONAL EMPLOYEES	8868
COAT HANGER MFG - WIRE	3257	ALL OTHER EMPLOYEES & Drivers	9101
COCOA or Chocolate MFG	2041	COLOR GRINDING, BLENDING or Testing	4558
Applies to mfg. from cocoa beans.		Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg. of ingredients.	
COCONUT SHREDDING OR DRYING	6504	COMMISSARY WORK	9079
COFFEE CLEANING, ROASTING OR GRINDING	6504	Applies only in connection with construction, erection, lumbering or mining operations and includes cooks, waiters, waitresses and other employees engaged in furnishing board or lodging.	
COFFEE MAKER RENTAL & Drivers	8752	COMPOST MFG - COTTON HULLS - & Drivers	4583
COFFER-DAM WORK - ALL OPERATIONS to completion - & Drivers	6306	COMPRESSOR OR OILFIELD PUMP DEALER & Drivers	8107
Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.		COMPRESSOR REBUILDING AND REPAIRING - REFRIGERATOR AND AIR-CONDITIONING	3179
COFFIN or Casket MFG OR ASSEMBLY - METAL	3066	COMPRESSOR STATION Construction & Drivers	3719
Upholstering to be separately rated as 9522.		COMPRESSOR STATION OPERATION & Drivers	1321
COFFIN or Casket MFG OR ASSEMBLY - PLASTIC OR FIBERGLASS	4484	COMPRESSOR SYSTEMS MFG - SKID MOUNTED	3507
Upholstering to be separately rated as 9522.		COMPUTER AND DATA PROCESSING SERVICES	
COFFIN or Casket MFG OR ASSEMBLY - WOOD - & Drivers	2881	COMPUTER SALES - RETAIL STORE - & Drivers	8017
Upholstering to be separately rated as 9522.		MAINTENANCE AND REPAIR	5191
COFFIN or Casket UPHOLSTERING and Burial Garment MFG	9522	OPERATORS, PROGRAMMERS	8810
COIN DEALER - RETAIL - & Drivers	8017	COMPUTER CABLE INSTALLATION WITHIN BUILDINGS & Drivers	7600
COIN DEALER - WHOLESALE - & Drivers	8018		
COKE MFG & Drivers	1438		
Applies to by-product oven method.			

COMPUTER DEALER - WHOLESALE - & Drivers	8018
COMPUTER FLOPPY DISK & MAGNETIC TAPE MFG	4923
COMPUTING, Adding, Recording or Office Machine MFG NOC	3574
CONCESSION STANDS	9079
CONCRETE - READY-MIX DEALER - PREPARATION AND DELIVERY & Drivers	8234
CONCRETE BATCH PLANT MFG - PORTABLE	3507
CONCRETE BLOCK AND BRICK MFG & Drivers	4045
Applies to shop or yard only.	
CONCRETE BLOCK GLAZING & Drivers	4021
CONCRETE CONSTRUCTION - BRIDGES - & Drivers	5203
Includes piers or abutments. Applies where clearance is more than 10 feet at any point. Includes making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in tunnels, subways, caissons or coffer-dams to be separately rated.	
Applicable to all concrete work in connection with construction of bridges over 10 feet in height from stream bed - including overpass and underpass construction and the erection of steel and prestressed concrete members where done by concrete contractor.	
CONCRETE CONSTRUCTION - CONCRETE BLOCK BUILDINGS - & Drivers	5022
CONCRETE CONSTRUCTION - ERECTION OF PRECAST AND PRESTRESSED STRUCTURAL CONCRETE PRODUCTS OR TILT-UP WALL SECTIONS:	
BUILDINGS ONE AND TWO STORIES IN HEIGHT & Drivers	5213
BUILDINGS OVER TWO STORIES IN HEIGHT	5040

CONCRETE CONSTRUCTION NOC & Drivers	5213
Includes foundations or the making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus. Codes 5203 concrete construction - bridges and 5506 street or road construction shall not be assigned at the same job or location to which Code 5213 applies. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or cofferdams to be separately rated.	
CONCRETE CULVERT CONSTRUCTION NOT OVER 10' HIGH & Drivers	5213
CONCRETE EXPANSION JOINTS MFG - NO FELT OR PAPER MFG	4283
CONCRETE FORM OR PAN MFG - STEEL - INCLUDES REPAIR - LARGER THAN 14 GAUGE & Drivers	3040
CONCRETE FORM OR PAN MFG - STEEL INCLUDES REPAIR - SMALLER THAN 14 GAUGE	3066
CONCRETE FORMS - SALES AND RENTAL - & Drivers	8234
CONCRETE GRAIN BIN CONSTRUCTION & Drivers	5213
CONCRETE MIX MFG - DRY - INCLUDES BAGGING & Drivers	1701
CONCRETE MIXER MFG - TRANSIT TYPE	3507
CONCRETE or Cement DISTRIBUTING TOWERS - INSTALLATION, repair or removal - & Drivers	9529
Erection, repair or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.	
CONCRETE or Cement WORK - FLOORS, DRIVEWAYS, sidewalks, curbs and gutters - & Drivers	5200
Code 5203 concrete construction - bridges shall not be assigned at the same job or location to which 5200 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.	

CONCRETE OR MASONRY EQUIPMENT SALES & RENTAL & Drivers	8107
CONCRETE POST TENSIONING SYSTEMS DEALER & Drivers	8107
CONCRETE PRESTRESSING SYSTEMS DEALER & Drivers	8107
CONCRETE PRODUCTS MFG & Drivers	4034
Applies to shop or yard work only. Not available at a construction site.	
CONCRETE PUMPING OR PLACING - FOR ONE STORY BUILDINGS - & Drivers	5200
CONCRETE PUMPING OR PLACING NOC & Drivers	5213
CONCRETE REINFORCING MESH MFG	3257
CONCRETE SAWING - BRIDGES - & Drivers	5203
CONCRETE SAWING - DRIVEWAYS & SIDEWALKS - & Drivers	5200
CONCRETE SAWING - NOC & Drivers	5213
CONCRETE SAWING - STREET OR ROAD - & Drivers	5506
CONCRETE STAVE MFG - GRAIN BINS - SHOP & Drivers	4034
CONCRETE TANK MFG - SHOP - & Drivers	4034
CONCRETE WATER TANK ERECTION & Drivers	5213
CONDOMINIUMS - ALL EMPLOYEES ENGAGED IN CARE, CUSTODY AND MAINTENANCE OF PREMISES OR FACILITIES - & Drivers	9015
CONDOMINIUMS - WITH OPERATIONS AND EMPLOYEES SIMILAR TO HOTELS AND MOTELS - & Drivers	9052
CONDUIT CLEANING - UNDERGROUND - & Drivers	9402
CONDUIT CONSTRUCTION - FOR CABLE OR WIRE - & Drivers	6219
Installation of cable or wire to be separately rated.	
CONFECTION MFG	2041
CONSTRUCTION ELEVATOR or Hod Hoist INSTALLATION, Repair or Removal & Drivers	9529

CONSTRUCTION Machinery, Dredge or Steam Shovel MFG NOC 3507

CONTRACTING CLASSIFICATIONS APPLICABLE TO SUBCONTRACTORS ON CONTRACTING JOBS:

Insured subcontractors are to be classified on the basis of the classification describing the particular type of work performed.

Uninsured contractors whose payroll is picked up under the principal contractor's policy are to be classified as if the work were performed by the principal's own employees.

CONTRACTOR - EXECUTIVE SUPERVISOR OR CONSTRUCTION SUPERINTENDENT 5606

1. This classification is available only to executive supervisors or construction superintendents having administrative or managerial responsibility for construction or erection projects.
2. "Executive Supervisors" or "Construction Superintendents" are defined as those persons exercising supervisory control through job superintendents or foremen.
3. Does not apply to any persons who are directly in charge of construction work. Such persons shall be assigned to the classification which specifically describes the type of construction or erection operation over which they are exercising direct supervisory control, provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed. (Refer to Rule IV-D-8.)
4. Code 5606 is not available for division of a single employee's payroll with any other classification. Furthermore, 5606 may not be used in connection with operations assignable to 6202.

CONTRACTOR'S HEAVY EQUIPMENT REPAIR & Drivers 8107

CONTRACTOR'S MACHINERY DEALER & Drivers 8107

Includes service and repair.

CONTRACTOR'S PERMANENT YARD	8227	COSMETIC MFG & Drivers	4611
Applies only to a permanent yard maintained by a contractor 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.		COSMETOLOGY SCHOOLS:	
CONVALESCENT or Nursing HOME - ALL EMPLOYEES	8829	INSTRUCTORS	8868
CONVENIENCE STORE	8006	ALL OTHER EMPLOYEES & Drivers	9101
Applies to retail stores selling staple food items. No handling of fresh meats. Retail stores selling beverage and/or snack items only to be rated as 8017.		COTTON BATTING, Wadding or Waste MFG	2211
COOKIE MFG - WHOLESALE - & Drivers	2003	COTTON CLASSING:	
COOLING TOWER ERECTION - METAL OR WOOD - & Drivers	3724	CLASSERS, CLERKS & MICRONAIRE OPERATORS	8810
COOLING TOWER MFG - METAL	3066	SAMPLE HANDLERS, PORTERS & Drivers	9015
COOLING TOWER MFG - WOOD - & Drivers	2802	COTTON CLEANING &/OR BLENDING - No GIN OPERATIONS	2211
COOLING TOWER SERVICE - SILT REMOVAL - & Drivers	5183	COTTON COMPRESSING & Drivers	8295
COOPERAGE ASSEMBLY & Drivers	2802	Includes incidental warehouses.	
COOPERAGE STOCK MFG & Drivers	2802	COTTON GIN - ALL EMPLOYEES	0401
Applies to the manufacture of heads, hoops or staves.		Applies to all employees engaged in the operation of a gin, installation and repair of buildings. Also applies to yard workers. The intent is to include at one rate, employees in or about the gin, both during the ginning season and the dormant season.	
COPPER or Brass GOODS MFG	3146	Exception: An executive officer subject to this classification during the ginning season shall be assigned during the dormant season to the classification which is applicable to the actual operations in which such executive officer is engaged.	
COPPER TUBING & FITTINGS MFG	3146	COTTON GIN MACHINE MFG	3507
COPPER TUBING DRAWING & Drivers	3022	COTTON MERCHANT & Drivers	8295
COPPERSMITH - shop	3066	Includes warehouse or yard employees.	
COPYING & DUPLICATING SERVICE & Drivers	4299	COTTON MOTE PROCESSING	2211
CORD or Twine MFG - cotton	2220	COTTON SPINNING AND WEAVING	2220
CORD WOOD DEALER & Drivers	8231	COTTON STORAGE & Drivers	8295
CORK GASKET MFG	3146	Applies to baled cotton. Includes warehouse or yard employees.	
CORN PRODUCTS MFG	4703	COTTON TRAILER MFG	3824
CORN SHELLING	2014	COTTONSEED DELINTING - ALL METHODS	8102
CORRUGATED or Fiber Board CONTAINER MFG	4244	COTTONSEED OIL MFG & Drivers	4670
Includes corrugating or laminating of paper.		COTTONSEED OIL REFINING & Drivers	4670
CORSET MFG	2501		

COUNSELING SERVICES - INSIDE	8810	CULTURE PRODUCTION - FOR SEWAGE DISPOSAL PLANTS	4823
Subject to the Standard Exception Manual Rule.		CULVERT MFG - CORRUGATED PIPE	3066
COUNSELING SERVICES - OUTSIDE	8742	CURB & GUTTER CONSTRUCTION & Drivers	5200
Subject to the Standard Exception Manual Rule.		CUSHION, Pillow or Quilt MFG	2501
COURIER SERVICES & Drivers	7720	CUTLERY MFG NOC	3113
COURT REPORTERS - FOR COURTS	8810	DAIRY EQUIPMENT DEALER - RETAIL - & Drivers	8017
COURT REPORTERS - FOR LAW FIRMS - & Messengers, Clerical, Drivers	8820	DAIRY EQUIPMENT DEALER - WHOLESALE - & Drivers	8018
CRAB PROCESSING & Drivers	2114	DAMS OR FLOOD RETARDING STRUCTURE CONSTRUCTION & Drivers	6045
CRACKER MFG & Drivers	2003	DAMS or Flood Retarding Structures - EARTH MOVING AND PLACING - & Drivers	6045
CRANE - OVERHEAD - INSTALLATION & Drivers	3724	Includes excavation, borrowing, filling, back filling, clearing, timber and brush cutting and removing.	
CRANE - STATIONARY - ERECTION ON SITE & Drivers	5057	Mass rock excavation, concrete construction, pile driving, shaft sinking, tunneling, caisson and coffer-dam work to be separately rated.	
CRANE MECHANICS & GEARMEN - AT DOCKS	7317	DANCE HALL - ALL OPERATIONS	9080
CRANE MFG - OVERHEAD	3507	DANCE STUDIOS:	
CRANE RENTAL - WITH OPERATORS - & DRIVERS	3724	PROFESSIONAL EMPLOYEES	8868
CRATE DEALER - VEGETABLE - & Drivers	8234	ALL OTHER EMPLOYEES & Drivers	9101
CRATING SERVICE - FOR EXPORT SHIPPING - & Drivers	2802	DATA STORAGE FOR OTHERS & Drivers	9015
CRAYON, Pencil or Pen holder MFG	4432	DAY CARE CENTER:	
CREAMERY	2068	Includes adult, child, and respite day care.	
Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2040.		PROFESSIONAL EMPLOYEES	8868
CREMATORY OPERATION & Drivers	9620	Includes incidental driving and/or cooking duties when performed by employees whose primary responsibilities fall within the scope of 8868.	
CREOSOTE MFG & Drivers	1472	ALL OTHER EMPLOYEES & Drivers	9101
Applies to the mfg. of creosote from wood tar.		DECAL INSTALLATIONS ON VEHICLES, GAS PUMPS & Drivers	9501
CROP SPRAYING OR DUSTING - AERIAL:		DECAL MFG & Drivers	4299
FLYING CREW	7418	DECK CONSTRUCTION - WOODEN - & Drivers	5403
ALL OTHER EMPLOYEES & Drivers	7423	DECKING - STEEL - FABRICATION SHOP & Drivers	3040
CROP SPRAYING OR DUSTING - BY CONTRACT - NOT AERIAL & Drivers	0037		
CRUDE OIL DEALER - BUYING AND HAULING CRUDE OIL FROM VARIOUS LEASES - & Drivers	8350		

DECORATING & Drivers	9552	DERRICK or Oil Rig ERECTING OR	6202
Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.		DISMANTLING - ALL OPERATIONS - & Drivers	
DEHYDRATING - FRUITS AND VEGETABLES	2111	DETECTIVE or Patrol AGENCY & Drivers	7720
DEHYDRATING OF MEATS FOR CANNING OR PACKING	2095	DETENTION CENTERS & Drivers	7720
DELICATESSEN - RETAIL	8006	Applies to minimum and maximum security detention centers.	
No handling of fresh meats.		DETERGENT MFG	4720
DELINTING COTTONSEED	8102	DETINNING	3372
DEMOLITION OF BUILDINGS OR STRUCTURES - SEE "WRECKING OR DEMOLITION"		Includes incidental mfg. of tin or tin compounds. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.	
DEMONSTRATION OF PRODUCTS IN STORES - NOT STORE EMPLOYEES	8742	DEXTRIN MFG	4703
DENTAL Laboratory	4692	DIAMOND CUTTING or Polishing	8013
DENTIST	8832	DIAPER SERVICE & Drivers	2581
DEODORANT MFG - AEROSOL	4819	Also applies to infant's apparel laundry.	
DEODORANT MFG - NONAEROSOL - & Drivers	4611	DIE CASTING - NON-FERROUS	3132
DEPARTMENT STORE - RETAIL	8039	DIE CASTING MFG	3132
Not applicable to store locations which are properly classified as 8017 store - retail NOC. Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions obtain:		DIESEL ENGINE - INSTALLATION AND FIELD SERVICE - & Drivers	3724
1. The payroll subject to this classification is at least \$100,000 per annum.		DIESEL ENGINE SALES & Drivers	8107
2. The merchandise handled must include:		DIESEL INJECTOR REPAIR	3685
(a) Wearing Apparel		DIKE or Revetment CONSTRUCTION & Drivers	6045
(b) Textile Fabrics		Pile driving to be separately rated as 6003.	
(c) House Furnishings (other than furniture)		DIRT PIT OPERATORS & Drivers	4000
(d) One or more of the following:		Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.	
Cosmetics		DISINFECTANTS MFG - HOUSEHOLD	4720
Drugs		DISTILLATION - WOOD - & Drivers	1472
Furniture		Includes distillation of alcohol or mfg. of creosote or acetates.	
Groceries or Meats		DITCHING SERVICE & Drivers	6219
Hardware			
Jewelry			
Luggage			
Musical Instruments			
Sporting Goods			
Toys.			
3. The total annual sales of items (a), (b) and (c) above must exceed 50% of the total annual sales.			

DIVING - SUBMARINE - NOT MARINE WRECKING:		DOOR, OVERHEAD - INSTALLATION - INDUSTRIAL, COMMERCIAL AND RESIDENTIAL & Drivers	3724
Refer to Manual Rule XIII - The Admiralty Law and The Federal Employers' Liability Act.		DOOR, OVERHEAD - SALES - & Drivers	8234
DIVING SERVICE - INLAND & IN TANKS - & Drivers	6219	DOOR, Sash or Assembled Millwork MFG - WOOD - & Drivers	2881
DOG BREEDING & RAISING FOR RACING & Drivers	0113	DOOR & WINDOW DEALER & Drivers	8234
DOG CATCHERS & Drivers	8831	DOOR CONTROLS INSTALLATION	5191
DOG FOOD MFG	2095	DOOR MFG - ACCORDION TYPE - METAL & PLASTIC	3066
DOG GROOMING SERVICE & Drivers	8017	DOOR OR WINDOW MFG - METAL	3066
DOG KENNELS - BOARDING - & Drivers	8831	DOOR OR WINDOW MFG - WOOD - & Drivers	2881
DOG RACETRACK OPERATOR & Drivers	9016	DOUGHNUT SHOPS - RETAIL	9079
DOG RAISING & TRAINING & Drivers	0113	Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on, or away from, the premises.	
DOG SHOW:		DRAFTING EMPLOYEES	8810
KENNEL EMPLOYEES & Drivers	8831	Subject to the Standard Exception Manual Rule.	
OPERATION of facilities & Drivers	9016	DRAINAGE or Irrigation SYSTEM CONSTRUCTION & Drivers	6229
Includes musicians and box office employees.		Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
DOG SITTING SERVICE	9014	DRAINAGE SYSTEM CONSTRUCTION AS PART OF A HIGHWAY CONSTRUCTION CONTRACT & Drivers	5506
DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG	2501	This assignment applies to a contractor who undertakes all operations in the construction of the drainage system.	
DOLL or Doll Parts MFG OR ASSEMBLY	4484	DRAPERIES MFG	2501
Mfg. of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.		DRAPERY & UPHOLSTERY DEALER - WHOLESALE - & Drivers	8018
DOMESTIC WORKERS - RESIDENCES		DRAPERY & UPHOLSTERY STORE - RETAIL - & Drivers	8017
Employees of commercial nursing services, maid services or companion services, as well as employees whose duties are within the scope of a farm classification shall not be assigned to this classification.		DREDGE, Steam Shovel or CONSTRUCTION MACHINERY MFG NOC	3507
PER CAPITA BASIS	0913 *	DREDGING & Drivers	6219
PAYROLL BASIS	0923 *	DRESS FORM MFG	4038
DOOR, Door Frame or Sash ERECTION - metal or metal covered - & Drivers	5102	Applies to paper-mache or plaster forms.	
Overhead door installation to be separately rated as 3724 millwright work.			
DOOR, Door Frame or Sash MFG - WOOD - METAL COVERED	3066		

DRESS PATTERN MFG - paper	4282	DRIVE SHAFT REBUILDING - AUTOMOTIVE - & Drivers	8391
DRESSING or Polish MFG	4558	DRIVE-UP WINDOW INSTALLATION & Drivers	5102
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as 3220.		DRIVER EDUCATION INSTRUCTION:	
DRESSMAKING or Tailoring - CUSTOM exclusively	2503	PROFESSIONAL EMPLOYEES	8868
Not mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2503 are conducted as a separate and distinct business.		Includes incidental driving duties when performed by employees whose primary responsibilities fall within the scope of 8868.	
DRILL BIT MFG - OIL	3126	ALL OTHER EMPLOYEES & Drivers	9101
DRILL BIT REPAIR - ROCK	3632	DRIVERS, Chauffeurs and their Helpers Noc - commercial	7380
DRILL SITE Preparation - OIL OR GAS WELLS - & Drivers	6216	Subject to the Standard Exception Manual Rule.	
Includes building drilling pads and lease roads, and clearing brush.		DRUG, Medicine or Pharmaceutical Preparation MFG & incidental mfg. of ingredients & Drivers	4611
DRILL STEM TESTING - HYDROSTATIC - & Drivers	6213	DRUG STORE - RETAIL - & Drivers	8045
DRILLING ENVIRONMENTAL TEST HOLES AROUND UNDERGROUND TANKS & Drivers	6219	Shall not be assigned to store operations unless prescription medicines develop over 50% of the total sales.	
DRILLING FOUNDATION HOLES & Drivers	6219	DRUG STORE - WHOLESALE	8047
DRILLING MUD ADDITIVES MFG	4815	DRUM MFG - STEEL	3066
DRILLING MUD DEALER & Drivers	8107	DRUM OR BARREL RECONDITIONING - METAL	3066
DRILLING MUD ENGINEERS & Drivers	6237	DRY CLEANER & Drivers	2583
DRILLING NOC & Drivers	6204	Includes repairing or pressing. Substations or call offices away from plant to be rated as 8017 store-retail NOC.	
DRILLING OR BORING UNDER STREETS OR RAILROADS & Drivers	6204	DRY ICE MFG	4815
DRILLING or Redrilling of OIL or Gas WELLS & Drivers	6202	DRY WALL INSTALLATION - WITHIN BUILDINGS - & Drivers	5437
DRILLING PIER HOLES & Drivers	6219	DUDE RANCHES & Drivers	9015
DRILLING POST HOLES - TELEPHONE & POWER LINE - NO LINE CONSTRUCTION & Drivers	6219	DYEING or Cleaning & Drivers	2583
DRILLING RAT HOLES & MOUSE HOLES & Drivers	6204	Includes repairing or pressing. Sub-stations or call offices away from plant to be rated as 8017 store-retail NOC.	
DRILLING RIG MFG	3507	DYNAMITE MFG & Drivers	4766
DRILLING SALT WATER DISPOSAL WELLS & Drivers	6202	EARTHEN TANK AND TRENCH SILO CONSTRUCTION & Drivers	6219

EARTHENWARE or Tile MFG NOC & Drivers	4021	ELECTRICAL EQUIPMENT DISTRIBUTION - WHOLESALE - & Drivers	8107
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks, sand-lime bricks, structural, fireproofing, drainage, and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits, or similar products. Underground mining or quarrying to be separately rated.		Includes transformers, outside electrical wire, etc.	
ECOLOGY STUDIES - WATER, FISH, ANIMALS, ETC - & Drivers	8607	ELECTRICAL MOTOR REPAIR - OUTSIDE - & Drivers	3724
EGG DEALER - INCLUDING GRADING, CANDLING, PACKING - WHOLESALE	8034	ELECTRICAL MOTOR REPAIR - SHOP OPERATIONS	3643
ELECTRIC Light or POWER Co NOC - ALL EMPLOYEES - & Drivers	7539	ELECTRICAL OUTLET BOX MFG	3066
Includes store employees, meter readers and the construction or extension of lines.		ELECTRICAL SUPPLIES DEALER - RETAIL - & Drivers	8017
ELECTRIC Light or POWER LINE CONSTRUCTION & Drivers	7538	ELECTRICAL SUPPLIES DEALER - WHOLESALE - & Drivers	8018
Code 7539 electric light or power co. shall not be assigned at the same job or location to which 7538 applies.		ELECTRICAL SWITCHBOARD MFG	3643
ELECTRIC MOTOR REPAIR - INDUSTRIAL	3643	ELECTRICAL WIRING & Drivers	5190
ELECTRIC or Gas LIGHTING FIXTURES MFG	3179	Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724 electrical apparatus installation.	
ELECTRIC POWER or Transmission EQUIPMENT MFG	3643	ELECTRONIC APPARATUS MFG - ASSEMBLY NOC	3681
Includes the mfg. or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.		ELECTRONIC BANK EQUIPMENT INSTALLATION & SERVICE	5191
ELECTRICAL APPARATUS INSTALLATION OR REPAIR - OUTSIDE - & Drivers	3724	ELECTRONIC CONTROL BOARD MFG	3681
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.		ELECTRONIC EQUIPMENT DEALER - RETAIL - & Drivers	8017
ELECTRICAL APPARATUS MFG NOC	3179	ELECTRONIC EQUIPMENT DEALER - WHOLESALE - & Drivers	8018
Includes electrical fixtures or appliances.		ELECTRONIC MEDICAL EQUIPMENT SERVICE & REPAIR	5191
ELECTRICAL APPLIANCE DEALER - RETAIL - & Drivers	8017	ELECTRONIC TELEVISION GAME MFG	3681
ELECTRICAL APPLIANCE DEALER - WHOLESALE - & Drivers	8018	ELECTRONIC TESTING DEVICE MFG	3685
ELECTRICAL Cord Set, Radio or Ignition HARNESS ASSEMBLY	3681	ELECTROPLATING	3372
		Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.	

ELEVATOR ENTRANCE AND DOOR INSTALLATION & Drivers	5102	ENVIRONMENTAL CLEAN-UP - DRILLING OF TEST HOLES - & Drivers	6219
ELEVATOR ERECTION OR REPAIR	5160	ENVIRONMENTAL CLEAN-UP - EXCAVATION - & Drivers	6219
ELEVATOR INSPECTING	4511	ENVIRONMENTAL CLEAN-UP - REMOVAL OF OIL WITH ABSORBENT CLOTH FROM DOCKS - & Drivers	6219
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.		ENVIRONMENTAL CLEAN-UP - SETTING BOOMS AROUND OIL SPILLS FROM BOATS - & Drivers	6219
ELEVATOR or Escalator MFG	3042	ENVIRONMENTAL CLEAN-UP - SOIL INCINERATION AT JOBSITE - NO EXCAVATION & Drivers	9402
EMBROIDERY MFG	2380	ENVIRONMENTAL CLEAN-UP - SOIL INCINERATION AT PERMANENT FACILITY	7590
EMERY WORKS & Drivers	1747	ENVIRONMENTAL CLEAN-UP - SPRAYING MICROBES ON OIL SPILLS - NO CLEAN-UP	9014
Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.		ENVIRONMENTAL CLEAN-UP - SUCTIONING - NO PROCESSING OF WASTE & Drivers	7219
EMISSIONS TESTING - AUTOMOBILE - & Drivers	8391	ENVIRONMENTAL CLEAN-UP - SUCTIONING AND PROCESSING OF WASTE - & Drivers	9402
EMPLOYEE LEASING CONTRACTOR		ENVIRONMENTAL CONSULTANTS	4511
Classifications shall be assigned according to the code which applies to the client's business.		Includes collecting samples, testing, and analysis. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
EMU AND/OR OSTRICH RAISING & Drivers	0113	EQUIPMENT RENTAL - HAND TOOLS - & Drivers	8017
ENAMEL or Agate WARE MFG	3224	EQUIPMENT RENTAL - HEAVY - WITHOUT OPERATORS & Drivers	8107
ENGINE INSTALLATION - INDUSTRIAL - FIELD & Drivers	3724	EROSION CONTROL - ALONG RIVERS, SPILLWAYS, CREEKS, ETC - USING GABION BASKETS & Drivers	6045
ENGINE MFG - AIRCRAFT OR Automobile	3805	ESCORT VEHICLE SERVICE CONTRACTOR & Drivers	7720
ENGINE MFG NOC	3126	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 7720 are conducted as a separate and distinct business.	
Foundry operations to be separately rated.		ESCALATOR or Elevator MFG	3042
ENGINE REBUILDING - INDUSTRIAL - SHOP	3632		
ENGINEER or Architect - CONSULTING	8601		
Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.			
ENGRAVING	4351		
ENTOMOLOGIST - CONTRACT TO CHECK FARMER'S COTTON OR OTHER CROPS FOR INFESTATION AND RECOMMEND TYPE OF TREATMENT	8601		
ENVELOPE MFG	4279		

ESSENTIAL OILS MFG & distillation & Drivers	4611	EXTERMINATOR & Drivers	4519
EXCAVATION - ROCK - & Drivers	4000	Includes termite and insect control. Carpentry repair to be separately rated.	
Not tunneling or street or road construction.		EXTRACT MFG - PERFUMERY, medicinal or	4611
EXCAVATION IN CONNECTION WITH	6219	flavoring - & Drivers	
CONSTRUCTION OF PRIVATE RESIDENCES &		Includes distillation of essential oils.	
Drivers		FABRIC COATING or Impregnating NOC	4452
EXCAVATION NOC & Drivers	6219	Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.	
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.		FACTORY COST or Office SYSTEMATIZER,	8803
EXCELSIOR MFG	2731	Accountant or Auditor - TRAVELING	
EXECUTIVE OFFICERS NOC - PERFORMING	8809	Includes insurance company premium auditors.	
CLERICAL OR OUTSIDE SALESPERSONS		FAN ASSEMBLY - ATTIC - FROM	3066
DUTIES ONLY		MANUFACTURED PARTS	
Not superintendents, foremen or workers. Applies only to executive officers of a corporation who are elected or appointed in accordance with the charter or by-laws of such corporation. Subject to the Standard Exception Manual Rule.		FARM MACHINERY DEALER - ALL OPERATIONS	8107
EXERCISE or Health INSTITUTE & Drivers	9063	- & Drivers	
EXHAUST TAIL PIPE EXTENSIONS MFG	3146	FARM MACHINERY OPERATION - by contractor	0037
EXPLOSIVES DEALER & Drivers	4777	- & Drivers	
EXPLOSIVES OR AMMUNITION - CARTRIDGE OR	3316	FARM:	
SHELL CASE MFG - metal		For the purpose of the application of workers compensation classifications and rates, a farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying or stock or poultry raising, as a business or commercial venture. A division of payroll may be allowed for each separate and distinct type of commercial farm operation as described by the Manual Classifications described herein, provided that separate records of payroll are maintained. In the event that the payroll records do not reveal clearly an accurate segregation in accordance with the Manual Classifications described herein, the entire payroll for the farm shall be assigned to the highest rated classification which applies to the farm.	
Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.			
EXPLOSIVES OR AMMUNITION - PROJECTILE	3639		
OR SHELL MFG - & Drivers			
Includes incidental "nosing in." Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.			
EXPLOSIVES OR AMMUNITION MFG & Drivers	4766		
Includes loading, charging and mixing. Separately rate cartridge or shell case mfg. - metal - as 3316. Separately rate projectile or shell mfg. as 3639.			

FARM: (cont.)

Each classification includes all employees, including drivers and all normal repair and maintenance of buildings or equipment performed by the employees of the insured. Such activities as the maintenance of cows, hogs or chickens for family use, a family orchard or truck garden, and hay or grain crop raised for the purpose of maintaining work animals on the farm must be considered usual and incidental to the operation of any type of farm.

The following classifications apply to farming and agricultural operations:

ALLIGATOR & Drivers 0113**ANIMAL RAISING & Drivers 0113**

Applies to all acreage or facilities devoted to the raising of fur bearing animals.

BERRY or Vineyard & Drivers 0079

Applies to all acreage devoted to the raising of berries or grapes (table, wine or raisin).

BREEDING or Stable & Drivers 0083

Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.

CATFISH & Drivers 0113**CATTLE or Livestock RAISING NOC & Drivers 0083**

Applies to all acreage or facilities devoted to the raising of cattle, horses, hogs, sheep, or goats.

CHINCHILLA & Drivers 0113**CHRISTMAS TREE & Drivers 0005****DAIRY & Drivers 0083**

Applies to all acreage or facilities devoted to the production of milk or cream.

EGG or Poultry PRODUCER & Drivers 0113

Applies to all acreage or facilities devoted to egg production or the raising of chickens, turkeys, emus or ostriches.

FARM: (cont.)**FIELD CROPS & Drivers 0037**

Applies to all acreage devoted but not limited to the raising of such crops as all the cereal grains, all sorghums, hay, flax, soybeans, peanuts, sunflowers, milo, maize or cotton.

FISH HATCHERY & Drivers 0113

Applies to all acreage or facilities devoted to the raising of fish.

FLORIST & Drivers 0035

Applies to cultivating or gardening. Applies to all acreage or facilities devoted to the growing of flowers and flower seeds or ornamental plants.

GARDENING - market or truck - & Drivers 0008

Applies to all acreage devoted to the raising of mostly garden vegetables, but also melons, sweet corn, sugar beets, sugar cane or vegetable seeds.

GOAT or Sheep RAISING & Drivers 0083

Applies to all acreage or facilities devoted to the raising of sheep or goats.

KENNEL - RAISING GREYHOUNDS FOR RACING - & Drivers 0113

Applies to all acreage or facilities devoted to the raising of dogs.

LIVESTOCK or Cattle RAISING NOC & Drivers 0083

Applies to all acreage or facilities devoted to the raising of cattle, horses, hogs, sheep, or goats.

NOC & Drivers 0011

Applies to those farming operations which are not more specifically classified elsewhere.

NURSERY EMPLOYEES & Drivers 0005

Applies to all acreage or facilities devoted to the cultivation of plants, such as trees, shrubs, or grass, for transplanting. Includes incidental landscape gardening.

FARM: (cont.)		FEED MFG	2014
ORCHARD & Drivers	0016	Includes the preparation of cereal or compound feeds for livestock.	
Applies to all acreage devoted to the growing of tree crops, including citrus fruit, nuts or avocados.		FEED SUPPLEMENT BLENDING & Drivers	8215
POULTRY or Egg PRODUCER & Drivers	0113	FELT or Building or Roofing Paper PREPARATION	4283
Applies to all acreage or facilities devoted to egg production or the raising of chickens, turkeys, emus or ostriches.		Roofing operations to be separately rated as 5551 roofing.	
SHEEP or Goat RAISING & Drivers	0083	FELTING MFG	2288
Applies to all acreage or facilities devoted to the raising of sheep or goats.		FENCE DEALER - INCLUDING HARDWARE FITTINGS, GATES AND POSTS - & Drivers	8234
STABLE or Breeding Farm & Drivers	0083	Installation or erection to be separately rated as 6400.	
Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.		FENCE ERECTION - ALL TYPES	6400
TREE & Drivers	0005	FENCE HARDWARE MFG - METAL	3066
VEGETABLE & Drivers	0008	FENCE MFG - METAL CHAIN-LINK	3257
Applies to all acreage devoted to the raising of mostly garden vegetables, but also melons, sweet corn, sugar beets, sugar cane or vegetable seeds.		FENCE MFG - PICKET TYPE - & Drivers	2802
VINEYARD or Berry & Drivers	0079	FENCE POST MFG - METAL	3066
Applies to all acreage devoted to the raising of berries or grapes (table, wine or raisin).		FENCING DEALER & Drivers	8234
WORM & Drivers	0035	Installation or erection to be separately rated as 6400.	
FAST FOOD RESTAURANT - COUNTER SERVICE/CARRY OUT	9079	FERTILIZER APPLICATION - BY CONTRACT WITH FARM MACHINERY - & Drivers	0037
FASTENER DEALER - RETAIL - & Drivers	8017	FERTILIZER APPLICATION - RESIDENTIAL AND COMMERCIAL	9014
FASTENER DEALER - WHOLESALE - & Drivers	8018	FERTILIZER DEALER - INCLUDES APPLICATION WITH TRUCK EQUIPMENT - & Drivers	8215
FASTENER or Button MFG - METAL	3131	FERTILIZER MFG & Drivers	4583
FEATHER or Flower MFG - artificial	2534	FERTILIZER MFG - LIQUID FOR HOME TYPE PLANTS	4807
FEATHER PILLOW MFG	2501	FIBER GOODS MFG	4279
FEED, Hay or Grain DEALER & LOCAL MANAGERS, Drivers	8215	Fiber board mfg. to be separately rated as 4239 paper mfg.	
FEED GRINDING & MIXING EQUIPMENT MFG	3507	FIBERGLASS BOAT MFG - PLEASURE	6823
FEED LOT OPERATION & Drivers	8288	FIBERGLASS INSULATION - INSTALLATION IN BUILDINGS OR WITHIN BUILDING WALLS - & Drivers	5479
Includes feed milling. Not farms or ranches.		FIBERGLASS INSULATION MFG & Drivers	1803
		FIBERGLASS MFG - MATS - & Drivers	1803

FIBERGLASS PIPE FABRICATION BY FILAMENT WINDING	4459	FIREPROOF EQUIPMENT MFG	3066
FIBERGLASS PRODUCTS MFG NOC	4484	Includes metal furniture, filing equipment and incidental woodworking. Separately rate mfg. of fireproof doors or shutters which are wood, or structural or reinforcing materials.	
Application of fiberglass to molds by hand layering or chopper gun.		FIREWORKS DEALER - WHOLESALE - & Drivers	8018
FIBERGLASS SHEETS MFG	4459	FIREWORKS EXHIBITION & Drivers	9016
FIBERGLASS SWIMMING POOL INSTALLATION & HOOKUP & Drivers	5200	FIREWORKS MFG & Drivers	4766
FIBERGLASS TANK MFG	4484	Exhibitions to be separately rated as 9016.	
FIBERGLASS WOOL MFG & Drivers	1803	FIREWORKS SALES - RETAIL - & Drivers	8017
FILE MFG	3113	FISH, Meat or Poultry DEALER - RETAIL	8033
FILE SHARPENING	3114	Slaughtering to be separately rated as 2081.	
FILM EXCHANGE	4362	FISH, Meat or Poultry DEALER - WHOLESALE	8034
Not located at motion picture studios. Includes projecting rooms.		Slaughtering to be separately rated as 2081.	
FILM PROCESSING & Drivers	4361	FISH OR BOAT DOCK OPERATION - MARINAS - & Drivers	9015
FILTER CARTRIDGE MFG - OIL	3220	FISHING GUIDES & Drivers	9015
FILTER CARTRIDGE RECONDITIONING - AUTO & INDUSTRIAL	3220	FISHING Rod and TACKLE MFG	4902
FILTER MFG - FOR AIR CONDITIONING SYSTEMS - FIBERGLASS - DISPOSABLE	4279	FISHING TACKLE MFG	4902
FILTER MFG - METAL - FOR AIR CONDITIONERS	3257	FISHING TOOL OPERATIONS - OILFIELD - & Drivers	6213
FILTER MFG - SCREEN WIRE - WATER FILTERS FOR LAUNDRIES	3146	FIVE AND TEN CENT STORE - RETAIL - & Drivers	8017
FINTUBE MFG	3632	Applicable to store locations at which are sold a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of "5¢ & 10¢ " or "5¢ to \$1.00."	
FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION & Drivers	7602	FIXTURES or Furniture INSTALLATION - portable - NOC & Drivers	5102
FIRE ALARM INSTALLATION or REPAIR & Drivers	7600	FLAG OR BUNTING ERECTION - DECORATIONS FOR CONVENTIONS - & Drivers	9552
FIRE EQUIPMENT MFG - TRUCK MOUNTED	3824	FLAG POLE ERECTION & Drivers	5057
FIRE EXTINGUISHER MFG - PLASTIC & METAL	3146	FLASHLIGHT MFG OR ASSEMBLY	4112
FIRE EXTINGUISHER SALES AND SERVICE & Drivers	8107	FLEA MARKET - FACILITY OPERATOR - & Drivers	9015
FIRE FIGHTERS & Drivers	7704		
FIRE FIGHTERS - OILFIELD - OFFSHORE AND ONSHORE & Drivers	6202		
FIRE FIGHTERS - VOLUNTEER - & Drivers	7704		
FIREARMS MFG - SMALL	3629		

FLINT or Spar GRINDING & Drivers	1701	FOOD SUNDRIES MFG NOC	6504
Digging, mining or quarrying to be separately rated.		Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.	
FLOOD CONTROL DISTRICT & Drivers	7520	FORESTRY PERSONNEL - PLANTING AND SUPERVISION OF TIMBER FOREST - & Drivers	0005
FLOOD OR Dam RETARDING STRUCTURES - EARTH MOVING AND PLACING - & Drivers	6045	FORGING WORK - drop or machine	3110
Includes excavation, borrowing, filling, back-filling, clearing, timber and brush cutting and removing. Mass rock excavation, concrete construction, pile driving, shaft sinking, tunneling, caisson and coffer-dam work to be separately rated.		Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 machine shop.	
FLOOR COVERING - INSTALLATION OF FINISHED WOODEN FLOORING - & Drivers	5437	FORKLIFT SALES, SERVICE AND REPAIR & Drivers	8107
FLOOR COVERING - INSTALLATION OF LINOLEUM, ASPHALT OR RUBBER TILING - & Drivers	5102	FORMICA CABINET & COUNTER TOP INSTALLATION & Drivers	5437
Ceramic tile installation to be separately rated as 5348.		FORMICA CABINET & COUNTER TOP MFG & Drivers	2881
FLOOR COVERING DEALER - WHOLESALE - & Drivers	8018	FOUNDATION DRILLING & Drivers	6219
FLOOR COVERING STORE - RETAIL - & Drivers	8017	FOUNDATION REPAIR - HOUSE LEVELING - & Drivers	5200
FLOOR SANDING AND FINISHING - WOOD - & Drivers	5437	FOUNDRIES - TUNGSTEN CARBIDE ALLOY	3085
FLOORING INSTALLATION - PEDESTAL TYPE - & Drivers	5102	FOUNDRY, ELECTRIC - PRECISION CASTING - NON-FERROUS	3085
FLORIST - RETAIL - & Drivers	8017	FOUNDRY - FERROUS - NOC	3081
Includes service away from store premises. Cultivating or gardening to be separately rated as 0035 farm - florist.		FOUNDRY - LOST WAX	3146
FLORIST - WHOLESALE - & Drivers	8018	FOUNDRY - NON-FERROUS	3085
Cultivating or gardening to be separately rated as 0035 farm - florist.		FOUNDRY - STEEL CASTINGS	3082
FLOWER or Feather MFG - artificial	2534	FOUNTAIN PEN MFG	4432
FLUE CLEANING OF FURNACE FLUES BY MEANS OF ROTATING FLEXIBLE ROD	9014	FRATERNITY OR SORORITY HOUSES	9061
FLUORESCENT LIGHT MFG	4112	FREIGHT FORWARDING - OVER 100 LBS - WITH INCIDENTAL WAREHOUSE & Drivers	7219
FOAM BEVERAGE CUP MFG	4452	FREIGHT FORWARDING WAREHOUSE & Drivers	8292
FOOD PRODUCT DEALER - WHOLESALE	8034	FREIGHT HANDLER NOC:	
FOOD PRODUCTS MFG	6504	Coverage under U.S. ACT	7350
FOOD SAMPLE DISTRIBUTION IN STORES - NOT STORE EMPLOYEES	8742	Freight checkers and talliers to be separately rated as code 8709.	
		Coverage under STATE ACT ONLY	7360
		Includes freight checkers. Stevedoring to be separately rated.	

FREON RECYCLING BY SPECIALTY CONTRACTOR & Drivers	4635	FURNITURE MOVING & storage, Drivers	8293
FRINGE or Braid MFG	2380	FURNITURE or Fixtures INSTALLATION - portable - NOC & Drivers	5102
FROZEN CONFECTIONERY BAR MFG	2041	FURNITURE REFINISHING & Drivers	2881
FROZEN FOOD DEALER - WHOLESALE	8034	Upholstering to be separately rated as 9522.	
FROZEN FOOD LOCKERS - OPERATION	8033	FURNITURE STOCK MFG & Drivers	2881
Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.		FURNITURE STORE:	
FROZEN FOOD PRODUCTS MFG	6504	INSIDE SALES EMPLOYEES	8754
FRUIT Evaporating or PRESERVING	2111	ALL OTHER EMPLOYEES & Drivers	8044
Includes jam, jelly or cooked fruit syrup mfg. No fruit juice mfg.		Code 8754 applies to inside sales personnel in retail furniture stores. These employees will greet walk-in customers and show them goods on the display floor that the customers are interested in, write sales contracts, arrange for deliveries, installations, etc. They will also answer phone calls and describe merchandise and quote prices. They may also make occasional outside calls to take measurements and make decor suggestions to customers. These persons do not make deliveries or handle any furniture or appliances. This type of work is handled by stockroom employees, warehouse employees or drivers and must be classified under 8044.	
FRUIT JUICE MFG & Drivers	2157	FURNITURE UPHOLSTERING	9522
Includes incidental fruit preserving or bottling. Includes: carbonated and non-carbonated beverages, and spirituous liquors. Brewery to be separately rated as 2121 brewery.		FUSE MFG	4112
FRUIT or Vegetable STORE - RETAIL	8006	GALVANIZING or Tinning - not electrolytic	3372
No handling of fresh meats		Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.	
FRUIT or Vegetable STORE - WHOLESALE	8034	GAMMA RAY & X-RAY TESTING - INDUSTRIAL - SHOP & OUTSIDE	4511
FRUIT PACKING	2105	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
Fruit evaporating, preserving and canning to be separately rated as 2111.		GARAGE DOOR OPENER INSTALLATION	5191
FUEL AND MATERIAL DEALER NOC - no second-hand building materials or lumber - & LOCAL MANAGERS, Drivers	8231	GARAGE DOOR OPENER MFG	3179
FUELING AIRCRAFT - AIRPORT SERVICE - & Drivers	7423		
FUNERAL DIRECTOR & Drivers	9620		
FUR MFG - FROM TANNED HIDES	2683		
FURNISHING GOODS MFG NOC	2501		
Includes wearing apparel, draperies or household furnishings from textile fabrics.			
FURNITURE MFG - METAL	3066		
Upholstering to be separately rated as 9522.			
FURNITURE MFG - PLASTIC - FROM PVC PIPE	4452		
Upholstering to be separately rated as 9522.			
FURNITURE MFG OR ASSEMBLY - WOOD - & Drivers	2881		
Upholstering to be separately rated as 9522.			

<p>GARBAGE, Ashes or Refuse COLLECTION & Drivers 9402</p> <p>Reduction, rendering or fertilizer plants to be separately rated.</p> <p>GARBAGE AND REFUSE - LANDFILL - NO COLLECTION 6219</p> <p>GARBAGE TRUCK BODY MFG 3823</p> <p>GARBAGE WORKS 7590</p> <p>Applies to reduction or incineration. Drivers to be separately rated as 9402 garbage collection.</p> <p>GARDEN SUPPLY DEALER - WHOLESALE - & Drivers 8018</p> <p>GARDEN SUPPLY STORES - RETAIL - & Drivers 8017</p> <p>GAS, NATURAL GAS or Oil PRODUCTION - OPERATION OF LEASES - & Drivers 1321</p> <p>The installation or removal of casing liners, raising producing horizons, setting of packers, or squeeze jobs, whether performed by the lease operator, by the owner or by contractors shall be assigned to 6202 oil or gas well servicing. Drilling, re-drilling or deepening shall be assigned to 6202. Separately rate erecting or dismantling of derricks, drilling, re-drilling, deepening, installation or recovery of casing, well shooting, topping operations or gasoline recovery.</p> <p>GAS CO - NATURAL gas - LOCAL DISTRIBUTION & Drivers 7502</p> <p>Applies to all operations including store employees, meter readers and to the construction or extension of lines.</p> <p>GAS LIGHT MFG 3179</p> <p>GAS MAIN or Connection CONSTRUCTION & Drivers 6319</p> <p>Separately rate the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as 6233 oil or gas pipeline construction. Code 7502 gas co. shall not be assigned at the same job or location to which 6319 applies.</p>	<p>GAS METER - NATURAL - CALIBRATION & SERVICE & Drivers 7515</p> <p>Applicable to service performed for natural gas pipeline companies or compressor station operators only.</p> <p>GAS METER MFG 3574</p> <p>GAS MFG - OXYGEN, ACETYLENE, ETC - & Drivers 4635</p> <p>Includes tank charging.</p> <p>GAS or Electric LIGHTING FIXTURES MFG 3179</p> <p>GAS or Oil LEASE WORK NOC - BY CONTRACTOR - & Drivers 6216</p> <p>Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines; the laying or taking up of small oil or gas lines not more than 4 inches in diameter, installing of central pumping units, and lease beautification work. Separately rate pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.</p> <p>GAS PIPELINE CONSTRUCTION - SEE "OIL OR GAS PIPELINE CONSTRUCTION"</p> <p>GASOHOL MFG & Drivers 4740</p> <p>GASOLINE DEALER - BUYING AND HAULING CRUDE OIL FROM VARIOUS LEASE GATHERING SYSTEMS - & Drivers 8350</p> <p>GASOLINE or Oil DEALER & Drivers 8350</p> <p>Retail gasoline stations to be separately rated as gasoline station. Not applicable to a refinery or a gasoline recovery plant which distributes products to dealers or consumers.</p> <p>GASOLINE RECOVERY & Drivers 4743</p> <p>Applies to recovery from casing head or natural gas.</p> <p>GASOLINE STATION - RETAIL - & Drivers 8387</p> <p>GASOLINE STATIONS - SELF-SERVICE EXCLUSIVELY - & Drivers 8017</p> <p>GATE MFG - METAL 3066</p>
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GAUGE MFG - LIQUID LEVEL	3685	GLUE MFG & Drivers	4653
GEAR MFG OR GRINDING	3632	GOLD LEAF MFG	3383
GEARMEN & CRANE MECHANICS - AT DOCKS	7317	GOLD RECLAIMING & Drivers	1438
GEOPHONE MFG	3681	GOLF CART MFG	3507
GEOPHYSICAL EXPLORATION - seismic - ALL EMPLOYEES & Drivers	8606	GOLF CART RENTAL OR REPAIR - No OTHER OPERATIONS - & Drivers	8017
GEOPHYSICAL EXPLORATION NOC - ALL EMPLOYEES - & Drivers	8607	GOLF CLUBS - MFG OR ASSEMBLING	4902
Core drilling to be separately rated as 6204 drilling NOC.		GOLF COURSE, NOT MINIATURE - PUBLIC OR PRIVATE - SEE "CLUB - COUNTRY"	
GLASS - INSULATED WINDOW FABRICATION	4130	GOLF COURSE - CITY OPERATED	9060
GLASS BLOCK INSTALLATION - EXTERIOR - & Drivers	5022	GOLF COURSES - MINIATURE - OPERATION AND MAINTENANCE & Drivers	9016
GLASS BLOCK INSTALLATION - INTERIOR	5348	GOLF DRIVING RANGES & Drivers	9016
GLASS ETCHING & Drivers	4101	Applies to the operation by owners or lessees. This classification does not apply to amusements, exhibitions or other operations separately classified in this Manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, restaurants, retail stores, theaters) whether operated by the owner or lessee of the golf driving range or through independent concession.	
GLASS MERCHANT	4130		
Includes bending, grinding, beveling or silvering of plate glass.		GRADING and Clearing of LAND NOC & Drivers	6219
GLASS MFG - CUT - & Drivers	4101	Includes borrowing, filling or back-filling. No street, road, levee, dyke or railroad construction or maintenance; no canal excavation.	
GLASS MFG - POLISHED PLATE - & Drivers	4101	GRAIN, Feed or Hay DEALER & LOCAL MANAGERS, Drivers	8215
Digging or quarrying to be separately rated.		GRAIN BIN ERECTION - CONCRETE - & Drivers	5213
GLASS MFG - ROLLED - & Drivers	4101	GRAIN BINS - CONCRETE STAVE MFG - & Drivers	4034
Includes the mfg. of ribbed, colored, figured or wire glass. Digging or quarrying to be separately rated.		GRAIN ELEVATOR EQUIPMENT MFG	3507
GLASS TEMPERING & Drivers	4101	GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, Drivers	8304
GLASS TINTING - ALL KINDS - & Drivers	5491	Floating elevators to be separately rated under the appropriate vessel classification.	
GLASS WINDOW MFG - stained - & Drivers	4101	GRAIN MILLING	2014
Includes glass mfg.			
GLASSWARE MFG NOC	4114		
Digging or quarrying to be separately rated			
GLAZIER - AWAY FROM SHOP - & Drivers	5462		
GLOVE MFG - LEATHER OR TEXTILE	2670		
Tanning of leather or mfg. of textile fabric to be separately rated.			
GLOVE or Mitten MFG - knit	2220		

GRAIN SAMPLING & TESTING	4511	GROUTING - SUB-SURFACE AREAS - & Drivers	6204
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.		GUARD DOG SERVICE & Drivers	0113
GRAPHITE MFG - not artificial - & Drivers	1803	GUARD PATROLS - BY CONTRACT - & Drivers	7720
Artificial graphite mfg. rated as 1438 lead mfg.		GUARD RAIL INSTALLATION ALONG STREETS OR HIGHWAYS & Drivers	5506
GRASS NURSERY & Drivers	0005	GUIDES FOR HUNTING & FISHING PARTIES & Drivers	9015
GRAVE DIGGING - BY CONTRACTORS - & Drivers	6219	GUN CASE MFG - LEATHER OR CANVAS	2688
GRAVEL and Sand PRODUCTION - COMMERCIAL PLANTS - & Drivers	4000	GUN DEALER - WHOLESALE - & Drivers	8018
Includes washing, screening and mixing; construction, repair and maintenance of buildings, structures or equipment; installation of machinery. Not applicable to temporary or roadside pits.		GUN OR RIFLE MFG	3629
GRAVEL HAULING - BY SPECIALTY CONTRACTOR - & Drivers	7219	GUN SALES AND SERVICES - RETAIL - & Drivers	8017
GREASE or Oil MIXING OR BLENDING & Drivers	4712	GUNITING - ALL OPERATIONS - & Drivers	5213
GREASE PROCESSING & COLLECTING - NOT RESTAURANT GREASE - & Drivers	4740	GUTTER & DOWNSPOUT INSTALLATION & Drivers	5538
GREASE PROCESSING PLANT - FOR RESTAURANT GREASE EXCLUSIVELY	4716	GYMNASTIC SCHOOLS:	
GREASE TRAP CLEANING - FOR RESTAURANTS - NO PROCESSING OF WASTE & Drivers	9402	PROFESSIONAL EMPLOYEES	8868
GREENHOUSE ERECTION - ALL OPERATIONS - & Drivers	5538	ALL OTHER EMPLOYEES & Drivers	9101
GREYHOUND RAISING & TRAINING FOR RACING & Drivers	0113	HAIR GOODS MFG	2534
GROCERY CART & DISPLAY RACK MFG - WIRE	3257	Applies to products made from synthetic or human hair.	
GROCERY DELIVERY - BY CONTRACT - & Drivers	7230	HALFWAY HOUSES:	
GROCERY STORE - RETAIL	8006	PROFESSIONAL EMPLOYEES	8868
No handling of fresh meats.		Includes incidental driving and/or cooking duties when performed by employees whose primary responsibilities fall within the scope of 8868.	
GROCERY STORE - WHOLESALE	8034	ALL OTHER EMPLOYEES & Drivers	9101
GROUT MFG - DRY MIX - & Drivers	4036	HANDBAGS, PURSES, TOTE BAGS MFG	2683
		HARD BANDING - ELECTRONIC PROCESS - SHOP	3372
		Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.	
		HARD BANDING SERVICE - FIELD - & Drivers	3365
		HARDWARE MFG NOC	3146

HARDWARE STORE - RETAIL - & Drivers	8017	HEAT EXCHANGER CLEANING IN SHOP	3620
HARDWARE STORE - WHOLESALE - & Drivers	8107	HEAT EXCHANGER MFG & REPAIR	3620
Includes the handling of steel pipe, valves and fittings, sheet metal, water well equipment and mill supplies, plumbing and heating, enamel ware - no mfg.		HEAT TREATING - METAL	3372
HARNESS or Saddle MFG	4902	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.	
HARVESTING BY CONTRACT USING FARM MACHINERY & Drivers	0037	HEATER-TREATER SERVICE - IN FIELD ON PUMPING UNITS - & Drivers	6216
HARVESTING BY CONTRACT USING HAND LABOR EXCLUSIVELY & Drivers	0008	HEATING & AIR CONDITIONING SENSOR & CONTROL - INSTALLATION & REPAIR	5191
HAT CLEANING & Drivers	8017	HIDE or Leather DEALER	2688
HAT MFG	2220	HIGHWAY COMFORT STATION MAINTENANCE - BY CONTRACT	9014
Includes blowing, starting or forming of felt hat shapes. Ladies trimmed hats to be separately rated as 2532 millinery mfg.		HIGHWAY SIGN ERECTION & Drivers	9552
HATCHERY - POULTRY - STORE OPERATIONS ONLY	0034	HOD HOIST or CONSTRUCTION Elevator INSTALLATION, Repair or Removal & Drivers	9529
HAY, Grain or Feed DEALER & LOCAL MANAGERS, Drivers	8215	HOME HEALTH CARE:	
HAY BALING & Drivers	0037	PROFESSIONAL EMPLOYEES	8833
HAZARDOUS WASTE REMOVAL - BY EXCAVATION - & Drivers	6219	Applies to employees whose primary responsibilities include providing medical services.	
HAZARDOUS WASTE REMOVAL - BY VACUUM - INCLUDING PROCESSING OF WASTE & Drivers	9402	ALL OTHER EMPLOYEES	8828
HAZARDOUS WASTE REMOVAL - BY VACUUM TRUCK - NO CLEANING & Drivers	7219	Applies to employees whose primary responsibilities include providing homemaker services such as housekeeping, meal preparation and personal care.	
HEADSTONE ENGRAVING & Drivers	1803	HOME IMPROVEMENT CENTER:	
HEADSTONE SETTING IN CEMETERIES & Drivers	5022	Home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to normal building materials and related hardware items. A home improvement center contemplates both inside sales and yard operations.	
HEALTH CLUBS & Drivers	9063	STORE EMPLOYEES	8058
HEALTH FOOD DEALER - WHOLESALE - & Drivers	8018	ALL OTHER EMPLOYEES & yard, warehouse, Drivers	8234
HEALTH FOOD STORES - RETAIL - & Drivers	8017		
HEALTH or Exercise INSTITUTE & Drivers	9063		
HEARING AID - MFG	3685		
HEARING AID SALES - TESTING AND FITTING	8832		
HEAT EXCHANGER CLEANING IN PETRO-CHEMICAL PLANTS & Drivers	3719		

HOMEMAKER SERVICE	8828	HOSPITALS - PRACTICAL NURSES, NURSES AIDES AND ORDERLIES	8833
Applies to organizations providing home help services to families with children, convalescent, aged, acutely or chronically ill or disabled persons. Clerical office employees shall be separately rated as 8810 clerical and outside social caseworkers as 8742 salespersons.		HOT HOUSE ERECTION - ALL OPERATIONS - & Drivers	5538
HONEY PROCESSING	2041	HOT TUB INSTALLATION & Drivers	5183
HORN GOODS MFG - Fabricated Products Mfg	4452	HOTEL:	
Applies to the mfg. of horn goods by such operations as machining, bending, buffing or polishing.		RESTAURANT EMPLOYEES	9058
HORSE & CARRIAGE TOURS & Drivers	7382	ALL OTHER EMPLOYEES & Drivers	9052
HORSE RACETRACK OPERATOR & Drivers	9016	HOTEL SUPPLY DEALER - RETAIL - & Drivers	8017
HORSE RACETRACK STABLE EMPLOYEES & Drivers	0083	HOTEL SUPPLY DEALER - WHOLESALE - & Drivers	8018
HORSE SHOE MFG	3146	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING, Drivers	5102
HORSE SHOW:		HOUSE FURNISHINGS or Wearing Apparel DEALER - RETAIL - & Drivers	8752
STABLE EMPLOYEES & Drivers	0083	Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances.	
OPERATION of facilities & Drivers	9016	HOUSE LEVELING - FOUNDATION REPAIR - & Drivers	5200
Includes musicians and box office employees.		HOUSE MOVING - SEE "BUILDING RAISING OR MOVING"	
HOSIERY MFG	2361	HOUSEHOLD ELECTRICAL APPLIANCE REPAIR & Drivers	8017
Yarn mfg. to be separately rated.		HOUSEHOLD GOODS - PACKING - & Drivers	8293
HOSPICES:		HOUSING AUTHORITY & Drivers	9033
Homemaker services provided in client's home to be rated as 8828.		Applies to all employees of housing authorities operating completed public housing projects.	
PROFESSIONAL EMPLOYEES	8833	HUMANE SOCIETIES & Drivers	8831
ALL OTHER EMPLOYEES	9040	HUNTING & FISHING GUIDES & Drivers	9015
HOSPITAL:		HUNTING RANCHES - NO COMMERCIAL FARM OR RANCH OPERATIONS - & Drivers	9015
PROFESSIONAL EMPLOYEES	8833	HYDRAULICS MFG	3126
ALL OTHER EMPLOYEES	9040	HYDRAULICS REPAIR SERVICE:	
HOSPITAL - VETERINARY - & Drivers	8831	FIELD SERVICE & Drivers	3724
HOSPITAL SUPPLY DEALER - RETAIL - & Drivers	8017	SHOP ONLY	3126
HOSPITAL SUPPLY DEALER - WHOLESALE - & Drivers	8018		

HYDRO-MULCHING & Drivers	0042	INSECTICIDE MFG - LIQUID - FOR HOUSEHOLD USE	4805
HYDROCHLORIC ACID MFG	4815		
HYDROGEN or Oxygen MFG & Drivers	4635	INSPECTION OF FRUIT AND VEGETABLES - BY CONTRACT	4511
Includes tank charging.		Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
HYDROPONICS & Drivers	0035		
ICE CREAM CONE MFG & Drivers	2003	INSPECTION OF METALS - INDUSTRIAL - BY MEANS OF RADIOGRAPHY - SHOP AND OUTSIDE	4511
ICE CREAM MFG	2040	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
ICE CREAM PARLORS & Drivers	8017		
ICE CREAM VENDORS - NEIGHBORHOOD ROUTES - & Drivers	8752	INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC - VISUAL INSPECTION ONLY	8742
ICE CRUSHER MFG	3507		
ICE DEALER - RETAIL - & Drivers	8017	INSPECTION OF SEWER LINES/MAINS BY REMOTE CONTROLLED CAMERA - NO CLEANING OR REPAIRING	4511
ICE DEALER - WHOLESALE - & Drivers	8018	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
ICE Machines - SALES, RENTAL, INSTALLATION AND SERVICE - & Drivers	5192		
ICE MFG:			
Ice mfg & VAULT AND PLATFORM WORKERS	6504		
CHAUFFEURS, Drivers and their Helpers & GARAGE EMPLOYEES	7380		
INCANDESCENT LAMP MFG	4112	INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS OR DOCKS or Railway Stations or Warehouses	8709
INCINERATOR - PERMANENT FACILITY	7590	Includes mending or repacking of damaged containers. Operation of warehouses to be separately rated.	
INDUSTRIAL ENGINE SALES & REPAIR & Drivers	8107		
INDUSTRIAL HOSE ASSEMBLY MFG	3146	INSTRUMENT MFG NOC	3685
INDUSTRIAL PIPE WORK NOC & Drivers	5183	INSTRUMENT STERILIZING - MEDICAL	4693
INHALATION THERAPISTS	8832	INSULATION - PIPE OR BOILER - & Drivers	5183
INK MFG - Mucilage or Paste	4558	Applies to the use of cork, asbestos or other non-conducting materials.	
INK MFG - PRINTING	4558	INSULATION DEALER - INDUSTRIAL, COMMERCIAL & RESIDENTIAL - & Drivers	8234
INKED RIBBON PREPARATION	4432	INSULATION MFG - BLOW TYPE FROM NEWSPAPERS, ETC	4279
INSECT EXTERMINATION and Termite Control & Drivers	4519		
Shoring, repairing of foundations and structural partitions to be separately rated.			
INSECTICIDE MFG - AEROSOL - HOUSEHOLD & AGRICULTURE	4807		
INSECTICIDE MFG - HIGHLY POISONOUS	4811		

INSULATION REMOVAL FROM BUILDINGS & Drivers	5479	IRON OR STEEL: ERECTION: (cont.)	
INSULATION REMOVAL FROM PIPE OR BOILERS & Drivers	5183	FRAME - STRUCTURES	5040
INSULATION WORK NOC & Drivers	5479	IRON, Brass or Bronze ERECTION - DECORATIVE or artistic - & Drivers	5102
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 a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location. Ceiling tile installation to be rated as 5437 ceilings.		IRON, Brass or Bronze ERECTION - NON-STRUCTURAL - INTERIOR & Drivers	5102
INSULATOR MFG - PORCELAIN - FOR ELECTRICAL WIRING & Drivers	4024	IRON - EXTERIOR	5040
INSURANCE CLAIM ADJUSTERS - OUTSIDE	8742	Includes work on balconies, fire escapes, staircases, fireproof shutters.	
INTELLIGENT PIG - PIPELINE MONITORING USING AN INTELLIGENT PIG - & Drivers	7515	METAL BRIDGES	5040
INTERCOM SYSTEMS INSTALLATION or REPAIR & Drivers	7600	NOC & Drivers	5057
INTERIOR DESIGNERS - CONSULTING ONLY	8742	RADIO, television or water TOWERS, smokestacks or gas holders	5040
INVENTORY BY CONTRACT	8803	IRON OR STEEL: FABRICATION:	
INVESTMENT FOUNDRY	3146	IRON OR STEEL WORKS - SHOP - & Drivers	3040
IRON or Steel MERCHANT & Drivers	8106	Applies to fabricating, assembling or mfg. of structural iron or steel, ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work.	
Not applicable to junk dealers or iron or steel scrap dealers.		IRON WORKS - SHOP - DECORATIVE or artistic & FOUNDRIES, Drivers	3041
IRON OR STEEL MFG - ALL TYPES - & Drivers	3004	Applies to the mfg., fabricating or assembling of decorative or artistic brass, bronze or iron work.	
IRON or Steel SCRAP DEALER & Drivers	8265	IRRIGATION or Drainage SYSTEM CONSTRUCTION & Drivers	6229
Wrecking or salvaging to be separately rated. Includes the collection and reduction of scrap metals		Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
IRON OR STEEL: ERECTION:		IRRIGATION PIPE INSTALLATION - UNDERGROUND - NOT LAWN SPRINKLERS & Drivers	6229
BOLTED TANKS & Drivers	5057	IRRIGATION SYSTEM INSTALLATION - PIVOT TYPE - & Drivers	3724
DOOR, Door Frame OR SASH ERECTION - METAL or metal covered - & Drivers	5102	IRRIGATION SYSTEMS DEALER & Drivers	8107
DWELLINGS NOT OVER THREE STORIES in height	5070	IRRIGATION WORKS OPERATION & Drivers	7520
Applies where the steel members do not exceed 1/8 inch (U.S.S. Gauge No. 11) in thickness.		Irrigation system construction to be separately rated as 6229.	
		IVORY or Bone GOODS MFG	4452

JAIL OR PRISON & Drivers	7720	KITCHEN EQUIPMENT MFG - METAL	3066
JAIL OR PRISON CELL MFG & Drivers	3040	Installation - Commercial - to be separately rated as 5102.	
JALOUSIE WINDOW MFG	3066	KITCHEN EQUIPMENT/APPLIANCE REPAIR - COMMERCIAL - & Drivers	5190
JANITOR SERVICE BY CONTRACT	9014	KNIFE MFG	3113
JANITOR SUPPLY DEALER - RETAIL - & Drivers	8017	KNIT GOODS MFG NOC	2220
JANITOR SUPPLY DEALER - WHOLESALE - & Drivers	8018	LCD MFG - LIQUID CRYSTAL DISPLAY	4351
JETTY or Breakwater CONSTRUCTION - ALL OPERATIONS to completion - & Drivers	6045	LABOR UNION - ALL EMPLOYEES	8755
Caisson, coffer dam work or pile driving to be separately rated.		Includes business agents and organizers.	
JEWELRY MFG	3383	LABORATORY - MEDICAL	8832
JEWELRY STORE	8013	LACQUER or Spirit Varnish MFG	4439
Applies to wholesale or retail stores.		Includes mixing of thinners or solvents but no nitrocellulose mfg.	
JOB CORPS VOCATIONAL TRAINING CENTERS:		LADDER OR STAIR MFG - SHOP - WOOD & Drivers	2802
PROFESSIONAL EMPLOYEES	8868	LAMP MFG & REPAIR	3223
ALL OTHER EMPLOYEES & Drivers	9101	LAMP or Lantern MFG NOC	3223
JOCKEYS & Drivers	0083	LAND FILL OPERATION - BY PROPERTY OWNER - & Drivers	6219
JUNK DEALER & Drivers	8265	LAND MAN FOR BUYING OR LEASING MINERAL RIGHTS	8601
Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, and scrap metals. Wrecking or salvaging to be separately rated. Includes the collection and reduction of scrap metals.		LANDSCAPE GARDENING & Drivers	0042
KENNELS - DOG - & Drivers	8831	Includes laying out grounds, planting trees, shrubs, flowers or lawns. Codes 0042 and 9102 park NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Excavation, filling or back-filling to be separately rated as 6219 excavation NOC. Lawn maintenance contractors to be classified as 9014.	
KILN MFG - ELECTRIC	3179	LANTERN or Lamp MFG Noc	3223
KITCHEN APPLIANCE DEALER - RETAIL - & Drivers	8017	LARD REFINING	4716
KITCHEN APPLIANCE DEALER - WHOLESALE - & Drivers	8018	LARIAT OR LASSO MFG	2220
KITCHEN CABINET MFG - WOOD - & Drivers	2881	LASER CARTRIDGE RECHARGE	3574
Installation to be separately rated as 5437.		LAST BLOCK MFG & Drivers	2802
KITCHEN CLEANING - COMMERCIAL - BY CONTRACTOR	9014	LATH MFG - WOOD - & Drivers	2881

LATHING & Drivers	5443	LAWN MOWER SALES AND SERVICE - RETAIL - & Drivers	8017
Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.		LAWN SPRINKLER INSTALLATION & Drivers	5183
LAUNDRY - ALL KINDS - & Drivers	2581	LAWN WATERING BY CONTRACTOR	9014
Sub-stations or call offices away from plant to be rated as 8017 store-retail NOC.		LEAD MFG & Drivers	3331
LAUNDRY - BACHELOR - SHIRT & KHAKI & Drivers	2583	Includes red or white lead.	
Includes repairing or pressing. Substations or call offices away from plant to be rated as 8017 store-retail NOC.		LEAD PIPE MFG & Drivers	3331
LAUNDRY - SELF SERVICE - & Drivers	8017	LEAD WORKS & Drivers	3331
LAUNDRY BLEACH MFG - LIQUID	4815	Includes sheet, pipe or shot.	
LAUNDRY EQUIPMENT DEALER - COMMERCIAL - & Drivers	8107	LEATHER BELTING MFG	2688
LAUNDRY EQUIPMENT MFG - COMMERCIAL	3507	LEATHER GOODS MFG NOC	2688
LAUNDRY PICKUP STATION - NO LAUNDRY OPERATIONS AT THE SAME LOCATION	8017	LEATHER MFG - IMITATION	4452
LAUNDRY SUPPLY DEALER - RETAIL - & Drivers	8017	LEATHER MFG - PATENT OR ENAMEL	2688
LAUNDRY SUPPLY DEALER - WHOLESALE - & Drivers	8018	LEATHER or Hide DEALER	2688
LAW OFFICE - ALL EMPLOYEES - & Clerical, Messengers, Drivers	8820	LENS MFG - GROUND	4150
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8820 are conducted as a separate and distinct business.		LEVEE CONSTRUCTION - ALL OPERATIONS to completion - & Drivers	6045
LAWN & FILL DIRT PITS & Drivers	4000	LIBRARY - PUBLIC:	
Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.		PROFESSIONAL EMPLOYEES	8838
LAWN MAINTENANCE - BY CONTRACT	9014	ALL OTHER EMPLOYEES & Drivers	9101
LAWN MOWER MFG - POWER	3507	LIFEGUARDS AT SWIMMING POOLS, BEACHES, ETC & Drivers	9015
LAWN MOWER DEALER - WHOLESALE - & Drivers	8018	LIFT SLAB ERECTION - BUILDINGS - & Drivers	5057
		LIGHTNING ROD INSTALLATION OR ERECTION & Drivers	5190
		LIGNITE MINING & Drivers	1165
		LIME APPLICATION - AGRICULTURAL - BY CONTRACT & Drivers	8215
		LIME MFG & Drivers	1701
		Excavation or digging, mining or quarrying to be separately rated.	
		LIMESTONE QUARRIES & Drivers	4000
		Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.	

LIMOUSINE Co:		LIQUID CRYSTAL DISPLAY MFG	4351
GARAGE EMPLOYEES	8385	LIQUID FEED SUPPLEMENT BLENDING & Drivers	8215
ALL OTHER EMPLOYEES & Drivers	7382	LIQUID STORAGE TERMINAL - BY CONTRACT - & Drivers	8292
The entire remuneration of all limousine drivers who are employees of a limousine company shall be included in computing the premium.		Applies to insureds engaged in the contract storage of liquids, oil or petroleum products when storage fees are collected. Does not apply to those firms who buy, sell or process the product.	
In the absence of verifiable payroll records, the premium charged will be determined on the basis of the amount per vehicle per policy year for employee operated vehicles shown under Miscellaneous Values. This amount is subject to pro rata adjustment only when a vehicle is owned by the insured for a portion of the policy period.		LIQUOR & WINE DEALER - RETAIL - & Drivers	8017
If the owner also leases or rents such vehicles, an additional premium shall be calculated on the basis of the amount per vehicle per policy year for leased or rented vehicles shown under Miscellaneous Values. This amount is subject to pro rata adjustment only when the lease is for a portion of the policy period.		LIQUOR & WINE DEALER - WHOLESALE - & Drivers	8018
These amounts are in consideration of gratuities, multiple shifts, downtime, vacation time or other periods during which the vehicle is not in operation.		LITHIUM HYDROXIDE MFG	4815
LINING EARTHEN PONDS WITH PLASTIC & Drivers	6229	LITHOGRAPHING & Drivers	4299
LINING METAL TANKS WITH PLASTIC & Drivers	5474	Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical. Reporters, advertising or circulation solicitors to be separately rated as 8742 salespersons.	
LINOLEUM MFG	4452	LIVERY or Boarding STABLE - not sales stable - & Drivers	0083
LIQUEFIED PETROLEUM GAS DEALER & Drivers	8350	LIVESTOCK AUCTION COMPANIES & Drivers	8288
Applies to wholesale and retail dealers in butane, propane and other liquefied petroleum gases. LPG plumbing, installation and maintenance of equipment to be separately rated as 5183.		LIVESTOCK COMMISSION MERCHANT	8742
LIQUEFIED PETROLEUM GAS SYSTEMS - INSTALLATION and maintenance OF EQUIPMENT - & Drivers	5183	No feeding or caring for livestock. Includes salespersons exposed to stockyard hazards.	
The delivery of butane, propane and other liquefied petroleum gases to be separately rated.		LIVESTOCK FEED LOT OPERATION - CUSTOM FEEDING - & Drivers	8288
		Includes feed milling. Not farms or ranches.	
		LIVESTOCK SALES Co & Drivers	8288
		Includes feed milling. Not farms or ranches.	
		LOCK MFG	3146
		LOCKSMITHS & Drivers	8017
		LOCOMOTIVE WORKS	3507
		LOG DEBARKING OR POLE PEELING & Drivers	2710

LOGGING OR LUMBERING & Drivers	2702	MAIL HAULING UNDER CONTRACT WITH U.S. POST OFFICE DEPT & Drivers	7230
Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as 2710 sawmill.		MAIL OR CATALOG ORDER HOUSE:	
		Assign appropriate wholesale or retail store classification applicable to products sold.	
LOGGING OR LUMBERING - MECHANIZED FELLING MACHINES & DELIMBING EQUIPMENT (NO USE OF CHAIN SAWS) - TO INCLUDE PORTABLE CHIPPING OPERATIONS & Drivers	6219	MAIL SACK SORTING BY CONTRACTORS & Drivers	7230
LOGGING OR LUMBERING - MECHANIZED FELLING MACHINES (INCLUDES THE USE OF CHAIN SAWS FOR DELIMBING & BUCKING) - & Drivers	2719	MAILING or Addressing Co & Drivers	4299
LOGGING OR LUMBERING - PULPWOOD ONLY - & Drivers	2705	MANGANESE ORE - PROCESSING - & Drivers	1701
Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads.		MARBLE or Stone SETTING - inside	5348
LOOSE-LEAF LEDGER or Notebook MFG	4279	MARBLE VANITY, SINK AND TABLE TOP MFG - NATURAL - & Drivers	1803
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.		MARBLE VANITY, SINK AND TABLE TOP MFG - SYNTHETIC	4038
LUGGAGE MFG - CLOTH OR LEATHER	2683	MARINAS - PLEASURE CRAFT - & Drivers	9015
LUMBER YARD - Commercial:		MARINE APPRAISER OR SURVEYOR	4511
STORE EMPLOYEES	8058	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
ALL OTHER EMPLOYEES & yard, warehouse, Drivers	8234	MARINE PROPELLER REPAIR	3632
MACARONI MFG & Drivers	2003	MARINE RAILWAY OPERATION & Drivers	6872
MACHINE SHOP NOC	3632	MARTIAL ARTS SCHOOL:	
Foundry operations to be separately rated.		PROFESSIONAL EMPLOYEES	8868
MACHINERY DEALER NOC & Drivers	8107	ALL OTHER EMPLOYEES & Drivers	9101
MACHINERY MFG NOC	3507	MASONRY NOC & Drivers	5022
MAGNESIUM METAL MFG - FERRO-SILICON process - ALL OPERATIONS & Drivers	1438	MATCH MFG	4558
Contemplates the use of the ferro-silicon process. Milling or grinding of magnesium metal, mining or quarrying to be separately rated.		MATERIAL HANDLING EQUIPMENT - SALES, SERVICE, & REPAIR - & Drivers	8107
MAID SERVICE - BY CONTRACT	9014	MATTRESS or Box Spring MFG & Drivers	2881
MAIL DELIVERY BY CONTRACTORS & Drivers	7230	Separately rate the mfg. of wire springs or excelsior.	
		MAUSOLEUM ERECTION & Drivers	5022
		MEAT FABRICATORS - WHOLESALE	8034
		Slaughtering to be separately rated as 2081.	
		MEAT, Fish or Poultry DEALER - RETAIL	8033
		Slaughtering to be separately rated as 2081.	

MEAT, Fish or Poultry DEALER - WHOLESALE	8034	METAL FORMING - SPINNING	3227
Slaughtering to be separately rated as 2081.		METAL GOODS MFG NOC	3066
MEAT, GROCERY AND PROVISION STORE - COMBINED - RETAIL - NOC.	8033	METAL SCRAP DEALER & Drivers	8265
Slaughtering to be separately rated as 2081.		Includes the collection and reduction of scrap metals.	
MEAT PRODUCTS MFG NOC	2095	METAL STAMPING	3066
No butchering or handling of livestock.		METALIZING WITH POWDER, FLAME SPRAY, ETC - NOT HARD BANDING - SHOP & Drivers	9501
MEDICAL EQUIPMENT (PORTABLE) AND SUPPLIES DEALER - RETAIL - & Drivers	8017	METER & GAUGE REPAIR SHOP	3685
MEDICAL EQUIPMENT (PORTABLE) AND SUPPLIES DEALER - WHOLESALE - & Drivers	8018	METER MFG - COIN OPERATED	3574
MEDICAL INSTRUMENT REPAIR & SERVICE	5191	MICA GOODS MFG & Drivers	1701
MEDICAL LABORATORY	8832	Mining to be separately rated.	
MEDICAL WASTE - PICK-UP OF PRE-PACKAGED WASTE - BY CONTRACT - & Drivers	7230	MICRO-ORGANISM GROWING	4823
Separately rate the disposal site as 7590.		MICROBE SPRAYING ON OIL SPILLS - No CLEAN-UP	9014
MEDICINE, Drug or Pharmaceutical Preparation MFG & incidental mfg. of ingredients & Drivers	4611	MICROFILMING & Drivers	4361
MENTAL HEALTH & MENTAL RETARDATION RESIDENTIAL GROUP HOMES:		MILK CARTON MFG	4243
PROFESSIONAL EMPLOYEES	8868	MILK PLANT OR DEPOT - RECEIVING OR DISTRIBUTING	2068
Includes incidental driving and/or cooking duties when performed by employees whose primary responsibilities fall within the scope of 8868.		Includes pasteurization and bottling. Also applies to the preparation of products for distribution. Ice cream mfg. to be separately rated as 2040.	
ALL OTHER EMPLOYEES & Drivers	9101	MILK PRODUCTS MFG NOC	2068
MESSENGERS, Collectors or Salespersons - OUTSIDE	8742	Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2040.	
Subject to the Standard Exception Manual Rule.		MILLINERY MFG	2532
METAL BUILDING CONSTRUCTION - IRON CLAD STEEL FRAME:		Applies to ladies trimmed hats. Mfg. of felt hat bodies to be separately rated as 2220.	
FRAME WORK	5040	MILLING GRAIN	2014
SHEET METAL SIDING & Drivers	5538	MILLWRIGHT WORK NOC - OUTSIDE - & Drivers	3724
METAL CEILING or Wall Covering INSTALLATION & Drivers	5538	Applies to the erection or repair of machinery or equipment.	
METAL FORMING - HIGH ENERGY RATE METHOD	3629	MINING - DIAMOND CORE DRILLING - & Drivers	1165
		MINING & Drivers	1165
		Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.	

MINING or Ore Milling MACHINERY MFG	3507	MOBILE MEDICAL UNIT - CAT SCAN, MAMMOGRAPHY, ETC	8832
MINNOW OR GOLD FISH HATCHERY & Drivers	0113	MODELING AGENCIES	9154
MINOR EMERGENCY CLINICS	8832	MODULAR BUILDING MFG - WOOD - & Drivers	2802
MITTEN or Glove MFG - knit	2220	MODULAR HOME MFG - WOOD - SHOP & Drivers	2802
MOBILE COMMUNICATION DEALER - WHOLESALE - & Drivers	8018	MOLASSES or Syrup REFINING, BLENDING OR MFG	2041
MOBILE COMMUNICATION SALES, INSTALLATION & SERVICE - RETAIL - & Drivers	8017	MOLDING DEALER - WOOD - & Drivers	8234
MOBILE FOOD UNITS:		MONITORING & ANALYSIS FOR ASBESTOS REMOVAL - NO OTHER OPERATIONS	4511
PREPARATION OF FOOD	9079	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
ROUTE Salespersons & Drivers	8752	MONUMENT ENGRAVING & Drivers	1803
MOBILE HOME - DELIVERY - BY SPECIALTY CONTRACTOR:		MONUMENT SETTING IN CEMETERIES & Drivers	5022
DELIVERY ONLY & Drivers	7219	MOP, BRUSH OR BROOM HANDLE MFG & Drivers	2881
DELIVERY & PLACEMENT & Drivers	8391	MOP, BRUSH OR BROOM MFG	2835
Includes on-site placement, hook-up of plumbing and electrical systems, and incidental installation activities.		MOSAIC, Stone, Terrazzo or Tile WORK - INSIDE	5348
MOBILE HOME - REPAIR - SHOP - BY DEALER OR SPECIALTY CONTRACTOR & Drivers	8391	Applies to interior construction work only. Not fireproof tile construction.	
The on-site repair of a mobile home which is permanently set and occupied is classified in the same manner as the repair work done on any dwelling.		MOTEL, Motor Court, Tourist Court or Cabin:	
MOBILE HOME - SALES:		RESTAURANT EMPLOYEES	9058
SALESPERSONS	8748	ALL OTHER EMPLOYEES & Drivers	9052
ALL OTHER EMPLOYEES & Drivers	8391	MOTION PICTURE:	
MOBILE HOME - WINDSTORM TIE-DOWN INSTALLATION:		PRODUCTION - in studios or outside - ALL OPERATIONS - INCLUDES THE DEVELOPMENT OF NEGATIVES & Drivers	4360
BY DEALER & Drivers	8391	Marketing of the product through film exchanges at locations other than the studio to be separately rated as 4362 motion picture - film exchange.	
BY SPECIALTY CONTRACTOR	6400	FILM EXCHANGE & projection rooms	4362
BY TRAILER PARK OPERATOR & Drivers	9015	Applies to film exchanges not located at motion picture studios.	
MOBILE HOME MFG	3824	MOTOR OIL - USED - RECLAIMING & Drivers	4740
MOBILE HOME PARKS & Drivers	9015		
Managers/Directors performing clerical duties exclusively to be rated as 8810. Managers/Directors or leasing agents performing outside salesperson duties such as showing, leasing, or inspecting property to be rated as 8742. Managers/Directors performing maintenance duties or directly supervising maintenance work to be rated as 9015.			

MOTOR REPAIR - ELECTRICAL	3643	NEWSPAPER PUBLISHING	4304
MOTORCYCLE ENGINE MFG	3126	Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical. Reporters, advertising or circulation solicitors to be separately rated as 8742 salespersons.	
MOTORCYCLE SALES	8748	NIGHT CLUB, BAR OR TAVERN	9079
MOTORCYCLE SERVICE & Drivers	8391	Includes musicians and entertainers.	
MOVING & STORAGE - HOUSEHOLD FURNITURE - & Drivers	8293	NITRIC ACID MFG	4815
MOWING GRASS ON HIGHWAYS & Drivers	5506	NITROGEN INJECTION INTO OIL WELLS & Drivers	6206
MUCILAGE, Ink (writing) or Paste MFG	4558	NITROGEN MFG & Drivers	4635
MUFFLER MFG - AUTOMOTIVE, TRUCK & INDUSTRIAL	3146	Includes tank charging.	
MUFFLER SHOP & Drivers	8391	NITROGLYCERIN MFG & Drivers	4766
MULCH BLENDING & SACKING & Drivers	8231	NOODLE MFG & Drivers	2003
MUSEUM OR PUBLIC LIBRARY:		NOTEBOOK or Loose-Leaf Ledger MFG	4279
PROFESSIONAL EMPLOYEES	8838	Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
ALL OTHER EMPLOYEES & Drivers	9101	NURSERY - GARDEN SUPPLY - RETAIL & Drivers	8017
MUSHROOM GROWING & HARVESTING & Drivers	0035	NURSERY - GARDEN SUPPLY - WHOLESALE & Drivers	8018
MUSIC DEALER - WHOLESALE - & Drivers	8018	NURSERY - WHOLESALE - WITH HOT HOUSE OR GREENHOUSE GROWING OPERATIONS & Drivers	0035
MUSIC ROLL MFG - perforated paper	4282	NURSING or Convalescent HOME - ALL EMPLOYEES	8829
Paper mfg. to be separately rated as 4239.		NUT CLEANING, grading, shelling AND PACKING	6504
MUSIC STORE - RETAIL - & Drivers	8017	NUT or Bolt MFG	3132
MUSIC SYSTEM INSTALLATION - COMMERCIAL AND INDUSTRIAL - & Drivers	7600	NUT ROASTING & PACKAGING	6504
MUSICAL INSTRUMENT MFG	2923	OFFICE MACHINE or Appliance INSTALLATION, Inspection, Adjustment OR REPAIR	5191
NAIL MFG	3114	OFFICE or Factory Cost SYSTEMATIZER, Accountant or Auditor - TRAVELING	8803
NAIL SALONS	9586	OFFICE SUPPLY DEALER - WHOLESALE - & Drivers	8018
NET MFG	2380	OFFICE SUPPLY STORES - RETAIL - & Drivers	8017
Not applicable to wire nets. Cordage or twine mfg. to be separately rated.		OIL - RECLAIMING OF USED MOTOR OIL - & Drivers	4740
NEWS AGENT or Dealer of Magazines, Newspapers or Other Periodicals - RETAIL - & Drivers	8017		
NEWS AGENT or Dealer of Magazines, Newspapers or Other Periodicals - Wholesale - & Drivers	8018		
NEWSPAPER HAULING - BY SPECIALTY CONTRACTOR - NOT NEWS CARRIER & Drivers	7219		

OIL CLOTH MFG	4452	OIL OR GAS PIPE TESTING BY CONTRACT - HYDROSTATIC PROCESS EXCLUSIVELY - & Drivers	6213
OIL COLLECTION - USED - FROM SERVICE STATIONS FOR RESALE - No PROCESSING - & Drivers	8350	OIL or Gas PIPELINE Construction & Drivers	6233
OIL DRILL STEM TESTING & Drivers	6213	The laying or taking up of small pipe not more than 4 inches in diameter shall be assigned to 6216 - oil or gas lease work NOC.	
OIL FILTER MFG	3220	OIL OR GAS PIPELINE Construction - UNDER 4" O. D. - & Drivers	6216
OIL MFG - COTTONSEED - & Drivers	4670	OIL or Gas PIPELINE OPERATION & Drivers	7515
OIL MFG - VEGETABLE - & Drivers	4670	Construction, operation of wells, or oil refining to be separately rated.	
OIL or Gas - RECYCLING PLANTS - ALL OPERATIONS & Drivers	4740	OIL or Gas PRODUCTION - OPERATION OF LEASES - & Drivers	1321
OIL or Gas - REFINING, Distilling, or Compressing UNITS - ERECTION OR REPAIR & Drivers	3719	The installation or removal of casing liners, raising producing horizons, setting of packers, squeeze jobs, the erecting or dismantling of derricks, drilling or redrilling, or deepening to be rated as 6202. Casing installation or removal is to be rated as 6238.	
Applies to the erection and repair of oil or gas refineries, casing head plants, cracking plants, polymerizing units, compressor units and similar installations, including power plants, pumping units piping and incidental equipment which is an integral part of these installations.		OIL OR GAS WELL:	
OIL OR GAS GEOLOGIST or Scout	8601	ACIDIZING & CEMENTING & Drivers	6206
Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts.		Code 6202 oil or gas well-drilling or redrilling shall not be assigned at the same job or location to which Code 6206 applies.	
OIL or Gas LEASE WORK NOC - BY CONTRACTOR - & Drivers	6216	DRILLING CONSULTANTS	8601
Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines; the laying or taking up of small oil or gas lines not more than 4 inches in diameter, installing of central pumping units; and lease beautification work. Separately rate pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.		DRILLING - EXECUTIVE SUPERVISOR	6203
OIL OR GAS PIPE COATING AND WRAPPING - SHOP OR YARD - & Drivers	8113	Applies to general drilling superintendents or tool pushers not actually engaged in operating the drilling rig. Does not apply to drillers, derrick men, floor hands or others working on the rig. Code 6203 is not available for division of a single employee's payroll with any other classification.	
OIL OR GAS PIPE INSPECTION - BY TUBOSCOPE, SONOSCOPE, ELECTRO-MAGNETIC AND ULTRASONIC PROCESS:		DRILLING OR REDRILLING & Drivers	6202
PIPELINE INSPECTION & Drivers	3365	Includes: erecting or dismantling derricks, installing casing, pumping machinery, cementing.	
SHOP, YARD AND AT WELL SITE & Drivers	8107	DRILLING RIG MFG OR ASSEMBLY	3507
		Applies to complete rig, not to individual components separately.	

OIL OR GAS WELL: (cont.)		OIL OR GAS WELL: (cont.)	
EQUIPMENT RENTAL:		SHOOTING & Drivers	6202
WITH OPERATORS & Drivers	6213	SPECIALTY TOOL OPERATION NOC - BY CONTRACTOR - & Drivers	6213
WITHOUT OPERATORS & Drivers	8107	Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, baling, fishing or casing - cutting tools. Specialty well tool concerns or contractors which furnish complete operating crews with such equipment shall be assigned to 6202 oil or gas well - drilling or redrilling.	
FRACTURING & Drivers	6206	SUPPLIES OR EQUIPMENT DEALER - NEW - & Drivers	8107
INSTALLATION OF CASING BY CONTRACTOR & Drivers	6238	Applies to store or yard work only.	
INSTRUMENT LOGGING, radio activity OR SURVEY WORK IN WELLS - & Drivers	6237	SUPPLIES OR EQUIPMENT DEALER - SECOND HAND - & LOCAL MANAGERS, Drivers	8113
Code 6202 oil or gas well - drilling or redrilling shall not be assigned at the same job or location to which Code 6237 applies.		Includes incidental reconditioning, or repairing. Casing pulling to be separately rated.	
KILLING BY USE OF HIGH PRESSURE PUMPS & Drivers	6206	SWABBING & Drivers	6213
METER MFG	3126	Applies to contractors engaged exclusively in swabbing.	
PERFORATING OF CASING - ALL EMPLOYEES - & Drivers	6206	OIL OR GAS WIRELINE SERVICE & Drivers	6213
RECOVERY OF CASING & Drivers	6238	OIL or Gasoline DEALER & Drivers	8350
This classification contemplates the following casing recovery operations:		Operation of retail gasoline stations to be separately rated as 8387 gasoline station.	
a. Rigging up and operating jacks		OIL OR GASOLINE HAULING - BY SPECIALTY CONTRACTOR - & Drivers	7219
b. Shooting and pulling casing		OIL or Grease MIXING OR BLENDING & Drivers	4712
c. Rigging down jacks		OIL OR PETROLEUM PRODUCTS STORAGE - BY CONTRACT - & Drivers	8292
REMOVAL OF PARAFFIN BY HOT OIL METHOD - NO PULLING OF RODS AND TUBING & Drivers	6216	Applies to insureds engaged in the contract storage of oil, petroleum or other liquids when storage fees are collected. Does not apply to those firms who buy, sell or process the product.	
SERVICING & Drivers	6202	OIL PRODUCTION BY CONTRACT - PUMPING AND GAUGING - & Drivers	1321
Applies to the cleaning, swabbing or workover of wells. Includes installing or removing casing liners, raising producing horizons, setting of packers, or performing squeeze jobs. Recovery of casing shall be assigned to 6238 oil or gas well - recovery of casing. Contractors who are engaged exclusively in swabbing of wells shall be assigned to 6213 oil or gas well - swabbing.		OIL REFINING - PETROLEUM - & Drivers	4740
SERVICING - EXECUTIVE SUPERVISOR	6203		
Applies to general well servicing superintendents or tool pushers not actually engaged in operating the servicing rig. Does not apply to unit operators or others working on the rig. Code 6203 is not available for division of a single employee's payroll with any other classification.			

OIL RIG OR DERRICK ANCHORING & Drivers	6219	ORGAN BUILDING & INSTALLATION	2923
OIL RIG OR DERRICK ERECTING OR DISMANTLING - ALL OPERATIONS - & Drivers	6202	ORNAMENT or Plaster Statuary MFG	4038
OIL SPILL CLEAN-UP &/OR CONTAINMENT - USING ABSORBENT CLOTH FROM DOCKS - & Drivers	6219	ORPHANAGE:	
OIL SPILL CLEAN-UP &/OR CONTAINMENT - VACUUM REMOVAL FROM DOCKS - & Drivers	6219	PROFESSIONAL EMPLOYEES	8868
OIL SPILL CLEAN-UP - BY SPRAYING SPILL WITH MICRO ORGANISMS - NO SOIL RECLAMATION	9014	Includes incidental driving and/or cooking duties when performed by employees whose primary responsibilities fall within the scope of 8868.	
OIL SPILL CLEAN-UP - REMOVAL OF CONTAMINATION FROM BEACHES - & Drivers	6219	ALL OTHER EMPLOYEES & Drivers	9101
OIL SPILL CLEAN-UP - REMOVAL OF SOIL BY EXCAVATION - & Drivers	6219	OSTRICH AND/OR EMU RAISING & Drivers	0113
OIL SPILL CLEAN-UP - SETTING BOOMS BY BOAT - & Drivers	6219	OXYGEN or Hydrogen MFG & Drivers	4635
OIL TANK CLEANING - BY CONTRACT - & Drivers	6202	Includes tank charging.	
Includes removal of basic sediment.		OYSTER SHELL GRINDING & SACKING	2014
OIL TANK CLEANING IN REFINERIES & TANK FARMS & Drivers	6202	OYSTERMEN & Drivers	2114
OIL TOOL MFG	3126	Applies to shore or dock work only. Includes sorting, shucking, washing or packing.	
OIL WELL BOTTOM HOLE PRESSURE SERVICE & Drivers	6237	PACKAGE OR PARCEL DELIVERY - SEE "Trucking"	
OIL WELL FIRE EXTINGUISHING & Drivers	6202	PACKAGING SMALL ITEMS - BY CONTRACT - & Drivers	8018
OIL WELL INHIBITING & Drivers	6202	PACKING HOUSE - ALL OPERATIONS	2081
OILFIELD SPECIALTY TOOLS MFG	3126	Includes butchering or the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal.	
OPTICAL GOODS MFG NOC	4150	PACKING HOUSEHOLD GOODS & Drivers	8293
OPTICAL STORES	8013	PAINT DEALER - WHOLESALE - & Drivers	8018
Surface grinding of lens to be rated as 4150.		PAINT MFG	4558
OPTOMETRIST	8832	Lead compound mfg. to be separately rated.	
ORE DOCK OPERATION & stevedoring	7313	PAINT STORES - RETAIL - & Drivers	8017
Applies to operation by means of mechanical apparatus.		PAINTING NOC & Drivers	5474
ORE MILLING & Drivers	1803	Includes the painting of fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.	
Includes concentration or amalgamation.			
ORE MILLING or Mining MACHinery MFG	3507		

PAINTING:		PAPER SLITTING & REWINDING	4279
AIRCRAFT & Drivers	8391	PAPER STOCK or Rag DEALER - Used - & Drivers	8264
Automobile or Carriage BODIES & Drivers	8391	No collecting or handling scrap iron or steel. Laundry operations to be separately rated as 2581 laundry - all kinds.	
OILFIELD TANKS - NOT ELEVATED - & Drivers	5474	PARACHUTE MFG AND SERVICING	2560
SHIP HULLS	6874	Includes packing.	
SHIP INTERIORS & TOP STRUCTURES & Drivers	5474	PARADE FLOAT CONSTRUCTION & Drivers	9501
SHOP ONLY & Drivers	9501	PARAFFIN REMOVAL FROM FLOW LINES TO TANKS & Drivers	6216
STEEL STRUCTURES OR BRIDGES	5041	PARAFFIN REMOVAL FROM TUBING BY MECHANICAL MEANS & Drivers	6213
WATER TANKS - NOT ELEVATED - & Drivers	5474	PARAFFIN WAX MFG	4558
WATER TOWERS	5041	PARCEL or Package DELIVERY - SEE "Trucking"	
PALLET MFG - WOOD - & Drivers	2802	PARK NOC - ALL EMPLOYEES - & Drivers	9102
PANEL MFG - SHEATHING - THERMAL INSULATED	4279	Operation, care and maintenance of amusement devices to be separately rated as 9016 amusement device operation.	
PANEL MFG - WALL SECTIONS - SHOP & Drivers	2802	PARKING AREA CLEANING OR SWEEPING BY CONTRACTOR	9014
PANELING, PLYWOOD & VENEER DEALER & Drivers	8234	PARKING AREAS AND DRIVEWAYS - CONSTRUCTION:	
PANELING INSTALLATION & Drivers	5437	Not street or road paving or repairing.	
PAPER COATING	4250	ASPHALT - ALL OPERATIONS - & Drivers	5220
Not building, roofing paper or felt preparation.		CONCRETE - ALL OPERATIONS - & Drivers	5200
PAPER CORRUGATING OR LAMINATING	4250	PARKING CONTROL SYSTEMS INSTALLATION & SERVICE	5191
Paper mfg. to be separately rated as 4239.		PARKING LOT STRIPING - BY SPECIALTY CONTRACTOR - & Drivers	5220
PAPER CREPING	4250	PASTA MFG & Drivers	2003
Paper mfg. to be separately rated as 4239.		PASTE, Ink (writing) or Mucilage MFG	4558
PAPER GOODS MFG NOC	4279	PATROL or Detective AGENCY & Drivers	7720
Paper mfg. to be separately rated as 4239.		PATTERN - MAKING NOC	2790
PAPER HANGING & Drivers	5491	Mfg. of metal jigs, fixtures, or dies to be separately rated.	
PAPER MFG	4239	PAVER STONE INSTALLATION ON SIDEWALKS, DRIVEWAYS & Drivers	5022
Includes card, bristol, paper, straw, fiber or leatherboard. Wood pulp mfg. to be separately rated as 4206 or 4207 pulp mfg.			
PAPER OILING, Paraffining, Parchmentizing OR WAXING	4250		
Paper mfg. to be separately rated as 4239.			
PAPER SHREDDING & BAILING & Drivers	8264		

PAWN SHOPS & Drivers	8017	PHARMACIES - RETAIL - & Drivers	8045
PEANUT BUTTER MFG	6504	Shall not be assigned to store operations unless prescription medicines develop over 50% of the total sales.	
PEANUT DRYING	8102	PHONOGRAPH RECORD MFG	4431
PEANUT HANDLING	8102	PHOTO COLOR SEPARATION FROM PRINTS OR NEGATIVES	4351
Applies to cleaning, grading or shelling. Hull grinding or mfg. of oil to be separately rated.		PHOTO DEVELOPING AND PRINTING & Drivers	4361
PEAT MOSS DIGGING, PROCESSING & PACKAGING & Drivers	4583	PHOTO FINISHING PICKUP STATIONS & Drivers	4361
PECAN HARVESTING & Drivers	0016	PHOTO IDENTIFICATION CAMERA INSTALLATION	5191
PECAN SHELL BAGGING & SELLING - NO GRINDING	8102	PHOTO IDENTIFICATION CAMERA MFG	3574
PECAN SHELL GRINDING & SACKING	2014	PHOTOENGRAVING	4351
PEDESTAL FLOORING INSTALLATION & Drivers	5102	PHOTOGRAPHER - AERIAL MAPPING, survey or landscape work aboard aircraft during flight	7422
PEN MFG - fountain or ball-point	4432	PHOTOGRAPHER - AERIAL NOC:	
PENCIL, Pen holder or Crayon MFG	4432	FLYING CREW	7418
PENCIL MFG - MECHANICAL	4432	Aerial photography-mapping or survey work-to be rated as 7422 photographer-aerial mapping.	
PENCIL STOCK MFG - WOOD - & Drivers	2881	ALL OTHER EMPLOYEES & Drivers	7423
PEN HOLDER, Crayon or Pencil MFG	4432	As respects aerial photography, the payroll of the ground laboratory employees shall be assigned to 4361 photographer.	
PERFUME & HAND CREAM MFG & Drivers	4611	PHOTOGRAPHER - ALL EMPLOYEES - & Drivers	4361
PERLITE MFG & Drivers	1701	Includes incidental retail store employees. As respects aerial photography, this classification shall be applied to the payroll for each day which employee does not fly. For each day employee flies, the payroll of such employee shall be classified and rated in accordance with the actual operations engaged in as described by the following schedule. The daily payroll for such days shall be computed on the basis of 300 days per year.	
PET GROOMING & Drivers	8017	PHOTOGRAPHIC & CAMERA SUPPLY STORES - RETAIL - & Drivers	8017
PET SITTING SERVICE	9014	PHOTOGRAPHIC & CAMERA SUPPLY STORES - WHOLESALE - & Drivers	8018
PET STORE - RETAIL - & Drivers	8017		
PET SUPPLIES DEALER - WHOLESALE - & Drivers	8018		
PETROCHEMICAL PLANTS AND OIL REFINERIES - ERECTION AND REPAIR - & Drivers	3719		
PHARMACEUTICAL, Medicine or Drug Preparation MFG & incidental mfg. of ingredients & Drivers	4611		
PHARMACEUTICAL or Surgical GOODS MFG NOC	4693		
PHARMACEUTICAL OR SURGICAL SUPPLY STORES - RETAIL - & Drivers	8017		
PHARMACEUTICAL OR SURGICAL SUPPLY STORES - WHOLESALE - & Drivers	8018		

PHOTOGRAPHIC SUPPLIES MFG	4923	PIPE NIPPLES, COUPLINGS & FITTINGS MFG - PLUMBING	3146
Chemical mfg. plants or concerns mfg. pyroxylin or pyroxylin plastic to be separately rated.		PIPE or Boiler INSULATING & Drivers	5183
PHYSICAL THERAPISTS	8832	Applies to the application of cork, asbestos or other non-conducting materials.	
PHYSICIAN	8832	PIPE or Tube MFG - IRON, STEEL, OR CAST IRON - & Drivers	3028
Does not apply where inpatient overnight care is provided.		Iron or steel making to be separately rated.	
PIANO CASE MFG & Drivers	2881	PIPE or Tube MFG - LEAD - & Drivers	3331
PIANO MFG	2923	PIPE or Tube MFG NOC & Drivers	3022
Includes assembling or finishing operations, and mfg. of the piano action. Also applies to player pianos.		PIPE RECONDITIONING - OIL - & Drivers	8113
PIANO STORES - SEE "Store - Furniture"		PIPE SCREEN MFG	3126
PIANO TUNING - away from shop	5191	PIPE SLING MFG - WIRE	3257
PICKLE MFG	6504	PIPE STRAIGHTENING SERVICE - PORTABLE EQUIPMENT - & Drivers	6213
PICTURE FRAMING - CUSTOM - & Drivers	8017	PIPE THREAD DOPE MFG & Drivers	4712
PIER HOLE DRILLING & Drivers	6219	PIPELINE CLEANING - USING A POLY PIG - & Drivers	6213
PILE DRIVING & Drivers	6003	PIPELINE CONSTRUCTION - OIL OR GAS - & Drivers	6233
The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as "concrete construction."		The laying or taking up of small pipe not more than 4 inches in diameter shall be assigned to 6216 - oil or gas lease work NOC.	
PILLOW, Quilt or Cushion MFG	2501	PIPELINE LOCATOR SERVICE	8601
PILOT CAR SERVICE CONTRACTOR & Drivers	7720	PIPELINE MONITORING - WITH AN INTELLIGENT POLY PIG - & Drivers	7515
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 7720 are conducted as a separate and distinct business.		PIPELINE REMOVAL - OIL OR GAS - & Drivers	6233
PIPE BENDING - ALUMINUM	3111	PIPELINE RIGHT-OF-WAY MAINTENANCE - CROSS COUNTRY - & Drivers	6219
PIPE BENDING AND CUTTING	3111	PIPELINE WELD INSPECTION - X-RAY - & Drivers	3365
PIPE CLEANING - INSIDE SEWER AND WATER PIPE BY HYDRAULIC PRESSURE METHOD - & Drivers	9402	PIPELINE WELDING - OIL OR GAS - & Drivers	6233
PIPE CLEANING ON RACK AT DRILL SITE & Drivers	6213	PIZZA MFG - FROZEN	6504
PIPE CUTTING & WELDING - SHOP	3111	PLANETARIUM	8838
PIPE DEALER - USED - OILFIELD & Drivers	8113	PLANING OR MOLDING MILL	2731
PIPE FABRICATION - SHOP	3111	Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork.	

PLANT RENTAL OR MAINTENANCE - TROPICAL, SHRUBBERY, FLOWERS & TREES - & Drivers	8017	PLASTIC SCRAP DEALER - NO PROCESSING - WHOLESALE & Drivers	8018
PLASTER BOARD or Plaster Block MFG & Drivers	4036	PLASTIC SCRAP RECYCLING - GRINDING, SHREDDING, ETC	4459
Quarrying, crushing or grinding to be separately rated as 4000 quarry NOC.		PLASTICS MFG:	
PLASTER MILL & Drivers	1701	FABRICATED PRODUCTS NOC	4452
Quarrying to be separately rated.		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.	
PLASTER or Staff MIXING & Drivers	4036	MOLDED PRODUCTS NOC	4484
No crushing or grinding.		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.	
PLASTER STATUARY or Ornament MFG	4038	SHEETS, RODS, OR TUBES	4459
PLASTERING NOC & Drivers	5474	Includes the mixing or grinding of molding materials.	
PLASTERING or Stucco WORK - on OUTSIDE of buildings - & Drivers	5022	PLAYGROUND EQUIPMENT INSTALLATION	6400
PLASTIC ADHESIVES MFG	4459	PLAYING CARDS MFG & Drivers	4299
PLASTIC BAG MFG - CONVERTING FROM ROLLS TO BAGS - NO EXTRUSION OPERATIONS	4452	Paper or cardboard mfg. to be separately rated as 4239.	
PLASTIC BAG MFG - EXTRUDING FILM AND CONVERTING TO BAGS	4459	PLUMBERS' SUPPLIES DEALER & Drivers	8107
PLASTIC COATING OF ROOFS - SPRAY METHOD - & Drivers	5213	No mfg. Applies to wholesale or retail dealers of gas, steam or hot water equipment. Includes steel pipe, valves and fittings, hardware, plumbing and heating, sheet metal, water well equipment and mill supplies.	
PLASTIC FLOWERS MFG	2534	PLUMBERS' SUPPLIES MFG NOC	3146
PLASTIC LAMINATE MFG	4250	PLUMBING NOC & Drivers	5183
PLASTIC MFG - BY EXTRUSION PROCESS	4459	Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections.	
PLASTIC MFG - EXPANDED POLYSTYRENE PELLETS	4459	PLYWOOD MFG	2731
PLASTIC MIXING - LIQUID MATERIAL FOR WATERPROOFING	4814	PNEUMATIC INSTRUMENTATION & CONTROL SYSTEM INSTALLATION & Drivers	5183
PLASTIC MOLDING MFG	4484	POCKETBOOK MFG	2688
PLASTIC PELLET PACKAGING - NO PROCESSING - & Drivers	8018		
PLASTIC PIPE RENTAL, LAY DOWN AND REMOVAL - CONTINUOUS ROLL - OILFIELD & Drivers	8107		
PLASTIC PRODUCTS MFG - INJECTION MOLDED	4484		
PLASTIC PRODUCTS MFG - VACUUM FORMING PROCESS	4452		
PLASTIC SCRAP DEALER - NO PROCESSING - RETAIL & Drivers	8017		

POLE, Post or Tie YARD & Drivers	8234	PRESSURE VESSEL MFG	3620
Includes preserving operations.		PRINTED CIRCUIT BOARD MFG	3681
POLICE OFFICERS & Drivers	7720	PRINTING & Drivers	4299
POLISH or Dressing MFG	4558	Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proof-readers, editors or clerical office employees to be separately rated as 8810 clerical; reporters advertising or circulation solicitors to be separately rated as 8742 salespersons.	
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg.		PRINTING or Bookbinding MACHINE MFG	3548
POLYESTER RESIN MFG	4814	PRINTING PLATE MFG - NOT METAL - & Drivers	4299
POST, Pole or Tie YARD & Drivers	8234	PRISON OR JAIL & Drivers	7720
Includes preserving operations.		PRISON OR JAIL CELL ERECTION - STEEL - & Drivers	5102
POST TENSION CABLE DEALER & Drivers	8107	PROPELLER REPAIR - AIRCRAFT	3805
POSTAL SUBSTATION OPERATION & Drivers	4299	No aircraft exposure.	
POTASH, Borax or Salt PRODUCING OR REFINING & Drivers	4568	PROPELLER REPAIR - MARINE	3632
Includes drilling of wells and pumping. Mining to be separately rated as 1165.		PROPERTY MANAGEMENT NOC & Drivers	9015
POTATO CHIP MFG	6504	Applies to the management of commercial properties such as office space and shopping centers, as well as management of single family residences and duplexes. Managers/Directors performing clerical duties exclusively to be rated as 8810. Managers/Directors or leasing agents performing outside salesperson duties such as showing, leasing, or inspecting property to be rated as 8742. Managers/Directors performing maintenance duties or directly supervising maintenance work to be rated as 9015. Apartment house operations to be rated as 9032.	
POTTERY MFG:		PROSTHESIS MFG	4693
Mining, quarrying or clay digging to be separately rated.		PUBLIC LIBRARY OR MUSEUM:	
EARTHENWARE - glazed or porcelain - HAND MOLDED OR CAST	4062	PROFESSIONAL EMPLOYEES	8838
PORCELAIN WARE - mechanical PRESS FORMING	4062	ALL OTHER EMPLOYEES & Drivers	9101
POULTRY - KILLING, DRESSING AND FREEZING	8034	PULP MFG - CHEMICAL process	4207
POULTRY AND EGG PRODUCING & Drivers	0113	Logging or lumbering to be separately rated.	
POWER LINE CONSTRUCTION & Drivers	7538	PULP MFG - GROUND WOOD process	4206
POWER TONG MFG	3507	Logging or lumbering to be separately rated.	
POWER TONG OPERATION - BY CONTRACT - OIL OR GAS WELL CASING & Drivers	6238		
POWER TONG REPAIR SERVICE AWAY FROM SHOP & Drivers	3724		
PRE-FABRICATED BUILDING MFG - WOOD - SHOP OPERATIONS & Drivers	2802		
PRECIOUS METAL REFINING & Drivers	1438		
PRECIOUS STONE SETTING	8013		
PRECISION MACHINED PARTS MFG NOC	3629		
Applies to manufacturers of parts for arms, aircraft or similar apparatus.			

PUMICE STONE PROCESSING - No MINING - & Drivers	1803	RACETRACK OPERATION - HORSE - ALL OTHER EMPLOYEES INCLUDING MAINTENANCE & HELPERS & Drivers	9016
PUMP DEALER - ALL KINDS - & Drivers	8107	RACETRACK OPERATION - HORSE - EMS PERSONNEL	8833
PUMP JACK INSTALLATION & Drivers	6216	RACETRACK OPERATION - HORSE - FOOD CONCESSIONS	9079
PUMP JACK MFG	3507	RACETRACK OPERATION - HORSE - OFFICIALS & STEWARDS	4511
PUMP MFG	3126	RACETRACK OPERATION - HORSE - PARI-MUTUEL CLERKS	8810
Foundry operations to be separately rated.		Includes spotters in the booth, cashiers & clerical employees.	
PUMP VALVE MFG - OIL	3126	RACETRACK OPERATION - HORSE - STABLE EMPLOYEES & JOCKEYS & Drivers	0083
PURSES, HANDBAGS, TOTE BAGS MFG	2683	RACETRACK OPERATION - HORSE - STARTING GATE CREW, OUTRIDERS, PADDOCK AREA SUPERVISORS, JOCKEY ROOM EMPLOYEES & RELATED DUTIES & Drivers	9016
PUTTY MFG	4558	RADIANTS MFG FOR GAS HEATERS & Drivers	4024
PYROTECHNICS MFG & Drivers	4766	RADIATOR MFG - Automobile	3807
QUARRY - ALL KINDS - & Drivers	4000	RADIATOR REPAIR - Automobile - & Drivers	8391
Includes construction, repair or maintenance of all buildings, structures or equipment and installation of machinery. Temporary or roadside quarries to be rated as 5506 street or road construction.		RADIATOR REPAIR - INDUSTRIAL - SHOP ONLY	3632
QUARTZ WAFER MFG	4112	RADIO AND TELEVISION PARTS DEALER - WHOLESALE - & Drivers	8018
QUILT, Cushion or Pillow MFG	2501	RADIO AND TELEVISION PARTS SALES - RETAIL - & Drivers	8017
QUONSET HUT ERECTION - METAL - & Drivers	5538	RADIO APPARATUS MFG OR ASSEMBLY NOC	3681
RACETRACK OPERATION - Automobile - ALL OTHER EMPLOYEES INCLUDING MAINTENANCE & HELPERS & Drivers	9016	RADIO DEALER - No ANTENNAE ERECTION - WHOLESALE & Drivers	8018
RACETRACK OPERATION - Automobile- EMS PERSONNEL	8833	RADIO OR TELEVISION BROADCASTING - FIELD ANNOUNCERS - & Drivers	7610
RACETRACK OPERATION - Automobile - FOOD CONCESSION BOOTHS	9079	RADIO or Television BROADCASTING STATION - ALL EMPLOYEES - & Drivers	7610
RACETRACK OPERATION - DOG - ALL OTHER EMPLOYEES INCLUDING MAINTENANCE & HELPERS & Drivers	9016	Includes players, entertainers or musicians.	
RACETRACK OPERATION - DOG - EMS PERSONNEL	8833	RADIO SALES AND SERVICE - No ANTENNAE ERECTION - RETAIL & Drivers	8017
RACETRACK OPERATION - DOG - FOOD CONCESSION BOOTHS	9079	RADIO TUBE MFG	4112
RACETRACK OPERATION - DOG - KENNEL EMPLOYEES & Drivers	8831		
RACETRACK OPERATION - DOG - PARI-MUTUEL CLERKS	8810		
Includes spotters in the booth, cashiers & clerical employees.			

RADIOGRAPHY - OIL OR GAS PIPELINE WELD INSPECTION - BY MEANS OF RADIOACTIVE COBALT 60 OR PORTABLE X-RAY EQUIPMENT & Drivers	3365	RECREATION CENTERS & Drivers	9063
RAG or Paper Stock DEALER - USED - & Drivers	8264	RECREATIONAL VEHICLE CAMPGROUNDS OPERATION & Drivers	9015
No collecting or handling scrap iron or steel. Laundry operations to be separately rated as 2581 laundry - all kinds.		RECYCLING ALUMINUM CANS & Drivers	8264
RAIL CAR DISMANTLING & Drivers	3365	Includes collecting, grinding, or shredding. Does not include reduction by heat.	
RAIL CAR LOADING OR UNLOADING BY CONTRACT	7360	RECYCLING GLASS & Drivers	8264
RAIL CAR REPAIR & Drivers	3881	Includes collecting, grinding, or shredding. Does not include reduction by heat.	
RAILROAD CONSTRUCTION:		RECYCLING PAPER & Drivers	8264
ALL OPERATIONS:		Includes collecting, grinding, or shredding.	
Assign appropriate construction or erection classifications. Laying or relaying of tracks to be separately rated as 7855.		RECYCLING PLASTIC SCRAP	4459
LAYING or Relaying of TRACKS OR MAINTENANCE of way BY CONTRACTOR - no work on elevated railroads - & Drivers	7855	Includes collecting, grinding, or shredding. Does not include reduction by heat.	
RAILROAD OPERATION AND MAINTENANCE:		REFINERY CONSTRUCTION OR REPAIR & Drivers	3719
Refer to "Manual Rule XIII - The Admiralty Law and The Federal Employers' Liability Act."		REFRACTORY PRODUCTS MFG & Drivers	4024
RAILROAD TIE DEALER - USED - & Drivers	8234	Includes the mfg. of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.	
RAILROAD TRACK REMOVAL & Drivers	7855	REFRIGERATED SHOWCASE MFG - METAL	3066
RATTAN FURNITURE MFG & Drivers	2881	REFRIGERATION - COMMERCIAL:	
RAZOR MFG	3113	INSTALLATION, SERVICE AND REPAIR OF MOTORS, COMPRESSORS OR OTHER MACHINERY AND Drivers	3724
REAL ESTATE AGENCY - OUTSIDE employees - & collectors	8742	SHOP	3179
Care, custody and maintenance or construction work to be separately rated.		REFRIGERATOR CAR LOADING OR UNLOADING BY CONTRACT	7360
REAL ESTATE APPRAISERS	8742	Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7219 trucking.	
REBAR DEALER & Drivers	8106	REFUSE, Ashes or Garbage COLLECTION & Drivers	9402
REBAR FABRICATION - SHOP - & Drivers	3040	Reduction, rendering or fertilizer plants to be separately rated.	
RECORD & TAPE DEALER - WHOLESALE - & Drivers	8018	REFUSE CONTAINER MFG - DUMPSTERS - & Drivers	3040
RECORD & TAPE STORES - RETAIL - & Drivers	8017		

RELIGIOUS or Charitable ORGANIZATION - welfare - ALL OPERATIONS & Drivers	8837	ROLLING MILL NOC & Drivers	3027
Includes stores and collecting, conditioning and resale of used donated articles of the household type.		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.	
RENDERING WORKS NOC & Drivers	4665	ROOF DECKING INSTALLATION - BY SUBCONTRACTOR - AGGREGATE MATERIAL & Drivers	5213
No garbage reduction.		ROOF DECKING INSTALLATION - METAL - NOT EXCEEDING 1/8" IN THICKNESS & Drivers	5538
REPORTERS - AIR TRAFFIC	7418	ROOF DECKING MFG - METAL	3066
RESIDENCES - PRIVATE - DOMESTIC WORKERS - PER CAPITA BASIS	0913 *	ROOFING - ALL KINDS - & Drivers	5551
RESIDENCES - PRIVATE - DOMESTIC WORKERS - PAYROLL BASIS	0923 *	ROOFING or Building PAPER OR FELT PREPARATION	4283
RESTAURANT EQUIPMENT INSTALLATION & Drivers	5102	Roofing operations to be separately rated as 5551 roofing.	
RESTAURANT - FAST FOOD	9079	ROOFING SLATE MFG or Slate Splitting & Drivers	4000
RESTAURANT NOC	9079	Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
RESTROOM SANITATION SERVICE	9014	ROOMING HOUSES OR BOARDING HOUSES & Drivers	9052
RETAIL STORE NOC & Drivers	8017	ROPE DEALER - WIRE - & Drivers	8107
RETIREMENT CENTERS OR VILLAGES - AMBULATORY RESIDENTS:		RUBBER GOODS MFG NOC	4410
RESTAURANT EMPLOYEES	9058	RUBBER RECLAIMING	4410
ALL OTHER EMPLOYEES & Drivers	9052	RUBBER STAMP MFG OR ASSEMBLY & Drivers	4299
REVTMENT or Dike CONSTRUCTION & Drivers	6045	Mfg. of frames, backs or handles to be separately rated.	
Pile driving to be separately rated as 6003.		RUBBER STOCK DEALER - USED - & Drivers	8264
RICE DRYING & Drivers	8304	No collecting or handling scrap iron or steel.	
RIDING Academy or CLUB & Drivers	0083	RUBBER TIRE MFG	4420
RIFLE OR GUN MFG	3629	RUBBER TIRE RECAPPING & RETREADING	4420
ROAD or Street MAKING MACHINERY MFG	3507	RUG, Carpet or Upholstery CLEANING - shop or outside - & Drivers	2581
ROCK EXCAVATION & Drivers	4000	RUG or Carpet MFG NOC	2220
Not tunneling or street or road construction. Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery.		SACK or Bag MFG	2578
ROCK WOOL MFG & Drivers	1803	Includes canvas, burlap, cloth, and woven polypropylene bags or sacks.	
Excavation or digging, dredging, mining or quarrying to be separately rated.			
ROGUEING CREW FOR FIELD CROPS & Drivers	0008		
ROLLER or Ball BEARING MFG	3629		
ROLLING MILL - IRON OR STEEL - & Drivers	3004		

SADDLE or Harness MFG	4902	SASH, Door or Assembled Millwork DEALER & Drivers	8234
SAFE MFG OR REPAIRING	3507		
SAIL MAKING	2576		
Applies to shop operations.		Includes incidental assembling, glazing or mfg. of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases.	
SALESPERSONS, Collectors or Messengers - OUTSIDE	8742	SASH, Door or Assembled Millwork MFG - WOOD - & Drivers	2881
Subject to the Standard Exception Manual Rule.			
SALESPERSONS - ROUTE - & Drivers	8752	Where a risk deals in any lumber, building materials or fuel and materials in addition to products manufactured, all yard operations, including all drivers, shall be assigned to 8234.	
Applicable only to employees who are primarily salespersons but who, in addition, carry light merchandise in passenger cars or panel trucks for delivery at the time of sale. In no event is the class applicable where the articles sold exceed 25 pounds per case.		SATELLITE DISH INSTALLATION - COMMERCIAL - & Drivers	3724
SALT, Borax or Potash PRODUCING OR REFINING & Drivers	4568	SATELLITE DISH INSTALLATION - TELEVISION - RESIDENTIAL & Drivers	7600
Includes drilling of wells and pumping. Mining to be separately rated as 1165.		SATELLITE RECEIVING DISH MFG	3179
SALT WATER DISPOSAL WELL OPERATOR & Drivers	1321	SAUSAGE or Sausage Casing MFG	2095
SALT WATER HAULING - BY SPECIALTY CONTRACTOR - & Drivers	7219	SAW MFG	3113
SALVAGE OPERATION - NO WRECKING OR STRUCTURAL OPERATIONS - & Drivers	5701	SAW MFG - CHAIN	3507
Applies to the removing, sorting, reconditioning and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.		SAW MILL - ALL EMPLOYEES - & Drivers	2710
SAMPLE DISTRIBUTION IN STORES - NOT STORE EMPLOYEES	8742	SAW SHARPENING - ALL KINDS	3114
SAND AND GRAVEL DEALER - FROM STOCK PILE - NO PIT OPERATIONS & Drivers	8234	SCAFFOLDS - SALE AND RENTAL:	
SAND and Gravel PRODUCTION - COMMERCIAL PLANTS - & Drivers	4000	STORE OR YARD & Drivers	8234
Includes washing, screening and mixing; construction, repair and maintenance of buildings, structures or equipment; installation of machinery. Not applicable to temporary or roadside pits.		ERECTION OR DISMANTLING & Drivers	9529
SAND and Shell RECOVERY - by means of SUCTION DREDGE - & Drivers	4000	SCAFFOLDS OR SIDEWALK BRIDGES - INSTALLATION, repair or removal - & Drivers	9529
Includes washing and screening, loading and unloading.		SCALES - INSTALLATION OR ADJUSTMENT:	
		PLATFORM OR BEAM TYPE & Drivers	3724
		COIN OPERATED TYPE & Drivers	5192
		COUNTER TYPE	5191

SCHOOL:		SEWER LINES/MAINS INSPECTION BY REMOTE CONTROLLED CAMERA - NO CLEANING OR REPAIRING	4511
PROFESSIONAL EMPLOYEES	8868	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.	
ALL OTHER EMPLOYEES & Drivers	9101		
SCREEN MFG OR FABRICATION - METAL	3066	SEWING MACHINE DEALER - WHOLESALE - & Drivers	8018
SCREW MFG	3114	SEWING MACHINE SALES AND SERVICE - RETAIL - & Drivers	8017
SCUBA OR SKIN DIVING SCHOOLS & Drivers	9015	SEWING MACHINE MFG	3574
SCULPTURE FABRICATION - METAL - & Drivers	3041	SHADE ROLLER MFG - WOOD - & Drivers	2881
SEALS MFG - MECHANICAL	3126	SHAFT SINKING - ALL OPERATIONS - & Drivers	6306
SECURITY ALARM MONITORING & Clerical	8901	Includes pile driving, excavation, concrete work or lining.	
SECURITY GUARD SERVICE & Drivers	7720	SHALE or Clay DIGGING & Drivers	4000
SEED MERCHANT	8102	Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.	
Includes operation of seed sorting machinery.		SHEATHING PANEL MFG - THERMAL INSULATED	4279
SEISMOGRAPH BIT RETIPPING	3632	SHEEP DIPPING, VACCINATING AND SPRAYING - BY CONTRACT - & Drivers	8288
SEMICONDUCTOR MFG	4112	SHEEP OR GOAT SKIN PROCESSING	2688
SENIOR CITIZENS ACTIVITY CENTER & Drivers	9063	SHEEP SHEARING BY CONTRACT & Drivers	8288
SEPTIC TANK CLEANING & Drivers	9402	SHEET METAL WORK - SHOP	3066
SEPTIC TANK INSTALLATION:		SHEET METAL WORK - OUTSIDE - NOC & Drivers	5538
EXCAVATION & Drivers	6219	Applies to erection, installation or repair operations.	
SETTING TANK AND NECESSARY PIPE WORK & Drivers	5183	SHEETROCK INSTALLATION & Drivers	5437
SERUM, Anti-Toxin or Virus MFG & Drivers	4611	SHELL and Sand RECOVERY - by means of SUCTION DREDGE - & Drivers	4000
SERVICE STATION EQUIPMENT SALES, SERVICE, AND REPAIR & Drivers	8107	Includes washing and screening, loading and unloading.	
SERVICE STATION WASH PIT CLEANING BY MEANS OF SUCTION PUMP & Drivers	7219		
SEWAGE DISPOSAL PLANT OPERATION & Drivers	7580		
Sewer construction or extension of lines to be assigned to 6306.			
SEWER CLEANING & Drivers	9402		
SEWER CLEANING - BUILDING CONNECTION - USING PORTABLE EQUIPMENT & Drivers	5183		
SEWER CONSTRUCTION - ALL OPERATIONS - & Drivers	6306		

SHELTER OPERATIONS FOR DISPLACED PERSONS:

Includes shelters for homeless persons, domestic violence victims, abused children, etc.

PROFESSIONAL EMPLOYEES 8868

Includes incidental driving and/or cooking duties when performed by employees whose primary responsibilities fall within the scope of 8868.

ALL OTHER EMPLOYEES & Drivers 9101**SHELTERED WORKSHOPS & Drivers 8837****SHIP BUILDING - IRON OR STEEL - NOC & Drivers 6843**

Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hull. Subject to the rules for division of payroll the following classifications and no others are available for use in connection with classification 6843:

BOILERMAKING 3620**FOUNDRY - NON-FERROUS 3085****FOUNDRY - FERROUS - NOC 3081****MACHINE SHOP - other than maintenance machine shop 3632****SHIP CHANDLER & Drivers 8107**

No mfg. operations.

SHIP INSPECTION - NOT CARGO 4511

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

SHIP MOORING SERVICE 7317**SHIP OR BARGE CLEANING SERVICE - ALL OPERATIONS - & Drivers 6872****SHIP REPAIR OR CONVERSION & Drivers 6872**

Includes dockside shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work.

SHIP SCALING 6874**SHIRT MFG 2501****SHODDY MFG 2211****SHOE FORM or Last MFG 2790****SHOE or Boot MFG - RUBBER or combined rubber and fabric 4417****SHOE or Boot MFG NOC 2688****SHOE or Boot PATTERN MFG 4282****SHOE REPAIR STORE & Drivers 8017****SHOE SHINING ESTABLISHMENT & Drivers 8017****SHOE STORE - RETAIL 8008****SHOE STORE - WHOLESALE 8032****SHOOTING RANGES & GALLERIES & Drivers 9016****SHOWER DOOR AND STALL INSTALLATION & Drivers 5102****SHOWER DOOR AND STALL MFG 3066****SHRIMP DEALER - ALL OPERATIONS - & Drivers 2114****SHRIMP PROCESSING & Drivers 2114****SHUTTER MFG - WOOD - & Drivers 2881****SHUTTLE MFG & Drivers 2881****SIDING INSTALLATION - ALUMINUM OR VINYL - & Drivers 5403**

SIGN ERECTION OVERHEAD, HIGHWAYS & Drivers	9552	SKI INSTRUCTORS & Drivers	9015
SIGN MFG - ERECTION, Repair or Maintenance - & Shop, Drivers	9552	SKYLIGHT MFG - PLASTIC & METAL	3066
SIGN MFG - METAL	3064	SLATE MILLING & Drivers	1803
Codes 3064 and 9552 sign mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		No slate splitting or roofing slate mfg. Quarrying or mining to be separately rated.	
SIGN MFG - PORCELAIN - OUT OF ALUMINUM	3064	SLATE SPLITTING or Roofing Slate Mfg. & Drivers	4000
SIGN PAINTING OR LETTERING - INSIDE of buildings - & Drivers	9501	Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
Includes shop operations. Codes 9501, 3064 and 9552 sign mfg. and 5474 painting or paper hanging shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		SLAUGHTERING	2081
SIGN PAINTING OR LETTERING - OUTSIDE of building or structures - & Drivers	9552	Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal.	
Includes shop operations.		SLIP LINING OF OIL OR GAS PIPELINES WITH PLASTIC PIPE & Drivers	6233
SIGNAL FLARES MFG & Drivers	4766	SLIP LINING OF WATER MAINS IN GROUND & Drivers	6319
SILICA GRINDING & Drivers	1701	SLUDGE REMOVAL BY VACUUM TRUCK - NO CLEANING OR PROCESSING - & Drivers	7219
Digging, mining or quarrying to be separately rated.		SMELTING, Sintering or Refining - LEAD - & Drivers	3331
SILICA SAND PRODUCTION & Drivers	1165	SMELTING, Sintering or Refining - METALS - NOT IRON OR LEAD - NOC & Drivers	1438
SILICON CRYSTAL GROWING & SLICING - SEMICONDUCTORS	4112	Insureds who recover lead in the process in any form or quantity to be separately rated as 3331 smelting - lead.	
SILK SCREEN PRINTING & Drivers	4299	SMELTING - ELECTRIC process - & Drivers	1438
SILK THROWING AND WEAVING	2220	Includes the mfg. of artificial abrasives, carbon or graphite. Steel mfg. to be separately rated.	
SILO ERECTION - SHEET METAL - & Drivers	5538	SMELTING - LEAD RECLAIMING FROM JUNK BATTERIES - & Drivers	3331
SILVER RECLAMATION FROM PHOTOGRAPHIC FILM & Drivers	1438	SMOKESTACK or Chimney LINING - NOT METAL - & Drivers	5213
SILVERWARE MFG	3383	SNUBBING - OIL OR GAS WELLS - & Drivers	6202
SKATE MFG	3146	SOAP or Synthetic Detergent MFG	4720
SKATING RINK OPERATION & Drivers	9093	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.	
Applies to the operation of ice or roller skating rinks and includes musicians and box office employees.			
SKI EQUIPMENT MFG	4902		

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SOFT DRINK DEALER - NO BOTTLING - RETAIL & Drivers	8017	SPRINKLER HEAD MFG	3126
		Applies to automatic sprinklers.	
SOFT DRINK DEALER - NO BOTTLING - WHOLESALE & Drivers	8018	SPRINKLER INSTALLATION & Drivers	5183
SOFTBALL COMPLEXES - PRIVATE - & Drivers	9016	STABLE or Breeding Farm & Drivers	0083
SOIL CONDITIONER MFG - SOLUBLE SULPHUR	4823	Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.	
SOIL DEALER - FROM STOCK PILE - NO PIT OPERATIONS & Drivers	8234	STADIUM STAND ERECTION & Drivers	5057
SOLAR PHOTOCELL ASSEMBLY	3179	STADIUM STANDS INSTALLATION - PORTABLE - INTERIOR & Drivers	5102
SOLAR WATER HEATER PANEL MFG	3066	STAFF or Plaster MIXING & Drivers	4036
SOLVENT DISTRIBUTION - BULK - & Drivers	8350	No crushing or grinding.	
SOLVENT RECLAIMING & Drivers	1472	STAIRWAY ERECTION BY CONTRACT - METAL - INSIDE BUILDINGS & Drivers	5057
Includes distillation.		STAIRWAY OR FIRE ESCAPE MFG & Drivers	3040
SOUND STAGE EQUIPMENT RENTAL & INSTALLATION	9154	STAKE MFG - WOODEN - & Drivers	2881
SOUND SYSTEMS INSTALLATION or REPAIR & Drivers	7600	STARCH MFG	4703
SOUNDPROOFING - SEE "Insulation Work NOC"		STATIONERY MFG	4279
SPAGHETTI MFG & Drivers	2003	Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
SPAR or Flint GRINDING & Drivers	1701	STEAM CLEANING OF COMMERCIAL KITCHENS	9014
Digging, mining or quarrying to be separately rated.		STEAM CLEANING OF GROCERY STORE EQUIPMENT	9014
SPARK PLUG MFG	3648	STEAM Heating or POWER Co - ALL EMPLOYEES - & Drivers	7502
SPEEDOMETER or Taximeter MFG	3685	Includes store employees and meter readers. Construction of buildings to be separately rated.	
SPICE MILLS	6504	STEAM MAINS or Connections CONSTRUCTION & Drivers	6319
SPIKE MFG	3132	STEAM or Air Pressure GAUGE MFG	3685
SPIRAL DUCT OR PIPE MFG - SHEET METAL	3066	STEAM SHOVEL, Dredge or Construction MACHINERY MFG NOC	3507
SPIRIT VARNISH or Lacquer MFG	4439		
Includes mixing of thinners or solvents but no nitrocellulose mfg.			
SPORTING GOODS MFG NOC	4902		
SPORTING GOODS DEALER - WHOLESALE - & Drivers	8018		
SPORTING GOODS STORE - RETAIL - & Drivers	8017		
SPRING MFG	3066		
The mfg. of wire springs shall be rated as 3257 wire goods mfg.			
SPRING MFG - WIRE	3257		

STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES:		STEVEDORING: (cont.)	
SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS	8726	ORE DOCK OPERATION	7313
		Applies to operation by means of mechanical apparatus.	
TALLIERS, CHECKING CLERKS AND Employees engaged in mending or REPACKING OF DAMAGED CONTAINERS	8709	TALLIERS AND CHECKING CLERKS engaged in connection with stevedore work	8709
STEEL BUILDING DEALER & Drivers	8234	STOCK CAR RACETRACK OPERATION & Drivers	9016
STEEL MFG, FABRICATION OR ERECTION - SEE "Iron or Steel"		STOCKYARD & Drivers	8288
STEEL or Iron MERCHANT & Drivers	8106	Includes feed milling. Not farms or ranches.	
Not applicable to junk dealers or iron or steel scrap dealers.		STONE, Mosaic, Terrazzo or Tile WORK - INSIDE	5348
STEEL or Iron SCRAP DEALER & Drivers	8265	Not fireproof tile construction.	
Wrecking or salvaging to be separately rated. Includes the collection and reduction of scrap metals.		STONE CRUSHING & Drivers	4000
STEREO EQUIPMENT DEALER - WHOLESALE - & Drivers	8018	Includes construction repair or maintenance of all buildings, structures or equipment and the installation of machinery.	
STEREO EQUIPMENT SALES, SERVICE & INSTALLATION - RETAIL - & Drivers	8017	STONE CUTTING or Polishing NOC & Drivers	1803
STERILIZING - MEDICAL INSTRUMENTS	4693	Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 4000 quarry.	
STEVEDORING:		STONE or Marble SETTING - INSIDE	5348
A payroll division is not permitted between stevedoring codes for the loading or unloading of a single vessel.		STORAGE BATTERY SERVICE STATION & Drivers	8387
BY HAND OR HAND TRUCKS EXCLUSIVELY	7317	STORAGE OF DATA FOR OTHERS & Drivers	9015
Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment.		STORAGE WAREHOUSE - COLD - & Drivers	8292
CONTAINERIZED FREIGHT & Drivers	7327	STORAGE WAREHOUSE - FURNITURE - & Drivers	8293
Applies to ships designed for freight carrying containers. No work in holds. Over-the-road trucking operations to be separately rated as 7219 trucking NOC.		Includes packing or handling household goods away from insured's premises.	
EXPLOSIVE MATERIALS - NO USE OF HOISTING EQUIPMENT	7317	STORAGE WAREHOUSE - NOC & Drivers	8292
Includes the handling of ammunition.		Applies to general merchandise; restricted to those concerns whose principal business is the operation of warehouses under warehouse bond for the storing and handling of merchandise, and cannot be used by those concerns engaged in the hauling business who may also maintain incidental storage space.	
NOC	7309	STORE FURNITURE OR FIXTURE MFG - WOOD - & Drivers	2881

STORE:

AIRCRAFT PARTS DEALER - RETAIL - & Drivers	8017
AIRCRAFT PARTS DEALER - WHOLESALE - & Drivers	8018
APPLIANCE - RETAIL - & Drivers	8017
Includes servicing or repairing. Applies to shop and outside work. No electric wiring or erection of antennae.	
APPLIANCE - WHOLESALE - & Drivers	8018
ART & CRAFT SUPPLY - RETAIL - & Drivers	8017
ART & CRAFT SUPPLY - WHOLESALE - & Drivers	8018
AUDIO VISUAL AID - RETAIL - & Drivers	8017
AUDIO VISUAL AID - WHOLESALE - & Drivers	8018
AUTOMOBILE ACCESSORY - RETAIL - NOC & Drivers	8391
AUTOMOBILE PARTS - WHOLESALE OR RETAIL - & Drivers	8391
Applies to the sale of replacement parts, paints and supplies. Includes shop operations.	
BABY FURNITURE AND ACCESSORIES - RETAIL - & Drivers	8017
BABY FURNITURE AND ACCESSORIES - WHOLESALE - & Drivers	8018
BEARINGS - RETAIL - & Drivers	8017
BEARINGS - WHOLESALE - & Drivers	8018
BEVERAGE - RETAIL - & Drivers	8017
BEVERAGE - WHOLESALE - & Drivers	8018
BICYCLE - RETAIL - & Drivers	8017
BICYCLE - WHOLESALE - & Drivers	8018
BOLT & SCREW - RETAIL - & Drivers	8017
BOLT & SCREW - WHOLESALE - & Drivers	8018
BOOK - RETAIL - & Drivers	8017
BOOK - WHOLESALE - & Drivers	8018
CAMERA OR PHOTOGRAPHIC SUPPLY - RETAIL - & Drivers	8017

STORE: (cont.)

CAMERA OR PHOTOGRAPHIC SUPPLY - WHOLESALE - & Drivers	8018
CAMERA REPAIR	3685
CARPET - RETAIL - & Drivers	8017
CARPET - WHOLESALE - & Drivers	8018
CATALOG OR MAIL ORDER HOUSE & Drivers	
Assign appropriate wholesale or retail store classification applicable to products sold.	
CEILING FAN - SALES & REPAIR - RETAIL & Drivers	8017
CEILING FAN - WHOLESALE - & Drivers	8018
CELLULAR TELEPHONE - WHOLESALE - & Drivers	8018
CELLULAR TELEPHONE SALES, INSTALLATION & REPAIR - RETAIL - & Drivers	8017
CHAIN SAW - WHOLESALE - & Drivers	8018
CHAIN SAW SALES & SERVICE - RETAIL - & Drivers	8017
CLOTHING or Wearing Apparel - RETAIL	8008
CLOTHING or Wearing Apparel - WHOLESALE	8032
CLOTHING RENTAL	8008
COIN - RETAIL - & Drivers	8017
COIN - WHOLESALE - & Drivers	8018
COMPUTER - WHOLESALE - & Drivers	8018
COMPUTER SALES - RETAIL - & Drivers	8017
CONVENIENCE	8006
Applies to retail stores selling staple food items. No handling of fresh meats. Retail stores selling beverage and/or snack items only to be rated as 8017.	
DAIRY EQUIPMENT - RETAIL - & Drivers	8017
DAIRY EQUIPMENT - WHOLESALE - & Drivers	8018
DELICATESSEN - RETAIL	8006
No handling of fresh meats.	

STORE: (cont.)

DEPARTMENT - RETAIL 8039

Not applicable to store locations which are properly classified as 8017 store-retail NOC. Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions obtain:

1. The payroll subject to this classification is at least \$100,000 per annum.
2. The merchandise handled must include:
 - (a) Wearing Apparel
 - (b) Textile Fabrics
 - (c) House Furnishings (other than furniture)
 - (d) One or more of the following:
 - Cosmetics
 - Drugs
 - Furniture
 - Groceries or Meats
 - Hardware
 - Jewelry
 - Luggage
 - Musical Instruments
 - Sporting Goods
 - Toys.
3. The total annual sales of items (a), (b) and (c) above must exceed 50% of the total annual sales.

DRAPERY & UPHOLSTERY - RETAIL - & Drivers 8017

DRAPERY & UPHOLSTERY - WHOLESALE - & Drivers 8018

DRUG - RETAIL - & Drivers 8045

Shall not be assigned to store operations unless prescription medicines develop over 50% of the total sales.

DRUG - WHOLESALE 8047

ELECTRICAL APPLIANCE - RETAIL - & Drivers 8017

ELECTRICAL APPLIANCE - WHOLESALE - & Drivers 8018

ELECTRICAL SUPPLIES - RETAIL - & Drivers 8017

STORE: (cont.)

ELECTRICAL SUPPLIES - WHOLESALE - & Drivers 8018

ELECTRONIC EQUIPMENT - RETAIL - & Drivers 8017

ELECTRONIC EQUIPMENT - WHOLESALE - & Drivers 8018

EQUIPMENT RENTAL - HAND TOOLS - & Drivers 8017

FASTENER - RETAIL - & Drivers 8017

FASTENER - WHOLESALE - & Drivers 8018

FIREWORKS - RETAIL - & Drivers 8017

FIREWORKS - WHOLESALE - & Drivers 8018

FISH, Meat or Poultry - RETAIL 8033

Slaughtering to be separately rated as 2081.

FISH, Meat or Poultry - WHOLESALE 8034

Slaughtering to be separately rated as 2081.

FIVE AND TEN CENT - RETAIL - & Drivers 8017

Stores are sometimes distinguished by advertising price ranges of "5¢ & 10¢" or "5¢ to \$1.00."

FIVE AND TEN CENT - WHOLESALE - & Drivers 8018

FLOOR COVERING - RETAIL - & Drivers 8017

FLOOR COVERING - WHOLESALE - & Drivers 8018

FLORIST - RETAIL - & Drivers 8017

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

FLORIST - WHOLESALE - & Drivers 8018

Cultivating or gardening to be separately rated as 0035 farm - florist.

FRUIT or Vegetable - RETAIL 8006

No handling of fresh meats.

FRUIT or Vegetable - WHOLESALE 8034

STORE: (cont.)

FURNITURE:

Code 8754 applies to inside sales personnel in retail furniture stores. Inside sales employees may make occasional outside calls to take measurements and make decor suggestions to customers. These persons do not make deliveries or handle any furniture or appliances. This type of work is handled by stockroom employees, warehouse employees or drivers and must be classified under 8044.

INSIDE SALES EMPLOYEES	8754
ALL OTHER EMPLOYEES & Drivers	8044
GARDEN SUPPLY - RETAIL - & Drivers	8017
GARDEN SUPPLY - WHOLESALE - & Drivers	8018
GROCERY - RETAIL	8006
No handling of fresh meats.	
GROCERY - WHOLESALE	8034
GUN - WHOLESALE - & Drivers	8018
GUN SALES AND SERVICES - RETAIL - & Drivers	8017
HARDWARE - RETAIL & Drivers	8017
HARDWARE - WHOLESALE - & Drivers	8107
Includes the handling of steel pipe, valves and fittings, sheet metal, water well equipment and mill supplies, plumbing and heating, enamel ware - no mfg.	
HEALTH FOOD - RETAIL - & Drivers	8017
HEALTH FOOD - WHOLESALE - & Drivers	8018
HIDE or Leather DEALER	2688
HOME IMPROVEMENT:	
Home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to normal building materials and related hardware items. A home improvement center contemplates both inside sales and yard operations.	
STORE EMPLOYEES	8058
ALL OTHER EMPLOYEES & yard, warehouse, Drivers	8234

STORE: (cont.)

HOSPITAL SUPPLY - RETAIL - & Drivers	8017
HOSPITAL SUPPLY - WHOLESALE - & Drivers	8018
HOTEL SUPPLY - RETAIL - & Drivers	8017
HOTEL SUPPLY - WHOLESALE - & Drivers	8018
HOUSE FURNISHINGS or Wearing Apparel - RETAIL - & Drivers	8752
Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances.	
ICE - RETAIL - & Drivers	8017
ICE - WHOLESALE - & Drivers	8018
JANITOR SUPPLY - RETAIL - & Drivers	8017
JANITOR SUPPLY - WHOLESALE - & Drivers	8018
JEWELRY	8013
Applies to wholesale or retail stores.	
KITCHEN APPLIANCE - RETAIL - & Drivers	8017
KITCHEN APPLIANCE - WHOLESALE - & Drivers	8018
LAUNDRY SUPPLY - RETAIL - & Drivers	8017
LAUNDRY SUPPLY - WHOLESALE - & Drivers	8018
LAWN MOWER - WHOLESALE - & Drivers	8018
LAWN MOWER SALES AND SERVICE - RETAIL - & Drivers	8017
LEATHER or Hide DEALER	2688
LIQUOR & WINE - RETAIL - & Drivers	8017
LIQUOR & WINE - WHOLESALE - & Drivers	8018
MAIL OR CATALOG ORDER HOUSE:	
Assign appropriate wholesale or retail store classification applicable to products sold.	
MEAT, Fish or Poultry - RETAIL	8033
Slaughtering to be separately rated as 2081.	

STORE: (cont.)

MEAT, Fish or Poultry - WHOLESALE	8034
Slaughtering to be separately rated as 2081.	
MEAT, GROCERY AND PROVISION - COMBINED - RETAIL - NOC	8033
Slaughtering to be separately rated as 2081.	
MEDICAL EQUIPMENT (PORTABLE) & SUPPLIES - RETAIL - & Drivers	8017
MEDICAL EQUIPMENT (PORTABLE) & SUPPLIES - WHOLESALE - & Drivers	8018
MOBILE COMMUNICATION - WHOLESALE - & Drivers	8018
MOBILE COMMUNICATION SALES, INSTALLATION & SERVICE - RETAIL - & Drivers	
MUSIC - RETAIL - & Drivers	8017
MUSIC - WHOLESALE - & Drivers	8018
OFFICE SUPPLY - RETAIL - & Drivers	8017
OFFICE SUPPLY - WHOLESALE - & Drivers	8018
OPTICAL	8013
Surface grinding of lens to be rated as 4150.	
PAINT - RETAIL - & Drivers	8017
PAINT - WHOLESALE - & Drivers	8018
PET - RETAIL - & Drivers	8017
PET SUPPLIES - WHOLESALE - & Drivers	8018
PHARMACEUTICAL OR SURGICAL SUPPLY - RETAIL - & Drivers	8017
PHARMACEUTICAL OR SURGICAL SUPPLY - WHOLESALE - & Drivers	8018
PHARMACIES - RETAIL - & Drivers	8045
Shall not be assigned to store operations unless prescription medicines develop over 50% of the total sales.	
PHOTOGRAPHIC & CAMERA SUPPLY - RETAIL - & Drivers	8017
PHOTOGRAPHIC & CAMERA SUPPLY - WHOLESALE - & Drivers	8018

STORE: (cont.)

PLASTIC SCRAP - NO PROCESSING - RETAIL & Drivers	8017
PLASTIC SCRAP - NO PROCESSING - WHOLESALE & Drivers	8018
RADIO AND TELEVISION PARTS - RETAIL - & Drivers	8017
RADIO AND TELEVISION PARTS - WHOLESALE - & Drivers	8018
RADIO - NO ANTENNAE ERECTION - WHOLESALE & Drivers	8018
RADIO SALES AND SERVICE - NO ANTENNAE ERECTION - RETAIL & Drivers	8017
RECORD & TAPE - RETAIL - & Drivers	8017
RECORD & TAPE - WHOLESALE - & Drivers	8018
RETAIL NOC & Drivers	8017
RETAIL NOC & FOOD SERVICE	9079
Includes the serving of food, ice cream or beverages for consumption on the premises.	
SEWING MACHINE - RETAIL SALES AND SERVICE - & Drivers	8017
SEWING MACHINE - WHOLESALE - & Drivers	8018
SHIP CHANDLER & Drivers	8107
No mfg. operations.	
SHOE - RETAIL	8008
SHOE - WHOLESALE	8032
SHOE REPAIR & Drivers	8017
SOFT DRINK - NO BOTTLING - RETAIL & Drivers	8017
SOFT DRINK - NO BOTTLING - WHOLESALE & Drivers	8018
SPORTING GOODS - RETAIL - & Drivers	8017
SPORTING GOODS - WHOLESALE - & Drivers	8018
STEREO EQUIPMENT - WHOLESALE - & Drivers	8018

STORE: (cont.)

STEREO EQUIPMENT SALES, SERVICE & INSTALLATION - RETAIL - & Drivers	8017
SUPERMARKET	8033
TELEPHONE (MOBILE) - WHOLESALE - & Drivers	8018
TELEPHONE (MOBILE) SALES, INSTALLATION & SERVICE - RETAIL - & Drivers	8017
TELEVISION - NO ANTENNAE ERECTION OR REPAIR - WHOLESALE & Drivers	8018
TELEVISION SALES AND SERVICE - NO ANTENNAE ERECTION OR REPAIR - RETAIL & Drivers	8017
TILE - RETAIL - & Drivers	8017
TILE - WHOLESALE - & Drivers	8018
TIRE - RETAIL - & Drivers	8391
TIRE - WHOLESALE - NO SHOP OPERATIONS & Drivers	8018
TOY - RETAIL - & Drivers	8017
TOY - WHOLESALE - & Drivers	8018
TROPHY - RETAIL - & Drivers	8017
TROPHY - WHOLESALE - & Drivers	8018
UPHOLSTERY MATERIAL - RETAIL - & Drivers	8017
UPHOLSTERY MATERIAL - WHOLESALE - & Drivers	8018
VACUUM CLEANER - WHOLESALE - & Drivers	8018
VACUUM CLEANERS SALES & SERVICE - RETAIL - & Drivers	8017
VEGETABLE or Fruit - RETAIL No handling of fresh meats.	8006
VEGETABLE or Fruit - WHOLESALE	8034
VIDEO RENTAL & Drivers	8017
VITAMIN & HEALTH FOOD - RETAIL - & Drivers	8017
VITAMIN & HEALTH FOOD - WHOLESALE - & Drivers	8018

STORE: (cont.)

WHOLESALE NOC & Drivers	8018
WINE & LIQUOR - RETAIL - & Drivers	8017
WINE & LIQUOR - WHOLESALE - & Drivers	8018
STOVE HOOD MFG	3066
STOVE MFG	3066
STREET CLEANING & Drivers	9402
STREET OR ROAD - ROADSIDE MOWING & MAINTENANCE - & Drivers	5506
STREET OR ROAD - TRAFFIC LANE MARKER INSTALLATION - & Drivers	5506
STREET OR ROAD CONSTRUCTION - ALL OPERATIONS - & Drivers	5506
Applies to all street or road construction operations including incidental quarrying and stone crushing, clearing of right of way, earth excavation, filling or grading, paving, repaving, surfacing or resurfacing and scraping. Includes the construction of curbs, gutters and sidewalks, airport runways and warming aprons. Separately rate tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet.	
STREET or Road CONSTRUCTION MACHINERY MFG	3507
STUCCO or Plastering WORK - on OUTSIDE of buildings - & Drivers	5022
STUFFED ANIMAL MFG	2501
STUMP REMOVAL OPERATIONS - BY SPECIALIST CONTRACTORS - & Drivers	2702
SUBWAY CONSTRUCTION	
Assign appropriate construction or erection classifications.	
SUCKER ROD MFG - WATER WELL	3146
SUGAR MFG OR REFINING	2041
SULPHUR GRINDING AND PROCESSING	4815
SULPHUR PRODUCING - ALL EMPLOYEES - & Drivers	6205
Includes all operations incidental to water supply, preparation of land, reaching, extraction or handling of sulphur up to but not including wharf shipments.	

SULPHUR WELL DRILLING - BY CONTRACT - & Drivers	6204	SYRUP or Molasses REFINING, BLENDING OR MFG	2041
SULPHUR WELL DRILLING - BY PRODUCTION COMPANY - & Drivers	6205	TAILORING or Dressmaking - CUSTOM exclusively	2503
SULPHURIC ACID MFG	4815	Not mfg.	
SUPERMARKET	8033	TALC MILL & Drivers	1747
SURGICAL or Pharmaceutical GOODS MFG NOC	4693	Digging, mining or quarrying to be separately rated.	
SURVEILLANCE CAMERA INSTALLATION & Drivers	7600	TAMALE OR TORTILLA MFG	6504
SURVEYOR	8601	TANK BUILDING - METAL - SHOP	3620
Applies to land surveying. Not applicable when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.		TANK ERECTION OR REPAIR - BOLTED - & Drivers	5057
SUSPENDER MFG	2501	TANK ERECTION OR REPAIR - CONCRETE - & Drivers	5213
Buckle, webbing or leather parts mfg. to be separately rated.		TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS exclusively	3726
SWIMMING INSTRUCTION:		Includes construction or repair of foundations.	
PROFESSIONAL EMPLOYEES	8868	TANK EXCAVATION - UNDERGROUND & EARTHEN - & Drivers	6219
ALL OTHER EMPLOYEES & Drivers	9101	TANK HEAD MFG	3620
SWIMMING POOL CLEANING BY CONTRACT	9014	TANK MFG - METAL - FUEL TANKS FOR VEHICLES & Drivers	3040
SWIMMING POOL CONSTRUCTION - ALL OPERATIONS - & Drivers	5200	TANK REMOVAL - UNDERGROUND STORAGE - & Drivers	6219
Excavation to be separately rated as 6219 excavation NOC. Maintenance work by contractors who do not undertake pool construction to be separately rated as 9014 buildings - operation by contractors.		TANKERMAN SERVICE	7317
SWIMMING POOL MFG - FIBERGLASS	4484	TANNING OF ANIMAL HIDES	2688
SWIMMING POOL OPERATIONS & Drivers	9015	TANNING SALONS	9586
SYMPHONY ORCHESTRAS:		TAPE MFG - MAGNETIC	4923
PLAYERS, ENTERTAINERS OR MUSICIANS	9156	TAPING, FLOATING & TEXTURING - No SHEETROCK INSTALLATION - & Drivers	5474
ALL OTHER EMPLOYEES	9154	TAR - SEE "Asphalt or Tar"	
SYNTHETIC RUBBER OR RUBBER INTERMEDIATE MFG	4751	TATTOO ARTIST	9586
Oil refining, gasoline recovery, acetylene gas mfg. and alcohol mfg. to be separately rated.		TAVERN, BAR, OR NIGHT CLUB	9079
		Includes musicians and entertainers.	
		TAX APPRAISERS	8742
		TAX COLLECTING AGENCY	8803
		TAXI - WATER- NO RESTAURANT OPERATIONS & Drivers	9016

TAXICAB CO:

GARAGE EMPLOYEES	8385
ALL OTHER EMPLOYEES & Drivers	7382

The entire remuneration of all taxicab drivers who are employees of a taxicab company shall be included in computing the premium.

In the absence of verifiable payroll records, the premium charged will be determined on the basis of the amount per vehicle per policy year for employee operated vehicles shown under Miscellaneous Values. This amount is subject to pro rata adjustment only when a vehicle is owned by the insured for a portion of the policy period.

If the owner also leases or rents such vehicles, an additional premium shall be calculated on the basis of the amount per vehicle per policy year for leased or rented vehicles shown under Miscellaneous Values. This amount is subject to pro rata adjustment only when the lease is for a portion of the policy period.

These amounts are in consideration of gratuities, multiple shifts, downtime, vacation time or other periods during which the vehicle is not in operation.

TAXIDERMIST	9600
TAXIMETER or Speedometer MFG	3685
TELECOMMUNICATIONS APPARATUS MFG	3681
TELECOMMUNICATIONS CONTRACTOR:	
INITIAL LINE INSTALLATION & Drivers	7602
SERVICE CONNECTIONS & Drivers	7600
TELEMARKETING	8810
Subject to the Standard Exception Manual Rule.	
TELEPHONE, Telegraph or Fire Alarm LINE CONSTRUCTION & Drivers	7602
TELEPHONE - MOBILE - SALES, INSTALLATION & SERVICE - RETAIL & Drivers	8017
TELEPHONE ANSWERING SERVICE & Clerical	8901
TELEPHONE BOOK DELIVERY BY CONTRACT & Drivers	7230

TELEPHONE BOOTH INSTALLATION & Drivers	3724
TELEPHONE (MOBILE) DEALER - WHOLESALE - & Drivers	8018
TELEPHONE INSTALLATION & Drivers	7600
Installation of cellular phones within automobiles to be rate as 8017.	
TELEPHONE LINE REMOVAL & Drivers	7602
TELEPHONE or Telegraph APPARATUS MFG	3681
TELEPHONE OR TELEGRAPH CO:	
OFFICE or exchange EMPLOYEES & Clerical	8901
ALL OTHER EMPLOYEES & Drivers	7600
Includes operation, maintenance, extension of lines and making of service connection.	
TELEPHONE SWITCHING EQUIPMENT INSTALLATION & Drivers	7600
TELEVISION & RADIO COMMERCIAL PRODUCTION - VIDEO, ETC & Drivers	7610
TELEVISION ANTENNAE ERECTION - NOT TOWERS - & Drivers	5190
Television tower erection to be separately rated as 5040.	
TELEVISION COMMUNITY COAXIAL CABLE COMPANY:	
INITIAL LINE INSTALLATION & Drivers	7602
SERVICE CONNECTIONS & Drivers	7600
STUDIOS or EXCHANGE EMPLOYEES & Clerical	8901
TELEVISION DEALER - No ANTENNAE ERECTION OR REPAIR - WHOLESALE & Drivers	8018
TELEVISION MFG	3681
TELEVISION or Radio BROADCASTING STATION - ALL EMPLOYEES - & Drivers	7610
Includes players, entertainers or musicians.	
TELEVISION PICTURE TUBE MFG	3681
TELEVISION SALES AND SERVICE - No ANTENNAE ERECTION OR REPAIR - RETAIL & Drivers	8017

TELEVISION SATELLITE DISH INSTALLATION:		TEXTILE - Bleaching, Dyeing, Mercerizing, FINISHING	2220
RESIDENTIAL & Drivers	7600	Applies to new goods. Not cleaning or dyeing of garments.	
COMMERCIAL & Drivers	3724		
TELEVISION SYSTEMS INSTALLATION - CLOSED CIRCUIT - & Drivers	7600	THEATER - DRIVE-IN - ALL EMPLOYEES	9154
TEMPORARY LABOR CONTRACTORS		THEATER NOC:	
Classifications shall be assigned according to the code which applies to the client's business.		PLAYERS, ENTERTAINERS OR MUSICIANS	9156
		ALL OTHER EMPLOYEES	9154
		Includes managers, stage hands, box office employees, ushers or motion picture operators.	
TENNIS CLUB	9060	THERAPISTS - INHALATION, PHYSICAL, ETC	8832
TENNIS COURT SURFACING OR COATING - ASPHALT - & Drivers	5220	THERMAL GLASS MFG	4130
TENT, Awning or Canvas Goods ERECTION, Removal or Repair & Drivers	5102	THERMOCOUPLE MFG	3685
Applies to operations away from the shop.		THERMOMETER MFG	3685
TENT or Awning MFG - SHOP	2576	THERMOSTAT INSTALLATION - ELECTRIC - & Drivers	5190
The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as 5102 tent erection.		THERMOSTAT INSTALLATION - PNEUMATIC - & Drivers	5183
TERMITE CONTROL and Insect Extermination & Drivers	4519	THERMOSTAT MFG	3681
Shoring, repairing of foundations and structural partitions to be separately rated.		THERMOWELL MFG	3685
TERRA-COTTA MFG	4062	THIRD PARTY WITNESSES OF PRODUCTS ON SHIPS	8709
Applies to decorative or architectural terracotta. Mining, quarrying or clay digging to be separately rated.		THREAD or Yarn MFG - COTTON	2220
TERRAZZO, Mosaic, Stone or Tile WORK - INSIDE	5348	THRESHOLD FABRICATING - METAL	3066
Applies to interior construction work only. Not fireproof tile construction.		TIE, Post or Pole YARD & Drivers	8234
TESTING LABORATORIES - COMMERCIAL	4511	Includes preserving operations.	
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.		TIE LOADING CONTRACTOR - RAILROAD	7360
		TILE, Stone, Mosaic or Terrazzo WORK - INSIDE	5348
		Not fireproof tile construction.	
		TILE DEALER - RETAIL - & Drivers	8017
		TILE DEALER - WHOLESALE & Drivers	8018
		TILE INSTALLATION - CERAMIC - INSIDE	5348
		TILE MFG - ASPHALT	4452
		TILE MFG - DECORATIVE - GLAZED	4062
		TILE MFG - PLASTIC	4484

TILE or Earthenware MFG NOC & Drivers	4021	TOMATO or Fruit PACKING	2105
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks, sand-lime bricks, structural, fireproofing, drainage, and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits, or similar products. Underground mining or quarrying to be separately rated.		Applies to tomato packing operations only when (1) there is no interchange of labor with any vegetable or other produce packing operation and (2) separate records of payroll are maintained.	
TILE SETTER MIX MFG - DRY	4036	TOOL BOX MFG - GANG TYPE & TRUCK TYPE - & Drivers	3040
TIMBER CRUISERS - NO OTHER OPERATION	8601	TOOL DEALER - PORTABLE - WHOLESALE & Drivers	8107
TIMBER PERSONNEL FOR TREE FARMING PROGRAM & Drivers	0005	TOOL JOINT RESURFACING - OIL	3632
TINNING or Galvanizing	3372	TOOL MFG - agricultural, construction, logging, mining, oil or artesian well	3126
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.		TOOL MFG - CARBIDE TIPPED	3113
TINTING - GLASS FOR AUTOMOBILES OR WITHIN BUILDINGS - & Drivers	5491	TOOL MFG - DROP OR MACHINE FORGED - NOC:	
TIRE CORD SALVAGING & Drivers	8264	FORGING	3110
TIRE DEALER - RETAIL - & Drivers	8391	Includes trimming.	
TIRE DEALER - WHOLESALE - NO SHOP OPERATIONS & Drivers	8018	MACHining or finishing of TOOLS OR DIE MAKING operations	3114
TIRE RECAPPING & RETREADING	4420	TOOL MFG - NOT DROP OR MACHINE FORGED - NOC	3113
TIRE TESTING - AUTOMOBILE AND TRUCK - & Drivers	8387	TORTILLA OR TAMALES MFG	6504
TITLE OR ABSTRACT CO - ALL EMPLOYEES - & Clerical, Messengers, Drivers	8820	TOTE BAGS, HANDBAGS, PURSES MFG	2683
TOBACCO MFG NOC	2172	TOWEL or Toilet SUPPLY Co & Route Supervisors, Drivers	2587
TOILET or Towel SUPPLY Co & Route Supervisors, Drivers	2587	Laundry to be separately rated as 2581.	
Laundry to be separately rated as 2581.		TOWER ERECTION - IRON OR STEEL	5040
TOILETS - PORTABLE - RENTAL & SERVICE & Drivers	9402	TOY DEALER - RETAIL - & Drivers	8017
TOLL ROAD OPERATIONS & Drivers	9019	TOY DEALER - WHOLESALE - & Drivers	8018
Includes toll collectors and maintenance. Road repairs, paving, and construction to be separately rated as 5506.		TOY MFG - METAL	3146
		TOY MFG - WOOD - & Drivers	2881
		TRACTION ENGINE or Power Plow MFG	3507
		TRAFFIC COUNTER INSTALLATION & Drivers	7600
		TRAFFIC SIGNAL CONTROL INSTALLATION & Drivers	5190
		TRAILER FENDER MFG	3822
		TRAILER MFG - CARGO, FURNITURE, REFRIGERATED	3824

TRAILER PARK OPERATION & Drivers 9015

Managers/Directors performing clerical duties exclusively to be rated as 8810. Managers/Directors or leasing agents performing outside salesperson duties such as showing, leasing, or inspecting property to be rated as 8742. Managers/Directors performing maintenance duties or directly supervising maintenance work to be rated as 9015.

TRANSFORMER MFG - LARGE - FOR POWER TRANSMITTING EQUIPMENT 3643

TRANSMISSION LINE CLEARING AND/OR MAINTENANCE:

CLEARING AND MAINTENANCE OF RIGHT-OF-WAY & Drivers 6219

TREE TRIMMING ALONG EXISTING LINES & Drivers 0106

TRASH PICK UP ON HIGHWAYS & Drivers 9402

TREE FARMS & Drivers 0005

TREE PRUNING, Spraying, Repairing, Trimming or Fumigating & Drivers 0106

TROPHY DEALER - WHOLESALE - & Drivers 8018

TROPHY MFG - WHOLESALE 4902

TROPHY STORES - RETAIL - & Drivers 8017

TRUCK AND TRAILER BODY REPAIR - NO MFG - & Drivers 8391

TRUCK BODY & CAB MFG - FIBERGLASS 4484

TRUCK LEASING - WITHOUT OPERATORS - MAINTENANCE ONLY & Drivers 8391

TRUCKING:

Truckers engaged in hauling under contract, whether for one or more individuals or concerns, shall under no circumstances be classified and rated except in accordance with the appropriate "TRUCKING" classification.

Each classification includes miscellaneous employees such as terminal employees, garage employees and repairers.

TRUCKING: (cont.)

Exception:

When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "TRUCKING" classification. Refer to Rule IV-E-2.

NOC - ALL EMPLOYEES - & Drivers 7219

PARCEL or Package DELIVERY - ALL EMPLOYEES - & Drivers 7230

Applies to risks engaged exclusively in local delivery of parcels and packages limited to 100 lbs. or less.

TRUNK MFG & Drivers 2881

TRUSSES FABRICATING - WOOD - SHOP & Drivers 2802

TUBE MFG - SEE "Pipe or Tube"

TUBING TONG RENTAL - WITH OPERATORS - & Drivers 6213

TUNGSTEN RECOVERY FROM SCRAP IRON AND STEEL BY SULFURIC ACID & Drivers 8265

TUNNEL - Vehicular - or Bridge OPERATIONS & Drivers 9019

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

TUNNELING - ALL OPERATIONS - & Drivers 6306

Includes lining. Subway construction to be separately rated.

TURF - ARTIFICIAL - INSTALLATION & Drivers 5220

TURPENTINE or Resin MFG & Drivers 1472
Includes distillation.

TWINE or Cord MFG - COTTON 2220

TYPE FOUNDRY 3146

TYPEWRITER MFG 3574

TYPEWRITER RIBBON or Carbon Paper MFG 4432
Paper mfg. to be separately rated as 4239.

UMBRELLA MFG	2560	VACUUM TRUCK SERVICE - OILFIELD - & Drivers	7219
Mfg. of frames, handles or hardware to be separately rated.		VALET PARKING SERVICE BY CONTRACT & Drivers	9015
UNDERPINNING BUILDINGS or Structures - SEE "BUILDING RAISING OR MOVING"		VALVE & FITTING DEALER - NEW - OIL & Drivers	8107
UNDERTAKER & Drivers	9620	VALVE MFG	3126
UNIFORM RENTAL COMPANY & ROUTE SUPERVISORS AND Drivers	2587	VALVE REBUILDING - SERVICE FOR PIPELINE & REFINERY VALVES	3126
Laundry to be separately rated as 2581.		VAN CONVERSION & Drivers	8391
UPHOLSTERING	9522	VARNISH - SPIRIT - or Lacquer MFG	4439
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9522 are conducted as a separate and distinct business. The restriction does not apply in connection with coffin or casket mfg., automobile mfg. or furniture mfg.		Includes mixing of thinners or solvents but no nitrocellulose mfg.	
UPHOLSTERY, Carpet or Rug CLEANING & Drivers	2581	VARNISH MFG - OLEO-RESINOUS	4439
Applies to shop or outside operations.		VAULT CONSTRUCTION or INSTALLATION & Drivers	5057
UPHOLSTERY MATERIAL DEALER - RETAIL - & Drivers	8017	Applies to fire or burglar proof vaults.	
UPHOLSTERY MATERIAL DEALER - WHOLESALE - & Drivers	8018	VEGETABLE OIL MFG - SEE "Oil Mfg - Vegetable"	
UPSETTING TUBING & Drivers	3028	VEGETABLE or Fruit STORE - RETAIL	8006
URANIUM EXTRACTION - SOLUTION MINING PROCESS - & Drivers	1321	No handling of fresh meats.	
URANIUM MINING & Drivers	1165	VEGETABLE or Fruit STORE - WHOLESALE	8034
UTILITY POLE PRESERVING BY CHEMICAL INJECTION TO EXISTING STATIONARY POLES & Drivers	4519	VEGETABLE PACKING & Drivers	8209
VACUUM CLEANER DEALER - WHOLESALE - & Drivers	8018	Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.	
VACUUM CLEANER SALES & SERVICE - RETAIL - & Drivers	8017	VENDING or Coin Operated MACHINES - INSTALLATION, SERVICE OR REPAIR & Drivers	5192
VACUUM CLEANER SYSTEMS - INSTALLATION, WITHIN WALLS - & Drivers	5102	Includes storage, shop and outside operations. Includes ice dispensing machines.	
VACUUM FORMING - PLASTIC PRODUCTS	4452	VENEER MFG & Drivers	2881
VACUUM SERVICE - SUCTION REMOVAL OF CONTENTS FROM TANKS - NO ENTRY INTO TANK OR PROCESSING OF WASTE & Drivers	7219	VENEER PRODUCTS MFG & Drivers	2881
		VENETIAN BLIND INSTALLATION & Drivers	5102
		VENETIAN BLIND MFG - METAL	3066
		VENETIAN BLIND MFG OR ASSEMBLY - WOOD - & Drivers	2881
		VERMICULITE MFG & Drivers	1701

VESSEL & Drivers:		WALLPAPER MFG	4250
Refer to "Manual Rule XIII - The Admiralty Law and The Federal Employers' Liability Act."		Includes designing, printing or finishing. Paper mfg. to be separately rated as 4239.	
VETERINARY HOSPITAL & Drivers	8831	WAREHOUSE OPERATION - MINI-STORAGE - & Drivers	9015
VIDEO GAME ROOM OPERATION & Drivers	8017	WAREHOUSING - COLD STORAGE - & Drivers	8292
VIDEO PRODUCTION - TRAINING, CORPORATE & PRESENTATION VIDEOS - & Drivers	7610	WAREHOUSING - FURNITURE - & Drivers	8293
VIDEO RENTAL STORE & Drivers	8017	Includes packing or handling household goods away from insured's premises.	
VINEGAR MFG & Drivers	2157	WAREHOUSING - NOC & Drivers	8292
VIRUS, Anti-Toxin or Serum MFG & Drivers	4611	Applies to general merchandise. Restricted in its application to those concerns whose principal business is the operation of warehouses under warehouse bond for the storing and handling of merchandise, and cannot be used by those concerns engaged in the hauling business who may also maintain incidental storage space.	
VISITING NURSES ASSOCIATIONS:		WARNING LIGHT RENTAL AND SERVICE & Drivers	7600
PROFESSIONAL EMPLOYEES	8833	WASHING AIRCRAFT - BY CONTRACT - & Drivers	7423
Applies to employees whose primary responsibilities include providing medical services.		WASTE PROCESSING AT JOBSITE - REMOVAL BY EXCAVATION - & Drivers	6219
ALL OTHER EMPLOYEES	8828	WASTE PROCESSING AT JOBSITE - REMOVAL BY SUCTION - & Drivers	9402
Applies to employees whose primary responsibilities include providing homemaker services such as housekeeping, meal preparation and personal care.		WASTE REMOVAL BY VACUUM TRUCK - NO CLEANING OR PROCESSING - & Drivers	7219
VITAMIN & HEALTH FOOD DEALER - WHOLESALE - & Drivers	8018	WASTE SEPARATION AT JOBSITE - NO EXCAVATION - & Drivers	9402
VITAMIN & HEALTH FOOD STORES - RETAIL - & Drivers	8017	WATCH CASE MFG	3383
VOCATIONAL TRAINING SCHOOL:		WATCH MFG	3383
PROFESSIONAL EMPLOYEES	8868	WATCH REPAIR	8013
ALL OTHER EMPLOYEES & Drivers	9101	WATER - DISTILLED - BOTTLING & DISTRIBUTION & Drivers	2157
VOLUNTEER PERSONNEL - POLITICAL SUB-DIVISIONS		Includes: carbonated and non-carbonated beverages, and spirituous liquors. Brewery to be separately rated as 2121 brewery.	
Volunteer fire fighters, police officers, emergency medical personnel and other volunteers in the service of political subdivisions shall be classified and rated in accordance with the appropriate classifications usual to paid employees engaged in similar occupations. Premium shall be determined on the basis of Manual Rule IX, D, 4.		WATER CONTROL AND IMPROVEMENT DISTRICT - IRRIGATION AND WATER WORKS - & Drivers	7520
WALLBOARD INSTALLATION - within building - & Drivers	5437	WATER HAULING FOR OIL DRILLING COMPANIES - BY SPECIALTY CONTRACTOR - & Drivers	7219

WATER HEATER MFG - DOMESTIC	3066
WATER MAIN or Connection CONSTRUCTION & Drivers	6319
WATER METER MFG	3126
WATER SOFTENING SYSTEMS INSTALLATION AND SERVICE & Drivers	5183
WATER TAXI - NO RESTAURANT OPERATIONS - & Drivers	9016
WATER WELL CASING PULLING & Drivers	6204
WATER WELL DRILLING & Drivers	6204
WATER WELL FIELD SERVICE - SURFACE AND SUB-SURFACE - & Drivers	3724
WATERING LAWNS BY CONTRACTOR	9014
WATERPROOFING MATERIAL MFG - LIQUID PLASTIC	4814
WATERPROOFING:	
Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:	
1. Application by means of brush or paint spray gun-5474 painting NOC & Drivers.	
2. Application by means of trowel:	
(a) interior of buildings-5474 plastering NOC & Drivers.	
(b) exterior of buildings-5022 masonry NOC & Drivers.	
3. Application by means of concrete gun or other pressure apparatus-5213 guniting & Drivers.	
Excavation incidental to waterproofing operations shall be separately classified as excavation.	
WATERWORKS OPERATION & Drivers	7520
Includes store employees, meter readers and the construction or extension of lines. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.	
WAX MFG	4558

WEARING APPAREL or Household Furnishings DEALER - RETAIL - & Drivers	8752
Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances.	
WEATHERSTRIP INSTALLATION - CAULKING AND FOAM STRIPS:	
INSIDE & Drivers	5474
OUTSIDE & Drivers	5022
WEATHERSTRIP INSTALLATION - METAL ONLY - & Drivers	5437
WEATHERSTRIP MFG - METAL	3066
WEBBING MFG	2380
WEED CONTROL - BY SPECIALTY CONTRACTOR:	
BY USE OF TRACTORS OR SHREDDERS & Drivers	6219
BY USE OF LAWN EQUIPMENT OR HAND HELD SPRAY EQUIPMENT	9014
WEIGHERS, Samplers or Inspectors OF MERCHANDISE ON VESSELS OR DOCKS or at Railway Stations or Warehouses	8709
Includes mending or repacking of damaged containers. Operation of warehouses to be separately rated.	
WEIGHT MANAGEMENT CENTER	8810
Applicable to counseling and support services only. Subject to the Standard Exception Manual Rule.	
WELDING or Cutting NOC & Drivers	3365
Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned to a single job or location of a risk engaged in operations described by another classification.	
WELDING OR CUTTING TIPS MFG	3113
WELDING RODS MFG	3085
WELDING SUPPLY DEALER & Drivers	8107
WELL TESTER MFG	3126
WHEEL MFG - RAILROAD CAR	3082

WHIP MFG	4902	WIRE MATTRESS or Bed Spring MFG	3300
WHITING MFG	4558	Box spring mfg. to be separately rated as 2881.	
WHOLESALE NURSERY WITH HOT HOUSE OR GREENHOUSE GROWING OPERATIONS & Drivers	0035	WIRE ROPE or Cable MFG - IRON OR STEEL	1924
WHOLESALE STORE NOC & Drivers	8018	Wire drawing - iron or steel - to be rated as 3257.	
WIG MFG - HUMAN OR SYNTHETIC HAIR	2534	WOOD CHIP GRINDING & SACKING & Drivers	8231
WINDOW CLEANING - BUILDING OVER TWO STORIES - & Drivers	9170	WOOD CHIP MILLS - PERMANENT LOCATION - PROCESSING LOGS INTO PULP	4206
WINDOW CLEANING - BUILDINGS NOT OVER TWO STORIES IN HEIGHT	9014	WOOD CHIP MILLS - TEMPORARY LOCATION - PROCESSING LOGS INTO PULP & Drivers	6219
WINDOW OR DOOR MFG - METAL	3066	WOOD FLOUR MFG & Drivers	8231
WINDOW OR DOOR MFG - WOOD - & Drivers	2881	WOOD PRESERVING & Drivers	8234
WINDOW TINTING - AUTOMOTIVE OR BUILDINGS - & Drivers	5491	Includes yard or incidental wood working operations.	
WINE BOTTLING & Drivers	2157	WOOD TURNED PRODUCTS MFG NOC & Drivers	2881
Includes: carbonated and non-carbonated beverages, and spirituous liquors. Brewery to be separately rated as 2121 brewery.		WOODEN DECK CONSTRUCTION & Drivers	5403
WINE & LIQUOR DEALER - RETAIL - & Drivers	8017	WOODENWARE MFG NOC & Drivers	2881
WINE & LIQUOR DEALER - WHOLESALE - & Drivers	8018	WOOL COMBING or Scouring	2260
WINERY & Drivers	2157	WOOL MERCHANTS - INCLUDING WAREHOUSE OPERATIONS - & Drivers	8215
Applies to all operations including bottling. Distilling to be separately rated. Includes: carbonated and non-carbonated beverages, and spirituous liquors. Brewery to be separately rated as 2121 brewery.		WOOL PULLING	2688
WIRE CABLE DEALER & Drivers	8107	WOOL SPINNING AND WEAVING	2286
WIRE CLOTH MFG	3255	WORM FARMS & Drivers	0035
Wire drawing to be separately rated as 1924 or 3257.		WRECKER SERVICE - TOWING ONLY - & Drivers	7219
WIRE DRAWING - IRON OR STEEL	3257	WRECKER SERVICE WITH GARAGE & Drivers	8391
WIRE DRAWING - NOT IRON OR STEEL	1924	WRECKING - MARINE	
WIRE GOODS MFG NOC	3257	Refer to "Manual Rule XIII - The Admiralty Law and The Federal Employers' Liability Act."	
Wire drawing - not iron or steel - to be separately rated as 1924.		WRECKING OR DEMOLITION - not marine:	
WIRE INSULATING or Covering	4470	The entire operations performed at the wrecking or demolition site, including the removal and loading of debris, concrete foundations, sidewalks, or floor slabs, and the welding and cutting operations conducted in connection with the wrecking or demolition work, shall be assigned to one of the following classifications:	
Includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3257.			

WRECKING OR DEMOLITION - not marine:(cont.)**CONCRETE OR CONCRETE ENCASED STEEL & Drivers 5213**

This classification shall be assigned to the wrecking or demolition of buildings or structures which are constructed of concrete or concrete encased steel.

IRON OR STEEL & Drivers 5057

This classification shall be assigned to the wrecking or demolition of steel buildings (not concrete encased steel), structures, tanks, towers or dockside ships.

MASONRY & Drivers 5022

This classification shall be assigned to the wrecking or demolition of masonry buildings or structures.

PIERS OR WHARVES & Drivers 6003

This classification shall be assigned to the wrecking or demolition of piers and wharves.

WOODEN - including dwellings - & Drivers 5403

This classification shall be assigned to the wrecking or demolition of wooden buildings or structures.

X-RAY EQUIPMENT INSTALLATION & REPAIR - NOT PORTABLE - & Drivers 3724**X-RAY EQUIPMENT INSTALLATION & REPAIR - PORTABLE 5191****X-RAY OF PIPELINE WELDS & Drivers 3365****YARN or Thread MFG - COTTON 2220****YEAST MFG 6504****YMCA and YWCA INSTITUTION - ALL EMPLOYEES - & Drivers 9063**

Includes teachers and instructors. Camp operations to be separately rated as 9015 Buildings NOC.

YOGURT SHOPS & Drivers 8017**ZOO FACILITY OPERATIONS & Drivers 9016**

Care of animals to be separately rated as 8288. Applies to the operation by owners or lessees and includes musicians and box office employees. This classification does not apply to amusements, exhibitions or other operations separately classified in this Manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, restaurants, retail stores, theaters) whether operated by the owner or lessee of the zoo facility or through independent concession.

CHEMICAL MANUFACTURING**CLASSIFICATIONS**

	FLAMMABILITY			
PROCESSES	Substances flashing at 0 degrees Fahrenheit or less	Substances flashing at 0 - 80 degrees Fahrenheit	Substances flashing at 80 - 125 degrees Fahrenheit	Substances flashing at more than 125 degrees Fahrenheit
Process highly flammable or explosive.	Code 4800	Code 4801	Code 4802	Code 4803
Process flammable or explosive or involving the generation or use of intensely poisonous gases or substances.	Code 4804	Code 4805	Code 4806	Code 4807
Process slightly flammable or explosive, or involving the generation or use of highly poisonous substances.	Code 4808	Code 4809	Code 4810	Code 4811
Process involving the generation or use of strongly caustic, corrosive or poisonous substances.	Code 4812	Code 4813	Code 4814	Code 4815
Process involving the generation or use of slightly caustic, corrosive or poisonous substances.	Code 4816	Code 4817	Code 4818	Code 4819
Process non-hazardous.	Code 4820	Code 4821	Code 4822	Code 4823

Code No.	Classification
0005	CHRISTMAS TREE FARM & Drivers FARM: CHRISTMAS TREE & Drivers FARM: NURSERY EMPLOYEES & Drivers FARM: TREE & Drivers FORESTRY PERSONNEL - PLANTING AND SUPERVISION OF TIMBER FOREST - & Drivers GRASS NURSERY & Drivers TIMBER PERSONNEL FOR TREE FARMING PROGRAM & Drivers TREE FARMS & Drivers
0008	FARM: GARDENING - market or truck - & Drivers FARM: VEGETABLE & Drivers HARVESTING BY CONTRACT USING HAND LABOR EXCLUSIVELY & Drivers ROGUEING CREW FOR FIELD CROPS & Drivers
0011	FARM: NOC & Drivers
0016	FARM: ORCHARD & Drivers PECAN HARVESTING & Drivers
0034	HATCHERY - POULTRY - STORE OPERATIONS ONLY
0035	AQUATIC PLANTS - GROWING & HARVESTING - & Drivers FARM: FLORIST & Drivers FARM: WORM & Drivers HYDROPONICS & Drivers MUSHROOM GROWING & HARVESTING & Drivers NURSERY - WHOLESALE - WITH HOT HOUSE OR GREENHOUSE GROWING OPERATIONS & Drivers WHOLESALE NURSERY WITH HOT HOUSE OR GREENHOUSE GROWING OPERATIONS & Drivers WORM FARMS & Drivers
0037	ANHYDROUS AMMONIA APPLICATION - AGRICULTURAL - BY CONTRACT & Drivers CROP SPRAYING OR DUSTING - BY CONTRACT - NOT AERIAL & Drivers FARM MACHINERY OPERATION - by contractor - & Drivers FARM: FIELD CROPS & Drivers FERTILIZER APPLICATION - BY CONTRACT WITH FARM MACHINERY - & Drivers HARVESTING BY CONTRACT USING FARM MACHINERY & Drivers HAY BALING & Drivers
0042	HYDRO-MULCHING & Drivers LANDSCAPE GARDENING & Drivers
0079	FARM: BERRY or Vineyard & Drivers FARM: VINEYARD or Berry & Drivers
0083	BREEDING FARM or Stable & Drivers CLUB - RIDING - & Drivers FARM: BREEDING or Stable & Drivers FARM: CATTLE or Livestock RAISING NOC & Drivers FARM: DAIRY & Drivers FARM: GOAT or Sheep RAISING & Drivers FARM: LIVESTOCK or Cattle RAISING NOC & Drivers FARM: SHEEP or Goat RAISING & Drivers FARM: STABLE or Breeding & Drivers HORSE RACETRACK STABLE EMPLOYEES & Drivers HORSE SHOW: STABLE EMPLOYEES & Drivers JOCKEYS & Drivers LIVERY or Boarding STABLE - not sales stable - & Drivers RACETRACK OPERATION - HORSE - STABLE EMPLOYEES & JOCKEYS & Drivers RIDING Academy or CLUB & Drivers STABLE or Breeding Farm & Drivers

- 0106 TRANSMISSION LINE CLEARING AND/OR MAINTENANCE: TREE TRIMMING ALONG EXISTING LINES & Drivers
TREE PRUNING, Spraying, Repairing, Trimming or Fumigating & Drivers
- 0113 ALLIGATOR FARM & Drivers
APIARIES & Drivers
BEE KEEPING - HONEY PRODUCTION - & Drivers
BROILER AND/OR EGG PRODUCERS & Drivers
CATFISH FARMS & Drivers
CHICKEN CATCHERS - BY CONTRACT - & Drivers
CHINCHILLA FARMS & Drivers
DOG BREEDING & RAISING FOR RACING & Drivers
DOG RAISING & TRAINING & Drivers
EMU AND/OR OSTRICH RAISING & Drivers
FARM: ALLIGATOR & Drivers
FARM: ANIMAL RAISING & Drivers
FARM: CATFISH & Drivers
FARM: CHINCHILLA & Drivers
FARM: EGG or Poultry PRODUCER & Drivers
FARM: FISH HATCHERY & Drivers
FARM: KENNEL - RAISING GREYHOUNDS FOR RACING - & Drivers
FARM: POULTRY or Egg PRODUCER & Drivers
GREYHOUND RAISING & TRAINING FOR RACING & Drivers
GUARD DOG SERVICE & Drivers
MINNOW OR GOLD FISH HATCHERY & Drivers
OSTRICH AND/OR EMU RAISING & Drivers
POULTRY AND EGG PRODUCING & Drivers
- 0401 COTTON GIN - ALL EMPLOYEES
- * 0913 DOMESTIC WORKERS – RESIDENCES – PER CAPITA BASIS
RESIDENCES - PRIVATE - DOMESTIC WORKERS – PER CAPITA BASIS
- * 0923 DOMESTIC WORKERS – RESIDENCES – PAYROLL BASIS
RESIDENCES - PRIVATE - DOMESTIC WORKERS – PAYROLL BASIS
- 1165 COAL MINING & Drivers
LIGNITE MINING & Drivers
MINING - DIAMOND CORE DRILLING - & Drivers
MINING & Drivers
SILICA SAND PRODUCTION & Drivers
URANIUM MINING & Drivers
- 1321 COMPRESSOR STATION OPERATION & Drivers
GAS, NATURAL GAS or Oil PRODUCTION - OPERATION OF LEASES - & Drivers
OIL or Gas PRODUCTION - OPERATION OF LEASES - & Drivers
OIL PRODUCTION BY CONTRACT - PUMPING AND GAUGING - & Drivers
SALT WATER DISPOSAL WELLS & Drivers
URANIUM EXTRACTION - SOLUTION MINING PROCESS - & Drivers
- 1438 BLAST FURNACE OPERATION & Drivers
CALCIUM CARBIDE MFG & Drivers
COKE MFG & Drivers
GOLD RECLAIMING & Drivers
MAGNESIUM METAL MFG - FERRO-SILICON process - ALL OPERATIONS & Drivers
PRECIOUS METAL REFINING & Drivers
SILVER RECLAMATION FROM PHOTOGRAPHIC FILM & Drivers
SMELTING, Sintering or Refining - METALS - NOT IRON OR LEAD - NOC & Drivers
SMELTING - ELECTRIC process - & Drivers
- 1463 ASPHALT WORKS & Drivers
ASPHALT WORKS: OPERATED BY ROAD PAVING CONTRACTORS - PERMANENT LOCATION - & Drivers
COAL BILLET or Briquet MFG & Drivers

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| <p>1472 ALCOHOL MFG - WOOD - & Drivers
CEDAR OIL EXTRACTION & Drivers
CHARCOAL MFG & Drivers
CREOSOTE MFG & Drivers
DISTILLATION - WOOD - & Drivers
SOLVENT RECLAIMING & Drivers
TURPENTINE or Resin MFG & Drivers</p> <p>1701 ABRASIVE WHEEL MFG & Drivers
CATALYST CLEANING BY HEAT & Drivers
CEMENT ADDITIVE MFG & Drivers
CEMENT MFG & Drivers
CLAY PROCESSING, DRYING & PELLETIZING & Drivers
CLAY PRODUCTS - FOR OIL INDUSTRY - DRYING, GRINDING, pulverizing and packing & Drivers
CONCRETE MIX MFG - DRY - INCLUDES BAGGING & Drivers
FLINT or Spar GRINDING & Drivers
LIME MFG & Drivers
MANGANESE ORE - PROCESSING - & Drivers
MICA GOODS MFG & Drivers
PERLITE MFG & Drivers
PLASTER MILL & Drivers
SILICA GRINDING & Drivers
SPAR or Flint GRINDING & Drivers
VERMICULITE MFG & Drivers</p> <p>1747 EMERY WORKS & Drivers
TALC MILL & Drivers</p> <p>1803 FIBERGLASS INSULATION MFG & Drivers
FIBERGLASS MFG - MATS - & Drivers
FIBERGLASS WOOL MFG & Drivers
GRAPHITE MFG - not artificial - & Drivers
HEADSTONE ENGRAVING & Drivers
MARBLE VANITY, SINK AND TABLE TOP MFG - NATURAL - & Drivers
MONUMENT ENGRAVING & Drivers
ORE MILLING & Drivers</p> | <p>PUMICE STONE PROCESSING - NO MINING - & Drivers
ROCK WOOL MFG & Drivers
SLATE MILLING & Drivers
STONE CUTTING or Polishing NOC & Drivers</p> <p>1924 CABLE or Wire Rope MFG - IRON OR STEEL
WIRE DRAWING - NOT IRON OR STEEL
WIRE ROPE or Cable MFG - IRON OR STEEL</p> <p>2003 BAKERY & Drivers, Route Supervisors
COOKIE MFG - WHOLESALE - & Drivers
CRACKER MFG & Drivers
ICE CREAM CONE MFG & Drivers
MACARONI MFG & Drivers
NOODLE MFG & Drivers
PASTA MFG & Drivers
SPAGHETTI MFG & Drivers</p> <p>2014 ALFALFA DEHYDRATING AND PROCESSING
CORN SHELLING
FEED MFG
GRAIN MILLING
MILLING GRAIN
OYSTER SHELL GRINDING & SACKING
PECAN SHELL GRINDING & SACKING</p> <p>2040 ICE CREAM MFG</p> <p>2041 BEET SUGAR MFG
CHEWING GUM MFG
CHOCOLATE or Cocoa MFG
COCOA or Chocolate MFG
CONFECTION MFG
FROZEN CONFECTIONERY BAR MFG
HONEY PROCESSING
MOLASSES or Syrup REFINING, BLENDING OR MFG
SUGAR MFG OR REFINING
SYRUP or Molasses REFINING, BLENDING OR MFG</p> |
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<p>2068 BUTTER or Cheese MFG CHEESE or Butter MFG CREAMERY MILK PLANT OR DEPOT - RECEIVING OR DISTRIBUTING MILK PRODUCTS MFG NOC</p> <p>2081 BUTCHERING PACKING HOUSE - ALL OPERATIONS SLAUGHTERING STOCKYARD & BUTCHERING</p> <p>2095 BEEF JERKY MFG DEHYDRATING OF MEATS FOR CANNING OR PACKING DOG FOOD MFG MEAT PRODUCTS MFG NOC SAUSAGE or Sausage Casing MFG</p> <p>2105 FRUIT PACKING TOMATO or Fruit PACKING</p> <p>2111 CANNERY NOC CANNING OF CARBONATED BEVERAGES - NO BOTTLING OPERATIONS DEHYDRATING - FRUITS AND VEGETABLES FRUIT Evaporating or PRESERVING</p> <p>2114 CRAB PROCESSING & Drivers OYSTERMEN & Drivers SHRIMP DEALER - ALL OPERATIONS - & Drivers SHRIMP PROCESSING & Drivers</p> <p>2121 BREWERY & Drivers</p> <p>2157 BEVERAGE MFG NOC & Route Supervisors, Drivers BOTTLING & Route Supervisors, Drivers FRUIT JUICE MFG & Drivers VINEGAR MFG & Drivers</p>	<p>WATER - DISTILLED - BOTTLING & DISTRIBUTION & Drivers WINE BOTTLING & Drivers WINERY & Drivers</p> <p>2172 CIGAR MFG CIGARETTE MFG TOBACCO MFG NOC</p> <p>2211 COTTON BATTING, Wadding or Waste MFG COTTON CLEANING &/OR BLENDING - NO GIN OPERATIONS COTTON MOTE PROCESSING SHODDY MFG</p> <p>2220 CAP MFG - FABRIC CARPET or Rug MFG NOC CLOTH OR TEXTILES DYEING CORD or Twine MFG - cotton COTTON SPINNING AND WEAVING GLOVE or Mitten MFG - knit HAT MFG - ALL KINDS KNIT GOODS MFG NOC LARIAT OR LASSO MFG MITTEN or Glove MFG - knit RUG or Carpet MFG NOC SILK THROWING AND WEAVING TEXTILE - Bleaching, Dyeing, Mercerizing, FINISHING THREAD or Yarn MFG - COTTON TWINE or Cord MFG - COTTON YARN or Thread MFG - COTTON</p> <p>2260 WOOL COMBING or Scouring 2286 WOOL SPINNING AND WEAVING 2288 FELTING MFG 2361 HOSIERY MFG</p>
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| <p>2380 BRAID or Fringe MFG
 CAMOUFLAGE NET MFG
 EMBROIDERY MFG
 FRINGE or Braid MFG
 NET MFG
 WEBBING MFG</p> <p>2501 CLOTHING MFG
 COLLAR MFG
 CORSET MFG
 CUSHION, Pillow or Quilt MFG
 DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG
 DRAPERIES MFG
 FEATHER PILLOW MFG
 FURNISHING GOODS MFG NOC
 PILLOW, Quilt or Cushion MFG
 QUILT, Cushion or Pillow MFG
 SHIRT MFG
 STUFFED ANIMAL MFG
 SUSPENDER MFG</p> <p>2503 DRESSMAKING or Tailoring - CUSTOM exclusively
 TAILORING or Dressmaking - CUSTOM exclusively</p> <p>2532 MILLINERY MFG</p> <p>2534 FEATHER or Flower MFG - artificial
 FLOWER or Feather MFG - artificial
 HAIR GOODS MFG
 PLASTIC FLOWERS MFG
 WIG MFG - HUMAN OR SYNTHETIC HAIR</p> <p>2560 PARACHUTE MFG AND SERVICING
 UMBRELLA MFG</p> | <p>2576 AWNING or Tent MFG - FABRIC - SHOP
 CANVAS GOODS MFG NOC - Shop
 SAIL MAKING
 TENT or Awning MFG - SHOP</p> <p>2578 BAG or Sack MFG
 BAG RENOVATING
 SACK or Bag MFG</p> <p>2581 CARPET, Rug or Upholstery CLEANING - shop or outside - & Drivers
 DIAPER SERVICE & Drivers
 LAUNDRY - ALL KINDS - & Drivers
 RUG, Carpet or Upholstery CLEANING - shop or outside - & Drivers
 UPHOLSTERY, Carpet or Rug CLEANING & Drivers</p> <p>2583 CLEANING or Dyeing & Drivers
 DRY CLEANER & Drivers
 DYEING or Cleaning & Drivers
 LAUNDRY - BACHELOR - SHIRT & KHAKI & Drivers</p> <p>2587 TOILET or Towel SUPPLY Co & Route Supervisors, Drivers
 TOWEL or Toilet SUPPLY Co & Route Supervisors, Drivers
 UNIFORM RENTAL COMPANY & ROUTE SUPERVISORS AND Drivers</p> <p>2670 GLOVE MFG - LEATHER OR TEXTILE</p> <p>2683 BAG MFG - CLOTH OR LEATHER
 BAG MFG - LUGGAGE
 FUR MFG FROM TANNED HIDES
 HANDBAGS, PURSES, TOTE BAGS MFG
 LUGGAGE MFG - CLOTH OR LEATHER
 PURSES, HANDBAGS, TOTE BAGS MFG
 TOTE BAGS, HANDBAGS, PURSES MFG</p> |
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2688	<p>BOOT or Shoe MFG NOC</p> <p>GUN CASE MFG - LEATHER OR CANVAS</p> <p>HIDE or Leather DEALER</p> <p>LEATHER BELTING MFG</p> <p>LEATHER GOODS MFG NOC</p> <p>LEATHER MFG - PATENT OR ENAMEL</p> <p>LEATHER or Hide DEALER</p> <p>POCKETBOOK MFG</p> <p>SHEEP OR GOAT SKIN PROCESSING</p> <p>SHOE or Boot MFG NOC</p> <p>STORE: HIDE or Leather DEALER</p> <p>STORE: LEATHER or Hide DEALER</p> <p>TANNING</p> <p>WOOL PULLING</p>	<p>BUILDING MFG - PORTABLE - WOOD - SHOP & Drivers</p> <p>CARPENTRY - SHOP ONLY - & Drivers</p> <p>COOLING TOWER MFG - WOOD - & Drivers</p> <p>COOPERAGE ASSEMBLY & Drivers</p> <p>COOPERAGE STOCK MFG & Drivers</p> <p>CRATING SERVICE - FOR EXPORT SHIPPING - & Drivers</p> <p>FENCE MFG - PICKET TYPE - & Drivers</p> <p>LADDER OR STAIR MFG - SHOP - WOOD & Drivers</p> <p>LAST BLOCK MFG & Drivers</p> <p>MODULAR BUILDING MFG - WOOD - & Drivers</p> <p>MODULAR HOME MFG - WOOD - SHOP & Drivers</p> <p>PALLET MFG - WOOD - & Drivers</p> <p>PANEL MFG - WALL SECTIONS - SHOP & Drivers</p> <p>PRE-FABRICATED BUILDING MFG - WOOD - SHOP OPERATIONS & Drivers</p> <p>TRUSSES FABRICATING - WOOD - SHOP & Drivers</p>
2702	<p>BRUSH or Timber Cutting and REMOVAL & Drivers</p> <p>LOGGING OR LUMBERING & Drivers</p> <p>STUMP REMOVAL OPERATIONS - BY SPECIALIST CONTRACTORS - & Drivers</p>	<p>2835</p> <p>BROOM, BRUSH, OR MOP MFG NOC</p> <p>BRUSH, BROOM OR MOP MFG NOC</p> <p>MOP, BRUSH OR BROOM MFG</p>
2705	<p>LOGGING OR LUMBERING - PULPWOOD ONLY - & Drivers</p>	<p>2881</p> <p>BILLIARD TABLE MFG & Drivers</p> <p>BOX MFG - CIGAR - WOOD & Drivers</p> <p>BOX OR BOX SHOOK MFG & Drivers</p> <p>BOX SPRING FRAME MFG & Drivers</p> <p>BOX SPRING or Mattress MFG & Drivers</p> <p>BROOM, BRUSH, OR MOP HANDLE MFG & Drivers</p> <p>BRUSH, BROOM OR MOP HANDLE MFG & Drivers</p> <p>CABINET OR TABLE TOP MFG & Drivers</p> <p>CABINET WORKS NOC & Drivers</p>
2710	<p>LOG DEBARKING OR POLE PEELING & Drivers</p> <p>SAW MILL - ALL EMPLOYEES - & Drivers</p>	
2719	<p>LOGGING OR LUMBERING - MECHANIZED FELLING MACHINES (INCLUDES THE USE OF CHAIN SAWS FOR DELIMBING & BUCKING) - & Drivers</p>	
2731	<p>CARPET TACK STRIP MFG</p> <p>EXCELSIOR MFG</p> <p>PLANING OR MOLDING MILL</p> <p>PLYWOOD MFG</p>	
2790	<p>PATTERN - MAKING NOC</p> <p>SHOE FORM or Last MFG</p>	
2802	<p>BARREL ASSEMBLY & Drivers</p> <p>BARREL STOCK MFG & Drivers</p>	

2881 (cont.)	CASKET or Coffin MFG OR ASSEMBLY - WOOD & Drivers	WOOD TURNED PRODUCTS MFG NOC & Drivers
	CHAIR MFG - RATTAN - & Drivers	WOODENWARE MFG NOC & Drivers
	COFFIN or Casket MFG OR ASSEMBLY - WOOD & Drivers	2923 MUSICAL INSTRUMENT MFG
	DOOR, Sash or Assembled Millwork MFG - WOOD - & Drivers	ORGAN BUILDING & INSTALLATION
	DOOR OR WINDOW MFG - WOOD - & Drivers	PIANO MFG
	FORMICA CABINET & COUNTER TOP MFG & Drivers	3004 IRON OR STEEL MFG - ALL TYPES - & Drivers
	FURNITURE MFG OR ASSEMBLY - WOOD - & Drivers	ROLLING MILL - IRON OR STEEL - & Drivers
	FURNITURE REFINISHING & Drivers	3022 COPPER TUBING DRAWING & Drivers
	FURNITURE STOCK MFG & Drivers	PIPE or Tube MFG NOC & Drivers
	KITCHEN CABINET MFG - WOOD - & Drivers	3027 ROLLING MILL NOC & Drivers
	LATH MFG - WOOD - & Drivers	3028 PIPE or Tube MFG - IRON, STEEL, OR CAST IRON - & Drivers
	MATTRESS or Box Spring MFG & Drivers	UPSETTING TUBING & Drivers
	MOP, BRUSH OR BROOM HANDLE MFG & Drivers	3040 BUILDING MFG - PORTABLE - METAL - SHOP & Drivers
	PENCIL STOCK MFG - WOOD - & Drivers	BUMPER & TRAILER HITCH MFG & Drivers
	PIANO CASE MFG & Drivers	BURGLAR GUARDS OR BARS MFG & Drivers
	RATTAN FURNITURE MFG & Drivers	CAGE MFG - ANIMAL - & Drivers
	SASH, Door or Assembled Millwork MFG - WOOD - & Drivers	CATTLE CHUTE MFG - METAL - & Drivers
	SHADE ROLLER MFG - WOOD - & Drivers	CATTLE FEEDER MFG - METAL - & Drivers
	SHUTTER MFG - WOOD - & Drivers	CONCRETE FORM OR PAN MFG - STEEL - INCLUDES REPAIR - LARGER THAN 14 GAUGE & Drivers
	SHUTTLE MFG & Drivers	DECKING - STEEL - FABRICATION SHOP & Drivers
	STAKE MFG - WOODEN - & Drivers	IRON OR STEEL: Fabrication: IRON OR STEEL WORKS - SHOP - & Drivers
	STORE FURNITURE OR FIXTURE MFG - WOOD - & Drivers	JAIL OR PRISON CELL MFG & Drivers
	TOY MFG - WOOD - & Drivers	REBAR FABRICATION - SHOP - & Drivers
	TRUNK MFG & Drivers	REFUSE CONTAINER MFG - DUMPSTERS - & Drivers
	VENEER MFG & Drivers	STAIRWAY OR FIRE ESCAPE MFG & Drivers
	VENEER PRODUCTS MFG	TANK MFG - GASOLINE - FOR VEHICLES & Drivers
	VENETIAN BLIND MFG OR ASSEMBLY - WOOD - & Drivers	TOOL BOX MFG - GANG TYPE & TRUCK TYPE - & Drivers
	WINDOW OR DOOR MFG - WOOD - & Drivers	

<p>3041 IRON OR STEEL: Fabrications: IRON WORKS - SHOP - DECORATIVE or artistic - & FOUNDRIES, Drivers SCULPTURE FABRICATION - METAL - & Drivers</p> <p>3042 ELEVATOR or Escalator MFG ESCALATOR or Elevator MFG</p> <p>3064 SIGN MFG - METAL SIGN MFG - PORCELAIN - OUT OF ALUMINUM</p> <p>3066 AIRCRAFT SUB-ASSEMBLIES MFG ALUMINUM AWNING MFG ALUMINUM DOOR, WINDOW AND FRAME MFG AWNING MFG - METAL BARBECUE GRILL MFG BARREL OR DRUM RECONDITIONING - METAL BATHROOM DOOR FRAME MFG - METAL BEDSTEAD MFG OR ASSEMBLY - METAL BLACKBOARD OR CHALKBOARD MFG CABINET, SHELVING & BIN MFG - METAL CARPORT FABRICATION - SHOP - METAL CASKET or Coffin MFG OR ASSEMBLY - METAL COFFIN or Casket MFG OR ASSEMBLY - METAL CONCRETE FORM OR PAN MFG - STEEL INCLUDES REPAIR - SMALLER THAN 14 GAUGE COOLING TOWER MFG - METAL COPPERSMITH - shop CULVERT MFG - CORRUGATED PIPE DOOR, Door Frame or Sash MFG - WOOD - METAL COVERED DOOR MFG - ACCORDION TYPE - METAL & PLASTIC DOOR OR WINDOW MFG - METAL DRUM MFG - STEEL DRUM OR BARREL RECONDITIONING - METAL ELECTRICAL OUTLET BOX MFG</p>	<p>FAN ASSEMBLY, ATTIC - FROM MANUFACTURED PARTS FENCE HARDWARE MFG - METAL FENCE POST MFG - METAL FIREPROOF EQUIPMENT MFG FURNITURE MFG - METAL GATE MFG - METAL JALOUSIE WINDOW MFG KITCHEN EQUIPMENT MFG - METAL METAL GOODS MFG NOC METAL STAMPING REFRIGERATED SHOWCASE MFG - METAL ROOF DECKING MFG - METAL SCREEN MFG OR FABRICATION - METAL SHEET METAL WORK - SHOP SHOWER DOOR AND STALL MFG SKYLIGHT MFG - PLASTIC & METAL SOLAR WATER HEATER PANEL MFG SPIRAL DUCT OR PIPE MFG - SHEET METAL SPRING MFG STOVE HOOD MFG STOVE MFG THRESHOLD FABRICATING - METAL VENETIAN BLIND MFG - METAL WATER HEATER MFG - DOMESTIC WEATHERSTRIP MFG - METAL WEATHERSTIP MFG FROM EXTRUDED ALUMINUM WINDOW OR DOOR MFG - METAL</p> <p>3081 FOUNDRY - FERROUS - NOC</p> <p>3082 FOUNDRY - STEEL CASTINGS WHEEL MFG - RAILROAD CAR</p>
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<p>3085 ALUMINUM FOUNDRY - CAST FORM PROCESS FOUNDRIES - TUNGSTEN CARBIDE ALLOY FOUNDRY, ELECTRIC - PRECISION CASTING - NON-FERROUS FOUNDRY - NON-FERROUS WELDING RODS MFG</p>	<p>3126 AUTOMATIC SPRINKLER HEAD MFG BIT MFG - OIL DRILLING, SEISMOGRAPH, ETC CENTRALIZER MFG - OIL CHRISTMAS TREE MFG - OIL DRILL BIT MFG - OIL ENGINE MFG NOC HYDRAULICS MFG HYDRAULICS REPAIR SERVICE: SHOP ONLY MOTORCYCLE ENGINE MFG OIL OR GAS WELL: METER MFG OIL TOOL MFG OILFIELD SPECIALTY TOOLS MFG PIPE SCREEN MFG PUMP MFG PUMP VALVE MFG - OIL SEALS MFG - MECHANICAL SPRINKLER HEAD MFG TOOL MFG - agricultural, construction, logging, mining, oil or artesian well VALVE MFG VALVE REBUILDING - SERVICE FOR PIPELINE & REFINERY VALVES WATER METER MFG WELL TESTER MFG</p>
<p>3110 CHAIN MFG - FORGED FORGING WORK - drop or machine TOOL MFG - DROP OR MACHINE FORGED - NOC: FORGING</p>	<p>3131 BUTTON or Fastener MFG - METAL FASTENER or Button MFG - METAL</p>
<p>3111 PIPE BENDING - ALUMINUM PIPE BENDING AND CUTTING PIPE CUTTING & WELDING - SHOP PIPE FABRICATION - SHOP</p>	<p>3132 ANCHOR BOLT MFG BOLT or Nut MFG DIE CASTING - NON-FERROUS DIE CASTING MFG NUT or Bolt MFG SPIKE MFG</p>
<p>3113 CUTLERY MFG NOC FILE MFG KNIFE MFG RAZOR MFG SAW MFG TOOL MFG - CARBIDE TIPPED TOOL MFG - NOT DROP OR MACHINE FORGED - NOC WELDING OR CUTTING TIPS MFG</p>	
<p>3114 AUTOMATIC SCREW MACHINE PRODUCTS MFG FILE SHARPENING NAIL MFG SAW SHARPENING - ALL KINDS SCREW MFG TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHining or finishing of TOOLS OR DIE MAKING operations</p>	

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| 3146 | <p>ANCHOR TIE-DOWN MFG FOR MOBILE HOMES</p> <p>BITS AND SPURS MFG - METAL</p> <p>BRASS or Copper GOODS MFG</p> <p>COPPER or Brass GOODS MFG</p> <p>COPPER TUBING & FITTINGS MFG</p> <p>CORK GASKET MFG</p> <p>EXHAUST TAIL PIPE EXTENSIONS MFG</p> <p>FILTER MFG - SCREEN WIRE - WATER FILTERS FOR LAUNDRIES</p> <p>FIRE EXTINGUISHER MFG - PLASTIC & METAL</p> <p>FOUNDRY - LOST WAX</p> <p>HARDWARE MFG NOC</p> <p>HORSE SHOE MFG</p> <p>INDUSTRIAL HOSE ASSEMBLY MFG</p> <p>INVESTMENT FOUNDRY</p> <p>LOCK MFG</p> <p>MUFFLER MFG - AUTOMOTIVE TRUCK & INDUSTRIAL</p> <p>PIPE NIPPLES, COUPLINGS & FITTINGS MFG - PLUMBING</p> <p>PLUMBERS' SUPPLIES MFG NOC</p> <p>SKATE MFG</p> <p>SUCKER ROD MFG - WATER WELL</p> <p>TOY MFG - METAL</p> <p>TYPE FOUNDRY</p> | | <p>GARAGE DOOR OPENER MFG</p> <p>GAS LIGHT MFG</p> <p>GAS or Electric LIGHTING FIXTURES MFG</p> <p>KILN MFG - ELECTRIC</p> <p>REFRIGERATION - COMMERCIAL: SHOP</p> <p>SATELLITE RECEIVING DISH MFG</p> <p>SOLAR PHOTOCELL ASSEMBLY</p> |
| 3179 | <p>AIR CONDITIONER MFG - REFRIGERATED - AUTO AND WINDOW TYPE</p> <p>AIR CONDITIONING COIL MFG</p> <p>AIR CONDITIONING COMPRESSOR REPAIR - SHOP</p> <p>AIR FILTERING EQUIPMENT MFG - ELECTRIC</p> <p>ANTENNA MFG - MICROWAVE</p> <p>CARPET CLEANING MACHINE MFG</p> <p>COMPRESSOR REBUILDING AND REPAIRING - REFRIGERATOR AND AIR-CONDITIONING</p> <p>ELECTRIC or Gas LIGHTING FIXTURES MFG</p> <p>ELECTRICAL APPARATUS MFG NOC</p> | 3220 | <p>CAN MFG</p> <p>FILTER CARTRIDGE MFG - OIL</p> <p>FILTER CARTRIDGE RECONDITIONING - AUTO & INDUSTRIAL</p> <p>OIL FILTER MFG</p> |
| | | 3223 | <p>LAMP MFG & REPAIR</p> <p>LAMP or Lantern MFG NOC</p> <p>LANTERN or Lamp MFG NOC</p> |
| | | 3224 | <p>AGATE or Enamel WARE MFG</p> <p>ENAMEL or Agate WARE MFG</p> |
| | | 3227 | <p>ALUMINUM EXTRUSION MFG</p> <p>ALUMINUM WARE MFG</p> <p>METAL FORMING - SPINNING</p> |
| | | 3255 | <p>WIRE CLOTH MFG</p> |
| | | 3257 | <p>AIR CONDITIONER FILTER MFG - METAL</p> <p>COAT HANGER MFG - WIRE</p> <p>CONCRETE REINFORCING MESH MFG</p> <p>FENCE MFG - METAL CHAIN-LINK</p> <p>FILTER MFG - METAL - FOR AIR CONDITIONERS</p> <p>GROCERY CART & DISPLAY RACK MFG - WIRE</p> <p>PIPE SLING MFG - WIRE</p> <p>SPRING MFG - WIRE</p> <p>WIRE DRAWING - IRON OR STEEL</p> <p>WIRE GOODS MFG NOC</p> |
| | | 3300 | <p>BED SPRING or Wire Mattress MFG</p> <p>WIRE MATTRESS or Bed Spring MFG</p> |

3316	EXPLOSIVES OR AMMUNITION - CARTRIDGE OR SHELL CASE MFG - metal	WATCH CASE MFG
3331	LEAD MFG & Drivers	WATCH MFG
	LEAD PIPE MFG & Drivers	3507 AGRICULTURAL MACHINERY MFG
	LEAD WORKS & Drivers	AUTOMOBILE WASHING EQUIPMENT MFG
	PIPE or Tube MFG - LEAD - & Drivers	COMPRESSOR SYSTEMS MFG - SKID MOUNTED
	SMELTING, Sintering or Refining - LEAD - & Drivers	CONCRETE BATCH PLANT MFG - PORTABLE
	SMELTING - LEAD RECLAIMING FROM JUNK BATTERIES - & Drivers	CONCRETE MIXER MFG - TRANSIT TYPE
3365	HARD BANDING SERVICE - FIELD - & Drivers	CONSTRUCTION MACHINERY, Dredge or Steam Shovel MFG NOC
	OIL OR GAS PIPE INSPECTION - BY TUBOSCOPE, SONOSCOPE, ELECTRO-MAGNETIC AND ULTRASONIC PROCESS: PIPELINE INSPECTION - & Drivers	COTTON GIN MACHINE MFG
	PIPELINE WELD INSPECTION - X-RAY - & Drivers	CRANE MFG - OVERHEAD
	RADIOGRAPHY - OIL OR GAS PIPELINE WELD INSPECTION - BY MEANS OF RADIOACTIVE COBALT 60 OR PORTABLE X-RAY EQUIPMENT & Drivers	DREDGE, Steam Shovel or CONSTRUCTION MACHINERY MFG NOC
	RAIL CAR DISMANTLING & Drivers	DRILLING RIG MFG
	WELDING or Cutting NOC & Drivers	FEED GRINDING & MIXING EQUIPMENT MFG
	X-RAY OF PIPELINE WELDS & Drivers	GOLF CART MFG
3372	ANODIZING	GRAIN ELEVATOR EQUIPMENT MFG
	CHEMICAL MILLING	ICE CRUSHER MFG
	DETINNING	LAUNDRY EQUIPMENT MFG - COMMERCIAL
	ELECTROPLATING	LAWN MOWER MFG - POWER
	GALVANIZING or Tinning - not electrolytic	LOCOMOTIVE WORKS
	HARD BANDING - ELECTRONIC PROCESS - SHOP	MACHINERY MFG NOC
	HEAT TREATING - METAL	MINING or Ore Milling MACHINERY MFG
	TINNING or Galvanizing	OIL OR GAS WELL: DRILLING RIG MFG OR ASSEMBLY
3383	BELT BUCKLE MFG - BRASS, SILVER, ETC	ORE MILLING or Mining MACHINERY MFG
	BUCKLE - BELT MFG - BRASS, SILVER, ETC	POWER TONG MFG
	BUTTON MFG NOC	PUMP JACK MFG
	CLOCK MFG	ROAD or Street MAKING MACHINERY MFG
	GOLD LEAF MFG	SAFE MFG OR REPAIRING
	JEWELRY MFG	SAW MFG - CHAIN
	SILVERWARE MFG	STEAM SHOVEL, Dredge or Construction MACHINERY MFG NOC
		STREET or Road CONSTRUCTION MACHINERY MFG
		TRACTION ENGINE or Power Plow MFG

<p>3548 BOOKBINDING or Printing MACHINE MFG PRINTING or Bookbinding MACHINE MFG</p> <p>3574 ADDING, Computing, Recording or Office MACHINE MFG NOC CARTRIDGE RECHARGE - LASER TYPE CASH REGISTER MFG COMPUTING, Adding, Recording or Office MACHINE MFG NOC GAS METER MFG LASER CARTRIDGE RECHARGE METER MFG - COIN OPERATED PHOTO IDENTIFICATION CAMERA MFG SEWING MACHINE MFG TYPEWRITER MFG</p> <p>3620 BOILERMAKING HEAT EXCHANGER CLEANING IN SHOP HEAT EXCHANGER MFG & REPAIR PRESSURE VESSEL MFG TANK BUILDING - METAL - SHOP TANK HEAD MFG</p> <p>3629 ARMS MFG - SMALL BABBITT BEARING MFG - INDUSTRIAL BALL or Roller BEARING MFG FIREARMS MFG - SMALL GUN OR RIFLE MFG METAL FORMING - HIGH ENERGY RATE METHOD PRECISION MACHINED PARTS MFG NOC RIFLE OR GUN MFG ROLLER or Ball BEARING MFG</p> <p>3632 DRILL BIT REPAIR - ROCK ENGINE REBUILDING - INDUSTRIAL - SHOP FINTUBE MFG GEAR MFG OR GRINDING MACHINE SHOP NOC</p>	<p>MARINE PROPELLER REPAIR PROPELLER REPAIR - MARINE RADIATOR REPAIR - INDUSTRIAL - SHOP ONLY SEISMOGRAPH BIT RETIPPING TOOL JOINT RESURFACING - OIL</p> <p>3639 EXPLOSIVES OR AMMUNITION - PROJECTILE OR SHELL MFG - & Drivers</p> <p>3642 BATTERY MFG - DRY</p> <p>3643 BOILER CONTROL PANEL MFG CIRCUIT BREAKER MFG - ELECTRICAL ELECTRIC MOTOR REPAIR - INDUSTRIAL ELECTRIC POWER or Transmission EQUIPMENT MFG ELECTRICAL MOTOR REPAIR - SHOP OPERATIONS ELECTRICAL SWITCHBOARD MFG MOTOR REPAIR - ELECTRICAL TRANSFORMER MFG - LARGE - FOR POWER TRANSMITTING EQUIPMENT</p> <p>3647 BATTERY MFG - STORAGE</p> <p>3648 Automobile LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC AUTOMOBILE PARTS REBUILDERS NOC BRAKE & CLUTCH RELINING SPARK PLUG MFG</p> <p>3681 AIRCRAFT RADIO MFG AUTOMATIC CONTROL SYSTEM MFG CIRCUIT BOARD MFG - PRINTED ELECTRICAL Cord Set, Radio or Ignition HARNESS ASSEMBLY ELECTRONIC APPARATUS MFG - ASSEMBLY NOC ELECTRONIC CONTROL BOARD MFG ELECTRONIC TELEVISION GAME MFG GEOPHONE MFG PRINTED CIRCUIT BOARD MFG</p>
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| <p>3681
(cont.)</p> | <p>RADIO APPARATUS MFG OR ASSEMBLY NOC
 TELECOMMUNICATIONS APPARATUS MFG
 TELEPHONE or Telegraph APPARATUS MFG
 TELEVISION MFG
 TELEVISION PICTURE TUBE MFG
 THERMOSTAT MFG</p> | <p>3724</p> | <p>AIR CONDITIONING SYSTEMS - HEATING AND/OR COOLING: NOT PORTABLE: INSTALLATION OF AIR CONDITIONING MACHINERY & Drivers
 Automobile WASH EQUIPMENT INSTALLATION & Drivers
 CABLE TENSIONING ON TOWERS - NO ERECTION - & Drivers
 CHICKEN FEEDER INSTALLATION & Drivers
 COOLING TOWER ERECTION - METAL OR WOOD - & Drivers
 CRANE - OVERHEAD - INSTALLATION & Drivers
 CRANE RENTAL - WITH OPERATORS - & Drivers
 DIESEL ENGINE - INSTALLATION AND FIELD SERVICE - & Drivers
 DOOR, OVERHEAD - INSTALLATION - INDUSTRIAL, COMMERCIAL AND RESIDENTIAL & Drivers
 ELECTRICAL APPARATUS INSTALLATION OR REPAIR - OUTSIDE - & Drivers
 ELECTRICAL MOTOR REPAIR - OUTSIDE - & Drivers
 ENGINE INSTALLATION - INDUSTRIAL - FIELD & Drivers
 HYDRAULICS REPAIR SERVICE: FIELD SERVICE & Drivers
 IRRIGATION SYSTEM INSTALLATION - PIVOT TYPE - & Drivers
 MILLWRIGHT WORK NOC - OUTSIDE - & Drivers
 POWER TONG REPAIR SERVICE AWAY FROM SHOP & Drivers
 REFRIGERATION - COMMERCIAL: INSTALLATION, SERVICE AND REPAIR OF MOTORS, COMPRESSORS OR OTHER MACHINERY AND Drivers
 SATELLITE DISH INSTALLATION - COMMERCIAL - & Drivers</p> |
| <p>3685</p> | <p>AIR PRESSURE or Steam GAUGE MFG
 AIRCRAFT AUTOMATIC PILOT MFG
 BUTANE CONVERTER MFG - AUTOMOTIVE
 CAMERA REPAIR SHOPS
 CARBURETOR MFG
 DIESEL INJECTOR REPAIR
 ELECTRONIC TESTING DEVICE MFG
 GAUGE MFG - LIQUID LEVEL
 HEARING AID - MFG
 INSTRUMENT MFG NOC
 METER & GAUGE REPAIR SHOP
 SPEEDOMETER or Taximeter MFG
 STEAM or Air Pressure GAUGE MFG
 STORE: CAMERA REPAIR
 TAXIMETER or Speedometer MFG
 THERMOCOUPLE MFG
 THERMOMETER MFG
 THERMOWELL MFG</p> | | |
| <p>3719</p> | <p>COMPRESSOR STATION CONSTRUCTION & Drivers
 HEAT EXCHANGER CLEANING IN PETRO-CHEMICAL PLANTS & Drivers
 OIL or Gas - REFINING, Distilling, or Compressing UNITS - ERECTION OR REPAIR & Drivers
 PETROCHEMICAL PLANTS AND OIL REFINERIES - ERECTION AND REPAIR - & Drivers
 REFINERY CONSTRUCTION OR REPAIR & Drivers</p> | | |

<p>3724 (cont.) SCALES - INSTALLATION OR ADJUSTMENT: PLATFORM OR BEAM TYPE & Drivers</p> <p>TELEPHONE BOOTH INSTALLATION & Drivers</p> <p>TELEVISION SATELLITE DISH INSTALLATION: COMMERCIAL & Drivers</p> <p>WATER WELL FIELD SERVICE - SURFACE AND SUB-SURFACE - & Drivers</p> <p>X-RAY EQUIPMENT INSTALLATION & REPAIR - NOT PORTABLE - & Drivers</p> <p>3726 BOILER INSTALLATION OR REPAIR</p> <p>BOILER SCALING NOC</p> <p>TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS exclusively</p> <p>3805 AIRCRAFT ENGINE MFG</p> <p>AIRCRAFT PROPELLER REPAIR SHOP - NO AIRCRAFT EXPOSURE</p> <p>AUTOMOBILE ENGINE MFG</p> <p>AUTOMOBILE WHEEL MFG</p> <p>ENGINE MFG - AIRCRAFT OR AUTOMOBILE</p> <p>PROPELLER REPAIR - AIRCRAFT</p> <p>3807 AUTOMOBILE RADIATOR MFG</p> <p>RADIATOR MFG - AUTOMOBILE</p> <p>3808 AUTOMOBILE MFG OR ASSEMBLY</p> <p>3821 AIRCRAFT DISMANTLING FOR USABLE PARTS & Drivers</p> <p>AUTOMOBILE DISMANTLING & Drivers</p> <p>3822 AMBULANCE BODY MFG</p> <p>AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE PRESSED STEEL</p> <p>TRAILER FENDER MFG</p> <p>3823 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: RIVETED OR WELDED</p> <p>GARBAGE TRUCK BODY MFG</p> <p>3824 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC</p> <p>BOAT TRAILER MFG - PLEASURE CRAFT</p> <p>CAMPER UNIT MFG - FOR TRAILERS AND PICKUP TRUCKS</p> <p>CARRIAGE or Wagon MFG OR ASSEMBLY</p>	<p>COTTON TRAILER MFG</p> <p>FIRE EQUIPMENT MFG - TRUCK MOUNTED</p> <p>MOBILE HOME MFG</p> <p>TRAILER MFG - CARGO, FURNITURE, REFRIGERATED</p> <p>3830 AIRPLANE MFG</p> <p>3865 BABY CARRIAGE MFG</p> <p>BICYCLE MFG OR ASSEMBLY</p> <p>3881 CAR MFG - RAILROAD - & Drivers</p> <p>RAIL CAR REPAIR & Drivers</p> <p>4000 BLASTING - ROCK - SPECIALTY CONTRACTORS & Drivers</p> <p>BUILDING STONE EXCAVATION - ROCK - SURFACE OR SUB-SURFACE & Drivers</p> <p>CALICHE PITS & Drivers</p> <p>CLAY or Shale DIGGING & Drivers</p> <p>DIRT PIT OPERATORS & Drivers</p> <p>EXCAVATION - ROCK - & Drivers</p> <p>GRAVEL and Sand PRODUCTION - COMMERCIAL PLANTS - & Drivers</p> <p>LAWN & FILL DIRT PITS & Drivers</p> <p>LIMESTONE QUARRIES & Drivers</p> <p>QUARRY - ALL KINDS - & Drivers</p> <p>ROCK EXCAVATION & Drivers</p> <p>ROOFING SLATE MFG or Slate Splitting & Drivers</p> <p>SAND and Gravel PRODUCTION - COMMERCIAL PLANTS - & Drivers</p> <p>SAND and Shell RECOVERY - by means of SUCTION DREDGE - & Drivers</p> <p>SHALE or Clay DIGGING & Drivers</p> <p>SHELL and Sand RECOVERY - by means of SUCTION DREDGE - & Drivers</p> <p>SLATE SPLITTING or Roofing Slate Mfg. & Drivers</p> <p>STONE CRUSHING & Drivers</p>
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| <p>4021 BRICK or Clay Products MFG NOC & Drivers
 CLAY PRODUCTS or Brick MFG NOC & Drivers
 CONCRETE BLOCK GLAZING & Drivers
 EARTHENWARE or Tile MFG NOC & Drivers
 TILE or Earthenware MFG NOC & Drivers</p> <p>4024 BRICK MFG - FIRE OR ENAMELED - & Drivers
 INSULATOR MFG - PORCELAIN - FOR ELECTRICAL WIRING & Drivers
 RADIANTS MFG FOR GAS HEATERS & Drivers
 REFRACTORY PRODUCTS MFG & Drivers</p> <p>4034 BURIAL VAULT MFG - CONCRETE - INCLUDING INSTALLATION & Drivers
 CAST STONE SLAB MFG & Drivers
 CONCRETE PRODUCTS MFG & Drivers
 CONCRETE STAVE MFG - GRAIN BINS - SHOP & Drivers
 CONCRETE TANK MFG - SHOP - & Drivers
 GRAIN BINS - CONCRETE STAVE MFG - & Drivers</p> <p>4036 CHIP BOARD MFG & Drivers
 GROUT MFG - DRY MIX - & Drivers
 PLASTER BOARD or Plaster Block MFG & Drivers
 PLASTER or Staff MIXING & Drivers
 STAFF or Plaster MIXING & Drivers
 TILE SETTER MIX MFG - DRY</p> <p>4038 CAST STONE MFG - ARCHITECTURAL
 DRESS FORM MFG
 MARBLE VANITY, SINK AND TABLE TOP MFG - SYNTHETIC
 ORNAMENT or Plaster Statuary MFG
 PLASTER STATUARY or Ornament MFG</p> <p>4045 CEMENT PAVE STONE MFG & Drivers
 CONCRETE BLOCK AND BRICK MFG & Drivers</p> | <p>4062 CHINA MFG - DECORATIVE
 CLAY FLOWER POT MFG
 POTTERY MFG: EARTHENWARE - glazed or porcelain - HAND MOLDED OR CAST
 POTTERY MFG: PORCELAIN WARE - mechanical PRESS FORMING
 TERRA COTTA MFG
 TILE MFG - DECORATIVE - GLAZED</p> <p>4101 CATHEDRAL or Art Glass WINDOW MFG & Drivers
 GLASS ETCHING & Drivers
 GLASS MFG - CUT - & Drivers
 GLASS MFG - POLISHED PLATE - & Drivers
 GLASS MFG - ROLLED - & Drivers
 GLASS TEMPERING & Drivers
 GLASS WINDOW MFG - stained - & Drivers</p> <p>4112 FLASHLIGHT MFG OR ASSEMBLY
 FLUORESCENT LIGHT MFG
 FUSE MFG
 INCANDESCENT LAMP MFG
 QUARTZ WAFER MFG
 RADIO TUBE MFG
 SEMICONDUCTOR MFG
 SILICON CRYSTAL GROWING & SLICING - SEMICONDUCTORS</p> <p>4114 GLASSWARE MFG NOC</p> <p>4130 GLASS - INSULATED WINDOW FABRICATION
 GLASS MERCHANT
 THERMAL GLASS MFG</p> <p>4150 LENS MFG - GROUND
 OPTICAL GOODS MFG NOC</p> <p>4206 PULP MFG - GROUND WOOD process
 WOOD CHIP MILLS - PERMANENT LOCATION - PROCESSING LOGS INTO PULP</p> <p>4207 PULP MFG - CHEMICAL process</p> <p>4239 PAPER MFG</p> |
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| <p>4243 BOX MFG - FOLDING PAPER - NOC
BOX MFG - SET-UP PAPER
MILK CARTON MFG</p> <p>4244 BOX MFG - CORRUGATED
CORRUGATED or Fiber Board CONTAINER MFG</p> <p>4250 PAPER COATING
PAPER CORRUGATING OR LAMINATING
PAPER CREPING
PAPER OILING, Paraffining, Parchmentizing OR WAXING
PLASTIC LAMINATE MFG
WALLPAPER MFG</p> <p>4273 BAG MFG - PAPER</p> <p>4279 BAG MFG - FROM GLASSINE MATERIAL
ENVELOPE MFG
FIBER GOODS MFG
FILTER MFG - FOR AIR CONDITIONING SYSTEMS - FIBERGLASS - DISPOSABLE
INSULATION MFG - BLOW TYPE FROM NEWSPAPERS, ETC
LOOSE-LEAF LEDGER or Notebook MFG
NOTEBOOK or Loose-Leaf Ledger MFG
PANEL MFG - SHEATHING - THERMAL INSULATED
PAPER GOODS MFG NOC
PAPER SLITTING & REWINDING
SHEATHING PANEL MFG - THERMAL INSULATED
STATIONERY MFG</p> <p>4282 BOOT or Shoe PATTERN MFG
DRESS PATTERN MFG - paper
MUSIC ROLL MFG - perforated paper
SHOE or Boot PATTERN MFG</p> | <p>4283 ASPHALT PRODUCTS MFG NOC
BUILDING or Roofing PAPER or Felt PREPARATION
CONCRETE EXPANSION JOINTS MFG - NO FELT OR PAPER MFG
FELT or Building or Roofing Paper PREPARATION
ROOFING or Building PAPER OR FELT PREPARATION</p> <p>4299 ADDRESSING or Mailing Co & Drivers
COPYING & DUPLICATING SERVICE & Drivers
DECAL MFG & Drivers
LITHOGRAPHING & Drivers
MAILING or Addressing Co & Drivers
PLAYING CARDS MFG & Drivers
POSTAL SUBSTATION OPERATION & Drivers
PRINTING & Drivers
PRINTING PLATE MFG - NOT METAL - & Drivers
RUBBER STAMP MFG OR ASSEMBLY & Drivers
SILK SCREEN PRINTING & Drivers</p> <p>4304 NEWSPAPER PUBLISHING</p> <p>4307 BOOKBINDING</p> <p>4351 ADVERTISING AGENCY - INCLUDES PHOTOGRAPHY & PHOTO ENGRAVING
ENGRAVING
LCD MFG - LIQUID CRYSTAL DISPLAY
LIQUID CRYSTAL DISPLAY MFG
PHOTO COLOR SEPARATION FROM PRINTS OR NEGATIVES
PHOTOENGRAVING</p> <p>4360 MOTION PICTURE: PRODUCTION - in studios or outside - ALL OPERATIONS - INCLUDES THE DEVELOPMENT OF NEGATIVES & Drivers</p> |
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| <p>4361 FILM PROCESSING & Drivers
 MICROFILMING & Drivers
 PHOTO DEVELOPING AND PRINTING & Drivers
 PHOTO FINISHING PICKUP STATIONS & Drivers
 PHOTOGRAPHER - ALL EMPLOYEES - & Drivers</p> <p>4362 FILM EXCHANGE
 MOTION PICTURE: FILM EXCHANGE & projection rooms</p> <p>4410 CARPET PADDING MFG - RUBBERIZED
 RUBBER GOODS MFG NOC
 RUBBER RECLAIMING</p> <p>4417 BOOT or Shoe MFG - RUBBER
 SHOE or Boot MFG - RUBBER or combined rubber and fabric</p> <p>4420 RUBBER TIRE MFG
 RUBBER TIRE RECAPPING & RETREADING
 TIRE RECAPPING & RETREADING</p> <p>4431 PHONOGRAPH RECORD MFG</p> <p>4432 CARBON PAPER or Typewriter Ribbon MFG
 CARTRIDGE REPAIR OR MFG - RIBBON TYPE
 CRAYON, Pencil or Pen holder MFG
 FOUNTAIN PEN MFG
 INKED RIBBON PREPARATION
 PEN MFG - fountain or ball-point
 PENCIL, Pen holder or Crayon MFG
 PENCIL MFG - MECHANICAL
 PEN HOLDER, Crayon or Pencil MFG
 TYPEWRITER RIBBON or Carbon Paper MFG</p> <p>4439 LACQUER or Spirit Varnish MFG
 SPIRIT VARNISH or Lacquer MFG
 VARNISH - SPIRIT - or Lacquer MFG
 VARNISH MFG - OLEO-RESINOUS</p> | <p>4452 BONE or Ivory GOODS MFG
 FABRIC COATING or Impregnating NOC
 FOAM BEVERAGE CUP MFG
 FURNITURE MFG - PLASTIC - FROM PVC PIPE
 HORN GOODS MFG - Fabricated Products Mfg
 IVORY or Bone GOODS MFG
 LEATHER MFG - IMITATION
 LINOLEUM MFG
 OIL CLOTH MFG
 PLASTIC BAG MFG - CONVERTING FROM ROLLS TO BAGS - NO EXTRUSION OPERATIONS
 PLASTIC PRODUCTS MFG - VACUUM FORMING PROCESS
 PLASTICS MFG: FABRICATED PRODUCTS NOC
 TILE MFG - ASPHALT
 VACUUM FORMING - PLASTIC PRODUCTS</p> <p>4459 ADHESIVES MFG - PLASTIC - SHEETS & LIQUID
 BOWLING BALL MFG - PLASTIC
 FIBERGLASS PIPE FABRICATION BY FILAMENT WINDING
 FIBERGLASS SHEETS MFG
 PLASTIC ADHESIVES MFG
 PLASTIC BAG MFG - EXTRUDING FILM AND CONVERTING TO BAGS
 PLASTIC MFG - BY EXTRUSION PROCESS
 PLASTIC MFG - EXPANDED POLYSTYRENE PELLETS
 PLASTIC SCRAP RECYCLING - GRINDING, SHREDDING, ETC
 PLASTICS MFG: SHEETS, RODS, OR TUBES
 RECYCLING PLASTIC SCRAP</p> <p>4470 CABLE MFG - INSULATED ELECTRICAL
 WIRE INSULATING or Covering</p> |
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<p>4484 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: FIBERGLASS</p> <p>CASKET OR COFFIN MFG - PLASTIC OR FIBERGLASS</p> <p>COFFIN OR CASKET MFG - PLASTIC OR FIBERGLASS</p> <p>DOLL or Doll Parts MFG OR ASSEMBLY</p> <p>FIBERGLASS PRODUCTS MFG NOC</p> <p>FIBERGLASS TANK MFG</p> <p>PLASTIC MOLDING MFG</p> <p>PLASTIC PRODUCTS MFG - INJECTION MOLDED</p> <p>PLASTICS MFG: MOLDED PRODUCTS NOC</p> <p>SWIMMING POOL MFG - FIBERGLASS</p> <p>TILE MFG - PLASTIC</p> <p>TRUCK BODY & CAB MFG - FIBERGLASS</p>	<p>TESTING LABORATORIES - COMMERCIAL</p>
<p>4511 ANALYTICAL CHEMIST</p> <p>ASSAYING</p> <p>BOILER INSPECTION</p> <p>ELEVATOR INSPECTING</p> <p>ENVIRONMENTAL CONSULTANTS</p> <p>GAMMA RAY & X-RAY TESTING - INDUSTRIAL SHOP & OUTSIDE</p> <p>GRAIN SAMPLING & TESTING</p> <p>INSPECTION OF FRUIT AND VEGETABLES - BY CONTRACT</p> <p>INSPECTION OF METALS - INDUSTRIAL - BY MEANS OF RADIOGRAPHY - SHOP AND OUTSIDE</p> <p>INSPECTION OF SEWER LINES/MAINS BY REMOTE CONTROLLED CAMERA - NO CLEANING OR REPAIRING</p> <p>MARINE APPRAISER OR SURVEYOR</p> <p>MONITORING & ANALYSIS FOR ASBESTOS REMOVAL - NO OTHER OPERATIONS</p> <p>RACETRACK OPERATION - HORSE - OFFICIALS & STEWARDS</p> <p>SEWER LINES/MAINS INSPECTION BY REMOTE CONTROLLED CAMERA - NO CLEANING OR REPAIRING</p> <p>SHIP INSPECTION - NOT CARGO</p>	<p>4519 EXTERMINATOR & Drivers</p> <p>INSECT EXTERMINATION and Termite Control & Drivers</p> <p>TERMITE CONTROL and Insect Extermination & Drivers</p> <p>UTILITY POLE PRESERVING BY CHEMICAL INJECTION TO EXISTING STATIONARY POLES & Drivers</p> <p>4558 CANDLE MFG</p> <p>CAULKING COMPOUND MFG</p> <p>COLOR GRINDING, BLENDING or Testing</p> <p>DRESSING or Polish MFG</p> <p>INK MFG - Mucilage or Paste</p> <p>INK MFG - PRINTING</p> <p>MATCH MFG</p> <p>MUCILAGE, Ink (writing) or Paste MFG</p> <p>PAINT MFG</p> <p>PARAFFIN WAX MFG</p> <p>PASTE, Ink (writing) or Mucilage MFG</p> <p>POLISH or Dressing MFG</p> <p>PUTTY MFG</p> <p>WAX MFG</p> <p>WHITING MFG</p> <p>4568 BORAX, Potash or Salt PRODUCING OR REFINING & Drivers</p> <p>POTASH, Borax or Salt PRODUCING OR REFINING & Drivers</p> <p>SALT, Borax or Potash PRODUCING OR REFINING & Drivers</p> <p>4583 COMPOST MFG - COTTON HULLS - & Drivers</p> <p>FERTILIZER MFG & Drivers</p> <p>PEAT MOSS DIGGING, PROCESSING & PACKAGING & Drivers</p>

- 4611 ALOE VERA PLANT PROCESSING & Drivers**
ANTI-TOXIN, Serum or Virus MFG & Drivers
COSMETIC MFG & Drivers
DEODORANT MFG - NONAEROSOL
DRUG, Medicine or Pharmaceutical Preparation MFG & incidental mfg. of ingredients & Drivers
ESSENTIAL OILS MFG & distillation & Drivers
EXTRACT MFG - PERFUMERY, medicinal or flavoring - & Drivers
MEDICINE, Drug or Pharmaceutical Preparation MFG & incidental mfg. of ingredients & Drivers
PERFUME & HAND CREAM MFG & Drivers
PHARMACEUTICAL, Medicine or Drug Preparation MFG & incidental mfg. of ingredients & Drivers
SERUM, Anti-Toxin or Virus MFG & Drivers
VIRUS, Anti-Toxin or Serum MFG & Drivers
- 4635 ACETYLENE GAS MFG & Drivers**
CARBONIC ACID GAS MFG & Drivers
FREON RECYCLING BY SPECIALTY CONTRACTOR & Drivers
GAS MFG - OXYGEN, ACETYLENE, ETC - & Drivers
HYDROGEN or Oxygen MFG & Drivers
NITROGEN MFG & Drivers
OXYGEN or Hydrogen MFG & Drivers
- 4653 GLUE MFG & Drivers**
- 4665 RENDERING WORKS NOC & Drivers**
- 4670 COTTONSEED OIL MFG & Drivers**
COTTONSEED OIL REFINING & Drivers
OIL MFG - COTTONSEED - & Drivers
OIL MFG - VEGETABLE - & Drivers
- 4692 DENTAL Laboratory**
- 4693 INSTRUMENT STERILIZING - MEDICAL**
PHARMACEUTICAL or Surgical GOODS MFG NOC
PROSTHESIS MFG
STERILIZING - MEDICAL INSTRUMENTS
SURGICAL or Pharmaceutical GOODS MFG NOC
- 4703 CORN PRODUCTS MFG**
DEXTRINE MFG
STARCH MFG
- 4712 ASPHALT or Tar DISTILLING OR REFINING & Drivers**
ASPHALT - BLENDING & MIXING OF LIQUID ADDITIVES - NOT BATCH PLANT & Drivers
BRAKE FLUID MFG & Drivers
CEMENT MFG - ASPHALT OR FIBROUS PLASTIC FOR ROOFS - & Drivers
GREASE or Oil MIXING OR BLENDING & Drivers
OIL or Grease MIXING OR BLENDING & Drivers
PIPE THREAD DOPE MFG & Drivers
- 4716 GREASE PROCESSING PLANT - FOR RESTAURANT GREASE EXCLUSIVELY**
LARD REFINING
- 4717 BUTTER SUBSTITUTE MFG**
- 4720 DETERGENT MFG**
DISINFECTANTS MFG - HOUSEHOLD
SOAP or Synthetic Detergent MFG
- 4740 GASOHOL MFG & Drivers**
GREASE PROCESSING & COLLECTING - NOT RESTAURANT GREASE - & Drivers
MOTOR OIL - USED - RECLAIMING & Drivers
OIL - RECLAIMING OF USED MOTOR OIL - & Drivers
OIL or Gas - RECYCLING PLANTS - ALL OPERATIONS & Drivers
OIL REFINING - PETROLEUM - & Drivers

4743	GASOLINE RECOVERY & Drivers		HYDROCHLORIC ACID MFG
4751	CARBON MFG		LAUNDRY BLEACH MFG - LIQUID
	CARBON PROCESSING PLANT - FROM LIGNITE		LITHIUM HYDROXIDE MFG
	SYNTHETIC RUBBER OR RUBBER		NITRIC ACID MFG
	INTERMEDIATE MFG		SULPHUR GRINDING AND PROCESSING
4766	DYNAMITE MFG & Drivers		SULPHURIC ACID MFG
	EXPLOSIVES OR AMMUNITION MFG & Drivers	4819	AEROSOL CANNING - PRESSURIZED
	FIREWORKS MFG & Drivers		CANNING - AEROSOL - PRESSURIZED
	NITROGLYCERIN MFG & Drivers		DEODORANT MFG - AEROSOL
	PYROTECHNICS MFG & Drivers	4823	BACTERIA PRODUCTION FOR SEWAGE
	SIGNAL FLARES MFG & Drivers		DISPOSAL PLANTS
4777	BLASTING AGENTS - PREPARATION OR		CHEMICAL MFG - PRESERVATIVE FOR FRESH
	DISTRIBUTION - & Drivers		VEGETABLES
	EXPLOSIVES DEALER & Drivers		CULTURE PRODUCTION - FOR SEWAGE
4805	INSECTICIDE MFG - LIQUID - FOR HOUSEHOLD		DISPOSAL PLANTS
	USE		MICRO-ORGANISM GROWING
4807	FERTILIZER MFG - LIQUID FOR HOME TYPE		SOIL CONDITIONER MFG - SOLUBLE SULPHUR
	PLANTS	4902	ARCHERY SUPPLIES MFG
	INSECTICIDE MFG - AEROSOL - HOUSEHOLD &		BOW & ARROW MFG
	AGRICULTURE		CLAY TARGET MFG - FOR SKEET OR TRAP
4811	AGRICULTURE CHEMICALS MFG - HIGHLY		SHOOTING
	POISONOUS		FISHING Rod and TACKLE MFG
	AMMONIA MFG		FISHING TACKLE MFG
	ANHYDROUS AMMONIA MFG		GOLF CLUBS - MFG OR ASSEMBLING
	INSECTICIDE MFG HIGHLY POISONOUS		HARNESS or Saddle MFG
4814	PLASTIC MIXING - LIQUID MATERIAL FOR		SADDLE or Harness MFG
	WATERPROOFING		SKI EQUIPMENT MFG
	POLYESTER RESIN MFG		SPORTING GOODS MFG NOC
	WATERPROOFING MATERIAL MFG - LIQUID		TROPHY MFG - WHOLESALE
	PLASTIC		WHIP MFG
4815	ACID MFG NOC	4923	COMPUTER FLOPPY DISK & MAGNETIC TAPE
	AMMONIA DILUTING AND BOTTLING		MFG
	AMMONIUM NITRATE MFG		PHOTOGRAPHIC SUPPLIES MFG
	BLEACH MFG - LIQUID		TAPE MFG - MAGNETIC
	DRILLING MUD ADDITIVES MFG		
	DRY ICE MFG		

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| 5022 | <p>BUILDING RAISING OR MOVING: MASONRY & Drivers</p> <p>CAULKING EXTERIOR OF BUILDINGS & Drivers</p> <p>CEMENT BLOCK ERECTION & Drivers</p> <p>CONCRETE CONSTRUCTION - CONCRETE BLOCK BUILDINGS - & Drivers</p> <p>GLASS BLOCK INSTALLATION - EXTERIOR - & Drivers</p> <p>HEADSTONE SETTING IN CEMETERIES & Drivers</p> <p>MASONRY NOC & Drivers</p> <p>MAUSOLEUM ERECTION & Drivers</p> <p>MONUMENT SETTING IN CEMETERIES & Drivers</p> <p>PAVER STONE INSTALLATION ON SIDEWALKS, DRIVEWAYS & Drivers</p> <p>PLASTERING or Stucco WORK - on OUTSIDE of buildings - & Drivers</p> <p>STUCCO or Plastering WORK - on OUTSIDE of buildings - & Drivers</p> <p>WATERPROOFING: APPLICATION BY MEANS OF TROWEL: EXTERIOR OF BUILDINGS & Drivers</p> <p>WEATHERSTRIP INSTALLATION - CAULKING AND FOAM STRIPS: OUTSIDE & Drivers</p> <p>WRECKING OR DEMOLITION - not marine: MASONRY & Drivers</p> | 5041 | <p>PAINTING: STEEL STRUCTURES OR BRIDGES</p> <p>PAINTING: WATER TOWERS</p> |
| 5040 | <p>CONCRETE CONSTRUCTION - ERECTION OF PRECAST AND PRESTRESSED STRUCTURAL CONCRETE PRODUCTS OR TILT-UP WALL SECTIONS: BUILDINGS OVER TWO STORIES IN HEIGHT</p> <p>IRON OR STEEL: Erection: FRAME - STRUCTURES</p> <p>IRON OR STEEL: Erection: IRON - EXTERIOR</p> <p>IRON OR STEEL: Erection: METAL BRIDGES</p> <p>IRON OR STEEL: Erection: RADIO, television or water TOWERS, smokestacks or gas holders</p> <p>METAL BUILDING CONSTRUCTION - IRON CLAD STEEL FRAME: FRAME WORK</p> <p>TOWER ERECTION - IRON OR STEEL</p> | 5057 | <p>BUILDING CRANE ERECTION AT CONSTRUCTION SITE & Drivers</p> <p>BUILDING RAISING OR MOVING: IRON OR STEEL & Drivers</p> <p>CRANE - STATIONARY - ERECTION ON SITE & Drivers</p> <p>FLAG POLE ERECTION & Drivers</p> <p>IRON OR STEEL: Erection: BOLTED TANKS & Drivers</p> <p>IRON OR STEEL: Erection: NOC & Drivers</p> <p>LIFT SLAB ERECTION - BUILDINGS - & Drivers</p> <p>STADIUM STAND ERECTION & Drivers</p> <p>STAIRWAY ERECTION BY CONTRACT - METAL - INSIDE BUILDINGS & Drivers</p> <p>TANK ERECTION OR REPAIR - BOLTED - & Drivers</p> <p>VAULT CONSTRUCTION or INSTALLATION & Drivers</p> <p>WRECKING OR DEMOLITION - not marine: IRON OR STEEL & Drivers</p> |
| | | 5070 | <p>BURGLAR GUARDS OR BARS - INSTALLATION</p> <p>IRON OR STEEL: Erection: DWELLINGS NOT OVER THREE STORIES in height</p> |
| | | 5102 | <p>ALUMINUM DOOR, WINDOW AND FRAME INSTALLATION & Drivers</p> <p>AWNING, Tent or Canvas Goods ERECTION, Removal or Repair & Drivers</p> <p>BOOTH INSTALLATION FOR TRADE SHOWS & Drivers</p> <p>CABINET, SHELVING & BIN INSTALLATION - PORTABLE - & Drivers</p> <p>CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair & Drivers</p> <p>CARPET INSTALLATION & Drivers</p> <p>DOOR, Door Frame or Sash ERECTION - metal or metal covered - & Drivers</p> |

5102 **DRIVE-UP WINDOW INSTALLATION & Drivers**
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**ELEVATOR ENTRANCE AND DOOR
INSTALLATION & Drivers**

**FIXTURES or Furniture INSTALLATION -
portable - NOC & Drivers**

**FLOOR COVERING - INSTALLATION OF
LINOLEUM, ASPHALT OR RUBBER TILING -
& Drivers**

**FLOORING INSTALLATION - PEDESTAL TYPE -
& Drivers**

**FURNITURE or Fixtures INSTALLATION -
portable - NOC & Drivers**

**HOUSE FURNISHINGS INSTALLATION - NOC &
UPHOLSTERING, Drivers**

**IRON OR STEEL: Erection: DOOR, Door
Frame OR SASH ERECTION - METAL or
metal covered - & Drivers**

**IRON OR STEEL: Erection: IRON, Brass or
Bronze ERECTION - DECORATIVE or
artistic - & Drivers**

**IRON OR STEEL: Erection: IRON, Brass or
Bronze ERECTION - NON-STRUCTURAL -
INTERIOR & Drivers**

PEDESTAL FLOORING INSTALLATION & Drivers

**PRISON OR JAIL CELL ERECTION - STEEL - &
Drivers**

**RESTAURANT EQUIPMENT INSTALLATION &
Drivers**

**SHOWER DOOR AND STALL INSTALLATION &
Drivers**

**STADIUM STANDS INSTALLATION - PORTABLE -
INTERIOR & Drivers**

**TENT, Awning or Canvas Goods ERECTION,
Removal or Repair & Drivers**

**VACUUM CLEANER SYSTEMS - INSTALLATION,
WITHIN WALLS - & Drivers**

VENETIAN BLIND INSTALLATION & Drivers

5160 ELEVATOR ERECTION OR REPAIR

**5183 AIR CONDITIONING SYSTEMS - HEATING AND/
OR COOLING: NOT PORTABLE:
INSTALLATION AND SERVICE OF PACKAGED
OR CENTRAL UNITS INCLUDING PLUMBING
& Drivers**

**ASBESTOS INSULATION REMOVAL FROM PIPES
OR BOILERS & Drivers**

**AUTOMATIC CONTROL INSTALLATION -
PNEUMATIC - & Drivers**

**AUTOMATIC SPRINKLER INSTALLATION &
Drivers**

BOILER or Pipe INSULATING & Drivers

**BUTANE, PROPANE AND OTHER LPG
SYSTEMS - INSTALLATION and
maintenance OF EQUIPMENT - & Drivers**

**CARRIER SYSTEM - PNEUMATIC -
INSTALLATION OR REPAIR & Drivers**

**COOLING TOWER SERVICE - SILT REMOVAL -
& Drivers**

HOT TUB INSTALLATION & Drivers

INDUSTRIAL PIPE WORK NOC & Drivers

INSULATION - PIPE OR BOILER - & Drivers

**INSULATION REMOVAL FROM PIPE OR BOILERS
& Drivers**

LAWN SPRINKLER INSTALLATION & Drivers

**LIQUEFIED PETROLEUM GAS SYSTEMS -
INSTALLATION and maintenance OF
EQUIPMENT - & Drivers**

PIPE or Boiler INSULATING & Drivers

PLUMBING NOC & Drivers

**PNEUMATIC INSTRUMENTATION & CONTROL
SYSTEM INSTALLATION & Drivers**

**SEPTIC TANK INSTALLATION: SETTING TANK
AND NECESSARY PIPE WORK & Drivers**

**SEWER CLEANING - BUILDING CONNECTION -
USING PORTABLE EQUIPMENT & Drivers**

SPRINKLER INSTALLATION & Drivers

**THERMOSTAT INSTALLATION - PNEUMATIC - &
Drivers**

**WATER SOFTENING SYSTEMS INSTALLATION
AND SERVICE & Drivers**

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| <p>5190 AIR CONDITIONING SYSTEMS - HEATING AND/OR COOLING: PORTABLE UNITS: INSTALLATION AND SERVICE OF WINDOW UNITS & Drivers</p> <p>AIRPORT RUNWAY LIGHTING INSTALLATION & Drivers</p> <p>ANTENNA MAINTENANCE - RADAR - & Drivers</p> <p>APPLIANCE REPAIR - COMMERCIAL - & Drivers</p> <p>CATHODIC PROTECTION SYSTEM
INSTALLATION BY CONTRACTOR & Drivers</p> <p>ELECTRICAL WIRING & Drivers</p> <p>KITCHEN EQUIPMENT/APPLIANCE REPAIR - COMMERCIAL - & Drivers</p> <p>LIGHTNING ROD INSTALLATION OR ERECTION & Drivers</p> <p>TELEVISION ANTENNAE ERECTION - NOT TOWERS - & Drivers</p> <p>THERMOSTAT INSTALLATION - ELECTRIC - & Drivers</p> <p>TRAFFIC SIGNAL CONTROL INSTALLATION & Drivers</p> <p>5191 AUTOMATIC DOOR CONTROL INSTALLATION</p> <p>COMPUTER AND DATA PROCESSING SERVICES: MAINTENANCE AND REPAIR</p> <p>DOOR CONTROLS INSTALLATION</p> <p>ELECTRONIC BANK EQUIPMENT INSTALLATION & SERVICE</p> <p>ELECTRONIC MEDICAL EQUIPMENT SERVICE & REPAIR</p> <p>GARAGE DOOR OPENER INSTALLATION</p> <p>HEATING & AIR CONDITIONING SENSOR & CONTROL - INSTALLATION & REPAIR</p> <p>MEDICAL INSTRUMENT REPAIR & SERVICE</p> <p>OFFICE MACHINE or Appliance INSTALLATION, Inspection, Adjustment OR REPAIR</p> <p>PARKING CONTROL SYSTEMS INSTALLATION & SERVICE</p> | <p>PHOTO IDENTIFICATION CAMERA INSTALLATION</p> <p>PIANO TUNING - away from shop</p> <p>SCALES - INSTALLATION OR ADJUSTMENT: COUNTER TYPE</p> <p>X-RAY EQUIPMENT INSTALLATION & REPAIR - PORTABLE</p> <p>5192 ICE MACHINES - SALES, RENTAL, INSTALLATION AND SERVICE - & Drivers</p> <p>SCALES - INSTALLATION OR ADJUSTMENT: COIN OPERATED TYPE & Drivers</p> <p>VENDING or Coin Operated MACHINES - INSTALLATION, SERVICE OR REPAIR & Drivers</p> <p>5200 CABLE TENSION SYSTEM INSTALLATION - FOR CONCRETE SLABS - & Drivers</p> <p>CONCRETE or Cement WORK - FLOORS, DRIVEWAYS, sidewalks, curbs and gutters - & Drivers</p> <p>CONCRETE PUMPING OR PLACING - FOR ONE STORY BUILDINGS - & Drivers</p> <p>CONCRETE SAWING - DRIVEWAYS & SIDEWALKS - & Drivers</p> <p>CURB & GUTTER CONSTRUCTION & Drivers</p> <p>FIBERGLASS SWIMMING POOL INSTALLATION & HOOKUP & Drivers</p> <p>FOUNDATION REPAIR - HOUSE LEVELING - & Drivers</p> <p>HOUSE LEVELING - FOUNDATION REPAIR - & Drivers</p> <p>PARKING AREAS AND DRIVEWAYS - CONSTRUCTION: CONCRETE - ALL OPERATIONS & Drivers</p> <p>SWIMMING POOL CONSTRUCTION - ALL OPERATIONS - & Drivers</p> <p>5203 CONCRETE CONSTRUCTION - BRIDGES - & Drivers</p> <p>CONCRETE SAWING - BRIDGES - & Drivers</p> |
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- 5213 BUILDING CLEANING - EXTERIOR - CHEMICAL PROCESS & Drivers**
BUILDING RAISING OR MOVING: CONCRETE OR CONCRETE ENCASED STEEL & Drivers
CABLE TENSION SYSTEM INSTALLATION - COMMERCIAL - & Drivers
CHIMNEY CONSTRUCTION - NOT METAL - & Drivers
CLEANING BUILDING EXTERIORS - WATER BLASTING OR SAND BLASTING - & Drivers
CLEANING or Renovating BUILDING EXTERIORS & Drivers
CONCRETE CONSTRUCTION - ERECTION OF PRECAST AND PRESTRESSED STRUCTURAL CONCRETE PRODUCTS OR TILT-UP WALL SECTIONS: BUILDINGS ONE AND TWO STORIES IN HEIGHT & Drivers
CONCRETE CONSTRUCTION NOC & Drivers
CONCRETE CULVERT CONSTRUCTION NOT OVER 10' HIGH & Drivers
CONCRETE GRAIN BIN CONSTRUCTION & Drivers
CONCRETE PUMPING OR PLACING NOC & Drivers
CONCRETE SAWING NOC & Drivers
CONCRETE WATER TANK ERECTION & Drivers
GRAIN BIN ERECTION - CONCRETE - & Drivers
GUNITING - ALL OPERATIONS - & Drivers
PLASTIC COATING OF ROOFS - SPRAY METHOD - & Drivers
ROOF DECKING INSTALLATION - BY SUB-CONTRACTOR - AGGREGATE MATERIAL & Drivers
SMOKESTACK or Chimney LINING - NOT METAL - & Drivers
TANK ERECTION OR REPAIR - CONCRETE - & Drivers
WATERPROOFING: APPLICATION BY MEANS OF CONCRETE GUN OR OTHER PRESSURE APPARATUS & Drivers
WRECKING OR DEMOLITION - not marine: CONCRETE OR CONCRETE ENCASED STEEL & Drivers
- 5220 ARTIFICIAL TURF INSTALLATION & Drivers**
ASPHALT APPLICATION ON PARKING AREAS & Drivers
PARKING AREAS AND DRIVEWAYS - CONSTRUCTION: ASPHALT - ALL OPERATIONS & Drivers
PARKING LOT STRIPING - BY SPECIALTY CONTRACTOR - & Drivers
TENNIS COURT SURFACING OR COATING - ASPHALT - & Drivers
TURF - ARTIFICIAL - INSTALLATION & Drivers
- 5348 CERAMIC TILE INSTALLATION - INSIDE**
GLASS BLOCK INSTALLATION - INTERIOR
MARBLE or Stone SETTING - inside
MOSAIC, Stone, Terrazzo or Tile WORK - INSIDE
STONE, Mosaic, Terrazzo or Tile WORK - INSIDE
STONE or Marble SETTING - INSIDE
TERRAZZO, Mosaic, Stone or Tile WORK - INSIDE
TILE, Stone, Mosaic or Terrazzo WORK - INSIDE
TILE INSTALLATION - CERAMIC - INSIDE
- 5403 ALUMINUM AWNING ERECTION & Drivers**
APARTMENT BUILDINGS AND MOTELS - ERECTION - WOOD FRAME & Drivers
BRIDGE BUILDING - WOOD FRAME - & Drivers
BUILDING RAISING OR MOVING: WOODEN & Drivers
CARPENTRY - DWELLINGS - & Drivers
CARPENTRY - PRIVATE one or two family RESIDENCES - & Drivers

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| <p>5403 CARPENTRY NOC & Drivers
(cont.)</p> <p>DECK CONSTRUCTION - WOODEN - & Drivers</p> <p>SIDING INSTALLATION - ALUMINUM OR VINYL - & Drivers</p> <p>WOODEN DECK CONSTRUCTION & Drivers</p> <p>WRECKING OR DEMOLITION - not marine: WOODEN - including dwellings - & Drivers</p> <p>5437 CARPENTRY - INSTALLATION of CABINET WORK or INTERIOR TRIM - & Drivers</p> <p>CARPENTRY - INSTALLATION of FINISHED WOODEN FLOORING - & Drivers</p> <p>CEILINGS - SUSPENDED, STAPLED OR CEMENTED - INSTALLATION & Drivers</p> <p>DRY WALL INSTALLATION - WITHIN BUILDINGS - & Drivers</p> <p>FLOOR COVERING - INSTALLATION OF FINISHED WOODEN FLOORING - & Drivers</p> <p>FLOOR SANDING AND FINISHING - WOOD - & Drivers</p> <p>FORMICA CABINET & COUNTER TOP INSTALLATION & Drivers</p> <p>PANELING INSTALLATION & Drivers</p> <p>SHEETROCK INSTALLATION & Drivers</p> <p>WALLBOARD INSTALLATION - within building - & Drivers</p> <p>WEATHERSTRIP INSTALLATION - METAL ONLY - & Drivers</p> <p>5443 LATHING & Drivers</p> <p>5462 GLAZIER - AWAY FROM SHOP - & Drivers</p> <p>5474 CAULKING INTERIOR OF BUILDINGS & Drivers</p> <p>LINING METAL TANKS WITH PLASTIC & Drivers</p> <p>PAINTING NOC & Drivers</p> <p>PAINTING: OILFIELD TANKS - NOT ELEVATED - & Drivers</p> <p>PAINTING: SHIP INTERIORS & TOP STRUCTURES & Drivers</p> <p>PAINTING: WATER TANKS - NOT ELEVATED - & Drivers</p> | <p>PLASTERING NOC & Drivers</p> <p>TAPING, FLOATING & TEXTURING - NO SHEETROCK INSTALLATION - & Drivers</p> <p>WATERPROOFING: APPLICATION BY MEANS OF BRUSH OR PAINT SPRAY GUN & Drivers</p> <p>WATERPROOFING: APPLICATION BY MEANS OF TROWEL: INTERIOR OF BUILDINGS & Drivers</p> <p>WEATHERSTRIP INSTALLATION - CAULKING AND FOAM STRIPS: INSIDE & Drivers</p> <p>5479 ACOUSTICAL MATERIAL INSTALLATION & Drivers</p> <p>ASBESTOS INSULATION REMOVAL FROM BUILDINGS & Drivers</p> <p>FIBERGLASS INSULATION - INSTALLATION IN BUILDINGS OR WITHIN BUILDING WALLS - & Drivers</p> <p>INSULATION REMOVAL FROM BUILDINGS & Drivers</p> <p>INSULATION WORK NOC & Drivers</p> <p>5491 Automobile GLASS TINTING - No OTHER OPERATIONS - & Drivers</p> <p>GLASS TINTING - ALL KINDS - & Drivers</p> <p>PAPER HANGING & Drivers</p> <p>TINTING - GLASS FOR AUTOMOBILES OR WITHIN BUILDINGS - & Drivers</p> <p>WINDOW TINTING - AUTOMOTIVE OR BUILDINGS - & Drivers</p> <p>5506 AIRPORT RUNWAY CONSTRUCTION & Drivers</p> <p>ASPHALT WORKS: OPERATED BY ROAD PAVING CONTRACTORS - TEMPORARY LOCATION - & Drivers</p> <p>CONCRETE SAWING - STREET OR ROAD - & Drivers</p> <p>DRAINAGE SYSTEM CONSTRUCTION AS PART OF A HIGHWAY CONSTRUCTION CONTRACT & Drivers</p> <p>GUARD RAIL INSTALLATION ALONG STREETS OR HIGHWAYS & Drivers</p> <p>MOWING GRASS ON HIGHWAYS & Drivers</p> |
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- 5506** STREET OR ROAD - ROADSIDE MOWING & MAINTENANCE - & Drivers
(cont.)
- STREET OR ROAD - TRAFFIC LANE MARKER INSTALLATION - & Drivers
- STREET OR ROAD CONSTRUCTION - ALL OPERATIONS - & Drivers
- 5536** AIR CONDITIONING SYSTEMS - HEATING AND/OR COOLING: NOT PORTABLE: DUCT FABRICATION OR INSTALLATION & Drivers
- 5538** ALUMINUM PANELING or sheet metal facing INSTALLATION - BUILDING EXTERIORS - & Drivers
- GREENHOUSE ERECTION - ALL OPERATIONS - & Drivers
- GUTTER & DOWNSPOUT INSTALLATION & Drivers
- HOT HOUSE ERECTION - ALL OPERATIONS - & Drivers
- METAL BUILDING CONSTRUCTION - IRON CLAD STEEL FRAME: SHEET METAL SIDING & Drivers
- METAL CEILING or Wall Covering INSTALLATION & Drivers
- QUONSET HUT ERECTION - METAL - & Drivers
- ROOF DECKING INSTALLATION - METAL - NOT EXCEEDING 1/8" IN THICKNESS & Drivers
- SHEET METAL WORK - OUTSIDE - NOC & Drivers
- SILO ERECTION - SHEET METAL - & Drivers
- 5551** ROOFING - ALL KINDS - & Drivers
- 5606** CONTRACTOR - EXECUTIVE SUPERVISOR OR CONSTRUCTION SUPERINTENDENT
- 5701** SALVAGE OPERATION - NO WRECKING OR STRUCTURAL OPERATIONS - & Drivers
- 6003** PILE DRIVING & Drivers
- WRECKING OR DEMOLITION - not marine: PIERS OR WHARVES & Drivers
- 6045** BREAKWATER or Jetty CONSTRUCTION - ALL OPERATIONS to completion - & Drivers
- CLEARING OF LAND - FLOODWAY - & Drivers
- DAMS OR FLOOD RETARDING STRUCTURE CONSTRUCTION & Drivers
- DAMS or Flood Retarding Structures - EARTH MOVING AND PLACING - & Drivers
- DIKE or Revetment CONSTRUCTION & Drivers
- EROSION CONTROL - ALONG RIVERS, SPILLWAYS, CREEKS, ETC - USING GABION BASKETS & Drivers
- FLOOD OR Dam RETARDING STRUCTURES - EARTH MOVING AND PLACING - & Drivers
- JETTY or Breakwater CONSTRUCTION - ALL OPERATIONS to completion - & Drivers
- LEVEE CONSTRUCTION - ALL OPERATIONS to completion - & Drivers
- REVTMENT or Dike CONSTRUCTION & Drivers
- 6202** DERRICK or Oil Rig ERECTING OR DISMANTLING - ALL OPERATIONS - & Drivers
- DRILLING or Redrilling of OIL or Gas WELLS & Drivers
- DRILLING SALT WATER DISPOSAL WELLS & Drivers
- FIRE FIGHTERS - OILFIELD - OFFSHORE AND ONSHORE & Drivers
- OIL OR GAS WELL: DRILLING OR REDRILLING & Drivers
- OIL OR GAS WELL: SERVICING & Drivers
- OIL OR GAS WELL: SHOOTING & Drivers
- OIL RIG OR DERRICK ERECTING OR DISMANTLING - ALL OPERATIONS - & Drivers
- OIL TANK CLEANING - BY CONTRACT - & Drivers
- OIL TANK CLEANING IN REFINERIES & TANK FARMS & Drivers
- OIL WELL FIRE EXTINGUISHING & Drivers
- OIL WELL INHIBITING & Drivers
- SNUBBING - OIL OR GAS WELLS - & Drivers

- 6203 OIL OR GAS WELL: DRILLING - EXECUTIVE SUPERVISOR
- OIL OR GAS WELL: SERVICING - EXECUTIVE SUPERVISOR
- 6204 BORING UNDER STREETS & RAILROADS & Drivers
- DRILLING NOC & Drivers
- DRILLING OR BORING UNDER STREETS OR RAILROADS & Drivers
- DRILLING RAT HOLES & MOUSE HOLES & Drivers
- GROUTING - SUB-SURFACE AREAS - & Drivers
- SULPHUR WELL DRILLING - BY CONTRACT - & Drivers
- WATER WELL CASING PULLING & Drivers
- WATER WELL DRILLING & Drivers
- 6205 SULPHUR PRODUCING - ALL EMPLOYEES - & Drivers
- SULPHUR WELL DRILLING - BY PRODUCTION COMPANY - & Drivers
- 6206 NITROGEN INJECTION INTO OIL WELLS & Drivers
- OIL OR GAS WELL: ACIDIZING & CEMENTING & Drivers
- OIL OR GAS WELL: FRACTURING & Drivers
- OIL OR GAS WELL: KILLING BY USE OF HIGH PRESSURE PUMPS & Drivers
- OIL OR GAS WELL: PERFORATING OF CASING - ALL EMPLOYEES & Drivers
- 6213 BLOWOUT PREVENTER TESTING & TIGHTENING IN FIELD & Drivers
- DRILL STEM TESTING - HYDROSTATIC - & Drivers
- FISHING TOOL OPERATIONS - OILFIELD - & Drivers
- OIL DRILL STEM TESTING & Drivers
- OIL OR GAS PIPE TESTING BY CONTRACT - HYDROSTATIC PROCESS EXCLUSIVELY - & Drivers
- OIL OR GAS WELL: EQUIPMENT RENTAL: WITH OPERATORS & Drivers
- OIL OR GAS WELL: SPECIALTY TOOL OPERATION NOC - BY CONTRACTOR - & Drivers
- OIL OR GAS WELL: SWABBING & Drivers
- OIL OR GAS WIRELINE SERVICE & Drivers
- PARAFFIN REMOVAL FROM TUBING BY MECHANICAL MEANS & Drivers
- PIPE CLEANING ON RACK AT DRILL SITE & Drivers
- PIPE STRAIGHTENING SERVICE - PORTABLE EQUIPMENT - & Drivers
- PIPELINE CLEANING - USING A POLY PIG - & Drivers
- TUBING TONG RENTAL - WITH OPERATORS - & Drivers
- 6216 DRILL SITE PREPARATION - OIL OR GAS WELLS - & Drivers
- GAS or Oil LEASE WORK NOC - BY CONTRACTOR - & Drivers
- HEATER-TREATER SERVICE - IN FIELD ON PUMPING UNITS - & Drivers
- OIL or Gas LEASE WORK NOC - BY CONTRACTOR - & Drivers
- OIL OR GAS PIPELINE CONSTRUCTION - UNDER 4" O. D. - & Drivers
- OIL OR GAS WELL: REMOVAL OF PARAFFIN BY HOT OIL METHOD - NO PULLING OF RODS AND TUBING & Drivers
- PARAFFIN REMOVAL FROM FLOW LINES TO TANKS & Drivers
- PUMP JACK INSTALLATION & Drivers
- 6219 AGRICULTURE LAND CLEARING & Drivers
- ANCHORING OIL OR GAS DRILLING RIGS - BY CONTRACT - & Drivers
- CESSPOOL DRILLING & Drivers
- CLEAN-UP OF DEBRIS CAUSED BY NATURAL DISASTERS & Drivers

- 6219** **CLEARING and Grading of LAND NOC & Drivers**
(cont.)
- CLEARING OF UTILITY LINE RIGHT-OF-WAY - NEW CONSTRUCTION - & Drivers**
- CONDUIT CONSTRUCTION - FOR CABLE OR WIRE - & Drivers**
- DITCHING SERVICE & Drivers**
- DIVING SERVICE - INLAND & IN TANKS - & Drivers**
- DREDGING & Drivers**
- DRILLING ENVIRONMENTAL TEST HOLES AROUND UNDERGROUND TANKS & Drivers**
- DRILLING FOUNDATION HOLES & Drivers**
- DRILLING PIER HOLES & Drivers**
- DRILLING POST HOLES - TELEPHONE & POWER LINE - NO LINE CONSTRUCTION & Drivers**
- EARTHEN TANK AND TRENCH SILO CONSTRUCTION & Drivers**
- ENVIRONMENTAL CLEAN-UP - DRILLING OF TEST HOLES - & Drivers**
- ENVIRONMENTAL CLEAN-UP - EXCAVATION - & Drivers**
- ENVIRONMENTAL CLEAN-UP - REMOVAL OF OIL WITH ABSORBENT CLOTH FROM DOCKS - & Drivers**
- ENVIRONMENTAL CLEAN-UP - SETTING BOOMS AROUND OIL SPILLS FROM BOATS - & Drivers**
- EXCAVATION IN CONNECTION WITH CONSTRUCTION OF PRIVATE RESIDENCES & Drivers**
- EXCAVATION NOC & Drivers**
- FOUNDATION DRILLING & Drivers**
- GRADING and Clearing of LAND NOC & Drivers**
- GRAVE DIGGING - BY CONTRACTORS - & Drivers**
- HAZARDOUS WASTE REMOVAL - BY EXCAVATION - & Drivers**
- LAND FILL OPERATION - BY PROPERTY OWNER - & Drivers**
- LOGGING OR LUMBERING - MECHANIZED FELLING MACHINES & DELIMBING EQUIPMENT (NO USE OF CHAIN SAWS) - TO INCLUDE PORTABLE CHIPPING OPERATIONS & Drivers**
- OIL RIG OR DERRICK ANCHORING & Drivers**
- OIL SPILL CLEAN-UP &/OR CONTAINMENT - USING ABSORBENT CLOTH FROM DOCKS - & Drivers**
- OIL SPILL CLEAN-UP &/OR CONTAINMENT - VACUUM REMOVAL FROM DOCKS - & Drivers**
- OIL SPILL CLEAN-UP - REMOVAL OF CONTAMINATION FROM BEACHES - & Drivers**
- OIL SPILL CLEAN-UP - REMOVAL OF SOIL BY EXCAVATION - & Drivers**
- OIL SPILL CLEAN-UP - SETTING BOOMS BY BOAT - & Drivers**
- PIER HOLE DRILLING & Drivers**
- PIPELINE RIGHT-OF-WAY MAINTENANCE - CROSS COUNTRY - & Drivers**
- SEPTIC TANK INSTALLATION: EXCAVATION & Drivers**
- TANK EXCAVATION - UNDERGROUND & EARTHEN - & Drivers**
- TANK REMOVAL - UNDERGROUND STORAGE - & Drivers**
- TRANSMISSION LINE CLEARING AND/OR MAINTENANCE: CLEARING AND MAINTENANCE OF RIGHT-OF-WAY & Drivers**
- WASTE PROCESSING AT JOBSITE - REMOVAL BY EXCAVATION - & Drivers**
- WEED CONTROL BY SPECIALTY CONTRACTOR: BY USE OF TRACTORS OR SHREDDERS & Drivers**
- WOOD CHIP MILLS - TEMPORARY LOCATION - PROCESSING LOGS INTO PULP & Drivers**

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| <p>6229 DRAINAGE or Irrigation SYSTEM CONSTRUCTION & Drivers</p> <p>IRRIGATION or Drainage SYSTEM CONSTRUCTION & Drivers</p> <p>IRRIGATION PIPE INSTALLATION - UNDERGROUND - NOT LAWN SPRINKLERS & Drivers</p> <p>LINING EARTHEN PONDS WITH PLASTIC & Drivers</p> <p>6233 OIL or Gas PIPELINE CONSTRUCTION & Drivers</p> <p>PIPELINE CONSTRUCTION - OIL OR GAS - & Drivers</p> <p>PIPELINE REMOVAL - OIL OR GAS - & Drivers</p> <p>PIPELINE WELDING - OIL OR GAS - & Drivers</p> <p>SLIP LINING OF OIL OR GAS PIPELINES WITH PLASTIC PIPE & Drivers</p> <p>6237 DRILLING MUD ENGINEERS & Drivers</p> <p>OIL OR GAS WELL: INSTRUMENT LOGGING, radio activity OR SURVEY WORK IN WELLS & Drivers</p> <p>OIL WELL BOTTOM HOLE PRESSURE SERVICE & Drivers</p> <p>6238 CASING INSTALLATION - OIL WELL - & Drivers</p> <p>CASING RECOVERY - OIL OR GAS WELL - & Drivers</p> <p>OIL OR GAS WELL: INSTALLATION OF CASING BY CONTRACTOR & Drivers</p> <p>OIL OR GAS WELL: RECOVERY OF CASING & Drivers</p> <p>POWER TONG OPERATION - BY CONTRACT - OIL OR GAS WELL CASING & Drivers</p> <p>6306 CAISSON WORK - ALL OPERATIONS to completion - & Drivers</p> <p>COFFER-DAM WORK - ALL OPERATIONS to completion - & Drivers</p> <p>SEWER CONSTRUCTION - ALL OPERATIONS - & Drivers</p> | <p>SHAFT SINKING - ALL OPERATIONS - & Drivers</p> <p>TUNNELING - ALL OPERATIONS - & Drivers</p> <p>6319 AQUEDUCT CONSTRUCTION & Drivers</p> <p>GAS MAIN or Connection CONSTRUCTION & Drivers</p> <p>SLIP LINING OF WATER MAINS IN GROUND & Drivers</p> <p>STEAM MAINS or Connections CONSTRUCTION & Drivers</p> <p>WATER MAIN or Connection CONSTRUCTION & Drivers</p> <p>6400 CHAIN LINK FENCE CONSTRUCTION</p> <p>FENCE ERECTION - ALL TYPES</p> <p>MOBILE HOME - WINDSTORM TIE-DOWN INSTALLATION: BY SPECIALTY CONTRACTOR</p> <p>PLAYGROUND EQUIPMENT INSTALLATION</p> <p>6504 BAKING POWDER MFG</p> <p>BARBECUE SAUCE MFG</p> <p>COCONUT SHREDDING OR DRYING</p> <p>COFFEE CLEANING, ROASTING OR GRINDING</p> <p>FOOD PRODUCTS MFG</p> <p>FOOD SUNDRIES MFG NOC</p> <p>FROZEN FOOD PRODUCTS MFG</p> <p>ICE MFG: Ice mfg & VAULT AND PLATFORM WORKERS</p> <p>NUT CLEANING, grading, shelling AND PACKING</p> <p>NUT ROASTING & PACKAGING</p> <p>PEANUT BUTTER MFG</p> <p>PICKLE MFG</p> <p>PIZZA MFG - FROZEN</p> <p>POTATO CHIP MFG</p> <p>SPICE MILLS</p> <p>TAMALE OR TORTILLA MFG</p> <p>TORTILLA OR TAMALE MFG</p> <p>YEAST MFG</p> |
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<p>6823 ALUMINUM BOAT MFG - PLEASURE CRAFT BOAT BUILDING OR REPAIR - PLEASURE CRAFT - LAND OPERATIONS ONLY FIBERGLASS BOAT MFG - PLEASURE</p> <p>6824 BOAT BUILDING OR REPAIR NOC & Drivers</p> <p>6843 SHIP BUILDING - IRON OR STEEL - NOC & Drivers</p> <p>6872 BARGE CLEANING & Drivers MARINE RAILWAY OPERATION & Drivers SHIP OR BARGE CLEANING SERVICE - ALL OPERATIONS - & Drivers SHIP REPAIR OR CONVERSION & Drivers</p> <p>6874 PAINTING: SHIP HULLS SHIP SCALING</p> <p>7219 AUTOMOBILE TOWING COMPANIES - NO OTHER OPERATIONS - & Drivers ENVIRONMENTAL CLEAN-UP - SUCTIONING - NO PROCESSING OF WASTE & Drivers FREIGHT FORWARDING - OVER 100 LBS - WITH INCIDENTAL WAREHOUSE & Drivers GRAVEL HAULING - BY SPECIALTY CONTRACTOR - & Drivers HAZARDOUS WASTE REMOVAL - BY VACUUM TRUCK - NO CLEANING & Drivers MOBILE HOME - DELIVERY - BY SPECIALTY CONTRACTOR: DELIVERY ONLY & Drivers NEWSPAPER HAULING - BY SPECIALTY CONTRACTOR - NOT NEWS CARRIER & Drivers OIL OR GASOLINE HAULING - BY SPECIALTY CONTRACTOR - & Drivers SALT WATER HAULING - BY SPECIALTY CONTRACTOR - & Drivers SERVICE STATION WASH PIT CLEANING BY MEANS OF SUCTION PUMP & Drivers SLUDGE REMOVAL BY VACUUM TRUCK - NO CLEANING OR PROCESSING - & Drivers TRUCKING: NOC - ALL EMPLOYEES & Drivers</p>	<p>VACUUM SERVICE - SUCTION REMOVAL OF CONTENTS FROM TANKS - NO ENTRY INTO TANK OR PROCESSING OF WASTE & Drivers</p> <p>VACUUM TRUCK SERVICE - OILFIELD - & Drivers</p> <p>WASTE REMOVAL BY VACUUM TRUCK - NO CLEANING OR PROCESSING - & Drivers</p> <p>WATER HAULING FOR OIL DRILLING COMPANIES - BY SPECIALTY CONTRACTOR - & Drivers</p> <p>WRECKER SERVICE - TOWING ONLY - & Drivers</p> <p>WRECKER SERVICE WITHOUT GARAGE & Drivers</p> <p>7230 ADVERTISING CIRCULAR DISTRIBUTION BY CONTRACT & Drivers CIRCULAR DISTRIBUTION - ADVERTISING - BY CONTRACT & Drivers GROCERY DELIVERY - BY CONTRACT - & Drivers MAIL DELIVERY BY CONTRACTORS & Drivers MAIL HAULING UNDER CONTRACT WITH U.S. POST OFFICE DEPT & Drivers MAIL SACK SORTING BY CONTRACTORS & Drivers MEDICAL WASTE - PICK-UP OF PRE-PACKAGED WASTE - BY CONTRACT & Drivers TELEPHONE BOOK DELIVERY BY CONTRACT & Drivers TRUCKING: PARCEL or Package DELIVERY - ALL EMPLOYEES & Drivers</p> <p>7309 STEVEDORING: NOC</p> <p>7313 ORE DOCK OPERATION & stevedoring STEVEDORING: ORE DOCK OPERATION</p> <p>7317 BARGE LOADING BY CONTRACT - NO USE OF HOISTING EQUIPMENT CHEMICAL BARGE LOADING BY CONTRACT - NO USE OF HOISTING EQUIPMENT</p>
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| 7317
(cont.) | <p>CRANE MECHANICS & GEARMEN - AT DOCKS</p> <p>GEARMEN & CRANE MECHANICS - AT DOCKS</p> <p>SHIP MOORING SERVICE</p> <p>STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY</p> <p>STEVEDORING: EXPLOSIVE MATERIALS - NO USE OF HOISTING EQUIPMENT</p> <p>TANKERMAN SERVICE</p> | | <p>AIRCRAFT OR HELICOPTER OPERATION: AERIAL APPLICATION - FLYING CREW</p> <p>AIRCRAFT OR HELICOPTER OPERATION: AIR CARRIER - COMMUTER: FLYING CREW</p> <p>AIRCRAFT OR HELICOPTER OPERATION: FLIGHT TESTING BY MFR - PROTOTYPE OR EXPERIMENTAL AIRCRAFT - FLYING CREW</p> <p>AIRCRAFT OR HELICOPTER OPERATION: PATROL, PHOTOGRAPHY: FLYING CREW</p> <p>AIRCRAFT OR HELICOPTER OPERATION: PUBLIC EXHIBITION: FLYING CREW</p> <p>BALLOON - HOT AIR TYPE - FLYING CREW</p> <p>BANNER TOWING - AIRCRAFT OPERATIONS: FLYING CREW</p> <p>CROP SPRAYING OR DUSTING - AERIAL: FLYING CREW</p> <p>PHOTOGRAPHER - AERIAL NOC: FLYING CREW</p> <p>REPORTERS - AIR TRAFFIC</p> |
| 7327 | <p>STEVEDORING: CONTAINERIZED FREIGHT & Drivers</p> | 7421 | <p>AIRCRAFT OR HELICOPTER OPERATION: TRANSPORTATION OF PERSONNEL: FLYING CREW</p> |
| 7350 | <p>FREIGHT HANDLER NOC: Coverage under U.S. ACT</p> | 7422 | <p>AIRCRAFT OR HELICOPTER OPERATION: FLIGHT TESTING BY MFR - AIRCRAFT MANUFACTURED UNDER AN APPROVED TYPE CERTIFICATE - FLYING CREW</p> <p>AIRCRAFT OR HELICOPTER OPERATION: NOC - FLYING CREW</p> <p>AIRCRAFT OR HELICOPTER OPERATION: SALES OR SERVICE AGENCY: FLYING CREW</p> <p>AMBULANCE SERVICE - AIR AMBULANCE: FLYING CREW</p> <p>PHOTOGRAPHER - AERIAL MAPPING, survey or landscape work aboard aircraft during flight</p> |
| 7360 | <p>FREIGHT HANDLER NOC: Coverage under STATE ACT ONLY</p> <p>RAIL CAR LOADING OR UNLOADING BY CONTRACT</p> <p>REFRIGERATOR CAR LOADING OR UNLOADING BY CONTRACT</p> <p>TIE LOADING CONTRACTOR - RAILROAD</p> | | |
| 7380 | <p>CHAUFFEURS, Drivers & their Helpers NOC - commercial</p> <p>DRIVERS, Chauffeurs and their Helpers NOC - commercial</p> <p>ICE MFG: CHAUFFEURS, Drivers and their Helpers & GARAGE EMPLOYEES</p> | | |
| 7382 | <p>BUS Co: ALL OTHER EMPLOYEES & Drivers</p> <p>HORSE & CARRIAGE TOURS & Drivers</p> <p>LIMOUSINE Co: ALL OTHER EMPLOYEES & Drivers</p> <p>TAXICAB Co: ALL OTHER EMPLOYEES & Drivers</p> | | |
| 7390 | <p>ALE or Beer DEALER - WHOLESALE - & Drivers</p> <p>BEER or Ale DEALER - WHOLESALE - & Drivers</p> | | |
| 7405 | <p>AIRCRAFT OR HELICOPTER OPERATION: AIR CARRIER - SCHEDULED OR SUPPLEMENTAL: FLYING CREW</p> | | |
| 7418 | <p>AIR TRAFFIC REPORTERS</p> <p>AIRCRAFT OPERATIONS - BANNER TOWING: FLYING CREW</p> | | |

<p>7423 AIRCRAFT GROUND SUPPORT EQUIPMENT REPAIR & Drivers</p> <p>AIRCRAFT INSTRUMENT INSTALLATION OR REPAIR & Drivers</p> <p>AIRCRAFT OPERATIONS - BANNER TOWING: ALL OTHER EMPLOYEES & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: AERIAL APPLICATION - ALL OTHER EMPLOYEES - & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: AIR CARRIER - COMMUTER: ALL OTHER EMPLOYEES & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: AIR CARRIER - SCHEDULED OR SUPPLEMENTAL: ALL OTHER EMPLOYEES & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: NOC: ALL OTHER EMPLOYEES & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: PATROL, PHOTOGRAPHY: ALL OTHER EMPLOYEES & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: PUBLIC EXHIBITION: ALL OTHER EMPLOYEES & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: SALES OR SERVICE AGENCY: ALL OTHER EMPLOYEES & Drivers</p> <p>AIRCRAFT OR HELICOPTER OPERATION: TRANSPORTATION OF PERSONNEL: GROUND CREW & Drivers</p> <p>AIRCRAFT SERVICING OR REPAIR & Drivers</p> <p>AIRCRAFT WASHING - BY CONTRACT - & Drivers</p> <p>AIRPORT OR HELIPOINT OPERATOR - ALL EMPLOYEES - & Drivers</p> <p>BAGGAGE HANDLING AT AIRPORT - BY CONTRACT - & Drivers</p> <p>BALLOON - HOT AIR TYPE - GROUND CREW, CHASE CREW & Drivers</p> <p>BANNER TOWING - AIRCRAFT OPERATIONS: ALL OTHER EMPLOYEES & Drivers</p> <p>CROP SPRAYING OR DUSTING - AERIAL: ALL OTHER EMPLOYEES & Drivers</p> <p>FUELING AIRCRAFT - AIRPORT SERVICE - & Drivers</p>	<p>PHOTOGRAPHER - AERIAL NOC: ALL OTHER EMPLOYEES & Drivers</p> <p>WASHING AIRCRAFT - BY CONTRACT - & Drivers</p> <p>7502 GAS Co - NATURAL gas - LOCAL DISTRIBUTION & Drivers</p> <p>STEAM Heating or POWER Co - ALL EMPLOYEES - & Drivers</p> <p>7515 GAS METER - NATURAL - CALIBRATION & SERVICE & Drivers</p> <p>INTELLIGENT PIG - PIPELINE MONITORING USING AN INTELLIGENT PIG - & Drivers</p> <p>OIL or Gas PIPELINE OPERATION & Drivers</p> <p>PIPELINE MONITORING - WITH AN INTELLIGENT POLY PIG - & Drivers</p> <p>7520 FLOOD CONTROL DISTRICT & Drivers</p> <p>IRRIGATION WORKS OPERATION & Drivers</p> <p>WATER CONTROL AND IMPROVEMENT DISTRICT - IRRIGATION AND WATER WORKS - & Drivers</p> <p>WATERWORKS OPERATION & Drivers</p> <p>7538 ELECTRIC Light or POWER LINE CONSTRUCTION & Drivers</p> <p>POWER LINE CONSTRUCTION & Drivers</p> <p>7539 ELECTRIC Light or POWER Co NOC - ALL EMPLOYEES - & Drivers</p> <p>7580 SEWAGE DISPOSAL PLANT OPERATION & Drivers</p> <p>7590 ENVIRONMENTAL CLEAN-UP - SOIL INCINERATION AT PERMANENT FACILITY</p> <p>GARBAGE WORKS</p> <p>INCINERATOR - PERMANENT FACILITY</p>
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| <p>7600 BURGLAR ALARM INSTALLATION or REPAIR & Drivers</p> <p>CABLE - COMPUTER OR TELEPHONE INSTALLATION IN BUILDINGS - & Drivers</p> <p>CLOSED CIRCUIT TELEVISION SYSTEMS INSTALLATION & Drivers</p> <p>COMPUTER CABLE INSTALLATION WITHIN BUILDINGS & Drivers</p> <p>FIRE ALARM INSTALLATION or REPAIR & Drivers</p> <p>INTERCOM SYSTEMS INSTALLATION or REPAIR & Drivers</p> <p>MUSIC SYSTEM INSTALLATION - COMMERCIAL AND INDUSTRIAL - & Drivers</p> <p>SATELLITE DISH INSTALLATION - TELEVISION - RESIDENTIAL & Drivers</p> <p>SOUND SYSTEMS INSTALLATION or REPAIR & Drivers</p> <p>SURVEILLANCE CAMERA INSTALLATION & Drivers</p> <p>TELECOMMUNICATIONS CONTRACTOR: SERVICE CONNECTIONS & Drivers</p> <p>TELEPHONE INSTALLATION & Drivers</p> <p>TELEPHONE OR TELEGRAPH Co.: ALL OTHER EMPLOYEES & Drivers</p> <p>TELEPHONE SWITCHING EQUIPMENT INSTALLATION & Drivers</p> <p>TELEVISION COMMUNITY COAXIAL CABLE COMPANY: SERVICE CONNECTIONS & Drivers</p> <p>TELEVISION SATELLITE DISH INSTALLATION: RESIDENTIAL & Drivers</p> <p>TELEVISION SYSTEMS INSTALLATION - CLOSED CIRCUIT - & Drivers</p> <p>TRAFFIC COUNTER INSTALLATION & Drivers</p> <p>WARNING LIGHT RENTAL AND SERVICE & Drivers</p> | <p>7602 FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION & Drivers</p> <p>TELECOMMUNICATIONS CONTRACTOR: INITIAL LINE CONSTRUCTION & Drivers</p> <p>TELEPHONE, Telegraph or Fire Alarm LINE CONSTRUCTION & Drivers</p> <p>TELEPHONE LINE REMOVAL & Drivers</p> <p>TELEVISION COMMUNITY COAXIAL CABLE COMPANY: INITIAL LINE INSTALLATION & Drivers</p> <p>7610 RADIO OR TELEVISION BROADCASTING - FIELD ANNOUNCERS - & Drivers</p> <p>RADIO OR TELEVISION BROADCASTING STATION - ALL EMPLOYEES & Drivers</p> <p>TELEVISION & RADIO COMMERCIAL PRODUCTION - VIDEO, ETC & Drivers</p> <p>TELEVISION or Radio BROADCASTING STATION - ALL EMPLOYEES - & Drivers</p> <p>VIDEO PRODUCTION - TRAINING, CORPORATE & PRESENTATION VIDEOS - & Drivers</p> <p>7704 FIRE FIGHTERS & Drivers</p> <p>FIRE FIGHTERS - VOLUNTEER - & Drivers</p> <p>7720 AMBULANCE SERVICE BY CONTRACT & Drivers</p> <p>ARMORED CAR OPERATION - BY CONTRACT - & Drivers</p> <p>COURIER SERVICES & Drivers</p> <p>DETECTIVE or Patrol AGENCY & Drivers</p> <p>DETENTION CENTERS & Drivers</p> <p>ESCORT VEHICLE SERVICE CONTRACTOR & Drivers</p> <p>GUARD PATROLS - BY CONTRACT - & Drivers</p> <p>JAIL OR PRISON & Drivers</p> <p>PATROL or Detective AGENCY & Drivers</p> <p>PILOT CAR SERVICE CONTRACTOR & Drivers</p> <p>POLICE OFFICERS & Drivers</p> <p>PRISON OR JAIL & Drivers</p> <p>SECURITY GUARD SERVICE & Drivers</p> |
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| 7855 | RAILROAD CONSTRUCTION: LAYING or Relaying of TRACKS OR MAINTENANCE of way BY CONTRACTOR - no work on elevated railroads - & Drivers

RAILROAD TRACK REMOVAL & Drivers | 8017 | AIRCRAFT PARTS DEALER - RETAIL - & Drivers

ALUMINUM CAN COLLECTION STATION - NO PROCESSING - & Drivers

APPLIANCE DEALER - RETAIL - & Drivers

ART & CRAFT SUPPLY STORE - RETAIL - & Drivers

AUCTIONEERS & Drivers

AUDIO VISUAL AID STORES - RETAIL - & Drivers

BABY FURNITURE AND ACCESSORIES STORE - RETAIL - & Drivers

BEARINGS DEALER- RETAIL - & Drivers

BEVERAGE STORES - RETAIL - & Drivers

BICYCLE SALES AND SERVICE - RETAIL - & Drivers

BINGO PARLORS & Drivers

BOLT & SCREW DEALER - RETAIL - & Drivers

BOOK STORES - RETAIL - & Drivers

BUS STATION AGENTS - BY CONTRACT - & Drivers

CAMERA OR PHOTOGRAPHIC SUPPLY STORES - RETAIL - & Drivers

CAN - ALUMINUM - COLLECTION STATION - NO PROCESSING & Drivers

CAR WASH - SELF SERVICE - & Drivers

CARPET STORE - RETAIL - & Drivers

CEILING FAN SALES & REPAIR - RETAIL - & Drivers

CELLULAR TELEPHONE SALES, INSTALLATION & REPAIR - RETAIL - & Drivers

CHAIN SAW SALES & SERVICE - RETAIL - & Drivers

COIN DEALER - RETAIL - & Drivers

COMPUTER AND DATA PROCESSING SERVICES: COMPUTER SALES - RETAIL STORE - & Drivers |
| 8002 | AUTOMOBILE RENTAL CO: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, Drivers | | |
| 8006 | CONVENIENCE STORES

DELICATESSEN - RETAIL

FRUIT or Vegetable STORE - RETAIL

GROCERY STORE - RETAIL

STORE: CONVENIENCE

STORE: DELICATESSEN - RETAIL

STORE: FRUIT or Vegetable - RETAIL

STORE: GROCERY - RETAIL

STORE: VEGETABLE or Fruit - RETAIL

VEGETABLE or Fruit STORE - RETAIL | | |
| 8008 | CLOTHING or Wearing Apparel STORE - RETAIL

CLOTHING RENTAL STORE

SHOE STORE - RETAIL

STORE: CLOTHING or Wearing Apparel - RETAIL

STORE: CLOTHING RENTAL

STORE: SHOE - RETAIL | | |
| 8013 | DIAMOND CUTTING or Polishing

JEWELRY STORE

OPTICAL STORES

PRECIOUS STONE SETTING

STORE: JEWELRY

STORE: OPTICAL

WATCH REPAIR | | |

8017 (cont.)	DAIRY EQUIPMENT DEALER - RETAIL - & Drivers	JANITOR SUPPLY DEALER - RETAIL - & Drivers
	DOG GROOMING SERVICE & Drivers	KITCHEN APPLIANCE DEALER - RETAIL - & Drivers
	DRAPERY & UPHOLSTERY STORE - RETAIL - & Drivers	LAUNDRY - SELF SERVICE - & Drivers
	ELECTRICAL APPLIANCE DEALER - RETAIL - & Drivers	LAUNDRY PICKUP STATION - NO LAUNDRY OPERATIONS AT THE SAME LOCATION
	ELECTRICAL SUPPLIES DEALER - RETAIL - & Drivers	LAUNDRY SUPPLY DEALER - RETAIL - & Drivers
	ELECTRONIC EQUIPMENT DEALER - RETAIL - & Drivers	LAWN MOWER SALES AND SERVICE - RETAIL - & Drivers
	EQUIPMENT RENTAL - HAND TOOLS - & Drivers	LIQUOR AND WINE DEALER - RETAIL - & Drivers
	FASTENER DEALER - RETAIL - & Drivers	LOCKSMITHS & Drivers
	FIREWORKS SALES - RETAIL - & Drivers	MEDICAL EQUIPMENT (PORTABLE) AND SUPPLIES DEALER - RETAIL - & Drivers
	FIVE AND TEN CENT STORE - RETAIL - & Drivers	MOBILE COMMUNICATION SALES, INSTALLATION & SERVICE - RETAIL - & Drivers
	FLOOR COVERING STORE - RETAIL - & Drivers	MUSIC STORE - RETAIL - & Drivers
	FLORIST - RETAIL - & Drivers	NEWS AGENT or Dealer of Magazines, Newspapers or Other Periodicals - RETAIL - & Drivers
	GARDEN SUPPLY STORES - RETAIL - & Drivers	NURSERY - GARDEN SUPPLY - RETAIL & Drivers
	GASOLINE STATIONS - SELF-SERVICE EXCLUSIVELY - & Drivers	OFFICE SUPPLY STORES - RETAIL - & Drivers
	GOLF CART RENTAL OR REPAIR - NO OTHER OPERATIONS - & Drivers	PAINT STORES - RETAIL - & Drivers
	GUN SALES AND SERVICES - RETAIL - & Drivers	PAWN SHOPS & Drivers
	HARDWARE STORE - RETAIL - & Drivers	PET GROOMING & Drivers
	HAT CLEANING & Drivers	PET STORE - RETAIL - & Drivers
	HEALTH FOOD STORES - RETAIL - & Drivers	PHARMACEUTICAL OR SURGICAL SUPPLY STORES - RETAIL - & Drivers
	HOSPITAL SUPPLY DEALER - RETAIL - & Drivers	PHOTOGRAPHIC & CAMERA SUPPLY STORES - RETAIL - & Drivers
	HOTEL SUPPLY DEALER - RETAIL - & Drivers	PICTURE FRAMING - CUSTOM - & Drivers
	HOUSEHOLD ELECTRICAL APPLIANCE REPAIR & Drivers	PLANT RENTAL OR MAINTENANCE - TROPICAL, SHRUBBERY, FLOWERS & TREES - & Drivers
	ICE CREAM PARLORS & Drivers	PLASTIC SCRAP DEALER - NO PROCESSING - RETAIL & Drivers
	ICE DEALER - RETAIL - & Drivers	

8017 (cont.)	RADIO AND TELEVISION PARTS SALES - RETAIL - & Drivers	STORE: COMPUTER SALES - RETAIL - & Drivers
	RADIO SALES AND SERVICE - NO ANTENNAE ERECTION - RETAIL - & Drivers	STORE: DAIRY EQUIPMENT - RETAIL - & Drivers
	RECORD & TAPE STORES - RETAIL - & Drivers	STORE: DRAPERY & UPHOLSTERY - RETAIL - & Drivers
	RETAIL STORE NOC & Drivers	STORE: ELECTRICAL APPLIANCE - RETAIL - & Drivers
	SEWING MACHINE SALES AND SERVICE - RETAIL - & Drivers	STORE: ELECTRICAL SUPPLIES - RETAIL - & Drivers
	SHOE REPAIR STORE & Drivers	STORE: ELECTRONIC EQUIPMENT - RETAIL - & Drivers
	SHOE SHINING ESTABLISHMENT & Drivers	STORE: EQUIPMENT RENTAL - HAND TOOLS - & Drivers
	SOFT DRINK DEALER - NO BOTTLING - RETAIL & Drivers	STORE: FASTENER - RETAIL - & Drivers
	SPORTING GOODS STORE - RETAIL - & Drivers	STORE: FIREWORKS - RETAIL - & Drivers
	STEREO EQUIPMENT SALES, SERVICE & INSTALLATION - RETAIL - & Drivers	STORE: FIVE AND TEN CENT - RETAIL - & Drivers
	STORE: AIRCRAFT PARTS - RETAIL - & Drivers	STORE: FLOOR COVERING - RETAIL - & Drivers
	STORE: APPLIANCE - RETAIL - & Drivers	STORE: FLORIST - RETAIL - & Drivers
	STORE: ART & CRAFT SUPPLY - RETAIL - & Drivers	STORE: GARDEN SUPPLY - RETAIL - & Drivers
	STORE: AUDIO VISUAL AID - RETAIL - & Drivers	STORE: GUN SALES AND SERVICES - RETAIL - & Drivers
	STORE: BABY FURNITURE AND ACCESSORIES - RETAIL - & Drivers	STORE: HARDWARE - RETAIL & Drivers
	STORE: BEARINGS - RETAIL - & Driver	STORE: HEALTH FOOD - RETAIL - & Drivers
	STORE: BEVERAGE - RETAIL - & Drivers	STORE: HOSPITAL SUPPLY - RETAIL - & Driver
	STORE: BICYCLE - RETAIL - & Drivers	STORE: HOTEL SUPPLY - RETAIL - & Drivers
	STORE: BOLT & SCREW - RETAIL - & Drivers	STORE: ICE - RETAIL - & Drivers
	STORE: BOOK - RETAIL - & Drivers	STORE: JANITOR SUPPLY - RETAIL - & Drivers
	STORE: CAMERA OR PHOTOGRAPHIC SUPPLY - RETAIL & Drivers	STORE: KITCHEN APPLIANCE - RETAIL - & Drivers
	STORE: CARPET - RETAIL - & Drivers	
	STORE: CEILING FAN - SALES & REPAIR - RETAIL - & Drivers	
	STORE: CELLULAR TELEPHONE SALES, INSTALLATION & REPAIR - RETAIL - & Drivers	
	STORE: CHAIN SAW SALES & SERVICE - RETAIL - & Drivers	
	STORE: COIN - RETAIL - & Drivers	

8017 (cont.)	STORE: LAUNDRY SUPPLY - RETAIL - & Drivers	STORE: TELEPHONE (MOBILE) SALES, INSTALLATION & SERVICE - RETAIL - & Drivers
	STORE: LAWN MOWER SALES AND SERVICE - RETAIL - & Drivers	STORE: TELEVISION SALES AND SERVICE - NO ANTENNAE ERECTION OR REPAIR - RETAIL & Drivers
	STORE: LIQUOR & WINE - RETAIL - & Drivers	STORE: TILE - RETAIL - & Drivers
	STORE: MEDICAL EQUIPMENT (PORTABLE) AND SUPPLIES - RETAIL - & Drivers	STORE: TOY - RETAIL - & Drivers
	STORE: MOBILE COMMUNICATION SALES, INSTALLATION & SERVICE - RETAIL - & Drivers	STORE: TROPHY - RETAIL - & Drivers
	STORE: MUSIC - RETAIL - & Drivers	STORE: UPHOLSTERY MATERIAL - RETAIL - & Drivers
	STORE: OFFICE SUPPLY - RETAIL - & Drivers	STORE: VACUUM CLEANER SALES & SERVICE - RETAIL - & Drivers
	STORE: PAINT - RETAIL - & Drivers	STORE: VIDEO RENTAL & Drivers
	STORE: PET - RETAIL - & Drivers	STORE: VITAMIN & HEALTH FOOD - RETAIL - & Drivers
	STORE: PHARMACEUTICAL OR SURGICAL SUPPLY - RETAIL - & Drivers	STORE: WINE & LIQUOR - RETAIL - & Drivers
	STORE: PHOTOGRAPHIC & CAMERA SUPPLY - RETAIL - & Drivers	TELEPHONE - MOBILE - SALES, INSTALLATION & SERVICE - RETAIL - & Drivers
	STORE: PLASTIC SCRAP - NO PROCESSING - RETAIL & Drivers	TELEVISION SALES AND SERVICE - NO ANTENNAE ERECTION OR REPAIR - RETAIL & Drivers
	STORE: RADIO AND TELEVISION PARTS - RETAIL - & Drivers	TILE DEALER - RETAIL - & Drivers
	STORE: RADIO SALES AND SERVICE - NO ANTENNAE ERECTION - RETAIL & Drivers	TOY DEALER - RETAIL - & Drivers
	STORE: RECORD & TAPE - RETAIL - & Drivers	TROPHY STORES - RETAIL - & Drivers
	STORE: RETAIL NOC & Drivers	UPHOLSTERY MATERIAL DEALER - RETAIL - & Drivers
	STORE: SEWING MACHINE SALES AND SERVICE - RETAIL - & Drivers	VACUUM CLEANER SALES & SERVICE - RETAIL - & Drivers
	STORE: SHOE REPAIR & Drivers	VIDEO GAME ROOM OPERATION & Drivers
	STORE: SOFT DRINK - NO BOTTLING - RETAIL & Drivers	VIDEO RENTAL STORE & Drivers
	STORE: SPORTING GOODS - RETAIL - & Drivers	VITAMIN & HEALTH FOOD STORES - RETAIL - & Drivers
	STORE: STEREO EQUIPMENT SALES, SERVICE & INSTALLATION - RETAIL - & Drivers	WINE & LIQUOR DEALER - RETAIL - & Drivers
		YOGURT SHOPS & Drivers

8018 AIRCRAFT PARTS DEALER - WHOLESALE - & Drivers	FIREWORKS DEALER - WHOLESALE - & Drivers
APPLIANCE DEALER- WHOLESALE - & Drivers	FLOOR COVERING DEALER - WHOLESALE - & Drivers
ART & CRAFT SUPPLY DEALER - WHOLESALE - & Drivers	FLORIST - WHOLESALE - & Drivers
AUDIO VISUAL AID DEALER - WHOLESALE - & Drivers	GARDEN SUPPLY DEALER - WHOLESALE - & Drivers
BABY FURNITURE AND ACCESSORIES DEALER - WHOLESALE - & Drivers	GUN DEALER - WHOLESALE - & Drivers
BEARINGS DEALER- WHOLESALE - & Drivers	HEALTH FOOD DEALER - WHOLESALE - & Drivers
BEVERAGE DEALER - WHOLESALE - & Drivers	HOSPITAL SUPPLY DEALER - WHOLESALE - & Drivers
BICYCLE DEALER - WHOLESALE - & Drivers	HOTEL SUPPLY DEALER - WHOLESALE - & Drivers
BOLT & SCREW DEALER- WHOLESALE - & Drivers	ICE DEALER - WHOLESALE - & Drivers
BOOK DEALER - WHOLESALE - & Drivers	JANITOR SUPPLY DEALER - WHOLESALE - & Drivers
CAMERA OR PHOTOGRAPHIC SUPPLY DEALER - WHOLESALE - & Drivers	KITCHEN APPLIANCE DEALER- WHOLESALE - & Drivers
CARPET DEALER - WHOLESALE - & Drivers	LAUNDRY SUPPLY DEALER - WHOLESALE - & Drivers
CEILING FAN DEALER - WHOLESALE - & Drivers	LAWN MOWER DEALER - WHOLESALE - & Drivers
CELLULAR TELEPHONE DEALER - WHOLESALE - & Drivers	LIQUOR & WINE DEALER- WHOLESALE - & Drivers
CHAIN SAW DEALER - WHOLESALE - & Drivers	MEDICAL EQUIPMENT (PORTABLE) AND SUPPLIES DEALER - WHOLESALE - & Drivers
COIN DEALER - WHOLESALE - & Drivers	MOBILE COMMUNICATION DEALER - WHOLESALE - & Drivers
COMPUTER DEALER - WHOLESALE - & Drivers	MUSIC DEALER - WHOLESALE - & Drivers
DAIRY EQUIPMENT DEALER - WHOLESALE - & Drivers	NEWS AGENT or Dealer of Magazines, Newspapers or Other Periodicals - WHOLESALE - & Drivers
DRAPERY & UPHOLSTERY DEALER - WHOLESALE - & Drivers	NURSERY - GARDEN SUPPLY - WHOLESALE & Drivers
ELECTRICAL APPLIANCE DEALER - WHOLESALE - & Drivers	OFFICE SUPPLY DEALER- WHOLESALE - & Drivers
ELECTRICAL SUPPLIES DEALER - WHOLESALE - & Drivers	PACKAGING SMALL ITEMS - BY CONTRACT - & Drivers
ELECTRONIC EQUIPMENT DEALER - WHOLESALE - & Drivers	PAINT DEALER- WHOLESALE - & Drivers
FASTENER DEALER - WHOLESALE - & Drivers	

8018 (cont.) **PET SUPPLIES DEALER - WHOLESALE - & Drivers**
PHARMACEUTICAL OR SURGICAL SUPPLY DEALER - WHOLESALE - & Drivers
PHOTOGRAPHIC & CAMERA SUPPLY DEALER - WHOLESALE - & Drivers
PLASTIC PELLET PACKAGING - NO PROCESSING - & Drivers
PLASTIC SCRAP DEALER - NO PROCESSING - WHOLESALE & Drivers
RADIO AND TELEVISION PARTS DEALER - WHOLESALE - & Drivers
RADIO DEALER - NO ANTENNAE ERECTION - WHOLESALE & Drivers
RECORD & TAPE DEALER - WHOLESALE - & Drivers
SEWING MACHINE DEALER - WHOLESALE - & Drivers
SOFT DRINK DEALER - NO BOTTLING - WHOLESALE & Drivers
SPORTING GOODS DEALER - WHOLESALE - & Drivers
STEREO EQUIPMENT DEALER - WHOLESALE - & Drivers
STORE: AIRCRAFT PARTS - WHOLESALE - & Drivers
STORE: APPLIANCE - WHOLESALE - & Drivers
STORE: ART & CRAFT SUPPLY - WHOLESALE - & Drivers
STORE: AUDIO VISUAL AID - WHOLESALE - & Drivers
STORE: BABY FURNITURE AND ACCESSORIES - WHOLESALE - & Drivers
STORE: BEARINGS - WHOLESALE - & Drivers
STORE: BEVERAGE - WHOLESALE - & Drivers
STORE: BICYCLE - WHOLESALE - & Drivers
STORE: BOLT & SCREW - WHOLESALE - & Drivers
STORE: BOOK - WHOLESALE - & Drivers
STORE: CAMERA OR PHOTOGRAPHIC SUPPLY - WHOLESALE - & Drivers

STORE: CARPET - WHOLESALE - & Drivers
STORE: CEILING FAN - WHOLESALE - & Drivers
STORE: CELLULAR TELEPHONE - WHOLESALE - & Drivers
STORE: CHAIN SAW - WHOLESALE - & Drivers
STORE: COIN - WHOLESALE - & Drivers
STORE: COMPUTER - WHOLESALE - & Drivers
STORE: DAIRY EQUIPMENT - WHOLESALE - & Drivers
STORE: DRAPERY & UPHOLSTERY - WHOLESALE - & Drivers
STORE: ELECTRICAL APPLIANCE - WHOLESALE - & Drivers
STORE: ELECTRICAL SUPPLIES - WHOLESALE - & Drivers
STORE: ELECTRONIC EQUIPMENT - WHOLESALE - & Drivers
STORE: FASTENER - WHOLESALE - & Drivers
STORE: FIREWORKS - WHOLESALE - & Drivers
STORE: FIVE AND TEN CENT - WHOLESALE - & Drivers
STORE: FLOOR COVERING - WHOLESALE - & Drivers
STORE: FLORIST - WHOLESALE - & Drivers
STORE: GARDEN SUPPLY - WHOLESALE - & Drivers
STORE: GUN - WHOLESALE - & Drivers
STORE: HEALTH FOOD - WHOLESALE - & Drivers
STORE: HOSPITAL SUPPLY - WHOLESALE - & Drivers
STORE: HOTEL SUPPLY - WHOLESALE - & Drivers
STORE: ICE - WHOLESALE - & Drivers

8018 (cont.)	STORE: JANITOR SUPPLY - WHOLESALE - & Drivers	STORE: TELEVISION - NO ANTENNAE ERECTION OR REPAIR - WHOLESALE & Drivers
	STORE: KITCHEN APPLIANCE - WHOLESALE - & Drivers	STORE: TILE - WHOLESALE - & Drivers
	STORE: LAUNDRY SUPPLY - WHOLESALE - & Drivers	STORE: TIRE - WHOLESALE - NO SHOP OPERATIONS & Drivers
	STORE: LAWN MOWER - WHOLESALE - & Drivers	STORE: TOY - WHOLESALE - & Drivers
	STORE: LIQUOR & WINE - WHOLESALE - & Drivers	STORE: TROPHY - WHOLESALE - & Drivers
	STORE: MEDICAL EQUIPMENT (PORTABLE) AND SUPPLIES - WHOLESALE - & Drivers	STORE: UPHOLSTERY MATERIAL - WHOLESALE - & Drivers
	STORE: MOBILE COMMUNICATION - WHOLESALE - & Drivers	STORE: VACUUM CLEANER - WHOLESALE - & Drivers
	STORE: MUSIC - WHOLESALE - & Drivers	STORE: VITAMIN & HEALTH FOOD - WHOLESALE - & Drivers
	STORE: OFFICE SUPPLY - WHOLESALE - & Drivers	STORE: WHOLESALE NOC & Drivers
	STORE: PAINT - WHOLESALE - & Drivers	STORE: WINE & LIQUOR - WHOLESALE - & Drivers
	STORE: PET SUPPLIES - WHOLESALE - & Drivers	TELEPHONE (MOBILE) DEALER - WHOLESALE - & Drivers
	STORE: PHARMACEUTICAL OR SURGICAL SUPPLY - WHOLESALE - & Drivers	TELEVISION DEALER - NO ANTENNAE ERECTION OR REPAIR - WHOLESALE & Drivers
	STORE: PHOTOGRAPHIC & CAMERA SUPPLY - WHOLESALE - & Drivers	TILE DEALER - WHOLESALE - & Drivers
	STORE: PLASTIC SCRAP - NO PROCESSING - WHOLESALE & Drivers	TIRE DEALER - WHOLESALE - NO SHOP OPERATIONS & Drivers
	STORE: RADIO AND TELEVISION PARTS - WHOLESALE - & Drivers	TOY DEALER - WHOLESALE - & Drivers
	STORE: RADIO - NO ANTENNAE ERECTION - WHOLESALE & Drivers	TROPHY DEALER - WHOLESALE - & Drivers
	STORE: RECORD & TAPE - WHOLESALE - & Drivers	UPHOLSTERY MATERIAL DEALER - WHOLESALE - & Drivers
	STORE: SEWING MACHINE - WHOLESALE - & Drivers	VACUUM CLEANER DEALER - WHOLESALE - & Drivers
	STORE: SOFT DRINK - NO BOTTLING - WHOLESALE & Drivers	VITAMIN & HEALTH FOOD DEALER - WHOLESALE - & Drivers
	STORE: SPORTING GOODS - WHOLESALE - & Drivers	WHOLESALE STORE NOC & Drivers
	STORE: STEREO EQUIPMENT - WHOLESALE - & Drivers	WINE & LIQUOR DEALER - WHOLESALE - & Drivers
	STORE: TELEPHONE (MOBILE) - WHOLESALE - & Drivers	

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| <p>8032 CLOTHING or Wearing Apparel STORE - WHOLESALE
 SHOE STORE - WHOLESALE
 STORE: CLOTHING or Wearing Apparel - WHOLESALE
 STORE: SHOE - WHOLESALE</p> <p>8033 COLD STORAGE LOCKER - frozen foods
 FISH, Meat or Poultry DEALER - RETAIL
 FROZEN FOOD LOCKERS - OPERATION
 MEAT, Fish or Poultry DEALER - RETAIL
 MEAT, GROCERY AND PROVISION STORE - COMBINED - RETAIL - NOC
 STORE: FISH, Meat or Poultry - RETAIL
 STORE: MEAT, Fish or Poultry - RETAIL
 STORE: MEAT, GROCERY AND PROVISION - COMBINED - RETAIL - NOC
 STORE: SUPERMARKET
 SUPERMARKET</p> <p>8034 EGG DEALER - INCLUDING GRADING, CANDLING, PACKING - WHOLESALE
 FISH, Meat or Poultry DEALER - WHOLESALE
 FOOD PRODUCT DEALER - WHOLESALE
 FROZEN FOOD DEALER - WHOLESALE
 FRUIT or Vegetable STORE - WHOLESALE
 GROCERY STORE - WHOLESALE
 MEAT FABRICATORS - WHOLESALE
 MEAT, Fish or Poultry DEALER - WHOLESALE
 POULTRY - KILLING, DRESSING AND FREEZING
 STORE: FISH, Meat or Poultry - WHOLESALE
 STORE: FRUIT or Vegetable - WHOLESALE
 STORE: GROCERY - WHOLESALE
 STORE: MEAT, Fish or Poultry - WHOLESALE
 STORE: VEGETABLE or Fruit - WHOLESALE
 VEGETABLE or Fruit STORE - WHOLESALE</p> | <p>8039 DEPARTMENT STORE - RETAIL
 STORE: DEPARTMENT - RETAIL</p> <p>8044 FURNITURE STORE: ALL OTHER EMPLOYEES & Drivers
 STORE: FURNITURE: ALL OTHER EMPLOYEES & Drivers</p> <p>8045 DRUG STORE - RETAIL - & Drivers
 PHARMACIES - RETAIL - & Drivers
 STORE: DRUG - RETAIL - & Drivers
 STORE: PHARMACIES - RETAIL - & Drivers</p> <p>8047 DRUG STORE - WHOLESALE
 STORE: DRUG - WHOLESALE</p> <p>8058 BUILDING MATERIAL DEALER: STORE EMPLOYEES
 HOME IMPROVEMENT CENTER: STORE EMPLOYEES
 LUMBER YARD - Commercial: STORE EMPLOYEES
 STORE: HOME IMPROVEMENT: STORE EMPLOYEES</p> <p>8102 BEAN SORTING OR HANDLING
 COTTONSEED DELINTING - ALL METHODS
 DELINTING COTTONSEED
 PEANUT DRYING
 PEANUT HANDLING
 PECAN SHELL BAGGING & SELLING - NO GRINDING
 SEED MERCHANT</p> <p>8106 CEMENT LINING OF TUBULAR GOODS - NOT OILFIELD - & Drivers
 IRON or Steel MERCHANT & Drivers
 REBAR DEALER & Drivers
 STEEL or Iron MERCHANT & Drivers</p> |
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| 8107 | BRASS OR COPPER DEALER - WHOLESALE - & Drivers
CABLE DEALER - WIRE ROPE - & Drivers
CATTLE & HORSE PENS - PORTABLE - RENTAL & INSTALLATION & Drivers
COMPRESSOR OR OILFIELD PUMP DEALER & Drivers
CONCRETE OR MASONRY EQUIPMENT SALES & RENTAL & Drivers
CONCRETE POST TENSIONING SYSTEMS DEALER & Drivers
CONCRETE PRESTRESSING SYSTEMS DEALER & Drivers
CONTRACTOR'S HEAVY EQUIPMENT REPAIR & Drivers
CONTRACTOR'S MACHINERY DEALER & Drivers
DIESEL ENGINE SALES - & Drivers
DRILLING MUD DEALER & Drivers
ELECTRICAL EQUIPMENT DISTRIBUTION - WHOLESALE - & Drivers
EQUIPMENT RENTAL - HEAVY - WITHOUT OPERATORS & Drivers
FARM MACHINERY DEALER - ALL OPERATIONS - & Drivers
FIRE EXTINGUISHER SALES AND SERVICE & Drivers
FORKLIFT SALES, SERVICE AND REPAIR & Drivers
HARDWARE STORE - WHOLESALE - & Drivers
INDUSTRIAL ENGINE SALES & REPAIR - & Drivers
IRRIGATION SYSTEMS DEALER & Drivers
LAUNDRY EQUIPMENT DEALER - COMMERCIAL - & Drivers
MACHINERY DEALER NOC & Drivers
MATERIAL HANDLING EQUIPMENT - SALES, SERVICE, & REPAIR - & Drivers | | OIL OR GAS PIPE INSPECTION- BY TUBOSCOPE, SONOSCOPE, ELECTRO-MAGNETIC AND ULTRASONIC PROCESS: SHOP, YARD AND AT WELL SITE & Drivers
OIL OR GAS WELL: EQUIPMENT RENTAL: WITHOUT OPERATORS & Drivers
OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW - & Drivers
PLASTIC PIPE RENTAL, LAY DOWN AND REMOVAL - CONTINUOUS ROLL - OILFIELD & Drivers
PLUMBERS' SUPPLIES DEALER & Drivers
POST TENSION CABLE DEALER & Drivers
PUMP DEALER - ALL KINDS - & Drivers
ROPE DEALERS - WIRE - WHOLESALE & Drivers
SERVICE STATION EQUIPMENT SALES, SERVICE, AND REPAIR & Drivers
SHIP CHANDLER & Drivers
STORE: HARDWARE - WHOLESALE - & Drivers
STORE: SHIP CHANDLER & Drivers
TOOL DEALER - PORTABLE - WHOLESALE & Drivers
VALVE & FITTING DEALER - NEW - OIL & Drivers
WELDING SUPPLY DEALER & Drivers
WIRE CABLE DEALER - & Drivers |
| 8113 | OIL OR GAS PIPE COATING AND WRAPPING - SHOP OR YARD - & Drivers
OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - SECOND HAND - & LOCAL MANAGERS, Drivers
PIPE DEALER - USED - OILFIELD & Drivers
PIPE RECONDITIONING - OIL - & Drivers | 8209 | VEGETABLE PACKING & Drivers |

- 8215 FEED, Hay or Grain DEALER & LOCAL MANAGERS, Drivers
 - FEED SUPPLEMENT BLENDING & Drivers
 - FERTILIZER DEALER - INCLUDES APPLICATION WITH TRUCK EQUIPMENT - & Drivers
 - GRAIN, Feed or Hay DEALER & LOCAL MANAGERS, Drivers
 - HAY, Grain or Feed DEALER & LOCAL MANAGERS, Drivers
 - LIME APPLICATION - AGRICULTURAL - BY CONTRACT & Drivers
 - LIQUID FEED SUPPLEMENT BLENDING & Drivers
 - WOOL MERCHANTS - INCLUDING WAREHOUSE OPERATIONS - & Drivers
- 8227 CONTRACTOR'S PERMANENT YARD
- 8231 CEDAR CHIP GRINDING & SACKING & Drivers
 - CORD WOOD DEALER & Drivers
 - FUEL AND MATERIAL DEALER NOC - no second-hand building materials or lumber - & LOCAL MANAGERS, Drivers
 - MULCH BLENDING & SACKING & Drivers
 - WOOD CHIP GRINDING & SACKING & Drivers
 - WOOD FLOUR MFG & Drivers
- 8234 BUILDING MATERIAL DEALER: ALL OTHER EMPLOYEES & yard, warehouse, Drivers
 - CONCRETE - READY-MIX DEALER - PREPARATION AND DELIVERY & Drivers
 - CONCRETE FORMS - SALES AND RENTAL - & Drivers
 - CRATE DEALER - VEGETABLE - & Drivers
 - DOOR, OVERHEAD - SALES - & Drivers
 - DOOR & WINDOW DEALER & Drivers
 - FENCE DEALER - INCLUDING HARDWARE FITTINGS, GATES AND POSTS - & Drivers
 - FENCING DEALER & Drivers
 - HOME IMPROVEMENT CENTER: ALL OTHER EMPLOYEES & yard, warehouse, Drivers
 - INSULATION DEALER - INDUSTRIAL, COMMERCIAL & RESIDENTIAL - & Drivers
- LUMBER YARD - Commercial: ALL OTHER EMPLOYEES & yard, warehouse, Drivers
 - MOLDING DEALER - WOOD - & Drivers
 - PANELING, PLYWOOD & VENEER DEALER & Drivers
 - POLE, Post or Tie YARD & Drivers
 - POST, Pole or Tie YARD & Drivers
 - RAILROAD TIE DEALER - USED - & Drivers
 - SAND & GRAVEL DEALER - FROM STOCK PILE - NO PIT OPERATIONS & Drivers
 - SASH, Door or Assembled Millwork DEALER & Drivers
 - SCAFFOLDS - SALE AND RENTAL: STORE OR YARD & Drivers
 - SOIL DEALER - FROM STOCK PILE - NO PIT OPERATIONS & Drivers
 - STEEL BUILDING DEALER & Drivers
 - STORE: HOME IMPROVEMENT: ALL OTHER EMPLOYEES & yard, warehouse, Drivers
 - TIE, Post or Pole YARD & Drivers
 - WOOD PRESERVING & Drivers
- 8264 ALUMINUM CAN RECYCLING OR SHREDDING & Drivers
 - BOTTLE DEALER - USED - & Drivers
 - BOTTLE RECYCLING & Drivers
 - CAN - ALUMINUM - RECYCLING OR SHREDDING & Drivers
 - PAPER SHREDDING & BAILING & Drivers
 - PAPER STOCK or Rag DEALER - Used - & Drivers
 - RAG or Paper Stock DEALER - USED - & Drivers
 - RECYCLING ALUMINUM CANS & Drivers
 - RECYCLING GLASS & Drivers
 - RECYCLING PAPER & Drivers
 - RUBBER STOCK DEALER - USED - & Drivers
 - TIRE CORD SALVAGING & Drivers

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| 8265 | AUTOMOBILE CRUSHING OR SHREDDING & Drivers
BATTERY SALVAGING & Drivers
IRON or Steel SCRAP DEALER & Drivers
JUNK DEALER & Drivers
METAL SCRAP DEALER & Drivers
STEEL or Iron SCRAP DEALER & Drivers
TUNGSTEN RECOVERY FROM SCRAP IRON AND STEEL BY SULFURIC ACID & Drivers | 8295 | COTTON COMPRESSING & Drivers
COTTON MERCHANT & Drivers
COTTON STORAGE & Drivers |
| 8288 | CATTLE DEALER & Drivers
FEED LOT OPERATION & Drivers
LIVESTOCK AUCTION COMPANIES & Drivers
LIVESTOCK FEED LOT OPERATION - CUSTOM FEEDING - & Drivers
LIVESTOCK SALES Co & Drivers
SHEEP DIPPING, VACCINATING AND SPRAYING - BY CONTRACT - & Drivers
SHEEP SHEARING BY CONTRACT & Drivers
STOCKYARD & Drivers | 8304 | GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, Drivers
RICE DRYING & Drivers |
| 8292 | FREIGHT FORWARDING WAREHOUSE & Drivers
LIQUID STORAGE TERMINAL - BY CONTRACT - & Drivers
OIL OR PETROLEUM PRODUCTS STORAGE - BY CONTRACT - & Drivers
STORAGE WAREHOUSE - COLD - & Drivers
STORAGE WAREHOUSE NOC & Drivers
WAREHOUSING - COLD STORAGE - & Drivers
WAREHOUSING NOC & Drivers | 8350 | AIRCRAFT FUELING - GROUND OPERATIONS BY CONTRACT - & Drivers
ANHYDROUS AMMONIA DEALER & Drivers
BOILER SCALING BY MEANS OF CHEMICALS & Drivers
BUTANE, PROPANE AND OTHER LPG DEALER - & Drivers
CHEMICALS & SOLVENTS DISTRIBUTING - BULK - & Drivers
CLEANING FLUID DEALER - WHOLESALE - & Drivers
CRUDE OIL DEALER - BUYING AND HAULING CRUDE OIL FROM VARIOUS LEASES - & Drivers
GASOLINE DEALER - BUYING AND HAULING CRUDE OIL FROM VARIOUS LEASE GATHERING SYSTEMS - & Drivers
GASOLINE or Oil DEALER & Drivers
LIQUEFIED PETROLEUM GAS DEALER & Drivers
OIL COLLECTION - USED - FROM SERVICE STATIONS FOR RESALE - NO PROCESSING - & Drivers
OIL or Gasoline DEALER & Drivers
SOLVENT DISTRIBUTION - BULK - & Drivers |
| 8293 | FURNITURE MOVING & storage, Drivers
HOUSEHOLD GOODS - PACKING - & Drivers
MOVING & STORAGE - HOUSEHOLD FURNITURE - & Drivers
PACKING HOUSEHOLD GOODS & Drivers
STORAGE WAREHOUSE - FURNITURE - & Drivers
WAREHOUSING - FURNITURE - & Drivers | 8385 | AUTOMOBILE RENTAL Co: GARAGE EMPLOYEES
BUS Co: GARAGE EMPLOYEES
LIMOUSINE Co: GARAGE EMPLOYEES
TAXICAB Co: GARAGE EMPLOYEES |

<p>8387 Automobile LUBRICATION, GREASING & MAINTENANCE & Drivers</p> <p>Automobile SERVICE STATION & Drivers</p> <p>CAR WASH - FULL SERVICE - & Drivers</p> <p>GASOLINE STATION - RETAIL - & Drivers</p> <p>STORAGE BATTERY SERVICE STATION & Drivers</p> <p>TIRE TESTING - AUTOMOBILE AND TRUCK - & Drivers</p>	<p>BOATS AND MOTORS - PLEASURE CRAFT: SERVICE & Drivers</p> <p>DRIVE SHAFT REBUILDING - AUTOMOTIVE - & Drivers</p> <p>EMISSIONS TESTING - AUTOMOBILE - & Drivers</p> <p>MOBILE HOME - DELIVERY - BY SPECIALTY CONTRACTOR: DELIVERY & PLACEMENT & Drivers</p> <p>MOBILE HOME REPAIR - SHOP - BY DEALER OR SPECIALTY CONTRACTOR & Drivers</p> <p>MOBILE HOME - SALES: ALL OTHER EMPLOYEES & Drivers</p> <p>MOBILE HOME - WINDSTORM TIE-DOWN INSTALLATION: BY DEALER & Drivers</p> <p>MOTORCYCLE SERVICE & Drivers</p> <p>MUFFLER SHOP & Drivers</p> <p>PAINTING: AIRCRAFT & Drivers</p> <p>PAINTING: Automobile or Carriage BODIES & Drivers</p> <p>RADIATOR REPAIR - Automobile - & Drivers</p> <p>STORE: AUTOMOBILE ACCESSORY - RETAIL - NOC & Drivers</p> <p>STORE: AUTOMOBILE PARTS - WHOLESALE OR RETAIL - & Drivers</p> <p>STORE: TIRE - RETAIL - & Drivers</p> <p>TIRE DEALER - RETAIL - & Drivers</p> <p>TRUCK AND TRAILER BODY REPAIR - NO MFG - & Drivers</p> <p>TRUCK LEASING - WITHOUT OPERATORS - MAINTENANCE ONLY & Drivers</p> <p>VAN CONVERSION & Drivers</p> <p>WRECKER SERVICE WITH GARAGE & Drivers</p>
<p>8391 AIRCRAFT PAINTING & Drivers</p> <p>Automobile ACCESSORY STORE - WHOLESALE OR RETAIL - NOC & Drivers</p> <p>Automobile AIR CONDITIONERS - INSTALLATION - & Drivers</p> <p>Automobile BODY REPAIR & Drivers</p> <p>Automobile BUMPER RECONDITIONING & PLATING & Drivers</p> <p>Automobile CONVERSION & Drivers</p> <p>AUTOMOBILE ENGINE REBUILDERS & Drivers</p> <p>Automobile GLASS INSTALLATION & Drivers</p> <p>Automobile INSPECTION STATION & Drivers</p> <p>Automobile MACHINE SHOP & Drivers</p> <p>Automobile PAINTING & Drivers</p> <p>Automobile PAINTS DEALER & Drivers</p> <p>AUTOMOBILE PARTS STORE - WHOLESALE OR RETAIL - & Drivers</p> <p>Automobile REPAIR SHOP & parts department employees, Drivers</p> <p>Automobile SALES or Service AGENCY & parts department employees, Drivers</p> <p>Automobile TIRE DEALER - RETAIL - & Drivers</p>	

- 8601 AIR FLOW BALANCING OF AIR CONDITIONING SYSTEMS**
ARCHITECT or Engineer - **CONSULTING**
ENGINEER or Architect - **CONSULTING**
ENTOMOLOGIST - CONTRACT TO CHECK FARMER'S COTTON OR OTHER CROPS FOR INFESTATION AND RECOMMEND TYPE OF TREATMENT
LAND MAN FOR BUYING OR LEASING MINERAL RIGHTS
OIL OR GAS GEOLOGIST or Scout
OIL OR GAS WELL: DRILLING CONSULTANTS
PIPELINE LOCATOR SERVICE
SURVEYOR
TIMBER CRUISERS - NO OTHER OPERATION
- 8606 GEOPHYSICAL EXPLORATION - seismic - ALL EMPLOYEES & Drivers**
- 8607 ECOLOGY STUDIES - WATER, FISH, ANIMALS, ETC - & Drivers**
GEOPHYSICAL EXPLORATION NOC - ALL EMPLOYEES - & Drivers
- 8709 INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS OR DOCKS or Railway Stations or Warehouses**
STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES: TALLIERS, CHECKING CLERKS AND Employees engaged in mending or REPACKING OF DAMAGED CONTAINERS
STEVEDORING: TALLIERS AND CHECKING CLERKS engaged in connection with stevedore work
THIRD PARTY WITNESSES OF PRODUCTS ON SHIPS
WEIGHERS, Samplers or Inspectors OF MERCHANDISE ON VESSELS OR DOCKS or at Railway Stations or Warehouses
- 8726 STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS**
- 8742 APPRAISERS - TAX**
BOY AND GIRL SCOUT COUNCILS: EXECUTIVE SECRETARIES - OFFICE AND TRAVEL
- CLAIM ADJUSTERS** or Special Agents - Insurance Co. - Outside
COLLECTORS, Messengers or Salesperson - OUTSIDE
COUNSELING SERVICES - OUTSIDE
DEMONSTRATION OF PRODUCTS IN STORES - NOT STORE EMPLOYEES
FOOD SAMPLE DISTRIBUTION IN STORES - NOT STORE EMPLOYEES
INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC - VISUAL INSPECTION ONLY
INSURANCE CLAIM ADJUSTERS - OUTSIDE
INTERIOR DESIGNERS - CONSULTING ONLY
LIVESTOCK COMMISSION MERCHANT
MESSENGERS, Collectors or Salespersons - OUTSIDE
REAL ESTATE AGENCY - OUTSIDE employees - & collectors
REAL ESTATE APPRAISERS
SALESPERSONS, Collectors or Messengers - OUTSIDE
SAMPLE DISTRIBUTION IN STORES - NOT STORE EMPLOYEES
TAX APPRAISERS
- 8748 AUTOMOBILE SALESPERSONS**
BOATS AND MOTORS - PLEASURE CRAFT: SALES
MOBILE HOME - SALES: SALESPERSONS
MOTORCYCLE SALES

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| <p>8752 COFFEE MAKER RENTAL & Drivers
 HOUSE FURNISHINGS or Wearing Apparel DEALER - RETAIL - & Drivers
 ICE CREAM VENDORS - NEIGHBORHOOD ROUTES - & Drivers
 MOBILE FOOD UNITS: ROUTE Salespersons & Drivers
 SALESPERSONS - ROUTE - & Drivers
 STORE: HOUSE FURNISHINGS or Wearing Apparel - RETAIL - & Drivers
 WEARING APPAREL or Household Furnishings DEALER - RETAIL - & Drivers</p> <p>8754 FURNITURE STORE: INSIDE SALES EMPLOYEES
 STORE: FURNITURE: INSIDE SALES EMPLOYEES</p> <p>8755 LABOR UNION - ALL EMPLOYEES</p> <p>8803 ACCOUNTANT, Auditor or Factory Cost or Office Systematizer - TRAVELING
 AUDITOR, Accountant or Factory Cost or Office Systematizer - TRAVELING
 FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor - TRAVELING
 INVENTORY BY CONTRACT
 OFFICE or Factory Cost SYSTEMATIZER, Accountant or Auditor - TRAVELING
 TAX COLLECTING AGENCY</p> <p>8809 EXECUTIVE OFFICERS NOC - PERFORMING CLERICAL OR OUTSIDE SALESPERSONS DUTIES ONLY</p> <p>8810 AIR TRAFFIC CONTROLLERS
 BOY AND GIRL SCOUT COUNCILS: CLERICAL OFFICE EMPLOYEES OTHER THAN AT CAMP LOCATIONS
 CLERICAL OFFICE EMPLOYEES NOC
 COMPUTER AND DATA PROCESSING SERVICES: OPERATORS, PROGRAMMERS
 COTTON CLASSING: CLASSERS, CLERKS & MICRONAIRE OPERATORS</p> | <p>COUNSELING SERVICES - INSIDE
 COURT REPORTERS - FOR COURTS
 DRAFTING EMPLOYEES
 RACETRACK OPERATION - DOG - PARI-MUTUEL CLERKS
 RACETRACK OPERATION - HORSE - PARI-MUTUEL CLERKS
 TELEMARKETING
 WEIGHT MANAGEMENT CENTER</p> <p>8820 ABSTRACT OR TITLE CO - ALL EMPLOYEES & Clerical, Messengers, Drivers
 ATTORNEY - ALL EMPLOYEES & Clerical, Messengers, Drivers
 COURT REPORTERS - FOR LAW FIRMS - & Messengers, Clerical, Drivers
 LAW OFFICE - ALL EMPLOYEES & Clerical, Messengers, Drivers
 TITLE OR ABSTRACT CO - ALL EMPLOYEES & Clerical, Messengers, Drivers</p> <p>8828 HOME HEALTH CARE: ALL OTHER EMPLOYEES
 HOMEMAKER SERVICE
 VISITING NURSES ASSOCIATIONS: ALL OTHER EMPLOYEES</p> <p>8829 CONVALESCENT or Nursing HOME - ALL EMPLOYEES
 NURSING or Convalescent HOME - ALL EMPLOYEES</p> <p>8831 ALLIGATOR CONTROL - REMOVAL OF NUISANCE ALLIGATORS - & Drivers
 ANIMAL SHELTERS & Drivers
 ARTIFICIAL INSEMINATION - ANIMALS & FOWLS - & Drivers
 CHICKEN DEBEAKING, SEXING AND VACCINATING - BY CONTRACT - & Drivers
 DOG CATCHERS & Drivers
 DOG KENNELS - BOARDING - & Drivers</p> |
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| 8831 | DOG SHOW: KENNEL EMPLOYEES & Drivers
HOSPITAL - VETERINARY - & Drivers
HUMANE SOCIETIES & Drivers
KENNELS - DOG - & Drivers
RACETRACK OPERATION - DOG - KENNEL EMPLOYEES & Drivers
VETERINARY HOSPITAL & Drivers | 8837 | CHARITABLE or Religious ORGANIZATION - welfare - ALL OPERATIONS & Drivers
RELIGIOUS or Charitable ORGANIZATION - welfare - ALL OPERATIONS & Drivers
SHELTERED WORKSHOPS & Drivers |
| 8832 | BLOOD BANKS
CHIROPRACTOR'S OFFICE
DENTIST
HEARING AID SALES - TESTING AND FITTING
INHALATION THERAPISTS
LABORATORY - MEDICAL
MEDICAL LABORATORY
MINOR EMERGENCY CLINICS
MOBILE MEDICAL UNIT - CAT SCAN, MAMMOGRAPHY, ETC
OPTOMETRIST
PHYSICAL THERAPISTS
PHYSICIAN
THERAPISTS - INHALATION, PHYSICAL, ETC | 8838 | LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES
MUSEUM OR PUBLIC LIBRARY - PROFESSIONAL EMPLOYEES
PLANETARIUM
PUBLIC LIBRARY OR MUSEUM: PROFESSIONAL EMPLOYEES |
| 8833 | AMBULANCE SERVICE - AIR AMBULANCE: MEDICAL PERSONNEL
HOME HEALTH CARE: PROFESSIONAL EMPLOYEES
HOSPICES: PROFESSIONAL EMPLOYEES
HOSPITAL: PROFESSIONAL EMPLOYEES
HOSPITALS - PRACTICAL NURSES, NURSES AIDES AND ORDERLIES
RACETRACK OPERATION - AUTOMOBILE - EMS PERSONNEL
RACETRACK OPERATION - DOG - EMS PERSONNEL
RACETRACK OPERATION - HORSE - EMS PERSONNEL
VISITING NURSES ASSOCIATIONS: PROFESSIONAL EMPLOYEES | 8858 | AIRCRAFT GROUND SCHOOL |
| | | 8868 | CHILDREN'S HOME: PROFESSIONAL EMPLOYEES
CHURCH: PROFESSIONAL EMPLOYEES
COLLEGE: PROFESSIONAL EMPLOYEES
COSMETOLOGY SCHOOLS: PROFESSIONAL EMPLOYEES
DANCE STUDIOS: PROFESSIONAL EMPLOYEES
DAY CARE CENTER: PROFESSIONAL EMPLOYEES
DRIVER EDUCATION INSTRUCTION: PROFESSIONAL EMPLOYEES
GYMNASTIC SCHOOLS: PROFESSIONAL EMPLOYEES
HALFWAY HOUSES: PROFESSIONAL EMPLOYEES
JOB CORPS VOCATIONAL TRAINING CENTERS: PROFESSIONAL EMPLOYEES
MARTIAL ARTS SCHOOL: PROFESSIONAL EMPLOYEES
MENTAL HEALTH & MENTAL RETARDATION RESIDENTIAL GROUP HOMES: PROFESSIONAL EMPLOYEES
ORPHANAGE: PROFESSIONAL EMPLOYEES
SCHOOL: PROFESSIONAL EMPLOYEES |

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| <p>8868
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- DATA STORAGE FOR OTHERS & Drivers**
- DUDE RANCHES & Drivers**
- FISH OR BOAT DOCK OPERATION - MARINAS - & Drivers**
- FISHING GUIDES & Drivers**
- FLEA MARKET - FACILITY OPERATOR - & Drivers**
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- LIFEGUARDS AT SWIMMING POOLS, BEACHES, ETC & Drivers**
- MARINAS - PLEASURE CRAFT - & Drivers**
- MOBILE HOME - WINDSTORM TIE-DOWN INSTALLATION: BY TRAILER PARK OPERATOR & Drivers**
- MOBILE HOME PARKS & Drivers**
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- SCUBA OR SKIN DIVING SCHOOLS & Drivers**
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- 9016** **AMUSEMENT DEVICE OPERATION NOC - not traveling - & Drivers**
- AMUSEMENT PARK or Exhibition OPERATION & Drivers**
- AUTOMOBILE RACE DRIVER**
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- SHOOTING RANGES & GALLERIES & Drivers**
- SOFTBALL COMPLEXES - PRIVATE - & Drivers**
- STOCK CAR RACETRACK OPERATION & Drivers**
- TAXI - WATER - NO RESTAURANT OPERATIONS & Drivers**
- WATER TAXI - NO RESTAURANT OPERATIONS - & Drivers**
- ZOO FACILITY OPERATIONS & Drivers**

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| <p>9019 BRIDGE or Vehicular Tunnel OPERATION & Drivers
 TOLL ROAD OPERATIONS & Drivers
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 EXERCISE or Health INSTITUTE & Drivers
 HEALTH CLUBS & Drivers
 HEALTH or Exercise INSTITUTE & Drivers
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 YMCA and YWCA INSTITUTION - ALL EMPLOYEES - & Drivers</p> <p>9079 BAR, NIGHT CLUB, OR TAVERN
 CAFETERIAS
 CATERER
 COMMISSARY WORK
 CONCESSION STANDS
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- 9402 ASHES, Garbage or Refuse **COLLECTION & Drivers**
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- ENVIRONMENTAL CLEAN-UP - SUCTIONING AND PROCESSING OF WASTE - & Drivers
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- WASTE PROCESSING AT JOBSITE - REMOVAL BY SUCTION - & Drivers
- WASTE SEPARATION AT JOBSITE - NO EXCAVATION - & Drivers
- 9501 BOOTH OR DISPLAY MFR FOR TRADE SHOWS, CONVENTIONS & Drivers
- DECAL INSTALLATIONS ON VEHICLES, GAS PUMPS & Drivers
- METALIZING WITH POWDER, FLAME SPRAY, ETC - NOT HARD BANDING - SHOP & Drivers
- PAINTING: SHOP ONLY & Drivers
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- 9522 BURIAL GARMENT MFG and Casket or Coffin Upholstering
- CASKET or Coffin **UPHOLSTERING** and Burial Garment Mfg
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- UPHOLSTERING
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- FLAG OR BUNTING ERECTION - DECORATIONS FOR CONVENTIONS - & Drivers**
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- SIGN ERECTION OVERHEAD, HIGHWAYS & Drivers**
- SIGN MFG - ERECTION**, Repair or Maintenance - & Shop, Drivers
- SIGN PAINTING OR LETTERING - OUTSIDE** of building or structures - & Drivers

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9600 TAXIDERMIST

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TEXAS EXPERIENCE RATING PLAN

SECTION I - GENERAL RULES

These rules govern the experience rating procedure to be followed in connection with Workers' Compensation and Employers' Liability coverage.

A. APPLICATION OF THIS PLAN

The application of this Plan is mandatory for all eligible insureds. Any action taken to evade the application of an experience modifier will be subject to investigation by the Department and action permitted by law may be taken.

At least 60 days prior to the anniversary rating date, the company insuring all or part of a risk shall furnish one copy of the experience modifier calculation, free of charge, to the insured. A plain language transmittal letter shall be sent to the insured explaining the modifier calculation, the insured's right of appeal, and advising that one copy of the unit statistical data used in the calculation will be furnished to the insured upon request, at no charge.

If entities combinable for experience rating purposes are written by more than one insurance company, the insurance company writing the policy with the greatest amount of premium is responsible for calculating the experience modifier using all of the experience for all of the combinable entities. *

Each insuring company shall file a copy of its standard transmittal letter and experience rating form, if other than ERM-1.2, with the Department prior to use. Such forms and letters may be disallowed by the Commissioner.

The insuring company for the policy in effect on the anniversary rating date is responsible for furnishing, free of charge, one copy of the modifier calculation to the producer of record for that policy within ten (10) working days of the modifier being calculated or received by the company.

Upon receipt of a written request, an insurance company must provide unit statistical data to the insurance company responsible for calculating the experience modifier for an insured or to the entity that calculates experience modifiers on behalf of that insurance company. In addition, upon request, an insurance company must provide a copy of the modifier calculation of an insured to another insurance company. All requests must include either the current

policy information page for the insured or a letter of authority signed by the insured. A request for data shall be responded to in a timely manner, but in all instances within 30 days of receipt of the request. No charge may be made for this information.

No experience modifier once promulgated shall be withdrawn unless additional information is furnished, showing that a gross injustice has been done either the insured or the company, or unless material error has been made. Provisions of this rule may be applied regardless of any rule in this plan.

Note: "Test modifiers" cannot be applied to the * policy in determining premium and cannot be negotiated.

B. POLICY PERIOD

These rules apply to policies issued for a period of one year. Policies written for periods of more than one year, shall be considered as consisting of consecutive units of 12 months. If the period of coverage is not a multiple of 12 months the first or last unit shall be considered as a short term policy. If coverage is written for a period of more than one year but not more than one year and 16 days, the period shall be considered as a unit of coverage.

Each unit as defined above shall be considered as a unit of coverage. Each unit shall be subject separately to all of the rules and procedures specified in this Plan to the same degree as if it actually constituted a separate policy.

If the policy period is more than one year and 16 days, an endorsement shall be attached to the policy specifying the first or last unit as a short term policy.

C. ANNIVERSARY RATING DATE

1. Definition

The anniversary rating date is the effective month and day of the policy in effect and each annual anniversary thereafter. The insuring company * responsible for calculating the experience modifier for the risk is also responsible for establishing the anniversary rating date. A material change of ownership accompanied by a substantial change in operations may cause a new anniversary rating date to be established.

If a policy is affected by more than one experience rating period attach the Texas Anniversary Rating Date Endorsement (WC 42 04 02).

2. Amendments

This Plan and all amendments shall apply as of the anniversary rating date of the risk which is on or after the effective date of the change, unless otherwise noted.

3. Long Term Policies

For application of anniversary rating dates on policies issued for a term in excess of one year, refer to Rule III-C. of the Rules for Workers' Compensation and Employers' Liability Insurance.

4. Multiple Policies

When separate policies are issued for two or more entities that are combinable, a single anniversary rating date shall be applicable for all policies, based on the anniversary rating date of the policy for the entity having the longest continuous coverage. When two or more policies with varying effective dates are issued for different operations of the same entity, the anniversary rating date is based on the policy having the longest continuous coverage.

5. Establishing a New Date

A different anniversary rating date can be established if:

*

- a. a policy runs for one full year with an effective date different than the current anniversary rating date,
- b. there is a lapse in workers' compensation coverage for a risk of more than one year, or
- c. a material change of ownership accompanied by a substantial change in operations occurs.

D. APPEAL PROVISION

Any issue that arises as a result of a rule set forth in this Plan that cannot be resolved to the satisfaction of all affected parties shall be resolved through the following process:

1. The parties shall first attempt in good faith to resolve the dispute on their own.
2. Either party may then file a written request for a ruling by the Deputy Commissioner of Workers' Compensation that fully explains that party's position. The Deputy Commissioner will allow the parties to informally provide arguments, either in person or by telephone. The Deputy Commissioner shall issue a ruling in writing and shall inform the parties of their right to appeal, the deadlines to appeal and the right to waive a hearing.
3. Either party may appeal the decision of the Deputy Commissioner to the Commissioner of Insurance by filing a written appeal with the Chief Clerk's office within 30 days of receipt of the ruling. The appeal shall be *de novo* and the hearing will be conducted by the State Office of Administrative Hearings. If all parties file a waiver of hearing, no hearing will be held and the Commissioner will issue a decision based on the written arguments of the parties.

SECTION II - DEFINITIONS

A. CERTIFIED SELF-INSURER *

A certified self-insurer is an employer that has a certificate to self-insure from the Texas Workers' Compensation Commission.

B. COMMISSIONER *

Commissioner shall mean the Commissioner of Insurance.

C. DEPARTMENT *

Department shall mean the Texas Department of Insurance.

D. ENTITY *

Entity shall mean an individual, partnership, limited partnership, limited liability company, joint venture, corporation, association, or a fiduciary (e.g., trustee, receiver or executor).

E. EXPERIENCE *

Experience shall mean the record established by a risk under a standard Workers' Compensation and Employers' Liability Insurance policy as disclosed by the losses incurred by the insurance company or companies and the payrolls or other exposures separated according to classification of operations.

If a classification assigned to a risk is revised or modified other than as the result of a change in operations, the classification used in the experience period shall similarly be reassigned and the experience modifier recalculated.

Note: For special provisions applicable to self-insurer's data, see Section III, Rule E.

F. FILED RATE *

Filed rate shall mean the rate filed by the insurance company in accordance with Department requirements unless or until such rate has been disapproved.

G. RISK *

Risk as used in this Plan shall mean:

1. A single entity;
2. Two or more entities which qualify for combination under the rules of Section IV of this Plan;

regardless of whether insurance coverage is provided by one or more policies.

H. SUBSTANTIAL CHANGE OF OPERATIONS *

Substantial change of operations shall mean a change in the type of business enterprise in which an entity is engaged. Such a change may include but is not limited to a change in the entity's workers' compensation governing classification or a change in products or services produced by the entity.

SECTION III - ELIGIBILITY AND EXPERIENCE

A. ELIGIBILITY REQUIREMENTS

* In order to determine eligibility for experience rating, only premium developed under a standard Workers' Compensation and Employers' Liability Insurance Policy or a certified self-insurer for the actual policy period shall be used.

A risk shall qualify for rating under this Plan:

1. If the payrolls developed during the last year of the experience period produced a premium of at least \$10,000 or
2. If the payrolls developed during the last two or more years of the experience period produced an average annual premium of at least \$5,000.

Note: The "annual" premium of a "seasonal" or "job contracting" policy in force for a "short term" shall be determined by applying rates to the earned payroll for the period the policy was in force.

B. EXPERIENCE PERIOD

The experience period shall be no less than 12 months and not more than three and three-quarters (3-3/4) years. The experience period generally consists of three completed years of experience ending one year prior to the effective date of the modifier.

Example: Rating effective 7-1-93

7-1-89	to	7-1-90
7-1-90	to	7-1-91
7-1-91	to	7-1-92

Extension of the experience period to a maximum of three and three-quarters (3-3/4) years is allowed only under the following circumstances:

1. If the earliest policy period falls outside the normal three year period and its inclusion does not result in an experience period exceeding three and three-quarters (3-3/4) years.

Example: Rating effective 7-1-93

10-1-88	to	10-1-89
10-1-89	to	7-1-90
7-1-90	to	7-1-91
7-1-91	to	7-1-92

2. If the earliest policy period is preceded by a short term policy and its inclusion does not result in an experience period exceeding three and three-quarters (3-3/4) years.

Example: Rating effective 7-1-93

11-1-88	to	7-1-89
7-1-89	to	7-1-90
7-1-90	to	7-1-91
7-1-91	to	7-1-92

Note: Experience must be valued at least three months prior to the rating date, as provided in Section VI Rule A.

C. MULTIPLE POLICY RISKS

For risks involving two or more policies with varying expiration dates, the experience period rule applies.

D. EXPERIENCE TO BE USED

* The entire experience of the risk incurred within the experience period on all its operations developed on a standard Workers' Compensation and Employers' Liability Insurance Policy shall be reported to the designated statistical agent and used in calculating an experience modifier unless excluded by this Plan or by the Department. The experience incurred by self-insurers shall be used in calculating an experience modifier in accordance with the provisions in Rule E. of this Section.

Experience data from insurance companies in receivership, in liquidation or that have discontinued business will be accepted, only if subject to verification and removal of all doubt as to accuracy and completeness of information.

E. SELF-INSURERS

- * 1. The experience of certified self-insurers may be used in calculating experience modifiers only when the operations that produced such experience are subsequently insured under a standard Workers' Compensation and Employers' Liability Insurance Policy. The experience of certified self-insurers must be submitted on approved forms giving definite information with respect to payroll and losses on Texas operations. (Refer to Forms ERM-6A, 6B, 6C.)

*

2. The entire experience incurred during the experience period shall be used in calculating experience modifiers of political subdivisions that have been self-insured in pools or funds which have adopted this Plan as prescribed by the Department. Such risks must be subsequently insured under a standard Workers' Compensation and Employers' Liability Insurance Policy.

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*

F. COST PLUS CONTRACTS

When a contractor performs a construction job on a cost plus basis and a policy is issued to cover the insurable interest of both the contractor and the principal, the contractor's experience modifier shall apply to the policy and the experience incurred under such policy shall be considered to be the experience of the contractor.

G. JOINT VENTURES

Two or more contractors, not combinable for experience rating under the rules of this Plan, may associate for the purpose of undertaking one or more construction, erection or demolition projects as a joint venture. The premium for the operations involved in such venture shall be subject to an experience modifier, which shall be the arithmetical average of the experience modifiers of the joint venturers. A unity (1.00) for the experience modifier will be used for

any contract venturer who is not subject to experience rating. To qualify for experience rating as a joint venture the following conditions must be met:

1. The contract(s) shall be awarded in the name of the associated contractors as a joint venture.
2. The joint ventures shall share responsibility for, and participate in, the control, direction and supervision of all work undertaken.
3. The joint ventures shall maintain a common bank account, payroll and business records.

Once the above qualifications are met, the premium for all operations subject to the joint venture shall be subject to an experience modifier as of the effective date of the initial policy covering the joint venture. An experience modifier shall be applied for a period of 12 months.

Renewal modifiers shall be applied in the same manner as described above, until such time as the joint venture qualifies to be experience rated based on its own experience.

Future experience ratings shall be based exclusively on the experience of the joint venture.

Note: The experience developed under a joint venture shall be excluded from ratings of the individual contractors.

SECTION IV - OWNERSHIP

In the term "majority interest", as used in this rule, "Majority" shall mean more than 50%.

A. OWNERSHIP INTEREST:

1. of any corporation shall be determined on the basis of the ownership of the issued voting stock of any such corporation.
2. if there is no issued voting stock, shall be determined on the basis of its members, if the entity is other than a partnership.
3. if there is neither issued voting stock nor members, shall be determined on the basis of the board of directors or comparable governing body, if the entity is other than a partnership.
- * 4. of any partnership, other than a limited partnership, shall be determined in accordance with the participation of each partner in the profits of the partnership.
5. of any limited partnership shall be determined in accordance with the participation of each general partner in the profits of the general partners of the limited partnership. Limited partners are not considered in determining ownership interest.
6. shall be deemed to be vested in a fiduciary when a fiduciary is involved. However, "fiduciary" shall not include a debtor in possession, a trustee under a revocable trust or a franchiser. Ownership interest held by an entity in a fiduciary capacity and ownership interest held by the same entity in a non-fiduciary capacity shall be deemed to be ownership interest of the same entity. Professional executors and trustees are exceptions to this rule.

Note 1: No change of ownership interest shall be deemed to occur upon demise of an owner who is a natural person until 60 days after such death. If during such 60 day period a personal representative is appointed by process of law ("personal representative" as used herein shall not include an unqualified community survivor) who is not an heir to nor a devisee of any part of the ownership interest, no change of ownership interest shall be deemed to occur until one of the following events occurs:

- a. The personal representative delivers possession of part or all of the ownership interest to an heir or devisee.
- b. The personal representative conveys part or all of the ownership interest to a person other than an heir or devisee, or such conveyance occurs by operations of law.
- c. Expiration of the eighteenth month since the death of an owner.

Note 2: For the purpose of the Plan and as respects the definition of "entity" or "majority interest," only those ownerships shown on the books and records of the insurable entities are involved. Ownership held in the name of a spouse of an existing marriage without designation that such ownership or part thereof is separate property shall be presumed to be community property of both spouses. Where ownership is community property it shall be dealt with as though each spouse holds an equal interest shown on the books and records of the insurable entities even though such books and records actually only show the name of one spouse.

B. COMBINATION OF ENTITIES

1. Two or more entities shall be combined for rating purposes when the same person or group of persons or entity owns a majority interest in each entity.
2. If an entity owns a majority interest in another entity which in turn owns the majority interest in another entity, all entities so related shall be combined regardless of the number of entities in succession.
3. If an entity other than a partnership
 - a. has issued voting stock, majority interest shall mean a majority of the issued voting stock;
 - b. has not issued voting stock, majority interest shall mean a majority of the members;
 - c. has not issued voting stock and has no members, majority interest shall mean a

majority of the board of directors or comparable governing body.

4. If an entity is a partnership, other than a limited partnership, majority interest shall be determined in accordance with the participation of each partner in the profits of the partnership. *
5. If an entity is a limited partnership, majority interest shall be determined in accordance with the participation of each general partner in the profits of the general partners of the limited partnership. Limited partners are not considered in determining majority interest.

Note: If two or more different combinations are possible in accordance with provisions of this rule, the combination involving the greatest number of entities shall be made. The experience of any entity used in such a combination shall not otherwise be used in combination with any other entity.

The experience to be used in a rating combination shall be subject to the provisions of the rule "Change of Ownership" of this section.

C. MERGER OR CONSOLIDATION

1. Merger

If two or more entities are merged so that the ownership interest (as defined in Rule A. of this Section) of all entities is combined in the surviving entity, the incurred experience of all such merged entities shall be used for experience rating the surviving entity.

2. Consolidation

If two or more entities are consolidated by replacing them with a new entity combining the ownership interest (as defined in Rule A. of this Section) of the prior entities, the incurred experience of all such consolidated entities shall be used for experience rating the new entity.

D. CHANGE OF OWNERSHIP

Changes in ownership interest may affect the continued use of an entity's experience in future experience ratings. Based on the rules of this section of the Plan, when a change occurs, a determination shall be made to exclude or retain an entity's experience.

For purposes of this Plan, a change in ownership includes any of the following:

- (1) sale, transfer or conveyance of all or a portion of an entity's ownership interest.
- (2) sale, transfer or conveyance of an entity's physical assets to another entity which takes over its operations.
- (3) formation of a new entity subsequent to the dissolution or non-operative capacity of an entity.
- (4) voluntary or court mandated establishment of a trustee or receiver, excluding a debtor in possession, a trustee under a revocable trust or a franchisor.

1. Continuation of Experience

Unless excluded under Rule 2. below, the experience for any entity undergoing a change in ownership shall be transferred to the experience ratings of the acquiring, surviving or new entity.

Exception:

If an entity disposes of part of its operations but otherwise continues to operate its business, or if a multiple entity risk disposes of one or more entities whose statistical data has been combined on a single policy, the experience shall continue to be used in future experience ratings of the seller unless the appropriate experience to provide for transfer of the data to the acquiring entity is furnished.

2. Exclusion of Experience

The experience for any entity undergoing a change in ownership shall be excluded from future experience ratings only if each of the following conditions are met.

- a. The change must be a material change such that the:
 - (i) entire ownership interest after the change had no ownership interest before the change, or
 - (ii) the collective ownership of all those having an interest in an entity both before the change and after the change

amounts to either less than 1/3 ownership before the change, or less than 1/2 ownership after the change.

- b. The material change in ownership is accompanied by a substantial change in operations within 90 days of the material change in ownership.

If the experience of an entity is to be excluded, then no experience modifier applies as of the date of the change, unless the entity is acquired by another entity that has an existing experience modifier. If so, then that experience modifier is applicable as of the date of change.

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3. Final Determination

In all cases of a change in control, management, name, operations, or ownership of a risk, incurred experience shall be used in future ratings until such time that the insuring company receives information from the risk adequate to make a final determination regarding the application of this Rule. Upon a final determination regarding the application of this Rule, only the current modifier or the renewal modifier shall be revised.

Note: In the application of this Rule an analysis shall be made to determine: (1) the individual holding ownership interests in any entity, whether the entity is the one being rated or any other entity in any way connected, directly or indirectly, in any chain of ownership with the risk being rated; and (2) whether the changes made by the risk constitute an evasion of the Experience Rating Plan (Refer to Section I, Rule A.)

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E. DISCONTINUED OPERATIONS

Future experience ratings of a risk may retain all experience for any part of its operations which may have been discontinued.

F. CHANGES IN MANAGEMENT OR OPERATIONS

An employer's incurred experience shall be used in future ratings, regardless of any change in ownership, control, management or operations; however, this Department on application of any affected party, may require that the rating be revised on proof that a change in management or operations is clearly probable to reduce the loss experience of the insured.

Note: Refer to Rule D. of this Section for rules regarding the recalculation of experience modifiers when an ownership change occurs.

G. OWNERSHIP FILING REQUIREMENT

If an ownership change occurs, the insured shall report the details of such changes to the insurance company providing the workers' compensation coverage. This shall be done by filing the Request for Information (WC-RFI form) which shall be completed, and sworn to by the insured or by submitting the information in writing over the signature of the insured. The ownership information provided is subject to verification by the insurer. A ruling will then be made by the insuring company to determine the type of change and combination of the entities involved.

SECTION V - APPLICATION OF EXPERIENCE MODIFIER

A. EXPERIENCE MODIFIER-PERIOD EFFECTIVE

An experience modifier once developed shall be effective for a period of 12 months and shall be applicable to all the operations of the risk, regardless of whether the current or any new operations are assigned to the same classifications as were used in establishing such modifier. Subject to the exceptions noted below, the experience modifier shall be applied to the premium.

Exception (a): NEGOTIATED MODIFIER

The insuring company shall calculate a workers' compensation experience modifier for each insured meeting the eligibility requirements for experience rating. A modifier calculated for an insured for a specific period may be reduced by an insurance company for use in calculating that insured's workers' compensation premium for the applicable period. Reasons for reducing the experience modifier include, but are not limited to, improved loss ratios and/or improved safety programs. Once reduced, the lower modifier shall apply to all premium due through the date the calculated experience modifier expires or the policy expiration date, whichever comes first. The experience modifier calculated by the insuring company will be the modifier used to meet any applicable statutory requirements. "Test modifiers" cannot be negotiated and cannot be used in determining premium.

Exception (b):

The following are not subject to experience rating:

- (i) Expense Constants.
- (ii) The policy minimum premium.
- (iii) Premium resulting from operations under the National Defense Projects Rating Plan.
- (iv) Premium produced from the disease rate applicable to risks covered under the Federal Mine Safety and Health Act.
- (v) L. & H.W. minimum premium per Rule XII- * D.4. (Rules for Texas Workers' Compensation and Employers' Liability Insurance).

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B. APPLICATION OF EXPERIENCE MODIFIER TO A SINGLE POLICY

If a risk is covered by a single policy, the following procedure shall apply:

1. The experience modifier effective on the anniversary rating date shall apply for the full term of:
 - a. the policy commencing on that date or,
 - b. any other policy commencing up to three months after that date.

Example:

An experience modifier effective 7-1-93 will apply to the policy effective 7-1-93 or to any policy in effect up to 10-1-94. No experience modifier shall apply for a period longer than 15 months.

2. If a policy commences **more than** three months after the normal anniversary rating date, the following procedure shall apply:
 - a. The current experience modifier shall apply to the new policy until the date the modifier expires.
 - b. A renewal experience modifier shall apply to the new policy until the date the policy expires.
 - c. A renewal experience modifier shall apply annually thereafter, as of the new anniversary rating date. This will be the date 12 months after the effective date of the new policy.

Example:

Experience modifier effective.....7-1-93/94
 Policy X effective7-1-93
 Policy Y effective 12-1-93/94

The 7-1-93 modifier applies to Policy X for its full term; to Policy Y from 12-1-93 to 7-1-94.

A new experience modifier effective 7-1-94 will apply to Policy Y from 7-1-94 to 12-1-94.

This procedure may not apply to Employee Provider Firms/Client Companies. (Refer to Rule D. of this Section.)

C. APPLICATION OF EXPERIENCE MODIFIER TO MULTIPLE POLICY RISKS

If a risk is covered by two or more policies with varying effective dates, the following procedure shall apply:

1. On the anniversary rating date, an experience modifier shall be issued to be effective for 12 months. This modifier shall apply to the portion of each policy falling within that 12 month period regardless of their effective and termination dates.
2. A renewal experience modifier shall apply to each policy as described in 1. above.
3. In order to establish a new anniversary rating date, the insuring company shall review the effective dates of the multiple policies and may authorize the application of an experience modifier for a period of other than 12 months. Generally, no experience modifier shall apply for a period of less than three months or more than 15 months.

Example:

Experience modifier effective 7-1-93/94
 Controlling Policy X effective..... 7-1-93/94
 Policy Y effective..... 10-1-93/94
 Policy Z effective 1-1-94 to 7-1-94

The 7-1-93 experience modifier applies to Policy X for its full term; to Policy Y from 10-1-93 to 7-1-94; to Policy Z from 1-1-94 to its expiration 7-1-94. A new experience modifier effective 7-1-94 will apply to the Policy X renewal for its full term; to Policy Y from 7-1-94 to 10-1-94 and to its renewal from 10-1-94 to 7-1-95; and to the Policy Z renewal from 7-1-94 to its expiration.

D. APPLICATION OF EXPERIENCE MODIFIER TO AN EMPLOYEE PROVIDER FIRM/CLIENT COMPANY

1. Premiums and other charges shall be calculated based on the payroll, rate for each applicable classification, and experience modifier of the client company as shown on its Employee

* Provider/Client Company Endorsement, if applicable, according to the following methods.

- a. The experience modifier most recently issued to the client company before it entered into any employee leasing arrangement shall be used to calculate premium for leased workers of the client company until the client company has obtained leased workers from the same employee provider firm for two years from the date of the employee provider firm's experience rating date following the date on which the client company contracted with the employee provider firm. At the end of this period, premium for leased workers of a client company will be calculated based on the experience modifier of the employee provider firm.
- b. If a client company does not have an experience modifier when it contracts with an employee provider firm, then premium for the leased workers of the client company will be calculated using no experience modifier for the period described in subparagraph a. above.

2. When the employee leasing arrangement with a client company ends and the client company either obtains a new workers' compensation insurance policy in its own name or adds its former leased workers to an existing policy, the premium for the workers' compensation insurance policy will be as follows:

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- a. If a client company obtained leased workers from the same employee provider firm for the period described in Paragraph 1.a. above, the experience modifier would be the lower of:

- (1) the experience modifier of the client company before entering the employee leasing arrangement, or
- (2) the experience modifier of the employee provider firm at the time the

employee leasing arrangement terminated.

- b. Otherwise, the higher of its current experience modifier (if any) or the last known experience modifier of the client company before it entered into any employee leasing arrangement shall be used.

E. INITIAL AND RENEWAL MODIFIERS

When the current modifier has not been calculated at the time the policy is issued, the policy may be issued using either no modifier or the expiring modifier. The insured should be notified that the premium may be adjusted once the current modifier is calculated and endorsed onto the policy.

When issuing and applying initial and renewal modifiers the following rules apply:

1. Any decrease in premium due to the application of the experience modifier is applicable retroactive to the effective date of the policy or to the anniversary rating date, if different than the effective date of the policy.
2. Any increase in premium due to the application of an experience modifier shall be implemented as follows:
 - a. For modifiers that are issued and endorsed onto the policy within the first 60 days of the effective date of the policy or within the first 60 days after the anniversary rating date, the increase in premium due to the application of the experience modifier is applicable retroactive to the effective date of the policy or to the anniversary rating date, if different than the effective date of the policy.
 - b. For modifiers that are issued within the first 60 days of the effective date of the policy or within the first 60 days after the anniversary rating date, but are not endorsed onto the policy within the first 60 days of the policy or within the first 60 days after the anniversary rating date, the increase in premium due to the application of the experience modifier is computed pro rata from the date the modifier is endorsed onto the policy.

- c. For experience modifiers that are issued after the first 60 days of the effective date of the policy or after the first 60 days after the anniversary rating date, any increase in premium due to the application of the experience modifier is computed pro rata from the date the modifier is endorsed onto the policy.

F. CONTINGENT MODIFIERS

A modifier shall be issued by the insuring company even though all of the unit statistical data is not available at the time the calculation is made.

1. A modifier shall include a minimum of two years of first unit reports for a three year experience period or one year of first unit reports for a two year experience period.
2. The modifier shall apply until another experience modifier is issued by the insuring company with the same effective date.

Note: When the unit statistical data is received by the insuring company, the experience modifier will be recalculated and Rule G. of this Section applies.

G. REVISION OF EXPERIENCE MODIFIERS

When an experience modifier is recalculated, the following rules apply:

1. Changes in experience modifiers which result in a **decrease** in the modifier, shall be applied retroactively to the effective date of the policy or to the anniversary rating date, if different than the policy effective date.
2. Changes in experience modifiers which result in an **increase** in the last modifier applied or endorsed onto the policy, shall be implemented as follows:
 - a. For experience modifiers that are revised and endorsed onto the policy within the first 60 days of the effective date of the policy or within the first 60 days after the anniversary rating date, any increase in premium due to the application of the revised experience modifier is applicable retroactive to the effective date of the policy or to the anniversary rating date, if different than the effective date of the policy.

- b. For experience modifiers that are revised after the first 60 days of the effective date of the policy or after the first 60 days after the anniversary rating date, any increase in premium due to the application of the revised experience modifier is computed pro rata from the date the modifier is endorsed onto the policy.

Exceptions:

The provisions contained in 2. above do not apply to increases in modifiers resulting from reclassification of a risk.

The provisions contained in both 1. and 2. above do not apply to changes in ownership.

* H. PRELIMINARY MODIFIERS

- * A preliminary modifier shall be issued using the current experience rating values when new experience rating values, to be effective on or before the anniversary rating date, are not yet approved by the Commissioner. This preliminary modifier shall be applied to the policy until the modifier is recalculated and issued using the approved new rating values.

- * **Note:** If the approved new rating values differ from those values used in the calculation of the preliminary modifier, the experience modifier shall be recalculated and Rule G. of this Section applies.

SECTION VI - TABULATION OF EXPERIENCE

A. EXPERIENCE USED FOR RATING

The experience used for rating purposes shall be the individual risk experience valued at least three months prior to the rating date and reported in accordance with the provisions of the approved Texas Workers' Compensation Statistical Plan.

B. RATING FORMS

Experience used to determine the modifier is calculated by the insuring company for the insured on form ERM-1.2 or any other experience rating form that includes at least the same information as contained in ERM-1.2.

C. PAYROLLS

Audited payroll for each classification for the experience period shall be tabulated by policy periods.

D. LOSSES

Incurred losses, paid and outstanding, shall be tabulated by policy year as follows:

1. The indemnity and medical incurred on each case shall be combined and the total cost shall be listed for rating purposes. All disease losses shall be separately identified except as provided in Rule E. 2. below and shall be treated the same as losses resulting from traumatic injury. Losses incurred under the Texas workers' compensation law shall be subject to the Texas Accident Limitation shown in Table III. Losses incurred under the Longshore and Harbor Workers' Act shall be subject to the Longshore and Harbor Workers' Act Accident Limitation shown in Table III. Losses incurred under any of the employers' liability coverages described in Section XI of this Plan shall be subject to the Employers' Liability Accident Limitation shown in Table III. *
2. Cases in which the combined indemnity and medical do not exceed \$2,000 shall be summarized and reported together by policy year subject to the conditions noted above. Any disease losses included in this category shall be shown in a separate group in accordance with paragraph 1. above. If one or more claims within

a group are open, the group shall be designated as open by the symbol "O".

3. Cases in which the combined indemnity and medical exceed \$2,000 shall be listed individually. The status of any such case shall be indicated as "O" or "1" in the appropriate column.
4. Cases involving non-compensable medical only shall be tabulated in accordance with paragraphs 2. and 3. above.

Note: Any claim which has not been settled but which is chargeable to the experience period shall be included at amounts representing a **conservative estimate** made by the company as to the cost of each such claim.

E. LIMITATION ON TOTAL LOSSES USED IN A RATING

1. Accidents Involving Two or More Persons

In accidents involving injuries to two or more persons, each claim shall be listed on the appropriate form showing the total incurred cost and the corresponding primary value. The total losses chargeable to the accident and used in the rating shall be limited to the accident limitation as shown in Table III. The total primary losses chargeable to the accident and used in the rating shall be limited to \$10,000, which is twice the maximum primary value. The total excess losses chargeable to the accident and used in the rating shall be the difference between the total losses chargeable to the accident (limited to the accident limitation shown in Table III) and the corresponding primary losses.

2. Disease Losses

For each policy year, the total disease losses shall be limited to three times the accident limitation shown in Table III, plus 120% of the risk's total expected losses for the experience period. For each policy year, the primary disease losses shall be limited to \$10,000 which is twice the maximum primary value, plus 40% of the risk's total expected primary losses for the experience period.

Note: To determine the limitation on total disease losses used in a rating as

described in 2., the following procedure shall apply:

a. Latest policy year

Combine the disease losses of all policies within the experience period, having an effective date within 24 months prior to and valued at least three months prior to the anniversary rating date.

b. Middle policy year

Combine the disease losses of all policies having an effective date more than 24 months, but not exceeding 36 months prior to the anniversary rating date.

c. Earliest policy year

Combine the disease losses of all policies within the experience period, having an effective date more than 36 months prior to the anniversary rating date.

F. REVISION OF LOSSES

It shall be permissible to revise the values of losses only for the following reasons:

1. In cases where loss values are included or excluded through mistake other than error of judgment,
2. Where the claim is declared non-compensable,
3. Where the claimant has recovered in an action against a third party and the third party has not brought a liability-over claim or suit against the insured,
4. Where upon settlement or final adjudication of a third party liability-over claim or suit, the third party has not recovered against the insured,
5. When the loss is the responsibility of a third party and not the policyholder,
6. Where gross injustice has been done. (See Section I, Rule A.)
7. Where an investigation reveals that unreasonably high reserves have been set for a particular claim.

The current rating and the two immediately preceding ratings shall be recalculated by the affected insuring company upon receipt of the corrected or revised unit statistical data showing the change in value of a loss.

In all other respects, claims involving recoveries by injured employees against third parties shall be treated in accordance with the provisions in Rule G. of this Section.

G. THIRD PARTY AND LIABILITY-OVER CASES

1. Pending Cases

When a negligence claim or suit has been made by a claimant against a third party, or a liability-over claim or suit is involved, the following procedure applies:

If the claim or suit against the third party has not been settled or finally adjudicated, the incurred loss shall be included in the rating. The insurance company may eventually be obligated to indemnify the claimant due to failure to recover against a third party.

Liability-Over loss valuations for claims or suits not settled shall be included in the rating subject to the accident limitation shown in Table III as the possibility of payment exists as in any third party case.

2. Settled Cases - Other than Liability-Over

In cases where the insurance company has received reimbursements under subrogation rights, or where the injured employee or his dependents have recovered from a third party, the following procedure applies:

The net loss limited to the accident limitation shown in Table III shall be tabulated.

The net loss tabulated for experience rating shall be determined by deducting from the incurred loss prior to recovery, the amount recovered through subrogation reduced by any expense incurred in obtaining such recovery. However, in cases where the expense incurred in connection with such recovery exceeds the amount recovered, the net loss tabulated shall not exceed the gross amount of loss prior to recovery.

3. Settled Cases - Liability-Over

In cases where the insurance company successfully defends a liability-over claim or suit by a third party against the insured and no payment is made, the experience rating shall include any allocated claim adjustment expenses incurred in the defense of such claim or suit.

In cases where the insurance company makes a payment because of a liability-over claim or suit by a third party against the insured, the following procedure applies:

The loss valuation established for the liability-over claim or suit shall be retained in the experience rating until the next normal valuation date at which time the settlement amount increased by any allocated claim adjustment expenses incurred in the defense of such claim or suit shall be used in future ratings.

The above is subject to the Employers' Liability Accident Limitation shown in Table III.

SECTION VII - EXPERIENCE MODIFIER FORMULA

A. PRIMARY ACTUAL LOSSES

For each loss equal to or less than \$5,000, use actual loss amount as primary value. Each loss \$5,001 and above is limited to a primary value of \$5,000.

B. EXPECTED LOSS RATE

The expected loss rate of a classification code required for the calculation of the total expected losses shall be obtained from Table II.

C. DISCOUNT RATIO (D RATIO)

This Plan provides for the determination of "primary expected losses" corresponding to the primary actual losses referred to above. The classification D ratios required for the determination of the primary expected losses shall be obtained from Table II.

D. BALLAST VALUE (B VALUE)

In order to limit the effect of a single severe accident on the modifier of a risk, a stabilizing element (designated B value) is added to both the primary actual and total expected losses. The B value varies with the risk's total expected losses and is obtained from Table III.

E. WEIGHTING VALUE (W VALUE)

This value is a ratio that determines the percentage of excess losses to enter the experience rating calculation. It is applied to both actual excess losses and expected excess losses. This percentage varies with the volume of risk total expected losses and shall be obtained from Table III. The balance of the weighting value that is (1-W) is replaced by the corresponding proportion of expected excess losses.

F. EXPERIENCE MODIFIER FORMULA

The experience modifier is determined from the following formula:

$$\text{Modifier} = \frac{A_p + B + W A_e + (1 - W) E_e}{E + B}$$

- where
- A_p = Primary actual losses
 - B = The B Value for each risk as obtained from Table III
 - W = A specific percentage for each risk as obtained from Table III
 - A_e = The excess of the risk actual losses over the primary actual losses
 - E_p = Primary expected losses
 - E_e = The excess of the risk expected losses over the primary expected losses
 - E = Total expected losses.

The experience modifier shall be rounded to two decimal places.

G. CAPPED MODIFIER

This procedure is designed to protect small employers with expected losses of \$15,000 or less. The maximum experience modifier for small employers is based on the total expected losses shown on the experience rating form. The capped modifier shall be determined from the following table:

Expected Losses	Capped
\$ 0 to 4,000	1.10
4,001 to 5,000	1.15
5,001 to 6,000	1.20
6,001 to 7,000	1.25
7,001 to 8,000	1.30
8,001 to 9,000	1.40
9,001 to 10,000	1.50
10,001 to 11,000	1.60
11,001 to 12,000	1.70
12,001 to 13,000	1.80
13,001 to 14,000	1.90
14,001 to 15,000	2.00
15,001 and up	n/a

SECTION VIII - LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT COVERAGE *

For Federal classifications the expected loss rates in Table II include expected losses under both the Texas Workers' Compensation Act and the Longshore and Harbor Workers' Compensation Act. *

Note: The stevedoring operations of a contract stevedoring risk using union labor supplied under contract from union labor pools are not subject to this Experience Rating Plan.

A. For Federal classifications the following applies:

1. Incurred losses shall be tabulated in accordance with this Plan except that incurred losses under the state act and incurred losses under the Longshore & Harbor Workers' Compensation Act shall be subject respectively to the accident limitations specified in Table III. *
2. Total expected losses and primary expected losses for these classifications shall be determined by applying to the payrolls of these classifications the expected loss rates and D ratios shown in Table II.

3. The experience modifier shall be developed in the usual manner using the B value and W value for the risk as determined from the total expected losses in Table III.
- B. For Non-Federal classifications where coverage under the Longshore and Harbor Workers' Compensation Act is provided, the following applies: *
1. Incurred losses shall be tabulated in accordance with subparagraph 1. of Rule A. above.
 2. Exposures under this Act, designated by the symbol "U.S." or "O.W.", shall be extended at the regular industrial expected loss rates increased by the Longshore and Harbor Workers' Compensation Coverage Percentage or the Oil, Gas or Other Mineral Operations On or Over Water Percentage shown in Table III. The primary expected losses shall be determined by application of the D ratios shown in Table II.
 3. The experience modifier shall be developed using the B value and W value for the risk as determined from the total expected losses in Table III.

*

*** SECTION IX- RATING DATA**

- A. Insuring companies shall automatically file with the designated statistical agent all data required by the Texas Workers' Compensation Statistical Plan in accordance with its provisions.
- B. Where no experience modifier has been promulgated, and it appears to the insuring company that an insured and/or risk may qualify for experience rating, it shall be the duty of the insuring company to calculate the experience modifier. The agent of record, insured, or other authorized parties may request that an initial modifier be promulgated.
- C. One copy of the experience modifier shall be forwarded to the insured without charge on form ERM-1.2 or any other experience rating form that includes at least the same information as contained in form

ERM-1.2. A plain language transmittal letter shall be sent to the insured explaining the modifier calculation, the insured's right of appeal, and advising that one copy of the unit statistical data used in the calculation will be furnished to the insured upon request, at no charge.

Each insuring company shall file a copy of its standard transmittal letter and experience rating form, if other than ERM-1.2, with the Department prior to use. Such forms and letters may be disallowed by the Commissioner.

- D. Any insurance company requesting either unit statistical data or a copy of an insured's experience modifier calculation from another insurance company must send a copy of the current policy information page if it is the current insurer or furnish a letter of authority from the insured. A request for data shall be responded to in a timely manner, but in all instances within 30 days of receipt of the request. No charge may be made for this information.

SECTION X - EMPLOYERS' LIABILITY COVERAGE

Employers' Liability coverage shall include Part Two of the standard provisions Workers' Compensation and Employers' Liability Policy, Admiralty law and Federal Employers' Liability Act coverages.

- A. Employers' Liability coverage subject to a standard limit of liability.

- Bodily Injury by Accident:
\$100,000 - each accident

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

- Bodily Injury by Disease:
\$500,000 - policy limit

1. All incurred losses shall be tabulated in accordance with this Plan. The total incurred cost of each case shall be limited to the Employers' Liability Accident Limitation in Table III.
2. Total expected losses and primary expected losses shall be determined by applying to the payrolls the expected loss rates and D ratios in Table II.

SECTION XI- NATIONAL DEFENSE PROJECTS RATING PLAN: ATOMIC ENERGY

The experience modifier is not applicable to the workers' compensation premium resulting from operations under the National Defense Projects Rating Plan or from operations rated in accordance with Rule (1) of the manual procedure captioned "Atomic Energy". The exposure and losses shall be excluded from experience rating.

SECTION XII- FEDERAL MINE SAFETY AND HEALTH ACT

The experience modifier is not applicable to the workers' compensation premium produced by the disease rates applicable to risks in any jurisdiction in which coverage is provided under the Federal Mine Safety and Health Act. The exposure and losses shall be excluded from experience rating.

SECTION XIII- AIRCRAFT OPERATION - TRANSPORTATION

Special Procedure - Code 7421

The passenger seat surcharge in connection with Code 7421, which is reported under statistical Code 0088, is subject to modification by experience rating. However, exposure and losses reported under statistical Code 0088 shall be excluded from experience rating.

SECTION XIV – TERRORISM PREMIUM *

Premium for the Terrorism Insurance Act of 2002 is not subject to experience rating.

SECTION XV- FORMS APPLICABLE FOR USE IN CONNECTION WITH THE EXPERIENCE RATING PLAN *

The following forms are applicable for use in connection with this Plan:

- ERM-1.2..... Experience Rating Form
- ERM-4.1..... Accidents involving Two or More Persons
- ERM-6A, 6B, 6C Report of Experience for Self Insurers
- WC-RFI..... Request for Information

TABLE I - PRIMARY RATING VALUES OF ACTUAL LOSSES

<u>Actual Losses</u>	<u>Primary Value</u>
0 - \$5,000	Actual Loss
\$5,001 and above	\$5,000

For each loss equal to or less than \$5,000 use actual loss amount as primary value.

Each loss \$5,001 and above is limited to a primary value of \$5,000.

TABLE II EXPECTED LOSS RATES AND DISCOUNT RATIOS

Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio
0005	1.34	0.22	2111	2.35	0.26	3022	2.59	0.25
0008	2.02	0.26	2114	1.44	0.26	3027	0.44	0.24
0011	2.18	0.24	2121	0.95	0.22	3028	2.21	0.24
0016	2.99	0.25	2157	2.03	0.25	3040	2.25	0.24
0034	2.92	0.22	2172	0.35	0.25	3041	1.84	0.24
0035	1.21	0.25	2211	4.83	0.25	3042	0.82	0.25
0037	1.30	0.24	2220	1.31	0.23	3064	2.38	0.25
0042	2.03	0.25	2260	1.22	0.23	3066	1.55	0.24
0059	0.06	0.24	2286	0.93	0.22	3081	2.89	0.24
0065	0.01	0.24	2288	1.40	0.25	3082	2.92	0.24
0066	0.01	0.24	2361	0.46	0.25	3085	1.53	0.25
0067	0.01	0.24	2380	0.60	0.25	3110	1.68	0.23
0079	1.73	0.23	2501	2.87	0.26	3111	1.91	0.25
0083	2.38	0.22	2503	0.41	0.26	3113	1.56	0.25
0106	3.26	0.22	2532	0.66	0.25	3114	1.08	0.25
0113	1.07	0.23	2534	0.93	0.25	3126	1.13	0.23
0401	6.34	0.24	2560	1.93	0.23	3131	1.05	0.23
0913	49.67	0.24	2576	2.13	0.25	3132	1.18	0.24
0923	0.47	0.24	2578	2.07	0.25	3146	1.43	0.23
1165	0.97	0.24	2581	1.64	0.25	3179	2.00	0.24
1321	0.87	0.22	2583	1.02	0.25	3220	1.48	0.25
1438	1.97	0.25	2587	1.60	0.25	3223	0.93	0.25
1463	5.67	0.23	2670	5.08	0.26	3224	1.91	0.14
1472	3.21	0.24	2683	1.16	0.25	3227	2.49	0.25
1701	2.18	0.23	2688	1.82	0.25	3255	2.02	0.23
1747	0.80	0.21	2702	6.89	0.25	3257	2.30	0.24
1803	0.94	0.23	2705	3.47	0.17	3300	2.88	0.26
1924	1.77	0.24	2710	2.31	0.23	3316	1.54	0.25
2003	2.21	0.24	2719	3.02	0.26	3331	2.44	0.21
2014	2.17	0.24	2731	1.33	0.26	3365	2.65	0.23
2040	0.82	0.25	2790	0.98	0.25	3372	1.49	0.24
2041	1.87	0.22	2802	1.78	0.25	3383	0.73	0.26
2068	1.92	0.25	2835	1.75	0.25	3507	1.44	0.25
2081	2.24	0.26	2881	1.71	0.25	3548	0.90	0.25
2095	2.21	0.25	2923	0.61	0.25	3574	0.58	0.25
2105	2.65	0.25	3004	2.63	0.23	3620	1.94	0.25

TABLE II EXPECTED LOSS RATES AND DISCOUNT RATIOS

Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio
3629	0.79	0.24	4207	0.35	0.21	4692	0.28	0.25
3632	1.25	0.24	4239	1.41	0.25	4693	0.77	0.26
3639	1.08	0.22	4243	1.67	0.24	4703	0.73	0.25
3642	1.64	0.22	4244	1.55	0.24	4712	1.04	0.23
3643	1.50	0.22	4250	0.73	0.26	4716	1.09	0.17
3647	0.96	0.26	4273	1.58	0.23	4717	3.48	0.23
3648	1.27	0.25	4279	1.26	0.26	4720	1.37	0.25
3681	0.57	0.25	4282	0.55	0.25	4740	0.38	0.23
3685	0.50	0.25	4283	1.27	0.25	4743	0.28	0.20
3719	0.93	0.21	4299	1.03	0.25	4751	0.63	0.23
3724	1.49	0.22	4304	1.45	0.23	4766	2.46	0.24
3726	1.20	0.23	4307	0.95	0.23	4777	1.67	0.24
3805	0.59	0.24	4351	0.31	0.26	4800	'a'	'a'
3807	3.88	0.21	4360	1.31	0.27	4801	6.02	0.24
3808	1.91	0.25	4361	1.11	0.24	4802	3.16	0.24
3821	1.70	0.24	4362	0.33	0.23	4803	2.21	0.24
3822	1.53	0.25	4410	1.48	0.24	4804	'a'	'a'
3823	1.57	0.25	4417	1.87	0.25	4805	0.17	0.24
3824	1.84	0.24	4420	2.90	0.25	4806	'a'	'a'
3830	1.39	0.23	4431	2.17	0.26	4807	0.20	0.24
3865	2.08	0.24	4432	0.72	0.23	4808	0.53	0.24
3881	2.80	0.20	4439	0.59	0.23	4809	0.22	0.24
4000	1.48	0.23	4452	1.05	0.23	4810	1.50	0.24
4021	1.20	0.23	4459	1.09	0.25	4811	0.71	0.24
4024	1.30	0.25	4470	1.18	0.25	4812	0.03	0.24
4034	2.10	0.24	4484	1.50	0.24	4813	0.69	0.24
4036	0.94	0.24	4511	0.31	0.24	4814	1.13	0.24
4038	1.72	0.24	4519	1.34	0.24	4815	0.53	0.24
4045	2.72	0.24	4558	1.12	0.24	4816	0.32	0.24
4062	1.32	0.24	4568	0.74	0.21	4817	1.15	0.24
4101	1.84	0.25	4583	1.33	0.21	4818	'a'	'a'
4112	0.24	0.24	4611	0.46	0.24	4819	1.46	0.24
4114	1.50	0.23	4635	0.61	0.20	4820	'a'	'a'
4130	2.86	0.23	4653	1.07	0.25	4821	0.41	0.24
4150	0.51	0.24	4665	3.65	0.23	4822	1.27	0.24
4206	1.22	0.23	4670	2.54	0.24	4823	1.05	0.24

TABLE II EXPECTED LOSS RATES AND DISCOUNT RATIOS

Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio
4902	1.10	0.25	6205	0.49	0.24	7382	4.21	0.23
4923	0.59	0.25	6206	1.52	0.20	7390	1.83	0.24
5022	2.71	0.25	6213	1.63	0.18	7405	0.72	0.26
5040	8.04	0.22	6216	2.28	0.23	7418	0.74	0.12
5041	1.68	0.18	6219	1.98	0.23	7421	0.82	0.20
5057	2.78	0.23	6229	1.29	0.24	7422	0.97	0.16
5070	3.69	0.22	6233	1.34	0.22	7423	2.02	0.25
5102	2.02	0.24	6237	1.14	0.18	7502	0.63	0.21
5160	1.22	0.23	6238	3.62	0.22	7515	0.38	0.22
5183	1.55	0.25	6306	2.07	0.21	7520	1.89	0.24
5190	1.47	0.23	6319	1.56	0.22	7538	4.23	0.22
5191	0.37	0.24	6400	2.73	0.24	7539	0.73	0.21
5192	1.84	0.25	6504	1.80	0.25	7580	1.07	0.25
5200	1.82	0.24	6823	2.00	0.25	7590	2.22	0.24
5203	4.28	0.22	6824	3.36	0.22	7600	1.08	0.24
5213	2.30	0.24	6843	2.58	0.24	7602	2.55	0.22
5220	1.80	0.25	6872	2.84	0.22	7610	0.22	0.24
5348	1.49	0.25	6874	4.92	0.25	7704	1.00	0.22
5403	2.40	0.24	7016	2.72	0.23	7720	1.17	0.24
5437	2.21	0.25	7024	1.27	0.19	7855	2.96	0.22
5443	1.39	0.20	7046	1.98	0.21	8002	1.57	0.24
5462	2.27	0.25	7047	3.61	0.17	8006	1.44	0.25
5474	2.13	0.24	7098	1.97	0.22	8008	0.77	0.25
5479	3.05	0.24	7099	2.66	0.19	8013	0.42	0.25
5491	0.96	0.25	7133	2.17	0.22	8017	1.15	0.25
5506	2.30	0.22	7134	1.92	0.21	8018	1.80	0.25
5536	1.59	0.25	7135	1.94	0.19	8032	1.19	0.26
5538	3.09	0.24	7219	3.15	0.24	8033	1.29	0.25
5551	4.88	0.23	7230	2.83	0.25	8034	1.66	0.25
5606	0.50	0.23	7309	5.37	0.23	8039	1.39	0.25
5701	2.02	0.20	7313	2.93	0.26	8044	2.45	0.23
6003	4.70	0.25	7317	2.03	0.22	8045	0.23	0.26
6045	1.44	0.25	7327	0.94	0.19	8047	0.65	0.25
6202	3.35	0.22	7350	4.29	0.21	8058	2.06	0.24
6203	1.04	0.22	7360	2.28	0.24	8102	1.36	0.23
6204	2.93	0.25	7380	1.86	0.23	8106	2.34	0.25

TABLE II EXPECTED LOSS RATES AND DISCOUNT RATIOS

Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio	Class Code	Expected Loss Rate	Discount Ratio
8107	1.37	0.24	8754	0.62	0.25	9061	0.80	0.25
8113	1.58	0.23	8755	0.12	0.24	9063	0.49	0.25
8209	2.08	0.24	8803	0.05	0.23	9079	0.91	0.25
8215	1.19	0.23	8809	0.12	0.23	9080	0.64	0.25
8227	1.10	0.23	8810	0.09	0.24	9089	0.59	0.25
8231	2.37	0.25	8820	0.05	0.23	9093	0.55	0.25
8234	2.17	0.24	8828	1.58	0.24	9101	1.93	0.25
8264	3.00	0.21	8829	1.84	0.25	9102	1.83	0.24
8265	1.94	0.25	8831	0.62	0.26	9154	0.81	0.25
8288	2.30	0.24	8832	0.14	0.25	9156	0.48	0.26
8292	1.97	0.24	8833	0.39	0.25	9170	16.21	0.26
8293	4.86	0.25	8837	'a'	'a'	9178	4.32	0.26
8295	2.66	0.24	8838	0.21	0.25	9179	2.34	0.27
8304	3.15	0.20	8858	0.14	0.23	9182	0.97	0.24
8350	2.01	0.20	8868	0.28	0.25	9186	2.74	0.22
8385	1.58	0.24	8901	0.14	0.25	9220	2.10	0.25
8387	1.16	0.25	9014	1.64	0.25	9402	3.46	0.22
8391	1.00	0.25	9015	1.40	0.24	9501	1.65	0.25
8601	0.15	0.21	9016	1.29	0.25	9522	1.00	0.26
8606	0.51	0.19	9019	1.50	0.23	9529	1.21	0.25
8607	0.32	0.20	9032	1.91	0.25	9552	2.78	0.18
8709	1.36	0.19	9033	1.73	0.25	9586	0.56	0.25
8726	0.84	0.26	9040	1.77	0.26	9600	0.62	0.24
8742	0.14	0.23	9052	1.50	0.25	9620	0.52	0.23
8748	0.21	0.25	9058	0.90	0.25	9984	'a'	'a'
8752	1.67	0.23	9060	0.80	0.25	9985	'a'	'a'

(RESERVED FOR FUTURE USE)

TABLE III W and B Values

Expected Loss		W Value	B Value			W Value	B Value
Lower Range	Upper Range			Lower Range	Upper Range		
1	5,000	0.07	7,500	230,001	235,000	0.30	26,663
5,001	10,000	0.08	7,500	235,001	240,000	0.31	26,914
10,001	15,000	0.08	7,500	240,001	245,000	0.31	27,158
15,001	20,000	0.08	7,500	245,001	250,000	0.31	27,396
20,001	25,000	0.09	7,963	250,001	255,000	0.32	27,627
25,001	30,000	0.09	8,463	255,001	260,000	0.32	27,852
30,001	35,000	0.10	8,963	260,001	265,000	0.33	28,070
35,001	40,000	0.11	9,463	265,001	270,000	0.33	28,282
40,001	45,000	0.12	9,963	270,001	275,000	0.33	28,488
45,001	50,000	0.12	10,463	275,001	280,000	0.34	28,687
50,001	55,000	0.13	10,963	280,001	285,000	0.34	28,880
55,001	60,000	0.14	11,463	285,001	290,000	0.34	29,066
60,001	65,000	0.15	11,963	290,001	295,000	0.35	29,247
65,001	70,000	0.15	12,463	295,001	300,000	0.35	29,421
70,001	75,000	0.16	12,963	300,001	305,000	0.35	29,589
75,001	80,000	0.17	13,463	305,001	310,000	0.36	29,751
80,001	85,000	0.17	13,963	310,001	315,000	0.36	29,906
85,001	90,000	0.18	14,463	315,001	320,000	0.36	30,056
90,001	95,000	0.18	14,963	320,001	325,000	0.37	30,199
95,001	100,000	0.19	15,463	325,001	330,000	0.37	30,336
100,001	105,000	0.20	15,963	330,001	335,000	0.38	30,468
105,001	110,000	0.20	16,463	335,001	340,000	0.38	30,593
110,001	115,000	0.21	16,963	340,001	345,000	0.38	30,712
115,001	120,000	0.21	17,463	345,001	350,000	0.39	30,826
120,001	125,000	0.22	17,963	350,001	355,000	0.39	30,933
125,001	130,000	0.22	18,463	355,001	360,000	0.39	31,035
130,001	135,000	0.23	18,963	360,001	365,000	0.40	31,131
135,001	140,000	0.23	19,463	365,001	370,000	0.40	31,221
140,001	145,000	0.24	19,963	370,001	375,000	0.40	31,305
145,001	150,000	0.24	20,463	375,001	380,000	0.41	31,384
150,001	155,000	0.25	20,963	380,001	385,000	0.41	31,457
155,001	160,000	0.25	21,463	385,001	390,000	0.41	31,524
160,001	165,000	0.26	21,963	390,001	395,000	0.42	31,586
165,001	170,000	0.26	22,463	395,001	400,000	0.42	31,642
170,001	175,000	0.26	22,963	400,001	405,000	0.43	31,692
175,001	180,000	0.26	23,462	405,001	410,000	0.43	31,737
180,001	185,000	0.27	23,787	410,001	415,000	0.43	31,776
185,001	190,000	0.27	24,105	415,001	420,000	0.44	31,810
190,001	195,000	0.27	24,417	420,001	425,000	0.44	31,839
195,001	200,000	0.28	24,721	425,001	430,000	0.44	31,862
200,001	205,000	0.28	25,018	430,001	435,000	0.45	31,880
205,001	210,000	0.29	25,309	435,001	440,000	0.45	31,892
210,001	215,000	0.29	25,593	440,001	445,000	0.45	31,899
215,001	220,000	0.29	25,871	445,001	450,000	0.46	31,901
220,001	225,000	0.30	26,141	450,001	455,000	0.46	31,897
225,001	230,000	0.30	26,405	455,001	460,000	0.47	31,889

Effective January 1, 2000

1st Reprint

TABLE III W and B Values

Expected Loss							
Lower Range	Upper Range	W Value	B Value	Lower Range	Upper Range	W Value	B Value
460,001	465,000	0.47	31,875	690,001	695,000	0.63	26,309
465,001	470,000	0.47	31,856	695,001	700,000	0.64	26,096
470,001	475,000	0.48	31,832	700,001	705,000	0.64	25,880
475,001	480,000	0.48	31,803	705,001	710,000	0.64	25,661
480,001	485,000	0.48	31,769	710,001	715,000	0.65	25,438
485,001	490,000	0.49	31,730	715,001	720,000	0.65	25,213
490,001	495,000	0.49	31,686	720,001	725,000	0.66	24,984
495,001	500,000	0.49	31,637	725,001	730,000	0.66	24,752
500,001	505,000	0.50	31,583	730,001	735,000	0.66	24,518
505,001	510,000	0.50	31,525	735,001	740,000	0.67	24,280
510,001	515,000	0.50	31,461	740,001	745,000	0.67	24,040
515,001	520,000	0.51	31,393	745,001	750,000	0.67	23,797
520,001	525,000	0.51	31,320	750,001	755,000	0.68	23,551
525,001	530,000	0.52	31,243	755,001	760,000	0.68	23,303
530,001	535,000	0.52	31,160	760,001	765,000	0.68	23,052
535,001	540,000	0.52	31,073	765,001	770,000	0.69	22,798
540,001	545,000	0.53	30,982	770,001	775,000	0.69	22,542
545,001	550,000	0.53	30,886	775,001	780,000	0.69	22,284
550,001	555,000	0.53	30,785	780,001	785,000	0.70	22,023
555,001	560,000	0.54	30,681	785,001	790,000	0.70	21,759
560,001	565,000	0.54	30,571	790,001	795,000	0.71	21,494
565,001	570,000	0.54	30,457	795,001	800,000	0.71	21,226
570,001	575,000	0.55	30,339	800,001	805,000	0.71	20,956
575,001	580,000	0.55	30,217	805,001	810,000	0.72	20,684
580,001	585,000	0.55	30,090	810,001	815,000	0.72	20,410
585,001	590,000	0.56	29,959	815,001	820,000	0.72	20,134
590,001	595,000	0.56	29,824	820,001	825,000	0.73	19,856
595,001	600,000	0.57	29,685	825,001	830,000	0.73	19,576
600,001	605,000	0.57	29,542	830,001	835,000	0.73	19,294
605,001	610,000	0.57	29,394	835,001	840,000	0.74	19,010
610,001	615,000	0.58	29,243	840,001	845,000	0.74	18,725
615,001	620,000	0.58	29,088	845,001	850,000	0.75	18,438
620,001	625,000	0.58	28,928	850,001	855,000	0.75	18,150
625,001	630,000	0.59	28,765	855,001	860,000	0.75	17,860
630,001	635,000	0.59	28,598	860,001	865,000	0.76	17,569
635,001	640,000	0.59	28,427	865,001	870,000	0.76	17,276
640,001	645,000	0.60	28,253	870,001	875,000	0.76	16,982
645,001	650,000	0.60	28,074	875,001	880,000	0.77	16,687
650,001	655,000	0.61	27,892	880,001	885,000	0.77	16,390
655,001	660,000	0.61	27,707	885,001	890,000	0.77	16,093
660,001	665,000	0.61	27,518	890,001	895,000	0.78	15,795
665,001	670,000	0.62	27,325	895,001	900,000	0.78	15,495
670,001	675,000	0.62	27,129	900,001	905,000	0.78	15,195
675,001	680,000	0.62	26,929	905,001	910,000	0.79	14,894
680,001	685,000	0.63	26,726	910,001	915,000	0.79	14,592
685,001	690,000	0.63	26,519	915,001	920,000	0.80	14,289

TABLE III W and B Values

Expected Loss		W Value	B Value			W Value	B Value
Lower Range	Upper Range			Lower Range	Upper Range		
920,001	925,000	0.80	13,986	1,065,001	1,070,000	0.90	5,375
925,001	930,000	0.80	13,683	1,070,001	1,075,000	0.91	5,102
930,001	935,000	0.81	13,379	1,075,001	1,080,000	0.91	4,832
935,001	940,000	0.81	13,075	1,080,001	1,085,000	0.91	4,565
940,001	945,000	0.81	12,771	1,085,001	1,090,000	0.92	4,301
945,001	950,000	0.82	12,466	1,090,001	1,095,000	0.92	4,042
950,001	955,000	0.82	12,161	1,095,001	1,100,000	0.92	3,786
955,001	960,000	0.82	11,857	1,100,001	1,105,000	0.93	3,534
960,001	965,000	0.83	11,552	1,105,001	1,110,000	0.93	3,286
965,001	970,000	0.83	11,248	1,110,001	1,115,000	0.94	3,043
970,001	975,000	0.83	10,944	1,115,001	1,120,000	0.94	2,805
975,001	980,000	0.84	10,641	1,120,001	1,125,000	0.94	2,572
980,001	985,000	0.84	10,338	1,125,001	1,130,000	0.95	2,345
985,001	990,000	0.85	10,035	1,130,001	1,135,000	0.95	2,123
990,001	995,000	0.85	9,734	1,135,001	1,140,000	0.95	1,908
995,001	1,000,000	0.85	9,433	1,140,001	1,145,000	0.96	1,699
1,000,001	1,005,000	0.86	9,133	1,145,001	1,150,000	0.96	1,497
1,005,001	1,010,000	0.86	8,834	1,150,001	1,155,000	0.96	1,303
1,010,001	1,015,000	0.86	8,536	1,155,001	1,160,000	0.97	1,117
1,015,001	1,020,000	0.87	8,240	1,160,001	1,165,000	0.97	940
1,020,001	1,025,000	0.87	7,945	1,165,001	1,170,000	0.97	773
1,025,001	1,030,000	0.87	7,652	1,170,001	1,175,000	0.98	616
1,030,001	1,035,000	0.88	7,360	1,175,001	1,180,000	0.98	470
1,035,001	1,040,000	0.88	7,070	1,180,001	1,185,000	0.99	338
1,040,001	1,045,000	0.89	6,782	1,185,001	1,190,000	0.99	220
1,045,001	1,050,000	0.89	6,496	1,190,001	1,195,000	0.99	120
1,050,001	1,055,000	0.89	6,212	1,195,001	1,200,000	1.00	43
1,055,001	1,060,000	0.90	5,930	1,200,000			
1,060,001	1,065,000	0.90	5,652				

- (a) Texas Per Claim Accident Limitation \$107,000
 - (b) Texas Multiple Claim Accident Limitation \$214,000
 - (c) Longshore and Harbor Workers' Act Per Claim Accident Limitation \$113,500
 - (d) Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$227,000
 - (e) Employers' Liability Accident Limitation \$55,000
- L. & H.W. Act-Expected Loss Factor-Non-Federal Classes 62%

TEXAS SUPPLEMENT TO EXPERIENCE RATING PLAN

PROCEDURE GOVERNING RISKS

OPERATING IN MORE THAN ONE STATE

The General Rules of the Experience Rating Plan shall apply except as otherwise provided in this Supplement.

A. RISK

Risk as used in this Supplement shall mean a risk as defined in Rule G. of Section II of the Experience Rating Plan with respect to all states in which interstate rating has been approved.

B. ELIGIBILITY

A risk shall qualify for interstate experience rating if it qualifies for rating on an intrastate basis in any one state in accordance with the provisions of Rule A. of Section III of the Experience Rating Plan.

C. NOTIFICATION OF COVERAGE

Each insuring company shall file with the Interstate Compensation Rating Bureau a completed Notification of Coverage form INT-1-68, or INT-1A-68 if applicable, in order to initiate an interstate rating or when assuming coverage for the first time on a risk previously subject to interstate rating. Such filing should be made prior to the effective date of the rating.

D. RATING DATE

If all the operations of the risk are not included under a single policy, the insuring company for Texas operations or Bureaus having jurisdiction shall determine a rating date. Such rating date shall be fixed with due consideration to the effective dates of the several policies involved.

E. TABULATION OF EXPERIENCE

The experience data for the risk shall be tabulated separately for each individual state in accordance with the provisions of the Experience Rating Plan as it applies to such state.

F. NEGOTIATED MODIFIER

The insured may negotiate the Interstate modifier and apply the negotiated modifier to the Texas premium. See Section V - Rule A. Exception (a).

"Test modifiers" cannot be negotiated and cannot be used in determining premium. *

G. EXPLANATION OF TERMS

1. Weighting Value

Each state's Weighting Value shall be determined based on the total expected losses of the risk. Use the Table of Weighting and Ballast Values for each state.

(a) multiply each state's Weighting Value by the state's expected losses.

(b) add the product for all states in (a).

(c) divide the total in (b) by the risk's total expected losses.

2. Ballast Value

An average Ballast Value for the risk is determined by the following formula:

(a) multiply each state's Ballast Value by the state's expected losses.

(b) add the product for all states in (a).

(c) divide the total in (b) by the risk's total expected losses.

H. INTERSTATE MODIFIER

The resulting modifier shall be applicable in all states in which interstate rating applies, except as provided in Rules I. and J. of this Supplement.

I. SINGLE OVERALL EXPERIENCE MODIFIER

The application of a single overall experience modifier shall be mandatory in all states which have approved Interstate Experience Rating, except that a separate modifier may be promulgated for Texas upon the written request of the insured to the insuring company.

If a separate modifier has been calculated for Texas in accordance with these rules, the Texas modifier shall apply for the full rating period for which such modifier was calculated.

J. SEPARATE STATE EXPERIENCE MODIFIER

The following procedure shall be used to determine the modifiers applicable to the risk where separate modifiers are to be established in accordance with the foregoing Rule I.

- (1) Calculate on an interstate basis a modifier for the entire risk.
- (2) Calculate on an intrastate basis a modifier for the state for which a separate modifier has been requested.
- (3) Calculate on an interstate basis a modifier for all states other than the state in (2) above.
- (4) Calculate the ratio of the product of the modifier from (1) and the risk total expected losses to the sum of the product of the modifier from (2) and (3) and the corresponding expected losses.
- (5) The final modifier for the state in (2) above shall be the product of its modifier as determined in (2) and the ratio determined in (4).

- (6) The final modifier for states other than the state in (2) above shall be the product of the modifier determined in (3) and the ratio determined in (4).

**FORMS APPLICABLE FOR USE IN
CONNECTION WITH THE SUPPLEMENT TO
EXPERIENCE RATING PLAN**

ERM-6A, 6B, 6C..... Report of Experience of Self Insurers

INT-1-68 Original Notification of Coverage

INT-1A-68..... Amendment of Notification of
Coverage

*

INTRODUCTION

The Texas Amendatory Endorsement must be attached to all policies providing coverage in Texas. Only general and special Texas endorsements approved for use in Texas and contained in this Texas Manual may be used.

Carriers may use their own numbering system in addition to the uniform numbers shown. However, reference on the Information Page pertaining to individual risks must indicate only the numbers as assigned herein. Endorsements containing optional provisions must either be attached or the Information Page must clearly show the option selected. Endorsements must indicate the policy number to which they apply, the name of the insured, the endorsement effective date, and the endorsement issue date or a sequential number indicating the order of issuance.

ALPHABETICAL INDEX OF ENDORSEMENTS & FORMS

I. GENERAL ENDORSEMENTS

Aircraft Premium Endorsement..... WC 00 04 01

Alternate Employer Endorsement WC 00 03 01

Defense Base Act Coverage Endorsement WC 00 01 01 A

Designated Workplaces Exclusion Endorsement WC 00 03 02

Domestic and Agricultural Workers Exclusion Endorsement WC 00 03 15

Federal Coal Mine Health & Safety Act Coverage Endorsement..... WC 00 01 02

Federal Employers Liability Act Coverage Endorsement WC 00 01 04

Insurance Company as Insured Endorsement..... WC 00 03 04

Joint Venture as Insured Endorsement..... WC 00 03 05

Longshore and Harbor Workers' Compensation Act Coverage Endorsement WC 00 01 06 A

Maritime Coverage Endorsement WC 00 02 01 A

Nonappropriated Fund Instrumentalities Act Coverage Endorsement WC 00 01 08 A

Outer Continental Shelf Lands Act Coverage Endorsement WC 00 01 09 A

Policy Period Endorsement..... WC 00 04 05

Premium Discount Endorsement WC 00 04 06

Rural Electrification Administration Endorsement WC 00 03 09

Voluntary Compensation and Employers Liability Coverage Endorsement WC 00 03 11

Voluntary Compensation Maritime Coverage Endorsement WC 00 02 03

II. TEXAS ENDORSEMENTS

Employee Provider/Client Company Endorsement WC 42 04 06 C *

Group Purchase of Workers' Compensation Insurance Endorsement..... WC 42 04 04

Partners, Officers and Others Exclusion Endorsement..... WC 42 03 08

Sole Proprietors, Partners, Officers and Others Coverage Endorsement..... WC 42 03 10

Texas Accident Deductible Endorsement WC 42 06 02

Texas Accident/Aggregate Deductible Endorsement..... WC 42 06 04 B

Texas Aggregate Deductible Endorsement WC 42 06 03 B

TEXAS WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY MANUAL

ENDORSEMENTS & FORMS

Effective April 15, 2006

9th Reprint

Texas Amendatory Endorsement.....WC 42 03 01 F

Texas Anniversary Rating Date Endorsement WC 42 04 02 A

Texas – Audit Premium and Retrospective Premium Endorsement..... WC 42 04 07

Texas Exempt Employees Coverage Endorsement.....WC 42 03 05 A

Texas Experience Rating Modifier Endorsement WC 42 04 03 A

* Texas Health Care Network Endorsement..... WC 42 04 08

Texas Notice of Material Change Endorsement..... WC 42 06 01

Texas Volunteer Workers Coverage Endorsement.....WC 42 03 03 B

Texas Waiver of Our Right to Recover from Others EndorsementWC 42 03 04 A

III. TEXAS FORMS

Accidents Involving Two or More Persons ERM-4.1

Deductible Notice of Election FormDNE-1

Employee Provider Form EP-1

Employee Provider Form EP-1A

Group Purchase Application FormGPP-1

Group Purchase Renewal Application FormGPP-2

Report of Experience for Self Insurers (Original Report)..... ERM-6A

Report of Experience for Self-Insurers (Losses Change) ERM-6B

Report of Experience for Self-Insurers (Payroll Change)ERM-6C

Request for Information..... WC-RFI

Texas Experience Rating Form..... ERM-1.2

Workers Compensation and Employers Liability Insurance Policy.....WC 00 00 00 A

Workers Compensation and Employers Liability Insurance Policy - Information Page..... WC 00 00 01

DEFENSE BASE ACT COVERAGE ENDORSEMENT

This endorsement applies only to the work described in the Schedule or described on the Information Page as subject to the Defense Base Act. The policy applies to that work as though the location included in the description of the work were a state named in Item 3.A. of the Information Page.

General Section **C. Workers' Compensation Law** is replaced by the following: *

C. Workers' Compensation Law *

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Defense Base Act (42 USC Sections 1651-1654). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits. *

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Defense Base Act. *

Schedule

Description of Work:

Notes:

1. The Defense Base Act makes the Longshore and Harbor Workers' Compensation Act apply to contractors performing work at overseas military bases, whether in a territory or possession of the United States or in a foreign country, and to various public works contracts performed outside the continental United States. *
2. Use this endorsement to provide workers compensation insurance and employers' liability insurance for work subject to the Defense Base Act extension of the Longshore and Harbor Workers' Compensation Act. *
3. The description of the work must include the location where the work is to be performed.

FEDERAL COAL MINE HEALTH AND SAFETY ACT COVERGE ENDORSEMENT

This endorsement applies only to work in a state shown in the Schedule and subject to the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 931-942). Part One (Workers Compensation Insurance) applies to that work as though that state were shown in Item 3.A. of the Information Page.

The definition of workers compensation law includes the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 931-942) and any amendment to that law that is in effect during the policy period.

Part One (Workers Compensation Insurance), section A.2., How This Insurance Applies, is replaced by the following:

Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period or, when the last exposure occurred prior to July 1, 1973, a claim based on that disease must be first filed against you during the policy period shown in Item 2 of the Information Page.

Schedule

State

Notes:

1. Use this endorsement when the policy is to cover exposures subject to the Federal Coal Mine Health and Safety Act.
2. Federal Black Lung workers compensation insurance is provided in a state (including monopolistic state fund states) by naming the state in the Schedule.
3. If this endorsement is used with a policy that does not provide any state workers compensation insurance, the insurer may enter the words "no coverage," or "none," or the equivalent, in Item 3.A. of the Information Page.

FEDERAL EMPLOYERS' LIABILITY ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Federal Employers' Liability Act (45 USC Sections 51-60) and any amendment to that Act that is in effect during the policy period.

G. **Limits of Liability** of Part Two (Employers Liability Insurance) is replaced by the following

G. Limits of Liability

Our Liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident - each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease - aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page or in the Schedule.

Bodily injury by disease does not include disease that results directly from bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

If any state is named in Item 2 of the Schedule, Part Two (Employers Liability Insurance) applies in that state to work subject to the Federal Employers' Liability Act as though that state were listed in Item 3.A. of the Information Page. Part One (Workers Compensation Insurance) does not apply in a state shown in the Schedule.

Schedule

1. Limits of Liability

Bodily Injury by Accident	\$ _____ each accident
Bodily Injury by Disease	\$ _____ aggregate

2. State

Notes:

1. The Federal Employers' Liability Act makes an interstate railroad liable for bodily injuries sustained by an employee. That liability of the railroad is insured by Part Two (Employers Liability Insurance) unless specifically excluded by Federal Employers' Liability Act Exclusion Endorsement.
2. Use this endorsement when providing Federal Employers' Liability Act coverage under Program I or II of Rule XIII of the Basic Manual.
3. Item 2 of the schedule may be used to extend FELA coverage to a state not listed in Item 3.A. of the Information Page.

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT COVERAGE ENDORSEMENT *

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in Item 3.A. of the Information Page. *

General Section **C. Workers' Compensation Law** is replaced by the following: *

C. Workers' Compensation Law *

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits. *

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act. *

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

Schedule

<u>State</u>	<u>Longshore and Harbor Workers' Compensation Act Coverage Percentage</u>	*
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The rates for classifications with code numbers not followed by the letter "F" are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act, those non-F classification rates will be increased by the Longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule. *

Notes:

1. The Longshore and Harbor Workers' Compensation Act is a federal workers' compensation law that applies to workers in maritime employments, including longshore and harbor workers, shipbuilders, shipbreakers and ship repairers. It does not apply to masters or crews of vessels or persons unloading vessels under 18 tons net. See Rule XII of the Basic Manual for additional details. *
2. Use this endorsement to provide workers compensation insurance and employers' liability insurance for work subject to the Longshore and Harbor Workers' Compensation Act in any state, including a monopolistic state fund state.
3. Coverage is provided in a state by naming the state in the Schedule.
4. The following entry may be typed or printed in the Schedule to provide coverage in Item 3.A. states.
"Each state named in Item 3.A. of the Information Page."
5. The following entry may be typed or printed in the Schedule to provide coverage in Item 3.A. and 3.C. states.
"Each state named in Item 3.A. or 3.C. of the Information Page."

NONAPPROPRIATED FUND INSTRUMENTALITIES ACT COVERAGE ENDORSEMENT

This endorsement applies only to the work described in the Schedule or described on the Information Page as subject to the Nonappropriated Fund Instrumentalities Act. The policy applies to that work as though the location shown in the Schedule were a state named in Item 3.A. of the Information Page.

General Section **C. Workers' Compensation Law** is replaced by the following: *

C. Workers' Compensation Law *

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Nonappropriated Fund Instrumentalities Act (5 USC Sections 8171-8173). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits. *

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Nonappropriated Fund Instrumentalities Act. *

Schedule

Description and Location of Work:

Notes:

1. The Nonappropriated Fund Instrumentalities Act makes the Longshore and Harbor Workers' Compensation Act apply to civilian employees of certain instrumentalities such as the Army and Air Force Exchange Service, Army and Air Force Motion Picture Service, Navy Ship's Stores Ashore, Navy, Marine and Coast Guard Exchanges and other instrumentalities of the United States under jurisdiction of the Armed Forces conducted for the pleasure and improvement of Armed Forces personnel. *
2. Use this endorsement to provide workers compensation insurance and employers liability insurance for work subject to the Nonappropriated Fund Instrumentalities Act.

OUTER CONTINENTAL SHELF LANDS ACT COVERAGE ENDORSEMENT

This endorsement applies only to the work described in Item 4 of the Information Page or in the Schedule as subject to the Outer Continental Shelf Lands Act. The policy will apply to that work as though the location shown in the Schedule were a state named in Item 3.A. of the Information Page.

General Section **C. Workers' Compensation Law** is replaced by the following: *

C. Workers' Compensation Law *

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Outer Continental Shelf Lands Act (43 USC Sections 1331-1356). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits. *

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Outer Continental Shelf Lands Act. *

Schedule

Description and Location of Work:

Notes:

1. The Outer Continental Shelf Lands Act makes the Longshore and Harbor Workers' Compensation Act apply to work involving the development of the natural resources of the Outer Continental Shelf. Use this endorsement to provide workers compensation insurance and employers liability insurance for work on the Outer Continental Shelf subject to the Longshore and Harbor Workers' Compensation Act. *
2. The description of the work must show the state whose boundaries, if extended to the Outer Continental Shelf, would include the location of the work.
3. Use the Maritime Exclusion Endorsement or Maritime Coverage Endorsement to exclude or cover the exposure for masters and members of the crews of vessels.

MARITIME COVERAGE ENDORSEMENT

This endorsement changes how insurance provided by Part Two (Employers Liability Insurance) applies to bodily injury to a master or member of the crew of any vessel. *

A. **How This Insurance Applies** is replaced by the following.

A. **How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to work described in Item 1 of the Schedule of the Maritime Coverage Endorsement.
3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
6. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions or Canada.

C. **Exclusions** is changed by removing exclusion 10 and by adding exclusions 13 and 14. *

This insurance does not cover:

13. bodily injury covered by a Protection and Indemnity Policy or similar policy issued to you or for your benefit. This exclusion applies even if the other policy does not apply because of an other insurance clause, deductible or limitation of liability clause, or any similar clause. *
14. your duty to provide transportation, wages, maintenance and cure. This exclusion does not apply if a premium entry is shown in Item 2 of the Schedule. *

D. **We Will Defend** is changed by adding the following statement.

We will treat a suit or other action in rem against a vessel owned or chartered by you as a suit against you.

G. **Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below.

1. **Bodily Injury by Accident.** The limit shown for "bodily injury by accident - each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease - aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page. Bodily injury by disease will be deemed to occur in the state of the vessel's home port.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

Schedule

1. Description of work:
2. Transportation, Wages, Maintenance and Cure Premium \$
3. Limits of Liability

Bodily Injury by Accident \$_____ each accident

Bodily Injury by Disease \$_____ aggregate

Notes:

1. Use this endorsement to afford maritime coverage under Program I or II of Manual Rule XIII.
2. Use Item 1 of the Schedule to describe the maritime operations that are to be insured by this endorsement. The description may include limitations by size, ownership or name of vessel and limitations by names of waterways to be used by the vessels.
3. Show a premium charge or other appropriate entry in Item 2 to provide coverage for transportation, wages, maintenance and cure.

VOLUNTARY COMPENSATION MARITIME COVERAGE ENDORSEMENT

This endorsement adds Voluntary Compensation Maritime Insurance to the policy.

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee who is a master or member of the crew of a vessel described in the Schedule.
2. The bodily injury must occur in employment that is necessary or incidental to work described in Item 2 of the Schedule.
3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay an amount equal to the benefits that would be required of you if you and your employees described in Item 1 of the Schedule were subject to the workers compensation law shown in Item 1 of the Schedule. We will pay those amounts to the persons who would be entitled to them under that law.

C. Exclusions

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

D. Before We Pay

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.
2. Transfer to us their right to recover from others who may be responsible for the injury or death.
3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

E. Recovery From Others

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

Schedule

1. EmployeesWorkers' Compensation Law

Master and members of the crews of these vessels:

2. Description of Work:

Notes:

1. Use this endorsement to provide Voluntary Compensation Insurance under Program II of Manual Rule XIII for masters and members of the crews of vessels.
2. This endorsement provides voluntary compensation to the employees described in the Schedule. Employees are described by naming or describing the vessel to which they are attached.
3. When this endorsement is used, the Maritime Coverage Endorsement must also be attached to the policy.

ALTERNATE EMPLOYER ENDORSEMENT

This endorsement applies only with respect to bodily injury to your employees while in the course of special or temporary employment by the alternate employer in the state named in the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the alternate employer is insured.

Under Part One (Workers Compensation Insurance) we will reimburse the alternate employer for the benefits required by the workers compensation law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is not intended to satisfy the alternate employer's duty to secure its obligations under the workers compensation law. We will not file evidence of this insurance on behalf of the alternate employer with any government agency.

We will not ask any other insurer of the alternate employer to share with us a loss covered by this endorsement.

Premium will be charged for employees while in the course of special or temporary employment by the alternate employer.

The policy may be canceled according to its terms without sending notice to the alternate employer.

Part Four (Your Duties If Injury Occurs) applies to you and the alternate employer. The alternate employer will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

Schedule

<u>Alternate Employer</u>	<u>Address</u>	<u>State of Special or Temporary Employment</u>
---------------------------	----------------	---

Notes:

1. This endorsement may be used when the insured named in Item 1 of the Information Page has agreed to provide insurance against workers compensation and employers liability claims made by employees of the insured against a special or temporary employer named in the endorsement Schedule.
2. This endorsement may be used only if the state of temporary or special employment is a state shown in Item 3.A. of the Information Page.
3. If the insured is in the business of providing temporary workers for others, the insurer may show the alternate employers in the Schedule by the words "all" or "any."
4. Three uses of this endorsement are illustrated here.
 - a. Use this endorsement if the policy is issued to a contractor (the insured) who is required by an oil company (as alternate or special employer) to provide workers compensation and employers liability insurance to protect the oil company from claims brought by the contractor's employees.
 - b. Use this endorsement if the policy is issued to a business that operates and manages property for others (the insured) who is required by the property owner (the alternate employer) to provide this insurance to protect the owner from claims brought by employees of the operator/manager.
 - c. Use this endorsement if the policy is issued to a supplier of temporary office help (the insured) who is required by its customer (the user of the temporary office help - the alternate employer) to provide this insurance to protect the customer from claims brought by the insured's employees against the alternate employer.
5. If this endorsement is used because of temporary or special employment in Illinois, the carrier must send a written notice of cancellation to all Illinois Alternate Employers shown in the Schedule.

DESIGNATED WORKPLACES EXCLUSION ENDORSEMENT

The policy does not cover work conducted at or from _____.

Notes:

1. Use this endorsement to exclude designated workplaces only when it is proper to do so under the workers compensation law. The use of this endorsement is also limited by Note 2.
2. Use the blank space in the endorsement to carefully describe the work or workplace to be excluded.
 - a. Example excluding an office address:
(Street, City, State)
 - b. Example excluding a construction site:
"or in connection with the construction of..." (describe the project, location, contract, etc.)
 - c. Example covering a location and excluding all others within a state:
"any place in the State of _____ except (Street, City)."
 - d. Example excluding work insured by another policy:
"any workplace covered by insurance policy number _____ issued by Blank Insurance Company."

INSURANCE COMPANY AS INSURED ENDORSEMENT

The policy does not cover your obligations as a workers compensation reinsurer or insurer of other employers. *

Note:

Use this endorsement if the insured is licensed to write workers compensation insurance or reinsurance.

JOINT VENTURE AS INSURED ENDORSEMENT

If the employer named in Item 1 of the Information Page is a joint venture, and if you are one of its members, you are insured, but only in your capacity as an employer of the joint venture's employees.

Note:

Use this endorsement to insure the members of a joint venture named in Item 1 of the Information Page.

RURAL ELECTRIFICATION ADMINISTRATION ENDORSEMENT

1. We will submit our policy and endorsement forms to the Rural Electrification Agency prior to using them.
2. We will mail to the Rural Electrification Agency at least ten days advance notice of the termination of the policy.
3. If you are immune from tort liability, we will not use that immunity as a defense unless you so request us. You agree that waiving the defense of immunity will not make us liable for any payment in excess of the limits of liability stated in the policy.

Note:

Use this endorsement if the insured is a rural electrification cooperative and this endorsement is required by the R.E.A.

VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY COVERAGE ENDORSEMENT

This endorsement adds Voluntary Compensation Insurance to the policy.

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee included in the group of employees described in the Schedule.
2. The bodily injury must occur in the course of employment necessary or incidental to work in a state listed in the Schedule.
3. the bodily injury must occur in the United States of America, its territories or possessions, or Canada, and may occur elsewhere if the employee is a United States or Canadian citizen temporarily away from those places.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay an amount equal to the benefits that would be required of you if you and your employees described in the Schedule were subject to the workers compensation law shown in the Schedule. We will pay those amounts to the persons who would be entitled to them under the law.

C. Exclusions

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

D. Before We Pay

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.
2. Transfer to us their right to recover from others who may be responsible for the injury or death.
3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

E. Recovery From Others

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

F. Employers Liability Insurance

Part Two (Employers Liability Insurance) applies to bodily injury covered by this endorsement as though the State of Employment shown in the Schedule were shown in Item 3.A. of the Information Page.

Schedule

<u>Employees</u>	<u>State of Employment</u>	<u>Designated Workers' Compensation Law</u>
------------------	----------------------------	---

Notes:

1. Use this endorsement to afford voluntary compensation coverage pursuant to Rules II and VIII of the Basic Manual.
2. Use Voluntary Compensation Maritime Endorsement to provide Voluntary Compensation Coverage under Program II of Manual Rule XIII.
3. Work in a monopolistic state fund state should not be included in the Schedule unless employers liability coverage is provided in that state by the Employers Liability Coverage Endorsement.
4. Various uses of this endorsement are illustrated below.

Schedule

<u>Employees</u>	<u>State of Employment</u>	<u>Designated Workers Compensation Law</u>
All officers and employees not subject to the Workers Compensation Law.	Any state shown in Item 3.A. of the Information Page	The state where the injury takes place.
All domestics, farm and agricultural workers.	Utah	Utah
All partners of the insured partnership.	Kansas	Kansas

DOMESTIC AND AGRICULTURAL WORKERS EXCLUSION ENDORSEMENT

The policy does not cover bodily injury to any person described in the Schedule.

The premium basis for the policy does not include the remuneration of such persons.

You will reimburse us for any payment we are required to make because of bodily injury to such persons.

Schedule

Farm or Agricultural Workers:

Domestic or Household Workers:

Notes:

1. Use this endorsement in a state where the insured has elected pursuant to the workers compensation law **not** to be responsible for providing benefits for farm or agricultural workers and employees and to exclude employers liability coverage where the insured is statutorily exempt from workers compensation coverage.
2. Use this endorsement in a state where the insured has elected pursuant to the workers compensation law **not** to be responsible for providing benefits for domestic or household workers and to exclude employers liability coverage where the insured is statutorily exempt from workers compensation coverage.
3. Individuals may be designated by naming them or by describing them, for example:
 - a. all farm or agricultural workers.
 - b. all domestic or household workers.

AIRCRAFT PREMIUM ENDORSEMENT

Additional premium is charged for each aircraft shown in the Schedule. The additional premium is subject to adjustment if you have an experience rating modification factor or if this policy is canceled. You may substitute one aircraft for another without additional charge if the substitute aircraft has no more seats than the aircraft shown in the Schedule.

Schedule

<u>State</u>	<u>Aircraft</u>	<u>Passenger Seat Charge</u>	<u>Maximum Charge</u>	<u>Estimated Premium</u>
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Notes:

1. Use this endorsement to show the additional premium required for classification code number 7421.
2. Show the state rates to which the payroll of classification 7421 is assigned.

POLICY PERIOD ENDORSEMENT

The policy period shown in item 2 of the Information Page consists of the consecutive periods shown in the Schedule. Our Manuals and all provisions of the policy apply separately to each period.

Schedule

From _____	to _____	12:01 A.M.
From _____	to _____	12:01 A.M.
From _____	to _____	12:01 A.M.

Notes:

1. Use this endorsement if the policy period is longer than one year and sixteen days and does not consist of complete twelve month periods.
2. Rule III-C of the Basic Manual requires this endorsement to show which period, the first or the last, is to be less than twelve months.

PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Item 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

	First	Estimated Eligible Premium		Balance
		Next	Next	
1. <u>State</u>	\$5,000	\$95,000	\$400,000	

2. Average percentage discount: _____ %

3. Other policies:

4. If there are no entries in Items 1, 2 and 3 of the Schedule see the Premium Discount Endorsement attached to your policy number:

Notes:

1. Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured's policy which shows the application of the Discount Rule.
2. Do not make entries in Items 1, 2 or 3 if a policy number is to be shown in Item 4.
3. The company has the option of replacing Item 1 with the appropriate Table in use by the company. The company may also revise Item 1 to conform to Manual Rules applicable to certain states.
4. Item 2 may be used if all eligible premium is developed in one or more states using the same discount.
5. Item 3 is available to list all policies that are combined under the Discount Rule.
6. Use Item 4 if premium discount is shown on another policy issued to the insured.

TEXAS AMENDATORY ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

GENERAL SECTION

B. **Who is Insured** is amended to read:

You are insured if you are an employer named in Item 1 of the Information Page. If that employer is a partnership or joint venture, and if you are one of its partners or members, you are insured, but only in your capacity as an employer of the partnership's or joint venture's employees.

D. **State** is amended to read:

State means any state or territory of the United States of America, and the District of Columbia.

PART ONE - WORKERS' COMPENSATION INSURANCE

E. **Other Insurance** is amended by adding this sentence:

This section only applies if you have other insurance or are self-insured for the same loss.

F. **Payments You Must Make**

This section is amended by deleting the words "workers compensation" from number 4.

H. **Statutory Provisions**

This section is amended by deleting the words "after an injury occurs" from number 2.

PART TWO - EMPLOYERS' LIABILITY INSURANCE

C. **Exclusions**

Sections 2 and 3 are amended to add:

This exclusion does not apply unless the violation of law caused or contributed to the bodily injury.

Section 6 is amended to read:

6. bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America, Mexico or Canada who is temporarily outside these countries.

D. **We Will Defend**

This section is amended by deleting the last sentence.

PART FOUR - YOUR DUTIES IF INJURY OCCURS

Number 6 of this part is amended to read:

6. Texas law allows you to make weekly payments to an injured employee in certain instances. Unless authorized by law, do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE - PREMIUM

A. **Our Manuals** is amended by adding the sentence:

In this part, "our manuals" means manuals approved or prescribed by the Texas Department of Insurance.

C. **Remuneration**

Number 2 is amended to read:

2. All other persons engaged in work that would make us liable under Part One (Workers' Compensation Insurance) of this policy. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured workers' compensation insurance.

E. **Final Premium**

Number 2 is amended to read:

2. If you cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.

PART SIX - CONDITIONS

A. **Inspection** is amended by adding this sentence:

Your failure to comply with the safety recommendations made as a result of an inspection may cause the policy to be cancelled by us.

C. **Transfer of Your Rights and Duties** is amended to read:

Your rights and duties under this policy may not be transferred without our written consent. If you die, coverage will be provided for your surviving spouse or your legal representative. This applies only with respect to their acting in the capacity as an employer and only for the workplaces listed in Items 1 and 4 on the Information Page.

D. **Cancellation** is amended to read:

1. You may cancel this policy. You must mail or deliver advance notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. We may also decline to renew it. We must give you written notice of cancellation or nonrenewal. That notice will be sent certified mail or delivered to you in person. A copy of the written notice will be sent to the Texas Workers' Compensation Commission.
3. Notice of cancellation or nonrenewal must be sent to you not later than the 30th day before the date on which the cancellation or nonrenewal becomes effective, except that we may send the notice not later than the 10th day before the date on which the cancellation or nonrenewal becomes effective if we cancel or do not renew because of:
 - a. Fraud in obtaining coverage;
 - b. Misrepresentation of the amount of payroll for purposes of premium calculation; *
 - c. Failure to pay a premium when payment was due; *
 - d. An increase in the hazard for which you seek coverage that results from an action or omission and that would produce an increase in the rate, including an increase because of failure to comply with reasonable recommendations for loss control or to comply within a reasonable period with recommendations designed to reduce a hazard that is under your control; *
 - e. A determination by the Commissioner of Insurance that the continuation of the policy would place us in violation of the law, or would be hazardous to the interests of subscribers, creditors, or the general public. *

4. If another insurance company notifies the Texas Workers' Compensation Commission that it is insuring you as an employer, such notice shall be a cancellation of this policy effective when the other policy starts.

PART SEVEN - OUR DUTY TO YOU FOR CLAIM NOTIFICATION

A. Claims Notification

We are required to notify you of any claim that is filed against your policy. Thereafter, we shall notify you of any proposal to settle a claim or, on receipt of a written request from you, of any administrative or judicial proceeding relating to the resolution of a claim, including a benefit review conference conducted by the Texas Workers' Compensation Commission. You may, in writing, elect to waive this notification requirement.

We shall, on the written request from you, provide you with a list of claims charged against your policy, payments made and reserves established on each claim, and a statement explaining the effect of claims on your premium rates. We must furnish the requested information to you in writing no later than the 30th day after the date we receive your request. The information is considered to be provided on the date the information is received by the United States Postal Service or is personally delivered.

COMPLAINT NOTICE: SHOULD ANY DISPUTE ARISE ABOUT YOUR PREMIUM OR ABOUT A CLAIM THAT YOU HAVE FILED, CONTACT THE AGENT OR WRITE TO THE COMPANY THAT ISSUED THE POLICY. IF THE PROBLEM IS NOT RESOLVED, YOU MAY ALSO WRITE THE TEXAS DEPARTMENT OF INSURANCE, P. O. BOX 149091, AUSTIN, TEXAS 78714-9091, FAX # (512) 475-1771. THIS NOTICE OF COMPLAINT PROCEDURE IS FOR INFORMATION ONLY AND DOES NOT BECOME A PART OR CONDITION OF THIS POLICY.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The Information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium \$

Insurance Company

Countersigned by _____

TEXAS VOLUNTEER WORKERS COVERAGE ENDORSEMENT

This policy covers bodily injury under the workers compensation law to the volunteer personnel of political subdivisions and emergency service organizations described in the Schedule.

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

Schedule

Volunteer(s)/Volunteer Member(s):

Notes:

1. Use this endorsement to provide coverage for volunteer workers pursuant to Section 406.098 and Section 504.012, Texas Labor * Code, as amended.
2. The volunteer/volunteer member may be designated by name or classification.

TEXAS WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule, but this waiver applies only with respect to bodily injury arising out of the operations described in the Schedule where you are required by a written contract to obtain this waiver from us.

This endorsement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

The premium for this endorsement is shown in the Schedule.

Schedule

1. () Specific Waiver

Name of person or organization

() Blanket Waiver

Any person or organization for whom the Named Insured has agreed by written contract to furnish this waiver.

2. Operations:

3. Premium

The premium charge for this endorsement shall be _____ percent of the premium developed on payroll in connection with work performed for the above person(s) or organization(s) arising out of the operations described.

*

* 4. Advance Premium

Notes:

1. Use this endorsement to effect a waiver of recovery from others in accordance with Rule II, Section G, of the Texas Workers' Compensation Manual.
2. If blanket waiver of recover from others is written, the following wording should be inserted following Operations in schedule: All Texas Operations.

TEXAS EXEMPT EMPLOYEES COVERAGE ENDORSEMENT

This policy covers bodily injury under the workers' compensation law to the persons described in the Schedule. *

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

Schedule

Employee or Classification of Employee:

Notes:

1. Use this endorsement to provide coverage for exempt employees pursuant to Section 406.091, Texas Labor Code, as amended. *
2. The employee may be designated by name or classification.

PARTNERS, OFFICERS AND OTHERS EXCLUSION ENDORSEMENT

The policy does not cover bodily injury to any person described in the Schedule.

The premium basis for the policy does not include the remuneration of such persons.

You will reimburse us for any payment we must make because of bodily injury to such persons.

Schedule

PartnersOfficersOthersSole Proprietor**NOTE:**

1. A corporate executive officer(s) with at least 25% equity ownership in the named insured may be excluded from coverage.
2. A corporate executive officer(s) with less than 25% equity ownership in the named insured may be excluded from coverage at the insurer's option.
3. Partners, sole proprietors and spouse(s) thereof that are active in the operation of the named insured may be excluded from coverage.
4. Individuals may be designated in this endorsement only when it is proper to do so under the workers' compensation law. Individuals may be designated by naming them or by describing them, as, for example:
 - a. all partners;
 - b. all executive officers, except the president;
 - c. each person named in Item 4 of the Information Page.

SOLE PROPRIETORS, PARTNERS, OFFICERS AND OTHERS COVERAGE ENDORSEMENT

Pursuant to Section 406.097, Labor Code, sole proprietors, partner(s) or corporate executive officer(s) of the named insured are covered under this workers' compensation policy, unless specifically excluded from coverage through an endorsement to the policy. Such persons may be named in the Schedule below and the premium basis for the policy shall include their remuneration.

For employees excluded from workers' compensation coverage by law, an election has been made by or on behalf of each person described in "Others" in the Schedule to be subject to the workers' compensation law of the state named in the Schedule. Such persons shall be named in the Schedule below and the premium basis for the policy shall include their remuneration.

Schedule

PersonsState

Sole Proprietor:

Partners:

Officers:

Others:

Note:

Individuals may be designated in this endorsement only when it is proper to do so under the workers' compensation law. Individuals may be designated by naming them or by describing them, as, for example:

- a. all partners;
- b. all executive officers except the president;
- c. each person named in Item 4 of the Information Page;
- d. specific names of real estate salespersons licensed under The Real Estate License Act and working solely by commission;
- e. specific name of a family member of the employer on a workers' compensation policy covering farm or ranch employees.

TEXAS ANNIVERSARY RATING DATE ENDORSEMENT

The premium for this policy and the experience rating modification factor, if any, may change on your anniversary rating date shown in the Schedule.

Schedule

Anniversary Rating Date _____ (Month) _____ (Day)

Notes:

- 1. The anniversary rating date is explained in Section I, Experience Rating Plan. *
- 2. Use this endorsement to show the insured's normal anniversary rating date if different from the policy effective date.
- 3. The insurer may show the anniversary rating date in item 4 of the Information Page. *

TEXAS EXPERIENCE RATING MODIFIER ENDORSEMENT

*

The premium for the policy will be adjusted by an experience rating modifier, if any, which was not available when the policy was issued. We will issue an endorsement to show the proper factor when it is calculated. *

Notes:

1. This endorsement may be used if the insured's experience rating is not available when the policy is issued. *
2. An entry may be made in the Information Page instead of using this endorsement. *

GROUP PURCHASE OF WORKERS' COMPENSATION INSURANCE ENDORSEMENT

This policy is issued subject to a Group Purchase Program authorized under Article 5.57A, Texas Insurance Code. The premium for this policy and other policies, certified in accordance with the Certificate of Approval, specified in the Schedule, may be eligible for premium discount. The determination of premium discount will be made in accordance with manual rules.

Schedule

Certificate of Approval Number

Notes:

1. This endorsement may be used when the insured is a member of a group certified under Article 5.57A of the Texas Insurance Code.
2. Groups of similar businesses, when certified by the Texas Department of Insurance, may purchase individual Workers' Compensation and employers' liability insurance policies for the members. The group has a right to a premium discount based on the combined group premium amount.

4. Date of contract with employee provider firm: _____

5. For the preceding five (5) years, any other name(s) or assumed name(s) under which the Company has done business or operated and each mailing address it has used and a copy of the Company's most recent Form 941 or its equivalent filed with the Internal Revenue Service by the Company:

6. Company's experience modifier most recently issued by the Department before the Company entered into any employee leasing arrangement:

7. Classifications and payroll of leased workers:

_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____

8. The policy number and carrier for each workers' compensation policy issued to the Company under each and every name under which the Company has done business in the preceding five (5) years are:

9. The names of every other employee provider firm from which the Company has ever leased workers (and the effective dates for each such contract) are:

- 10. If coverage is with the insurer of last resort: the Company, its officers, directors and affiliates and any entity with an ownership interest in the Company is in good faith eligible to receive workers' compensation insurance; or, if coverage is with the voluntary market: the Company, its officers, directors and affiliates and any entity with an ownership interest in the Company do not owe any workers compensation premium to any current or prior insurer. *

- 11. The Company acknowledges that the insurer has the same rights of audit that the insurer has with regard to the employee provider firm with which the Company has an employee leasing arrangement; and further understands that the insurer may make any adjustments in premium calculations as a result of such audits.

- 12. The Company acknowledges that premiums will be calculated based on the methods described in Paragraph 3 of Part E of Rule IX of the *Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance*. The Company will abide by any rules and regulations of the Texas Workers' Compensation Commission and the Department that are now or may become in the future applicable to it or to employee provider firms.

NOTICE: Before executing this form, you may wish to review Section 32.54 of the Texas Penal Code entitled, "Penalty for Fraudulently Obtaining Workers' Compensation Insurance Coverage."

Name of Client Company

Signature of Authorized Representative of Client Company

Sworn and Subscribed to before me this _____ day of _____, 20____. *

Notary Public

My Commission Expires: _____

Note:

This endorsement is to be used for each client company of an employee provider firm, if applicable.

**TEXAS - AUDIT PREMIUM AND
RETROSPECTIVE PREMIUM ENDORSEMENT**

Section D of Part Five of the policy is replaced by the following provision:

PART FIVE – PREMIUM**D. Premium Payments**

You will pay all premium when due. You will pay the premium even if part or all of a workers' compensation law is not valid. The billing statement or invoice for audit additional premiums and/or retrospective additional premiums establishes the date that the premium is due.

Notes:

Use this endorsement to amend the policy provisions to indicate that the billing statement or invoice establishes the due date for audit additional premiums and retrospective additional premiums if the uncollected premium (either accrued or billed) is to be considered an admitted asset of the insurance company.

TEXAS HEALTH CARE NETWORK ENDORSEMENT

This endorsement indicates that you have elected under this policy to provide workers' compensation health care services to your injured employees through a certified workers' compensation health care network that we have either established or contracted with, as provided in Chapter 1305 of the Texas Insurance Code and in Title 28, Chapter 10 of the Texas Administrative Code.

We will provide you with information concerning the use of our certified workers' compensation health care network(s) in our service area(s) and your rights and responsibilities as a participant in our network program. This includes information describing the service area(s) applicable to you and your injured employees as required in Rule VI K. of the *Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance*. In accordance with Chapter 1305 Texas Insurance Code and Title 28, Chapter 10 of the Texas Administrative Code, we will also provide you with information that is required to be given to your employees, including an employee's notice of network requirements and an employee acknowledgement form.

Your premium may have been reduced because you have agreed to participate in our certified workers' compensation health care network. The amount of the premium reduction is shown on the Information Page of this policy. The reduction is estimated at the policy inception and adjusted at final audit of the policy. The reduction may be pro-rated if you elect to participate in a certified workers' compensation health care network during the policy year or if you terminate your participation in our certified workers' compensation health care network before the policy expires. The premium reduction you received may be forfeited if we determine that you have failed to provide the notice of network requirements and employee acknowledgement form to your employees in accordance with Chapter 1305.005(d) and 1305.451 Texas Insurance Code and Title 28, Chapter 10 of the Texas Administrative Code.

Minimum premium policies are not eligible for this premium reduction.

Notes:

Use this endorsement if the policyholder elects to provide workers' compensation health care services to injured employees through a certified workers' compensation health care network either established by the insurance carrier or contracted with by the insurance carrier as provided in Chapter 1305 of the Texas Insurance Code and in Title 28, Chapter 10 of the Texas Administrative Code.

TEXAS NOTICE OF MATERIAL CHANGE ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

In the event of cancellation or other material change of the policy, we will mail advance notice to the person or organization named in the Schedule. The number of days advance notice is shown in the Schedule.

This endorsement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

1. Number of days advance notice:
2. Notice will be mailed to:

Note:

Use this endorsement if Texas is shown in Item 3.A. of the Information Page and the insurer agrees to give to a third party advance notice of cancellation or other material change.

TEXAS ACCIDENT DEDUCTIBLE ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers Compensation Insurance) because Texas is shown in Item 3.A. of the Information Page.

1. Part One (Workers Compensation Insurance) applies only to benefits in excess of the deductible amount shown in the Schedule below. This deductible applies separately to each person who sustains bodily injury by disease and separately to all bodily injuries arising out of any one accident covered under the policy.
2. We will pay the deductible amount for you, but you must reimburse us within 30 days after we send you notice that payment is due. We will send you notice that payment is due on a periodic basis, but not more frequently than on a monthly basis. If you fail to fully reimburse us when due, we may cancel the policy for nonpayment of premium. We may keep the amount of unearned premium that will reimburse us for the payments we made. These rights are in addition to other rights we have to be reimbursed.

Schedule

Accident Deductible Amount**Notes:**

1. The amount to be inserted in the Schedule is (insert deductible amounts) at the option of the insured.
2. Do not use this endorsement if the insured elects an aggregate deductible or both a per accident and aggregate deductible.

TEXAS AGGREGATE DEDUCTIBLE ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers' Compensation Insurance) because Texas is shown in Item 3.A. of the Information Page.

1. Part One (Workers' Compensation Insurance) applies only to benefits in excess of the aggregate deductible amount shown in the Schedule below. This deductible applies to claims compensable under the Texas Workers' Compensation Law.
2. The aggregate deductible amount shown in the Schedule below is the most you must reimburse us for the sum of all medical and indemnity benefits compensable under the Texas Workers' Compensation Law for each policy period.
3. We will pay the deductible amount for you, but you must reimburse us within 30 days after we send you notice that payment is due. We will send you notice that payment is due on a periodic basis, but not more frequently than on a monthly basis. If you fail to fully reimburse us when due, we may cancel the policy for nonpayment of premium. We may keep the amount of unearned premium that will reimburse us for the payments we made. These rights are in addition to other rights we have to be reimbursed.
4. If we cancel the policy, the aggregate deductible amount shown in the Schedule below will be reduced to a * pro rata amount based on the time this policy was in force.

If you cancel the policy, the aggregate deductible amount shown in the Schedule below will not be reduced to * a pro rata amount based on the time this policy was in force.

Schedule

Aggregate Deductible Amount**Notes:**

1. The amount to be inserted in the Schedule is (insert deductible amounts) at the option of the insured.
2. Do not use this endorsement if the insured elects a per accident deductible or both a per accident and aggregate deductible.

TEXAS ACCIDENT/AGGREGATE DEDUCTIBLE ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers' Compensation Insurance) because Texas is shown in Item 3.A. of the Information Page.

1. Part One (Workers' Compensation Insurance) applies only to benefits in excess of the deductible amounts shown in the Schedule below. These deductibles apply to claims compensable under the Texas Workers' Compensation Law.
2. The deductible amount shown in the Schedule below applies separately to each person who sustains bodily injury by disease and separately to all bodily injuries arising out of any one accident covered under the policy.
3. The aggregate deductible amount shown in the Schedule below is the most you must reimburse us for the sum of all medical and indemnity benefits compensable under the Texas Workers' Compensation Law for each policy period.
4. We will pay the deductible amount for you, but you must reimburse us within 30 days after we send you notice that payment is due. We will send you notice that payment is due on a periodic basis, but not more frequently than on a monthly basis. If you fail to fully reimburse us when due, we may cancel the policy for nonpayment of premium. We may keep the amount of unearned premium that will reimburse us for the payments we made. These rights are in addition to other rights we have to be reimbursed.
5. If we cancel the policy, the aggregate deductible amount shown in the Schedule below will be reduced to a * pro rata amount based on the time this policy was in force.

If you cancel the policy, the aggregate deductible amount shown in the schedule below will not be reduced to * a pro rata amount based on the time this policy was in force.

Schedule

Accident Deductible AmountAggregate Deductible Amount**Notes:**

1. Use this endorsement if the insured elects both a per accident and aggregate deductible.
2. The deductible amount to be inserted in the Schedule is (insert deductible amounts) at the option of the insured.
3. The aggregate deductible amount to be inserted in the Schedule is (insert deductible amounts) at the option of the insured.

DEDUCTIBLE NOTICE OF ELECTION

*

Texas law permits an employer to obtain workers' compensation insurance with a deductible. The insurance applies only to benefits payable under Texas workers' compensation law. When a deductible is elected, the policyholder is required to reimburse the insurance carrier for benefits payable under the law up to the deductible amount and a credit is applied to the policy. Premium credits are determined based on the deductible selected and the hazard group. The hazard group is determined by the classification that produces the largest amount of estimated Texas standard premium.

You are not required to choose a deductible. If you do choose one, your insurance company will pay the deductible amount for you, but you must reimburse the insurance company within 30 days after they send you notice that payment is due. If you fail to reimburse the insurance company, they may cancel the policy upon ten days written notice, and any resulting premium may be applied to the deductible amount owed.

If a deductible amount is desired, please indicate below.

Yes, I want a deductible of (select only one):

- 1. \$ _____ per accident
- 2. \$ _____ annual aggregate
- 3. \$ _____ /\$ _____ per accident/annual aggregate

applied to benefits payable under the Texas Workers' Compensation Law. I understand that the company will pay the deductible amount and seek reimbursement _____
(monthly, quarterly or other)

No, I do not want a deductible applied to benefits payable under the Texas Workers' Compensation Law.

Yes, I do want a deductible policy, but am unable to obtain one for the following reason: _____

The deductible plans have been explained to me.

Signature and Title	Date	
Employer Name (print or type)	Address	
Insurance Company	Policy No.	Effective Date

Notes:

- 1. This signed DNE-1 [1-97] form is to be maintained in the insuring carrier's file, regardless of whether the deductible is elected or rejected, and shall be made available to the Texas Department of Insurance upon specific request.
- 2. Reimbursement is to be made periodically as agreed. Choose "monthly," "quarterly," or other period of time; may not be more frequent than monthly.
- 3. This notice may only be signed by owner, partner, executive officer or authorized person.

6. The name, address and Social Security number of each officer, manager, affiliate, or other entity in control of the Employee Provider and all other employee provider firms for which such officer, manager, affiliate, or entity has worked or in which such officer, manager, affiliate, or entity has or has had an ownership interest:

7. (a) The name and address of each client company:

(b) The name and address of each entity to which workers were provided for a continuous period of more than six months during the past year or to which workers may be provided for a continuous period of more than six months in the coming year:

* 8. If coverage is with the insurer of last resort: the Employee Provider, its officers, directors, affiliates, and any entity with an ownership interest in the Employee Provider are in good faith eligible to receive workers' compensation insurance; or, if coverage is with the voluntary market: the Employee Provider, its officers, directors, affiliates, and any entity with an ownership interest in the Employee Provider do not owe any workers' compensation premium to any current or prior insurers.

9. The Employee Provider will abide by any rules and regulations of the Texas Workers' Compensation Commission and the Department that are now or may become in the future applicable to it.

10. The Employee Provider acknowledges that periodic audits may be conducted at any time after the effective date of the policy for any purpose. The Employee Provider understands that these rights of audit apply also to any of its client companies and has so informed its client companies. The Employee Provider agrees that the insurer may make any adjustments in premium calculations as a result of such audits.

11. The Employee Provider understands that any false or misleading statement, misrepresentation, concealment or omission of a material fact in connection with this Form EP-1 or any Employee Provider/Client Company Endorsement provided by any of its client companies may result in cancellation upon thirty (30) days' notice of its Workers' Compensation insurance policy.

NOTICE: Before executing this form, you may wish to review Section 32.54 of the Texas Penal Code entitled, "Penalty for Fraudulently Obtaining Workers' Compensation Insurance Coverage."

Name of Employee Provider Firm

Signature of Authorized Representative of Employee Provider Firm

* Sworn and Subscribed to before me this _____ day of _____, 20_____.

Notary Public

My Commission Expires: _____

- 6. The name, address and Social Security number of each officer, manager, affiliate, or other entity in control of the Employee Provider and all other employee provider firms for which such officer, manager, affiliate, or entity has worked or in which such officer, manager, affiliate, or entity has or has had an ownership interest:

- 7. (a) The name and address of each client company:

- (b) The name and address of each entity to which workers were provided for a continuous period of more than six months during the past year or to which workers may be provided for a continuous period of more than six months in the coming year:

- 8. For each client company identified in the preceding subsection, the date the employee leasing arrangement began, the date(s) the employee provider firm began paying premiums for leased workers of each client company, the Employee Provider's experience rating date, the experience modification of each client company as of the date the employee leasing arrangement began, the experience modification(s) upon which premiums were paid by the Employee Provider for leased workers of each client company, and the difference between the premium calculations based on the experience modification of each client company and the experience modification(s) actually used.

- * 9. If coverage is with the insurer of last resort: the Employee Provider, its officers, directors, affiliates, and any entity with an ownership interest in the Employee Provider are in good faith eligible to receive workers' compensation insurance; or, if coverage is with the voluntary market: the Employee Provider, its officers, directors, affiliates, and any entity with an ownership interest in the Employee Provider do not owe any workers' compensation premium to any current or prior insurers.

- 10. The Employee Provider will abide by any rules and regulations of the Texas Workers' Compensation Commission and the Department that are now or may become in the future applicable to it.

- 11. The Employee Provider acknowledges that periodic audits may be conducted at any time after the effective date of the policy for any purpose. The Employee Provider understands that these rights of audit apply also to any of its client companies and has so informed its client companies. The Employee Provider agrees that the insurer may make any adjustments in premium calculations as a result of such audits.

- 12. The Employee Provider understands that any false or misleading statement, misrepresentation, concealment or omission of a material fact in connection with this Form EP-1 or any Employee Provider/Client Company Endorsement provided by any of its client companies may result in cancellation upon thirty (30) days' notice of its workers' compensation insurance policy.

NOTICE: Before executing this form, you may wish to review Section 32.54 of the Texas Penal Code entitled, "Penalty for Fraudulently Obtaining Workers' Compensation Insurance Coverage."

Name of Employee Provider Firm

Signature of Authorized Representative of Employee Provider Firm

*Sworn and Subscribed to before me this _____ day of _____, 20____.

Notary Public
My Commission Expires: _____

TEXAS EXPERIENCE RATING FORM

NAME OF RISK

ADDRESS

EFFECTIVE DATE OF RATING

PART I - EXHIBIT OF ACTUAL LOSSES					PART II - EXHIBIT OF EXPECTED LOSSES							
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
			POLICY YEAR	ACTUAL INCURRED LOSSES	PRIMARY ACTUAL LOSSES	CLASSIFICATION	POLICY YEAR	PAYROLL	EXPECTED LOSS RATE	EXPECTED LOSSES (9) x (10) ÷ 100	"D" RATIO	PRIMARY EXPECTED LOSSES (11) x (12)
TOTAL BY POLICY YEAR OF ALL CASES \$2,000 OR UNDER												
(1) Claim Number	(2) Kind of Inj.	(3) 0 or 1										
TOTALS			(a)	(b)		*IF RATING IS FOR 1994 OR LATER, MODIFIER MAY BE CAPPED IF TOTAL EXPECTED LOSSES ARE \$15,000 OR LESS.				(d)	(e)	
			(c) ACTUAL EXCESS							(f) EXPECTED EXCESS (d) - (e) =		
PART III - RATING PROCEDURE						(14)	(15)					
1. PRIMARY ACTUAL & TOTAL EXPECTED LOSSES												
2. "B" VALUE ENTER IN COLUMNS 14 & 15												
3. RATABLE EXCESS W = (W) x (C) =												
4. (1.00 - W) = ; (F)												
(1.00 - W) x (F) =												
5. TOTALS						(G)	(H)					
6. MODIFIER (G) ÷ (H) =												

ACCIDENTS INVOLVING TWO OR MORE PERSONS

NOTE: This form is required in addition to the standard form for risks involving accidents to two or more persons.

Name of Risk _____

Address _____

Carrier _____ Policy No. _____

Eff. Date of Rating _____

STATEMENT OF INCURRED LOSSES IN ACCIDENTS INVOLVING TWO OR MORE PERSONS

List actual value of each claim limiting each case to the accident limitation shown in Table III of the Experience Rating Plan and determine corresponding primary and excess value. Catastrophe totals in Column (8) shall be limited to twice maximum value. Catastrophe totals in Column (9) shall be limited to twice the maximum primary value.

Table with 9 columns: (1) Policy Year, (2) Cat. No., (3) Claim Number, (4) Kind of Injury, (5) 'O' or 'F', (6) Listing of Individual Claims and Catastrophe Totals, (7) Primary Value, (8)* Actual Incurred Losses, (9)** Primary Actual Losses.

* Post Catastrophe totals limited to twice the accident limitation shown in Table III of the Experience Rating Plan from Column (8) to Form ERM-1.2 Column (5).

** Post Catastrophe total limited to twice the maximum primary value from Column (9) to Form ERM-1.2 Column (6).

REPORT OF EXPERIENCE FOR SELF INSURERS

For Experience Rating Purposes

FILL IN BLANKS WHERE APPLICABLE TO REFLECT INCURRED LOSSES AND PAYROLLS EXPENDED UNDER THE WORKERS' COMPENSATION LAW

Report	Policy Number		Submitting Carrier							Adm. File No.				
Effective Date	Term	Expiration Date			Insured _____									
Cond.	91	92	93	94	95	96	97	98	Other					
Exp. Cov.	Class. Code	EXPOSURE	Manual Rate	PREMIUM	CLAIM NUMBER	ACCIDENT DATE OR NUMBER OF CLAIMS	Class. Code	I N J	INCURRED LOSSES		O P E N	C L O S E D	Loss Cov.	Cat. No.
									Indemnity	Medical				
TOTALS		XXXX		TOTALS		XXXX		X			X	X	XX	X

As submitting carrier, it is hereby certified that the information given in this report is correct to the best of our knowledge and belief.

Signature _____

Official Title _____

AFFIDAVIT

STATE OF TEXAS

County of _____

I, _____, _____ of _____, Texas

Employer, hereby certify that the information given in the foregoing report is correct to the best of my knowledge and belief.

SWORN TO AND SUBSCRIBED before me the undersigned authority by the said _____

on this the _____ day of _____, 20 ____ . *

NOTARY PUBLIC IN AND FOR

REPORT OF EXPERIENCE FOR SELF INSURERS

For Experience Rating Purposes

FILL IN BLANKS WHERE APPLICABLE TO REFLECT INCURRED LOSSES AND PAYROLLS EXPENDED UNDER THE WORKERS' COMPENSATION LAW

Report Policy Number Submitting Carrier Adm. File No.
Effective Date Term Expiration Date Insured
Cond. 91 92 93 94 95 96 97 98 Other

Table with columns for Claim Number, Accident Date, Class Code, Incurred Losses (Indemnity, Medical), Loss Cov., Cat. No., and Revised status. Includes a TOTAL row at the bottom.

LOSS CARD

* INDICATE INDIVIDUAL ITEMS WHERE THERE HAS BEEN A CHANGE IN ANY OF THE DATA PREVIOUSLY REPORTED. ALL TOTALS MUST INCLUDE ALL ITEMS, INCLUDING THOSE THAT REMAIN UNCHANGED.

As submitting carrier, it is hereby certified that the information given in this report is correct to the best of our knowledge and belief.

Signature _____

Official Title _____

AFFIDAVIT

STATE OF TEXAS

County of _____

I, _____ of _____, Texas

Employer, hereby certify that the information given in the foregoing report is correct to the best of my knowledge and belief.

SWORN TO AND SUBSCRIBED before me the undersigned authority by the said _____ on this the _____ day of _____, 20 ____ . *

NOTARY PUBLIC IN AND FOR

**GROUP PURCHASE OF WORKERS' COMPENSATION INSURANCE
APPLICATION FOR CERTIFICATION FOR GROUP TO FORM**

THIS FORM MUST BE COMPLETED AND SUBMITTED TO THE TEXAS DEPARTMENT OF INSURANCE AT LEAST SIXTY DAYS PRIOR TO THE PROPOSED EFFECTIVE DATE OF THE GROUP'S POLICIES.

CERTIFICATE OF APPROVAL No. _____
The business entities listed on this application are certified to form and maintain a group, in accordance with the Rules and Regulations of Group Purchase of Workers' Compensation Insurance Program. This certificate in no way shall obligate the Texas Department of Insurance to resolve or become involved in the resolution of any disputes and/or claims involving the group and/or members of the group. The Plan of Operation must set forth the procedures to resolve any and all disputes and/or claims that may arise among members and/or potential members of the group.
Approved By: _____ Issue Date: _____

Group: _____

Contact Person: _____

Name	Address
Phone	City/State/Zip Code

Administrator of Group: _____

Name	Address
Phone	City/State/Zip Code

Common Expiration or Pre-determined Premium Discount Evaluation Date of Policies: _____

*

Carrier: _____

	Names of Business Entities to be Included in Group	Location
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____

	<u>Policy Effective</u>	<u>WC Governing Class Code</u>	<u>Estimated Premium</u>	<u>Number of Employees</u>	<u>Latest Modifier</u>	<u>Board File No.</u>
1a.	_____	_____	_____	_____	_____	_____
2a.	_____	_____	_____	_____	_____	_____
3a.	_____	_____	_____	_____	_____	_____
4a.	_____	_____	_____	_____	_____	_____

Attach list for additional business entities.

NOTE TO ADMINISTRATOR: The Plan of Operation must accompany this Application and be filed with:

Texas Department of Insurance
W. C. Group Purchase Program, MC 105-2A
P. O. Box 149104
Austin, TX 78714-9104

*

**GROUP PURCHASE OF WORKERS' COMPENSATION INSURANCE
RENEWAL APPLICATION FOR CERTIFICATION FOR GROUP TO FORM**

THIS FORM MUST BE COMPLETED AND SUBMITTED TO THE TEXAS DEPARTMENT OF INSURANCE AT LEAST THIRTY DAYS PRIOR TO THE RENEWAL DATE OF THE GROUP'S POLICIES.

RENEWAL CERTIFICATE OF APPROVAL No. _____	
The business entities listed on this application are certified to form and maintain a group, in accordance with the Rules and Regulations of Group Purchase of Workers' Compensation Insurance Program. This certificate in no way shall obligate the Texas Department of Insurance to resolve or become involved in the resolution of any disputes and/or claims involving the group and/or members of the group. The Plan of Operation must set forth the procedures to resolve any and all disputes and/or claims that may arise among members and/or potential members of the group.	
Approved By: _____	Issue Date: _____

Group: _____

Contact Person: _____

Name	Address
Phone	City/State/Zip Code

Administrator of Group _____

Name	Address
Phone	City/State/Zip Code

Common Expiration or Pre-determined Premium Discount Evaluation Date of Policies: _____

*

Carrier: _____

	Names of Business Entities to be Included in Group	Location
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____

	<u>Policy Effective</u>	<u>WC Governing Class Code</u>	<u>Estimated Premium</u>	<u>Number of Employees</u>	<u>Latest Modifier</u>	<u>Board File No.</u>
1a.	_____	_____	_____	_____	_____	_____
2a.	_____	_____	_____	_____	_____	_____
3a.	_____	_____	_____	_____	_____	_____
4a.	_____	_____	_____	_____	_____	_____

Attach list for additional business entities.

**Texas Department of Insurance
 W. C. Group Purchase Program, MC 105-2A
 P. O. Box 149104
 Austin, TX 78714-9104**

*

REQUEST FOR INFORMATION

The following ownership statements are for use in establishing premiums for your workers' compensation coverages under the Experience Rating Plan. It is extremely important that all questions be answered completely. If you have any questions, contact your agent or your insurance company. Submit the completed form to your insurance company. *

PURPOSE (Check One)

- Name change only**
Complete column A for former name and column B for new name.
Complete only questions 1, 2 and 3 on page 2.
- Combination of separate entities**
Complete a separate column for each entity related through common ownership (attach additional forms if necessary).
- Sale, transfer or conveyance of ownership interest**
Complete column A for ownership before the change and column B for ownership after the change.
- Merger or consolidation**
Complete columns A and B for the former entities and column C for the surviving entity.
- Formation of a new entity**
Complete column A.
- Sale, transfer or conveyance of an entity's physical assets to another entity which takes over its operations**
Complete column A for the former entity and column B for the acquiring entity.

INFORMATION	A	B	C
Name and street address of Entity (P. O. Box Numbers are not acceptable)			
Legal Status of Entity (Corporation, Partnership, Sole Proprietor, Trustee, Receiver, Limited Partnership, etc.)			
Ownership Corporations —List names of owners of 100% voting stock and number of shares owned.* (Submit shareholder proposal if transaction involved exchange of stock.) Partnerships —List each general partner and appropriate share in the profits. (If limited partnership, list name of general partner.) Other —If no voting stock, list members, board of directors or comparable governing body.			
* Total shares of voting stock issued			
Date of Ownership Change, Acquisition, or Combinability			
Insuring Company, Policy Number and Effective Date			

REQUEST FOR INFORMATION

- 1. Has this entity operated under another name in the last four years? _____
- 2. Is the entity **currently** related through common majority ownership to any entity not listed on the front of the form?

- 3. Has this entity been **previously** related through common majority ownership to any other entities in the last four years?

If you answered yes to 1, 2, or 3 above, please provide the following information:

Name of Business	Principal Location	Carrier and Policy Number	Effective Date
------------------	--------------------	---------------------------	----------------

- 4. Were the assets and/or ownership interest (all or a portion) of this entity acquired from a previously existing business?

If yes, you must provide complete ownership information of the prior owner in column A and ownership information on the new owner in column B on the reverse side of this form.
- 5. Did the entity involved also undergo a change in operations sufficient to result in a change to its governing classification? If yes, attach a detailed explanation supporting these changes.
- 6. If this is a partial sale, transfer, or conveyance of an existing business (i.e., sale of one or more plans or locations):
 - a. Explain what portion or location of the entire operation was sold, transferred, or conveyed. _____
 - b. Was this entity insured under a separate policy from the remaining portion? _____ If not, specify the entities with which it was combined: _____
 - c. What entities will the seller maintain majority ownership of after this change? _____

This is to certify that the information contained on this form is complete and correct.

Name of insured: _____

Name of person completing form: _____

Signature of Owner, Partner or Executive Officer

Title

Print name of above signature

Date

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION

A. The Policy

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the employer named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured

You are insured if you are an employer named in Item 1 of the Information Page. If that employer is a partnership, and if you are one of its partners, you are insured, but only in your capacity as an employer of the partnership's employees.

C. Workers Compensation Law

Workers Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item

3.A. of the Information Page. It includes any amendments to that law which are in effect during the policy period. It does not include any federal workers or workmen's compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

D. State

State means any state of the United States of America, and the District of Columbia.

E. Locations

This policy covers all of your workplaces listed in Items 1 or 4 of the Information Page; and it covers all other workplaces in Item 3.A. states unless you have other insurance or are self-insured for such workplaces.

PART ONE - WORKERS COMPENSATION INSURANCE

A. How This Insurance Applies

This workers compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay promptly when due the benefits required of you by the workers compensation law.

C. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Payments You Must Make

You are responsible for any payments in excess of the benefits regularly provided by the workers compensation law including those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers compensation law.

If we make any payments in excess of the benefits

regularly provided by the workers compensation law on your behalf, you will reimburse us promptly.

G. Recovery From Others

We have your rights, and the rights of persons entitled to the benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for purposes of the workers compensation law. We are bound by decisions against you under that law, subject to the provisions of this policy that are not in conflict with that law.
5. This insurance conforms to the parts of the workers compensation law that apply to:
 - a. benefits payable by this insurance;
 - b. special taxes, payments into security or other special funds, and assessments payable by us under that law.
6. Terms of this insurance that conflict with the workers compensation law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO - EMPLOYERS LIABILITY INSURANCE**A. How This Insurance Applies**

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in a state or territory listed in Item 3.A. of the Information Page.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay

We will pay all sums you legally must pay as damages because of bodily injury to your employees, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. for care and loss of services; and
3. for consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee;

provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured employee's employment by you; and

4. because of bodily injury to your employee that arises out of and in the course of employment, claimed against you in a capacity other than as employer.

C. Exclusions

This insurance does not cover:

1. liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. punitive or exemplary damages because of bodily injury to an employee employed in violation of law;
3. bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. any obligation imposed by a workers compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
5. bodily injury intentionally caused or aggravated by you;
6. bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries;
7. damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, or any personnel practices, policies, acts or omissions;
8. bodily injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950), the Nonappropriated Fund Instrumentalities Act (5 USC Sections 8171-8173), the Outer Continental Shelf Lands Act (43 USC Sections 1331-1356), the Defense Base Act (42 USC Sections 1651-1654), the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 901-942), any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws;

9. bodily injury to any person in work subject to the Federal Employers' Liability Act (45 USC Sections 51-60), any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws;
10. bodily injury to a master or member of the crew of any vessel;
11. fines or penalties imposed for violation of federal or state law; and
12. damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 USC Sections 1801-1872) and under any other federal law awarding damages for violation of those laws or regulations issued thereunder, and any amendments to those laws.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance. We have no duty to defend or continue defending after we have paid our applicable limit of liability under this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding, or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the limit of our liability under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in Item 3.B. of the Information Page. They apply as explained below.

1. **Bodily Injury by Accident.** The limit shown for "bodily injury by accident—each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. **Bodily Injury by Disease.** The limit shown for "bodily injury by disease—policy limit" is the most we will pay for all damages covered by this insurance and arising out of bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease. The limit shown for "bodily injury by disease—each employee" is the most we will pay for all damages because of bodily injury by disease to any one employee.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

H. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

I. Actions Against Us

There will be no right of action against us under this insurance unless:

1. You have complied with all the terms of this policy; and
2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability. The bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Part.

PART THREE - OTHER STATES INSURANCE

A. How This Insurance Applies

1. This other states insurance applies only if one or more states are shown in Item 3.C. of the Information Page.
2. If you begin work in any one of those states after the effective date of this policy and are not insured or are not self-insured for such work, all provisions of the policy will apply as though that state were listed in Item 3.A. of the Information Page.
3. We will reimburse you for the benefits required by the workers compensation law of that state if we

are not permitted to pay the benefits directly to persons entitled to them.

4. If you have work on the effective date of this policy in any state not listed in Item 3.A. of the Information Page, coverage will not be afforded for that state unless we are notified within thirty days.

B. Notice

Tell us at once if you begin work in any state listed in Item 3.C. of the Information Page.

PART FOUR - YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers compensation law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.

4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE - PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Classifications

Item 4 of the Information Page shows the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications,

rates and premium basis by endorsement to this policy.

C. Remuneration

Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis. This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:

1. all your officers and employees engaged in work covered by this policy; and
2. all other persons engaged in work that could make us liable under Part One (Workers Compensation Insurance) of this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers compensation obligations.

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid.

E. Final Premium

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy.

If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short rate cancellation table and procedure. Final premium will not be less than the minimum premium.

F. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

G. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

PART SIX - CONDITIONS

A. Inspection

We have the right, but are not obliged to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant

that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.

D. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your

mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

3. The policy period will end on the day and hour stated in the cancellation notice.
4. Any of these provisions that conflicts with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with the law.

E. Sole Representative

The insured first named in Item 1 of the Information Page will act on behalf of all insureds to change this policy, receive return premium, and give or receive notice of cancellation.

INFORMATION PAGE

Blank Insurance Company

Policy No. _____

1. The Insured: _____ Individual _____ Partnership
 Mailing address: _____
 Other workplaces not shown above: _____ Corporation or _____

2. The policy period is from _____ to _____ at the insured's mailing address.

3. A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here:

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in item 3.A.
 The limits of our liability under Part Two are: Bodily Injury by Accident \$ _____ each accident
 Bodily Injury by Disease \$ _____ policy limit
 Bodily Injury by Disease \$ _____ each employee

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

D. This policy includes these endorsements and schedules:

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classifications	Code No.	Premium Basis Total Estimated Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
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Total Estimated Standard Premium \$

Expense Constant \$

Minimum Premium \$

Countersigned by: _____