Workers' Compensation Oversight Commission

William E. Sopko, Chairman
President,
STAMCO Industries
representing state-fund employers

Thomas H. Bainbridge, Jr.
Partner,
Ward, Kaps, Bainbridge,
Maurer & Melvin
representing injured workers

William A. Burga
President
Ohio AFL-CIO
representing organized labor

Mary Beth Carroll
Vice President,
FirstEnergy
representing self-insured employers

Michael C. Koetters
Retired Chief Investment Officer,
Wellpoint Inc.
representing the public

Denise M. Farkas, CFA
Senior Vice President,
Spero Smith Investment Advisers
representing investments

Edwin McCausland, CFA
President,
Investment Perspectives LLC
representing investments

Oversight Commission

Agenda
June 16, 2006
William Green Building, Second Floor, Room 3
11 a.m.

Approval of previous meeting minutes ..... William Sopko

Chairman's comments ..... William Sopko

Administrator's comments ..... Bill Mabe

CFO financial statement review ..... Tracy Valentino

Audit Committee update ..... Denise Farkas

Investment Committee update ..... Mike Koetters

- Annual economic review ..... Anthony Karydakis/JP Morgan
- Discussion of Fixed Income investment benchmark ..... Mark Brubaker
- Wilshire April 2006 Monthly Flash Report ..... Mark Brubaker

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Rules

1. SB 7 Rules: $5k Medical-Only Program (4123-17-59 OAC), second consideration, possible vote ..... Tom Sico
2. SB 7 Rules: Continuing jurisdiction (4123-6-23 & 4123-07-01 OAC), second consideration, possible vote ..... Tom Sico
3. Hospital in-patient reimbursement (4123-6-37.1 OAC), second consideration, possible vote ..... Dr. Greg Jewell
4. Payment for medical supplies (4123-6-25, 4123-7-03 OAC), second consideration, possible vote ..... Dr. Greg Jewell
5. SB 7 Rules: Lump sum settlements (4123-3-34 OAC), first consideration ..... Tom Sico
6. SB 7 Rules: Alternative dispute resolution (4123-6-16 & 4123-6-16.2 OAC), first consideration, possible vote ..... Tom Sico and Dr. Jewell
7. SB 7 Rules: Employer premium penalties (4123-19-07), first consideration, possible vote ..... Tom Sico

The next WCOC meeting is scheduled for:
11 a.m.
July 20, 2006
William Green Building, Second Floor, Room 3

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Agenda
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William Green Building, Second Floor, Room 3
11:00 a.m.

Rules *continued*

8. SB 7 Rules: SI Surplus Opt-Out and SI Assessment Penalties (4123-17-32), first consideration ..... Tom Sico

9. Black Lung and Marine Fund Safety Grants (4123-17-56.1), first consideration, possible vote .... Tina Kielmeyer and Carol Morrison

10. 50/50 Payment Program (4123-17-14.2), first consideration, possible vote .....Tracy Valentino

Rates

1. Classification of industries, NCCI rule change (4123-17-04), first consideration, possible vote .....Michael Glass

2. Private employer rates (4123-17-05 & 4123-17-06), first consideration, possible vote .... Tracy Valentino and Liz Bravender

3. Administrative Assessment (4123-17-36), first consideration, possible vote .....Tracy Valentino

4. Self Insured Assessments (4123-17-32), first consideration, possible vote ..... Tracy Valentino and Liz Bravender

Old business

No old business issues identified.

Adjourn .....William Sopko

The next WCOC meeting is scheduled for:
July 20, 2006
William Green Building, Level 2, Room 3
11:00 A.M.

WORKERS' COMPENSATION OVERSIGHT COMMISSION

THURSDAY, MAY 25, 2006
11:00 A.M.
WILLIAM GREEN BUILDING
THE NEIL SCHULTZ CONFERENCE CENTER
30 WEST SPRING ST., 2nd FLOOR (MEZZANINE)
COLUMBUS, OHIO 43215

Members Present: Bill Sopko, Chairman
Michael Koetters
Mary Beth Carroll
Thomas Bainbridge, Jr.
William Burga
Denise Farkas
Edwin McCausland
Senator Steve Stivers

Members Absent: Senator Eric Fingerhut
Representative Tim Schaffer
Representative Timothy Cassell

ROLL CALL

Mr. Sopko called the meeting to order at 11:00 a.m. and the roll call was taken.

MINUTES OF APRIL 27, 2005

Mr. Burga moved that the minutes of April 27, 2006, be approved. Mr. Bainbridge seconded and the minutes were approved by a roll call vote of four ayes and no nays. Ms. Carroll abstained.

MINUTES OF APRIL 24, 2005 MERCER EDUCATIONAL SESSION

Ms. Carroll moved that the minutes of April 24, 2006, be approved. Mr. Koetters seconded and the minutes were approved by a roll call vote of four ayes and no nays. Mr. Burga abstained.

CHAIRMAN'S COMMENTS

Mr. Sopko announced that Representative Timothy Cassell would be serving on the Oversight Commission as Ranking Minority Member of the Commerce and Labor Committee. He thanked Representative George Distel for his many years of service to the Oversight Commission.

ADMINISTRATOR'S COMMENTS

William Mabe, BWC Administrator, reported on several improvements and milestones. Collections by the Attorney General have increased; BWC employees' workers' compensation claims and costs have declined. BWC has hired a new Chief Investment Officer and Chief of Internal Audit. There remains uncertainty in investment returns and medical inflation, nevertheless, BWC performance continues to improve.

CFO FINANCIAL STATEMENT REVIEW

Tracy Valentino, Chief Finance Officer, reported on the March financial statements and other March reports. These reports continue to evolve. This month, BWC has added balance sheet ratios and insurance ratios. The reports are for results "year-to-date."

Mr. McCausland asked when BWC would have projections for fiscal year 2007. Ms. Valentino replied that BWC will finalize rates in June and will be able to report projections at the July meeting.

Ms. Valentino reported on the Administrative Cost Fund (ACF) summary. The ACF is controlled by the legislative budget process. The ACF budget has been flat in recent years, except for the rent on the William Green Building. The rate increase that BWC will submit in June to the Oversight Commission will reflect that rent increase.

Senator Stivers asked about the variance on equipment. Ms. Valentino stated that there was a typographical error on this. The amount should be $12 million.

Mr. Bainbridge asked what the total variance signifies. Ms. Valentino replied that it is the money not used in the budget and carried over to the next fiscal year. The carry-over is derived from savings in payroll due to retirements, not filling positions, and other savings.

Senator Stivers asked why the expense ratio is higher in Fiscal Year 2006. Ms. Valentino replied that BWC is using conservative assumptions. At the end of the fiscal year, BWC will use actual expenditures and make adjustments to these ratios.

Mr. McCausland asked for an explanation on the difference between the Wilshire Consulting report and the JPMorgan Chase report on investment performance. Lee Damsel, Assistant Chief Investment Officer, replied that JP Morgan was hired by BWC to report the performance of the State Insurance Fund and Ancillary Funds and Wilshire was hired by the

Oversight Commission for the same purpose. The consultants use different methodologies in calculating performance during the January-March liquidation of sixty-nine active equity and fixed income managers' portfolios. BWC has reconciled these reports. Ms. Damsel provided the reconciliation of these reports to all voting members of the Oversight Commission immediately after the conclusion of the meeting. After March 2006 reports, the two reports should be very similar for performance calculation.

AUDIT COMMITTEE REPORT

Ms. Farkas reported that the Audit Committee had met this morning and heard reports from the three managers of the Internal Audit Department on its projects and from the Infrastructure and Technology Division on the disaster recovery plans.

INVESTMENT COMMITTEE REPORT—WILSHIRE QUARTERLY PORTFOLIO PERFORMANCE REVIEW

Mr. Koetters and Mark Brubaker, Wilshire Consulting, reported on the quarterly portfolio performance review. Mr. Brubaker reported that the transition to the Lehman Aggregate Index fund was mostly complete and has 97% of total Fund invested assets in this fund at the end of March 2006. Total Fund invested assets were $16.4 billion and had a total return of 1.40% for the first three months of calendar year 2006. The report includes performance results per individual tranche.

Mr. Koetters reported that the Investment Committee had met this morning and discussed other issues, including the hiring of Bruce Dunn as the Chief Investment Officer. The Investment Committee discussed the asset allocation study, the customized benchmarks, and the Request for Proposal (RFP) for sale of the private equity investments.

RULES/RESOLUTION FOR FIRST CONSIDERATION: SENATE BILL 7 RULES, $5,000 MEDICAL ONLY PROGRAM, OHIO ADMINISTRATIVE CODE RULE 4123-17-59

Mr. Sopko stated that this was the first of several rules receiving a first reading today and on which there will be no vote.

Tom Sico, Director of Legal Operations, stated that Am. Sub. Senate Bill 7 required several changes to the BWC rules. He first recommended amendment of Ohio Administrative Code Rule 4123-17-59 on the medical only program. SB 7 required increase of the program from $1,000 to $5,000. This rule will not be subject to the proposed referendum on SB 7 for which petitions will be filed with the Ohio Secretary of State. The first substantive change is in paragraph D, which clarifies that when an employer elects to pay bills and provides notice that it no longer wishes to be responsible for bills in a particular claim, BWC will process all related bills received after the withdrawal notification date. Paragraph E is amended to remove the requirement that the employer provides notice to BWC on specific BWC forms. Finally,

paragraph G adds the provision from the legislation that an electing employer who fails to pay the bill is liable for the bill and not the employee.

Mr. Bainbridge asked if medical bills are reported to BWC. Mr. Sico reported that neither the Ohio Revised Code nor the rule required reporting. The injured worker is protected by permitting him to file a First Report of Injury (FROI). The rule requires the employer to keep records for six years to match the current statute of limitations for medical-only claims.

RULES/RESOLUTION FOR FIRST CONSIDERATION: SENATE BILL 7 RULES, CONTINUING JURISDICTION, OHIO ADMINISTRATIVE CODE RULES 4123-6-23 & 4123-07-01

Mr. Sico reported that SB 7 also changed the statutes of limitation for filing for additional benefits from ten years for lost-time claims and six years for medical-only claims. The continuing jurisdiction period will be a uniform five years for both types. This amendment will be subject to the referendum. The legislative amendment is self-executing, so the effective date of the change is not effected by the referendum. There is a substantive change in paragraph B of Ohio Administrative Code Rule 4123-7-01 to include the decision by the Ohio Supreme Court in the *Romans* case. Paragraph D is new and includes the new five-year limitations.

Ms. Carroll asked when BWC will know of the effect of the referendum. Mr. Sico replied that the petition must be filed by June 29, before the effective date of SB 7. This will lead to a stay if there are sufficient signatures. The initiation of a referendum is a lengthy process.

Ms. Carroll asked when will there be greater clarity. Mr. Sico replied that it will be June 29 if the petitions are filed. When Senate Bill 45 was challenged by referendum, BWC withdrew the rules from the Joint Committee on Agency Rule Review (JCARR). BWC is proceeding as if there is no referendum. If the petition is filed, the rules will be withdrawn.

Ms. Carroll asked why BWC is not being controlled by the SB 7 effective date. Mr. Sico replied that is technically impossible to have rules ready by the effective date. The JCARR process requires seventy-five days. The delays do not effect when the law goes into effect.

Mr. Burga asked when the five years is coming to an end are there events which will trigger an extension. Mr. Sico replied that if the injured worker files a new medical bill or incurs a new period of lost time, then the filing will extend the claim for a new five-year period.

RULES/RESOLUTION FOR FIRST CONSIDERATION: SENATE BILL 7 RULES, PROVIDER FRAUD/MCO RULE, OHIO ADMINISTRATIVE CODE RULES 4123-6-02.51. PROVIDER CREDENTIALING RULES, OHIO ADMINISTRATIVE CODE RULE 4123.6.02.2, 4123-6-02.21, & 4123-6-02.9

Mr. Sico reported that there were changes to Health Partnership Program (HPP) rules which were not going to be part of the referendum. Dr. Greg Jewell, Chief Medical Officer, reviewed the rules. Proposed Ohio Administrative Code Rule 4123-6-02.2 sets forth six criteria on credentialing of providers. Current Administrative Code Rule 4123-6-02.21 on the chronic

pain program is being rescinded because it has had only two applicants. Proposed Rule 4123-6-02.21 enables BWC to enroll non-BWC certified providers who are eligible for payment and persons who do not fall within the provider categories. Ohio Administrative Code Rule 4123-6-02.51 contains SB 7 provisions on decertification of providers. Changes to Ohio Administrative Code Rule 4123-6-02.9 contain additional prohibitions on kickbacks.

Mr. Sopko asked if BWC had received comments from stakeholders. Dr. Jewell replied that the provisions had been distributed, but not the actual rules.

RULES/RESOLUTION FOR FIRST CONSIDERATION: HOSPITAL IN-PATIENT REIMBURSEMENT RULE, OHIO ADMINISTRATIVE CODE RULES 4123-6-03.71

Dr. Jewell recommended amendment to the rule on hospital in-patient reimbursement Ohio Administrative Code Rule 4123-6-03.71. The amendment proposes reimbursement at 115% of the Medicare rate, which is a national standard. Reimbursements for outliers shall not exceed 60% of the hospital's allowable billed charges.

Mr. Bainbridge asked what was the percentage of reimbursement before the rule. Dr. Jewell replied that it was 79%. In 2004 it was 75%, and in 2005, 70%. BWC uses a cost-to-charge formula.

Mr. Bainbridge asked what other states are charging. Dr. Jewell replied that BWC reviewed other states and found the charges are significantly reduced.

Senator Stivers stated he understands the desire to have the General Assembly legislate a provision on medical reimbursement, however, he believes the JCARR process should be the mechanism for setting the standard.

RULES/RESOLUTION FOR FIRST CONSIDERATION: PAYMENT FOR MEDICAL SUPPLIES, OHIO ADMINISTRATIVE CODE RULES 4123-6-25 & 4123-7-03

Dr. Jewell stated that Ohio Administrative Code Rule 4123-6-25 is being updated to reflect statutory and policy changes. Paragraph D covers the reporting of treatment of conditions not related to the industrial injury. Ohio Administrative Code Rule 4123-7-03 was enacted in 1978 and needs rescission and replacement with a rule similar to Ohio Administrative Code Rule 4123-6-25.

RULES/RESOLUTION FOR SECOND CONSIDERATION: SELF-INSURED FIVE-YEAR RULE REVIEW, OHIO ADMINISTRATIVE CODE CHAPTER 4123-19

David Boyd, Director, Self-Insured Department, recommended approval of the five-year rule review amendments to Ohio Administrative Code chapter 4123-19. The chapter received a thorough review in 2001.

Mr. Bainbridge asked if self-insurers report workers' compensation expense by individual claims or by sums of all expenses. Mr. Boyd replied that reporting is by sums, however, employers report expense by separate compensation type.

Mr. Boyd reported that Ohio Administrative Code Rule 4123-19-15 got feed-back from self-insurers. The rule has been complex to change and the rule will be presented in June to accommodate the comments.

Ms. Carroll moved that the Workers' Compensation Oversight Commission approve WCOC Resolution 06-14 relating to the five-year rule review of the self-insuring employer rules of chapter 4123-19 of the Ohio Administrative Code. The resolution consents to the Administrator amending six rules and retaining eight rules of Chapter 4123-19 as presented here today. Mr. Burga seconded and the motion was approved by unanimous roll-call vote.

RULES/RESOLUTION FOR FIRST CONSIDERATION: COAL WORKERS' PNEUMOCONIOSIS FUND, OHIO ADMINISTRATIVE CODE RULE 4123-17-20

Ms. Valentino and Liz Bravender, Actuarial Director, recommended approval of rates to the Coal Workers' Pneumoconiosis Fund, also known as the Black-Lung Fund. The recommendation also includes continuing the moratorium on collecting premiums for subscribers who obtained policies before 1998. There have been no significant changes in the fund losses.

Mr. Bainbridge moved the Workers' Compensation Oversight Commission approve WCOC Resolution 06-15 relating to the Coal Workers' Pneumoconiosis Fund. The resolution consents to the Administrator retaining the rates for the Pneumoconiosis Fund as currently established in Rule 4123-17-20 and extending the moratorium on premium collections. Mr. Burga seconded and the motion was approved by unanimous roll call vote.

RULES/RESOLUTION FOR FIRST CONSIDERATION: MARINE INDUSTRY FUND, OHIO ADMINISTRATIVE CODE RULE 4123-17-19

Ms. Bravender reported that there have been no significant changes in losses of this fund either, so BWC recommends no changes. The Marine Industry Fund has a balance of $11.9 million.

Mr. Koetters asked how BWC calculates the rates. Ms. Bravender replied that the losses are examined by Mercer Oliver Wyman and they make the recommendation. The losses are about $3 million per year.

Mr. Burga moved that the Workers' Compensation Oversight Commission approve WCOC Resolution 06-16 relating to the Marine Industry Premium rates effective July 1, 2006. The resolution consents to the Administrator retaining the rates for the Marine Industry Fund as currently established by Rule 4123-17-19. Ms. Carroll seconded and the motion was approved by unanimous roll call vote.

RULES/RESOLUTION FOR FIRST CONSIDERATION: DISABLED WORKERS RELIEF FUNDS I &2, OHIO ADMINISTRATIVE CODE RULE 4123-19-29

Ms. Bravender reported that the Disabled Workers' Relief Funds (DWRF) are a supplement to Permanent Total Disability (PTD) benefits. The DWRF funds are different in being terminally funded, with no reserves. There are no changes to DWRF 1 for any employer group. There are also no changes to DWRF 2.

Mr. Koetters asked if loss experience is involved in setting the rates. Ms. Bravender replied that the rates are based on costs, not safety.

Ms. Carroll moved that the Workers' Compensation Oversight Commission approve WCOC Resolution 06-17 relating to the Disabled Workers' Relief Fund premium rates effective July 1, 2006. The resolution consents to the Administrator retaining the rates for the Disabled Workers Relief Fund as currently established by Rule 4123-17-29. Mr. Koetters seconded and the motion was approved by unanimous roll call vote.

RULES/RESOLUTION FOR FIRST CONSIDERATION: ADMINISTRATIVE COST FUND ASSESSMENT, OHIO ADMINISTRATIVE CODE RULE 4123-17-36

Mr. Sopko stated that the discussion on the ACF will be tabled because it requires a report from the Industrial Commission.

OLD BUSINESS: EXTERNAL AUDIT

Ms. Farkas reported on the RFP for retention of a new external auditor. The Auditor of State wrote to KPMG relieving it of its duty to prepare the audit for the FY 2005 financial statements. The new contract will cover the period 2005 to 2009. The new auditor will audit both fiscal years 2005 and 2006.

OLD BUSINESS: AGENDA 06 REPORT

Mr. Mabe stated there would be two brief reports on Agenda 06 at the request of Ms. Carroll.

Leo Genders, Chief Information Officer, reported on the BWC Project Office. The Project Office was implemented this year with Agenda 06. The Project Office adds new and greater levels of project management controls and project management maturity. It also provides the mechanisms and processes to initiate and report progress on all BWC Agenda 06 projects. The initial focus areas include project initiation, time management, communications, and reporting mechanisms. The Projected Office tracks initiatives electronically and constantly changes. The report given today is of the Agenda 06 status as of today. The program keeps track of project costs, instruction tools, status, resources, and projections.

James Barnes, Chief Legal Officer, report on goals reached by the subrogation program. The goal of the initiative is to collect $7 million for the fiscal year. Subrogation had collected $5.7 as of March and collections now exceed $7 million in dollars in hand. Recently, one subrogation attorney collected $1 million in a settlement which is not yet included in these milestones.

Mr. Barnes also reported on the Settlement Pursuit Initiative. BWC is focusing on settlement of PTD and death claims. Pilot projects are running in the Toledo, Logan, and Mansfield District Service Offices. BWC has expanded them to Dayton and Portsmouth. The goal is to operate in all district service offices by the end of 2006. BWC has saved $2 million so far.

OLD BUSINESS: MANAGEMENT REVIEW TEAM

Mr. Sopko stated that the report of the Management Review Team recommended that the Oversight Commission create an Actuarial Committee. Mr. Mabe and Cathy Moseley, Chief of Staff, are drafting a mission statement which includes membership and scope of work. The draft will be available at the June 16 meeting.

NEW BUSINESS: LONG-TERM CARE LOAN PROGRAM FUND ALLOCATION

Ms. Valentino and Carol Morrison, Program Coordinator, Safety and Hygiene, reported on the Long-Term Care Loan Program. Ms. Valentino stated that under the Safety Grants Program, nursing homes took the greatest initiative in obtaining loans for safety equipment. As a consequence, BWC placed a moratorium on these loans. This led, in turn, to a provision in the biennial budget bill requiring a new program for nursing home safety equipment. The funds come from the Safety and Hygiene budget.

Ms. Morrison reported that the loans cover equipment, training costs, and creation of no-lift policies. BWC and the Ohio Treasurer of State have issued a RFP for a financial institution to administer the program. BWC pays down the interest. BWC will be going to the Controlling Board for $2 million to initiate the program.

Ms. Valentino stated that the financial institution is at risk for the loans. BWC pays interest as it is incurred. In the event of default on the loan, BWC stops payments.

Mr. Bainbridge asked why the Controlling Board must approve the program. Ms. Valentino replied that the budget bill requires that the program be paid from the Safety and Hygiene Fund, but did not have a line-item.

Mr. Sopko asked what are the limits on the loans. Ms. Valentino replied that the loans are limited to $100,000 per borrower and a five-year term.

Ms. Farkas asked how BWC calculated the loan amount. Ms. Valentino replied that it was determined by how much the Safety and Hygiene Fund could spend and the average amount of prior loans. BWC used focus groups to learn of equipment needs and costs.

Ms. Carroll asked why the program does not include hospitals. Ms. Valentino replied that BWC is following the requirements of the legislation, which restricts it to nursing homes as defined by the Ohio Revised Code,

Mr. Burga asked how BWC will know that patients are not being charged for the amount contributed by BWC. Ms. Valentino replied that she was not sure BWC had the authority to audit employers.

Mr. Sopko directed that the minutes reflect the need to bring the issue of audit to the General Assembly and for the Oversight Commission and BWC to revisit the issue in the future.

Mr. Burga moved that Workers' Compensation Oversight Commission approve WCOC Resolution 06-19 relating to the No-Lift Loan Program. The resolution consents to the Administrator amending Ohio Administrative Code Rule 4123-17-31. Ms. Carroll seconded and the resolution was approved by unanimous roll call vote.

NEW BUSINESS: CONFIRMATION OF CHIEF INVESTMENT OFFICER

Mr. Mabe introduced Bruce Dunn as the new Chief Investment Officer. Mr. Sopko stated that HB 66 requires the Oversight Commission to be involved in the hiring of the CIO. Mr. McCausland reported that the Investment Committee worked closely with BWC to select a new CIO and that he, Mr. Mabe, Ms. Moseley, and Barb Young, Chief of Human Resources, had selected Mr. Dunn from a list of well-qualified candidates.

Mr. McCausland moved that the Workers' Compensation Oversight Commission approve WCOC Resolution 06-20 relating to the Commission’s consent to the hiring of C. Bruce Dunn as Chief Investment Officer of the Bureau of Workers' Compensation and to the Commission’s direction to its chair to give notice to the Division of Securities of the Ohio Department of Commerce that it has designated Mr. Dunn to this position. Ms. Farkas seconded the motion and it was approved by unanimous roll call vote.

ADJOURNMENT

It was moved and seconded that the meeting be adjourned and the meeting was adjourned by Mr. Sopko.

Prepared by: Larry Rhodebeck, BWC Attorney
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June 7, 2006

INVESTMENT DIVISION

TO: Bill Mabe, Administrator/CEO
Mike Koetters, Chairman, Investment Committee
Denise Farkas, Investment Committee
Win McCausland, Investment Committee
Bill Sopko, Investment Committee

FROM: Bruce Dunn, Chief Investment Officer

DATE: June 6, 2006

SUBJECT: CIO Report for May, 2006

The Investment Division in May, 2006 continued to work on many important investment initiatives/directives given by the WCOC Investment Committee and Administrator Mabe. This report summarizes some of these activities, issues, and action plans relating to the Ohio Bureau of Workers' Compensation Investment Division.

2006 Strategic Initiatives

The Investment Division has the following 2006/2007 goals:

1.	Transition BWC's portfolio to a fixed income allocation while increasing annual cash income	12/31/06	TRANSITION COMPLETED
2.	Establish a new BWC internal investment organization for restructured portfolio	12/31/06*	
3.	Create and implement a new monthly reporting system by outsourcing to custodian	03/31/06	COMPLETED
4.	Establish proper investment controls and procedures to protect the assets of the State Insurance Fund	12/31/06	
5.	Establish new investment accounting process for the restructured portfolio	03/31/07	

*extended from 6/01/06

Strategic Initiative One- COMPLETED

The transition of BWC's actively managed portfolios to the State Street Lehman Aggregate passive fixed income index commenced on January 9, 2006, with State Street Global Markets (SSGM) managing the process on behalf of BWC. The transition is complete with only a few clean-up assets still being retained. The final report detailing the $15.5 billion transition was included in the material for the April 27, 2006 WCOC/IC meeting. BWC's transition was completed on time with actual costs well below the anticipated estimates.

BWC has agreed to sell its three mezzanine loans secured by commercial real estate. The expected settlement date for this transaction is June 8, 2006. These loans are being sold for an aggregate principal value of $42.25 million and have an

aggregate par value balance of $45.2 million. As Transition Manager, State Street has performed the necessary due diligence in determining this sale value as a fair value for the disposal of these assets. After this transaction is completed, BWC will own several miscellaneous assets with an estimated market value of $160,000.

In addition, annual cash income was anticipated to increase by an additional $100 million as a result of the restructured portfolio comprised of nearly 100% fixed income assets. The additional interest income earned YTD ending April 30 was $66.5 million higher for 2006 versus 2005.

Strategic Initiative Two

The new Chief Investment Officer, Bruce Dunn, assumed his position on May 22, 2006.

Training continues for the two newest investment managers of the Investment Division. Two other investment managers, with six and five years of tenure within the Investment Division, were reassigned to other Divisions within BWC. Recruitment activities continue for two new investment managers and further additions to staff will occur during the remainder of 2006.

Temporary personnel continues to focus on assisting in the organization of the private equity files and in imaging private equity documents.

Strategic Initiative Three – Previously COMPLETED (See March CIO report)

Strategic Initiative Four

The WCOC/IC approved a new Investment Policy at the April 27, 2006 meeting. The Investment Division continues to improve internal procedures for the management of the 68 private equity funds as well as the new bond index fund, performance reporting, and other investment activities to support the new Investment Policy.

Strategic Initiative Five

A new investment accounting process will be explored and finalized by March, 2007. The Investment Division will be involved with IT and Internal Audit for the initial prioritizing of support and development for the project plan.

Private Equity RFP Update

An RFP on the sale of up to all private equity funds owned by BWC was approved for issuance by the WCOC/IC at the April 27, 2006 meetings. This RFP was issued on May 16, 2006 with a stated deadline of June 15, 2006 for submissions of proposals. Working with the BWC Legal Division, the Investment Division completed responses to 35 questions raised during the Private Equity RFP open question period and these responses were posted on the BWC website on May 30, 2006.

Department of Justice Private Equity Action Update

Judge Frey consolidated the BWC v. Behrman action with the Dispatch v. BWC public records case. None of the Ohio pension funds have filed motion to intervene. Judge Frey issued a Pretrial Order on May 26, 2006 granting BWC's Motion for Default Judgment against the seven partnerships that did not respond to the initial complaint. As a result, the Columbus Dispatch can obtain (1) unredacted copies of the Ennis Knupp Report pertinent to all materials in Tab 4 of the seven defendants only and (2) redacted copies of Tab 5 of the Ennis Knupp Report specifically pertinent to only the defaulted parties.

Legislative Updates/HB66 Compliance

SCR 21 (Dann)
This resolution would require the return of all political contributions made by Thomas Noe.

This resolution has not been assigned to a committee

SB 151 (Dann)
This legislation would require the Ohio Retirement Study Council to oversee investment of funds under the Workers' Compensation Law and approve contracts entered into concerning the investment of those funds, to change the investment authority of the Administrator of Workers' Compensation, to establish restrictions concerning contracts for the investment of those funds, to require that criminal records checks be conducted on persons involved with the investment of those funds, to prohibit the Administrator from awarding a contract for the investment of those funds to an investment manager or business entity who has made specified campaign contributions, and to prohibit certain state officials from soliciting or accepting campaign contributions from those investment managers or business entities.

Currently in Senate Insurance, Commerce & Labor Committee
No hearings scheduled at this time

SB 282 (Fingerhut)
This legislation was introduced on March 7, 2006. This bill would require the WCOC to employ its own professional and clerical staff rather than use staff provided by the Administrator of Workers' Compensation, and to require the WCOC to adopt rules to establish the objectives, policies, and criteria for the investment program of the BWC.
Currently in Senate Insurance, Commerce & Labor Committee
No hearings scheduled at this time

HB 354 (Patton)
This legislation would require that any state agency with the authority to invest state funds to report on those investments using the Global Investment Performance Standards established by the CFA Institute.

Currently in House State Government Committee
No hearings scheduled at this time

HB 376 (Patton)
This legislation would create the Workers' Compensation Investment Board and would transfer the Workers' Compensation Oversight Commission's powers and duties regarding the investment program of the Bureau of Workers' Compensation to the Investment Board.

Currently in House State Government Committee
No hearings scheduled at this time

HCR 23 (Redfern)

This resolution would establish a committee to investigate BWC malfeasance.

Currently in House State Government Committee
No hearings scheduled at this time.

HB66 Compliance
Emily Hicks (BWC Legislative Liaison) is working with Cathy Moseley (BWC Chief of Staff) to ensure compliance to all related HB66 requirements.

SB 7 (Cates)
This legislation is often referred to as the "workers' compensation reform" bill. This would make necessary administrative changes to the workers' compensation system.
This billed passed. The only change is that a referendum petition was filed on Thursday, April 6, 2006. The group will need to attain 194,000 signatures to make it on the Nov. 7, 2006 ballot. Please see the attached referendum petition.

NOTE: Although HB 376 (Patton) and SB 282 (Fingerhut) are similar, both bills would require different action by BWC. They would both be debated and voted on in their respective chambers and then passed along to the opposite chamber for consideration. At this point, neither of the bills is scheduled for a hearing, which is the first step in the process.

- HB 376 would create the Workers' Compensation Investment Board and transfers to the Board the Workers' Compensation Oversight Commission's powers and duties regarding the Bureau of Workers' Compensation investment program.

- SB 282 would require the Workers' Compensation Oversight Commission to employ its own professional and clerical staff rather than use staff provided by the Administrator of Workers' Compensation, and to require the Oversight Commission to adopt rules to establish the objectives, policies, and criteria for the investment program of the Bureau of Workers' Compensation.

Support continues in providing supporting documentation for the following legal/investigative activity:

Coin Liquidation
MDL
Private Equity Declaratory Judgement
AOL/Time Warner
Inspector General, et al

Executive Summary:

Coal Workers' Pneumoconiosis Fund SafetyGRANT$ Program
The Bureau of Workers' Compensation will provide safety grants to Coal Workers' Pneumoconiosis Fund employers, up to a maximum of $135,000.

Coal Workers' Pneumoconiosis Fund employers will be required to use these funds to purchase equipment to substantially reduce or eliminate the potential for workplace respiratory illnesses and fatalities. In exchange, employers will send BWC information on the effectiveness of the safety intervention so that other employers can benefit.

Eligibility Requirements will include:

- Be recognized as an active employer in the Coal Workers' Pneumoconiosis Fund effective January 1, 2006;
- Employer must maintain a regular state fund account with BWC;
- Maintain active coverage;
- Demonstrate the need for safety intervention.

Program Requirements will include:

- Upon approval and purchase of equipment, employer will provide documentation on the use of the funds including submission of original paid itemized invoices, proof of payment, and proof of employer contribution and cancelled checks that demonstrates all funds issued by BWC were spent and applied toward the purchase of ergonomic, safety and/or industrial hygiene equipment.
- Submit quarterly and yearly reporting to BWC for a period of two years.

Employer Responsibilities include:

- Contact the local BWC customer service office to schedule a visit by a BWC safety consultant and an ODNR mine safety inspector.
- Provide a list of claims that have been filed in the last two years.
- Agree to no job elimination due to the proposed intervention.
- Submit proof of purchase.
- Reports to BWC. To include baseline report, quarterly reports and annual case studies.

Use of funds:

- Purchase of safety and/or industrial hygiene equipment that is designed to prevent respiratory illness, including related rescue equipment to prevent coal miner's pneumoconiosis.
- Submission of an application for equipment which was previously purchased will not be considered.

Time of Performance:

- Purchase equipment within three months from the date on the check. Purchase cannot take place before the disbursement of the grant funds.

Executive Summary
SB 7 rules: Employer premium penalties, R.C. 4123.32
Rule 4123-19-07

Background Law

S.B. 7 was signed into law by Gov. Bob Taft to be effective June 30, 2006. This legislation made various reforms in the workers' compensation system.

The Act amends R.C. 4123.32 to increase the penalty for overdue premium payments from the existing required tiered penalty, based on overdue periods, ranging from 2% to a maximum of 12% of the premium due to a permissive penalty of not more than $30 plus a tiered penalty beginning at the prime interest rate multiplied by the premium due for 61-90 days past due, and increasing every 30 days thereafter, capped at the prime interest rate plus 8% times the premium due, except that this penalty can never exceed 15% of the premium due.

Note: This provision of the Act is not one of the provisions included in the pending referendum effort.

Overview of Rule

Rule 4123-19-07 is an existing BWC rule for the $1,000 medical only program. The rule has been in effect since 1971 and was last amended December 14, 1992. Under R.C. 119.01, the rule is subject to the public hearing and Joint Committee on Agency Rule Review process.

Rule Amendments

4123-19-07 Rules controlling renewals of ~~risks~~ employer coverage.

BWC is proposing the rule changes required by S.B. 7 which modified the penalties due for late payment of premium and the calculation formula for such penalties which reflect progressive increases.

The rule contains some minor clean-up of language from "risk" to "employer." BWC also defines the calculation of the "prime interest rate," which is used to calculate penalties, to be recalculated semiannually to match BWC's operational framework for premium payment.

Paragraph (D) contains the schedule of penalties from the statute.

Ohio Bureau of Workers' Compensation

Management Review Team
Action Report

June 16, 2006

Ohio Bureau of Workers' Compensation Governor Appointed MRT

Team Members:

Tom Hayes : Team Leader

Laurie Fiori Hacking

James Nichols

TIMETABLE

1. MRT Assessment Time Period	June, 2005–October, 2005
2. MRT Final Report Presented to WCOC	September 22, 2005
3. MRT Final Written Action Report 10/31/05	November 7, 2005
4. BWC executes recommendations	June 2005 - present
5. BWC Administrator to issue Final Response Report to WCOC and Governor	Anticipated June, 2006

Management Review Team Recommendations

INVESTMENT COMMITTEE

MRT 15c	WCOC will review and may amend the BWC investment policy after the review of the current investment consultant asset liability study	6/16/06
MRT 22b	Create an independent Investment Board (HB376 and SB 282)	Pending
MRT 24	BWC to hire additional investment professionals	12/31/06
MRT 25	BWC to meet with Treasurer of State to determine the protocol for custodial bank selection	6/30/06
MRT 38	WCOC & BWC Administration will require periodic fiduciary performance audits	Pending

Management Review Team Recommendations

WORKERS' COMPENSATION OVERSIGHT COMMITTEE

MRT 32c	WCOC to set up a committee structure to include an Actuarial Committee	Pending
MRT 39	WCOC will form an Actuarial Committee and meet regularly with the Investment Committee	Pending

Management Review Team Recommendations

PERCENT COMPLETED

Action Items:	40
Number Outstanding:	7
Number Completed:	33
Percent Completed:	83%

Executive Summary
HPP New ADR / C-9 Rules

Background

Chapter 4123-6 of the Administrative Code contains BWC rules implementing the Health Partnership Program (HPP) for state fund employers. BWC enacted the bulk of the Chapter 4123-6 HPP operational rules (Ohio Administrative Code 4123-6-01 to 4123-6-19) rules in February 1996 and the Chapter 4123-6 HPP medical rules (Ohio Administrative Code 4123-6-20 to 4123-6-46) in January and February 1997.

These proposed rule changes alter the existing alternative dispute resolution (ADR) rule to allow the MCO to suspend the ADR process in cases involving treatment of a pre-existing condition allowed by way of substantial aggravation when the issue of whether the condition has reached the level that would have existed without the injury is pending before the bureau or industrial commission. In addition, the rule changes allow the MCO to refer disputes requesting treatment for a substantially aggravated pre-existing condition that has been found in a final determination of the bureau or commission to have reached the level that would have existed without the injury, and is no longer payable, directly to BWC for an order when additional conditions are allowed in the claim.

The ADR rule changes also allow an MCO to bypass the ADR process and refer disputes involving treatment approved pursuant to standard treatment guidelines, pathways, or presumptive authorization guidelines directly to BWC for an order, as provided by Senate Bill 7.

The proposed changes to the ADR rule dealing with substantial aggravation are subject to the SB 7 referendum; the changes dealing with disputes relating to treatment approved pursuant to standard treatment guidelines, pathways, or presumptive authorization guidelines are not.

In addition, a new rule has been created to provide criteria related to the processing of medical treatment reimbursement requests submitted via form C-9 or equivalent.

The new “C-9 rule” contains language allowing an MCO to dismiss, without prejudice, requests relating to the delivery of medical services for a pre-existing condition allowed by way of substantial aggravation when the condition has been found, in a final determination of the bureau or commission, to have reached the level that would have existed without the injury, and the substantially aggravated pre-existing condition is the only condition allowed in the claim. This language would be subject to the SB 7 referendum.

4123-6-16 Dispute resolution for HPP medical issues.

The proposed changes to the ADR rule dealing with cases involving treatment of a condition allowed by way of substantial aggravation pursuant to Senate Bill 7 would:

- allow an MCO to defer consideration of a dispute involving a request for treatment relating to the delivery of medical services for a pre-existing condition allowed by way of substantial aggravation, when the issue of whether the condition has reached the level that would have existed without the injury is pending before the bureau or industrial commission, until the pending issue is resolved; and

- allow an MCO to refer a dispute directly to the bureau for an order when the MCO has denied a medical treatment reimbursement request that relates to the delivery of medical services for a pre-existing condition allowed by way of substantial aggravation because the condition has been

found, in a final determination of the bureau or commission, to have reached the level that would have existed without the injury and is no longer payable, and the MCO subsequently receives a dispute, and additional conditions are allowed are in the claim.

In addition, as provided by Senate Bill 7, the proposed rule changes allow an MCO to refer a dispute directly to the bureau for an order where the requested treatment relates to the delivery of medical services that have been approved by the MCO pursuant to standard treatment guidelines, pathways, or presumptive authorization guidelines.

4123-6-16.2 Medical treatment reimbursement requests.

This new rule provides that medical treatment reimbursement requests must be submitted by the physician of record (POR) or treating provider (on form C-9 or equivalent) to the MCO responsible for medical management of the claim prior to the POR or treating provider's initiating any non-emergency treatment, and that such requests shall be evaluated by the MCO using the three-part "Miller" test (the requested services are reasonably related to the injury, the requested services are reasonably necessary for treatment of the injury, and the costs of the services are medically reasonable). The rule clarifies that medical treatment reimbursement requests in inactive claims will be processed in accordance with Ohio Administrative Code 4123-3-15.

The rule also provides that the MCO may dismiss, without prejudice, medical treatment reimbursement requests

- submitted by providers who are not enrolled with BWC and who refuse to become enrolled, or who are enrolled but non-certified and are ineligible for payment as a non-certified provider under rules 4123-6-06.3 or 4123-6-12 of the Administrative Code or division (J) of section 4121.44 of the Revised Code.

- that are not accompanied by supporting medical documentation that the POR or treating provider has seen and examined the injured worker within 30 days prior to the request, or that the injured worker requested a visit with the provider (and such evidence is not provided to the MCO upon request);

- that duplicate a previous medical treatment reimbursement request that has been denied in a final administrative or judicial determination where the new request is not accompanied by supporting medical documentation of new and changed circumstances impacting treatment (and such evidence is not provided to the MCO upon request); or

- that relate to the delivery of medical services for a pre-existing condition allowed by way of substantial aggravation when the condition has been found, in a final determination of the bureau or commission, to have reached the level that would have existed without the injury, and the substantially aggravated pre-existing condition is the only condition allowed in the claim.

Finally, the rule states that if the MCO determines before, after or during delivery of services, that any approved medical treatment reimbursement request is not medically indicated or necessary, is not producing the desired outcomes, or the injured worker is not responding, the MCO may notify the parties of its decision to discontinue payment of approved treatment that has not already been rendered. This decision may be appealed through the ADR process.

4123-6-16 Dispute resolution for HPP medical issues.

(A) This rule shall provide for procedures for the resolution of medical disputes that may arise between any of the following: an employer, an employee, a provider, the bureau, or an MCO. This rule applies to reviews of records, medical disputes arising over issues such as, but not limited, to quality assurance, utilization review, determinations that a service provided to an employee is not covered, is covered or is medically unnecessary; or involving individual health care providers. Within fourteen days of receipt of written notice of an MCO determination giving rise to a medical dispute, an employee, employer, or provider may request, in writing, that the MCO initiate the medical dispute resolution process provided for in paragraph (C) of this rule. Such written request must comply with paragraph (F) of this rule.

(B) An employee or employer must exhaust the dispute resolution procedures of this rule prior to filing an appeal under section 4123.511 of the Revised Code on an issue relating to the delivery of medical services.

(C) Any MCO participating in the bureau's HPP must have a medical dispute resolution process that includes one independent level of review. Except as provided below, if an individual health care provider is involved in the dispute, the independent level of review shall consist of a peer review conducted by an individual or individuals licensed pursuant to the same section of the Revised Code as the health care provider. The MCO must identify the providers performing the peer review. If the MCO receives a dispute where the requested treatment appears to be the same as or similar to a previous treatment request for which the MCO conducted a peer review pursuant to this rule, and the previous treatment request was ultimately denied based on the peer review, the MCO may refer the new dispute to the bureau for a determination as to whether peer review is needed for the independent level of review in the new dispute. If the MCO receives a dispute where the requested treatment appears to be the same as or similar to a previous treatment request for which the MCO conducted a peer review pursuant to this rule, and the previous treatment request is pending before the bureau or industrial commission, the MCO may defer consideration of the new dispute until the previous treatment request is resolved. Once the previous treatment request has been resolved, the MCO shall refer the new dispute to the bureau for a determination as to whether peer review is needed for the independent level of review in the new dispute and shall resume the dispute resolution process under this rule. If, upon consideration of additional evidence or after negotiation with the party requesting dispute resolution, the MCO reverses the determination under dispute or otherwise resolves the dispute to the satisfaction of the party, the MCO may issue a new determination and dismiss the dispute without prejudice. The MCO must complete its internal medical dispute resolution process and must notify the parties to the dispute and their representatives of the decision in writing within twenty-one days of notice of a dispute. The twenty-one days shall be measured from the time the written notice of the medical dispute is received by the MCO. However, if the MCO elects to refer the employee for an independent medical examination as part of the dispute resolution process, the MCO shall have thirty days to complete its internal medical dispute resolution process and notify the parties to the dispute and their representatives of the decision in writing. Upon written notice of the dispute, the MCO shall inform the bureau local customer service team of the dispute. Notice of the medical dispute received by telephone only does not constitute formal notification as described in this paragraph. Within seven days of receipt of written notice of the MCO's decision, the employer, injured worker or provider may request, in writing, that the dispute be referred to the bureau for an independent review. Such written request must comply with paragraph (F) of this rule. The MCO shall refer the requested dispute to the bureau within seven days of written notice of the request. All disputes shall be referred by the MCO to the bureau within seven days of the expiration of the referral period for tracking purposes.

(D) Upon receipt of an unresolved medical dispute from the MCO, if the bureau determines that the MCO has not satisfactorily completed its internal medical dispute resolution process as set forth in paragraph

(C) of this rule and the MCO contract, the bureau may return the dispute to the MCO for completion. The return of a dispute to the MCO pursuant to this rule does not toll the MCO's time frame for completing disputes. Within fourteen days after receipt of a completed, unresolved medical dispute from the MCO, the bureau shall conduct an independent review of the unresolved medical dispute received from the MCO and enter a final bureau order pursuant to section 4123.511 of the Revised Code. The bureau order may include a determination that the employee be scheduled for an independent medical examination; however, this determination does not toll the bureau's time frame for completing disputes. This order shall be mailed to all parties and may be appealed to the industrial commission pursuant to section 4123.511 of the Revised Code. Neither the provider nor the MCO is a party entitled to file an appeal under section 4123.511 of the Revised Code.

(E) If an MCO receives a medical treatment reimbursement request ~~for consideration of an issue~~ relating to the delivery of medical services for a condition or part of the body that is not allowed in the claim, the MCO may deny the request for the reason that the condition or part of the body is not allowed in the claim. The provider may recommend an additional allowance on a recommendation for additional conditions form (Form C-9 or equivalent) with supporting medical evidence, or the claimant may file a motion requesting an additional allowance. The bureau shall review the recommendation or motion and shall consider the additional allowance. If a party has requested medical dispute resolution of the issue under this rule while the motion or issue on the allowance of the additional condition is pending before the bureau, the MCO may defer consideration of the dispute until the issue of the allowance of the additional condition is resolved, notwithstanding the time limits for resolution of the dispute as provided in paragraph (C) of this rule. Once the bureau has made a decision on the additional allowance, the MCO shall resume the dispute resolution process under this rule. If a dispute is filed where the claimant has not filed a motion for allowance of the condition or the bureau has not allowed the condition as recommended by the provider on the treatment plan form, the MCO may refer the matter directly to the bureau for an order under paragraph (D) of this rule.

(F) If the MCO receives a dispute where the requested treatment relates to the delivery of medical services for a pre-existing condition allowed by way of substantial aggravation, and the issue of whether the condition has reached the level that would have existed without the injury is pending before the bureau or industrial commission, the MCO may defer consideration of the new dispute until the pending issue is resolved, notwithstanding the time limits for resolution of the dispute as provided in paragraph (C) of this rule. Once a final determination has been made by the bureau or industrial commission as to whether the condition has reached the level that would have existed without the injury, the MCO shall resume the dispute resolution process under this rule. If an MCO receives a medical treatment reimbursement request relating to the delivery of medical services for a pre-existing condition allowed by way of substantial aggravation, and the condition has been found, in a final determination of the bureau or commission, to have reached the level that would have existed without the injury, and additional conditions are allowed are in the claim, the MCO may deny the request for the reason that medical benefits are no longer payable for the condition being treated. If a dispute is subsequently filed, the MCO may refer the matter directly to the bureau for an order under paragraph (D) of rule 4123-6-16 of the Administrative Code.

(G) If the MCO receives a dispute where the requested treatment relates to the delivery of medical services that have been approved by the MCO pursuant to standard treatment guidelines, pathways, or presumptive authorization guidelines, the MCO may refer the matter directly to the bureau for an order under paragraph (D) of this rule.

(H) A written request to initiate the medical dispute resolution process under paragraph (A) of this rule or to refer the dispute to the bureau for an independent review under paragraph (C) of this rule (written appeal request) must contain, at a minimum, the

following elements (form C-11 or equivalent):

(1) Injured worker name.

(2) Injured worker claim number.

(3) Date of initial medical treatment reimbursement request (form C-9 or equivalent) in dispute.

(4) Specific issue(s) in dispute, including description, frequency/duration, beginning/ending dates, and type of treatment/service/body part.

(5) Name of party making written appeal request.

(6) Signature of party making written appeal request or their authorized representative.

Only one medical treatment reimbursement request (form C-9 or equivalent) may be addressed in a single written appeal request under paragraph (A) or paragraph (C) of this rule. Written appeal requests that do not contain the minimum elements set forth in this paragraph may be dismissed without prejudice by the MCO or bureau.

Effective: 2-16-96; 6-6-97; 1-1-99; 11-8-99; 1-1-01; 1-1-03; -- -- --

4123-6-16.2 Medical treatment reimbursement requests.

(A) Medical treatment reimbursement requests must be submitted by the physician of record or eligible treating provider (on form C-9 or equivalent) to the MCO responsible for medical management of the claim prior to initiating any non-emergency treatment.

(B) Medical treatment reimbursement requests shall be evaluated by the MCO using the following three-part test (all parts must be met to authorize treatment reimbursement):

(1) The requested services are reasonably related to the injury;

(2) The requested services are reasonably necessary for treatment of the injury;

(3) The costs of the services are medically reasonable.

(C) Medical treatment reimbursement requests in claims which have not had activity or a request for further action within a period of time in excess of thirteen months shall be processed in accordance with the provisions of rule 4123-3-15 of the Administrative Code.

(D) The MCO may dismiss without prejudice medical treatment reimbursement requests submitted by providers who are not enrolled with the bureau and who refuse to become enrolled, or who are enrolled but non-certified and are ineligible for payment as a non-certified provider under rules 4123-6-06.3 or 4123-6-12 of the Administrative Code or division (J) of section 4121.44 of the Revised Code.

(E) The MCO may dismiss without prejudice medical treatment reimbursement requests that are not accompanied by supporting medical documentation that the submitting physician of record or eligible treating provider has seen and examined the injured worker within 30 days prior to the request, or that the injured worker requested a visit with the provider, and such evidence is not provided to the MCO upon request (via form C-9A or equivalent).

(F) The MCO may dismiss without prejudice a medical treatment reimbursement request that duplicates a previous medical treatment reimbursement request that has been denied in a final administrative or judicial determination where the new request is not accompanied by supporting medical documentation of new and changed circumstances impacting treatment, and such evidence is not provided to the MCO upon request (via form C-9A or equivalent).

(G) The MCO may dismiss without prejudice a medical treatment reimbursement request that relates to the delivery of medical services for a pre-existing condition allowed by way of substantial aggravation when the condition has been found, in a final determination of the bureau or commission, to have reached the level that would have existed without the injury, and the substantially aggravated pre-existing condition is the only condition allowed in the claim.

(H) If the MCO determines that any approved medical treatment reimbursement request is not medically indicated or necessary, is not producing the desired outcomes, or the injured worker is not responding, the MCO may notify the parties of its decision to discontinue payment of approved treatment that has not already been rendered. This decision shall be subject to medical dispute resolution pursuant to rule 4123-6-16 of the Administrative Code.

Effective: -- -- --

Self-Insured Employer Assessments
Executive Summary

Self-Insured Employer Assessments
Assessment Year: 7-1-2006 through 6-30-2007
Assessment Method: Calculate and apply assessment rates designed to provide assessment income equal to the cost of all the payments made on behalf of self-insured employers during the assessment year. Attached on page 2, is a spreadsheet that shows the Administrator's recommendations for self-insured assessments. Following that is the rule that places these assessments into effect July 1, 2006.

1. Mandatory Surplus Fund: This assessment funds the costs charged to the Self-Insured Employers Account of the Surplus Account of the State Insurance Fund. These costs are primarily for claims with injury dates prior to 1987 of bankrupt self-insured employers, for costs of claims that are now disallowed claims, and for specific medical costs (some exams and prostheses).
2. Self-Insured Employers Guaranty Fund (SIEGF): This assessment is to fund the costs charged to the SIEGF. These costs are for claims of bankrupt self-insured employers with injury dates after 1986, and for the costs of DWRF on claims of bankrupt self-insured employers with any injury date.
3. Administrative Cost Fund: This assessment is to fund costs of administering the BWC and IC, with only the activities that support the self-insured employers included in the assessment calculation.
4. Safety and Hygiene Fund: This assessment is to fund the work done by the Division of Safety and Hygiene for self-insured employers.
5. Optional Handicap Program: This assessment mutualizes the costs of handicap reimbursements among all self-insured employers opting into the program. Currently, there are no employers in this program.
6. Optional Rehabilitation Program: This assessment mutualizes the costs of rehabilitation among all self-insured employers opting into the program. Currently, five self-insured employers are reimbursed from this fund for the costs of rehabilitation of injured workers.
7. Optional Claim Reimbursement Program: This assessment mutualizes the costs of disallowed claim costs among all self-insured employers in the program. This is a new program designed to reimburse self-insured employers for claim costs ordered to be paid by the Industrial Commission that were ultimately denied.

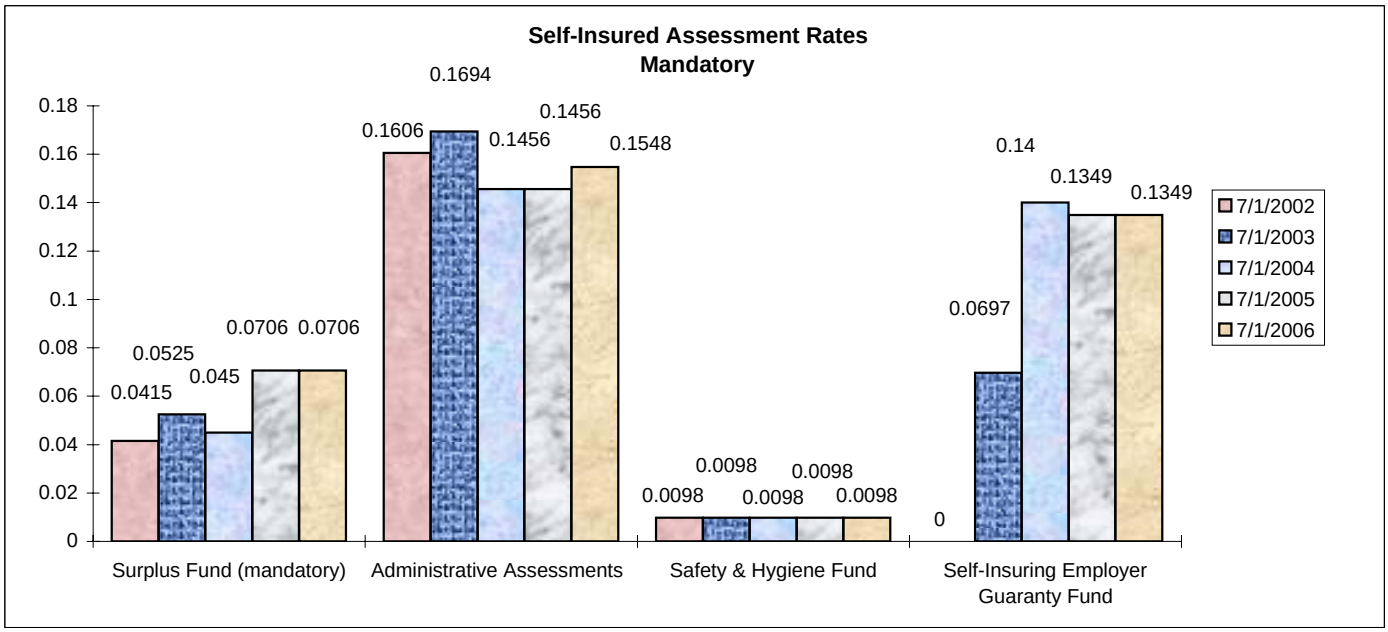
For all these assessments, the Administrator has been provided information from which to make assessment recommendations.

Assessment Rule Process:

- Administrator of Ohio Bureau of Workers' Compensation recommends to the Workers' Compensation Oversight Commission the rate change recommendation
- Workers' Compensation Oversight Commission provides advice and consent to the overall rate change by resolution
- Administrator provides specific rules that are necessary to implement the approved rate change (Rules 4123-17-32) at the June 2006 WCOC meeting
- Rules are filed with Legislative Services Commission and Secretary of State by June 20, 2006
- Rates become effective July 1, 2006

7/1/2006 Self-Insuring Employer Assessments

Self-Insuring Employer Assessment Funds	Assessment Rates Per $1.00 Paid Comp					
Mandatory	**7/1/2002**	**7/1/2003**	**7/1/2004**	**7/1/2005**	**7/1/2006**	**2005/2006 Change**
Surplus Fund (mandatory)	0.0415	0.0525	0.0450	0.0706	0.0706	+0.0000
Self-Insuring Employer Guaranty Fund	0.0000	0.0697	0.1400	0.1349	0.1349	+0.0000
Administrative Cost Fund: BWC	0.1606	0.0805	0.0790	0.0790	0.0822	+0.0032
Administrative Fund: IC	n/a	0.0889	0.0666	0.0666	0.0726	+0.0060
Safety & Hygiene Fund	0.0098	0.0098	0.0098	0.0098	0.0098	+0.0000
Mandatory Assessments	0.2119	0.3014	0.3404	0.3609	0.3701	+0.0092
Optional						
Surplus Fund (rehabilitation)	0.1419	0.1300	0.1300	0.1300	0.1300	+0.0000
Surplus Fund (handicap)	0.2480	0.2480	0.2480	0.2480	0.2480	+0.0000
Surplus Fund (disallowed claims)	n/a	n/a	n/a	n/a	0.0360	+0.0360



Mandatory Assessment Rates based upon Paid Compensation of $227,000,000
Surplus Fund (mandatory) Regular Disbursements less Adjustments is $16,030,000
Surplus Fund (disallowed claims) Claim Disbursements are $3,100,000 and based upon paid compensation of $86,000,000
SIEGF Total Assets as of December 31, 2005 are $16,800,000 and Current Year Disbursements are $21,000,000
Projected Rehabilitation Reimbursements are $105,000 and based upon paid compensation of $808,000

4123-17-32 Self-insuring employer assessment based upon paid compensation

The administrator of workers' compensation, with the advice and consent of the workers' compensation oversight commission, has authority to determine and levy against self-insuring employers amounts to be paid to support the safety and hygiene fund, the administrative cost fund, the portion of the surplus fund that is mandatory, the portion of the surplus fund that is used for rehabilitation reimbursement subject to the self-insuring employer's election under section 4121.66 of the Revised Code, ~~and~~ the portion of surplus fund that is used for handicap reimbursement subject to the self-insuring employer's election under section 4123.343 of the Revised Code, and the portion of the surplus fund used for claims reimbursement for self-insuring employers under division (H) of section 4123.512 of the Revised Code, pursuant to sections 4121.12, 4121.37, 4121.66, 4123.34, 4123.342, and 4123.35 of the Revised Code in conjunction with rule 4123-19-01 of the Administrative Code. The administrator hereby sets the self-insuring employer assessments to be effective July 1, ~~2005~~ 2006, for the period July 1, ~~2005~~ 2006, to June 30, ~~2006~~ 2007, payable in two equal remittances by February 28, ~~2006~~ 2007, and August 31, ~~2006~~ 2007, as follows:

(A) The assessments shall be on the basis of the paid compensation attributable to the individual self-insuring employer as a fraction of the total amount of paid compensation for the previous calendar year attributable to all amenable self-insuring employers.

(B) Paid compensation means all amounts paid by a self-insuring employer for living maintenance benefits, all amounts for compensation paid pursuant to sections 4121.63, 4121.67, 4123.56, 4123.57, 4123.58, 4123.59, 4123.60 and 4123.64 of the Revised Code, all amounts paid as wages in lieu of such compensation, all amounts paid in lieu of such compensation under a nonoccupational accident and sickness program fully funded by the self-insuring employer, and all amounts paid by a self-insuring employer for a violation of a specific safety standard pursuant to section 35 of article II, Ohio Constitution and section 4121.47 of the Revised Code. Any reimbursement received from the surplus fund pursuant to section 4123.512 of the Revised Code by a self-insuring employer for any such payments or compensation paid shall be applied to reduce the amount of paid compensation reported in the year in which the reimbursement is made. Any amount recovered by the self-insuring employer under section ~~4123.93~~ 4123.931 of the Revised Code and any amount that is determined not to have been payable to a claimant in any final administrative or judicial proceeding shall be deducted, in the year collected, from the amount of paid compensation reported.

(C) The assessments shall be computed for all self-insuring employers operating in Ohio by multiplying the following rates by the individual self-insuring employer's paid compensation for calendar year ~~2004~~ 2005:

(1) Safety and hygiene fund: .0098.

(2) Administrative cost fund, BWC: ~~.0790~~ .0822.

(3) Administrative cost fund, IC: ~~.0666~~ .0726.

(4) Surplus fund (mandatory): .0706.

(D) The assessment to fund the portion of the surplus fund that is used for rehabilitation

reimbursement for all self-insuring employers who have not made an election to opt out of the rehabilitation reimbursement program under the provisions of section 4121.66 of the Revised Code shall be computed by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year ~~2004~~ 2005:

(1) Surplus fund (rehabilitation): .1300.

(E) The assessment to fund the portion of the surplus fund that is used for handicap reimbursement for all self-insuring employers operating in Ohio who have not made an election to opt out of the handicap reimbursement program under the provisions of division (G) of section 4123.343 of the Revised Code shall be computed by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year ~~2004~~ 2005:

(1) Surplus fund (handicap): .2480.

(F) The assessment to fund the portion of the surplus fund that is used for claims reimbursement for all self-insuring employers operating in Ohio who have not made an election to opt out of the right to reimbursement under the provisions of division (H) of section 4123.512 of the Revised Code shall be computed by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year 2005:

(1) Surplus fund (disallowed claims reimbursement): .0360.

(G) An employer who no longer is a self-insuring employer in Ohio or who no longer is operating in this state shall continue to pay assessments for administrative costs and for the portion of the surplus fund that is mandatory. The assessments shall be computed by such employer by multiplying the following rates by the individual employer's paid compensation for calendar year ~~2004~~ 2005:

(1) Administrative cost fund, BWC: ~~.0790~~ .0822.

(2) Administrative cost fund, IC: ~~.0666~~ .0726.

(3) Surplus fund (mandatory): .0706.

~~(G)~~ (H) If the paid compensation for a self-insuring employer for calendar year ~~2004~~ 2005 is less than ~~thirteen~~ twelve thousand ~~two~~ seven hundred and ~~seventy~~ ~~four~~ fifty five dollars and ~~thirty four~~ ten cents, the minimum assessments shall be paid as follows:

(1) Safety and hygiene fund: ~~$130.09~~ $125.00.

(2) Administrative cost fund, BWC: ~~$1,048.67~~ $1,048.47.

(3) Administrative cost fund, IC: ~~$884.07~~ $926.02.

(4) Surplus fund (mandatory): ~~$937.17~~ $900.51.

If the paid compensation for calendar year ~~2004~~ 2005 for a self-insuring employer which has not made an election to opt out of the rehabilitation reimbursement program effective on or before July 1, ~~2005~~ 2006 is less than fifteen thousand three hundred and eighty four dollars and sixty two cents, the

minimum assessment for the surplus fund (rehabilitation) shall be two thousand dollars.

If the paid compensation for calendar year ~~2004~~ 2005 for a self-insuring employer which has opted to participate in the handicap reimbursement program is less than fifty thousand dollars, the minimum assessment for the surplus fund (handicap) shall be twelve thousand four hundred dollars.

Assessments are applicable only for the funds to which payments must be made based upon the status and the options exercised relative to the handicap reimbursement program and the rehabilitation reimbursement program.

An employer who no longer is a self-insuring employer in Ohio or no longer is operating in this state and who has less than ~~thirteen~~ twelve thousand ~~two~~ seven hundred and ~~seventy~~ ~~four~~ fifty five dollars and ~~thirty-four~~ ten cents in paid compensation for calendar year ~~2004~~ 2005 shall have a reduced minimum assessment. The minimum assessment shall be ninety per cent of the above minimum assessments in this paragraph in the year after becoming inactive, eighty per cent in the following year, seventy per cent in the following year, and so forth, being reduced ten per cent each year, until the assessment is phased out over ten years.

~~(H)~~ (I) If an individual self-insuring employer has become self-insured in the last five years (on or after July 1, ~~2000~~ 2001) paid compensation shall be as defined in paragraph (B) of this rule and shall additionally include compensation paid in calendar year ~~2004~~ 2005 by the state insurance fund for claim costs directly attributable to the employer prior to becoming self-insured.

~~(I)~~ (J) The initial assessment to a self-insuring employer in its first calendar year of operation as a self-insuring employer shall be prorated to cover the time period that self-insurance was in effect, but shall not be less than the minimum assessment for a self-insuring employer as provided in paragraph (G) of this rule.

~~(J)~~ (K) Pursuant to rule 4123-19-15 of the Administrative Code, the following assessment, to be billed and payable in two equal remittances by February 28, ~~2006~~ 2007, and August 31, ~~2006~~ 2007, shall be computed for all self-insuring employers by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year ~~2004~~ 2005:

(1) Self-insuring employer guaranty fund: .1349.

(L) If an employer fails to pay the assessment when due, the administrator may add a late fee penalty of not more than five hundred dollars to the assessment plus an additional penalty amount as follows:

(1) For an assessment from sixty-one to ninety days past due, the prime interest rate, multiplied by the assessment due;

(2) For an assessment from ninety-one to one hundred twenty days past due, the prime interest rate plus two per cent, multiplied by the assessment due;

(3) For an assessment from one hundred twenty-one to one hundred fifty days past due, the prime interest rate plus four per cent, multiplied by the assessment due;

DRAFT – NOT FOR FILING

(4) For an assessment from one hundred fifty-one to one hundred eighty days past due, the prime interest rate plus six per cent, multiplied by the assessment due;

(5) For an assessment from one hundred eighty-one to two hundred ten days past due, the prime interest rate plus eight per cent, multiplied by the assessment due;

(6) For each additional thirty-day period or portion thereof that an assessment remains past due after it has remained past due for more than two hundred ten days, the prime interest rate plus eight per cent, multiplied by the assessment due.

For purposes of this division, "prime interest rate" means the average bank prime rate, and the administrator shall determine the prime interest rate in the same manner as a county auditor determines the average bank prime rate under section 929.02 of the Revised Code.

4123-17-14.2 Bureau 50/50 program.

(A) Pursuant to division (A)(3) of section 4123.29 of the Revised Code and paragraph (A)(2) of rule 4123-17-14 of the Administrative Code, the administrator is authorized to develop and make available to employers who are paying premiums to the state insurance fund alternative premium plans, which may include, as the administrator may determine for any payroll period, that employers shall be permitted to pay the premium in two installments.

(B) Where the administrator determines for any payroll period that employers shall be permitted to pay the premium in two installments, the only method of reporting payroll and making the initial premium installment payment for this program shall be through the bureau's website, ohiobwc.com, using the payroll reports 50/50 payment plan service offering. All payroll for the reporting period and payment information for the initial installment shall be entered in the service offering in the same online session.

(C) An employer electing to participate in this premium payment option shall report its payroll and pay one-half of the premium due by the regular due date in accordance with paragraph (A) of rule 4123-17-14 of the Administrative Code. The balance of the premium shall be paid through the bureau's website, ohiobwc.com, using the accounts receivable balance service offering. The balance shall be paid by the first day of May for the July 1 to December 31 reporting period, or by the first day of November for the January 1 to June 30 reporting period.

(D) An employer participating in this payment option shall be considered a complying employer during the installment payments if the employer reports payroll and pays one-half of the premium by the method prescribed in paragraph (B) of this rule by the regular due date, and the balance shall not be subject to penalties or interest under rule 4123-19-07 of the Administrative Code. If, by the regular due date, an employer does not report payroll and pay one-half of the premium by the method prescribed in paragraph (B) of this rule or does not otherwise report payroll and pay the full premium due, the employer’s coverage will be lapsed and the employer shall be subject to penalties and interest. If an employer participating in this payment option does not pay the balance of the employer’s premium by the prescribed method and by the date such balance is due, the employer’s coverage will be lapsed effective the date such balance is due.

(E) Any employer that fails to utilize the bureau’s website for this premium payment program as required in paragraphs (B) and (C) of this rule shall not be permitted to participate in the installment premium option provided in this rule.

Executive Summary
Settlements, R.C. 4123.65
Rule 4123-3-34

Background Law

S.B. 7 was signed into law by Gov. Bob Taft to be effective June 30, 2006. This legislation made various reforms in the workers' compensation system.

The Act amends R.C. 4123.65 to revise the conditions under which a final settlement agreement may be filed without an employer's signature and establishes related notification requirements. The amendment permits an injured worker to file an application without an employer's signature if the employer is no longer doing business in Ohio, if the claim no longer is in the employer's industrial accident or occupational disease experience as provided in current law and the claimant is no longer employed with that employer, or if the employer has failed to comply with current law requirements concerning payment of employer premiums. The Administrator is required to send written notice of the application to an employer still doing business in Ohio upon receipt of the application. The agreement does not have to contain the employer's signature if the employer fails to respond to the notice within 30 days after receipt.

Note: This provision of the Act is one of the provisions included in the pending referendum effort.

Overview of Rule

Rule 4123-3-34 is an existing BWC rule for administrative settlements. The rule has been in effect since July 12, 1999. BWC adopted the rule following the amendment of R.C. 4123.65 to transfer settlement authority from the Industrial Commission to BWC in H.B. 107, effective October 20, 1993. Under R.C. 119.01, the rule is subject to the public hearing and Joint Committee on Agency Rule Review process.

Rule Amendments

4123-3-34 Settlement of state fund claims.

The only amendments in the rule are taken directly from the statute and are incorporated in Paragraph (B) as follows.

> (B) The employer or the claimant shall file an application for approval of settlement agreement on the appropriate form with the administrator of workers' compensation. Each application shall include the signature of the claimant and the employer, ~~unless the employer is no longer doing business in Ohio~~ <u>except as follows</u>.
>
> <u>(1) A claimant may file an application without an employer's signature in the following situations:</u>

(a) The employer is no longer doing business in Ohio;

(b) The claim no longer is in the employer's industrial accident or occupational disease experience as provided in division (B) of section 4123.34 of the Revised Code and the claimant no longer is employed with that employer; or,

(c) The employer has failed to comply with section 4123.35 of the Revised Code.

(2) If a claimant files an application without an employer's signature, and the employer still is doing business in this state, the bureau shall send written notice of the application to the employer immediately upon receipt of the application. If the employer fails to respond to the notice within thirty days after the notice is sent, the application need not contain the employer's signature.

OHIO BUREAU OF WORKERS' COMPENSATION TOTAL FUND

April, 2006

Executive Summary

Domestic Fixed Income Overview:

Overall, the economic data released at the start of the second quarter pointed towards an economy with a healthy forward momentum. Although claims edged up steadily to levels above the 300,000 range in April, labor market conditions continued to tighten with the unemployment rate dipping back down to 4.7% in March. Payrolls increased by a higher-than-expected 211,000. Despite crude oil briefly crossing $75 per barrel, the Conference Board Consumer Confidence Index rose to 109.6 in April from 107.2. Although some regional manufacturing surveys reported declines, the national ISM survey remained at healthy levels, edging up to 57.3 from 55.2.

Housing data has been mostly mixed recently. Housing starts slipped another 7.8% in March while new homes sales surged by 13.8% in the same period. The purchase component of the index of new mortgage applications has continued to erode in recent weeks.
In spite of the recent jump in energy costs, inflation remains relatively well-contained. Even though the March core CPI increased by 0.3%, the series' highest monthly increase in a year, the index is still up only 2.1% on a year-on-year basis. The core PCE deflator is now up 2.0% year-on-year from 1.8% in February.

The U.S. Treasury yield curve steepened during the month, as the spread between two- and five year Treasury notes ended at 6 basis points (bps), up from -1 bps at the end of March.

International Markets Overview:

April saw another strong month for international markets as they continued their impressive performance year to date. One trend that dominated the market was the continued slide of the US dollar which complimented international returns. While markets had begun to settle on a consensus that the interest rate cycle in the US was nearing an end, the view in April began to swing back towards a continued tightening.

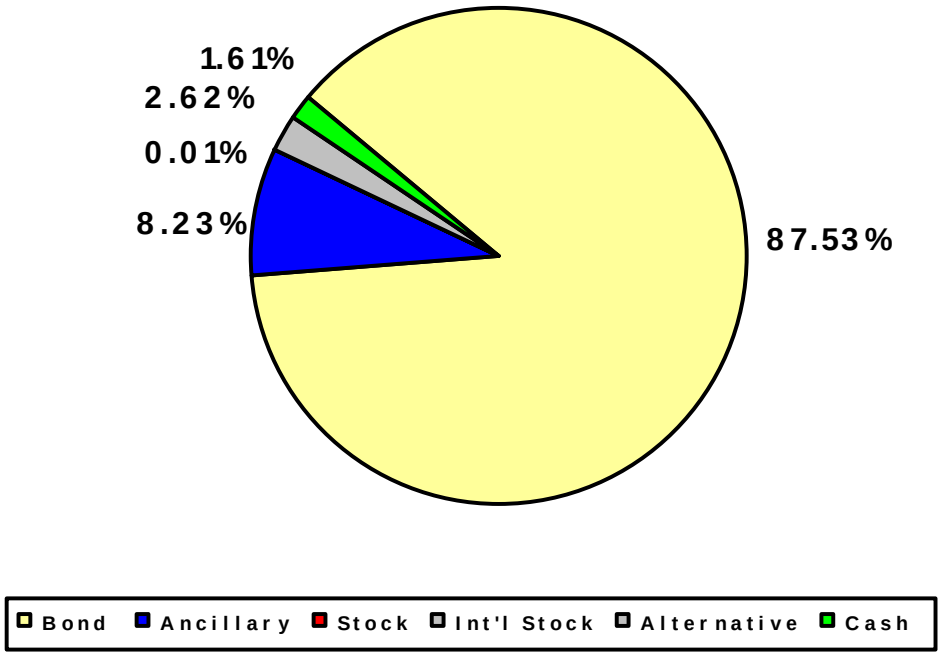
Amongst the EAFE sectors, energy led the pack in the period, as the increasing threat of a nuclear equipped Iran reminded investors of the precarious supply-demand balance within the market. Software, the only sector to fall during April, experienced volatility amongst a number of the sectors' smaller-cap names. Index Corp (down 36%), TietoEnator (down 19%), and iSoft (down 16%) guided earnings estimates down citing rising global competition, decreasing sales prospects, and shirking margins on the heels of soaring labor costs.

From a sector perspective, the telecom sector was the largest contributor, driven by the performance of Vodafone. We have long expected the company to focus on unlocking value within their business, and this finally appears to be happening with the disposal of their Japanese business, and the restructuring of the business into three business units. Cutting the portfolio at a regional level, stock selection within Japan contributed positively, while United Kingdom and the Pacific Rim detracted the most from performance. Within the UK, Smith and Nephew, the orthopedic and medical products company, had a difficult month as management reduced guidance on earnings growth following pricing cuts in Europe and Japan, and slower than expected sales growth resulting from the restructuring of their sales force. Whilst these issues do remain a concern, we would note that consensus estimates have now moved to reflect this, and the stock is trading at a historically low multiple. Following a product cycle lead pick up in the second half of the year, we would expect the benefits of a more efficient sales force should come to the fore and drive sales forward. We are meeting with management this month to discuss these issues.

Ohio Bureau of Workers' Compensation
TOTAL FUND
Portfolio Market Value & Asset Allocation
April, 2006

Portfolio Balances

Portfolio	Market Value	Percent of Total Assets
SIF Bond Total	14,309,091,272	87.53%
Non-SIF Bond Total	$1,345,060,084	8.23%
Stock Total	$0	0.00%
International Stock Total*	$1,463,256	0.01%
Alternative Asset Total	$428,235,520	2.62%
Cash Reserve Total	$262,542,152	1.61%
GRAND TOTAL	**$16,346,392,284**	



*International Equity Holdings are comprised of dividend and tax reclaim receivables from previous international equity investments and international currencies resulting from such payments

JPMorgan

Ohio Bureau of Workers' Compensation
TOTAL FUND
Performance Measures
For the Month Ending April, 2006

	BWC Investment Returns Monthly (Net of Fees)	New Benchmark Returns Monthly	New Benchmark Variance	BWC Investment Returns 3 Month Trailing (Net of Fees)	New Benchmark Returns 3 Month Trailing	New Benchmark Variance
BWC Total Fund Investments	-0.15%	-0.18%	0.03%	-1.69%	-0.83%	-0.86%
Non-SIF Bonds	-0.13%	-0.18%	0.05%	-0.09%	-0.83%	0.74%
SIF Bonds	-0.14%	-0.18%	0.04%	-0.11%	-0.83%	0.72%
Stocks	N/A	N/A	N/A	N/A	N/A	N/A
International Stocks	10.64%	N/A	N/A	5.46%	N/A	N/A
Alternative	-0.38%	N/A	N/A	-0.49%	N/A	N/A
Cash	0.42%	N/A	N/A	1.13%	N/A	N/A
Tranche #1 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #2 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #3 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #4 - Ssga MSCI EAFE - TM	-0.50%	N/A	N/A	-1.33%	N/A	N/A
Tranche #4 - SSGA S&P 500 - TM	N/A	N/A	N/A	N/A	N/A	N/A

NEW BENCHMARK INFORMATION:
•Lehman Brothers Aggregate Index

Summary of Investment Manager Fee Impact:
•Investment Manager fees dampened Total Performance for the period by 0.01%

JPMorgan

Ohio Bureau of Workers' Compensation
TOTAL FUND
Performance Measures
For the Month Ending April, 2006

	BWC Investment Returns Monthly (Gross of Fees)	New Benchmark Returns Monthly	New Benchmark Variance	BWC Investment Returns 3 Month Trailing (Gross of Fees)	New Benchmark Returns 3 Month Trailing	New Benchmark Variance
BWC Total Fund Investments	-0.14%	-0.18%	0.04%	-1.63%	-0.83%	-0.80%
Non-SIF Bonds	-0.13%	-0.18%	0.05%	-0.09%	-0.83%	0.74%
SIF Bonds	-0.14%	-0.18%	0.04%	-0.11%	-0.83%	0.72%
Stocks	N/A	N/A	N/A	N/A	N/A	N/A
International Stocks	10.64%	N/A	N/A	5.46%	N/A	N/A
Alternative	-0.37%	N/A	N/A	-0.48%	N/A	N/A
Cash	0.42%	N/A	N/A	1.13%	N/A	N/A
Tranche #1 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #2 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #3 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #4 - Ssga MSCI EAFE - TM	-0.50%	N/A	N/A	-1.33%	N/A	N/A
Tranche #4 - SSGA S&P 500 - TM	N/A	N/A	N/A	N/A	N/A	N/A

NEW BENCHMARK INFORMATION:

•Lehman Brothers Aggregate Index

<u>Summary of Monthly Performance Attribution:</u>

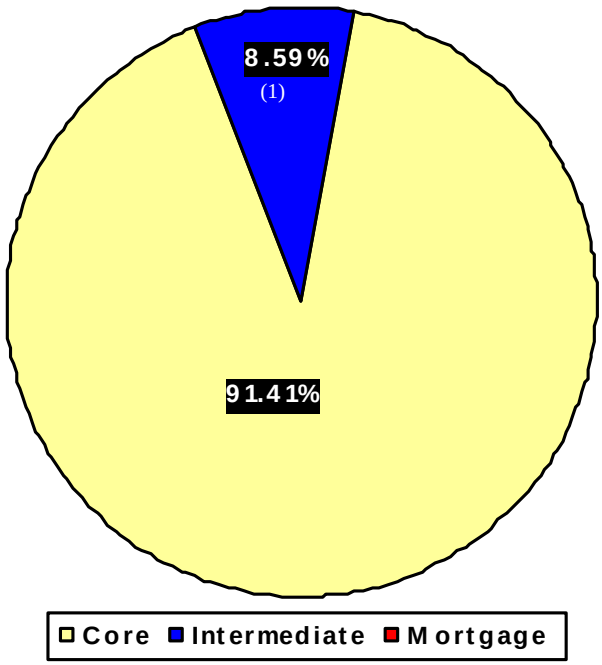
•BWC's Total Fund outperformed its' New Benchmark by 0.04% for the period.

•Performance Relative to Benchmark Performance:

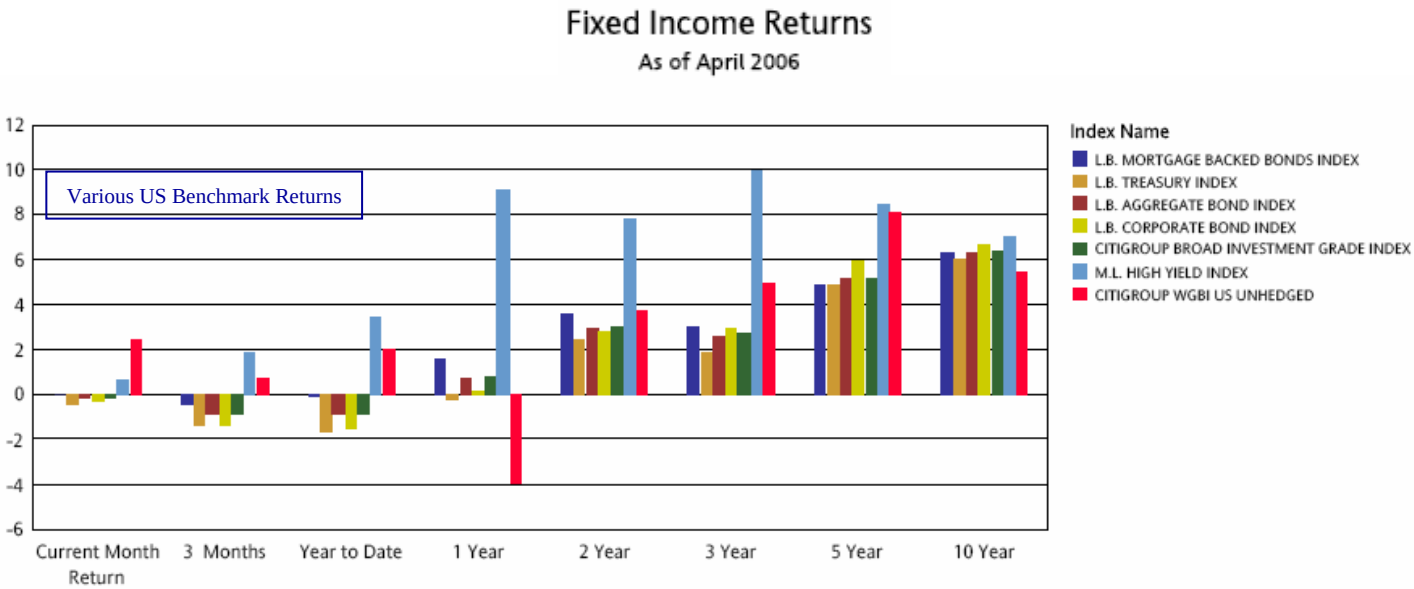
(+) BWC's Bond Portfolio outperformed its' Benchmark for the period.

(+) BWC's Ancillary – Bond Portfolio outperformed the New Benchmark for the current period.

Ohio Bureau of Workers' Compensation
TOTAL FUND
Fixed Income Allocation* & Returns
April, 2006



(1) Designation as "Intermediate" is in reference to the former benchmark and is not necessarily reflective of the investment style utilized



*Style classification does not consider fixed income assets contained in various Transition Management Accounts

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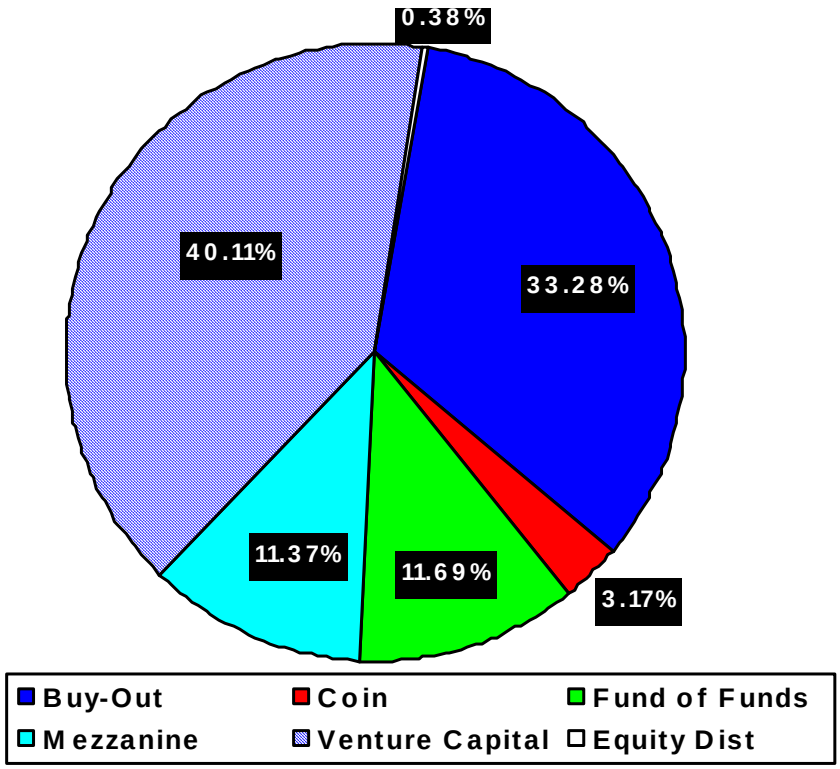
Ohio Bureau of Workers' Compensation
TOTAL FUND
Alternative Asset Allocation
April, 2006



Ohio Bureau of Workers' Compensation
Total Fund
Fees Paid for the month of
April, 2006

Manager	Type	Fees Paid	Period Paid for
Alliance	Bond	$113,498.00	3rd Qt 2005
Alliance	Bond	$114,137.00	4th Qt 2005
Dana Investment Advisors	Stock	$18,515.80	4th Qt 2005
Fairport	Bond	$4,936.25	1st Qt 2006
Fortzleza Asset Management, Inc	Stock	$12,378.54	4th Qt 2005
Holland Capital Management, L.P.	Bond	$14,136.48	1st Qt 2006
Hughes Capital Management Inc	Bond	$33,188.68	1st Qt 2006
John Hancock Funds, LLC	Bond	$459,568.53	3rd Qt 2005
John Hancock Funds, LLC	Bond	$456,634.70	4th Qt 2005
John Hancock Funds, LLC	Bond	$152,276.12	1st Qt 2006
Lazard Asset Mgmt.	Stock	$26,078.01	4th Qt 2005
Opus Capital Mgmt.	Stock	$48,084.48	4th Qt 2005
Prima Capital	Bond	$149,492.89	1st Qt 2006
Pugh Capital Mgmt.	Bond	$7,598.68	1st Qt 2006
Veredus Asset Management LLC	Stock	$183,368.88	4th Qt 2005
Wasner, Schroeder & Company	Bond	$2,752.90	1st Qt 2006
Total Fees Paid		**$1,796,645.94**	

Private Employers Premium Rates
Executive Summary

Employer Group: Private Employers
Policy Year: 7-1-2006 through 6-30-2007
Rate Method: Calculate and apply premium rates designed to provide premiums to equal the cost of all injuries/occupational diseases that have injury dates during the policy year. Attached on page 12, is a table showing the rate changes over the past several years. The Administrator has been provided information from which to make a rate recommendation.

Rate Rule Process:

- Administrator of Ohio Bureau of Workers' Compensation recommends to the Workers' Compensation Oversight Commission an overall rate change
- Workers' Compensation Oversight Commission provides advice and consent to the overall rate change by resolution
- Administrator provides specific rules that are necessary to implement the approved rate change (Rules 4123-17-05 and 4123-17-06) at the June 2006 WCOC meeting
- Workers' Compensation Oversight Commission provides advice and consent to the rules by resolution
- Rules are filed with Legislative Services Commission and Secretary of State by June 20, 2006
- Rules become effective July 1, 2006

*** DRAFT – NOT FOR FILING ***

4123-17-05 **Private employer credibility table used for experience rating.**

The administrator of workers' compensation, with the advice and consent of the workers' compensation oversight commission, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.29, and 4123.34 of the Revised Code. The administrator hereby sets the credibility table parts A, B, and C to be effective July 1, ~~2005~~ 2006, applicable to the payroll reporting period July 1, ~~2005~~–2006, through June 30, ~~2006~~ 2007, for private employers as indicated in the attached appendixes A, B, and C.

TABLE 1

PART A

Credibility and Maximum Value of a Loss

Credibility Group	Expected Losses*	Credibility Percent	Group Maximum Value
1	8,000	05	12,500
2	15,000	09	12,500
3	27,000	14	25,000
4	45,000	19	37,500
5	62,500	23	55,000
6	90,000	28	75,000
7	122,500	33	87,500
8	160,000	37	100,000
9	202,500	42	112,500
10	250,000	47	125,000
11	302,500	51	137,500
12	360,000	56	150,000
13	422,500	60	162,500
14	490,000	65	175,000
15	562,500	70	187,500
16	640,000	74	200,000
17	722,500	79	212,500
18	810,000	84	225,000
19	902,500	88	237,500
20	1,000,000	93	250,000

Catastrophe value equals $250,000
*Expected losses are lower limits of credibility groups

Revised 7-1-2006

TABLE 1

PART B

Industry Group	NCCI Manual Classifications
1	0005, 0008, 0016, 0034, 0035, 0036, 0037, 0079, 0083, 0113, 0170, 0251, 2702
2	1005, 1016, 1164, 1165, 1320, 1430, 1438, 1452, 1624, 1654, 1655, 1710, 4000
3	1463, 1472, 1642, 1699, 1701, 1741, 1747, 1748, 1803, 1852, 1853, 1860, 1924, 1925, 2001, 2002, 2003, 2014, 2016, 2021, 2039, 2041, 2065, 2070, 2081, 2089, 2095, 2110, 2111, 2112, 2114, 2121, 2130, 2143, 2172, 2174, 2211, 2220, 2286, 2288, 2300, 2302, 2305, 2361, 2362, 2380, 2386, 2388, 2402, 2413, 2416, 2417, 2501, 2503, 2534, 2570, 2600, 2623, 2651, 2660, 2670, 2683, 2688, 2710, 2714, 2731, 2735, 2759, 2790, 2802, 2812, 2835, 2836, 2841, 2881, 2883, 2913, 2915, 2916, 2923, 2942, 2960, 3004, 3018, 3022, 3027, 3028, 3030, 3040, 3041, 3042, 3064, 3066, 3076, 3081, 3082, 3085, 3110, 3111, 3113, 3114, 3118, 3119, 3122, 3126, 3131, 3132, 3145, 3146, 3169, 3175, 3179, 3180, 3188, 3220, 3223, 3224, 3227, 3240, 3241, 3255, 3257, 3270, 3300, 3303, 3307, 3315, 3334, 3336, 3372, 3373, 3383, 3385, 3400, 3507, 3515, 3548, 3559, 3574, 3581, 3612, 3620, 3629, 3632, 3634, 3635, 3638, 3642, 3643, 3647, 3648, 3681, 3685, 3803, 3807, 3808, 3821, 3822, 3824, 3826, 3827, 3830, 3851, 3865, 3881, 4021, 4024, 4034, 4036, 4038, 4053, 4061, 4062, 4101, 4111, 4112, 4113, 4114, 4130, 4131, 4133, 4150, 4206, 4207, 4239, 4240, 4243, 4244, 4250, 4251, 4263, 4273, 4279, 4282, 4283, 4299, 4304, 4307, 4351, 4352, 4360, 4410, 4420, 4431, 4432, 4439, 4452, 4459, 4470, 4484, 4493, 4557, 4558, 4561, 4568, 4581, 4583, 4611, 4635, 4653, 4665, 4670, 4683, 4686, 4692, 4693, 4703, 4717, 4720, 4740, 4741, 4751, 4771, 4825, 4828, 4829, 4902, 4923, 5951, 6504, 6811, 6834, 6854, 6882, 6884, 9501, 9505, 9522
4	0042, 0050, 0106, 1322, 3365, 3719, 3724, 3726, 5020, 5022, 5037, 5040, 5057, 5059, 5069, 5102, 5146, 5160, 5183, 5188, 5190, 5213, 5215, 5221, 5222, 5223, 5348, 5402, 5403, 5437, 5443, 5445, 5462, 5472, 5473, 5474, 5478, 5479, 5480, 5491, 5506, 5507, 5508, 5537, 5538, 5551, 5605, 5606, 5610, 5645, 5651, 5703, 5705, 6003, 6005, 6017, 6018, 6045, 6204, 6206, 6213, 6214, 6216, 6217, 6229, 6233, 6235, 6236, 6237, 6251, 6252, 6260, 6306, 6319, 6325, 6400, 7538, 7601, 7605, 7611, 7612, 7613, 7855, 8227, 9534, 9554
5	6704, 7133, 7222, 7228, 7229, 7230, 7231, 7232, 7370, 7380, 7382, 7403, 7405, 7420, 7421, 7422, 7425, 7431, 8385
6	7502, 7515, 7520, 7539, 7540, 7580, 7600, 8901
7	0400, 0401, 2105, 2131, 2156, 2157, 4361, 7390, 8001, 8002, 8006, 8008, 8010, 8013, 8015, 8017, 8018, 8021, 8031, 8032, 8033, 8039, 8044, 8045, 8046, 8047, 8058, 8072, 8102, 8103, 8105, 8106, 8107, 8111, 8116, 8203, 8204, 8209, 8215, 8232, 8233, 8235, 8263, 8264, 8265, 8288, 8304, 8350, 8380, 8381, 8393, 8500, 8745
8	0917, 2585, 2586, 2587, 2589, 4362, 5191, 5192, 6836, 7360, 7610, 8279, 8291, 8292, 8293, 8392, 8601, 8720, 8800, 8824, 8825, 8826, 8829, 8831, 8832, 8833, 8835, 8861, 8868, 8869, 8989, 9012, 9014, 9015, 9016, 9019, 9033, 9040, 9044, 9052, 9058, 9059, 9060, 9061, 9062, 9063, 9082, 9083, 9084, 9089, 9093, 9101, 9102, 9110, 9154, 9156, 9178, 9179, 9180, 9182, 9186, 9220, 9516, 9519, 9521, 9586, 9600, 9620
9	4511, 4777, 7590, 7704, 7720, 7772, 8606, 9088, 9402, 9403, 9984, 9985
10	8721, 8742, 8748, 8755, 8803, 8810, 8820, 8871

TABLE 1

PART C

INDUSTRY GROUP
(LLR)

Credibility Group	1	2	3	4	5	6	7	8	9	10
1	0.3359	0.2760	0.3593	0.2669	0.2604	0.3277	0.3321	0.3494	0.3004	0.3213
2	0.3359	0.2760	0.3593	0.2669	0.2604	0.3277	0.3321	0.3494	0.3004	0.3213
3	0.4547	0.3892	0.4929	0.3856	0.3879	0.4597	0.4621	0.4860	0.4307	0.4526
4	0.5370	0.4736	0.5854	0.4738	0.4813	0.5495	0.5541	0.5825	0.5241	0.5453
5	0.6226	0.5688	0.6792	0.5701	0.5817	0.6405	0.6501	0.6815	0.6245	0.6405
6	0.6980	0.6576	0.7545	0.6547	0.6679	0.7135	0.7293	0.7599	0.7092	0.7195
7	0.7373	0.7029	0.7910	0.6985	0.7123	0.7477	0.7687	0.7975	0.7503	0.7589
8	0.7731	0.7429	0.8215	0.7371	0.7510	0.7798	0.8024	0.8289	0.7867	0.7923
9	0.8053	0.7793	0.8478	0.7713	0.7849	0.8101	0.8317	0.8560	0.8184	0.8213
10	0.8338	0.8136	0.8709	0.8024	0.8150	0.8375	0.8573	0.8796	0.8467	0.8470
11	0.8595	0.8432	0.8913	0.8307	0.8418	0.8619	0.8800	0.9001	0.8706	0.8703
12	0.8825	0.8689	0.9094	0.8565	0.8663	0.8828	0.9001	0.9180	0.8920	0.8911
13	0.9028	0.8914	0.9256	0.8800	0.8885	0.9010	0.9176	0.9334	0.9111	0.9097
14	0.9206	0.9127	0.9399	0.9015	0.9084	0.9188	0.9332	0.9468	0.9282	0.9266
15	0.9368	0.9308	0.9527	0.9213	0.9263	0.9349	0.9473	0.9585	0.9432	0.9419
16	0.9519	0.9471	0.9642	0.9395	0.9430	0.9503	0.9601	0.9689	0.9567	0.9556
17	0.9658	0.9619	0.9744	0.9564	0.9588	0.9638	0.9716	0.9782	0.9689	0.9681
18	0.9785	0.9757	0.9837	0.9720	0.9735	0.9766	0.9820	0.9863	0.9799	0.9794
19	0.9896	0.9880	0.9922	0.9865	0.9873	0.9892	0.9914	0.9935	0.9902	0.9901
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Revised 7-1-2006

4123-17-06 **Private employer contributions to the state insurance fund.**

The administrator of workers' compensation, with the advice and consent of the workers' compensation oversight commission, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.29, and 4123.34 of the Revised Code. The administrator hereby sets the NCCI manual classification base rates, and NCCI manual classification expected loss rates per one hundred dollar unit of payroll to be effective July 1, ~~2005~~ 2006, applicable to the payroll reporting period July 1, ~~2005~~ 2006, through June 30, ~~2006~~ 2007, for private employers as indicated in the attached appendix A.

Effective July 1, ~~2005~~ 2006, an employer that is not participating in the group rating program will receive a discount of ~~7.0~~ 2.5 per cent from its pure premium rate. This discount is applied before the administrative cost, DWRF and additional DWRF assessments. Note that the base rates filed in the attached appendix A have been decreased by ~~5.4~~ 3.3 per cent to support this reduced non-group discount.

Private Employer
Average Collectible Rate

Rating Year	Average Base Rate*	Average Collectible Rate*
7-1-75	$1.42	
7-1-76	$1.83	
7-1-77	$2.38	
7-1-78	$1.93	
7-1-79	$1.88	
7-1-80	$1.88	
7-1-81	$1.83	
7-1-82	$1.82	
7-1-83	$1.76	
7-1-84	$1.65	
7-1-85	$1.75	
7-1-86	$1.75	
7-1-87	$2.34	
7-1-88	$2.61	
7-1-89	$2.78	
7-1-90	$2.91	
7-1-91		$2.97
7-1-92		$3.00
7-1-93		$2.85
7-1-94		$2.73
7-1-95		$2.67
7-1-96		$2.63
7-1-97		$2.17
7-1-98		$2.11
7-1-99		$2.03
7-1-2000		$1.93
7-1-2001		$1.81
7-1-2002		$1.80
7-1-2003		$1.94
7-1-2004		$1.98
7-1-2005		$1.76
7-1-2006		$1.85

*Rates have been rounded to the nearest cent

Historical
Percent Change in Private Employer
Collectible Premium

Period	Percent Change	Period	Percent Change
7-1-60	3.7% increase	7-1-1992	3.5% increase
7-1-61	No Change	7-1-1993	No Change
7-1-62	6.4% increase	7-1-1994	No Change
7-1-63	2.1% increase	7-1-1995	7.3% decrease
7-1-64	1.5% increase	7-1-1996	6% decrease
7-1-65	.6% decrease	7-1-1997	15% decrease
7-1-66	4.9% decrease	7-1-1998	6% decrease
7-1-67	1.9% increase	7-1-1999	3% decrease
7-1-68	.2% decrease (no change)	7-1-2000	5% decrease
7-1-69	2.2% decrease	7-1-2001	5% decrease
7-1-70	5.6% decrease	7-1-2002	No Change
7-1-71	12.5% increase	7-1-2003	9% increase
7-1-72	13.1% increase	7-1-2004	2% increase
7-1-73	17.3% increase	7-1-2005	4.4% increase
7-1-74	7.8% decrease	7-1-2006	3.9% increase
7-1-75	10.5% increase		
7-1-76	28.8% increase		
7-1-77	29.7% increase		
7-1-78	19.4% decrease		
7-1-79	3% decrease		
7-1-80	No Change		
7-1-81	3% decrease		
7-1-82	1% decrease		
7-1-83	3% decrease		
7-1-84	6% decrease		
7-1-85	6% increase		
7-1-86	6% decrease		
7-1-87	30% increase		
7-1-88	15% increase		
7-1-89	9.5% increase		
7-1-90	No Change		
7-1-91	4.5% increase		

7-1-2006 Rate Summary

Private Employer Premium Rates

1. Change in private employer premium rates at the industry level:

Industry Group	Name	Percent Change	Average Collectible Rate per $100 Unit of Payroll
1	Agriculture	-5%	$4.14
2	Extraction	9%	$4.46
3	Manufacturing	2%	$3.36
4	Construction	5%	$4.83
5	Transportation	9%	$6.17
6	Utility	3%	$1.01
7	Commercial	4%	$2.66
8	Service	5%	$1.76
9	High Risk Commercial/Service	8%	$3.44
10	Office Work/Miscellaneous	0%	$0.20
	Total	**3.9%**	**$1.85**

2. Projected payroll is $88.4 billion. Estimated premium is $1.6 billion.

3. Average assessment for a private employer per $100 of reported payroll:

Premium (average collectible base rate)	$1.85
Administrative Cost (BWC) 14.09%	.2607
Administrative Cost (IC) 2.27%	.0420
Disabled Workers' Relief Fund	.10
Additional Disabled Workers' Relief Fund (.1% of premium at base rate)	.0019
Total average collectible rate	2.2546

Miscellaneous Rates and Assessments

1. No change in premium or assessment rates:
   A. Premium Payment Security Fund assessment
   B. Disabled Workers' Relief Fund assessment
   C. Additional Disabled Workers' Relief Fund assessment
   D. Marine Industry Fund Rates
   E. Coal Workers' Pneumoconiosis Fund

4123-3-34 Settlement of state fund claims.

(A) The procedures of this rule shall apply to the settlement of state fund injury and occupational disease claims.

(B) The employer or the claimant shall file an application for approval of settlement agreement on the appropriate form with the administrator of workers' compensation. Each application shall include the signature of the claimant and the employer, ~~unless the employer is no longer doing business in Ohio~~ except as follows.

(1) A claimant may file an application without an employer's signature in the following situations:

(a) The employer is no longer doing business in Ohio;

(b) The claim no longer is in the employer's industrial accident or occupational disease experience as provided in division (B) of section 4123.34 of the Revised Code and the claimant no longer is employed with that employer; or,

(c) The employer has failed to comply with section 4123.35 of the Revised Code.

(2) If a claimant files an application without an employer's signature, and the employer still is doing business in this state, the bureau shall send written notice of the application to the employer immediately upon receipt of the application. If the employer fails to respond to the notice within thirty days after the notice is sent, the application need not contain the employer's signature.

(C) Each settlement application shall:

(1) Include a list of the claim numbers and body parts affected in all claims filed by the claimant with the administrator of workers' compensation or the industrial commission.

(2) Set forth the reason the proposed full and final settlement is deemed desirable by the claimant and state the amount of the requested settlement.

(D) Settlement applications filed for lost time claims shall be filed in the service office responsible for processing the claim. Settlement applications for medical only claims shall be filed with the medical claims department.

(E) Settlement may be requested for a portion of a claim, one or more claims, or a combination of claims, provided that the claimant is not required to enter into a settlement agreement for every claim that has been filed with the bureau by the claimant.

(F) The administrator shall utilize whatever methods the administrator determines to be appropriate, consistent with general insurance principles, to evaluate a claim for settlement. When a settlement agreement has been approved by the administrator, a

notice of approval shall be sent to the claimant, the employer, and their representatives, informing them of their rights to withdraw consent to the settlement agreement within thirty days. If written notice of the withdrawal of consent is not filed within the thirty day period, the settlement agreement is final. An injured worker's refusal to endorse a settlement check issued as a result of an agreement reached pursuant to these procedures does not alter the finality of the settlement. The administrator may reopen a settled claim for purposes of conducting a fraud investigation.

(G) The administrator shall also send the notice of approval to the industrial commission within five days from the date of the bureau order of approval. The staff hearing officer shall determine, within the time set forth in paragraph (F) of this rule, whether the settlement agreement is or is not a gross miscarriage of justice. If the staff hearing officer determines within that time period that the settlement agreement is clearly unfair, the staff hearing officer shall issue an order disapproving the settlement agreement. If the staff hearing officer determines that the settlement agreement is not clearly unfair, or fails to act within the time limits, the settlement agreement is approved.

(H) The effective date of the settlement is the date the notice of approval of settlement agreement is mailed. Once the thirty day waiting period has passed as set forth in paragraphs (F) and (G) of this rule, the agreed settlement shall be final and cannot be appealed to the industrial commission or to court.

(I) When a settlement application is filed in a claim in which an application for violation of specific safety requirement has been granted or is pending, the administrator shall refer the claim to the industrial commission for disposition of the application for violation of the specific safety requirement. If the application for the specific safety requirement has been granted and the employer is no longer doing business, or is otherwise not making the payments required by any award for violation of any specific safety requirement, the administrator may approve a final settlement without referring the claim to the industrial commission, provided the administrator identifies any settlement amounts that may be attributed to the award for violation of specific safety requirement. The administrator need not refer to the industrial commission any claim in which the injured worker has voluntarily withdrawn an application for violation of a specific safety requirement, provided no portion of the settlement amount is attributed to any violation of a specific safety requirement.

(J) The administrator may offset settlement amounts due the claimant by overpayments owed by the claimant or, where the claimant is also an employer, unpaid premiums owed by a claimant, as the administrator determines appropriate.

(K) The representative's signature for either the claimant or the employer satisfies the requirements for paragraphs (B) and (C) of this rule.

(L) A settled claim may be used as a defense to a claim for the same or similar conditions. A self-insuring employer shall not settle disabled workers' relief fund liability in state fund claims without the administrator's approval.

HISTORY: Eff 7-12-99
Rule promulgated under: RC Chapter 119.
Rule authorized by: RC 4121.12, 4121.30, 4121.31, 4123.05
Rule amplifies: RC 4123.52, 4123.65
119.032 Review date: 3/1/02

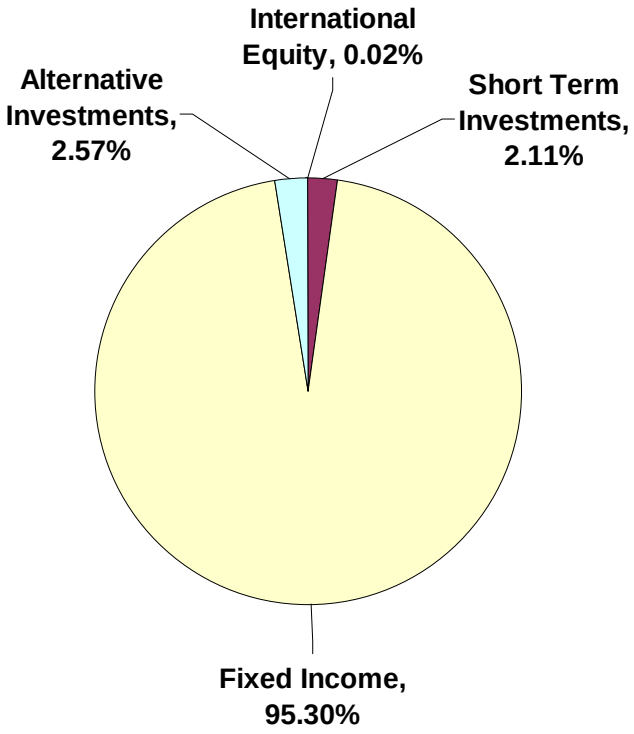
Ohio Bureau of Workers' Compensation

April 2006 Monthly Performance Flash Report

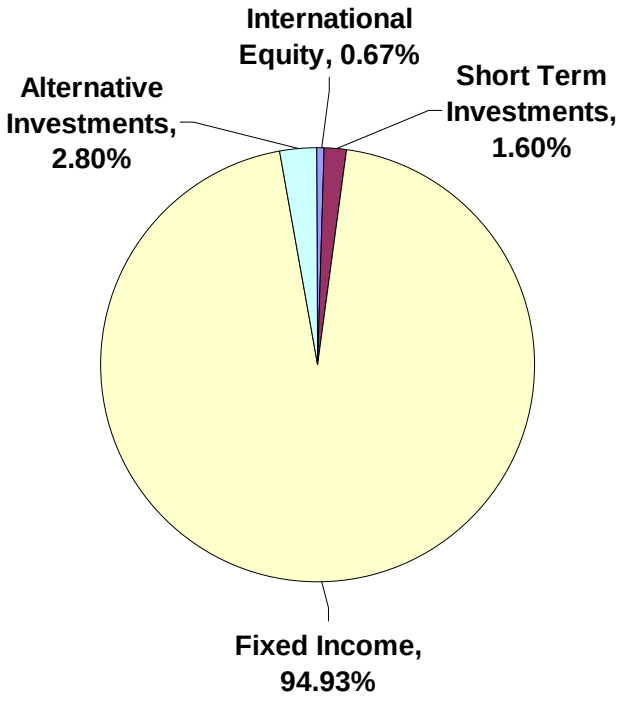
WILSHIRE
CONSULTING

Asset Allocation – State Insurance Fund

As of March 31, 2006



As of April 30, 2006



Ohio Bureau of Workers' Compensation
Monthly Performance and Market Value Summary
Periods Ended 4/30/06

Manager	Returns						Market Value	
	Month	Prior Month	QTD	3 Months	YTD	1 Year	$(000)	Percent
Ohio BWC Total Fund	-0.14	-0.09	-0.14	-0.01	1.25		16,378,192	100.00
State Insurance Fund	-0.14	-0.08	-0.14	0.00	1.39		15,033,138	100.00
SIF Custom Policy	-0.18	-0.98	-0.18	-0.87	0.58			
SSgA Passive Agg Bond SI CTF	-0.14		-0.14				14,201,324	86.71
Ancillary Composite	-0.13		-0.13				1,345,060	8.21
Black Lung 2000	-0.14		-0.14				221,894	1.35
Diabled Workers Retirement	-0.14		-0.14				1,056,984	6.45
Marine 2005	-0.14		-0.14				14,485	0.09
Public Workers Relief Fund	-0.14		-0.14				20,173	0.12
Self Insured Bond Fund 200	0.40		0.40				31,524	0.19
Restricted Stock - Liquidation	-2.91		-2.91				1,611	0.01
Cash Composite	0.42	0.38	0.42				262,630	1.60
Indices								
91 Day T-Bill Index	0.37	0.39	0.37	1.09	1.41	3.69		
Lehman Aggregate	-0.18	-0.98	-0.18	-0.83	-0.82	0.71		
Standard & Poor's 500	1.34	1.24	1.34	2.87	5.60	15.40		
DJ Wilshire 5000	1.11	1.84	1.11	2.95	6.61	18.61		
MSCI EAFE Index (N)	4.78	3.30	4.78	7.99	14.62	33.48		

Returns are preliminary and subject to change. Alternative investment returns are calculated quarterly and provided in a separate report.

Ohio Bureau of Workers' Compensation
Monthly Performance and Market Value Summary
Periods Ended 4/30/06

Manager	Returns						Market Value	
	Month	Prior Month	QTD	3 Months	YTD	1 Year	$(000)	Percent
Cash Account	0.42		0.42				262,542	1.60
Cash Account -- Old							88	0.00
Tranche #3							109,224	0.67
Tranche #5							22	0.00
Alternative Investments Composite	N/A	15.99	N/A	15.99	15.99		458,321	2.80
Indices								
91 Day T-Bill Index	0.37	0.39	0.37	1.09	1.41	3.69		
Lehman Aggregate	-0.18	-0.98	-0.18	-0.83	-0.82	0.71		
Standard & Poor's 500	1.34	1.24	1.34	2.87	5.60	15.40		
DJ Wilshire 5000	1.11	1.84	1.11	2.95	6.61	18.61		
MSCI EAFE Index (N)	4.78	3.30	4.78	7.99	14.62	33.48		

Returns are preliminary and subject to change. Alternative investment returns are calculated quarterly and provided in a separate report.

Custom Policy Benchmark Transition – State Insurance Fund

SIF Policy Benchmark Transition			
Start	**End**	**Percent**	**Description**
11/30/2005	1/31/2006	100%	Pre-Transition Policy
1/31/2006	2/28/2006	50% 50%	Pre-Transition Policy Lehman Aggregate
2/28/2006	Present	100%	Lehman Aggregate

Pre-Transition Policy Benchmark	
S&P 500 Index	29%
MSCI EAFE Index	11%
Lehman Aggregate	57%
91 - Day T-Bill	3%

Tranche Key

Tranche	Tranche 1	Tranche 2	Tranche 3
Asset Type	**Domestic Equity**	**Domestic Equity**	**International Equity**
Manager	Apex Capital Management, Inc. Bahl & Gaynor Investment Counsel Delancey Capital Group Gratry & Company Gries Financial LLC Charter Financial Group CIC Asset Management Dana Investment Advisors, Inc. Edgar Lomax Company JPMorgan Investment Management, Inc. Eubel Brady & Suttman Asset Management Cordillera Asset Management Fortaleza Asset Management, Inc. Great Northern Asset Management, Inc. GW Capital, Inc. Ariel Capital Management Buckhead Capital Daruma Asset Management, Inc. Ironwood Capital Management, LLC	ING Investment Management - Aeltus Lakepoint Investment Partners Lazard Asset Management Lynmark Capital Group, Inc New Amsterdam Partners, LLC. Rutland Dickson Asset Management Swarthmore Group Nottinghill Investment Advisers, Ltd. Paradigm Asset Management Putnam Advisory Company, Inc Sturdivant & Company, Inc. Union Heritage Capital Management Victory Capital Management Inc. Putnam Advisory Company, Inc James Investment Research, Inc. Quantum Legacy Capital Management, LLC Renaissance Investment Management Riverbridge Partners LLC UBS Global Asset Management, Inc Veredus Asset Management Loomis Sayles & Co., L.P. Opus Capital Management, Inc. Penn Capital Management Co., Inc. R. Meeder & Associates Tamro Capital Partners LLC Piedmont Investment Advisors, LLC (fixed income)	ING Investment Management Capital Gaurdian Clay Findlay Invesco Global Perigee (aka Legg Mason) Simms Capital Asset Management Lombard Odier Montgomery Int'l Oeschle Putnam Institutional Societe General Investment Management

Tranche	Tranche 4	Tranche 5	Tranche 6
Asset Type	**Domestic & International Equity**	**Fixed Income**	**Ancillary**
Manager	State Street Global EAFE Index CTF SSgA S&P 500 Index CTF	Blackrock Pugh Capital Management Smith Graham Management Advent Capital Management Alliance Capital Blaylock Abacus Financial Group, Inc. John Hancock Advisers, LLC. LM Capital Group, LLC Morgan Stanley Investments LP Prima Capital Advisors Reams Capital Management, LLC Wasmer, Schroeder and Company, LLC Western Asset Management Banc One Managed 1030 Fairport Asset Management, LLC Holland Capital Management Hughes Capital Management Taplin, Canida & Habacht	Self Insured Bond Fund 200 Public Workers Relief Fund Marine Account 2005 Disabled Workers Retirement Black Lung 2000

Accounts outside of transition:
BWC - Index Fund 1010
SSgA Passive Bond Market

4123-17-04 Classification of occupations or industries.

The administrator of workers' compensation, with the advice and consent of the workers' compensation oversight commission, has authority to approve the classification of occupations or industries pursuant to sections 4121.12, 4121.121, and 4123.29 of the Revised Code. The administrator hereby establishes the following classifications of occupations or industries to be effective July 1, ~~2001~~ 2006, as indicated in the attached appendix A, the classification of occupations or industries that is based upon the national council on compensation insurance as required by division (A)(1) of section 4123.29 of the Revised Code.

Effective date: July 1, 2006

Promulgated under: R.C. Chapter 111.15
Rule authorized by: R.C. Sec. 4121.11, 4121.12, 4121.121, 4121.13, 4121.30
Rule amplifies: R.C. Sec. 4123.29
Prior effective date: 7/1/01, 7/1/00, 7/1/99, 7/1/98, 7/1/97, 7/27/96, 7/1/95, 7/1/94, 7/1/93, 7/1/92, 7/1/91, 7/1/90

Executive Summary
SB 7 rules: $5,000 medical only program, R.C. 4123.29
Rule 4123-17-59

Background Law

S.B. 7 was signed into law by Gov. Bob Taft to be effective June 30, 2006. This legislation made various reforms in the workers' compensation system.

The Act amends R.C. 4123.29 to increase the threshold for BWC's $1,000 medical-only claim program to $5,000. Current law requires BWC make available to every state fund employer a program whereby the employer pays to the claimant or on behalf of the claimant the first $1,000 of a compensable workers' compensation medical-only claim. If an employer elects to enter the program, BWC does not reimburse the employer for the payments and must not charge the first $1,000 of any medical-only claim paid by an employer to the employer's experience.

In addition to increasing the amount of the medical-only claim program to $5,000, the Act specifies that if an employer elects to enter the program and the employer fails to pay a bill for a medical-only claim in the program, the employer is liable for that bill, and the employee for whom the employer failed to pay that bill is not liable for that bill.

Note: This provision of the Act is not one of the provisions included in the pending referendum effort.

Overview of Rule

Rule 4123-17-59 is an existing BWC rule for the $1,000 medical only program. The rule has been in effect since March 1, 1995. BWC adopted the rule following the amendment of R.C. 4123.29 to provide for this program in H.B. 107, effective October 20, 1993. Under R.C. 119.01, the rule is exempt from the public hearing and Joint Committee on Agency Rule Review process, since the rule related to a BWC rating program.

Rule Amendments

4123-17-59 Five thousand dollar medical-only program

Throughout the rule, references to the one thousand dollar medical only program are changed to the five thousand dollar medical only program.

Paragraph (D)(1) clarifies that where an employer elects to pay bills in its employees' medical-only claims under the program and the employer provides notice to BWC that the employer no longer wishes to be responsible for the bills in a particular claim, BWC will process all related bills received after the withdrawal notification date.

Paragraph (E)(1) is amended to remove the requirement that the employer provide notice to BWC of a claim under the program on specific BWC forms.

Paragraph (G) adds the provision from the legislation that "if an employer elects to enter the program and the employer fails to pay a bill for a medical-only claim included in the program, the employer shall be liable for that bill and the employee for whom the employer failed to pay the bill shall not be liable for that bill."

NCCI SCOPES AND RULE CHANGES
2006 EXECUTIVE SUMMARY

Overview

BWC uses the classification system of the National Council on Compensation Insurance (NCCI). The purpose of the proposed changes below is to bring BWC in accordance with revisions made by NCCI within its Scopes Manual publication which defines classifications.

Rule 4123-17-04

Rule 4123-17-04 establishes classifications of occupations or industries. NCCI discontinued eight NCCI codes and combined them into existing codes.

1. Combine 2576 Canvas Goods Mfg-NOC-Shop & 2578 Bag or Sack Mfg.-Cloth into 2501 Cloth, Canvas and Related Products Mfg NOC
2. Combine 4308 Linotype or Hand Composition into 4299 Printing
3. Combine 2150 Ice Mfg. into 8203 Ice Mfg. or Distribution & Drivers
4. Combine 8050 Store: Five and Ten Cent into 8017 Store: Retail NOC
5. Combine 5536 Heating & Air Conditioning Duct Work-Shop & Outside-& Drivers into 5537 Heating & Air Conditioning & Refrigeration Systems-Shop & Outside & Drivers
6. Combine 7423 Aircraft or Helicopter Operation: Air Carrier-Commuter: All Other Employees & Drivers into 7403 Aviation-All Other Employees & Drivers.
7. Combine 7409 Aircraft or Helicopter Operation: Aerial Application, Seeding, Herding or Scintillometer Surveying: Flying Crew into 7420 Aviation - Stunt Flying, Racing, or Parachute Jumping - Flying Crew.

Other changes are as noted below.

1. Real Estate Sales Agencies change from 8742 Outside Sales to 8721 Real Estate Appraisal Co.-Outside Employees
   (cross-reference "Real Estate Agency-Outside Employees"
2. 9083 Restaurant Fast Food can now include alcohol sales.
3. 3821 Auto Dismantling permits separate rating of store personnel under 8046.
4. Aviation - See page 2 and spreadsheet attachments.
5. Phraseology changes for 29 codes – Attached.

NCCI SCOPES AND RULE CHANGES
2006 EXECUTIVE SUMMARY

Aviation Codes - 7400 Series

1. Combine 7423 Aircraft or Helicopter Operation: Air Carrier-Commuter: All Other Employees & Drivers into 7403 Aviation-All Other Employees & Drivers.

2. Combine 7409 Aircraft or Helicopter Operation: Aerial Application, Seeding, Herding or Scintillometer Surveying: Flying Crew into 7420 Aviation - Stunt Flying, Racing, or Parachute Jumping - Flying Crew.

3. 7405 Aviation Operations under * FAR Part 121 – formerly under 7403, 7423 & 7431

   7431 Aviation Operations other than * FAR Part 121 – Commuter formerly under 7423

4. 7431 Air Taxi or Sightseeing Operations - from 7422 Aircraft or Helicopter Operation-NOC-Other than Helicopters: Flying Crew into 7431 Aviation: - Air Charter Or Air Taxi - Flying Crew

5. 7425 All Helicopter Operations, formerly 7405, 7409, 7420, 7421, 7425 & 7431

6. 7403 Air Traffic Controllers – formerly under 7423

7. Scope phraseology changed to "Aviation" in lieu of "Aircraft or Helicopter Operations" for seven NCCI codes in 7400 series, i.e. 7403, 7405, 7420, 7421, 7422, 7425 & 7431.

* Federal Aviation Regulation (FAR)

2006 NCCI PHRASEOLOGY CHANGES
Effective July 1, 2006

Code	PHRASEOLOGY
106	TREE PRUNING, SPRAYING, REPAIRING - ALL OPERATIONS AND DRIVERS
2014	GRAIN OR FEED MILLING
2016	CEREAL OR BAR MFG.
2041	CANDY, CHOCOLATE AND CONFECTION MFG
2143	FRUIT JUICE MFG. & DRIVERS
2501	CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC
2600	FUR PROCESSING – PREPARING SKINS
2623	LEATHER MFG.-INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING
3126	TOOL MFG. – AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL
3821	AUTOMOBILE RECYCLING & DRIVERS
4431	MAGNETIC AND OPTICAL MEDIA MFG.
5348	CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK
5478	FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET AND LAMINATE FLOORING
5606	CONTRACTOR – PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT
5703	BUILDING RAISING OR MOVING
6003	PILE DRIVING
7231	MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES-ALL EMPLOYEES & DRIVERS
7380	DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC – COMMERCIAL
7403	AVIATION--ALL OTHER EMPLOYEES & DRIVERS
7405	AVIATION - AIR CARRIER--SCHEDULED, COMMUTER, OR SUPPLEMENTAL - FLYING CREW
7420	AVIATION - STUNT FLYING, RACING, OR PARACHUTE JUMPING - FLYING CREW
7421	AVIATION: TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS: FLYING CREW
7422	AVIATION NOC - OTHER THAN HELICOPTERS: FLYING CREW
7425	AVIATION: NOC-HELICOPTERS: FLYING CREW
7431	AVIATION--AIR CHARTER OR AIR TAXI--FLYING CREW
8392	AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL AND DRIVERS
8742	SALESPERSONS OR COLLECTORS – OUTSIDE
8835	HOME – PUBLIC AND TRAVELING HEALTHCARE – ALL EMPLOYEES
9519	HOUSEHOLD AND COMMERCIAL APPLIANCES – ELECTRICAL – INSTALLATION, SERVICE OR REPAIR AND DRIVERS

NCCI AVIATION CODES AND PHRASEOLOGY
(July 1, 2005 - June 30, 2006)

Code	NCCI Phraseology
7403	Aircraft Or Helicopter Operation: Air Carrier--Scheduled Or Supplemental: All Other Employees & Drivers
7405	Aircraft Or Helicopter Operation: Air Carrier-Scheduled Or Supplemental: Flying Crew
7409	Aircraft Or Helicopter Operation: Aerial Application, Seeding, Herding Or Scintillometer Surveying: Flying Crew
7420	Aircraft Or Helicopter Operation: Public Exhibition Involving Stunt Flying, Racing Or Parachtue Jumping: Flying Crew
7421	Aircraft Or Helicopter Operation: Transportation Of Personnel In Conduct Of Employer's Business: Flying Crew
7422	Aircraft Or Helicopter Operation-NOC-Other Than Helicopters: Flying Crew
7423	Aircraft Or Helicopter Operation: Air Carrier-Commuter: All Other Empployees & Drivers
7431	Aircraft Or Helicopter Operation: Air Carrier Commuter-Flying Crew

To Be Enacted
Appendix A

BUREAU OF WORKERS' COMPENSATION
NCCI BASE RATES AND EXPECTED LOSS RATES
EFFECTIVE JULY 1, 2006

Base Rates and Expected Loss Rates are for each $100 Unit of Payroll

RATES DO NOT INCLUDE ADMINISTRATIVE COST, DWRF, OR ADDITIONAL DWRF ASSESSMENTS

Manual Number	Base Rate	Expected Loss Rate
#0005	$5.82	$1.49
#0008	$6.25	$1.55
#0016	$35.94	$5.70
#0034	$5.25	$2.04
#0035	$5.98	$1.48
#0036	$17.64	$2.16
#0037	$13.62	$2.34
#0042	$15.24	$3.46
#0050	$12.23	$0.47
#0079	$8.31	$0.33
#0083	$13.66	$2.87
#0106	$42.71	$9.04
#0113	$4.63	$0.13
#0170	$6.25	$0.53
#0251	$6.57	$10.28
#0400	$4.39	$1.51
#0401	$4.39	$1.51
#0917	$14.52	$3.35
#1005	$4.65	$1.20
#1016	$8.00	$3.34
#1164	$72.77	$0.54
#1165	$15.00	$5.34
#1320	$9.18	$2.98
#1322	$35.14	$10.70
#1430	$28.68	$13.13
#1438	$13.88	$3.78
#1452	$23.23	$0.00
#1463	$11.66	$2.27
#1472	$14.02	$2.95
#1624	$7.43	$1.87
#1642	$2.95	$1.75
#1654	$6.12	$0.93
#1655	$2.65	$0.05
#1699	$7.53	$1.79
#1701	$8.39	$1.86
#1710	$14.74	$5.04
#1741	$17.63	$7.07
#1747	$5.54	$1.29
#1748	$17.42	$2.36
#1803	$14.35	$3.64
#1852	$6.37	$1.89

Manual Number	Base Rate	Expected Loss Rate
#1853	$10.12	$1.02
#1860	$5.80	$2.21
#1924	$6.13	$3.05
#1925	$6.97	$2.42
#2001	$5.95	$3.43
#2002	$10.91	$2.78
#2003	$8.05	$3.06
#2014	$9.64	$3.02
#2016	$13.57	$3.81
#2021	$3.80	$2.02
#2039	$16.54	$5.70
#2041	$10.57	$3.45
#2065	$4.10	$1.74
#2070	$6.91	$3.09
#2081	$10.20	$3.27
#2089	$15.35	$3.49
#2095	$7.64	$2.85
#2105	$6.55	$2.94
#2110	$7.75	$1.78
#2111	$5.73	$1.91
#2112	$4.69	$1.21
#2114	$5.12	$1.89
#2121	$10.94	$4.51
#2130	$4.85	$0.67
#2131	$2.89	$0.98
#2143	$6.78	$3.34
#2156	$5.70	$2.31
#2157	$6.02	$3.12
#2172	$5.12	$1.89
#2174	$49.41	$0.00
#2211	$4.31	$1.75
#2220	$6.29	$2.45
#2286	$39.70	$0.41
#2288	$4.58	$2.39
#2300	$5.12	$1.89
#2302	$11.56	$2.17
#2305	$8.55	$46.09
#2361	$11.57	$0.13
#2362	$14.57	$1.17
#2380	$3.73	$3.02
#2386	$3.58	$0.00

Manual Number	Base Rate	Expected Loss Rate
#2388	$4.45	$1.48
#2402	$6.48	$8.94
#2413	$10.01	$1.15
#2416	$4.39	$0.76
#2417	$5.72	$4.12
#2501	$5.29	$2.05
#2503	$5.17	$2.21
#2534	$12.18	$0.62
#2570	$8.34	$3.51
#2585	$8.61	$2.83
#2586	$4.93	$1.41
#2587	$13.31	$2.23
#2589	$5.01	$1.18
#2600	$5.12	$1.89
#2623	$21.98	$0.30
#2651	$4.98	$1.62
#2660	$20.20	$5.72
#2670	$4.79	$0.60
#2683	$5.30	$2.41
#2688	$2.68	$1.00
#2702	$51.92	$9.60
#2710	$16.37	$3.96
#2714	$6.90	$3.27
#2731	$12.40	$3.37
#2735	$3.68	$0.74
#2759	$12.38	$4.04
#2790	$5.37	$1.65
#2802	$8.58	$2.93
#2812	$6.85	$1.98
#2835	$4.75	$14.03
#2836	$5.50	$1.07
#2841	$6.93	$1.96
#2881	$4.71	$1.19
#2883	$5.76	$1.69
#2913	$11.47	$0.56
#2915	$7.96	$4.51
#2916	$6.37	$1.99
#2923	$2.24	$1.52
#2942	$18.21	$1.64
#2960	$11.26	$0.61
#3004	$5.11	$2.37

Manual Number	Base Rate	Expected Loss Rate
#3018	$8.55	$3.43
#3022	$6.78	$2.87
#3027	$2.60	$1.12
#3028	$6.24	$2.30
#3030	$12.14	$3.58
#3040	$7.60	$2.62
#3041	$8.56	$0.84
#3042	$6.25	$1.24
#3064	$6.77	$2.44
#3066	$10.69	$2.88
#3076	$5.66	$2.27
#3081	$9.89	$4.25
#3082	$16.94	$5.85
#3085	$8.33	$3.18
#3110	$8.76	$3.98
#3111	$5.26	$2.46
#3113	$3.99	$1.04
#3114	$5.40	$2.26
#3118	$4.41	$1.78
#3119	$5.12	$1.89
#3122	$4.54	$1.53
#3126	$3.97	$1.96
#3131	$1.42	$1.14
#3132	$6.40	$2.45
#3145	$4.40	$1.54
#3146	$4.94	$2.47
#3169	$4.40	$2.13
#3175	$4.11	$1.66
#3179	$2.94	$1.13
#3180	$10.34	$5.86
#3188	$5.43	$2.59
#3220	$4.94	$2.39
#3223	$8.80	$0.00
#3224	$4.83	$0.77
#3227	$7.22	$3.46
#3240	$6.27	$2.85
#3241	$10.96	$3.95
#3255	$11.74	$0.44
#3257	$3.90	$1.68
#3270	$7.68	$3.02
#3300	$4.77	$2.36
#3303	$6.32	$3.70
#3307	$5.61	$2.23
#3315	$4.96	$1.25
#3334	$2.65	$0.00
#3336	$4.40	$1.71
#3365	$12.23	$3.63
#3372	$5.16	$2.02
#3373	$5.07	$1.71
#3383	$3.02	$1.75
#3385	$2.66	$0.44
#3400	$5.29	$2.12

Manual Number	Base Rate	Expected Loss Rate
#3507	$4.41	$1.46
#3515	$5.35	$1.02
#3548	$1.86	$0.31
#3559	$5.02	$1.46
#3574	$2.61	$1.06
#3581	$2.57	$1.40
#3612	$3.26	$1.14
#3620	$9.22	$3.84
#3629	$2.49	$0.93
#3632	$4.56	$1.55
#3634	$2.63	$0.93
#3635	$3.53	$1.23
#3638	$2.96	$1.42
#3642	$1.88	$0.72
#3643	$3.63	$1.32
#3647	$4.00	$0.71
#3648	$3.79	$1.01
#3681	$2.78	$0.82
#3685	$1.71	$0.53
#3719	$5.71	$3.95
#3724	$9.88	$3.13
#3726	$6.05	$1.76
#3803	$2.80	$4.44
#3807	$13.99	$7.89
#3808	$7.30	$2.74
#3821	$12.73	$3.46
#3822	$12.20	$3.30
#3824	$6.70	$2.61
#3826	$1.10	$0.31
#3827	$1.65	$0.81
#3830	$1.81	$0.82
#3851	$54.43	$0.04
#3865	$6.36	$3.17
#3881	$6.24	$2.80
#4000	$8.47	$2.27
#4021	$12.32	$3.80
#4024	$5.72	$2.33
#4034	$8.61	$3.37
#4036	$3.28	$1.31
#4038	$4.77	$1.77
#4053	$22.76	$12.56
#4061	$8.41	$2.94
#4062	$4.45	$2.00
#4101	$8.00	$3.30
#4111	$10.30	$2.18
#4112	$6.26	$2.09
#4113	$9.26	$3.80
#4114	$4.49	$1.05
#4130	$7.88	$2.53
#4131	$6.34	$3.15
#4133	$9.09	$1.43
#4150	$2.54	$0.88

Manual Number	Base Rate	Expected Loss Rate
#4206	$5.12	$1.89
#4207	$31.61	$1.89
#4239	$5.52	$2.68
#4240	$6.54	$2.73
#4243	$4.47	$2.15
#4244	$5.26	$2.03
#4250	$4.69	$1.66
#4251	$3.83	$1.50
#4263	$10.11	$4.21
#4273	$4.00	$1.55
#4279	$6.40	$2.46
#4282	$5.12	$1.89
#4283	$3.17	$1.85
#4299	$3.43	$1.07
#4304	$5.95	$1.99
#4307	$3.33	$1.34
#4351	$2.34	$1.06
#4352	$2.11	$1.01
#4360	$8.94	$6.51
#4361	$1.87	$0.70
#4362	$3.65	$0.42
#4410	$4.56	$1.99
#4420	$7.92	$3.93
#4431	$5.12	$1.89
#4432	$5.86	$0.72
#4439	$15.00	$6.38
#4452	$5.44	$2.24
#4459	$4.65	$1.87
#4470	$9.76	$1.41
#4484	$5.03	$2.11
#4493	$5.12	$2.70
#4511	$1.36	$0.39
#4557	$3.12	$1.12
#4558	$3.75	$1.13
#4561	$10.76	$2.64
#4568	$1.07	$0.62
#4581	$5.12	$1.89
#4583	$6.68	$2.32
#4611	$1.83	$0.53
#4635	$4.21	$1.69
#4653	$3.60	$1.23
#4665	$13.14	$3.98
#4670	$5.12	$1.89
#4683	$2.13	$1.46
#4686	$3.42	$0.44
#4692	$1.51	$0.47
#4693	$1.68	$0.65
#4703	$5.12	$1.89
#4717	$5.12	$1.89
#4720	$5.29	$2.03
#4740	$8.07	$1.75
#4741	$6.84	$1.34

Manual Number	Base Rate	Expected Loss Rate
#4751	$3.54	$0.68
#4771	$2.67	$0.01
#4777	$16.53	$1.67
#4825	$0.97	$0.34
#4828	$7.03	$2.32
#4829	$2.01	$0.75
#4902	$3.64	$1.26
#4923	$3.38	$1.57
#5020	$11.06	$2.63
#5022	$11.70	$3.58
#5037	$27.43	$22.77
#5040	$23.80	$6.52
#5057	$13.86	$4.91
#5059	$12.43	$3.40
#5069	$116.31	$9.17
#5102	$8.53	$2.29
#5146	$9.66	$3.42
#5160	$4.99	$1.15
#5183	$6.91	$1.90
#5188	$5.66	$1.60
#5190	$6.01	$1.79
#5191	$1.97	$0.71
#5192	$7.76	$2.51
#5213	$12.12	$3.46
#5215	$14.22	$3.83
#5221	$10.40	$2.80
#5222	$7.51	$4.83
#5223	$9.87	$2.56
#5348	$10.86	$2.81
#5402	$40.13	$2.11
#5403	$10.23	$2.83
#5437	$7.85	$2.00
#5443	$35.11	$4.55
#5445	$7.63	$2.28
#5462	$6.46	$1.38
#5472	$17.90	$2.89
#5473	$11.89	$3.68
#5474	$11.47	$2.72
#5478	$11.91	$3.20
#5479	$17.14	$3.98
#5480	$2.52	$0.74
#5491	$22.29	$0.32
#5506	$7.47	$2.57
#5507	$4.54	$1.41
#5508	$44.58	$0.01
#5537	$6.90	$1.85
#5538	$9.71	$3.26
#5551	$30.15	$7.27
#5605	$3.33	$0.41
#5606	$1.39	$0.43
#5610	$36.89	$12.25
#5645	$18.49	$3.95

Manual Number	Base Rate	Expected Loss Rate
#5651	$8.73	$2.82
#5703	$13.40	$13.34
#5705	$93.21	$0.00
#5951	$5.12	$1.89
#6003	$24.62	$2.30
#6005	$24.51	$0.12
#6017	$9.11	$2.59
#6018	$9.42	$3.08
#6045	$9.11	$2.59
#6204	$14.33	$4.38
#6206	$8.14	$3.55
#6213	$9.42	$0.00
#6214	$8.66	$0.21
#6216	$8.10	$2.02
#6217	$8.47	$2.43
#6229	$15.77	$2.66
#6233	$10.32	$3.29
#6235	$21.22	$10.44
#6236	$7.80	$0.46
#6237	$4.46	$0.00
#6251	$21.58	$13.75
#6252	$4.49	$1.51
#6260	$98.76	$0.11
#6306	$4.76	$1.78
#6319	$4.72	$2.47
#6325	$8.28	$2.70
#6400	$13.46	$3.28
#6504	$4.55	$2.05
#6704	$9.46	$3.39
#6811	$3.47	$0.41
#6834	$11.21	$4.29
#6836	$9.87	$2.74
#6854	$29.34	$13.71
#6882	$6.45	$0.47
#6884	$5.12	$1.89
#7133	$3.56	$3.10
#7222	$9.46	$3.39
#7228	$19.52	$5.03
#7229	$7.54	$3.19
#7230	$16.55	$5.75
#7231	$18.33	$5.87
#7232	$6.45	$2.19
#7360	$11.76	$5.15
#7370	$10.16	$3.64
#7380	$8.70	$3.13
#7382	$8.09	$3.20
#7390	$7.91	$3.86
#7403	$4.10	$1.84
#7405	$1.55	$0.67
#7420	$2.24	$0.01
#7421	$12.55	$2.11
#7422	$4.04	$2.16

Manual Number	Base Rate	Expected Loss Rate
#7425	$5.00	$1.14
#7431	$3.06	$2.39
#7502	$1.99	$0.70
#7515	$3.33	$0.75
#7520	$5.82	$2.43
#7538	$13.89	$5.86
#7539	$2.03	$1.05
#7540	$3.63	$1.17
#7580	$2.00	$1.06
#7590	$7.15	$2.62
#7600	$2.63	$1.06
#7601	$7.74	$3.03
#7605	$3.82	$1.36
#7610	$0.67	$0.21
#7611	$10.13	$4.60
#7612	$10.19	$4.07
#7613	$11.58	$5.26
#7704	$54.32	$8.42
#7720	$4.31	$1.62
#7772	$6.27	$2.78
#7855	$12.55	$5.07
#8001	$4.41	$1.31
#8002	$3.94	$2.20
#8006	$5.10	$1.78
#8008	$2.55	$1.06
#8010	$3.62	$1.12
#8013	$0.85	$0.20
#8015	$1.06	$0.24
#8017	$2.82	$1.04
#8018	$4.39	$1.82
#8021	$5.71	$1.97
#8031	$5.29	$1.37
#8032	$2.61	$1.28
#8033	$4.27	$1.48
#8039	$4.19	$2.03
#8044	$5.56	$1.81
#8045	$1.83	$0.38
#8046	$3.68	$1.44
#8047	$5.11	$1.41
#8058	$4.91	$1.77
#8072	$1.86	$0.70
#8102	$1.45	$0.71
#8103	$23.07	$4.45
#8105	$9.88	$4.89
#8106	$6.78	$2.52
#8107	$4.67	$1.59
#8111	$6.01	$1.94
#8116	$3.08	$0.70
#8203	$11.87	$2.61
#8204	$7.56	$2.84
#8209	$2.51	$1.20
#8215	$4.43	$1.26

Manual Number	Base Rate	Expected Loss Rate
#8227	$5.27	$1.61
#8232	$7.53	$2.72
#8233	$3.17	$0.32
#8235	$5.39	$1.92
#8263	$12.25	$9.06
#8264	$9.81	$4.44
#8265	$13.55	$4.74
#8279	$19.22	$4.04
#8288	$3.81	$1.04
#8291	$5.65	$3.10
#8292	$5.91	$2.72
#8293	$17.34	$5.85
#8304	$3.58	$1.01
#8350	$5.31	$1.98
#8380	$5.30	$1.55
#8381	$3.97	$1.47
#8385	$3.54	$2.01
#8392	$4.90	$2.25
#8393	$3.60	$1.07
#8500	$9.03	$3.30
#8601	$0.90	$0.23
#8606	$7.08	$0.99
#8720	$2.94	$1.36
#8721	$0.67	$0.14
#8742	$0.44	$0.14
#8745	$5.99	$2.52
#8748	$0.69	$0.18
#8755	$0.81	$0.37
#8800	$2.15	$0.96
#8803	$0.16	$0.04
#8810	$0.29	$0.10
#8820	$0.49	$0.13
#8824	$7.12	$2.78
#8825	$4.44	$1.58
#8826	$4.54	$1.65
#8829	$5.39	$2.35
#8831	$3.01	$0.72
#8832	$0.63	$0.20
#8833	$1.41	$0.64
#8835	$6.29	$2.50
#8861	$2.87	$1.13
#8868	$0.61	$0.19
#8869	$2.08	$0.74
#8871	$0.96	$0.29
#8901	$0.12	$0.07
#8989	$2.51	$1.22

Manual Number	Base Rate	Expected Loss Rate
#9012	$0.95	$0.36
#9014	$6.09	$2.35
#9015	$7.15	$2.45
#9016	$4.52	$1.39
#9019	$2.95	$1.01
#9033	$2.53	$1.15
#9040	$3.72	$1.85
#9044	$2.95	$1.01
#9052	$5.47	$2.05
#9058	$5.02	$2.04
#9059	$1.88	$0.63
#9060	$2.79	$0.84
#9061	$4.01	$1.20
#9062	$4.71	$3.61
#9063	$1.94	$0.63
#9082	$3.46	$1.17
#9083	$3.56	$1.23
#9084	$3.63	$1.03
#9088	$4.99	$1.86
#9089	$1.67	$0.12
#9093	$4.01	$1.17
#9101	$3.13	$1.26
#9102	$5.65	$1.72
#9110	$3.45	$1.62
#9154	$2.96	$1.01
#9156	$4.36	$0.83
#9178	$19.62	$9.83
#9179	$28.40	$14.35
#9180	$9.01	$3.18
#9182	$4.30	$1.48
#9186	$21.71	$7.95
#9220	$9.29	$3.04
#9402	$5.03	$1.85
#9403	$11.03	$5.50
#9501	$5.52	$1.65
#9505	$2.14	$0.75
#9516	$3.90	$1.78
#9519	$8.79	$2.75
#9521	$2.36	$0.91
#9522	$1.74	$0.85
#9534	$5.62	$2.35
#9554	$10.07	$3.04
#9586	$1.24	$0.52
#9600	$2.39	$0.00
#9620	$1.71	$0.30
#9984	$1.10	$0.31

Manual Number	Base Rate	Expected Loss Rate
#9985	$4.99	$1.86

EXECUTIVE SUMMARY
Modification of 4123-19-07 of the Ohio Administrative Code
Rules controlling renewals of risks.

Penalties for Late Payment of Premium

Overview of Issue
BWC is attempting to make rule changes required by S.B. 7 which modified, among other sections of the Ohio Revised Code, Section 4123.32 which identifies the penalties due for late payment of premium and the calculation formula for such penalties which reflect progressive increases as time passes without payment.

Along with some minor clean-up required to make the rule be fully compliant with the language at ORC 4123.32(E), the language within 4123-19-07 of the Ohio Administrative Code was updated to reflect the changes in statute while also clarifying that "prime interest rate," which is used to calculate penalties, is to be recalculated semiannually rather than weekly as a variance to ORC 929.02 which uses a weekly recalculation which does not match the bureau's operational framework for premium payment.

4123-17-05 **Private employer credibility table used for experience rating.**

The administrator of workers' compensation, with the advice and consent of the workers' compensation oversight commission, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.29, and 4123.34 of the Revised Code. The administrator hereby sets the credibility table parts A, B, and C to be effective July 1, ~~2005~~ 2006, applicable to the payroll reporting period July 1, ~~2005~~ 2006, through June 30, ~~2006~~ 2007, for private employers as indicated in the attached appendixes A, B, and C.

4123-17-36 Administrative cost contribution.

(A) The administrator of workers' compensation, with the advice and consent of the workers' compensation oversight commission, has authority to calculate contributions to the administrative cost fund by employers pursuant to sections 4121.121, 4123.341, and 4123.342 of the Revised Code. The administrator hereby sets administrative cost rates as indicated in paragraph (D) of this rule for the bureau of workers' compensation and the workers' compensation oversight commission. Based upon the information provided to the administrator by the industrial commission pursuant to section 4123.342 of the Revised Code, the administrator, with the approval of the chairperson of the industrial commission, hereby sets administrative cost rates as indicated in paragraph (E) of this rule for the industrial commission.

(B) The administrative cost rate for each employer's assessment, except for self-insuring employers, is calculated as follows:

(1) If the employer qualifies for experience rating, either as an individual or through participation in group rating, the assessment is calculated based on a percentage of the employer's experience rated premium.

(2) If the employer is not experience rated, the assessment is calculated based on a percentage of the employer's base rate premium.

(3) If the employer is retrospectively rated, the assessment is calculated based on a percentage of the employer's experience rated premium or base rated premium (but not the minimum premium percentage from the retrospective rating plan) that the employer would have paid if the employer were not participating in retrospective rating.

(4) For state agencies, including state universities and state university hospitals, the assessment is calculated based on a percentage of the employer's premium.

(C) Whenever administrative cost rates established under this rule and rule 4123-17-32 of the Administrative Code prove inadequate or excessive, the same may be adjusted at any time during the biennial period.

(D) Administrative cost rates for the bureau of workers' compensation and workers' compensation oversight commission.

(1) Private employers: ~~13.55~~ 14.09 per cent of premium effective July 1, ~~2004~~ 2006.

(2) Public employer taxing districts: ~~7.84~~ 8.15 per cent of premium effective January 1, ~~2004~~ 2006.

(3) Public employer state agencies: ~~11.95~~ 12.43 per cent of premium effective July 1, ~~2004~~ 2006.

(E) Administrative cost rates for the industrial commission.

(1) Private employers: ~~1.71~~ x.xx per cent of premium effective July 1, ~~2004~~ 2006.

(2) Public employer taxing districts: ~~1.13~~ y.yy per cent of premium effective January 1, ~~2004~~ 2006.

(3) Public employer state agencies: ~~1.97~~ z.zz per cent of premium effective July 1, ~~2004~~ 2006.

HISTORY: Eff. 7-1-90; 7-1-91; 7-1-91; 7-1-93; 7-1-94; 1-1-95; 7-1-95; 7-1-96; 7-1-97; 7-1-98; 7-1-99; 7-1-00; 7-1-01; 7-1-02; 7-1-03; 7-1-04
Rule promulgated under: RC 111.15
Rule authorized by: RC 4121.12, 4121.121
Rule amplifies: RC 4123.341, 4123.342

Executive Summary
SB 7 rules: Continuing Jurisdiction, R.C. 4123.52
Rules 4123-6-23 and 4123-7-01

Background Law

S.B. 7 was signed into law by Gov. Bob Taft to be effective June 30, 2006. This legislation made various reforms in the workers' compensation system.

The Act amends R.C. 4123.52 to change the continuing jurisdiction of the Industrial Commission or BWC to make a modification, change, finding, or award from six years in the absence of the payment of medical benefits and ten years in the absence of payment of compensation to a five-year limit in both cases. As provided in Section 3 of the Act, this change applies to all claims arising on and after the effective date of the Act, or June 30, 2006.

Note: This provision of the Act is one of the provisions included in the pending referendum effort.

Overview of Rules

Rules 4123-6-23 and 4123-7-01 detail jurisdictional principles applicable to the payment of bills for medical services by health care providers in workers' compensation claims. Rule 4123-6-23 applies to employers participating in the Health Partnership Program, and rule 4123-7-01 applies to medical payments made by self-insured employers.

Rule Amendments

4123-6-23 Jurisdictional principles applicable to payment of bills for medical services rendered by health care providers.

4123-7-01 Jurisdictional principles applicable to payment of bills for medical services rendered by health care providers.

The amendments to Rules 4123-6-23 and 4123-7-01 are essentially identical, since the rules are parallel rules.

Paragraph (B) is amended to reflect a change in the continuing jurisdiction principles from H.B. 107 effective October 20, 1993, and an Ohio Supreme Court decision interpreting the retroactive application of the H.B. 107 changes. See State ex rel. Romans v. Elder Beerman Stores Corp., 100 Ohio St.3d 165, 2003-Ohio-5363. The amendment provides that where the date of injury is on or after December 11, 1967, and prior to June 30, 2006, BWC cannot pay a medical bill if six years or more have elapsed since the date of the last payment of a medical bill and no compensation has been paid. If compensation has been paid, the time limit is ten years for claims within these dates.

Paragraph (D) is a new paragraph in both rules to reflect the S.B. 7 amendments to R.C. 4123.52. This amendment states:

In claims where the date of injury is on or after June 30, 2006, there is no jurisdiction to consider payment for medical services if five years or more have elapsed since the payment of compensation or benefits. The provisions of paragraph (B) of this rule shall apply to the payment of medical bills in claims where the date of injury is on or after June 30, 2006, except that where those provisions reference six year and ten year time limits, the time limits shall be five years.

Executive Summary
Chapter 4123-6: Health Partnership Program
Chapter 4123-7: Payments to Health Care Providers

Introduction

Chapter 4123-6 of the Administrative Code contains BWC rules implementing the Health Partnership Program (HPP) for state fund employers. Chapter 4123-7 of the Administrative Code contains BWC medical rules for self-insuring employers.

BWC enacted the bulk of the Chapter 4123-6 HPP medical rules (Ohio Administrative Code 4123-6-20 to 4123-6-46) in January and February 1997, and the bulk of the Chapter 4123-7 rules in January 1978. Ohio Administrative Code 4123-6-25 and 4123-7-03, which deal with payment for medical services and supplies, are being updated to reflect statutory and policy changes.

This rule proposal contains 1 Chapter 4123-6 rule which BWC recommends amending, and 1 Chapter 4123-7 rule BWC recommends rescinding and replacing with a new rule.

Amended rule:

4123-6-25 Payment for medical services and supplies.

The proposed changes to Paragraph (A) of the rule provide that payment for services rendered to a claimant shall be paid to a health care provider only when (1) The provider has certified the fee bill and (2) The provider has either rendered or directly supervised the examination, treatment, evaluation or any other medically necessary and related services provided to the claimant. The changes also state that by submitting any fee bill to the bureau, in either hardcopy or electronic format, the health care provider affirms that medical supplies and services have been provided to the claimant as required by the rule.

Proposed changes to what shall now be Paragraph (C) of the rule specify that practitioners are required to use the most current edition of the centers for medicare & medicaid services' common procedure coding system (HCPCS) to indicate the procedure or service rendered to injured workers, that inpatient and outpatient hospital services must be billed using the national uniform billing committee's revenue center codes, and that outpatient medication services must be billed pursuant to the requirements described in the bureau's provider billing and reimbursement manual. Several other minor changes are also made.

Rescind/Replace rules:

4123-7-03 Criteria used for the determination of the amount to be paid for medical services rendered by licensed practitioners.

4123-7-03 Payment for medical supplies and services.

The existing Chapter 7 rule, unchanged since 1978, is being rescinded and replaced with a new Chapter 7 rule that "mirrors" the changes to the corresponding Chapter 6 rule, so that the medical services provided to state-fund and self-insuring injured workers are equivalent.

4123-6-25 Payment for medical supplies and services.

(A) Medical supplies and services will be considered for payment when they are medically necessary for the diagnosis and treatment of conditions allowed in the claim, are causally related to the conditions allowed in the claim, and are rendered by a health care provider. Payment for services rendered to a claimant shall be paid to a health care provider only when the provider ~~physically examines or treats the claimant,~~ has either ~~renders or directly supervises treatment, and certifies the fee bill filed~~ delivered, rendered or directly supervised the examination, treatment, evaluation or any other medically necessary and related services provided to the claimant. By submitting any fee bill to the bureau, in either hardcopy or electronic format, the health care provider affirms that medical supplies and services have been provided to the claimant as required by this rule.

(B) ~~The service~~ Services rendered by ~~a~~ health care ~~provider~~ providers ~~is~~ are subject to review for coding requirements outlined in paragraph ~~(B)~~(C) of this rule. Payments to ~~a~~ health care ~~provider~~ providers may be adjusted based upon these guidelines.

~~(B)~~(C) Coding systems.

(1) Billing codes.

(a) ~~Providers~~ Practitioners are required to use the most current edition of the ~~health care financing administration's~~ centers for medicare & medicaid services' common procedure coding system (HCPCS) to indicate the procedure or service rendered to ~~the~~ injured ~~worker~~ workers. ~~Inpatient and outpatient hospital services must be billed using the national uniform billing committee's revenue center codes. Outpatient medication services must be billed using the national drug coding (NDC) system.~~

(b) Inpatient and outpatient hospital services must be billed using the national uniform billing committee's revenue center codes.

(c) Outpatient medication services must be billed ~~using the national drug coding (NDC) system~~ pursuant to the requirements described in the bureau's provider billing and reimbursement manual.

~~(b)~~(d) To insure accurate data collection, the bureau shall adopt a standardized coding structure which shall be adopted by any MCO, ~~or~~ QHP or self-insuring employer.

(2) ICD-9 diagnosis codes.

Providers must use the most current edition of the "International Classification of Diseases, clinical modification" to indicate diagnoses.

~~(C)~~(D) Prior to services being delivered, the provider must make reasonable effort to notify the ~~injured worker~~ claimant, bureau, MCO, ~~or~~ QHP or self-insuring employer when the provider has knowledge that the services may not be related to the claimed or allowed condition(s) related to the industrial injury or illness, or that a service is ~~noncovered~~ non-covered. The provider may not knowingly bill or seek payment from the bureau, MCO, QHP or self-insuring employer for services that are not related to the claimed or allowed condition(s) related to the industrial injury or illness. The provider may not knowingly mislead or direct providers of ancillary services to bill or seek payment for services that are not related to the claimed or allowed condition.

The provider may not bill or seek payment from the ~~injured worker~~ claimant for services determined as medically unnecessary through the use of bona fide peer review based on accepted treatment guidelines.

* * * TO BE RESCINDED * * *

~~4123-7-03 Criteria used for the determination of the amount to be paid for medical services rendered by licensed practitioners.~~

~~Payment for professional services rendered by licensed practitioners in claims other than self-insuring employers' claims will be the usual, customary and reasonable fee charged for like services in the area in which the services are provided, as determined by the industrial commission's medical section through accumulation and merging of data with other health care insurance systems and with professional associations. "Licensed practitioners", as used in this rule, includes, but is not limited to, physicians, dentists, chiropractors, mechanotherapists, physiotherapists, neurologists, podiatrists and optometrists, duly authorized to practice within their respective fields. Fee ranges applicable to services rendered shall thus be established to serve as guidelines in everyday processing of fee bills by the bureau. Fees outside the allowable range shall be submitted to the industrial commission's medical section for evaluation. Fee ranges shall be at least annually reviewed by the industrial commission's medical section for such changes as may be indicated. In self-insuring employers' claims, payment for professional services rendered by licensed practitioners must amount to at least the usual, customary and reasonable fee, as outlined in this rule.~~

4123-7-03 Payment for medical supplies and services.

(A) Medical supplies and services will be considered for payment by a self-insuring employer when they are medically necessary for the diagnosis and treatment of conditions allowed in the claim, are causally related to the conditions allowed in the claim, and are rendered by a health care provider. Payment for services rendered to a claimant shall be paid to a health care provider only when the provider has either delivered, rendered or directly supervised the examination, treatment, evaluation or any other medically necessary and related services provided to the claimant. By submitting any fee bill to a self-insuring employer, in either hardcopy or electronic format, the health care provider affirms that medical supplies and services have been provided to the claimant as required by this rule.

(B) Services rendered by health care providers are subject to review for coding requirements outlined in paragraph (C) of this rule. Payments to health care providers may be adjusted based upon these guidelines.

(C) Coding systems.

(1) Billing codes.

(a) Practitioners are required to use the most current edition of the ~~health care financing administration's~~ centers for medicare & medicaid services' common procedure coding system (HCPCS) to indicate the procedure or service rendered to injured workers.

(b) Inpatient and outpatient hospital services must be billed using the national uniform billing committee's revenue center codes.

(c) Outpatient medication services must be billed pursuant to the requirements described in the bureau's provider billing and reimbursement manual.

(d) To insure accurate data collection, the bureau shall adopt a standardized coding structure which shall be adopted by any MCO, QHP or self-insuring employer.

(2) ICD-9 diagnosis codes.

Providers must use the most current edition of the "International Classification of Diseases, clinical modification" to indicate diagnoses.

(D) Prior to services being delivered, the provider must make reasonable effort to notify the claimant, bureau, MCO, QHP or self-insuring employer when the provider has knowledge that the services may not be related to the claimed or allowed condition(s) related to the industrial injury or illness, or that a service is non-covered. The provider may not knowingly bill or seek payment from the bureau, MCO, QHP or self-insuring employer for services that are not related to the claimed or allowed condition(s) related to the industrial injury or illness. The provider may not knowingly mislead or direct providers of ancillary services to bill or seek payment for services that are not related to the claimed or allowed condition.

The provider may not bill or seek payment from the claimant for services determined as medically unnecessary through the use of bona fide peer review based on accepted treatment guidelines.

4123-17-56 Safety Grant Programs.

(A) Pursuant to section 4121.37 of the Revised Code, the administrator may establish a program of safety grants for safety intervention, equipment, assistance, and research for eligible employers who participate in the safety grant program under this rule. The safety grant program may include grants to an employer to provide funds for education, training, research, and prevention of injuries and illnesses to purchase equipment to reduce the number and severity of workplace injuries and illnesses.

(B) The bureau shall determine whether the employer is eligible for the safety grant program under this rule. The bureau may limit participation in the safety grant program based upon the availability of bureau resources for the program and upon the merits of the employer's proposal. The safety grant program is available only to a private state fund employer, a public employer taxing district, a marine industry fund employer, or a coal worker' pneumoconiosis fund employer that satisfies the following criteria:

(1) The employer shall have and shall maintain continuous active state fund coverage under rule 4123-17-19 of the Administrative Code to participate in the safety grant program.

(2) For grants to an employer to provide funds for the research and prevention of workplace injuries, illnesses, and fatalities, the employer shall submit to the bureau an application to the bureau with its proposal for participation in the safety grant program. The employer shall demonstrate a need for safety intervention.

(C) The bureau will assess whether the employer is eligible to participate in the safety grant program under this rule.

(1) If the employer requests to participate in the safety intervention equipment portion of the safety grant program, the owner, chief executive officer, chief financial officer or persons having fiduciary responsibilities with the employer shall meet with a bureau safety and hygiene consultant if required to review the safety grant program application.

(2) The bureau shall assess the employer's safety and loss control proposal and shall review the safety grant program application, including the baseline assessment of the worksite provided in the application. If the bureau accepts the employer into the safety grant program, the employer shall submit quarterly and yearly reporting to the bureau for a period of two years following the purchase and implementation of the safety equipment. The employer will develop an implementation strategy plan for the safety grant program.

(3) The bureau and employer shall enter into a written agreement detailing the rights, obligations, and expectations of the parties for performance of the safety grant program.

(4) The employer may not apply for a safety grant for previously purchased equipment.

(5) The employer shall purchase all safety intervention equipment within three months from the date that the bureau disburses the grant funds to the employer. The purchase cannot take place before the disbursement of the grant funds.

(6) The employer shall provide to the bureau a list of claims that have been filed in the last two years.

(7) The employer shall agree to not eliminate jobs or reduce employment due to the safety grant purchase.

(D) The bureau may meet with the owner, chief executive officer, chief financial officer, or persons having fiduciary responsibilities with the employer to evaluate the employer's progress in the safety grant program. The employer shall provide the bureau access to records or personnel to conduct research into the effectiveness of the safety grant program.

(E) An employer who complies with the requirements of the safety grant program under this rule shall be eligible to receive a grant from the bureau as provided in the written agreement.

(1) The bureau may establish by written agreement with the employer the maximum amount of the safety grant program grant.

(2) The bureau may establish by written agreement with the employer a requirement for matching funds from the employer in a ratio to be determined by the bureau.

(3) The bureau shall monitor the employer's use of the safety grant program grant and may recover the entire grant if the bureau determines that the employer has not used the grant for the purposes of the safety grant program or has otherwise violated the written agreement on the safety grant program

(F) Reconsideration of determination of eligibility.

(1) An employer may request reconsideration from a decision finding the employer did not meet the requirements provided in paragraphs (B) (1) and (2) of this rule. The request must be in writing and filed with the superintendent of the division of safety and hygiene within thirty days of the notification of the decision.

(2) The employer may submit a request for reconsideration of the superintendent's decision to the adjudicating committee.

(3) The adjudicating committee shall consider the request and make a recommendation on the employer's eligibility to the administrator.

(4) The decision of the administrator shall be final.

(G) Upon the approval and purchase of the safety intervention equipment, the employer shall provide to the bureau documentation on the use of the funds, including submission of original paid itemized invoices, proof of payment, proof of the employer's contribution, and cancelled checks that demonstrate the employer spent all safety grant funds toward the approved purchase of ergonomic, safety equipment, industrial hygiene equipment, or equipment to prevent coal-workers' pneumoconiosis.

(H) The bureau shall evaluate the research data from the safety grant program on a periodic basis. The bureau may publish reports of the research to assist employers in preventing workplace injuries and illnesses.

(I) The bureau may enter into an agreement with a university in this state to perform research on preventing workplace injuries and illnesses.

(J) Marine industry fund and coal-workers pneumoconiosis fund safety grants.

(1) A marine industry fund employer or a coal-workers' pneumoconiosis fund employer applying for a safety grant is subject to paragraphs (A) through (I) of this rule.

(2) The bureau safety and hygiene division shall determine whether the marine industry fund employer or the coal-workers' pneumoconiosis fund employer is eligible for the safety grant program under this rule. The safety grant program in this rule is available only to a marine industry fund or a coal-workers' pneumoconiosis fund employer that satisfy the following criteria:

(a) A marine industry fund employer shall have and shall maintain continuous active state fund coverage under rule 4123-17-19 of the Administrative Code

(b) A coal-workers' pneumoconiosis fund employer shall have and shall maintain continuous active state fund coverage under rule 4123-17-20 of the Administrative Code.

(b) The marine industry fund employer or the coal-workers' pneumoconiosis fund employer shall have active coverage under their respective funds effective January 1, 2006.

(3) The bureau shall provide safety grants under this rule as follows:

(a) The marine industry fund employer or the coal-workers' pneumoconiosis fund employer shall use the safety grant only to purchase equipment to substantially reduce or eliminate the potential for workplace injuries, illnesses, and fatalities.

(b) A coal-workers' pneumoconiosis fund employer may use the safety grant to purchase equipment to prevent coal-workers' pneumoconiosis.

(4) Additional employer responsibilities include:

(a) A marine industry fund employer or a coal-workers' pneumoconiosis fund employer shall contact the local bureau customer service office to schedule a visit by a bureau safety consultant.

(b) A coal-workers' pneumoconiosis fund employer shall also schedule a visit by a mine safety inspector from the Ohio department of natural resources.

OHIO BUREAU OF WORKERS' COMPENSATION
State Insurance Fund
April, 2006
Executive Summary

Domestic Fixed Income Overview:

Overall, the economic data released at the start of the second quarter pointed towards an economy with a healthy forward momentum. Although claims edged up steadily to levels above the 300,000 range in April, labor market conditions continued to tighten with the unemployment rate dipping back down to 4.7% in March. Payrolls increased by a higher-than-expected 211,000. Despite crude oil briefly crossing $75 per barrel, the Conference Board Consumer Confidence Index rose to 109.6 in April from 107.2. Although some regional manufacturing surveys reported declines, the national ISM survey remained at healthy levels, edging up to 57.3 from 55.2.

Housing data has been mostly mixed recently. Housing starts slipped another 7.8% in March while new homes sales surged by 13.8% in the same period. The purchase component of the index of new mortgage applications has continued to erode in recent weeks.
In spite of the recent jump in energy costs, inflation remains relatively well-contained. Even though the March core CPI increased by 0.3%, the series' highest monthly increase in a year, the index is still up only 2.1% on a year-on-year basis. The core PCE deflator is now up 2.0% year-on-year from 1.8% in February.

The U.S. Treasury yield curve steepened during the month, as the spread between two- and five year Treasury notes ended at 6 basis points (bps), up from -1 bps at the end of March.

International Markets Overview:

April saw another strong month for international markets as they continued their impressive performance year to date. One trend that dominated the market was the continued slide of the US dollar which complimented international returns. While markets had begun to settle on a consensus that the interest rate cycle in the US was nearing an end, the view in April began to swing back towards a continued tightening.

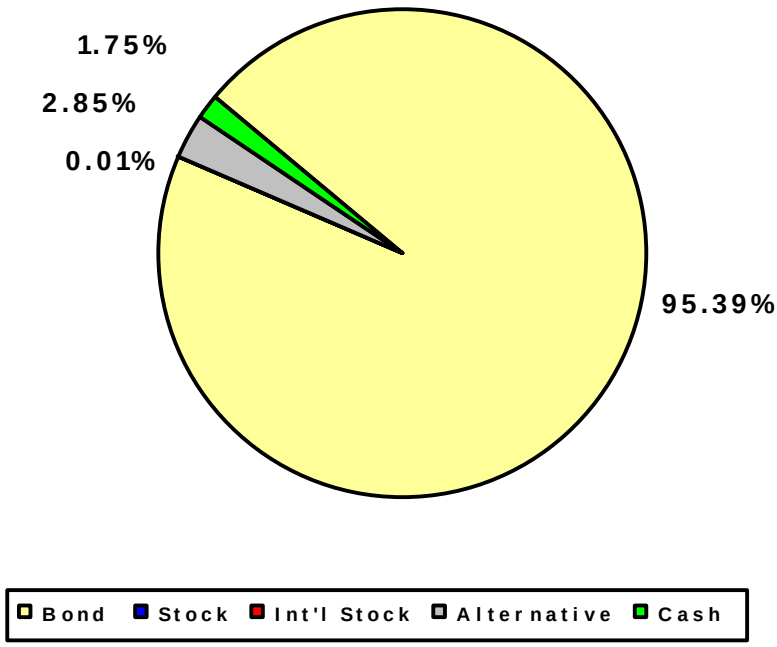
Amongst the EAFE sectors, energy led the pack in the period, as the increasing threat of a nuclear equipped Iran reminded investors of the precarious supply-demand balance within the market. Software, the only sector to fall during April, experienced volatility amongst a number of the sectors' smaller-cap names. Index Corp (down 36%), TietoEnator (down 19%), and iSoft (down 16%) guided earnings estimates down citing rising global competition, decreasing sales prospects, and shirking margins on the heels of soaring labor costs.

From a sector perspective, the telecom sector was the largest contributor, driven by the performance of Vodafone. We have long expected the company to focus on unlocking value within their business, and this finally appears to be happening with the disposal of their Japanese business, and the restructuring of the business into three business units. Cutting the portfolio at a regional level, stock selection within Japan contributed positively, while United Kingdom and the Pacific Rim detracted the most from performance. Within the UK, Smith and Nephew, the orthopedic and medical products company, had a difficult month as management reduced guidance on earnings growth following pricing cuts in Europe and Japan, and slower than expected sales growth resulting from the restructuring of their sales force. Whilst these issues do remain a concern, we would note that consensus estimates have now moved to reflect this, and the stock is trading at a historically low multiple. Following a product cycle lead pick up in the second half of the year, we would expect the benefits of a more efficient sales force should come to the fore and drive sales forward. We are meeting with management this month to discuss these issues.

Ohio Bureau of Workers' Compensation
State Insurance Fund
Portfolio Market Value & Asset Allocation
April, 2006

Portfolio Balances

Portfolio	Market Value	Percent of Total Assets
SIF Bond Total	$14,309,091,272	95.39%
Stock Total	$0	0.00%
International Stock Total*	$1,463,256	0.01%
Alternative Asset Total	$428,235,520	2.85%
Cash Reserve Total	$262,542,152	1.75%
GRAND TOTAL	**$15,001,332,200**	



*International Equity Holdings are comprised of dividend and tax reclaim receivables from previous international equity investments and international currencies resulting from such payments

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Ohio Bureau of Workers' Compensation
State Insurance Fund
Performance Measures
For the Month Ending April, 2006

	BWC Investment Returns Monthly (Net of Fees)	New Benchmark Returns Monthly	New Benchmark Variance	BWC Investment Returns 3 Month Trailing (Gross of Fees)	New Benchmark Returns 3 Month Trailing	New Benchmark Variance
BWC Total SIF Investments	-0.15%	-0.18%	0.03%	-2.16%	-0.83%	-1.33%
SIF Bonds	-0.14%	-0.18%	0.04%	-0.11%	-0.83%	0.72%
Stocks	N/A	N/A	N/A	N/A	N/A	N/A
International Stocks	10.64%	N/A	N/A	5.46%	N/A	N/A
Alternative	-0.38%	N/A	N/A	-0.49%	N/A	N/A
Cash	0.42%	N/A	N/A	1.13%	N/A	N/A
Tranche #1 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #2 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #3 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #4 - Ssga MSCI EAFE - TM	-0.50%	N/A	N/A	-1.33%	N/A	N/A
Tranche #4 - SSGA S&P 500 - TM	N/A	N/A	N/A	0.00%	N/A	N/A

NEW BENCHMARK INFORMATION:

•Lehman Brothers Aggregate Index

Summary of Investment Manager Fee Impact:

•Investment Manager fees dampened Total Performance for the period by 0.01%

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Ohio Bureau of Workers' Compensation
State Insurance Fund
Performance Measures
For the Month Ending April, 2006

	BWC Investment Returns Monthly (Gross of Fees)	New Benchmark Returns Monthly	New Benchmark Variance	BWC Investment Returns 3 Month Trailing (Gross of Fees)	New Benchmark Returns 3 Month Trailing	New Benchmark Variance
BWC Total SIF Investments	-0.14%	-0.18%	0.04%	-2.10%	-0.83%	-1.27%
SIF Bonds	-0.14%	-0.18%	0.04%	-0.11%	-0.83%	0.72%
Stocks	N/A	N/A	N/A	N/A	N/A	N/A
International Stocks	10.64%	N/A	N/A	5.46%	N/A	N/A
Alternative	-0.37%	N/A	N/A	-0.48%	N/A	N/A
Cash	0.42%	N/A	N/A	1.13%	N/A	N/A
Tranche #1 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #2 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #3 - TM	N/A	N/A	N/A	N/A	N/A	N/A
Tranche #4 - Ssga MSCI EAFE - TM	-0.50%	N/A	N/A	-1.33%	N/A	N/A
Tranche #4 - SSGA S&P 500 - TM	N/A	N/A	N/A	N/A	N/A	N/A

NEW BENCHMARK INFORMATION:

•Lehman Brothers Aggregate Index

<u>Summary of Monthly Performance Attribution:</u>

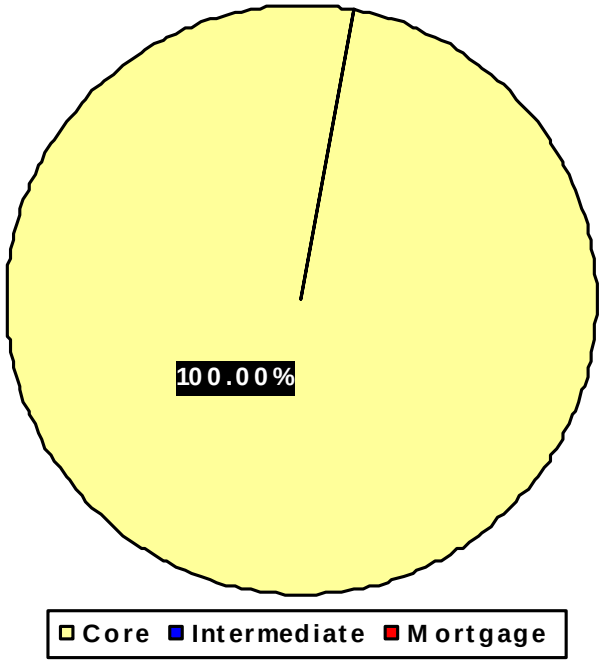
•BWC's Total SIF outperformed its' New Benchmark by 0.04% for the period.

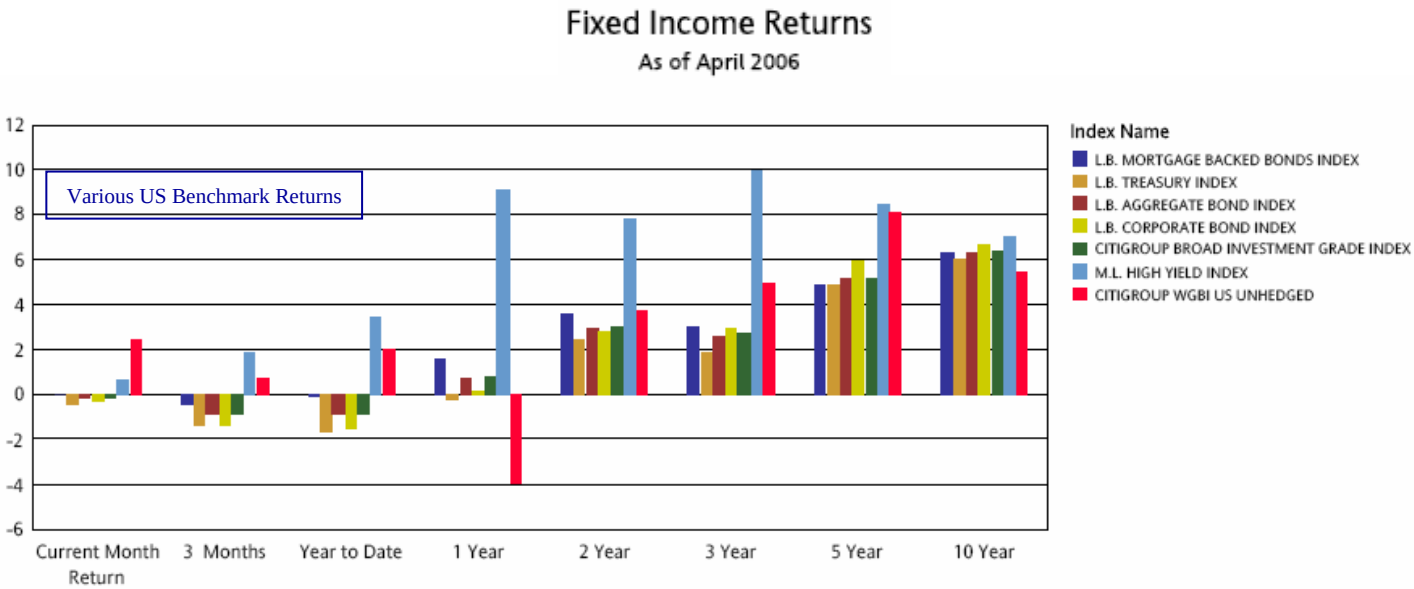
•Performance Relative to Benchmark Performance:

(+) BWC's Bond Portfolio outperformed its' Benchmark for the period.

JPMorgan

Ohio Bureau of Workers' Compensation
State Insurance Fund
Fixed Income Allocation* & Returns
April, 2006

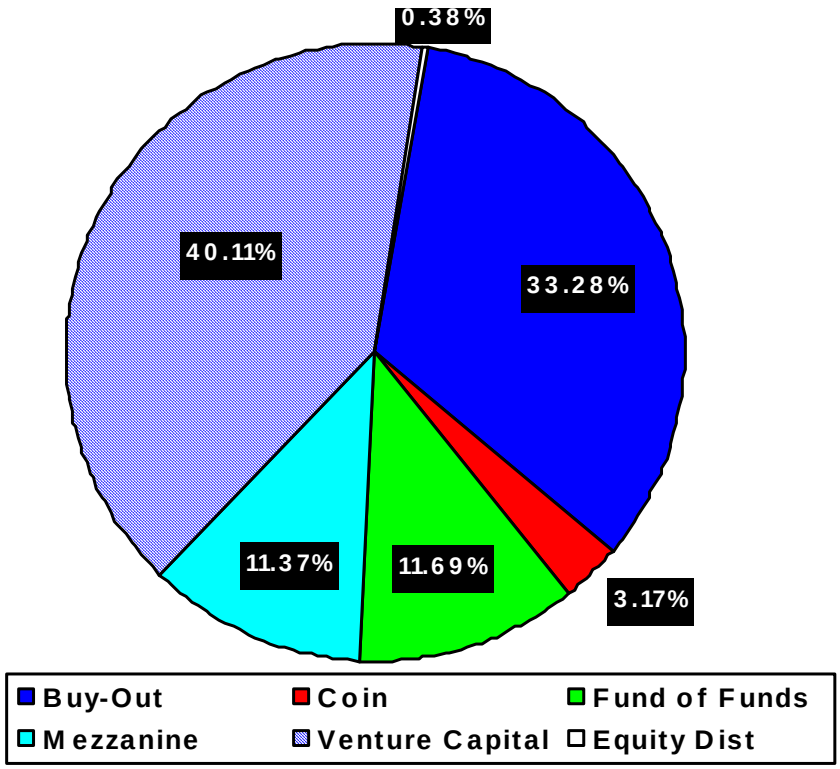




*Style classification does not consider fixed income assets contained in various Transition Management Accounts

JPMorgan

Ohio Bureau of Workers' Compensation
State Insurance Fund
Alternative Asset Allocation
April, 2006



JPMorgan

Ohio Bureau of Workers' Compensation
State Insurance Fund
Fees Paid for the month of
April, 2006

Manager	Type	Fees Paid	Period Paid for
Alliance	Bond	$113,498.00	3rd Qt 2005
Alliance	Bond	$114,137.00	4th Qt 2005
Dana Investment Advisors	Stock	$18,515.80	4th Qt 2005
Fairport	Bond	$4,936.25	1st Qt 2006
Fortzleza Asset Management, Inc	Stock	$12,378.54	4th Qt 2005
Holland Capital Management, L.P.	Bond	$14,136.48	1st Qt 2006
Hughes Capital Management Inc	Bond	$33,188.68	1st Qt 2006
John Hancock Funds, LLC	Bond	$459,568.53	3rd Qt 2005
John Hancock Funds, LLC	Bond	$456,634.70	4th Qt 2005
John Hancock Funds, LLC	Bond	$152,276.12	1st Qt 2006
Lazard Asset Mgmt.	Stock	$26,078.01	4th Qt 2005
Opus Capital Mgmt.	Stock	$48,084.48	4th Qt 2005
Prima Capital	Bond	$149,492.89	1st Qt 2006
Pugh Capital Mgmt.	Bond	$7,598.68	1st Qt 2006
Veredus Asset Management LLC	Stock	$183,368.88	4th Qt 2005
Wasner, Schroeder & Company	Bond	$2,752.90	1st Qt 2006
Total Fees Paid		**$1,796,645.94**	

4123-6-23 Jurisdictional principles applicable to payment of bills for medical services rendered by health care providers.

Jurisdictional requirements for payment for medical services rendered by a health care provider are as follows:

(A) Bills must be filed within the time provided in rule 4123-3-23 of the Administrative Code.

(B) In claims where the date of injury is on or after December 11, 1967, and prior to ~~October 20, 1993~~ June 30, 2006, there is no jurisdiction to consider payment for medical services, if six years or more have elapsed since the date of ~~injury and no compensation has been paid, except as provided in this rule. In claims where the date of injury is on or after October 20, 1993, there is no jurisdiction to consider payment for medical services if six years or more have elapsed since the date of~~ the last payment of a medical bill and no compensation has been paid, except as provided in the following cases:

(1) A bill filed within the six-year period for services rendered within the period can be paid after the six-year period when, except for the time passage, it would have been paid.

(2) When an application requesting the payment of medical bills and/or compensation is filed within the six-year period, there is justification to act on the application after the period.

(a) Bills for services rendered within the six-year period can be ordered paid and can be paid after the period. However, these bills must be filed no later than two years after the date that services were rendered. ~~Their payment does not open the claim for any further payments, except for claims where the date of injury is on or after October 20, 1993.~~

(b) Compensation can be ordered paid provided that evidence in the claim supports an award. If compensation is paid, the claim is opened for an additional ten years for the payment of compensation and bills. When there has been a payment of compensation under section 4123.56, 4123.57, or 4123.58 of the Revised Code, the claim is active for ten years from either the date of the last payment of compensation, or ten years from the last payment of a medical bill, whichever is later.

(3) Payment for medical services can be made when the claimant has received wages paid by the employer, instead of compensation for total disability. Medical services may be reimbursed when wages have been paid within six years of the date of injury with the employer's knowledge that an allowed claim exists.

(4) When a request for authorization of treatment beyond the six-year period is filed within the six-year period, the authorization for treatment after that period cannot be granted, unless the claim has been opened by the payment of compensation.

(5) There is no jurisdiction to consider the merits of any application filed after the six-year period, even though supporting evidence for the application was on file within the period.

(6) A bill filed within the six-year period that requires reactivation of the claim cannot be paid when an application for reactivation is not filed within the period. This rule also applies to bills filed after the expiration of the six-year period for treatment rendered within that period.

(C) In claims where the date of injury is prior to December 11, 1967, there is no jurisdiction to consider payment for medical services if ten years or more have elapsed since the payment of compensation or benefits, or, when no compensation has been awarded, ten years have elapsed since the date of injury.

(D) In claims where the date of injury is on or after June 30, 2006, there is no jurisdiction to consider payment for medical services if five years or more have elapsed since the payment of compensation or benefits. The provisions of paragraph (B) of this rule shall apply to the payment of medical bills in claims where the date of injury is on or after June 30, 2006, except that where those provisions reference six year and ten year time limits, the time limits shall be five years.

HISTORY: Eff 2-12-97
Rule promulgated under: RC Chapter 119.
Rule authorized by: RC 4121.12, 4121.30, 4121.31, 4123.05
Rule amplifies: RC 4121.121, 4121.44, 4121.441, 4123.52, 4123.66

4123-7-01 Jurisdictional principles applicable to payment of bills for medical services rendered by health care providers.

Jurisdictional requirements applicable to payment for medical services rendered by a health care provider are as follows:

(A) Bills must be filed within the time as provided in rule 4121-3-23 of the Administrative Code or be forever barred.

(B) In claims where the date of injury is on or after December 11, 1967, and prior to June 30, 2006, there is no jurisdiction to consider payment for medical services, if six years or more have elapsed since the date of ~~injury~~ the last payment of a medical bill and no compensation has been paid, except as provided in the following cases:

(1) A bill filed within the six-year period for services rendered within the period can be paid after the six-year period in those cases in which, except for the time passage, it would have been paid.

(2) Where an application requesting the payment of medical bills and/or compensation is filed within the six-year period, there is justification to act on the application after the period.

(a) Bills for services rendered within the six-year period can be ordered paid and can be paid after the period. However, such bills must be filed no later than two years after the date that the services were rendered. ~~Their payment does not open the claim for any further payments.~~

(b) Compensation can be ordered paid provided the proof supports an award. If compensation is paid, the claim is opened for an additional ten years for the payment of compensation and bills. Where there has been a payment of compensation under section 4123.56, 4123.57 or 4123.58 of the Revised Code, the claim is active for ten years from the date of the last payment of compensation or ten years from the last payment of a medical bill, whichever is later.

(3) Where wages in lieu of compensation for total disability were paid by the employer within six years of injury, with knowledge of a claimed compensable injury, as provided in section 4123.52 of the Revised Code, amended effective January 1, 1979.

(4) Where a request for authorization of treatment beyond the six-year period is made in an application filed within the six-year period, the authorization for treatment after that period cannot be granted, unless the claim has been opened by the payment of compensation.

(5) There is no jurisdiction to consider the merits of any application filed after the six-year period, even though supporting proof for the application was on file within the period.

(6) A bill filed within the six-year period but requiring an application to reactivate claim cannot be paid when such application is not filed within the period. The same applies to bills filed after the expiration of the six-year period for treatment rendered within that period.

(C) In claims where the date of injury is prior to December 11, 1967, there is no jurisdiction to consider payment for medical services if ten years or more have elapsed since the payment of compensation or benefits, or ten years have elapsed since the injury in cases in which no compensation has been awarded.

(D) In claims where the date of injury is on or after June 30, 2006, there is no jurisdiction to consider payment for medical services if five years or more have elapsed since the payment of compensation or benefits. The provisions of paragraph (B) of this rule shall apply to the payment of medical bills in claims where the date of injury is on or after June 30, 2006, except that where those provisions reference six year and ten year time limits, the time limits shall be five years.

HISTORY: Eff (Amended) 1-1-78; 12-21-79
Rule promulgated under: RC Chapter 119.
Rule amplifies: 4123.52 as amended by H.B. 1282

i:law/rules/rulework/SB7 4123-3-23, 6-23, 7-01.doc
May 17, 2006

4123-17-59 ~~Thousand~~ Five thousand dollar medical-only program.

(A) Any employer who is paying premiums to the state insurance fund and whose coverage is in force may elect to participate in the five thousand dollar medical-only program as provided in section 4123.29 of the Revised Code. No formal application is required; however, an employer must elect to participate by telephoning the bureau ~~after July 1, 1995~~. Once an employer has elected to participate in the program, the employer will be responsible for all bills in all medical-only claims with a date of injury the same or later than the election date, unless the employer notifies the bureau within fourteen days of receipt of the notification of a claim being filed that it does not wish to pay the bills in that claim, or the employer notifies the bureau that the ~~one~~ five thousand dollar maximum has been paid, or the employer notifies the bureau of the last day of service on which it will be responsible for the bills in a particular medical-only claim.

(B) Employers may pay bills on any alleged medical-only injury. Payment of a bill by an employer does not waive the bureau's right to adjudicate the claim, nor does it waive the employer's right to contest the claim should a claim be filed.

(C) This program in no way supersedes the right of any injured worker to file a workers' compensation claim with the bureau.

(D) An employer or its agent may elect to pay to the ~~claimant~~ injured worker or the provider on behalf of the ~~claimant~~ injured worker the first ~~one~~ five thousand dollars of a ~~filed compensable~~ medical-only claim. Employers may elect which medical-only claims they do not wish to cover under this program.

(1) An employer electing to pay bills in its employees' medical-only claims is responsible for all bills in a claim until the ~~one~~ five thousand dollar maximum is reached and the employer provides notice to the bureau that the employer has paid the first ~~one~~ five thousand dollars of the bills in the claim by providing the bureau the date of service of the bill which reached the ~~one~~ five thousand dollar maximum, or the employer provides notice to the bureau that it no longer wishes to be responsible for the bills in a particular claim by providing the bureau the last date of service that it will pay. The bureau will process all related bills received ~~with a~~ after the withdrawal notification date ~~of service later than that date~~. ~~The employer will be responsible for all bills from the date of injury until that date of service.~~

(2) If the five thousand dollar maximum has not been reached and the payment of a bill will exceed the ~~one~~ five thousand dollar maximum, the employer should pay that portion of the bill that will bring the payment to the ~~one~~ five thousand dollar maximum and inform the provider to bill the bureau for the remainder of the bill. The employer should then notify the bureau that the first ~~one~~ five thousand dollars has been paid, and provide proof of such payment and copies of all bills paid, in the proper billing format, to the bureau. The bureau will then be responsible for processing all future bills.

(3) The employer cannot elect to pay only certain bills for a claim and submit other bills in that claim to the bureau for payment~~; once the employer notifies the bureau for the bureau to pay the bills, the bureau will process all the related bills in that claim after the date of service indicated by the employer~~.

(4) Once an employer has elected to pay bills in medical-only claims under this program, the employer must pay all bills under this program within thirty days of receipt of the bill. The employer shall provide copies of the bills paid in the claim, in the proper billing format, to the bureau and the injured worker or ~~their~~ the injured worker's representative upon request.

(E) An employer electing this program must keep a record of the injury to include: name, address, and social security number of the injured worker; date and time of injury; type of injury; part of body injured; and a brief description of the accident ~~or occurrence~~. The employer also shall keep a copy of all bills with proof and date of payment under this program. This information will be made available to the bureau and the injured worker or their representative upon request. The information must be kept on file for six years from the last date a bill has been paid by the employer or the information has been received by the bureau.

(1) An employer in the program must notify the bureau ~~on the medical-only claim application (C-3), the additional information request form (C-63), or by telephone of its~~ within fourteen days of a claim being filed of the employer's intention not to cover the first ~~one~~ five thousand dollars of the medical costs of the claim. This notification ~~must be received by the bureau within fourteen days of the employer's notification that a claim has been filed~~ may be by telephone or in writing.

(2) The bureau will process all related bills in a filed medical-only claim in the normal manner unless the employer has previously notified the bureau that it has elected to participate in the ~~one~~ five thousand dollar program.

(3) In those cases in which the bureau has been properly notified by the employer of the employer's intention to directly pay the bills, the bureau shall not pay any bills submitted to the bureau directly from the provider but will notify the provider that the bill should be submitted to the employer until the provider is notified by the employer that the bureau is responsible for the bills in the claim. No interest shall be paid by the bureau on account of bills not paid within thirty days if such bills are the responsibility of the employer.

(4) All bills submitted to the bureau or the employer for payment must be in the proper billing format and must be received by the bureau or the employer within two years of the ~~last~~ date of service on the bill.

(F) An employer electing this program has the responsibility to notify the injured worker and medical provider, in writing, of the acknowledgment of the alleged medical-only injury, that it has elected under section 4123.29 of the Revised Code to pay the first ~~one~~

five thousand dollars, that all bills should be submitted to the employer, and that the injured worker and the bureau should not be billed.

(1) Once an employer in this program pays a bill on a work-related injury the bureau will not reimburse that employer.

(2) In the event that a duplicate payment is made, it will be the employer's responsibility to seek reimbursement from the provider. The employer may request reimbursement of such bills from the provider, and the provider shall reimburse the employer where the bureau has paid the bill.

(3) In the event that a medical-only claim changes to a lost time claim, the bureau will not reimburse the employer for bills that have been paid by the employer under this program.

(G) The employer shall pay all bills as billed or agree upon an appropriate reimbursement level with the provider. The bureau will not assist the employer in determining the fee payable; however, the bureau UCR fee schedule and other fee maxima programs used by the bureau will be made available for the use of the employer. Providers must bill the employer using the proper bureau format and their usual and customary fee. Providers may not balance bill the injured worker. Providers may only balance bill the bureau on the occasion of a bill that would require an employer to exceed the ~~one~~ five thousand dollar maximum. The bureau will not mediate fee disputes between the employer and the provider. If an employer elects to enter the program and the employer fails to pay a bill for a medical-only claim included in the program, the employer shall be liable for that bill and the employee for whom the employer failed to pay the bill shall not be liable for that bill.

(H) Payments made by the employer in this program will not be charged to that employer's experience modification; however, if a claim has been filed with the bureau and bills paid by the bureau, these payments will be included in the employer's experience modification. The bureau will not adjust the employer's experience modification to remove such payments unless the employer has complied with this rule and the bureau has made such payments in contravention of this rule. Failure by an employer to make timely payments on all bills will not affect the coverage of that employer and will not obligate the bureau to pay interest to the medical provider; however, the bureau may exclude employers who do not make timely payment on all bills in this program from participation in this program. An employer may appeal a decision of the bureau excluding the employer from this program to the adjudicating committee under rule 4123-14-06 of the Administrative Code.

(I) An employer who elects to participate in this program may cancel its participation in the program at any time by telephoning the bureau. The bureau will process all related bills in all medical-only claims against that employer's account ~~with an injury date the same as~~ after the date of the telephone call ~~or later~~.

HISTORY: Eff 3-1-95
Rule promulgated under: RC 111.15
Rule authorized by: RC 4121.12, 4121.121
Rule amplifies: RC 4123.29

Executive Summary
SB 7 rules: SI Opt out and late payment penalties, R.C. 4123.35; 4123.512
Rule 4123-17-32

Note: BWC will present the assessment changes in this rule at a later part of the agenda. This executive summary is limited to the S.B. 7 changes in the rule.

Background Law

S.B. 7 was signed into law by Gov. Bob Taft to be effective June 30, 2006. This legislation made various reforms in the workers' compensation system.

The Act amends R.C. 4123.35 and R.C. 4123.512 to require BWC to adopt rules permitting BWC to assess penalties for a self-insured employer's failure to timely pay an assessment, and to permit a self-insuring employer to elect to pay compensation and benefits after adjudication directly to an employee by filing an application with BWC not more than 180 and not less than 90 days before the first day of the employer's next six-month coverage period. On and after the election, the self-insuring employer receives no money or credits from the surplus fund on account of those payments and is not required to pay any amounts into the surplus fund based on this irrevocable election.

These reimbursements are based upon a prior version of the Revised Code and a Supreme Court case, State ex rel. Sysco Food Serv. of Cleveland, Inc. v. Indus. Comm. (2000), 89 Ohio St.3d 612. In that case, the employer argued that the amendments to the statutes as applied to self-insured employers denied the right to a remedy guaranteed by Section 16, Article I of the Ohio Constitution, and that R.C. 4123.512(H) must be read to preserve the right to Surplus Fund reimbursement for a self-insured employer. The court agreed, and issued a writ of mandamus ordering Surplus Fund reimbursement to the employer.

The Act requires BWC to calculate the assessment for the portion of the surplus fund that is used for reimbursement to a self-insuring employer pursuant to the Sysco case reimbursements in the normal manner, except that BWC must calculate the total assessment for this portion of the surplus fund only on the basis of those self-insuring employers that retain participation in reimbursement to the self-insuring employer, and the individual self-insuring employer's proportion of paid compensation must be calculated only for those self-insuring employers who retain participation in reimbursement rather than electing to opt out.

Note: This provision of the Act is one of the provisions included in the pending referendum effort.

Overview of Rule

Rule 4123-17-32 is an existing BWC rule for self-insured employer assessments. BWC amends the rule annually to reflect the annual self-insured employer assessments for the surplus fund, the administrative cost fund, the handicap fund, the rehabilitation fund, and

other funds. Under R.C. 119.01, the rule is exempt from the public hearing and Joint Committee on Agency Rule Review process, because it is a rating rule.

Rule Amendments

The first paragraph of the rule is amended to add the surplus fund used for disallowed claims reimbursements to the list of assessments covered by the rule.

New paragraph (F) contains the separate assessment for those employers who do not opt-out of this portion of the surplus fund.

New Paragraph (L) contains the late payment penalty provisions from S.B. 7.

4123-19-07 Rules controlling renewals of ~~risks~~ employer coverage.

(A) One week prior to the date of expiration of insurance of each private ~~risk~~ employer the bureau shall mail to each such ~~risk~~ employer a "Payroll Report" form.

(B) The employer shall, within one month from the date of expiration of his last six months' insurance period, complete and return the payroll report to the bureau with premium remittance.

(C) If, within two months immediately after the expiration of the six months' period, an employer fails to file a report of the employer's actual payroll expenditures for the period, the premium found to be due from such employer for the period shall be increased in an amount equal to one per cent of the premium, but the increase~~, however,~~ shall not ~~to~~ be less than three dollars nor more than fifteen dollars.

~~(1)~~ (D) The premium determined by the bureau to be due from an employer shall be payable on or before the end of the coverage period established by the premium security deposit, or within the time specified by the bureau if the period for which the advance premium has been paid is less than eight months. If an employer fails to pay such premium when due, ~~there shall be added to such premium an amount equal to three per cent of such premium. If the failure to pay continues for more than one month, the premium shall be further increased in an amount equal to two per cent of such premium for each additional month or part of a month, but the total of all such additional amounts shall not exceed twelve per cent of such premium. However, if the employer files an appropriate payroll report within the time provided by law or within the time specified by the bureau if the period for which he has paid an estimated premium is less than eight months, the employer shall not be in default and these provisions will not apply if the employer pays such premium within fifteen days after he has been first notified by the bureau of the amount due.~~ the administrator may add a late penalty of not more than thirty dollars to the premium, plus an additional penalty as follows:

(1) For a premium from sixty-one to ninety days past due, the prime interest rate, multiplied by the premium due;

(2) For a premium from ninety-one to one hundred twenty days past due, the prime interest rate plus two per cent, multiplied by the premium due;

(3) For a premium from one hundred twenty-one to one hundred fifty days past due, the prime interest rate plus four per cent, multiplied by the premium due;

(4) For a premium from one hundred fifty-one to one hundred eighty days past due, the prime interest rate plus six per cent, multiplied by the premium due;

(5) For a premium from one hundred eighty-one to two hundred ten days past due, the prime interest rate plus eight per cent, multiplied by the premium due;

(6) For each additional thirty-day period or portion thereof that a premium remains past due after it has remained past due for more than two hundred ten days, the prime interest rate plus eight per cent, multiplied by the premium due.

(E) Notwithstanding the interest rates specified in paragraph (D) of this rule, at no time shall the additional penalty amount assessed under paragraph (D) of this rule exceed fifteen per cent of the premium due.

For purposes of paragraph (D) of this rule, "prime interest rate" means the average bank prime rate, which the administrator shall determine in the same manner as a county auditor determines the average bank prime rate under section 929.02 of the Revised Code. The bureau will utilize statistical release H.15, "selected interest rates," a weekly publication of the federal reserve board, to recalculate semiannually the prime interest rate for purposes of a late fee penalty or additional penalty under this rule.

(F) An employer may appeal a late fee penalty or additional penalty to the bureau's adjudicating committee pursuant to section 4123.291 of the Revised Code.

~~(2)~~ (G) Any deficiencies in amounts of premium security deposit paid by an employer for any period or periods shall be subject to an interest charge of six per cent per annum from the respective dates of the notice by the bureau to the employer of such deficiency in the premium security deposit. In determining the interest due on deficiencies in premium security deposit payments, a charge in each case shall be made against the employer in a sum equal to interest at the rate of six per cent per annum on the premium security deposit due but remaining unpaid sixty days after notice by the bureau.

~~(3)~~ (H) Any interest charges or penalties provided for in paragraphs ~~(C)(1)~~ (D) and (~~C)(2)~~ (G) of this rule and paid, shall be credited to the employer's account for rating purposes in the same manner as premium.

~~(4)~~ (I) The amount of premium due from such employer may be certified to the attorney general for collection.

~~(D)~~ (J) The question of classification or rating shall not be permitted to operate so as to delay the making of premium payment.

~~(E)~~ (K) When the ~~risk~~ employer has paid its adjustments and renewal premium to the bureau, the bureau shall forthwith mail to such ~~a risk~~ an employer a "Certificate of Premium Payment," which certificate shall set forth the renewal, effective and expiration dates of coverage for the ~~risk~~ employer.

~~(F)~~ (L) For counties and public employer taxing districts, payment of premium is due in accordance with the schedule established under division (B) of section 4123.41 of the Revised Code. Where such employer fails to pay at least forty-five per cent of the premium due by May fifteenth or the full premium due by September first, the bureau may impose an interest penalty for late payment for any amount due for each month or

part of a month past due as scheduled at the interest rate established by the state tax commissioner pursuant to section 5703.47 of the Revised Code.

HISTORY: Eff 7-1-71; 8-19-77; 12-11-78; 11-26-79; 5-9-90; 12-14-92
Rule promulgated under: RC Chapter 119.
Rule amplifies: R.C. SEC. 4123.32 AS AMENDED BY H.B. 1017, 4123.41
119.032 Review Date: 9-28-01; 3-1-06

i:law/rules/rulework/r31907 (prop 6-06).doc
June 1, 2006

NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI) CLASSIFICATION OF INDUSTRIES

Alphabetical index begins on page 144. This index is furnished as a quick look up tool for locating specific classification numbers. Subsequent referencing of the numerical index is suggested to ensure proper classification.

Numerical index begins on page 201.

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NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)
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Aluminum siding installation – detached one- or two-family dwellings 5645
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Asbestos pipe covering manufacturing – from sheet asbestos – no asbestos weaving 1852
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Asphalt tile manufacturing 4493
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Automobile engine rebuilding – engine removed from vehicle by others 3632
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Automobile parts manufacturing – miscellaneous stamped parts such as fenders 3400
Automobile piston manufacturing 3632
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Automobile radiator repair – no manufacturing 8380
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Automobile wheel manufacturing – metal – not cast 3803
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Automotive replacement parts distributors – wholesale 8010
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Awning manufacturing – metal – no erection work 3076
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Baking powder manufacturing 6504
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Balcony fabrication – iron or steel, ... 3040
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Ball or roller bearing manufacturing 3638
Ballast rock quarry 1624
Balloonist – hot air 7422
Bandage manufacturing – weaving to be separately rated 4693

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Bank and trust company contracts – employees of banks or trust companies – including contracted services such as guards, patrols, messengers, armored car crews and drivers 7720
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Banks and trust companies – armored car crews and drivers (bank employees – not contractors) 7380
Banks and trust companies – cafeteria or restaurant employees 9079
Banks and trust companies – dispensary employees 8833
Banks and trust companies – employees engaged in care, custody or maintenance – including night watchguards, elevator operators and starters 9015
Banks and trust companies – office machine repair employees 5191
Banks and trust companies – printing employees 4299
Banks and trust companies – special officers and armed or unarmed attendants, ushers, door attendants, appraisers, field auditors, runners and messengers 8742
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Barber or beauty parlor supply houses 8018
Barber shop, beauty parlor or hair styling salon 9586
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Bark peeling in paper mills – chemical process 4207
Bark peeling in paper mills – ground wood process 4206
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Barking mills 2710
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Barrel manufacturing – wood veneer – including veneer manufacturing 2915
Barrel manufacturing – wood veneer – no veneer manufacturing 2916
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Barrel or drum – steel – reconditioning or repair 3400
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Baseball manufacturing 4902
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Basket manufacturing – wood veneer – no veneer manufacturing 2916
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Bedding plant growers 0005
Bedstead manufacturing or assembly – metal 3076
Bee raising 0034
Beer and ale dealers – retail 8017
Beer and soft drink dispensing equipment, cleaning and drivers 5183
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Beer drawing equipment – cleaning and installation – and drivers 5183
Beer or ale dealer – wholesale – and drivers 7390
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Bicycles – retail sale or rental – including repair 8010
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Bird cage manufacturing 3315
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Bits – power tool manufacturing – not drop or machine forged 3113
Black Lung additional coverage – coal mining – surface or strip 1115
Black Lung additional coverage – underground coal mining 1112
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Blacksmith 3111
Blanket or wreath manufacturing – evergreen 0035
Blast furnace erection 5057
Blast furnace operation and drivers 1438
Blast furnace repair and relining – masonry 5022
Blasting agents – preparation or distribution and drivers 4777
Blasting rock – specialist contractors – and drivers 6217
Bleacher manufacturing – wood 2802
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Blueprint paper manufacturing 4923
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Boat rental in parks (not liveries) 9016
Boat trailer manufacturing – die-pressed steel 3822
Boat trailer manufacturing – no die-pressed steel 3824
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Boiler brick work – installation or repair 5022
Boiler cleaner – residential 9014
Boiler inspection 8720
Boiler installation or repair – steam 3726
Boiler manufacturing – cast iron for heating purposes 3175
Boiler or steam pipe insulating and drivers 5183
Boiler scaling 3726
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Boilers – domestic – installation or repair and drivers 5183
Bolt or nut manufacturing 3132
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Bone or ivory goods manufacturing 4452
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Bookbinding or printing machine manufacturing 3548
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Bookstore – retail 8072
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Boot or shoe manufacturing NOC 2660
Boot or shoe manufacturing – rubber 4410

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Boot or shoe pattern manufacturing 4282
Borax, potash or salt producing or refining and drivers 4568
Bottle cap manufacturing or repair 3131
Bottle dealer – used – and drivers 8264
Bottle gas dealer 8350
Bottle manufacturing – milk, soft drink 4114
Bottle recycling – beverage – and drivers 8264
Bottling NOC and route supervisors, drivers 2157
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Bottling of wine – not carbonated – and drivers 2156
Bottling – not carbonated liquids or spirituous liquors – and route supervisors, drivers 2156
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Box manufacturing – folding paper – NOC 4243
Box manufacturing – set up paper 4240
Box manufacturing – wood frames for traveling or luggage bags 2841
Box or box shook manufacturing – wooden 2759
Box or case lining manufacturing – from waterproof paper for export packing 4279
Box spring or mattress manufacturing 2570
Boy and girl scout councils – camp operations – including clerical at camp locations 9015
Boy and girl scout councils – clerical office employees other than at camp locations 8810
Boy and girl scout councils – executive secretaries – office and travel 8742
Braces for the handicapped manufacturing 4693
Braid or fringe manufacturing 2380
Brake fluid manufacturing 4557
Brake service or repair – and drivers 8380
Brandy distillery 2130
Brass or copper goods manufacturing 3315
Brass plate, sheet, strip or coil stock manufacturing 3027
Breakfast food manufacturing 2016
Breakwater construction – consisting wholly of pile driving 6003
Breakwater or jetty construction – all operations to completion and drivers 6005
Breeding farm or stable and drivers 8279
Brewery and drivers 2121
Brick manufacturing – fire or enameled – and drivers 4024
Brick or clay products manufacturing NOC and drivers 4021
Brick work – installation, repair or cleaning 5022
Bridge construction – wood 5403
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Brush or broom manufacturing NOC 2836
Buckle manufacturing 3315
Buckle manufacturing – brass or copper 3315
Buckle manufacturing – metal (not brass, copper or silver) 3131
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Buffing and polishing – small articles – shop only – no manufacturing 3372
Buffing or polishing cloth, cloth disks or cloth wheel manufacturing 2576
Buffing or polishing compounds manufacturing 4557
Building beam or column manufacturing – wood 2802
Building caulking 5022
Building material dealer – store employees 8058
Building material dealer – yard, warehouse and drivers – all other than store employees 8232
Building material research or analytical laboratory 4511
Building material yards – used – all employees, local managers, drivers 8204

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Building manufacturing – portable – wood 2802
Building or roofing paper or felt preparation – no installation 4283
Building raising or moving and drivers 5703
Buildings – operation by contractors 9014
Buildings – operation by owner, lessee, or real estate management firm – professional employees, property managers and leasing agents and clerical, salespersons 9012
Buildings – operations – by owner, lessee or real estate management firm – all other employees 9015
Bulkhead construction – consisting wholly of pile driving 6003
Bullet clip manufacturing 3400
Burglar alarm installation or repair and drivers 7605
Burial garment manufacturing and casket or coffin upholstering 9522
Burial vault installation – no manufacture – and drivers 5022
Burial vault manufacturing – metal 3040
Burial vaults (concrete) manufacture and installation and drivers 4034
Bus companies and drivers – all employees other than garage employees 7382
Bus companies – garage employees 8385
Bus engine manufacturing 3827
Bus manufacturing or assembly – entire vehicle 3808
Bus terminal ticket sellers 8810
Butchering 2081
Butler bins – see 5538
Butter or cheese manufacturing and route supervisors, drivers 2070
Butter substitute manufacturing 4717
Buttermilk manufacturing 2070
Button manufacturing NOC 4484
Button manufacturing – campaign or convention 3131
Button or fastener manufacturing – metal 3131
Buttons – covering metal or other button blanks with fabrics by machine 4479

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Cabinet dealer – kitchen 8235
Cabinet manufacturing for audio or visual device 2883
Cabinet works – no power woodworking machinery 2881
Cabinet works – with power machinery 2812
Cable installation and drivers 5190
Cable laying – by specialist contractors employing automatic equipment which, in one operation, opens the trench, lays the cable and backfills – and drivers 7611
Cable manufacturing or wire drawing – not iron or steel 1924
Cable manufacturing – insulated – electrical 4470
Cable or wire rope manufacturing – iron or steel 3240
Cable TV – cable installation – plow-in method – not for contractors 6325
Cable TV – cable installation – plow-in method – for contractors only 7611
Cable TV – clerical office employees 8901
Cable TV – erection of main receiving or transmitting tower 5040
Cable TV – extension of service into homes – not for contractors 7600
Cable TV – extension of service into homes – for contractors only 7613
Cable TV – service or repair of existing cables – not for contractors 7600
Cable TV – service or repair of existing cables – for contractors only 7613
Cable TV – stringing of cable on existing utility poles – not for contractors 7601
Cable TV – stringing of cable on existing utility poles – for contractors only 7612
Caddy – employee of country club 9060
Caddy – employee of hotel 9052
Caddy – independent contractor 9060
Cage manufacturing – wire 3257
Caisson work – all operations to completion 6252
Calcium carbide manufacturing and drivers 1438

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Calculator manufacturing 3574
Camera manufacturing 4923
Camera or photograph supplies stores – retail 8017
Camera repair 3385
Camouflage work – decorating and drivers 5102
Camouflage work – painting – and drivers 5474
Camp operation NOC (also see Child Day Camp) 9015
Can manufacturing 3220
Can recycling – beverage – and drivers 8264
Candle manufacturing 4557
Candy manufacturing 2041
Cannery NOC 2111
Canning or bottling carbonated beverages – see "Carbonated beverage manufacturing NOC" or "Bottling NOC"
Canning – motor oil 2111
Canning – turpentine 2111
Canoe building 6834
Canvas goods, awning or tent erection, removal or repair 5102
Canvas goods manufacturing NOC – shop 2576
Canvas sidewalls – erection – at ballparks, etc. 5102
Car manufacturing – railroad – and drivers 3881
Car wheel manufacturing – railroad 3082
Carbon dioxide manufacturing 4635
Carbon paper or typewriter ribbon manufacturing 4251
Carbonated beverage manufacturing NOC and route supervisors, drivers 2157
Carbonic acid gas manufacturing and drivers 4635
Carbonizing textile materials 2211
Carburetor manufacturing 3581
Cardboard bristol board and paperboard manufacturing 4239
Cardboard mailing tube manufacturing 4279
Carnival, circus or amusement device operator – traveling – all employees and drivers 9186
Carpentry NOC 5403
Carpentry – detached one- or two-family dwellings 5645
Carpentry – dwellings – three stories or less 5651
Carpentry – installation of cabinet work or interior trim 5437
Carpentry – installation of finished wooden flooring 5437
Carpentry – shop only – and drivers 2802
Carpet installation 5478
Carpet lining manufacturing from woven fibers 2220
Carpet or rug manufacturing NOC 2402
Carpet or rug manufacturing – jute or hemp 2220
Carpet pad manufacturing – rubber 4410
Carpet, rug, linoleum store – retail 8017
Carpet, rug, linoleum store – wholesale 8018
Carpet, rug or upholstery cleaning – shop or outside and drivers 2585
Carriage or wagon manufacturing or assembly 3808
Carrier system – pneumatic – installation or repair and drivers 5183
Cartridge manufacturing or loading – see "Explosives"
Cash register manufacturing 3574
Cash register – installation , service or repair 5191
Casino gambling – all employees and clerical, salespersons, drivers 9062
Casino gambling – hotel – all employees and clerical, salespersons, drivers 9044
Cask assembling 2881
Casket or coffin manufacturing or assembly – metal 3076
Casket or coffin manufacturing or assembly – wood 2881
Casket or coffin upholstering and burial garment manufacturing 9522
Cassettes – magnetic media, manufacture or assembly 4431

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Casting manufacturing for others – using nonferrous metal 3085
Castings manufacturing – metal – by lost wax process 3336
Cat food manufacturing – canning operation 2111
Caterer – see 9082, 9083 or 9084
Cathedral or art glass window manufacturing 4133
Cathode-ray tube manufacturing 4112
Catsup manufacturing 6504
Cattle dealer and salespersons, drivers 8288
Cattle or livestock farms or ranches – see "Farms"
Caulking compound manufacturing 4558
Caulking – with pressure gun 5213
Cave expansion 1164
Cave or cavern exhibition 9016
Caves or caverns – operation for exhibition purposes – including guides, ticket sellers, gate attendants, maintenance employees 9016
Caves – excavation of new areas for exhibition purposes – and drivers 1164
Cedar chest manufacturing 2883
Ceiling installation – suspended acoustical grid type 5020
Cement block erection 5022
Cement compound manufacturing – rubber 4410
Cement (dry) storage warehouse 8292
Cement manufacturing 1701
Cement rock quarry 1624
Cemetery operation and drivers 9220
Cemetery removal – opening graves, removing and reinterring remains, and drivers 9220
Ceramic goods manufacturing – spark plug cores, spools, pulleys 4062
Ceramic manufacturing 4061
Cereal manufacturing 2016
Cesspool cleaning – specialist contractors – and drivers 9402
Chain manufacturing – forged 3110
Chain manufacturing – formed or welded from wire 3257
Chain manufacturing – roll or drive-type 3146
Chair assembling – wood 2881
Chalk – surface mining 1165
Chandelier manufacturing 3180
Charcoal dealers – wholesale – packaged 8018
Charcoal manufacturing and drivers 1472
Charitable or welfare organization – all other employees and drivers 9110
Charitable or welfare organization – professional employees and clerical 8861
Chauffeurs and helpers NOC – commercial 7380
Cheese or butter manufacturing and route supervisors, drivers 2070
Chemical blending or mixing NOC – all operations and drivers – shall not be assigned to a risk engaged in the manufacture of chemicals 4828
Chemical manufacturing NOC – all operations and drivers – includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gasses; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation 4829
Chemical milling 3372
Chemical waste disposal 9403
Chenille carpet manufacturing 2402
Chenille cloth manufacturing 2220
Chenille products manufacturing from chenille cloth – no carpet or cloth manufacturing 2501
Chewing gum manufacturing 2041
Child day camp – all other employees and drivers 9059
Child day camp – professional employees and clerical, salespersons 8869
Child day care centers – all other employees and drivers 9059

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Child day care centers – professional employees and clerical, salespersons 8869
Chimney cleaning – industrial smoke stacks 5222
Chimney cleaning – residence – by vacuum suction 9014
Chimney construction – not metal 5222
China decorating – by hand 4352
Chinchilla raising 0170
Chip harvester operation – portable or permanent 2710
Chip or particle board manufacturing 4239
Chocolate or cocoa manufacturing 2041
Christmas or holiday decorations – street or outside 5190
Christmas tree harvesting exclusively – and drivers 0106
Christmas tree manufacturing – aluminum 2534
Christmas tree planting, cultivating and harvesting 0005
Cider bottling 2156
Cider manufacturing 2143
Cigar and cigarette lighter manufacturing or assembling 3315
Cigar manufacturing 2172
Cigarette filter manufacturing 2172
Cigarette manufacturing 2172
Cinder dealers – and drivers 8232
Circuit board manufacturing 3681
Circus, carnival or amusement device operator– traveling – all employees and drivers 9186
Claim adjusters or special agents – insurance company 8742
Clam digging 2114
Clay flower pot manufacturing – hand molded or cast 4061
Clay flower pot manufacturing – press formed 4062
Clay milling – and drivers 1747
Clay mining – underground 1164
Clay or shale digging and drivers 4000
Clay products or brick manufacturing NOC and drivers 4021
Clay target manufacturing – for skeet shooting 4902
Clean air rooms – sheet metal – shop and installation 5538
Cleaner – debris removal 5610
Cleaning building interiors, machinery & equipment using spray apparatus 5474
Cleaning or dyeing and route supervisors, drivers 2586
Cleaning or renovating building exteriors and drivers 5213
Cleaning railroad freight cars – not tank 5610
Cleaning tanks or tank cars 3726
Clearing of right-of-ways for power lines, etc.. – see "Electric light, power, etc."
Clerical office employees NOC 8810
Clerical telecommuter employees (also see Telecommuter Drafting Employees) 8871
Clippings dealer 8103
Clock assembly to wood base 2881
Clock manufacturing 3385
Clock repair – not jewelry store 3385
Cloth printing 2417
Cloth printing – silk screen – "Silk screen process"
Cloth sponging, shrinking, inspection or mending 8032
Clothes driers – metal – erection on roofs 5057
Clothes driers – wood – installation in apartments 9521
Clothes pole erection – wood 5403
Clothing manufacturing 2501
Clothing – mail order sales, wholesale or retail 8032
Club – country, golf, fishing or yacht – and clerical 9060
Club hunting – no shooting and drivers 8279
Club – social, fraternal or business – operating on own premises or facilities and clerical 9061
Clubs – beach and clerical 9061

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

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Concrete – block manufacturing 4034
Concrete brick manufacturing 4034
Concrete construction in connection with bridges or culverts 5222
Concrete construction NOC 5213
Concrete construction NOC – fabricating, setting up or taking down forms 5213
Concrete construction – construction of private residences, fabricating, setting up or taking down forms 5215
Concrete construction – monolithic 5213
Concrete culverts installation – see interpretation section
Concrete igloo construction – floors 5221
Concrete igloo construction – for explosives 5213
Concrete or cement work – floors, driveways, yards or sidewalks and drivers 5221
Concrete pre-cast slab installation – roofs and floors 5213
Concrete pre-cast structural beams or girders – erection by concrete construction contractor casting the beams – assign appropriate "Concrete construction" class
Concrete pre-cast structural beams or girders – erection by specialty contractor not casting the beams or girders – assign appropriate "Iron or steel erection" class
Concrete pre-cast wall panel installation 5213
Concrete private residences construction – monolithic 5213
Concrete private residences construction – not monolithic 5215
Concrete products manufacturing and drivers 4034
Concrete pumping operations – whether performed by a general contractor, specialist contractor or concrete read mix dealer – assign appropriate "Concrete construction" class
Concrete work – incidental to the construction of private residence 5215
Concrete – dry mixing and bagging – no manufacturing 8232
Concrete – ready mix dealers – see "Drivers"
Condensed milk manufacturing 2065
Condenser manufacturing – electrical 3681
Condominiums or cooperatives – all employees engaged in care, custody and maintenance of premises or facilities 9015
Condominiums or cooperatives – professional employees, property managers and leasing agents and clerical, salespersons 9012
Condominiums or cooperatives – all other employees 9015
Conduit construction – for cables or wires – and drivers 6325
Conduit manufacturing – clay 4021
Confection machine manufacturing 3559
Confection manufacturing 2041
Construction machinery, dredge or steam shovel manufacturing NOC 3507
Construction or erection estimators 5605
Construction or erection permanent yard 8227
Construction tool manufacturing 3126
Contact lens manufacturing 4150
Container recycling – beverage – bottle or can and drivers 8264
Containerized refuse collection 9403
Contractors' equipment rental – with operator – assign classification that would apply if work were performed by lessee's own employees
Contractor's equipment rental – without operator 8107
Contractors' machinery dealer and drivers 8107
Contractor – executive supervisor 5606
Convalescent or nursing home – all employees 8829
Conveyor belt manufacturing – wire 3257
Conveyor manufacturing 3507
Cookie manufacturing – no on-premises consumption 2001
Cookie manufacturing – on-premises consumption 9083
Cooking utensils manufacturing – steel 3227
Cooling tower erection – prefabricated wood or metal – and drivers 3274
Cooperage assembly 2881
Cooperage stock manufacturing 2735

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Cop tube manufacturing 4279
Copper or brass goods manufacturing 3315
Copper plate, sheet, strip or coil stock manufacturing 3027
Coppersmith – shop 3066
Copy machine – installation, service or repair 5191
Coral rock quarry 1624
Cord or twine manufacturing – cotton 2220
Cordage, rope or twine manufacturing NOC 2220
Core sample drilling 6204
Cork board manufacturing and cork products manufacturing 2841
Cork cutting works 2841
Cork paper manufacturing – no paper manufacturing 4250
Corn detasselling 0037
Corn flakes manufacturing 2016
Corn milling 2014
Corn products manufacturing 4703
Corn shelling – portable 0050
Cornice manufacturing – concrete 4034
Coronet manufacturing 3383
Correction department employees 7720
Correspondence schools 8868
Corrugated or fiber board container manufacturing 4244
Cosmetics manufacturing – not manufacturing ingredients 4611
Cotton batting, wadding or waste manufacturing 2211
Cotton classifiers 8742
Cotton compressing and drivers 0400
Cotton gin machine manufacturing 3507
Cotton gin operation and local managers, drivers 0401
Cotton merchant 8103
Cotton picking 0037
Cotton spinning and weaving 2220
Cotton storage 8103
Cottonseed feed manufacturing 4670
Cottonseed oil manufacturing – mechanical – and drivers 4670
Cottonseed oil manufacturing – solvent – and drivers 4670
Cottonseed oil refining 4683
Couches (folding) manufacturing 3300
Cough drop manufacturing 4611
Cough syrup compounding or preparation – no manufacturing of ingredients 4611
Court reporters 8820
Crab pot manufacturing 3040
Cracker manufacturing 2001
Cranberry growers 0079
Crane dealer 8107
Crane or derrick installation 5057
Crane rental with operator 9534
Crane rental without operator 8107
Crayon, pencil or penholder manufacturing 2942
Cream of wheat manufacturing 2016
Creamery or dairy and route supervisors, drivers 2070
Cream – aerated under pressure 2157
Crematory operation and drivers 9620
Creosote manufacturing and drivers 1472
Cricket raising 0034
Crop inspection for farms 8102
Crutch manufacturing – wood 2841
Cryogenic device manufacturing – refrigeration unit 3179

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Cryogenic device manufacturing – sheet metal work 3076
Crystal manufacturing – radio or electronic 4150
Culm recovery and drivers 4000
Culvert manufacturing – plate metal 3620
Culvert manufacturing – sheet metal 3066
Curator – library or museum 8810
Cushion manufacturing – rubber 4410
Cushion, pillow or quilt manufacturing 2501
Cutlery manufacturing NOC 3122
Cutlery parts store 8010

D

Dairy farm operation 0036
Dairy products manufacturing – imitation 6504
Dam or lock construction – concrete work – all operations 6017
Dam or lock construction – earth moving or placing – all operations and drivers 6018
Dam or lock construction – timber or brush cutting and removal and drivers 2702
Dance hall – all operations – alcoholic beverage sales of more than 50% 9084
Dance hall – all operations – alcoholic beverage sales of 50% or less 9082
Day nurseries – all other employees and drivers 9059
Day nurseries – professional employees and clerical, salespersons 8869
Daybed manufacturing 3300
Deburring – metal 3372
Decalcomania transfer manufacturing – not silk screen process 4299
Decking – sheet metal, fabrication and installation 5538
Decorating 5102
Decorating ceramic or glass by hand 4352
Decorative metal erection work – plaques, facades, facings 5102
Decortication – fibrous plants 0401
Dehydrating coffee or tea 6504
Dehydrating eggs 6504
Dehydrating meat 2095
Dehydrating milk 2065
Dehydrating soup 2112
Dehydrating vegetables 2112
Delivery of goods using bicycles 7380
Demonstrators in retail stores 8017
Dental equipment installation 5146
Dental instrument manufacturing 3685
Dental laboratory 4692
Dental supply dealers 8017
Dentists and clerical 8832
Derrick or oil rig erecting or dismantling – all operations – metal 5057
Derrick or oil rig erecting or dismantling – all operations – wood 5403
Detective or patrol agency and drivers 7720
Detergent manufacturing 4720
Detinning 3372
Dextrine manufacturing 4703
Diamond cutting polishing 8013
Diaper service and route supervisors, drivers 2585
Diatomite – digging and stripping 4000
Die casting manufacturing 1925
Diesel engines used as generators – repair 3632
Dike or revetment construction and drivers 6005
Dinitrotoluol explosives manufacturing 4773
Dinner theater – all other employees – theater payroll greater than 50% 9154

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Dinner theater – players, entertainers – theater payroll greater than 50% 9156
Dinner theater – theater payroll 50% or less – alcohol beverage sales of 50% or less 9082
Dinner theater – theater payroll 50% or less – alcohol beverage sales of more than 50% 9084
Directional signal manufacturing 3648
Disc manufacturing – magnetic 4923
Discotheques 9084
Dishwasher – installation, service or repair – commercial 5190
Dismantling of pre-fabricated dwellings – see "Wrecking"
Display manufacturing – cardboard 4279
Display manufacturing – papier mache 4038
Display – window – installation 9521
Distillation – wood – and drivers 1472
Distillery – spirituous liquor 2130
Distributing companies – if employees transported to location in cars or trucks
(samples, advertising circulars, telephone directories, etc.) 7380
Distributing companies – if no transportation, assign to governing classification
Distributing companies – if no transportation or governing classification 8017
Distributor (automobile) parts manufacturing 3648
Ditch cleaning – irrigation 0251
Dog food manufacturing – butchering 2081
Dog food manufacturing – canning operation 2111
Dog food manufacturing – packaged – dry pelleted 6504
Dog racing – see "Racetracks"
Dog show – kennel employees and drivers 8279
Dog show – operation by owner or lessee and drivers 9016
Doll clothing or cloth dolls or cloth parts manufacturing 2501
Doll or doll parts manufacturing or assembly 4484
Dolphin training, feeding and care of drivers 9180
Domestic service contractor – inside 0917
Domestic workers – residences – applies to full or part-time domestic workers employed inside
or outside a private residence and includes private chauffeurs 8989
Donut manufacturing – consumption on premises 9079
Donut manufacturing – no consumption on premises 9083
Door, door frame or sash manufacturing – wood – metal covered 3066
Door, door frame or sash erection – metal or metal covered 5102
Door installation – metal or metal covered – in garages not overhead 5102
Door installation – overhead – and drivers 3724
Door manufacturing – metal 3076
Door, sash or assembled millwork manufacturing – wood and drivers 2802
Doorknob manufacturing 3146
Dormitory operation – by school 9101
Doughnut manufacturing – no on-premises consumption 2003
Doughnut manufacturing – on-premises consumption 9083
Dowel manufacturing – wood 2731
Drafting employees (also see Telecommuting Drafting Employees) 8810
Drag strip operation 9016
Drainage or irrigation system construction and drivers 6229
Draperies or curtain manufacturing – from cloth, paper or plastic – cutting and sewing 2501
Draperies or curtains – installation in public buildings NOC 5102
Draperies or curtains – installation in public buildings from floor or stepladders 9521
Dredge, steam shovel or construction machinery manufacturing NOC 3507
Dredging of materials on non-navigable waters with incidental shore operations 4000
Dress form manufacturing 4038
Dress pattern manufacturing – paper 4282
Dressed lumber mill 2731
Dressing or polish manufacturing 4557
Dressmaker forms manufacturing – plastic 4038

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Dressmaking or tailoring – custom exclusively 2503
Drilling NOC and drivers 6204
Drilling or redrilling of oil or gas wells and installation of casing, drivers 6235
Drivers, chauffeurs and their helpers NOC – commercial 7380
Drug, medicine or pharmaceutical preparation manufacturing and incidental manufacturing of ingredients 4825
Drug, medicine or pharmaceutical preparation – no manufacturing of ingredients 4611
Drug – packaging or repackaging 4611
Dry cleaning and laundry store – retail – and route supervisors, drivers 2589
Dry dock construction – floating – and drivers 6801
Dry dock operation – see "Ship repair or conversion"
Dry ice dealers – wholesale 8018
Dry ice manufacturing 4635
Duct manufacturing – air conditioning 3066
Duct work – shop and installation 5538
Ducts – for heating and air conditioning systems – fiberglass or sheet metal, fabrication and installation 5538
Dude ranches – cattle ranches and drivers 0083
Dude ranches – not cattle ranches – and salespersons, drivers 9052
Dust collector systems manufacturing 3507
Dye manufacturing – natural 4825
Dyeing or cleaning and cleaning and route supervisors, drivers 2586
Dynamite explosives manufacturing 4773

E

Earthenware or tile manufacturing NOC and drivers 4021
Egg breaking – including canning and freezing 8018
Egg dealers – including grading, candling, packing – wholesale 8018
Egg or poultry producer 0034
Electric blankets – service or repair 9519
Electric light or power company NOC – all employees and drivers 7539
Electric light or power cooperative – REA project only – all employees and drivers 7540
Electric light or power line clearing of new right-of-ways by line contractor (clearing of right-of-way performed by contractors also engaged in telephone, telegraph or alarm line construction shall be assigned to code 7611 and/or 7612) 7538
Electric light or power line construction and drivers 7538
Electric or gas lighting fixtures manufacturing 3180
Electric oven – installation, service or repair – commercial 5190
Electric power or transmission equipment manufacturing 3643
Electric razor manufacturing or repair 3179
Electric, telephone or alarm line – brush or weed control by spraying – existing right-of-way 0050
Electric, telephone or alarm line – clearing brush or stumps from existing right-of-way 6217
Electric, telephone or alarm line – clearing of new right-of-way – standing timber 2702
Electric, telephone or alarm line – tree pruning, spraying or removal – existing right-of-way 0106
Electrical apparatus installation or repair and drivers 3724
Electrical apparatus manufacturing NOC 3179
Electrical cable connector manufacturing 3179
Electrical cord set, radio or ignition harness assembly 3681
Electrical hardware stores – wholesale or retail 8010
Electrical power equipment repair or service – away from shop 3724
Electrical wiring – within buildings and drivers 5190
Electro-physical therapy equipment manufacturing 3685
Electronic chip manufacturing 4150
Electronic timers 3681
Electroplating 3372
Electrotyping 4299
Elevator door bucks – installation 5102
Elevator door fabrication – iron or steel 3040

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Elevator entrance and door installation 5102
Elevator erection and repair 5160
Elevator inspecting 8720
Elevator or escalator manufacturing 3042
Elevator servicing – oiling, adjusting and maintenance 5160
Embroidery manufacturing 2388
Emery cloth manufacturing 1860
Emery works and drivers 1747
Enamel or agate ware manufacturing 3224
Enameled iron ware manufacturing 3081
Energy conservation consultants 8601
Engine manufacturing NOC 3612
Engine manufacturing – aircraft 3816
Engine manufacturing – automobile 3827
Engine manufacturing – outboard motors 3612
Engine repair – marine – away from water 8380
Engineer or architect – consulting 8601
Engraving 4352
Entertainer – bar, cocktail lounge, night club 9084
Envelope manufacturing 4251
Escalator erection or repair 5160
Escalator or elevator manufacturing 3042
Essential oils manufacturing and distillation 4825
Ether – suction machine manufacturing 3685
Evaporated milk manufacturing 2065
Excavation and drivers 6217
Excelsior manufacturing 2731
Exercise or health institute and clerical 9063
Exhibition booth fabrication 2812
Exhibition – see "Amusement park"
Exhibitions – trade shows or conventions, setting up or taking down 5146
Explosives or ammunition manufacturing – bag loading – propellant charges and drivers 4771
Explosives or ammunition manufacturing – black powder manufacturing and drivers 4771
Explosives or ammunition manufacturing – cap, primer, fuse, booster or detonator assembly and drivers 4771
Explosives or ammunition manufacturing – cartridge charging or loading and drivers 4771
Explosives or ammunition manufacturing – cartridge manufacturing or assembly
– small arms – and drivers 3574
Explosives or ammunition manufacturing – cartridge or shell case manufacturing – metal 3315
Explosives or ammunition manufacturing – explosives distributors and drivers 4777
Explosives or ammunition manufacturing – fireworks manufacturing and drivers 4771
Explosives or ammunition manufacturing – high explosives manufacturing and drivers 4771
Explosives or ammunition manufacturing – projectile, bomb, mine or grenade loading and drivers 4771
Explosives or ammunition manufacturing – projectile or shell manufacturing 3632
Explosives or ammunition manufacturing – shell case loading and drivers 4771
Explosives or ammunition manufacturing – smokeless powder manufacturing – single base – and drivers 4771
Express co. – see "Trucking"
Exterminator 9014
Exterminators – carpentry and fumigation – see code 9014 scope
Extract manufacturing 4825
Eyeglass manufacturing 4150
Eyelet manufacturing 3270

F

Fabric coating or impregnating NOC 4493
Fabric coating – rubber or plastic 4410
Facade fabrication – metal 3041

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

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

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Farm product – sugar cane 0037
Farm product – taro 0008
Farm product – timothy 0037
Farm product – tobacco 0037
Farm product – tomatoes 0008
Farm product – trees 0005
Farm product – turkeys 0034
Farm product – turnips 0008
Farm product – vineyards 0079
Farm product – walnuts 0016
Farm product – watermelons 0037
Farm product – wheat 0037
Fastener or button manufacturing – metal 3131
Faucet manufacturing 3188
Feather dyeing 2586
Feather or flower manufacturing – artificial 2534
Feather pillow manufacturing 2501
Feathers – washing, steaming, cleaning and renovating 8103
Federal war housing –dismantling or wrecking – see "Wrecking"
Feed additives for livestock manufacturing 2014
Feed, hay or grain dealer and local managers, drivers 8215
Feed lots – cattle – not operating farms or ranches, or butchering or packing house operations – and salespersons, drivers 8288
Feed manufacturing 2014
Feed manufacturing – portable 0050
Feedlot operation – commercial 8288
Feldspar mining – and drivers 1624
Feldspar quarry 1624
Felt or building or roofing paper preparation – no installation 4283
Felting manufacturing 2288
Fence erection – metal 6400
Fence manufacturing – wire 3257
Fence manufacturing – wood, picket 2802
Fender manufacturing – automobile 3400
Fertilizer application – specialist contractor 0050
Fertilizer manufacturing and drivers 4583
Fertilizer manufacturing – from seaweed 4583
Fiber board container manufacturing 4244
Fiber board manufacturing 4239
Fiber furniture manufacturing 2913
Fiber goods manufacturing 4263
Fiberglass manufacturing for insulation purposes 1699
Fiberglass manufacturing – plastic-coated 4493
File manufacturing 3118
Filing equipment installation 5146
Filing folders or indexing devices manufacturing 4251
Film exchange and clerical 4362
Film print shops – developing and printing of films – all employees and clerical, salespersons , drivers 4361
Filter manufacturing – paper, fiberglass 4243
Filter screen manufacturing – for use in grain mills 3257
Fire alarm installation or repair – and drivers 7605
Fire alarm siren manufacturing 3179
Fire alarm, telephone, or telegraph line construction and drivers 7601
Fire door fabrication – iron or steel 3040
Fire door installation 5102
Fire escape fabrication – iron or steel 3040
Fire escape installation – inside of buildings 5102

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Fire escape installation – outside of buildings 5040
Fire extinguisher manufacturing 3315
Fire extinguisher – service or recharge 4635
Fire extinguishing systems – dry chemical – installation and service and drivers 5188
Fire flooding – drilling in connection with oil or gas well 6235
Fire patrol or protective corps and drivers 7704
Fire plug – installation, repair and maintenance 7520
Firefighters and drivers 7704
Fireplace construction 5022
Fireproof equipment manufacturing 3076
Fireproof shutter – erection or repair 5040
Fireproof tile setting 5022
Fireworks dealer 4777
Fireworks exhibition and drivers 9180
Fireworks manufacturing 4779
Fish curing 2095
Fish evaporating, pickling, salting, smoking 2095
Fish hatcheries 0113
Fish oil manufacturing 4665
Fishing rod and tackle manufacturing 4902
Fishing tackle repair 4902
Fixtures or furniture installation – portable – NOC 5146
Flags and bunting erection – and drivers 3315
Flashlight case manufacturing 3179
Flashlight manufacturing or assembling 3179
Flax spinning and weaving 2220
Flaxseed oil manufacturing – not using solvent extraction process 4683
Flaxseed oil manufacturing – using solvent extraction process 4686
Flea market operation 9015
Flint or spar grinding and drivers 1741
Floating boat dock construction 6003
Flock coating of textiles 2413
Floodlights – erection of temporary floodlights – and drivers 3724
Floodlighting of stadiums, parks, etc. – drivers 7538
Floor construction – concrete, self-bearing 5213
Floor covering – installation of linoleum, asphalt or rubber tiling
(ceramic tile installation to be separately rated) 5478
Floor coverings – retail – carpets, rugs, linoleum 8017
Floor coverings – wholesale – carpets, rugs, linoleum 8018
Floor installation – floating or access 5146
Floor laying – linoleum, asphalt, rubber or composition tiling 9521
Floor laying – mastic floor mix – and drivers 5221
Floor laying – parquet 5437
Floor laying – tile – ceramic 5348
Floor sanding or scraping – wood floors 5437
Floor tile manufacturing – rubber 4410
Floor waxing or polishing 9014
Flooring dealer – hardwood 8235
Flooring manufacturing – wood 2731
Florist – farm 0035
Florist – store – and drivers 8001
Flour mixing and blending – no milling 6504
Flower or feather manufacturing – artificial 2534
Fluorescent tube manufacturing 4112
Fluorspar mining – and drivers 1164
Flypaper manufacturing 4250
Foam rubber manufacturing 4410

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Food concessionaires at sporting events 9083
Food mixers – installation, service or repair – commercial 5190
Food products (nonperishable) storage warehouse 8292
Food sundries manufacturing NOC – no cereal milling 6504
Food vendors – mobile 7380
Foot goods manufacturing – arch supports, bunion straps 4693
Football and basketball manufacturing – (bladder manufacturing to be separately rated) 2688
Football team 9179
Forest firefighting – and drivers 7704
Forest rangers – and drivers 7720
Forging work – drop or machine 3110
Foundry – ferrous – NOC 3081
Foundry – nonferrous 3085
Foundry – soil pipe using pit method 3081
Foundry – steel castings 3082
Fountain pen manufacturing 4432
Fox raising 0170
Fraternal society and clerical 9061
Fraternal or sorority houses – and clerical 9061
Freezers – installation, service or repair – residential 9519
Freight cars – icing 7360
Freight handling – explosives or ammunition – under contract – coverage under State Act 7360
Freight handling NOC – coverage under State Act 7360
Fringe or braid manufacturing 2380
Frozen bakery products manufacturing 2003
Frozen fruit processing or packing 2112
Frozen or frosted food products manufacturing – assign classification that would be applicable if the product were not frozen
Frozen vegetable products manufacturing – preparation similar to canning 2111
Fruit evaporating or preserving 2112
Fruit farm 0016
Fruit juice manufacturing 2143
Fruit packing 2105
Fry kettle – installation, service or repair – commercial 5190
Fuel and material dealer NOC – no secondhand building materials or lumber – and local managers, drivers 8232
Fuel pump manufacturing – auto 3581
Fuel storage – underground 7515
Fulminate explosives manufacturing 4773
Fumigation 9014
Fund-raising campaigns 8742
Funeral director and drivers 9620
Fur clothing – cleaning, tumbling, glazing, combing and ironing 2586
Fur clothing manufacturing 2501
Fur coat and jacket manufacturing – custom-made 2503
Fur dressing or dyeing 2600
Fur manufacturing – preparing skins 2600
Fur plate manufacturing 2501
Fur pointing 2534
Furnace cleaning – suction method 9014
Furnace installation – hot water or steam – and drivers 5183
Furnace manufacturing – oil or gas fired 3169
Furnishing foods manufacturing NOC 2501
Furniture assembly – wood – from manufactured parts 2881
Furniture manufacturing – metal 3076
Furniture manufacturing – rattan, willow or twisted fiber 2913
Furniture manufacturing – wood NOC 2883

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Furniture manufacturing – wrought iron 3041
Furniture moving and storage, drivers 8293
Furniture or fixtures installation – portable NOC 5146
Furniture packers – not moving or storage company 8293
Furniture rental – chairs, coat racks, dishes, etc. 8044
Furniture stock manufacturing 2735
Furniture upholstering 9522
Furniture – stripping and/or refinishing 9501
Furriers – repairing or remodeling fur garments 2501
Fuse manufacturing – household 3648

G

Galvanizing or tinning – not electrolytic 3373
Game and fish wardens 7720
Games – see "Recreational facilities"
Garages operated by hotels, etc. 9052
Garbage and refuse – collecting in containers 9403
Garbage, ashes or refuse collection and drivers 9403
Garbage works 7590
Garden furniture manufacturing – concrete 4034
Gardening – see "Farm"
Garment rack manufacturing – metal 3076
Gas bench and retort installation – and drivers 3724
Gas burner installation – see "Oil or gas burner installation"
Gas company – natural – local distribution and drivers 7502
Gas dealer – l.p.g. and drivers 8350
Gas distributing – l.p.g. – local and drivers 7502
Gas holder erection 5040
Gas main or connection construction and drivers 6319
Gas meter manufacturing 3574
Gas or electric lighting fixtures manufacturing 3180
Gas or oil lease work NOC – natural gas – by contractor – and drivers 6216
Gas or oil lease work NOC – NOC – natural gas –by contractor – and drivers 6216
Gas, steam and hot water apparatus – supplies, dealers and drivers 8111
Gas well or pipeline – see "Oil or gas"
Gas works and drivers 7502
Gasket or washer manufacturing – not metal 2651
Gasoline or oil dealer & drivers 8350
Gasoline pump installation and drivers 3724
Gasoline recovery and drivers 4740
Gasoline recovery from casing head or natural gas – absorption process 4740
Gasoline station – retail – and drivers NOC 8380
Gasoline station – retail – self-service 8381
Gear manufacturing or grinding 3635
Gelatine manufacturing – not food 4653
Gelatine manufacturing – refined food product 6504
Generator manufacturing 3648
Geophysical exploration NOC – all employees and drivers 7380
Geophysical exploration – seismic – all employees and drivers 8606
Geophysical research or analytical laboratory 4511
Gin distillery 2130
Glass – crystal engraving 4113
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Incubator manufacturing – wood 2812
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Lantern or lamp manufacturing NOC 3223
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Last block manufacturing 2735
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Lath manufacturing – wood 2710
Lathing and drivers 5443
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Laundry machinery manufacturing – commercial or household 3632
Laundry NOC and route supervisors, drivers 2585
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Lawn ornament manufacturing – concrete 4034
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Limousine company – non-scheduled and drivers – all other than garage employees 7370
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Liquid waste collection 9403
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Liquor or wine store – retail 8017
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Lithographing stone manufacturing – no quarrying – and drivers 1803
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Locker manufacturing – sheet metal 3076
Locksmith – including shop 8010
Locks – installation in new buildings 5437
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Log cabin manufacturing – sawmill operation 2710
Log processing – posts and rails for fences 2710
Log scaling 8601
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Logging or lumbering and drivers 2702
Logging tool manufacturing 3126
Longshoremen and harbor workers when there is concurrent jurisdiction with the
Longshore and Harbor Workers Act. 7772
Loom harness or reed manufacturing 3515

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Loose-leaf ledger or notebook manufacturing 4251
Luggage manufacturing 2683
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Lumber manufacturing 2731
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Lumberyard – warehouse and drivers – all other than store employees 8232

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Macaroni manufacturing 2002
Machine gun manufacturing – .50 caliber or less 3574
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Machine tools (small) manufacturing – drop or machine forged 3114
Machine tools (small) manufacturing – not drop or machine forged 3113
Machinery dealer NOC – store or yard – and drivers 8107
Magnaflux testing and inspection 4511
Magnesite manufacturing 1701
Magnesium metal manufacturing – all operations and drivers 1438
Mailing or addressing company and clerical 8800
Malt house and drivers 2121
Malted milk manufacturing – from powdered milk, sugar, malt, cocoa 6504
Malted milk manufacturing – including dehydration of milk 2065
Managers – local – see Interpretation section – classifications
Manicure products manufacturing 3122
Manicurists 9586
Manure dealers and drivers 9403
Map manufacturing – relief – made of plaster 4038
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Mapping or survey work – aerial – photography – ground laboratory 4361
Marble cutting or polishing 1803
Marble manufacturing – artificial 4036
Marble or stone setting – inside 5348
Margarine manufacturing 4717
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Marine appraiser or surveyor 8720
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Masonry NOC 5022
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Mattress or box spring manufacturing 2570
Mattress pad manufacturing from felt or felt-like material 2288
Matzoth manufacturing 2001
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Mayonnaise manufacturing 6504
Meat products manufacturing NOC 2095
Meat slicers or grinders – service or repair 5191
Medical apparatus – sterilization using X-ray process 4511
Medical diagnostic lamp manufacturing 3685
Medical research or analytical laboratory 4511
Medicine, drug or pharmaceutical preparation manufacturing and incidental manufacturing of ingredients 4825
Medicine, drug or pharmaceutical preparation – no manufacturing of ingredients 4611
Melba toast manufacturing – no baking of bread 6504
Memorial plaque fabrication – metal 3041
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Mercerizing yarn 2416
Merry-go-round operation – not raveling and drivers 9180
Messengers, collectors or salespersons – outside 8742
Metal ceiling or wall covering installation and shop, drivers 5538
Metal cleaning – pickling 3372
Metal coating – rubber or plastic 4410
Metal extraction from ores – nonferrous 1438
Metal finishing (deburring) 3372
Metal goods manufacturing NOC 3400
Metal partition installation 5146
Metal sash installation 5102
Metal scrap dealer and drivers 8500
Metal service centers (not junk or scrap dealers) – and drivers 8106
Metal shredding plant 8265
Metal stamping manufacturing 3400
Metal tag manufacturing – stamped 3400
Metallurgical research or analytical laboratory 4511
Meter maids 7720
Meter readers for utility company – assign to utility's classification (e.g., 7520)
Meter – electric – installing, repairing and testing – including shop and drivers 5190
Mica goods manufacturing and mica preparing 1853
Mica grinding 1741
Mica splitting 1853
Mica – surface mining 1165
Microbiology research or analytical laboratory 4511
Microfilming 4361
Microwave oven manufacturing 3179
Military reservation construction – carpentry 5651
Military reservation construction – concrete – not monolithic 5215
Military reservation construction – iron or steel erection not over two stories in height 5069
Military reservation dismantling or wrecking – see "Wrecking"
Military tank hull manufacturing or assembly 3620
Milk bottle cap manufacturing – paper – including printing 4279
Milk bottle exchange – all employees and drivers 2070
Milk depot or milk dealer and route supervisors and drivers 2070
Milk products manufacturing NOC 2065
Mill supply dealers 8018
Millinery manufacturing 2501
Milling grain 2014
Millstone manufacturing 1803
Millwright work NOC and drivers 3724
Mineral mining – underground 1164
Mineral wool manufacturing 1699
Miniature golf course 9016
Mining NOC – not coal – surface and drivers 1165
Mining NOC – not coal – underground and drivers 1164
Mining or ore milling machinery manufacturing 3507
Mining tool manufacturing 3126
Mink raising 0170
Mirror manufacturing 4131
Missile bases 9088
Missiles firing and bunker 9088
Missiles – construct underground launch pad 6252
Mitten or glove manufacturing – knit 2362
Mobile crane and hoisting service contractors – NOC – all operations including
yard employees and drivers 9534

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Mobile home delivery – by specialist contractor – including placement, hookup of plumbing, electrical and incidental installation activities 8380
Mobile home repair – on site – assign to appropriate classification for dwelling repair 8380
Mobile home repair – shop – by dealer or specialist contractor 8380
Mobile home sales – all employees other than salespersons 8380
Mobile home sales – salespersons 8748
Mobile home windstorm tie-down installation – by dealer 8380
Mobile home windstorm tie-down installation – by specialist contractor 6400
Model airplane manufacturing – balsa wood 4902
Model ships, railroad or aircraft kit manufacturing – high grade 2790
Modular homes (factory build) – wood 2802
Molasses or syrup refining, blending or manufacturing 2021
Mold manufacturing – aluminum for plastics industry 2790
Molding manufacturing – wood 2731
Monument dealer – wholesale or retail 1803
Monuments in cemeteries – erection only 5221
Mop head manufacturing – form cotton waste 2220
Mop manufacturing – assembly only 2835
Mortar manufacturing 4036
Mosaic, stone, terrazzo or tile work – inside 5348
Mosquito netting – cutting, sewing 2501
Moss gathering 0037
Motel, motor court or cabin – restaurant employees 9058
Motel, motor court or cabin – salesmen and drivers – all other than restaurant employees 9052
Motion picture film exchange projection rooms and clerical 4362
Motion picture – development of negatives, printing and all subsequent operations 4360
Motion picture production – all operations up to the development of negatives and clerical, drivers 7610
Motor (heavy) repair or service – away from shop 3724
Motor manufacturing – fractional horsepower 3179
Motor oil – used, reclaiming, recycling or re-refining 4740
Motorboat – not exceeding 150 feet in length – building or repair – State Act 6834
Motorcycle manufacturing or assembly 3851
Moulds manufacturing – machined metal moulds for white metal castings 3113
Mountain climbing instructors and guides and drivers 9180
Mouthpiece manufacturing – rubber 4410
Mucilage, ink (writing) or paste manufacturing 4557
Mud dealers – oil well drivers 8107
Muffler installation or repair – and drivers 8380
Museum – public – see "Public library or museum"
Mushroom raising – and drivers 0035
Music roll manufacturing – perforated paper 4282
Musical instrument manufacturing – metal – NOC 3383
Musical instrument manufacturing – wood – NOC 2923
Musician – bar, cocktail lounge, night club 9084
Mustard manufacturing 6504

N

Nail manufacturing 3270
Nailhead ornamentation 2388
Napkin manufacturing 4279
National guard units 7720
Necktie manufacturing – knitted 2362
Needle manufacturing 3119
Neon lamp manufacturing 4112
Neon sign manufacturing 3064
Net manufacturing 2380

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News agent or distributor of magazines or other periodicals – not retail dealer – and salespersons, drivers 8745
News butchers 8017
Newspaper publishers – employees such as designers, proofreaders and editors 8810
Newspaper publishing 4304
Nightclubs 9084
Nitro starch explosives manufacturing 4773
Nitroglycerine explosives manufacturing 4773
Non-stick surfaces – coating of cooking utensils 9501
Noodle manufacturing 2002
Notebook or loose-leaf ledger manufacturing 4251
Novelties manufacturing – plaster 4038
Nurseries – day – all other employees, and drivers 9059
Nurseries – day – professional employees, and clerical, salespersons 8869
Nursery persons – see "Farm"
Nursing or convalescent home – all employees 8829
Nursing – home health – public and traveling – all employees 8835
Nut cleaning or shelling 6504
Nut farm 0016
Nut or bolt manufacturing 3132
Nylon textile fiber manufacturing 2305

O

Oat milling 2014
Oatmeal manufacturing 2016
Ochre grinding 1747
Office machines or appliance installation, inspection, adjustment or repair 5191
Office or factory cost systematizer, accountant or auditor – traveling 8803
Oil analyzing at oil well site in trailers away from well 6237
Oil burner and oil burner parts store 8010
Oil cloth manufacturing 4493
Oil manufacturing – cottonseed – see "Cottonseed oil manufacturing"
Oil manufacturing – vegetable – NOC 4683
Oil manufacturing – vegetable – solvent extraction process 4686
Oil or gas burner installation and drivers – commercial type 3724
Oil or gas burner installation and drivers – domestic type 5183
Oil or gas geologist or scout 8601
Oil or gas lease operator – all operations and drivers 1320
Oil or gas lease work NOC – by contractor and drivers 6216
Oil or gas pipeline construction and drivers 6233
Oil or gas pipeline operation and drivers 7515
Oil or gas well acidizing – all employees and drivers 6206
Oil or gas well cementing and drivers 6206
Oil or gas well cleaning or swabbing of old wells having previously produced gas or oil – by contractor – no drilling – and drivers 1322
Oil or gas well drilling or redrilling and drivers 6235
Oil or gas well – dirt construction operator 6216
Oil or gas well – installation or recovery of casings and drivers 6236
Oil or gas well – instrument logging or survey work – and drivers 6237
Oil or gas well – oil treating services 6216
Oil or gas well – perforating of casing – all employees and drivers 6214
Oil or gas well – roustabout service 6216
Oil or gas well – shooting and drivers 6235
Oil or gas well – specialty tool operation NOC – by contractor – all employees and drivers 6213
Oil or gas well – supplies or equipment dealer – new – store or yard only and drivers 8107
Oil or gas well – supplies or equipment dealer – used – and local managers, drivers 8204

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Oil or gas well – tank cleaning service 6216
Oil or gasoline dealer and drivers 8350
Oil or grease mixing or blending 4557
Oil refining – petroleum and drivers 4740
Oil rig or derrick erecting or dismantling – metal – all operations 5057
Oil rig or derrick erecting or dismantling – wood – all operations 5403
Oil still erection or repair 3719
Oil still pipe insulation and drivers 5183
Oil well drilling rigs – warehousing and sale and drivers 8106
Oil well tool manufacturing 3126
Oiling of roads by oil distributors – and drivers 8350
Oiling of roads in connection with spreading of sand and drivers 5506
Oil reclaiming of used motor oil and drivers 4740
Ointment compounding or preparation – no manufacturing of ingredients 4611
Opera glasses manufacturing 4150
Ophtalmologist – dispensing of optical goods 8013
Ophtalmologist – no dispensing of optical goods 8832
Optical goods manufacturing NOC 4150
Optical stores – (surface grinding of lens to be separately rated as 4150) 8013
Optometrist 8013
Ordinance research or analytical laboratory 4511
Ore milling and drivers 1452
Ore milling or mining machinery manufacturing 3507
Ore mining – surface 1165
Ore mining – underground 1164
Organ building and installation 2923
Ornament or plaster statuary manufacturing 4038
Ornamental figure manufacturing – concrete 4034
Orphanages – see "Asylums"
Ostrich farms 0034
Outboard motor manufacturing 3612
Oven manufacturing – containing mechanical parts 3169
Oven manufacturing – metal industrial drying ovens 3066
Oven manufacturing – no mechanical parts 3066
Overhead doors installation and drivers 3724
Oxygen or hydrogen manufacturing and drivers 4635
Oystermen 2114

P

Package or parcel delivery – see "Trucking"
Packaging – contract 8018
Packing case manufacturing 2759
Packing house – all operations 2089
Paint manufacturing 4558
Paint stores – retail 8017
Paint stores – wholesale 8018
Painting murals on walls – artists 5474
Painting of stripes on parking lots 5474
Painting of stripes on streets, roads or highways 5506
Painting or paper hanging NOC and shop operations, drivers 5474
Painting – automobile or carriage bodies 9505
Painting – electrostatic – shop and exterior operations 5474
Painting – electrostatic – shop operations exclusively 9501
Painting – metal bridges and shop operations, drivers 5037
Painting – metal structures – over two stories in height and drivers 5037
Painting – shop only and drivers 9501

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Pallet and skid manufacturing – wood 2759
Pallet manufacture and repair – wood 2759
Panel manufacturing – sheet metal 3076
Panel manufacturing – veneered, no veneer manufacturing 2916
Panelling dealer 8235
Paper corrugating or laminating 4250
Paper crepeing 4250
Paper goods manufacturing NOC 4279
Paper hanging and drivers 5491
Paper manufacturing 4239
Paper oiling, paraffining, parchmentizing or waxing 4250
Paper plate manufacturing 4279
Paper ruling 4299
Paper sheeting or slitting and winding 4279
Paper stock or rag dealer – used – and drivers 8264
Paper towel manufacturing 4279
Paper twine manufacturing 4279
Papier mache goods manufacturing 4038
Parachute manufacturing 2501
Parade float fabrication 2812
Parcel or package delivery – see "Trucking"
Park NOC – all employees and drivers 9102
Parking meters installation, service or repair and salespersons, drivers 5192
Particle board manufacturing 4239
Partition installation – metal 5146
Partition manufacturing – sheet metal 3076
Partition system installation – stud 5445
Paste, ink (writing) or mucilage manufacturing 4557
Pastry manufacturing 2003
Patio block manufacturing – small – concrete 4034
Patrol or detective agency and drivers 7720
Pattern making NOC 2790
Paving or repaving – floors, driveways, yards or sidewalks – and drivers 5221
Paving – see "Street or road"
Paving – wood block – interior – and drivers 5221
Pawn shops 8017
Pea de-vining at cannery 2111
Peanut butter manufacturing 6504
Peanut handling 8102
Peanut oil manufacturing – not using solvent extraction process 4683
Peanut oil manufacturing – using solvent extraction process 4686
Peanut storage warehouse 8292
Peat digging and drivers 4000
Peat moss mixture manufacturing 4583
Peg and skewer manufacturing – wood 2841
Pen manufacturing – fountain or ballpoint 4432
Pen point manufacturing 3119
Pencil manufacturing 2942
Pencil manufacturing – mechanical 4432
Pencil, penholder or crayon manufacturing 2942
Pencil stock manufacturing – wood 2735
Penholder, crayon or pencil manufacturing 2942
Penicillin manufacturing 4825
Penitentiary employees 7720
Penny arcades 8017
Peppermint distillation by farmers 0037
Percolator manufacturing 3179

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Perfume compounding or preparation – no manufacturing of ingredients 4611
Perlite manufacturing 1699
Pet cemetery 9220
Pet grooming and drivers 8831
Pet shops – retail 8017
Petroleum research or analytical laboratory 4511
Pharmaceutical, drug or medicine preparation manufacturing and incidental manufacturing of ingredients 4825
Pharmaceutical, drug or medicine preparation – no manufacturing of ingredients 4611
Pharmaceutical or surgical goods manufacturing NOC 4693
Pharmaceutical or surgical supply stores – primarily serving walk-in trade 8017
Pharmaceutical research or analytical laboratory 4511
Phonograph record manufacturing 4431
Phosphate rock – surface mining 1165
Phosphate works and drivers 4581
Photo films and dry plates manufacturing 4923
Photoengraving 4351
Photoflash bulb manufacturing 4112
Photoflood lamp manufacturing 4112
Photographer – all employees and clerical, salespersons, drivers 4361
Photographic composition – computerized 8810
Photographic composition – newspaper – not clerical 4304
Photographic composition – printing – not clerical 4299
Photographic supplies manufacturing 4923
Physical therapists 8832
Physician and clerical 8832
Piano case manufacturing 2883
Piano keys manufacturing 2923
Piano manufacturing 2923
Piano or organ dealer and drivers 8044
Piano stores and drivers 8044
Piano tuning – away from shop 5191
Pickle manufacturing 2110
Pickled pepper manufacturing 2110
Pickled tomato manufacturing 2110
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Siding installation – aluminum or vinyl – detached one or two family dwellings 5645
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Smoke alarm manufacturing 3179
Smokestack or chimney lining – not metal 5222
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Soapstone or soapstone products manufacturing 1803
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Soda fountain or counter installation 5146
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Soft drink distributors – wholesale – no bottling 8018
Soft drink or beer dispensing unit equipment – cleaning and drivers 5183
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Soil testing research or analytical laboratory 4511
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Soybean oil manufacturing – not using solvent extraction process 4683
Soybean oil manufacturing – using solvent extraction process 4686
Spar or flint grinding and drivers 1741
Spark plug manufacturing 3648
Speaker enclosure manufacturing including assembly of components 2883
Speaker manufacturing 3681
Speech therapists 8832
Speedometer or taximeter manufacturing 3574
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Spice growing 0037
Spice mills 6504
Spike manufacturing 3132
Spirit varnish or lacquer manufacturing 4439
Spirituous liquor bottling 2131
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Spool manufacturing – wood 2841
Sporting goods manufacturing NOC 4902
Sporting goods – retail 8017
Spring manufacturing 3303
Spring manufacturing – wire 3257
Sprinkler head manufacturing 3634
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Sprinkler installation – irrigation 6229
Sprinkler installation – residential 5183
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Staff or plaster mixing and drivers 4036
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Stair building (wooden) – erection 5437
Staircase fabrication – iron or steel 3040
Staircase fabrication – wood 2802
Stamp dealer 8013
Staple manufacturing 3270
Starch manufacturing 4703
Stationery manufacturing 4251
Stave manufacturing – wood 2735
Steam heating or power company – all employees and drivers 7539
Steam mains or connections construction and drivers 6319
Steam or air pressure gauge manufacturing 3574
Steam pipe or boiler insulating and drivers 5183
Steam shovel, dredge or construction machinery manufacturing NOC 3507
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Steel frame erection – interior – by carpentry NOC – contractors 5403
Steel frame erection – interior – by contractors engaged in wallboard installation 5445
Steel frame erection – interior – by specialist contractor 5102
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Steel locker installation 5146
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Stockyard and butchering 2081
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Stoker manufacturing 3632
Stone crushing and drivers 1710
Stone crushing – by road building contractors as part of road project and drivers 5508
Stone cutting or polishing NOC and drivers 1803
Stone digging for stone crushing plant 4000
Stone mining – underground 1164
Stone, mosaic, terrazzo or tile work – inside 5348
Stone or marble setting – inside 5348
Storage battery service station and drivers 8380
Storage warehouse NOC 8292
Storage warehouse – cold 8291
Storage warehouse – furniture and drivers 8293
Store – agricultural implement – not farm machinery 8010
Store – automobile accessories – retail NOC and drivers 8046
Store – automotive replacement parts distributors – wholesale 8046
Store – bicycles – retail sale or rental – including repair 8010
Store – book, record, compact disk, software, video or audio cassette retail 8072
Store – clothing, wearing apparel or dry goods – retail 8008
Store – clothing, wearing apparel or dry goods – wholesale 8032
Store – coffee, tea or spice – retail 8006
Store – dairy products – retail 8006
Store – delicatessen – retail 8006
Store – department – retail 8039
Store – drug – retail 8045
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Store – dry goods – retail 8008
Store – dry goods – wholesale 8032
Store – electrical hardware – wholesale or retail 8010
Store – fish, meat or poultry dealer – retail 8031
Store – fish, meat or poultry dealer – wholesale 8021
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Store – florist and drivers 8001
Store – frozen or frosted food – retail 8006
Store – fruit or vegetable – retail 8006
Store – fruit or vegetable – wholesale 8018
Store – furniture and drivers 8044
Store – grocery – retail 8006
Store – grocery – wholesale 8018
Store – hardware 8010
Store – hide or leather dealer 8105
Store – jewelry – retail or wholesale 8013
Store – leather or hide dealer 8105
Store – meat, fish or poultry dealer – wholesale 8021
Store – meat, fish or poultry – retail 8031
Store – meat, grocery and provision (combined) – retail NOC (supermarket type) 8033
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Store – vegetable or fruit – retail 8006
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Storm doors or storm sash – installation – wood or metal 5645
Stove manufacturing 3169
Stove – installation, service or repair – residential 9519
Street cleaning and drivers 9402
Street or road construction – beautification work 0042
Street or road construction – paving or repaving and drivers 5506
Street or road construction – rock excavation and drivers 5508
Street or road construction – subsurface work and drivers 5507
Street or road making machinery manufacturing 3507
Street or road sodding or beautification work 0042
Street railroads 7382
Street railroads – garage employees 8385
Stucco or plastering work – outside of buildings 5022
Stump removal operations – by specialist contractors and drivers 5507
Subway construction – assign appropriate construction or erection classifications
Sugar manufacturing – beet 2021
Sugar refining 2021
Sulphur refining – refer to home office for treatment under Chemical and Dyestuff Rating Plan
Sun dial fabrication – metal 3041
Sunflower oil manufacturing – not using solvent extraction process 4683
Sunflower oil manufacturing – using solvent extraction process 4686
Sunglasses store 8013
Super charger manufacturing 3581
Surgical dressings manufacturing 4693
Surgical instrument manufacturing 3685
Surgical or pharmaceutical goods manufacturing NOC 4693
Surveyor 8601
Suspender manufacturing 2501

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Sweeping – parking lots and streets 9402
Swimming instructors – independent – and drivers 9180
Swimming pool construction – iron or steel 5069
Swimming pool construction – not iron or steel and drivers 5223
Swimming pool maintenance – residential 9014
Swimming pool – public – operation 9015
Synthetic rubber intermediate manufacturing 4804
Synthetic rubber manufacturing 4751
Synthetic yarn manufacturing 2302
Syrup manufacturing – for carbonated beverage 4825
Syrup manufacturing – fruit – for soda fountains 2112
Syrup or molasses refining 2021
Syrup or molasses refining – blending or manufacturing 2021

T

Table and desk top manufacturing – veneered, no veneer manufacturing 2916
Table assembling – wood 2881
Table pad manufacturing – from cardboard and fabric 4307
Table tennis set manufacturing 4902
Tableware manufacturing – glass – no automatic blowing machines 4111
Tack manufacturing (nail type) 3270
Tailor shop 8017
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U

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Watermain or connection construction and drivers 6319
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NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)
NUMERICAL INDEX OF CLASSIFICATIONS

NCCI Code	Phraseology
0005■	FARM: NURSERY EMPLOYEES AND DRIVERS. Includes incidental landscape gardening. **CROSS-REF**. Farm: Tree or Shrub & Drivers.
0008■	FARM: GARDENING-MARKET OR TRUCK & DRIVERS **CROSS-REF**. Farm: Vegetable & Drivers
0016■	FARM: ORCHARD AND DRIVERS **CROSS-REF.** Turpentine Farm & Drivers – includes the incidental distillation of turpentine or resin from tree gums. Removal of stumps, logging, or lumbering, wood distillation to be separately rated.
0034■	FARM: POULTRY OR EGG PRODUCER AND DRIVERS **CROSS-REF**. Apiary & Drivers.
0035■	FARM: FLORIST AND DRIVERS. Applies to cultivating or gardening. **CROSS-REF**. Vegetable Growing – Hydroponic & Drivers.
0036■	FARM: DAIRY AND DRIVERS. Processing of raw milk received from others and manufacturing of butter, cheese and ice cream to be separately rated.
0037■	FARM: FIELD CROPS AND DRIVERS **CROSS-REF.** Farm: NOC and Drivers
0042●	LANDSCAPE GARDENING AND DRIVERS. Includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as 6217- Excavation NOC. Codes 0042 and 9102– Park NOC may be assigned to the same risk.
0050●	FARM MACHINERY OPERATION – BY CONTRACTOR – AND DRIVERS. Sales or manufacturing of merchandise, machinery or equipment to be separately rated. **CROSS-REF.** Clearing of Right-of-Way –Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Brush or Weed Control –Chemical & Drivers; Hay Bailing and Drivers.
0079■	FARM: BERRY OR VINEYARD & DRIVERS **CROSS-REF.** Farm – Berry and Drivers; Farm – Vineyard and Drivers
0083■	FARM: CATTLE OR LIVESTOCK RAISING NOC AND DRIVERS **CROSS-REF**. Artificial Insemination of Cattle: All Other Employees & Drivers; Farm: Goat Raising & Drivers; Farm: Sheep Raising & Drivers
0106●	TREE PRUNING, SPRAYING, REPAIRING - ALL OPERATIONS AND DRIVERS **CROSS-REF.** Tree Pruning, Trimming, or Spraying-All Operations & Drivers for existing Right-Of-Way-Electric, Power, Telephone, Burglar, or Fire Alarm Lines; Stump Removal Operations-by Specialist Contractor & Drivers; Tree Pruning and Removal-All Operations & Drivers-Natural Catastrophe
0113■	FARM: FISH HATCHERY AND DRIVERS
0170■	FARM: ANIMAL RAISING AND DRIVERS. Applies to fur bearing animals.
0251	IRRIGATION WORKS OPERATION AND DRIVERS. Code 0251 and the farm classifications shall not be

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assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system construction to be separately rated as 6229.

0400 COTTON COMPRESSING AND DRIVERS. Includes incidental warehouses. Codes 0400 and 0401 – Cotton Gin shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

0401 COTTON GIN OPERATION AND LOCAL MANAGERS, DRIVERS. Applies during both ginning and dormant seasons. Includes installation or repair of equipment; yard workers, weighers, seed or fuel haulers.

0917 DOMESTIC SERVICE CONTRACTOR – INSIDE. Applicable to employers furnishing employees under contract for domestic service performed inside customer's residence and includes operation of training schools.

1005 COAL MINING – SURFACE AND DRIVERS. Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

1016 COAL MINING–NOC. Including all operations above or below ground; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery; drivers, chauffeurs and their helpers.

1112 BLACK LUNG ADDITIONAL COVERAGE – UNDERGROUND COAL MINING

1115 BLACK LUNG ADDITIONAL COVERAGE – COAL MINING – SURFACE OR STRIP

1116 BLACK LUNG ADDITIONAL COVERAGE – NOT INCIDENTAL TO COAL MINING

1164 MINING NOC- NOT COAL – UNDERGROUND AND DRIVERS. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.

1165 MINING NOC- NOT COAL – SURFACE AND DRIVERS. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Codes 1165 and 1164 – Mining NOC – Underground shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

1320 OIL OR GAS LEASE OPERATOR – ALL OPERATIONS AND DRIVERS. Separately rate: Erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing; tank building; topping operations or gasoline recovery.
CROSS REF. Gas or Oil Lease Operator – Natural Gas – All Operations and Drivers – this cross reference has the same footnote as Oil or Gas Lease Operator – All Operations and Drivers.

1322● OIL OR GAS WELL – CLEANING OR SWABBING OF OLD WELLS HAVING PREVIOUSLY PRODUCED GAS OR OIL – BY CONTRACTOR – NO DRILLING – AND DRIVERS. Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to 6235 – Oil or Gas Well – Drilling or Redrilling.

1430 SMELTING, SINTERING OR REFINING – LEAD – AND DRIVERS
CROSS REF. Lead Manufacturing and Drivers – includes red or white lead.

1438 SMELTING, SINTERING OR REFINING–METALS – NOT IRON OR LEAD – NOC AND DRIVERS
CROSS REF. Blast Furnace Operation and Drivers – includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke manufacturing or the erection of furnaces to be separately rated; Calcium Carbide Manufacturing and Drivers; Magnesium Metal Manufacturing – All Operations and Drivers – milling or grinding of magnesium, metal, mining or quarrying to be separately rated; Smelting-Electric Process and Drivers – includes the manufacturing of artificial abrasives, carbon or graphite. Steel manufacturing to be separately rated.

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1452 ORE MILLING AND DRIVERS – Includes concentration or amalgamation. Codes 1452 and 1430 or 1438 – Smelting, Sintering or Refining shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Graphite Manufacturing – Not Artificial and Drivers – artificial graphite manufacturing to be rated as 1438 – Lead Manufacturing.

1463 ASPHALT WORKS AND DRIVERS – Operated by Paving Contractors–Permanent Location. Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.
CROSS REF. Coal Billet or Briquet Manufacturing and Drivers – manufacturing of by-products to be separately rated.

1472 DISTILLATION – WOOD – AND DRIVERS – Includes distillation of alcohol or manufacturing of creosote or acetates.
CROSS REF. Alcohol Manufacturing – Wood and Drivers; Charcoal Manufacturing and Drivers – includes distillation; Creosote Manufacturing and Drivers – applies to the manufacturing of creosote from wood tar.

1624 QUARRY NOC AND DRIVERS – Includes operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.
CROSS REF. Roof Slate Manufacturing or Slate Splitting and Drivers – includes quarrying, construction, repair, or maintenance of all buildings, structures or equipment; installation of machinery. Slag Digging and Crushing & Drivers.

1642 LIME MANUFACTURING – Excavation or digging, mining or quarrying to be separately rated.

1654 QUARRY – CEMENT ROCK – SURFACE AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries operated by cement manufacturers, provided that at least 75% of the stone quarried is used in the actual cement manufacturing. If more than 25% of the quarry output is used for other than cement manufacturing, such operations shall then be classified under 1624 – Quarry NOC.

1655 LIME MANUFACTURING – QUARRY – SURFACE – AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery. Applicable only to surface quarries operated by lime manufactures, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime manufacturing, such operations shall be classified under 1624- Quarry NOC.
CROSS REF. Quarry-Limestone-Surface and Drivers – this cross-reference has the same footnote as Lime Manufacturing – Quarry – Surface and Drivers

1699 ROCK WOOL MANUFACTURING – Excavation or digging, dredging, mining, or quarrying to be separately rated.

1701 CEMENT MANUFACTURING – Excavation or digging, dredging, mining or quarrying to separately rated.
CROSS REF. Plaster Mill-quarrying to be separately rated.

1710 STONE CRUSHING AND DRIVERS – No quarrying. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1710 are conducted as a separate and distinct business.

1741 FLINT OR SPAR GRINDING AND DRIVERS – Digging, mining or quarrying to be separately rated.
CROSS REF. Silica Grinding and Drivers – digging, mining or quarrying to be separately rated.

1747 EMERY WORKS AND DRIVERS – Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.
CROSS REF. Clay Milling & Drivers–digging, mining, or quarrying to be separately rated; Talc Mill and Drivers – digging, mining or quarrying to be separately rated.

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1748 ABRASIVE WHEEL MANUFACTURING AND DRIVERS – Ore milling or the manufacturing of artificial abrasives to be separately rated.

1803 STONE CUTTING OR POLISHING NOC AND DRIVERS – Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 – Quarry.
CROSS REF. Slate Milling and Drivers – no slate splitting or roofing slate manufacturing. Quarrying or mining to be separately rated. Soapstone Products Manufacturing – quarrying to be separately rated; Hone Stone Manufacturing; Oil Stone Manufacturing – the following footnote is applicable to hone or oil stone manufacturing: Quarrying to be separately rated; Flint Grinding and Drivers, Silica Grinding and Drivers, Spar Grinding and Drivers – the following footnote is applicable to flint, silica or spar grinding: Digging, mining or quarrying to be separately rated.

1852 ASBESTOS GOODS MANUFACTURING – Includes spinning or weaving.

1853 MICA GOODS MANUFACTURING AND MICA PREPARING – Mining to be separately rated.

1860 ABRASIVE PAPER OR CLOTH PREPARATION – Paper or cloth manufacturing to be separately rated.

1924 WIRE DRAWING OR CABLE MANUFACTURING – NOT IRON OR STEEL

1925 DIE CASTING MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1925 are conducted as a separate and distinct business.

2001 CRACKER MANUFACTURING

2002 MACARONI MANUFACTURING

2003 BAKERY AND DRIVERS, ROUTE SUPERVISORS
CROSS-REF. Doughnut: Manufacturing & Drivers.

2014 2014 GRAIN OR FEED MILLING
Note: Field crops such as wheat, oats, barley, rye, rice, or corn and the preparation of cereal or compound feeds for livestock is contemplated. Grain storage away from the milling plant or grain storage that is not directly connected to the plant by a piping or conveyor system to be separately rated as Code 8304-Grain Elevator Operation & Local Managers, Drivers.

2016 CEREAL OR BAR MFG.
Note: Includes the manufacturing of ready-to-eat or hot cereal from wheat, barley, rice, corn, oats, etc. The manufacturing of breakfast bars, granola bars, power bars, energy bars, diet bars, low carbohydrate (low carb) bars, etc., where the primary ingredients are the grains listed, soy-based ingredients, and naturally or chemically mixed or blended ingredients, is also included. Candy bars or chocolate bars are separately rated to Code 2041-Confection Mfg. [___]Businesses engaged in grain milling exclusively must be separately rated to Code 2014-Grain or Feed Milling.

2021 SUGAR REFINING
CROSS REF. Molasses or Syrup Refining, Blending or Manufacturing – not glucose manufacturing; Beet Sugar Manufacturing.

2039 ICE CREAM MANUFACTURING AND DRIVERS

2041 CANDY, CHOCOLATE AND CONFECTION MFG
Note: Products within this classification are defined as a sweet confection rich in sugar, artificial sweeteners and/or other sweeteners. The finished product may be sweet, sour or tart. Includes cocoa manufacturing from beans. Products include but are not limited to candy bars, chocolate bars, chewing gum, taffy, jellybeans, marzipan and mochi.

2065 MILK PRODUCTS MANUFACTURING NOC

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CROSS-REF. Condensed Milk Manufacturing; Malted Milk Manufacturing–includes dehydration of milk.

2070 CREAMERY OR DAIRY AND ROUTE SUPERVISORS, DRIVERS – Includes the manufacturing of butter or cheese and the processing of raw milk received from others. Ice cream manufacturing to be separately rated as 2039. Production of raw milk to be rated as Code 0036.
CROSS REF. Butter or Cheese Manufacturing and Route Supervisors, Drivers; Milk Bottle Exchange – All Employees and Drivers – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2070 are conducted as a separate and distinct business; Milk Depot or Milk Dealer and Route Supervisors, Drivers – includes preparation of products for distribution. Ice cream manufacturing to be separately rated as 2039.

2081 BUTCHERING – Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by the classifications are conducted as separate and distinct businesses.
CROSS REF. Slaughtering – same footnote as Butchering; Stockyard and Butchering – same footnote as Butchering.

2089 PACKING HOUSE – ALL OPERATIONS – Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2089 are conducted as a separate and distinct business.

2095 MEAT PRODUCTS MANUFACTURING NOC – Codes 2095 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.
CROSS REF. Fish Curing – applies to shore or dock work only; Sausage or Sausage Casing Manufacturing – this cross reference has the same footnote as Meat Products Manufacturing NOC.

2105 FRUIT PACKING – Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.

2110 PICKLE MANUFACTURING

2111 CANNERY NOC. Can manufacturing to be separately rated as 3220.

2112 FRUIT EVAPORATING OR PRESERVING – Includes jam, jelly or cooked fruit syrup manufacturing. No canneries. No fruit juice manufacturing. Can Manufacturing to be separately rated as 3220.

2114 OYSTER PROCESSING – Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Codes 2114 and 2111- Cannery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Clam Digging. This cross reference has the same footnote as Oyster Processing.

2121 BREWERY AND DRIVERS – Includes distributing stations.
CROSS REF. Malt House and Drivers.

2130 SPIRITUOUS LIQUOR DISTILLERY – Includes grain alcohol manufacturing. Warehousing, blending, rectifying or bottling to be separately rated as 2131 – Spirituous Liquor Bottling.
CROSS REF. Alcohol Manufacturing – Grain – All Operations.

2131 SPIRITUOUS LIQUOR BOTTLING – Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as 2130 – Spirituous Liquor Distillery.

2143 FRUIT JUICE MFG. & DRIVERS
Note: Includes incidental fruit preserving or bottling. Can manufacturing to be separately rated as 3220.
CROSS REF. Winery
Note: Applies to all operations including bottling. Distilling to be separately rated as 2130 Spirituous Liquor

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Distillery.

2156 BOTTLING–NOT CARBONATED LIQUIDS – OR SPIRITUOUS LIQUORS AND ROUTE SUPERVISORS, DRIVERS – Incudes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2156 are conducted as a separate and distinct business.

2157 BOTTLING NOC AND ROUTE SUPERVISORS, DRIVERS – Includes sign erection or repair.
CROSS REF. Carbonated Beverage Manufacturing NOC and Route Supervisors, Drivers – this cross reference has the same footnote as Bottling NOC and Route Supervisors, Drivers.

2172 CIGARETTE MANUFACTURING
CROSS REF. Cigar Manufacturing; Tobacco Manufacturing NOC – can manufacturing to be separately rated as 3220.

2174 TOBACCO REHANDLING OR WAREHOUSING

2211 COTTON BATTING, WADDING OR WASTE MANUFACTURING
CROSS REF. Shoddy Manufacturing; Wool Combing or Scouring – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2211 are conducted as a separate and distinct business.

2220 YARN OR THREAD MANUFACTURING – COTTON
CROSS REF. Carpet or Rug Manufacturing – Jute or Hemp; Cordage, Rope or Twine Manufacturing NOC; Cord or Twine Manufacturing – Cotton; Cotton Spinning and Weaving; Flax Spinning and Weaving; Hemp Spinning and Weaving; Jute Spinning and Weaving; Linen Cloth Manufacturing; Rope Manufacturing NOC; Rug Manufacturing – Jute or Hemp; Thread Manufacturing – Cotton; Twine Manufacturing – Cotton; Twine Manufacturing NOC.

2286 WOOL SPINNING AND WEAVING
CROSS REF. Yarn Manufacturing – Wool – Codes 2286 and 2220 – Yarn or Thread Manufacturing – Cotton – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

2288 FELTING MANUFACTURING

2300 PLUSH MANUFACTURING
CROSS REF. Velvet Manufacturing

2302 SILK THREAD OR YARN MANUFACTURING
CROSS REF. Silk Throwing and Weaving; Thread Manufacturing – Silk; Yarn Manufacturing – Silk.

2305 TEXTILE FIBER MANUFACTURING – SYNTHETIC – Applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers. Pyroxylin manufacturing to be separately rated as 4459.
CROSS REF. Rayon Manufacturing – Pyroxylin Manufacturing to be separately rated as 4459.

2361 HOSIERY MANUFACTURING – Yarn Manufacturing to be separately rated

2362 KNIT GOODS MANUFACTURING NOC. – Yarn Manufacturing to be separately rated.
CROSS REF. Glove or Mitten Manufacturing – Knit – same footnote as Knit Goods Manufacturing NOC.

2380 WEBBING MANUFACTURING – Jute Webbing Manufacturing to separately rated as 2220 – Jute or Hemp Spinning.
CROSS REF. Braid or Fringe Manufacturing; Net Manufacturing – not applicable to wire nets. Cordage or twine manufacturing to be separately rated.

2386 LACE MANUFACTURING

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2388 EMBROIDERY MANUFACTURING

2402 CARPET OR RUG MANUFACTURING NOC

2413 TEXTILE – BLEACHING, DYEING, MERCERIZING, FINISHING Applies to new goods. Not cleaning or dyeing of garments.
CROSS-REF. Cloth Printing: Silk Screen Process: Machinery Operations –applies to operations preliminary to or following the hand printing process.

2416 YARN DYEING OR FINISHING – No yarn or thread manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2416 are conducted as a separate and distinct business.
CROSS REF. Thread Dyeing or Finishing – same footnote as Yarn Dyeing or Finishing.

2417 CLOTH PRINTING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2417 are conducted as a separate and distinct business.

2501 CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC
CROSS REF. Awning or Tent Mfg – Shop – the installation, removal or repair of awnings or tents away from shop shall be classified to 5102-Awning Erection. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 5102-Canvas Goods Erection.; Bag or Sack Mfg – Cloth – applies to the manufacture of cotton, burlap or gunny bags or sacks; Bag Renovating – applies to the renovating or repairing of bags or sacks and includes sewing; Cloth Printing: Silk Screen Process: Hand Printing–includes drying; Collar mfg.; Cushion, Pillow or Quilt Mfg. – no mattress or box spring manufacturing; Doll Clothing or Cloth Dolls or Cloth Parts Mfg. – includes dressing of dolls; Draperies or Curtains: Mfg.–From Cloth, Paper, or Plastic–Cutting and Sewing; Feather Pillow Mfg. – no mattress or box spring mfg.; Fur Clothing Manufacturing–preparation of skins to be separately rated; Furnishing Goods Manufacturing NOC – includes wearing apparel, draperies or household furnishings from textile fabrics; Hat Mfg.; Lingerie Mfg.; Millinery Mfg. – applies to ladies' trimmed hats; Sail Making - Shop; Shirt Mfg.; Suspender Mfg. – buckle, webbing or leather parts manufacturing to be separately rated; Sign Manufacturing – Silk Screen Printing: Cloth – Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9554; Textile: Mending–applies to invisible textile weaving of wearing apparel; Toy Manufacturing: Cloth Stuffed Animals or Toys; Umbrella Mfg. – manufacturing of frames, handles or hardware to be separately rated; Window: Shade Mfg.–roller manufacturing to separately rated.

2503 DRESSMAKING OR TAILORING – CUSTOM EXCLUSIVELY – Not manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.

2534 FEATHER OR FLOWER MANUFACTURING – ARTIFICIAL
CROSS REF. Hair Goods Manufacturing – applies to products made from human hair.

2570 MATTRESS OR BOX SPRING MANUFACTURING – Includes pillow, quilt or cushion manufacturing. Separately rate the manufacturing of wire springs or excelsior.

2585 LAUNDRY NOC AND ROUTE SUPERVISORS, DRIVERS – Collecting or distributing stores, no laundering at the same location, to be rated as 8017 – Store retail NOC.
CROSS REF. Carpet Cleaning and Drivers; Diaper Service and Route Supervisors, Drivers – applies to infants' apparel laundry; Rug Cleaning and Drivers; Upholstery Cleaning and Drivers – applies to shop or outside operations.

2586 CLEANING OR DYEING AND ROUTE SUPERVISORS, DRIVERS – Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as 8017 – Store – Retail NOC

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2587◆ TOWEL OR TOILET SUPPLY CO AND ROUTE SUPERVISORS, DRIVERS – No laundry operations

2589 LAUNDRY AND DRY CLEANING STORE – RETAIL – AND ROUTE SUPERVISORS, DRIVERS – Applicable only to neighborhood-type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location, to be rated as 8017 – Store – Retail – NOC.

2600 FUR PROCESSING – PREPARING SKINS

2623 **LEATHER MFG.-INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING** – Includes processing of patent or enamel leather.

2651 SHOE STOCK MANUFACTURING – Includes counter, heel or sole cutting
CROSS REF. Shoe Findings Manufacturing – applies to the manufacturing of tongues, linings or facings

2660 BOOT OR SHOE MANUFACTURING NOC

2670 GLOVE MANUFACTURING – LEATHER OR TEXTILE – Tanning of leather or manufacturing of textile fabric to be separately rated.

2683 LUGGAGE MANUFACTURING – Applies to the manufacture of traveling bags and hand luggage. Trunk manufacturing to be separately rated as Code 2883.

2688 LEATHER GOODS MANUFACTURING NOC
CROSS REF. Leather Belting Manufacturing; Pocketbook Manufacturing – applies to the manufacturing of leather or fabric pocketbooks.

2702 LOGGING OR LUMBERING AND DRIVERS – Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as 2710 – Sawmill.
CROSS REF. Clearing of Right-of-Way–Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Tree Removal–New Right-of-Way & Drivers; Dam or Lock Construction:Timber Cutting and Removal and Drivers – includes incidental brush cutting and removal.

2710 SAWMILL – Storage and subsequent handling of processed lumber to be separately rated as 8232 – Lumberyard.
CROSS-REF. Shingle Manufacturing–Wood.

2714 VENEER MANUFACTURING

2731 PLANING OR MOLDING MILL – Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations including all drivers and their helpers shall be assigned to the appropriate yard classification, 8232. Lumberyards, building material dealers, or fuel and material dealers to be separately rated.

2735 FURNITURE STOCK MANUFACTURING
CROSS REF. Barrel Stock Manufacturing – applies to the manufacture of heads, hoops or staves. Barrel Assembly to be separately rated as 2881 – Cooperage Assembly; Last Block Manufacturing, Cooperage Stock Manufacturing – applies to the manufacture of heads, hoops or staves. Cooperage Assembly to be separately rated as 2881. Pencil Stock Manufacturing – wood.

2759 PALLET, BOX OR BOX SHOOK MANUFACTURING – WOODEN

2790 PATTERN MAKING NOC – Manufacturing of metal jigs, fixtures, or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2790 are conducted as a separate and distinct business.

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CROSS REF. Last or Shoe Form Manufacturing; Wood: Carving–by Hand or Machine.

2802 CARPENTRY – SHOP ONLY – AND DRIVERS – Codes 2802 and 2731 – Planing or Molding Mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumberyards, building material dealers or fuel and material dealers to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be rated in the appropriate yard classification, 8232.
CROSS REF. Assembled Millwork Manufacturing – Wood & Drivers; Door Manufacturing-Wood-and Drivers; Sash , Door or Assembled Millwork: Manufacturing – Wood and Drivers. The above three cross references have the same footnote as Carpentry – Shop Only. Fence: Manufacturing–Wood, Picket & Drivers; Laminated Wood Building Beams and Columns Manufacturing & Drivers; Prefabricated House Manufacturing–Wood–applicable to shop work. Installation to be separately rated.

2812 CABINET WORKS – WITH POWER MACHINERY
CROSS REF. Automobile: Trailer Manufacturing–Home Type; Sign Manufacturing: Wood – No Painting, Using Power Machinery – Codes 2812, 2881 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.

2835 BRUSH OR BROOM ASSEMBLY – Applies to assembly only with no sawing, molding or turning of backs or handles

2836 BRUSH OR BROOM MANUFACTURING NOC. – Include assembling and sawing, molding or turning of backs and handles.

2841 WOODENWARE MANUFACTURING NOC
CROSS REF. Brush or Broom Handle Manufacturing – applies only to the sawing, molding or turning of backs or handles, with no assembling; Cork Products Manufacturing; Pipe Manufacturing – Wooden, Tobacco; Shade Roller Manufacturing – Wood – includes manufacture of metal parts; Shuttle Manufacturing; Toy Manufacturing: Wood; Window: Shade Roller Manufacturing; Wood Turned Products Manufacturing NOC.

2881 FURNITURE ASSEMBLY – WOOD – FROM MANUFACTURED PARTS – Includes finishing. Codes 2881 and 2883 – Furniture Manufacturing and 2735 – Furniture Stock Manufacturing – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Barrel or Cooperage Assembly – Stock Manufacturing to be separately rated as 2735 – Cooperage Stock Manufacturing; Cabinet Works – no power woodworking machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2881 are conducted as a separate and distinct business; Coffin Manufacturing or Assembly – Wood – includes the manufacturing of metal fittings; Casket Manufacturing or Assembly – Wood. This cross reference has the same footnote as Coffin Manufacturing or Assembly – Wood; Picture Frame Assembly–No Manufacturing of Parts; Sign Manufacturing: Wood – No Painting or Using Power Machinery – Codes 2812, 2881, and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552. Venetian Blind Assembly – applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2881 are conducted as a separate and distinct business.

2883 FURNITURE MANUFACTURING – WOOD – NOC – Includes assembling and finishing.
CROSS REF. Billiard Table Manufacturing – includes installation; Cabinet Manufacturing for Audio or Visual Device – includes installation of components; Piano Case Manufacturing – Codes 2883 and 2923 – Piano Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses; Trunk Manufacturing – metal frames or fittings to

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be separately rated.

2913 RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MANUFACTURING – Includes upholstering.

2915 VENEER PRODUCTS MANUFACTURING – Includes veneer manufacturing
CROSS REF. Plywood Manufacturing–includes Veneer Manufacturing.

2916 VENEER PRODUCTS MANUFACTURING – NO VENEER MANUFACTURING
CROSS REF. Plywood Manufacturing: No Veneer Manufacturing

2923 PIANO MANUFACTURING – Includes assembling or finishing operations, and manufacturing of the piano action. Also applies to player pianos.
CROSS REF. Musical Instrument Manufacturing – Wood – NOC; Organ Building and Installation.

2942 PENCIL, PENHOLDER OR CRAYON MANUFACTURING

2960 WOOD PRESERVING AND DRIVERS – Includes yard or incidental woodworking operations.
CROSS REF. – Tie, Post or Pole Yard and Drivers – includes preserving operations. Codes 2960 and 8232 – Lumberyard or 2702 – Logging or Lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3004 IRON OR STEEL: MANUFACTURING: STEELMAKING – AND DRIVERS – Applies to electric or open hearth furnaces, Bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke manufacturing to be separately rated.

3018 IRON OR STEEL: MANUFACTURING: ROLLING MILL AND DRIVERS – Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate: steel making, blast furnace operation, coke manufacturing. Not applicable to rolling mills in plants operating open hearth, Bessemer, electric or crucible steel furnaces.

3022 PIPE OR TUBE MANUFACTURING -NOC AND DRIVERS

3027 ROLLING MILL NOC AND DRIVERS – Applicable to brass, copper or other soft metals. Not copper-coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.
CROSS REF. – Lead Works & Drivers–includes sheet, pipe or shot. Smelting to be separately rated; Pipe or Tube Manufacturing–Lead & drivers–smelting to be separately rated.

3028 PIPE OR TUBE MANUFACTURING – IRON OR STEEL AND DRIVERS – Iron or steel making to be separately rated. Soil pipe foundries shall be rated as 3081 – Foundry – Ferrous NOC.

3030 IRON OR STEEL – FABRICATION – IRON OR STEEL WORKS – SHOP – STRUCTURAL AND DRIVERS – Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.

3040 IRON OR STEEL – FABRICATION – IRON WORKS – SHOP – ORNAMENTAL AND DRIVERS – Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.

3041 IRON OR STEEL – FABRICATION – IRON WORKS – SHOP – DECORATIVE OR ARTISTIC AND FOUNDRIES, DRIVERS – Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Codes 3041 and 3040 – Iron Works shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3042 ELEVATOR OR ESCALATOR MANUFACTURING

3064 SIGN MANUFACTURING – METAL OR NEON. Sign installation, maintenance, repair, removal or replace-

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ment away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552.
CROSS REF. Silk Screen Printing: Metal – Codes 2501, 3064 and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.

3066 SHEET METAL WORK-SHOP
CROSS REF. Coppersmith – Shop; Door, Door Frame or Sash Manufacturing – Wood – Metal Covered

3076 FIREPROOF EQUIPMENT MANUFACTURING – Includes metal furniture, filing equipment and incidental woodworking. Separately rate – manufacturing of fireproof doors or shutters which are wood, covered with metal, or structural or reinforcing materials.
CROSS REF. Airplane: Subassemblies Manufacturing–Metal–includes the manufacture of cowling, wings, tabs, and ailerons. Codes 3076 and 3830–Airplane Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses; Bedstead Manufacturing or Assembly – Metal; Casket or Coffin Manufacturing or Assembly – Metal; Fireproof Equipment Manufacturing; Furniture Manufacturing – Metal; Soda Water Fountain or Apparatus Manufacturing; Jalousie or Jalousie Screen: Manufacturing; Refrigerator Manufacturing – Metal – Domestic or Commercial: 3179 – manufacturing or assembling the refrigerating unit, 3076 – all other operations.

3081 FOUNDRY – FERROUS – NOC
CROSS REF. Enameled Ironware Manufacturing

3082 FOUNDRY – STEEL CASTINGS
CROSS REF. Car Wheel Manufacturing – Railroad

3085 FOUNDRY – NON-FERROUS

3110 FORGING WORK – DROP OR MACHINE – Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 – Machine shop
CROSS REF. Chain Manufacturing – Forged; Tool Manufacturing – Drop or Machine Forged – NOC; Forging – includes trimming.

3111 BLACKSMITH – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.
CROSS REF. Pipe Bending and Cutting – this cross reference has the same footnote as Blacksmith.

3113 TOOL MANUFACTURING – NOT DROP OR MACHINE FORGED – NOC

3114 TOOL MANUFACTURING – DROP OR MACHINE FORGED – NOC – MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS

3118 SAW MANUFACTURING
CROSS REF. File Manufacturing; Saw–Sharpening.

3119 NEEDLE MANUFACTURING
CROSS REF. Pen Point Manufacturing

3122 CUTLERY Manufacturing NOC
CROSS REF. Razor Manufacturing NOC.

3126 TOOL MFG. – AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL

3131 BUTTON OR FASTENER MANUFACTURING -METAL
CROSS REF. Zipper Manufacturing

3132 NUT OR BOLT MANUFACTURING – Steel making or rolling mills to be separately rated.

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CROSS REF. Spike Manufacturing – steel making or rolling mills to be separately rated.

3145 SCREW MANUFACTURING
CROSS REF. Automatic Screw Machine Products Manufacturing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3145 are conducted as a separate and distinct business.

3146 HARDWARE MANUFACTURING NOC
CROSS REF. Horseshoe Manufacturing – steel making or rolling mills to be separately rated; Skate Manufacturing

3169 STOVE MANUFACTURING

3175 RADIATOR OR HEATER MANUFACTURING – Applies to cast-iron radiators or heaters

3179 ELECTRICAL APPARATUS MANUFACTURING NOC – Includes electrical fixtures or appliances. Codes 3179 and 3643 – Electric Power or Transmission Equipment Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate an distinct businesses.
CROSS REF. Refrigerator Manufacturing – Metal – Domestic or Commercial: 3179 – manufacturing or assembling the refrigerating unit, 3076 – all other operations.

3180 ELECTRIC OR GAS LIGHTING FIXTURES MANUFACTURING – Codes 3180 and 3643 – Electric Power or Transmission Equipment Manufacturing or 3179 – Electrical Apparatus Manufacturing NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3188 PLUMBERS' SUPPLIES MANUFACTURING NOC – Not applicable to any risk whose operations are substantially described by other classifications in this manual.

3220 CAN MANUFACTURING

3223 LAMP OR PORTABLE LANTERN MANUFACTURING – Shall not be assigned to a risk engaged in the operations described by another classification unless the operations subject to Code 3223 are conducted as a separate and distinct business.

3224 ENAMEL WARE MFG.
CROSS REF. Agate Ware Manufacturing

3227 ALUMINUM WARE MANUFACTURING – Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to separately rated.

3240 WIRE ROPE MANUFACTURING – IRON OR STEEL – No wire drawing.
CROSS REF. Cable Manufacturing – Iron or Steel – no wire drawing. Manufacturing of insulated electrical cable to be separately rated as 4470 – Cable Manufacturing.

3241 WIRE DRAWING – IRON OR STEEL – Includes wire rope or cable manufacturing.

3255 WIRE CLOTH MANUFACTURING – Wire drawing to be separately rated as 1924 or 3241.

3257 WIRE GOODS MANUFACTURING NOC – Wire drawing to be separately rated as 1924 or 3241.
CROSS REF. Chain Manufacturing: Formed or Welded–applies to risks manufacturing chains from wire; Fence Manufacturing – Wire.

3270 EYELET MANUFACTURING
CROSS REF. Nail Manufacturing – steel making or rolling mills to be separately rated; Pin Manufacturing; Razor Manufacturing – Safety; Tack Mfg.

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3300 BED SPRING OR WIRE MATTRESS MANUFACTURING – Box spring manufacturing to be separately rated as 2570.

3303 SPRING MANUFACTURING – Not wire springs. The manufacturing of wire springs shall be rated as 3257 – Wire Goods Manufacturing.

3307 HEAT-TREATING-METAL – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3307 are conducted as a separate and distinct business.

3315 BRASS OR COPPER GOODS MANUFACTURING
CROSS REF. Explosives or Ammunition Manufacturing – Cartridge or Shell Case Manufacturing – Metal – insertion of percussion caps or primers, loading or testing with explosives to be separately rated.

3334 TIN FOIL MANUFACTURING

3336 TYPE FOUNDRY
CROSS REF. Castings Manufacturing–Metal–Lost Wax Process.

3365● WELDING OR CUTTING NOC AND DRIVERS –Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification. An exception exists in that work under air pressure shall be rated as 6252 – Shaft Sinking or 6260 – Tunneling; work in connection with demolition jobs shall be rated as wrecking; work in connection with iron or steel erection shall be so rated; work in connection with oil or gas pipeline construction shall be rated as 6233 – Oil or Gas Pipeline Construction.

3372 ELECTROPLATING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.
CROSS REF. Detinning – includes incidental manufacturing of tin or tin compounds; Metal: Finishing.

3373 GALVANIZING OR TINNING – NOT ELECTROLYTIC – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3373 are conducted as a separate and distinct business.

3383 JEWELRY MANUFACTURING
CROSS REF. Gold Leaf Manufacturing; Silverware Manufacturing; Watchcase Manufacturing; Musical Instrument Manufacturing – Metal NOC.

3385 WATCH MANUFACTURING – Watch case manufacturing to be separately rated as 3383.
CROSS REF. Clock Manufacturing.

3400 METAL STAMPED GOODS MANUFACTURING – NOC AND METAL STAMPING MFG – NOC.
CROSS REF. Metal Stamping Manufacturing – applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets and waste baskets.

3507 CONSTRUCTION OR AGRICULTURAL MACHINERY MANUFACTURING
CROSS REF – Cotton Gin Machine Manufacturing; Dredge, Steam Shovel or Construction Machinery Manufacturing NOC; Locomotive Works; Mining or Ore Milling Machinery Manufacturing; Power Plow or Traction Engine Manufacturing; Road or Street Making Machinery Manufacturing; Safe Manufacturing or Repairing; Tractor Manufacturing–Caterpillar Type.

3515 TEXTILE MACHINERY MANUFACTURING
CROSS REF. Loom Harness or Reed Manufacturing

3548 PRINTING OR BOOKBINDING MACHINE MANUFACTURING
CROSS REF. Arms Manufacturing NOC – steel making, forging, shell manufacturing or shell loading to be separately rated.

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3559 CONFECTION MACHINE MANUFACTURING

3574 COMPUTING, RECORDING OR OFFICE MACHINE MANUFACTURING NOC
CROSS REF. Air pressure or Steam Gauge Manufacturing; Arms Manufacturing – Small-applies to arms .50 caliber or under. Cartridge manufacturing or cartridge loading to be separately rated – see EXPLOSIVES; Cash Register Manufacturing; Explosives or Ammunition Manufacturing: Cartridge Manufacturing or Assembly- Small Arms- includes manufacturing of components, other than cartridge case manufacturing, mixing of fulminate, charging or loading. Explosives or fulminate manufacturing to be separately rated; Gas Meter Manufacturing; Sewing Machine Manufacturing; Sewing Machines–Commercial: Repairing and Rebuilding Sewing Machines, Cutters, and Parts in Shop; Slot Machine Manufacturing–vending machine manufacturing to be separately rated; Speedometer or Taximeter Manufacturing; Typewriter Manufacturing.

3581 FUEL INJECTION DEVICE MANUFACTURING – Includes the manufacture of devices used in vehicles or other equipment to monitor, meter, or distribute fuel such as but not limited to carburetors, fuel pumps, super chargers, turbor chargers and throttle bodies.

3612 PUMP MANUFACTURING – Foundry operations to be separately rated.
CROSS REF. Engine Manufacturing NOC – foundry operations to be separately rated.

3620 BOILERMAKING
CROSS REF. Military Tank Hull Manufacturing or Assembly – includes armor plate cutting, forming or heat-treating. Steel manufacturing or foundries to be separately rated. Tank Building – metal – Shop.

3629 PRECISION MACHINED PARTS MANUFACTURING NOC – Applies only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001 inches or closer. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3629 are conducted as a separate and distinct business.

3632 MACHINE SHOP NOC. Foundry operations to be separately rated.
CROSS REF. Automotive: Machine Shop– no work on vehicles. Applies to operations involving the repair of parts that have been removed from the vehicle by others. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3632 are conducted as a separate and distinct business; Explosives or Ammunition Manufacturing: Projectile or Shell Manufacturing – includes incidental "Nosing In" – not cartridge or shell case manufacturing. Forging or casting of shapes or loading or testing with explosives to be separately rated; Tool Sharpening–Industrial Tools.

3634 VALVE MANUFACTURING
CROSS REF. Automatic Sprinkler Head Manufacturing; Sprinkler Head Manufacturing – applies to automatic sprinklers; Water Meter Manufacturing.

3635 GEAR MANUFACTURING OR GRINDING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3635 are conducted as a separate and distinct business.

3638 BALL OR ROLLER BEARING MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3638 are conducted as a separate and distinct business.

3642 BATTERY MANUFACTURING – DRY

3643 ELECTRIC POWER OR TRANSMISSION EQUIPMENT MANUFACTURING – Includes the manufacturing or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.
CROSS REF. Sewing Machines–Commercial: Repairing and Rebuilding Electric Motors.

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3647 BATTERY MANUFACTURING – STORAGE

3648 AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MANUFACTURING NOC

3681 TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MANUFACTURING NOC
CROSS REF. Electrical Cord Set, Radio or Ignition Harness Assembly.

3685 INSTRUMENT MANUFACTURING NOC -Applies to professional or scientific instruments.
CROSS REF. Thermometer Manufacturing

3719● OIL STILL ERECTION OR REPAIR – Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units, chimney construction, and pile driving.

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

3726● BOILER INSTALLATION OR REPAIR – STEAM – Includes the construction or repair of foundations.
CROSS REF. Boiler Scaling – shall not be assigned at a single job or location to a risk engaged in operations described by another classification; Cleaning: Tanks or Tank Cars; Tank Erection or Repair – Metal – Within Buildings Exclusively – includes construction or repair of foundations.

3803 AUTOMOBILE WHEEL MANUFACTURING – METAL – NOT CAST

3807 AUTOMOBILE RADIATOR MANUFACTURING – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3807 are conducted as a separate and distinct business.

3808 AUTOMOBILE MANUFACTURING OR ASSEMBLY
CROSS REF. Carriage or Wagon Manufacturing or Assembly – baby carriage manufacturing to be separately rated as 3865.

3821◆ AUTOMOBILE RECYCLING AND DRIVERS
Note: Includes the dismantling, salvaging or junking of parts. Store employees who do not engage in other operations and have no yard exposure are assigned to Code 8046.

3822 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MANUFACTURING – DIE-PRESSED STEEL – Includes bus, truck or trailer body repair or service. Codes 3822 and 3808 – Automobile Manufacturing shall not be

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assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3824 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MANUFACTURING – NOC – Includes bus, truck or trailer body repair or service – Codes 3824 and 3808 – Automobile Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

3826 AIRCRAFT ENGINE MANUFACTURING

3827 AUTOMOBILE ENGINE MANUFACTURING

3830 AIRPLANE MANUFACTURING

3851 MOTORCYCLE MANUFACTURING OR ASSEMBLY

3865 BABY CARRIAGE MANUFACTURING
CROSS REF. Bicycle Manufacturing or Assembly

3881 CAR MANUFACTURING – RAILROAD AND DRIVERS

4000 SAND OR GRAVEL DIGGING AND DRIVERS – Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.
CROSS REF. Clay or Shale Digging and Drivers has the same footnote as Sand or Gravel Digging and Drivers.

4021 BRICK OR CLAY PRODUCTS MANUFACTURING NOC AND DRIVERS – Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.
CROSS REF. The following cross reference has the same footnote as Brick or Clay Products Manufacturing – NOC and Drivers – Earthenware or Tile Manufacturing NOC and Drivers.

4024 REFRACTORY PRODUCTS MANUFACTURING AND DRIVERS – Includes the manufacturing of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.
CROSS REF. Brick Manufacturing – Fire or Enameled and Drivers – applicable only to the manufacturing of bricks from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.

4034 CONCRETE PRODUCTS MANUFACTURING AND DRIVERS -Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.

4036 PLASTER BOARD OR PLASTER BLOCK MANUFACTURING AND DRIVERS – Quarrying, crushing or grinding to be separately rated as 1624 – Quarry NOC.
CROSS REF. Plaster Mixing and Drivers – no crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4036 are conducted as a separate and distinct business; Staff Mixing and Drivers-this cross reference has the same footnote as plaster mixing and drivers.

4038 PLASTER STATUARY OR ORNAMENT MANUFACTURING – Applies to papier-mache´ plaster forms.

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CROSS REF. Dress Form Manufacturing – applies to papier-mache´ or plaster forms.

4053 POTTERY MANUFACTURING – CHINA OR TABLEWARE – Mining, quarrying or clay digging to be separately rated.
CROSS REF. Terra-Cotta Manufacturing – applies to decorative or architectural terra-cotta. Mining, quarrying or clay digging to be separately rated.

4061 POTTERY MANUFACTURING – EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST – Codes 4061 and 4062 – Pottery Manufacturing – Porcelain Ware Press Forming shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mining, quarrying or clay digging to be separately rated.

4062 POTTERY MANUFACTURING – PORCELAIN WARE – MECHANICAL PRESS FORMING – Mining, quarrying or clay digging to be separately rated.

4101 GLASS MANUFACTURING – AND DRIVERS – Includes the manufacturing of blown sheet window, polished plate, ribbed, rolled, colored, figured or wire glass. Digging or quarrying to be separately rated.

4111 GLASSWARE MANUFACTURING – NO AUTOMATIC BLOWING MACHINES – Digging or quarrying to be separately rated.

4112 INCANDESCENT LAMP MANUFACTURING

4113 GLASS MANUFACTURING – CUT

4114 GLASSWARE MANUFACTURING NOC – Digging or quarrying to be separately rated.

4130 GLASS MERCHANT – Includes bending, grinding, beveling or silvering of plate glass.

4131 MIRROR MANUFACTURING – Codes 4131 and 4130 – Glass Merchant shall not be assigned to the same risk unless the operations described by these classifications are conducted as separately and distinct businesses. Manufacturing of glass, frames, backs or handles to be separately rated.

4133 CATHEDRAL OR ART GLASS WINDOW MANUFACTURING – Includes glass manufacturing
CROSS REF. Glass Window Manufacturing – Stained – includes glass manufacturing.

4150 OPTICAL GOODS MANUFACTURING NOC
CROSS REF. – Computer Chip Manufacturing; Lens Manufacturing – Ground

4206 PULP MANUFACTURING – GROUND WOOD PROCESS – Logging or lumbering to be separately rated.

4207 PULP MANUFACTURING – CHEMICAL PROCESS – Logging or lumbering to separately rated.

4239 PAPER MFG. – Includes card, bristol, paper, straw, fiber or leather board. Refer to Code 4206 or 4207 for pulp mfg.
CROSS REF. Particleboard Manufacturing

4240 BOX MANUFACTURING – SET UP PAPER – Paper or paperboard manufacturing to be separately rated.

4243 BOX MANUFACTURING – FOLDING PAPER – NOC –Paper or paperboard manufacturing to be separately rated.

4244 CORRUGATED OR FIBERBOARD CONTAINER MANUFACTURING – Includes corrugating or laminating of paper. Paper or paperboard manufacturing to be separately rated.

4250 PAPER COATING – Not building, roofing paper or felt preparation.
CROSS REF. Paper Corrugating or Laminating . Codes 4250 and 4244 – Corrugated or Fiberboard Con-

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tainer Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as a separate and distinct business. Paper manufacturing to be separately rated as 4239; Paper Crepeing. Paper Manufacturing to be separately rated as 4239; Paper Oiling, Paraffining, Parchmentizing or Waxing – this cross reference has the same footnote as Paper Crepeing.

4251 STATIONERY MANUFACTURING – Manufacturing of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4251 are conducted as a separate and distinct business.
CROSS REF. Carbon Paper or Typewriter Ribbon Manufacturing – paper manufacturing to be separately rated as 4239; Inked Ribbon Preparation – this cross reference has the same footnote as Carbon Paper or Typewriter Ribbon Manufacturing; Loose Leaf Ledger or Notebook Manufacturing – manufacturing of metal rings, posts, screws, separators or fitting to be separately rated.

4263 FIBER GOODS MANUFACTURING – Fiberboard manufacturing to be separately rated as 4239 – Paper Manufacturing.

4273 BAG MANUFACTURING – PLASTIC OR PAPER – Paper or plastic manufacturing to be separately rated.

4279 PAPER GOODS MANUFACTURING – NOC – Paper manufacturing to be separately rated as 4239.
CROSS REF. – Match Manufacturing – lumbering operations to be separately rated as 2702 – Logging or Lumbering. Wallpaper Manufacturing – includes designing, printing or finishing. Paper Manufacturing to be separately rated as 4239.

4282 DRESS PATTERN MANUFACTURING – PAPER – Includes designers, drafting employees, cutters. Magazine printing to be separately rated as 4299 – Printing.
CROSS REF. Boot or Shoe Pattern Manufacturing – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4282 are conducted as a separate and distinct business; Music Roll Manufacturing – Perforated Paper – paper manufacturing to be separately rated as 4239.

4283 BUILDING OR ROOFING PAPER OR FELT PREPARATION – NO INSTALLATION – Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operations. Paper or felt manufacturing to be separately rated.

4299 PRINTING – Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 – Clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 – Salespersons.
CROSS REF. Electrotyping; Lithographing – this cross-reference has the same footnote as Printing; Playing Card Manufacturing – paper or cardboard manufacturing to be separately rated as 4239; Rubber Stamp Manufacturing or Assembly – manufacturing of frames, backs or handles to be separately rated; Sign Manufacturing: Plastic or Vinyl Computer-Generated Letters or Graphics: No Painting or Using Power Machinery –includes designing and cutting letters or graphics and mounting on premanufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming or molding of mounting services. Codes 4299 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Codes 9521, 9545, 9549 or 9552; Silk Screen Printing: Paper or Posterboard, Plastic or Wood – Codes 2501, 3064, and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Codes 9521, 9545, 9549, or 9552.

4304 NEWSPAPER PUBLISHING – Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 – Clerical. Reporters, advertising or circulation to be separately rated as 8742 – Salespersons. Newscarriers shall be assigned to the governing classification of the risk by which they are employed, except that newscarriers using motor vehicles or bicycles in connection with their operations shall be separately rated as 7380 Drivers.

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4307 BOOKBINDING

4351 PHOTOENGRAVING

4352 ENGRAVING
CROSS REF. China Decorating–By Hand.

4360 MOTION PICTURE – DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS. Marketing of the product through film exchanges at locations other than the studio to be separately rated as 4362- Motion picture – Film Exchange.

4361 PHOTOGRAPHER – ALL EMPLOYEES AND CLERICAL, SALESPERSONS, DRIVERS – Includes incidental retail store and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.
CROSS REF. Film Print Shops–All Employees & Clerical, Salespersons, Drivers–includes developing and printing of film.

4362◆ MOTION PICTURE – FILM EXCHANGE AND PROJECTION ROOMS, CLERICAL – Applies to film exchanges not located at motion picture studios.
CROSS REF. Film Exchange and Clerical – includes projection rooms. Film exchanges located at motion picture studios to be separately rated as 4360-Motion Picture.

4410 RUBBER GOODS MANUFACTURING NOC
CROSS REF. Boot or Shoe Manufacturing – Rubber – includes combined rubber and fabric boots or shoes; Rubber Reclaiming

4420 RUBBER TIRE MANUFACTURING. Tire recapping to be separately rated.

4431 MAGNETIC AND OPTICAL MEDIA MFG. – Includes audio or visual recording media mfg. and recording tape or disk mfg.
CROSS REF. Phonograph Record Mfg.

4432 PEN MANUFACTURING – includes the manufacture of all types of handwriting implements that use ink or similar fluids.
CROSS REF. Pen Manufacturing – Fountain or Ball-point; Pencil Manufacturing – Mechanical.

4439 LACQUER OR SPIRIT VARNISH MANUFACTURING -Includes mixing of thinners or solvents but no nitrocellulose manufacturing. Assign risks engaged in the manufacturing of nitrocellulose, thinners or solvents to the appropriate chemical Code 4828 or 4829.

4452 PLASTICS MANUFACTURING – FABRICATED PRODUCTS NOC – Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Bone or Ivory Goods Manufacturing; Horn Goods Manufacturing; Fabricated Products Manufacturing – applies to the manufacturing of horn goods by such operations as machining, bending, buffing or polishing.

4459 PLASTICS MANUFACTURING – SHEETS, RODS, OR TUBES – Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Pyroxylin Manufacturing – applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the manufacturing of explosives to be separately rated.

4470 CABLE MANUFACTURING – INSULATED ELECTRICAL – Wire drawing to be separately rated as 1924 or

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3241.
CROSS REF. Wire Insulating or Covering – includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.

4484 PLASTICS MANUFACTURING – MOLDED PRODUCTS NOC – Applicable to the manufacturing of plastic goods by injection or compression molding. Includes die making and all machining, finishing, assembling and forming operations in connection with the molded products. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.
CROSS REF. Button Manufacturing NOC; Doll or Doll Parts Manufacturing or Assembly – manufacturing of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.

4493 FABRIC COATING OR IMPREGNATING NOC – Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber
CROSS REF. Leather Manufacturing – Imitation; Linoleum Manufacturing; Oil Cloth Manufacturing

4511 ANALYTICAL CHEMIST – Includes laboratory and outside employees. Shall not be assigned to risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.
CROSS REF. Assaying – this cross reference has the same footnote as Analytical Chemist.

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

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

4561 VARNISH MANUFACTURING – OLEO – RESINOUS – Manufacturing of solvents, spirit varnishes, lacquers or dopes to be separately rated.

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

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

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

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

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

4635 OXYGEN OR HYDROGEN MANUFACTURING AND DRIVERS – Includes tank charging.
CROSS REF. Acetylene Gas Manufacturing and Drivers – includes tank charging; Carbonic Acid Gas Manufacturing and Drivers – includes tank charging.

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

4665 RENDERING WORKS NOC AND DRIVERS – No garbage reduction. Codes 4665 and 4583 Fertilizer Manufacturing or 2089 Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

4670 COTTONSEED OIL MANUFACTURING – MECHANICAL AND DRIVERS – Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers.
CROSS REF. Cottonseed Oil Manufacturing – Solvent and Drivers – this cross reference has the same footnote as Cottonseed Oil Manufacturing – Mechanical and Drivers.

4683 OIL MANUFACTURING – VEGETABLE- NOC
CROSS REF. Cottonseed Oil Refining – Cottonseed Oil Manufacturing to be separately rated as 4670; Lard Refining – codes 4683 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

4686 OIL MANUFACTURING – VEGETABLE – SOLVENT EXTRACTION PROCESS. Manufacturing of cottonseed oil to be separately rated as 4670.

4692 DENTAL LABORATORY

4693 PHARMACEUTICAL OR SURGICAL GOODS MANUFACTURING NOC

4703 CORN PRODUCTS MANUFACTURING
CROSS REF. – Dextrine Manufacturing; Starch Manufacturing

4717 BUTTER SUBSTITUTE MANUFACTURING – codes 4717 and 2089 – Packinghouse shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

4720 SOAP OR SYNTHETIC DETERGENT MANUFACTURING – Contemplates the manufacturing of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.

4740 OIL REFINING – PETROLEUM – AND DRIVERS Oil producing to be separately rated.
CROSS REF – Gasoline Recovery and Drivers – applies to recovery from casing head or natural gas.

4741 ASPHALT OR TAR DISTILLING OR REFINING AND DRIVERS – Includes the manufacturing of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper manufacturing or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.

4751 SYNTHETIC RUBBER MANUFACTURING – Synthetic rubber intermediate manufacturing to be separately rated as 4829.

4771 EXPLOSIVES OR AMMUNITION MANUFACTURING: NOC & DRIVERS. Includes the following operations whether conducted by individual enterprises or as combined multiple enterprises: bag loading – propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge charg-

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ing or loading; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine, or grenade loading; projectile or shell manufacturing; shell case loading and smokeless powder manufacturing – single base.

4777 EXPLOSIVES DISTRIBUTORS AND DRIVERS – Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives manufacturing.
CROSS REF. Blasting Agents – Preparation or Distribution and Drivers – includes distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives manufacturing.

4825 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MANUFACTURING – Includes Manufacturing of Ingredients – Codes 4825 and 4611 – Drug, Medicine or Pharmaceutical Preparation – No manufacturing of ingredients – shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Manufacturing of metal containers to be separately rated as 3220-Can manufacturing.
CROSS REF. – Essential Oils Manufacturing & Distillation; Extract Manufacturing–applies to dyewood, licorice tanning perfumery, medicinal or flavoring extract manufacturing. Includes distillation of essential oils; Licorice Extract Manufacturing

4828 CHEMICAL BLENDING OR MIXING NOC – ALL OPERATIONS AND DRIVERS – shall not be assigned to a risk engaged in the manufacture of chemicals.

4829 CHEMICAL MANUFACTURING NOC – ALL OPERATIONS AND DRIVERS – INCLUDES BLENDING OR MIXING. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.
CROSS REF. Acid Manufacturing; Ammonia Manufacturing; Ammonium Nitrate Manufacturing – includes dehydration and graining; Synthetic Rubber: Intermediate Manufacturing – oil refining, gasoline recovery, acetylene gas manufacturing, and alcohol manufacturing to be separately rated; Vitriol Manufacturing.

4902 SPORTING GOODS MANUFACTURING NOC
CROSS REF. Fishing Rod and Tackle Manufacturing; Golf: Clubs–Manufacturing or Assembling; Harness or Saddle Manufacturing; Whip Manufacturing.

4923 PHOTOGRAPHIC SUPPLIES MFG. – Chemical manufacturing plants or manufacturers of non–safety film to be separately rated.

5020● CEILING INSTALLATION – SUSPENDED ACOUSTICAL GRID TYPE – Insulation work separately rated.

5022● **MASONRY NOC**
CROSS REF – Fireplace Construction; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers –
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs
5403-wooden buildings or structures including those designed for dwelling occupancy;
Plastering or Stucco Work–On Outside of Buildings; Silo Erection: Masonry or Tile; Wrecking Buildings or Structures – Not Marine – All operations – Masonry Buildings or Structures – includes salespersons and clerical at wrecking site.

5037● PAINTING – METAL STRUCTURES – OVER TWO STORIES IN HEIGHT AND DRIVERS – Includes shop operations. The painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash to be separately rated as 5474 – Painting NOC.

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CROSS REF. Painting – Metal Bridges and Shop Operations and Drivers.

5040● IRON OR STEEL – ERECTION – FRAME STRUCTURES
CROSS REF. Iron or Steel Erection – Metal Bridges; Iron or Sheet Erection – Iron – Exterior – includes work on balconies, fire escapes, staircases, fireproof shutters; Iron or Steel, Erection – Radio, Television or Water Towers, Smokestacks or Gas Holders.

5057● IRON OR STEEL – ERECTION NOC
CROSS REF. Derrick or Oil Rig Erecting or Dismantling – All Operations – Metal – 5057, Wood – 5403. The foregoing two classes include the construction of foundations or structures and the installation of equipment.; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs
5403-wooden buildings or structures including those designed for dwelling occupancy;
Scaffolding - Scaffold installation, repair or removal –built up from the ground–not suspended or swinging type. Concrete or cement distributing towers installation, repair or removal. Erection, repair or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.; Vault Construction or Installation – applies to fire or burglarproof vaults; Wrecking Building or Structures – Not Marine – All Operations – Iron or Steel Buildings or Structures - includes salespersons and clerical at wrecking site.

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

5069● IRON OR STEEL – ERECTION – CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT
CROSS REF. Military Reservation Construction:
1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel – Carpentry – 5651; Concrete Construction – Not Monolithic Concrete Construction – 5215; Iron or Steel Erection – Not Over Two Stores in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

5102● DOOR, DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED. Installation of storm doors or storm sash to be separately rated as 5645 Carpentry. Overhead door installation to be separately rated as 3724 – Millwright Work.
CROSS REF. Awning Manufacturing and Erection–Metal: Erection by an Insured Engaged in the Erection of Canvas Products; Awning, Tent or Canvas Goods Erection, Removal or Repair – applies to operations away from the shop; Decorating – applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations; Draperies or Curtains: Installation in Public Buildings NOC; Iron or Steel – Door or Sash Erection – Metal; Iron or Steel – Iron, Brass or Bronze Erection – Decorative or Artistic; Iron or Steel; Iron, Brass or Bronze Erection – Non- Structural – Interior.

5146● FURNITURE OR FIXTURES INSTALLATION – PORTABLE -NOC. Applies to installation in offices or stores.
CROSS REF. Modular Partition or Workstation Installation: Partition Installation–Metal

5160● ELEVATOR ERECTION OR REPAIR

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

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

5188● AUTOMATIC SPRINKLER INSTALLATION AND DRIVERS
CROSS REF. Sprinkler Installation and Drivers – applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.

5190● ELECTRICAL WIRING – WITHIN BUILDINGS AND DRIVERS – Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724 – Electrical Apparatus Installation.
CROSS REF. Air-Conditioning Systems: Non-Portable: Cleaning, Oiling or Adjusting & Drivers – installation, dismantling or overhauling of compressors to be separately rated; Cable Installation & Drivers – applies to cable installation in conduits or subways. Conduit Construction to be separately rated as 6325; Refrigeration: Commercial: Cleaning, Oiling, or Adjusting & Drivers; Satellite Dish Installation: Applies to Ground or Roof Mounted Installations: Auxiliary Wiring Within Buildings & Drivers; Sewing Machine Manufacturing: Sewing Machines–Commercial: Electrical Wiring–Away from Shop & Drivers.

5191 OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR. Includes shop. Manufacturing operations to be separately rated.
CROSS REF. – Computer Device Installation, Inspection, Service or Repair – includes shop operations. Computer Manufacturing to be separately rated; Piano Tuning – Away from Shop; Scales: Counter Type –Installation or Adjustment; X-Ray Equipment–Installation, Service & Repair.

5192 VENDING OR COIN OPERATED MACHINES – INSTALLATION, SERVICE OR REPAIR AND SALESPERSONS, DRIVERS – Includes storage, shop and outside operations.
CROSS REF. Coffee: Service Companies–All Operations & Salespersons, Drivers–applies to the sale and delivery of coffee, tea, hot chocolate mixes, dehydrated soups, etc. to business establishments and the installation, service or repair of coffeemakers and similar equipment. Includes storage, shop and outside operations. Catering operations to be separately rated; Parking Meter Installation, Service, or Repair & Salespersons, Drivers; Pinball Machine–Installation, Service, or Repair & Salespersons, Drivers; Scales–Installation or Adjustment: Coin Operated Type & Salespersons, Drivers: Video Game–Installation, Service, or Repair & Salespersons, Drivers.

5213● CONCRETE CONSTRUCTION NOC – Includes foundations or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons, or cofferdams to be separately rated. Codes 5222- Concrete Construction in Connection with Bridges and Culverts; and 5506 and 5507 – Street or Road Construction – shall not be assigned at the same job or location to which Code 5213 applies.
CROSS REF. Cleaning or Renovating Building Exteriors & Drivers; Concrete: Construction–Private Residences–Monolithic; Guniting – Not Chimneys – All Operations – guniting on chimneys to be separately rated as 5222 – Chimney Construction; Satellite Dish Installation: Applies to Ground or Roof-Mounted Installations: Installation of Concrete Mounting Pad; Silo Erection: Concrete; Silo Erection: Precast Concrete Staves; Wrecking: Building or Structures – Not Marine – All Operations – includes salespersons and clerical at wrecking site. Wrecking of concrete-encase buildings or structures is assigned to 5213.

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

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1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel – Carpentry – 5651; Concrete Construction – Not monolithic Concrete Building Construction – 5215; Iron or Steel Erection – Not Over Two Stories in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

5221● CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS AND DRIVERS. Codes 5215 – Concrete Work incidental to the Construction of Private Residence and 5222-Concrete Construction in Connection with Bridges and Culverts shall not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.
CROSS REF. Monuments–Cemetery–Erection Exclusively & Drivers: Paving or Repaving–Floors, Driveways, Yards or Sidewalks – & Drivers – this cross reference has the same footnote as Concrete or Cement Work –Floors, Driveways, Yards or Sidewalks & Drivers; Stone and Brick Paver Installation – Outside : Installation of stone and brick pavers to create paths, patios, driveways are also assigned to code 5221.

5222● CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS. Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus; the manufacturing of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or cofferdams to be separately rated.
CROSS REF. Chimney Construction – Not Metal – includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations; Smokestack or Chimney Lining – Not Metal.

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

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

5402● HOTHOUSE ERECTION – ALL OPERATIONS
CROSS REF. Greenhouse Erection – All Operations.

5403● CARPENTRY NOC
CROSS REF. Derrick or Oil Erection or Dismantling – All Operations – Metal – 5057, Wood – 5403. The foregoing two classes include the construction of foundations or structures and the installation of equipment; Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers
Note: The following operations will be classified as:
5213-concrete or concrete encased buildings or structures
5057-iron or steel buildings or structures
5022-masonry buildings or structures
6003-piers or wharfs
5403-wooden buildings or structures including those designed for dwelling occupancy;
Scaffolding – Sidewalk Bridges not over one story in height; Wrecking – Building or Structures – Not Marine – All Operations – includes salespersons and clerical at wrecking site; Wrecking-Building Or Structures-Not Marine-All Operations-Wooden Buildings or Structure Including those Designed for Dwelling Occupancy
Note: Includes salespersons and clerical at wrecking site. Where wrecking or demolition involves building or structures of more than one type of construction, the highest rated classification applies.

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5437● CARPENTRY – INSTALLATION OF CABINET WORK OR INTERIOR TRIM. Not applicable to contractors who perform any other carpentry operations at the same job or location.
CROSS REF. FLOOR INSTALLATION, SANDING OR SCRAPING-WOOD FLOORS
Note: The installation of wood flooring requires cutting, sanding, drilling, and attaching using nails, screws, or pegs. Refer to Code 5478 for laminate wood flooring such as engineered wood flooring installed using glue-down or interlocking methods. Not applicable to contractors who perform any other carpentry operations at the same job or location.

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

5445● WALLBOARD INSTALLATION WITHIN BUILDINGS AND DRIVERS
CROSS REF. Iron or Steel: Erection: Steel Frame–Interior–Light Gauge Steel: By Contractors Engaged in Wallboard Installation & Drivers; Sheet Rock Installation – Within Buildings & Drivers.

5462● GLAZIER – AWAY FROM SHOP AND DRIVERS

5472● ASBESTOS CONTRACTOR – PIPE AND BOILER WORK EXCLUSIVELY AND DRIVERS. Applicable to employees engaged in asbestos removal, repair, enclosure or encapsulation.

5473● ASBESTOS CONTRACTOR – NOC AND DRIVERS. Applicable to employees engaged in asbestos removal, repair, enclosure or encapsulation.

5474● PAINTING OR PAPERHANGING NOC AND SHOP OPERATIONS, DRIVERS. Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.

5478● FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET AND LAMINATE FLOORING
Note: Ceramic tile, mosaic, and indoor stone to be separately rated to Code 5348. Refer to Code 5437 for the installation of wood flooring requiring cutting, sanding, drilling, and attaching using nails, screws, or pegs.

5479● INSULATION WORK NOC AND DRIVERS. Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.

5480● PLASTERING NOC AND DRIVERS

5491● PAPERHANGING AND DRIVERS. Applies only to insureds engaged exclusively in paperhanging. Code 5474 – Painting or Paperhanging shall not be assigned at the same job or location to which Code 5491 applies. Insureds engaged in general painting or interior decorating to be separately rated.

5506● STREET OR ROAD CONSTRUCTION – PAVING OR REPAVING AND DRIVERS. Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate – clearing of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.
CROSS REF. Airport Construction & Drivers: Paving; Asphalt Works & Drivers: Operated by Road Paving Contractors–Temporary Location & Drivers–includes grinding, pulverizing, or mixing asphalt. Digging, mining, or quarrying to be separately rated: Oiling of Roads & Drivers: Delivery and Spreading of Oil in Conjunction with the Spreading of Sand or Gravel by Oil Distributors.

5507● STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK AND DRIVERS.
Note: Applies to clearing of right-of-way, earth excavation, filling or grading. Separately rate – rock excava-

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tion, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; quarrying and stone crushing.

5508● STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION AND DRIVERS. Includes incidental quarrying or stone crushing. No tunneling.

5537● HEATING AND AIR CONDITIONING AND REFRIGERATION SYSTEMS–SHOP AND OUTSIDE & DRIVERS.
Applicable to installation, service and repair of both residential and commercial/industrial furnaces and air conditioning systems. Portable units to be separately rated.

5538● SHEET METAL WORK – SHOP AND OUTSIDE – NOC AND DRIVERS. Applies to erection, installation or repair operations. Roofing to be separately rated as 5551.
CROSS REF. Awning Manufacturing and Erection–Metal: Erection of Metal Awnings Exclusively & Drivers; Awning Manufacturing and Erection –Metal: Manufacture and Erection of Metal Awnings Exclusively & Drivers; Metal Ceiling or Wall Covering Installation & Shop, Drivers.

5551● ROOFING – ALL KINDS AND DRIVERS.

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

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

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

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5610● CLEANER – DEBRIS REMOVAL. Applies only in connection with construction or erection. Does not apply to the payroll for cleaners except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.

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

5645● CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS.

Note: Includes garages constructed in connection with the dwellings.

CROSS REF. Door: Installation–Screened–Metal or Wood; Iron or Steel: Erection: Steel Frame–Interior–Light Gauge Steel: By Carpentry Contractors in Connection with the Construction of Detached One- or Two-Family dwellings; Jalousie or Jalousie Screen: Erection; Siding Installation–Aluminum or Vinyl: Detached One- or Two-Family Dwellings; Storm Door or Storm Sash Installation–Wood or Metal; Vinyl Siding Installation: Detached One- or Two-Family Dwellings; Window: Screen or Screen Door Installation– Metal or Wood.

5651● CARPENTRY – DWELLINGS – THREE STORIES OR LESS – Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as 5645-Carpentry.

CROSS REF. Military Reservation Construction:

1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel: Carpentry – 5651; Concrete Construction – Not Monolithic Concrete Building Construction – 5215; Iron or Steel Erection – Not Over Two Stories in Height – 5069.
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.

Siding Installation–Aluminum or Vinyl: Dwellings–Three Stories or Less; Vinyl Siding Installation: Dwellings Three Stories or Less.

5703● BUILDING RAISING OR MOVING

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

5403-carpentry operations on commercial structures
5645-carpentry operations on residential structures
5213-concrete operations on commercial sites
5221-concrete operations on residential structures
5703-drivers who transport the structure on trailers, dollies, bearings, etc.
6217-excavation operations
5057-iron or steel operations
5022-masonry operations
6003-pile driving operations that underpin, raise, or stabilize a foundation
7380-pilot car duties that do not remove or move obstacles
5703-pilot car duties that remove or move obstacles

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

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

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

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6003● PILE DRIVING
Note: Includes pile driving operations including, but not limited to, hammer driving and water jet driving only in conjunction with pile driving. All other water jet operations are assigned to the appropriate drilling code. This process may be done in conjunction with building foundations, all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater and timber wharfs. The manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles must be separately rated under the appropriate concrete construction code. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252. The use of Code 6003 is allowed when pile driving is performed on any marine or non-marine construction. For construction where an employer obtains coverage under the United States Longshore and Harborworkers Act, use the state-approved factor found in the state pages.
CROSS REF. Hod Hoist Or Construction Elevator Installation, Repair Or Removal & Drivers
Note: The following operations will be classified as:
5213-Concrete or Concrete Encased Buildings or Structures
5057-Iron or Steel Buildings or Structures
5022-Masonry Buildings or Structures
6003-Piers or Wharfs
5403-Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy
CROSS-REF. Wrecking – Marine
Note: Includes salvage operations. Includes marine wrecking or demolition of all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater, and timber wharfs.

6005● JETTY OR BREAKWATER CONSTRUCTION – ALL OPERATIONS TO COMPLETION AND DRIVERS
Note: Includes the construction of jetties, breakwaters, seawalls, groynes, dikes, revetments, etc. A jetty involves substantially more construction than either a dike or a levee in that it must extend into a body of water. River work is also included in this classification. Pile driving to be separately rated.

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

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

6045● LEVEE CONSTRUCTION – ALL OPERATIONS TO COMPLETION AND DRIVERS

6204● DRILLING NOC AND DRIVERS – Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.
CROSS REF. Well Drilling–Water & Drivers.

6206● OIL OR GAS WELL – CEMENTING AND DRIVERS – Code 6235- Oil or Gas Well Drilling or Redrilling shall not be assigned at the same job or location to which Code 6206 applies.
CROSS REF. Oil or Gas Well. Acidizing – All Employees and Drivers – this cross – reference has the same footnote as Oil or Gas Well-Cementing and Drivers.

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

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or Redrilling.

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

6216● OIL OR GAS LEASE WORK NOC BY CONTRACTOR AND DRIVERS – Includes the clearing of land; building of lease roads, slush pits, levees or fire walls; the laying or taking up of flow lines and water lines; installing of central pumping units and lease beautification work. Separately rate: pipeline construction; tank building; rig or derrick erecting or dismantling; installation or recovery of casing; drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.
CROSS REF. Gas or Oil Lease Work–NOC–Natural Gas–By Contractor and Drivers – this cross reference has the same footnote as Oil or Gas Lease Work NOC – by Contractor and Drivers.

6217● EXCAVATION AND DRIVERS
Note: Includes borrowing, filling or backfilling. Grading or excavation in connection with street or road construction, dam or lock construction, tunneling, pile driving, shaft sinking, caisson or cofferdam work to be separately rated.
CROSS REF. Airport Construction & Drivers: Grading; Blasting Rock & Drivers; Clearing of Right-of-Way–Electric, Power, Telephone, Burglar, or Fire Alarm Lines: Brush Clearing or Removal–New or Existing Right-of-Way & Drivers–applies to the clearing or removal of brush using mechanical equipment; Grading of Land NOC and Drivers – includes borrowing, filling or back -filling. Separately Rate: mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work; Rock Excavation and Drivers – not tunneling or street or road construction.

6229● IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION AND DRIVERS – Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.

6233● OIL OR GAS PIPELINE CONSTRUCTION AND DRIVERS – Pile driving, dredging or tunneling to be separately rated.

6235● OIL OR GAS WELL – DRILLING OR REDRILLING AND DRIVERS – Includes installation of casing.

6236● OIL OR GAS WELL – INSTALLATION OR RECOVERY OF CASING AND DRIVERS.

6237● OIL OR GAS WELL – INSTRUMENT LOGGING OR SURVEY WORK AND DRIVERS.

6251● TUNNELING – NOT PNEUMATIC – ALL OPERATIONS – Includes lining. Subway construction to be separately rated.

6252● SHAFT SINKING – ALL OPERATIONS – Includes pile driving, excavation, concrete work or lining.
CROSS REF. – Caisson Work – All Operations to Completion – includes pile driving, excavation, masonry or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith; Cofferdam Dam Work – Not Pneumatic – All Operations to Completion – this cross reference has the same footnote as Caisson Work – All Operations.

6260● TUNNELING – PNEUMATIC – ALL OPERATIONS – Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.

6306● SEWER CONSTRUCTION – ALL OPERATIONS AND DRIVERS – Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Surface restoration to be separately rated.

6319● GAS MAIN OR CONNECTION CONSTRUCTION AND DRIVERS – Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas-producing fields and points of connection with local distributing

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systems. Such cross-country pipeline construction shall be rated as 6233 – Oil or Gas Pipeline Construction. Code 7502 – Gas Company shall not be assigned at the same job or location to which Code 6319 applies.
CROSS REF. Steam Mains or Connection Construction and Drivers – includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Code 7539 – Steam Heating or Power Company shall not be assigned at the same job or location to which Code 6319 applies; Water Main or Connection Construction and Drivers – includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Code 7520 – Waterworks Operation shall not be assigned at the same job or location to which Code 6319 applies.

6325● CONDUIT CONSTRUCTION – FOR CABLES OR WIRES AND DRIVERS
The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

Nature of Installation	Television Cable Company	Telephone Company
Main coaxial cable– Overhead only.	7601	7600
Main coaxial cable– Underground only. Cable is laid manually.	7601	7600
Main coaxial cable– Underground only. Cable is laid with automatic equipment.	6325	7600
Main coaxial cable– Both underground and overhead. Underground cable laid manually	7601	7600
Main coaxial cable– Both underground and overhead. Underground cable laid with automatic equipment.	6325/7601*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7601 and Code 6325 may be assigned to a television cable company that performs both above- and below-ground cable installation if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

6400● FENCE ERECTION – METAL
CROSS-REF. Mobile Home: Windstorm Tie-Down Installation: By Specialist Contractor.

6504 FOOD SUNDRIES MANUFACTURING NOC – NO CEREAL MILLING – Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flowers, spices or nuts.
CROSS REF. Baking Powder Manufacturing – Manufacturing of ingredients to be separately rated. Assign to the appropriate chemical Code 4828 or 4829. Can manufacturing to be separately rated as 3220. Coconut Shredding or Drying; Coffee Cleaning, Roasting or Grinding; Flour Mixing and Blending–No Milling; Malted Milk Manufacturing–From Powdered Milk, Sugar, Malt, Cocoa; Mayonnaise Manufacturing; Nut Cleaning or Shelling; Popcorn Manufacturing; Potato Chip Manufacturing; Spice Mills; Yeast Manufacturing.

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

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

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

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

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

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

6854 SHIP BUILDING – IRON OR STEEL – NOC AND DRIVERS – Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6854: Boilermaking – 3620; Foundry – Non-ferrous – 3085; Foundry – Ferrous – NOC – 3081; Machine Shop 3632.

6882 SHIP REPAIR CONVERSION–ALL OPERATIONS & DRIVERS. Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work.
CROSS REF. Marine Railway Operation & Drivers; Ship Cleaning–All Operations & Drivers.

6884 PAINTING: SHIP HULLS
CROSS REF. Ship Scaling.

7133 RAILROAD OPERATION – NOC – ALL EMPLOYEES AND DRIVERS – All employees connected with the operation or maintenance of automobile bus lines shall be rated as 8385 or 7382 – Bus Co.

7222 TRUCKING – OIL FIELD EQUIPMENT – ALL EMPLOYEES AND DRIVERS

7228 TRUCKING: LOCAL HAULING ONLY–ALL EMPLOYEES AND DRIVERS. The term "local hauling" as used in this classification means hauling within a radius of two hundred (200) miles from the point of principal garaging. The term "principal garaging" as used above means base terminal. When a base terminal is not utilized, principal garaging means a permanent maintenance garage where vehicles are serviced or stored on a regular basis. When a permanent maintenance garage is not utilized, principal garaging means the residence of the employee. Storage warehouse employees to be separately rated.
CROSS REF. Automobile: Haulaway or Driveaway–Local Hauling Only–All Employees & Drivers; Automobile: Towing Companies–Local Hauling Only–No Other Operations – All Employees & Drivers; Mobile Home Delivery: By Specialist Contractor–Local Hauling Only–Delivery Only – All Employees & Drivers; Scaffolding: Delivery of Materials Only–Local Hauling Only–No Installation, Repair or Removal; Snow Removal: Hauling Snow Under Contract–Local Hauling Only–No Snow Clearing–All Employees & Drivers; Trucking: Hauling Explosives or Ammunition–Local Hauling Only–All Employees & Drivers.

7229 TRUCKING: LONG DISTANCE HAULING–ALL EMPLOYEES AND DRIVERS. The term "long distance Hauling" as used in this classification means hauling outside a radius of two hundred (200) miles from the point of principal garaging. The term "principal garaging" as used above means base terminal. When a base terminal is not utilized, principal garaging means a permanent maintenance garage where vehicles are serviced or stored on a regular basis. When a permanent maintenance garage is not utilized, principal garaging means the residence of the employee. Storage warehouse employees to be separately rated.

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CROSS REF. Automobile: Haulaway or Driveaway – Long Distance Hauling–All Employees & Drivers; Automobile: Towing Companies–Long Haul–No Other Operations–All Employees & Drivers; Mobile Home Delivery: By Specialist Contractor–Long Distance Hauling–Delivery Only–All Employees and Drivers; Scaffolding: Delivery of Materials Only–Long Distance Hauling–No Installation, Repair or Removal-All Employees & Drivers; Snow Removal: Hauling Snow Under Contract–Long Distance Hauling–No Snow Clearing–All Employees & Drivers; Trucking: Hauling Explosives or Ammunition–Long Distance Hauling–All Employees & Drivers.

7230 TRUCKING–PARCEL OR PACKAGE DELIVERY – ALL EMPLOYEES AND DRIVERS – Applies to risks engaged exclusively in delivery from retail stores under term contracts.0

7231 MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES-ALL EMPLOYEES & DRIVERS
Note: Applies to couriers, messengers, and others who deliver non-owned envelopes, parcels or packages exclusively for local delivery. Mail, parcels, or packages, as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel, or package. This classification would not be applicable to truckers hauling packaged goods or merchandise where the haulage or transport charge is based on a truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment. The term "local" is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.

7232 TRUCKING – MAIL PARCEL OR PACKAGE DELIVERY – UNDER CONTRACT WITH THE U.S. POSTAL SERVICE – ALL EMPLOYEES AND DRIVERS – Applies to risks engaged under contract to the U.S. Postal Service for delivery of mail involving letters, parcels, packages, sacks, pallets and rolling containers. Includes U.S. Postal Service contract mail delivery performed on a bulk basis as well as on an individual letter, parcel or package basis.

7310 USL & HW STEVEDORING – HAND LABOR, FORK LIFT OR TOWMOTOR OPERATIONS – INCLUDING ALL INCIDENTAL OPERATION – NO CRANE OPERATION.

7325 USL & HW STEVEDORING- CRANE OPERATIONS–CRANE AND CONTAINERIZED OPERATION–INCLUDING ALL INCIDENTAL OPERATIONS. STEVEDORING OF EXPLOSIVE MATERIALS–INCLUDING ALL INCIDENTAL OPERATIONS

7330 USL &HW JETTY, BREAKWATER, DOCK AND HARBOR FACILITIES -CONSTRUCTION, MAINTENANCE AND REPAIR – NO STRUCTURAL STEEL ERECTION – INCLUDING ALL INCIDENTAL OPERATIONS AND USL & HW MARINE DIVING – INCLUDING ALL OPERATIONS.

7360 FREIGHT HANDLING NOC – These classifications include freight checkers. Stevedoring to be separately rated; drivers to be separately rated as Code 7228 or Code 7229.
CROSS REF.: Freight Handling-Packing, Handling or Shipping Explosives or Ammunition-Under Contract -These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated as 7325 – Stevedoring of Explosive Materials. Drivers to be separately rated as Codes 7228 or 7229 Trucking: – Hauling Explosives; Refrigerator Car Loading or Unloading – includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7228 or 7229—Trucking.

7370 TAXICAB CO – ALL OTHER EMPLOYEES AND DRIVERS – The entire remuneration of all taxicab drivers shall be included in computing the premium.
CROSS REF. Ambulance Service Companies: All Other Employees & Drivers; Limousine Co. – All Other Employees and Drivers – Nonscheduled

7380 DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC – COMMERCIAL
Note: Subject to Rule 1-B-2. Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing class code.
CROSS REF. Bank and Trust Companies: Armored Car Operation & Drivers – Armored car service risks to be separately rated; Distributing Companies & Drivers – applies to house-to-house delivery of samples,

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advertising circulars, telephone directories and similar products when employees are transported to the delivery location in vehicles. If no transportation, assign to governing classes. If no transportation or governing class, payroll shall be assigned to 8017; Geophysical Exploration NOC – All Employees and Drivers – core drilling to be separately rated as 6204 – Drilling NOC.

7382 BUS CO – ALL OTHER EMPLOYEES AND DRIVERS
CROSS REF. Limousine Co. – All Other Employees and Drivers – Scheduled; Railroad Operation – All Other Employees and Drivers.

7390 BEER OR ALE DEALER – WHOLESALE AND DRIVERS – Codes 7390 and 2121 – Brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

7403 AVIATION – AIR CARRIER – ALL OTHER EMPLOYEES AND DRIVERS
Note: Applies to scheduled or commercial air carriers, including cargo carriers, certificated as such and operating under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as 8810 – Clerical.
CROSS REF Aviation-Airport Or Heliport-All Other Employees & Drivers; Aviation-Patrol, Photography, Mapping, Or Survey Work-All Other Employees & Drivers; Aviation-Transportation Of Personnel In Conduct Of Employer's Business-Ground Crew & Drivers

7405 AVIATION – AIR CARRIER – SCHEDULED, COMMUTER, OR SUPPLEMENTAL – FLYING CREW
Note: Applies to scheduled or commercial air carriers, including cargo carriers, certificated as such operating under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as 8810 – Clerical.

7420 AVIATION – STUNT FLYING, RACING OR PARACHUTE JUMPING – FLYING CREW.
CROSS REF. Aviation: Aerial Fire Fighting; Flying Crew; Aviation – Aerial Application , Seeding, Herding, or Scintillometer Surveying – Flying Crew

7421 AVIATION – TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS – FLYING CREW.
Note: Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who engage in the operation of aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which flying is performed by such employees, (1) only the payroll of each week during any part of which the employee has engaged in flight duties shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply and (2) the payroll for each week in which no flying has been done shall be assigned to those classifications which would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee's non flying operations carries a higher rate in which event such classification shall apply.

7422 AVIATION – NOC – OTHER THAN HELICOPTERS – FLYING CREW
CROSS REF. Aviation--Flight Testing--Flying Crew, Aviation--Patrol, Photography, Mapping Or Survey Work - Flying Crew; Aviation--Sales Or Service Agency Or Student Instruction - Flying Crew

7425 AVIATION – HELICOPTERS – FLYING CREW

7431 AVIATION – AIR CHARTER OR TAXI – FLYING CREW
Note: 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 airport locations to be separately rated as 8810 – Clerical.

7502 GAS COMPANY – GAS CO. – NATURAL GAS – LOCAL DISTRIBUTION AND DRIVERS – Applies to all operations including store employees and meter readers. Separately rate – drilling or operation of wells,

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construction or operation of cross-country pipelines or construction of buildings or gas-holders.
CROSS REF. Gas Distributing – L.P.G. Local and Drivers – applies to all operations including store employees and meter readers. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gas-holders. Gas Works and Drivers – applies to all operations including store employees and meter readers. Construction of buildings or gasholders to be separately rated.

7515 OIL OR GAS PIPELINE OPERATION AND DRIVERS. Construction, operation of wells or oil refining to be separately rated.

7520 WATERWORKS OPERATION AND DRIVERS – Includes store employes, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.

7538● ELECTRIC LIGHT OR POWER LINE CONSTRUCTION AND DRIVERS – Codes 7539 – Electric Light or Power Company and 7540 – Electric Light or Power Cooperative shall not be assigned at the same job or location to which Code 7538 applies.
CROSS REF. Floodlighting of Stadiums, Parks & Drivers.

7539 ELECTRIC LIGHT OR POWER CO. NOC – ALL EMPLOYEES AND DRIVERS – Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.
CROSS REF. Steam Heating or Power Co. – All Employees and Drivers – includes store employees and meter readers. Construction of buildings to be separately rated.

7540 ELECTRIC LIGHT OR POWER COOPERATIVE – REA PROJECT ONLY – ALL EMPLOYEES AND DRIVERS – Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system to be assigned to 8742 – Real Estate Agency.

7580 SEWAGE DISPOSAL PLANT OPERATION AND DRIVERS

7590 GARBAGE WORKS – Applies to reduction or incineration. Drivers to be separately rated as 9403 – Garbage Collection.

7600 TELEPHONE OR TELEGRAPH CO. – ALL OTHER EMPLOYEES AND DRIVERS- Includes operation, maintenance, extension of lines and making of service connection.
The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

Nature of Installation	Television Cable Company	Telephone Company
Main coaxial cable– Overhead only.	7601	7600
Main coaxial cable– Underground only. Cable is laid manually.	7601	7600
Main coaxial cable– Underground only. Cable is laid with automatic equipment	6325	7600
Main coaxial cable– Both underground and overhead. Underground cable laid manually	7601	7600
Main coaxial cable– Both underground and overhead. Underground cable laid with automatic		

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equipment.	6325/7601*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7601 and Code 6325 may be assigned to a television cable company that performs both above and below ground cable installation, if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

7601● TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION AND DRIVERS – Code 7600 – Telephone or Telegraph Company shall not be assigned at the same job or location to which Code 7601 applies.
The following table indicates the proper classifications applicable to operations performed by cable TV and telephone companies:

Nature of Installation	Television Cable Company	Telephone Company
Main coaxial cable– Overhead only.	7601	7600
Main coaxial cable– Underground only. Cable is laid manually.	7601	7600
Main coaxial cable– Underground only. Cable is laid with automatic equipment	6325	7600
Main coaxial cable– Both underground and overhead. Underground cable laid manually	7601	7600
Main coaxial cable– Both underground and overhead. Underground cable laid with automatic equipment.	6325/ 7601*	7600
Extension	7600	7600
Line maintenance	7600	7600
Service connection	7600	7600

*Code 7601 and Code 6325 may be assigned to a television cable company that performs both above and below ground cable installation, if the television cable company utilizes automatic equipment to install the underground cable. Considering the self-contained nature of the automatic underground cable laying operation, each type of cable installation is viewed as a separate job or location.

7605● BURGLAR ALARM INSTALLATION OR REPAIR AND DRIVERS
CROSS REF. – Fire Alarm Installation or Repair and Drivers; Intercommunication Systems Installation or Repair and Drivers; Sound Systems Installation or Repair and Drivers

7610 RADIO OR TELEVISION BROADCASTING STATION – ALL EMPLOYEES AND CLERICAL, DRIVERS – Includes players, entertainers or musicians.
CROSS REF. Motion Picture – Production – In Studio or Outside – All Operations up to the Development of Negatives and Clerical, Drivers

7611● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, UNDERGROUND AND DRIVERS.

7612● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, OVERHEAD AND DRIVERS.

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7613● TELEPHONE OR CABLE TV LINE INSTALLATION – CONTRACTORS, SERVICE LINES AND CONNECTIONS AND DRIVERS.

7704 FIREFIGHTERS AND DRIVERS
CROSS REF. Fire Patrol or Protective Corps and Drivers – not salvage operations.

7720 POLICE OFFICERS AND DRIVERS
CROSS REF. Detective or Patrol Agency & Drivers; Security Enforcement or Protection–Contract & Drivers.

7772 LONGSHOREMEN AND HARBOR WORKERS WHEN THERE IS CONCURRENT JURISDICTION WITH THE LONGSHORE AND HARBOR WORKERS ACT.

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

8001◆ STORE – FLORIST AND DRIVERS – Includes service away from store premises. Cultivating or gardening to be separately rated as 0035 Farm – Florist

8002◆ AUTOMOBILE RENTAL CO – ALL OTHER EMPLOYEES AND COUNTER PERSONNEL – DRIVERS
CROSS REF. Truck: Rental: All Other Employees & Counter Personnel, Drivers.

8006◆ GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY – RETAIL. Applies to each separate store location meeting all the following conditions:

1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automotive accessories, money orders, check cashing service, and the service of food and beverages.
2. No handling of fresh meats.
3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets).

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

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

8008◆ STORE – CLOTHING, WEARING APPAREL OR DRY GOODS – RETAIL
CROSS REF. Store: Dry Goods – Retail; Store: Shoe-Retail.

8010◆ STORE – HARDWARE – Applies to wholesale or retail stores
CROSS REF. Agricultural Implement Stores – Not Farm Machinery; Audio or Video Parts and Accessories Stores; Bicycles – Retail Sale or Rental – Includes Repair; Locksmith – Including Shop; Store: Ship Chandler – No Manufacturing Operations.

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

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

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

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

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

8017◆ STORE – RETAIL NOC
CROSS REF. Auctioneers; Bakeries – Retail Store Sales; Beer or Ale Dealers – Retail; Camera or Photograph Supplies Stores – Retail; Five and Ten Cent - Note: Applicable to store locations at which are sold a variety of small wares such as stationary, giftware, toilet articles, light hardware, toys, house wares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of “$.05 or $.10” or “$.05 to $1.00”; Floor Coverings – Retail; Hat Cleaning; Laundry – Self-Service; Luggage Stores – Retail; Paint Stores – Retail; Pawn Shops; Store-Pet and Pet Supply – Retail; Shoe Shining Establishment; Sporting Goods – Retail; Tailor Shop; Wallpaper Stores – Retail.

8018◆ STORE – WHOLESALE NOC
CROSS REF. Barber or Beauty Parlor Supply Houses; Egg Dealers – Including Grading, Candling, Packing – Wholesale; Floor Coverings – Wholesale; Mill Supply Dealers; Packaging – Contract; Paint Stores – Wholesale; Soft Drink Distributors – Wholesale – No Bottling; Store – Fruit or Vegetable – Wholesale; Store – Grocery – Wholesale; Store – Pet and Pet Supply - Wholesale; Store Vegetable or Fruit – Wholesale; Wallpaper Stores – Wholesale; Welding Supply Dealers.

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

8031◆ STORE – MEAT, FISH OR POULTRY – RETAIL
CROSS REF Cold Storage Locker Operation Frozen Foods – includes the incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.

8032◆ STORE – CLOTHING, WEARING APPAREL OR DRY GOODS – WHOLESALE
CROSS REF. Store: Shoe – Wholesale.

8033◆ STORE – MEAT, GROCERY AND PROVISION STORES COMBINED – RETAIL NOC – Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did

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not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constitute less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to 8031 – Store – Meat, Fish or Poultry Retail.
CROSS REF. Supermarket – this cross reference has the same footnote as Meat, Grocery and Provision Stores Combined.

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

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

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

8044◆ STORE FURNITURE AND DRIVERS – Applies to wholesale and retail stores and includes installation of house furnishings
CROSS REF. Furniture Rental – Chairs, Coat Racks, Dishes & Drivers; Household Appliance–Electrical & Drivers; Piano or Organ Dealer– & Drivers.

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

8046◆ STORE: AUTOMOBILE PARTS AND ACCESSORIES NOC & DRIVERS. Applies to wholesale or retail stores.

8047◆ STORE – DRUG – WHOLESALE

8058◆ BUILDING MATERIAL DEALER – NEW MATERIALS ONLY – STORE EMPLOYEES
CROSS REF. Home Improvement Center – New Materials Only – Store Employees; Lumberyard – New Materials Only – Store Employees.

8072◆ STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL. Not applicable to store locations where more than 50% gross receipts is in the service of food or the sale of musical instruments, computers, or other hardware, or household or electronic equipment.

8102◆ SEED MERCHANT – Includes operation of seed sorting machinery.
CROSS REF – Bean Sorting or Handling; Peanut Handling – applies to cleaning, grading or shelling – hull grinding or manufacturing of oil to be separately rated.

8103◆ WOOL MERCHANT – Includes warehouse.
CROSS REF. Clippings Dealer – applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to 8264 – Paper Stock or Rag Dealers; Cotton Merchant – includes warehouse or yard employees; Cotton Storage – applies to baled cotton. Includes warehouse or yard employees; Wiping Cloth Dealer and Laundry Operations.

8105◆ STORE – HIDE OR LEATHER DEALER

8106◆ IRON OR STEEL MERCHANT AND DRIVERS – Not applicable to junk dealers or iron and steel scrap dealers.
CROSS REF. Concrete: Reinforcing Rod or Bar Dealer & Drivers; Oil Well Drilling Rigs–Warehousing and Sales & Drivers.

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8107◆ MACHINERY DEALER NOC – STORE OR YARD AND DRIVERS – Operations away from premises, other than demonstration or repair, to be separately rated.
CROSS REF. Contractors: Equipment Rental & Drivers–applies to store and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated. Mobile crane leasing or rental shall be assigned to Code 9534. Contractors Machinery Dealer and Drivers – applies to store or yard operations. Operations away from premises, other than demonstration or repair, to be separately rated; Oil or Gas Well – Supplies or Equipment Dealer – New – Store or Yard Only and Drivers.

8111◆ PLUMBERS' SUPPLIES DEALER AND DRIVERS. No manufacturing. Applies to wholesale or retail dealers of gas, steam, or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8111 are conducted as a separate and distinct business.

8116◆ FARM MACHINERY DEALER – ALL OPERATIONS AND DRIVERS – Includes demonstration

8203◆ ICE DEALER AND DRIVERS
CROSS REF. Ice Harvesting and Storing, Drivers

8204◆ BUILDING MATERIAL YARD AND LOCAL MANAGERS, DRIVERS – Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.
CROSS REF. Oil or Gas Well – Supplies or Equipment Dealers – Used–and Local Managers, Drivers – includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.

8209 VEGETABLE PACKING AND DRIVERS – Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.

8215◆ FEED, FERTILIZER, HAY OR GRAIN DEALER AND LOCAL MANAGERS, DRIVERS – NO MANUFACTURING. Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer manufacturing to be separately rated under Code 4583.

8227● CONSTRUCTION OR ERECTION PERMANENT YARD – Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at construction site. Mill operations or fabrication to be separately rated.

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

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

8233◆ COAL MERCHANT AND LOCAL MANAGERS, DRIVERS.

8235◆ SASH, DOOR OR ASSEMBLED MILLWORK DEALER AND DRIVERS – Includes incidental assembling,

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

8263◆ JUNK DEALER AND DRIVERS. Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, nonferrous scrap metals and, in addition, ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to 8265 – Iron or Steel Scrap Dealer. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8263 are conducted as a separate and distinct business.

8264◆ BOTTLE DEALER – USED AND DRIVERS No collecting or handling of scrap iron or steel. Notwithstanding the Basic Manual definition of the word 'no,' this classification includes beverage bottle or can recycling. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.
CROSS REF. Container Recycling–Bottle or Can & Drivers; Paper Stock or Rag Dealer – Used & Drivers – no collecting or handling scrap iron or steel. Laundry operations to be separately rated as 2585 – Laundry NOC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business; Rubber Stock Dealer – Used & Drivers–no collection or handling scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business.

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

8279■ STABLE OR BREEDING FARM AND DRIVERS. Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.
CROSS REF. Club – Riding and Drivers; Dog Show: Kennel Employees and Drivers; Horse Show: Stable Employees and Drivers; Livery or Boarding Stable – Not Sales Stable –& Drivers; Racetrack Operation: Horse or Dog: Stable Hands or Kennel Employees & Drivers; Riding Academy or Club and Drivers.

8288◆ LIVESTOCK DEALER OR COMMISSION MERCHANT AND SALESPERSONS, DRIVERS. Not operating farms or ranches.
CROSS REF. Cattle Dealer and Salespersons, Drivers – not operating farms or ranches; Feed Lots–Cattle & Salespersons, Drivers–does not apply to risks operating farms or ranches or engaged in butchering or packing house operations; Livestock Sales Co. – and Salespersons, Drivers; Sales Stable and Salespersons, Drivers; Stockyard and Salespersons, Drivers. Codes 8288 and 2089 – Packing House shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.

8291 STORAGE WAREHOUSE – COLD
CROSS REF. Warehousing – Cold Storage.

8292 STORAGE WAREHOUSE NOC. Applies to general merchandise. Drivers to be separately rated as Codes 7228 and 7229–Trucking.
CROSS REF. Warehousing NOC – this cross reference has the same footnote as Storage Warehouse NOC.

8293 STORAGE WAREHOUSE – FURNITURE AND DRIVERS Includes packing or handling household goods away from insured's premises.
CROSS REF. Warehousing – Furniture and Drivers – this cross reference has the same footnote as Storage Warehouse Furniture and Drivers; Furniture Moving and Storage, Drivers.

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8304 GRAIN ELEVATOR OPERATION AND LOCAL MANAGERS, DRIVERS.

8350◆ GASOLINE DEALER AND DRIVERS. Retail gasoline stations to be separately rated as 8381 or 8380 – Automobile Service or Repair Center.
CROSS REF. Gas Dealer – L.P.G. and Drivers – applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as 7502 – Gas Distributing; Oil Dealer and Drivers – operation of retail gasoline stations to be separately rated as 8381 – Gasoline Station – Retail – Self Service or 8380 Automobile Service or Repair Center; Oiling of Roads & Drivers: Solvent Dealers–Bulk & Drivers.

8380 AUTOMOBILE SERVICE OR REPAIR CENTER AND DRIVERS – Includes parts department employees. Automobile salespersons to be separately rated as 8748. Codes 8380 and 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Air-Conditioning Systems: Automobile –Installation, Service or Repair & Drivers ; Automobile: Leasing Company – Long-Term: All Other Employees & Drivers.

NOTE: All the following cross-references except Automobile Sales or Service Agency have the same footnote reference to Codes 8380 and 8392 as Automobile Service or Repair Center & Drivers above.
Automobile Car Wash & Drivers – includes incidental greasing, polishing and servicing; Automobile Sales or Service Agency & Parts Department Employees, Drivers – automobile salespersons to be separately rated as 8748; Gasoline Station NOC – Retail & Drivers – includes retail diesel stations and gasoline stations providing full services such as, but not limited to, pumping gasoline, checking fluid levels, attended car washing service, automobile maintenance or repair or towing services. Codes 8380 and 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.; Mobile Home Dealers: All Other Employees and Drivers; Mobile Home Delivery: By Specialist Contractor – Including On-Site Placement, Hookup of Plumbing and Electrical Systems and Incidental Installation Activities & Drivers; Mobile Home: Windstorm Tie-Down Installation: By Dealer & Drivers. Rubber Tire Dealer & Drivers – includes repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of insured; Storage Battery Service Station & Drivers.

8381◆ GASOLINE STATION – SELF-SERVICE ONLY – RETAIL. Applies to each retail gasoline station where the insured does not pump gasoline or provide any automobile maintenance, repair, or towing services; and receipts from gasoline sales equal 90% or more of total receipts (total receipts exclude receipts from sales of lottery tickets). Gasoline stations that provide both full-service and self-service operations shall be assigned to code 8380. Codes 8381 and 8380 – Gasoline Station NOC, Automobile Service or Repair Center or 8392 – Automobile Storage Garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8385 BUS CO. – GARAGE EMPLOYEES
CROSS REF. Ambulance Service Companies: Garage Employees; Automobile Rental Co. – Garage Employees – includes employees who check or change fluids, batteries, tires and clean or otherwise service automobile or garage equipment; Limousine Co. – Garage Employees; Taxicab Co. – Garage Employees; Railroad Operation – Street – Yard Employees; Truck: Rental: Garage Employees.

8392 AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL AND DRIVERS

8393 AUTOMOBILE BODY REPAIR – Applies to the repair of metal, fiberglass and plastic automobile bodies and includes upholstering and painting.
Codes 8393 and 3822 and 3824 – Automobile Body Manufacturing and 3808 – Automobile Manufacturing and 8380 – Automobile Service or Repair Center and Drivers shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8500◆ METAL SCRAP DEALER AND DRIVERS – Includes the collection and reduction of non-ferrous scrap metals. No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations

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described by another classification unless the operations subject to 8500 are conducted as a separate and distinct business.

8601 ARCHITECT OR ENGINEER – CONSULTING – Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.
CROSS REF. Air-Conditioning Systems: Non-Portable: Airflow Testing and Balancing Exclusively; Oil or Gas Geologist or Scout – includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts; Surveyor – 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.

8606 GEOPHYSICAL EXPLORATION–SEISMIC – ALL EMPLOYEES AND DRIVERS

8707 USL & HW IRON AND STRUCTURAL STEEL ERECTION – MAINTENANCE, REPAIR OR PAINTING – INCLUDING BRIDGE CONSTRUCTION MAINTENANCE OR REPAIR – INCLUDING ALL INCIDENTAL OPERATIONS.

8708 USL & HW STEVEDORING SUPERVISORS, SHIPPING LINE TALLY WORKERS, AND PORT EMPLOYEES – NO HANDLING OF MATERIALS, NO STEVEDORING, LOADING OR UNLOADING OF VESSELS.

8720 INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC
CROSS REF. Boiler Inspection; Elevator Inspecting; Marine Appraiser or Surveyor; Racetrack Operation: Horse or Dog: Racing Officials Other Than Starters or Their Assistants.

8721 REAL ESTATE APPRAISAL COMPANY – OUTSIDE EMPLOYEES
CROSS REF. Real Estate Agency-Outside Employees

8742 SALESPERSONS OR COLLECTORS – OUTSIDE. Subject to the Rule 1-B-2
CROSS REF. Claim Adjuster or Special Agents – Insurance Co.; Banks and Trust Companies-Special Officers and Armed and Unarmed Attendants, Ushers, Door Attendants, Appraisers, Or Field Auditors; U.S.O. Operations: Travelers Aid Society.

8745◆ NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS – NOT RETAIL DEALER AND SALESPERSONS, DRIVERS.

8748 AUTOMOBILE SALESPERSON. Subject to the Standard Exception manual rule, except as respects delivery of automobiles.
CROSS REF. Automobile: Leasing Company–Long-Term: Salespersons; Mobile Home: Dealers: Salespersons; Truck: Leasing–Long-Term: Sales Employees–subject to the Standard Exception Manual Rule, except as respects delivery of automobiles.

8755 LABOR UNION – ALL EMPLOYEES – Includes business agents and organizers.

8800 MAILING OR ADDRESSING CO AND CLERICAL – Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8800 are conducted as a separate and distinct business.
CROSS REF. Letter Service Shop and Clerical – has the same footnote as Mailing or Addressing Co. & Clerical.

8803 AUDITORS, ACCOUNTANT OR FACTORY COST OR OFFICE SYSTEMATIZER – TRAVELING. Includes insurance company premium auditors.
CROSS REF. Accountant – Traveling; Computer System Designers or Programmers – Traveling.

8810 CLERICAL OFFICE EMPLOYEES NOC Subject to the Standard Exception manual rule.
CROSS REF. Computer System Designers or Programmers: Exclusively Office; Drafting Employees – subject to the Standard Exception manual rule; Public Library or Museum – Professional Employees and Clerical;

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

8820 ATTORNEY – ALL EMPLOYEES AND CLERICAL, MESSENGERS, DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8820 are conducted as a separate and distinct business.
CROSS REF. Law Office – All Employees and Clerical, Messengers, Drivers. This cross reference has the same footnote as Attorney – All Employees and Clerical, Messengers, Drivers.

8824 RETIREMENT LIVING CENTERS – HEALTH CARE EMPLOYEES – Applies to all employees providing medical, nursing or personal care to residents including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dietitians, aides and orderlies.
Not applicable to nursing homes or hospitals. Separately classify food service employees and all other employees engaged in non-heath care activities.

8825 RETIREMENT LIVING CENTERS – FOOD SERVICE EMPLOYEES Not applicable to independently operated restaurants. Separately classify health care employees to Code 8824 and all other employees to Code 8826.

8826 RETIREMENT LIVING CENTERS – ALL OTHER EMPLOYEES, SALESPERSONS AND DRIVERS – Separately classify all health care employees to Code 8824 and all food service employees to Code 8825.

8829 CONVALESCENT OR NURSING HOME – ALL EMPLOYEES
CROSS REF. Nursing Home – All Employees; Home for Aged – All Employees; Rest Home – All Employees.

8831 HOSPITAL – VETERINARY AND DRIVERS
CROSS REF. Artificial Insemination of Cattle: Professional Employees; Pet Grooming or Training & Drivers.

8832 PHYSICIAN AND CLERICAL – Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided.
CROSS REF. Dentist and Clerical. Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.

8833 HOSPITAL – PROFESSIONAL EMPLOYEES
CROSS REF. Asylum – Professional Employees; Sanitarium – Professional Employees.

8835 PUBLIC AND TRAVELING HEALTHCARE – ALL EMPLOYEES
CROSS REF. Homemaker Service – Physical Assistance
Note: Applies to businesses or individuals providing homemaker and companion services, while physically assisting convalescents, aged, acutely or chronically ill or disabled persons in the activities of daily living.

8861 CHARITABLE OR WELFARE ORGANIZATION – PROFESSIONAL EMPLOYEES AND CLERICAL

8868 COLLEGE – PROFESSIONAL EMPLOYEES AND CLERICAL
CROSS REF. School – Professional Employees and Clerical; Religious Organization – Professional Employees and Clerical – includes clergy, assistants, organists and choir members.

8869 CHILD DAY CARE CENTER – PROFESSIONAL EMPLOYEES AND CLERICAL, SALESPERSONS. Includes centers serving both pre-school and school-age children. Centers providing overnight accommodations, orphanages or child care medical providers to be separately rated.
CROSS REF. Child Day Camp – this cross-reference has the same footnote as Child Day Care Center.

8871 CLERICAL TELECOMMUTER EMPLOYEES

8901 TELEPHONE OR TELEGRAPH CO.- OFFICE OR EXCHANGE EMPLOYEES AND CLERICAL

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8989 DOMESTIC WORKERS-RESIDENCES. Applies to full or part-time domestic workers employed inside or outside a private residence and includes private chauffeurs.

9012 BUILDING OPERATION BY OWNER, LESSEE, OR REAL ESTATE MANAGEMENT FIRM: PROFESSIONAL EMPLOYEES, PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS. The professional employments included are property managers, leasing agents, model home hosts, clerical staff and outside salespersons; no actual maintenance performed. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes or to a business described by a Standard Exception classification. Shall not be assigned to an employee engaged in operations described by another classification.
CROSS REF. Condominiums or Cooperatives: Professional Employees, Property Managers and Leasing Agents & Clerical Salespersons–this cross-reference has the same footnote as Building Operation above.

9014 BUILDINGS – OPERATION BY CONTRACTORS – Includes window cleaning. Painting, maintenance or repair at any location where such contractor does not also perform janitorial services to be separately rated.
CROSS REF. Chimney: Cleaning–Residential–applies to the cleaning of chimneys by the vacuum suction method; Exterminator – includes termite control . Carpentry repair or use of poison gases to be separately rated; Furnace Cleaning–Vacuum Suction Method.

9015 BUILDINGS–OPERATION BY OWNER OR LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES. Not applicable to an owner or lessee of a building who occupies the entire or major portion of the premises for manufacturing or mercantile purposes. Maintenance or repair work at any location where such owner or lessee does not also perform janitorial services, operation or maintenance of amusement devices to be separately rated.
CROSS REF. Bathhouse–Beach; Camp Operation NOC; Mobile Home: Windstorm Tie-Down Installation: By Mobile Home Park Operator; Recreational Vehicle Campgrounds or Parks; Swimming Pool; Public–Operation; Trailer Parks or Trailer Camps.

9016 AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated.
This classification does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bathhouses, billiard halls, boat livery, bowling lanes, dance halls, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.
CROSS REF. Caves or Caverns–Operation for Exhibition Purposes–includes guides, ticket sellers, gate attendants, maintenance employees & drivers; Dog Show: Operation by Owner or Lessee and Drivers – includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180–Amusement Device Operation NOC; Horse Show–Operation by Owner or Lessee and Drivers–this cross reference has the same footnote as Dog Show: Operation and Drivers; Ice-Skating Rink Operation & Drivers –applies to the operation of ice-skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180–Amusement Device Operation NOC; Racetrack Operation: Horse or Dog: All Other Employees Including Starters and Their Assistants, Drivers.

9019 BRIDGE OR VEHICULAR TUNNEL OPERATION AND DRIVERS – Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.

9033 HOUSING AUTHORITY AND CLERICAL, SALESPERSONS, DRIVERS. Applies to all employees of housing authorities operating completed public housing projects. New construction and major alteration work to be separately rated.

9040 HOSPITAL – ALL OTHER EMPLOYEES
CROSS REF. Asylum – All Other Employees; Sanitarium All Other Employees

9044 CASINO GAMBLING HOTEL ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS. Includes

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bingo operations and incidental bar, restaurant, and retail store operations in conjunction with hotel or motel operations. Casino or bingo operations without hotel or motel operations to be separately rated as Code 9062.

9052 HOTEL – ALL OTHER EMPLOYEES AND SALESPERSONS, DRIVERS
CROSS REF. Commissary Work: Restaurant Employees – All Other Employees and Salespersons, Drivers; Motel, Motor Court, Tourist Court or Cabin – All Other Employees and Salespersons, Drivers; Rooming Houses or Boarding Houses & Salespersons, Drivers.

9058 HOTEL – RESTAURANT EMPLOYEES
CROSS REF. Commissary Work – Restaurant Employees; Motel, Motor Court, Tourist Court or Cabin – Restaurant Employees

9059 CHILD DAY CARE CENTER – ALL OTHER EMPLOYEES AND DRIVERS. Includes centers serving both preschool and school-age children. Centers providing overnight accommodations, orphanages or child care medical providers to be separately rated.
CROSS REF. Child Day Camp – this cross-reference has the same footnote as Child Day Care Center.

9060 CLUB – COUNTRY, GOLF, FISHING OR YACHT, AND CLERICAL

9061 CLUB NOC & CLERICAL
CROSS REF. Fraternity or Sorority Houses & Clerical.

9062 CASINO GAMBLING – ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS. Includes bingo operations and incidental bar, restaurant, and retail store operations. Casino or bingo operations in conjunction with hotel or motel operations to be separately rated as Code 9044.

9063 YMCA, YWCA, YMHA OR YWHA, INSTITUTION – ALL EMPLOYEES & CLERICAL – Includes teachers and instructors. Camp operation to be separately rated as 9015 – Camp Operation NOC
CROSS REF. Exercise or Health Institute and Clerical; Health Spa or Steam Bath NOC & Clerical; U.S.O Operations: Permanent Location–mobile units to be separately rated to the classification(s) applicable to their operations.

9082 RESTAURANT NOC. Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.

9083 RESTAURANT – RESTAURANT – FAST FOOD.
Note: Assigned to risks that prepare and serve food and beverages for on or off premises consumption. Shall not be assigned to a risk that employs wait staff. Includes musicians and entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.
CROSS REF. Doughnut Shop Retail –
Note: Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on or away form the premises. If the shop does not qualify as Code 9083– Restaurant: Fast Food, classify as Code 9082 – Restaurant NOC.

9084 BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN. Applicable to risks whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine. Includes musicians and entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9084 are conducted as a separate and distinct business.

9088 ROCKET OR MISSILE TESTING OR LAUNCHING AND DRIVERS

9089 BILLIARD HALL. No bowling lanes. Shall not be assigned to a risk engaged in operations described by

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another classification unless the operations subject to 9089 are conducted as a separate and distinct business.

9093 BOWLING LANE. Includes bowling lanes with billiard halls.
CROSS REF. Roller-Skating Rink Operation–ice-skating rink operation is assigned to Code 9016, and includes musicians and box office employees.

9101 COLLEGE – ALL OTHER EMPLOYEES
CROSS REF. Religious Organization – All Other Employees; School – All Other Employees; Public Library or Museum – All Other employees.

9102 PARK NOC – ALL EMPLOYEES AND DRIVERS – Operation care and maintenance of amusement devices to be separately rated as 9180 – Amusement Device Operation.
CROSS REF. Lawn Maintenance – Commercial or Domestic and Drivers – includes grass cutting, weed control and lawn spraying. Code 9102 also applies to tree pruning if the pruning is performed from the ground. The use of walls, ladders, roofs, scaffolds, hoisting equipment, etc., is not considered as working from the ground. Refer to Code 0106 when the contract involves pruning from the ground and above the ground. Code 9102 and Code 0042-Landscape Gardening and Drivers may be assigned to the same risk.

9110 CHARITABLE OR WELFARE ORGANIZATION – ALL OTHER EMPLOYEES AND DRIVERS.

9154 THEATER NOC – ALL OTHER EMPLOYEES – Includes managers, stagehands, box office employees, ushers or motion picture operators.
CROSS REF. Theater Drive-In – All Employees.

9156 THEATER NOC – PLAYERS, ENTERTAINERS OR MUSICIANS

9178 ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS. Applies to players and umpires and includes all players on the salary list of the insured, whether regularly played or not. Non-contact sports include baseball and basketball.

9179 ATHLETIC TEAM OR PARK: CONTACT SPORTS. Applies to players and umpires and includes all players on salary list of insured, whether regularly played or not. Contact sports include football, hockey and roller derbies.

9180 AMUSEMENT DEVICE OPERATION NOC – NOT TRAVELING – AND DRIVERS. Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified. This classification does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.
CROSS REF. Club-Shooting and Drivers; Shooting Gallery and Drivers; Fireworks Exhibition and Drivers

9182 ATHLETIC TEAM OR PARK – OPERATION AND DRIVERS. Applies to all employees other than players and umpires.

9186 CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR – TRAVELING – ALL EMPLOYEES AND DRIVERS.

9220 CEMETERY OPERATIONS AND DRIVERS

9402 STREET CLEANING AND DRIVERS
CROSS REF. Sewer Cleaning and Drivers; Snow Removal: Clearing Snow from Streets or Roads & Drivers.

9403 GARBAGE, ASHES OR REFUSE COLLECTION AND DRIVERS. Reduction, rendering or fertilizer plants to be separately rated.

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9501 PAINTING – SHOP ONLY AND DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9501 are conducted as a separate and distinct business.
CROSS REF. Sign Manufacturing: Painting or Using Power Machinery & Drivers; Sign Manufacturing: Plastic or Vinyl Computer-Generated Letters or Graphics: Painting or Using Power Machinery–includes designing and cutting letters or graphics and mounting on pre-manufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming ormolding of mounting services. Codes 4299 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement away from shop to be separately rated as Code 9521, 9545, 9549 or 9552; Sign Manufacturing: Wood– Painting, Spraying, Sandblasting With or Without Power Machinery – Codes 2812, 2881 and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign Installation, maintenance, repair, removal or replacement away from shop to be separately rated as Code 9521, 9545, 9549 or 9552; Sign Painting or Lettering – Inside of Buildings – and Drivers – includes shop operations. Codes 9501 and 9549 – Sign Painting or Lettering Outside of Buildings or Structures, 9552 – Sign Installation or 5474 – Painting or Paperhanging shall not be assigned at the same job or location.

9505 PAINTING – AUTOMOBILE OR CARRIAGE BODIES – Code 9505 and 3808 – Automobile Manufacturing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
CROSS REF. Automobile, Bus, Truck or Trailer Body Manufacturing – Painting

9516 RADIO, TELEVISION, VIDEO AND AUDIO EQUIPMENT INSTALLATION, SERVICE OR REPAIR AND DRIVERS. Includes shop or outside employees, erection of antennae. Electrical wiring or tower erection bo be separately rated. Intercommunication system installation to be separately classified to Code 7605.
CROSS REF. Automobile – Radio, Television, Video and Audio Equipment Installation, Service or Repair and Drivers – includes shop or outside employees, incidental parts department employees, erection of antennae.

9519 HOUSEHOLD AND COMMERCIAL APPLIANCES – ELECTRICAL – INSTALLATION, SERVICE OR REPAIR AND DRIVERS.
Note: Includes shop or outside employees and incidental parts department employees. Electrical wiring to be separately rated as Code 5190. Television, radio, video, and audio equipment installation, service, or repair to be separately classified to Code 9516.
CROSS REF. Air-Conditioning Systems: Portable Units–Installation, Service or Repair & Drivers; Refrigeration: Domestic: Cleaning, Oiling, or Adjusting & Drivers; Refrigeration: Domestic: Installation, Service, Or Repair & Drivers

9521 HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING. Installation of carpet, linoleum, vinyl, asphalt, or rubber floor tile to be separately rated to Code 5478.
CROSS REF. Advertising Display Installation Service– applies to the installation of advertising displays in stores or other locations from floors or stepladders. Shop operations to be separately rated. Code 9521 shall not be assigned to employees of insureds engaged in advertising display work on the premises of the insured. Such payroll must be assigned to the governing classification; Draperies or Curtains: Installation in Public Buildings from Floor or Stepladders; Sign Installation, Maintenance, Repair, Removal or Replacement: Service – includes interior or exterior attachment of signs to surfaces from floors or stepladders such as, but not limited to, exit signs, entrance signs, wall directories, rest room signs and directional signs. Excludes sign installations on roofs, streets, roads, walkways or by the use of cranes, hoists, scaffolding, forklifts, aircraft and other similar mechanical devices. Code 9521 shall not be assigned to employees of insureds engaged in sign installation service on the premises of the insured. Such payroll must be assigned to the governing classification. Shop operations to be separately rated; Upholstering: Away from Shop – shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as separate and distinct business. This restriction does not apply in connection with coffin or casket manufacturing, automobile body manufacturing, or furniture manufacturing.

9522 UPHOLSTERING. Shall not be assigned to a risk engaged in operations described by another classification

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unless the operations subject to 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket manufacturing, automobile body manufacturing or furniture manufacturing.
CROSS REF. Automobile, Bus, Truck or Trailer Body Manufacturing – Upholstering; Burial Garment Manufacturing and Casket or Coffin Upholstering; Furniture Upholstering.

9534● MOBILE CRANE AND HOISTING SERVICE CONTRACTORS – NOC – ALL OPERATIONS – INCLUDING YARD EMPLOYEES AND DRIVERS. This classification shall apply to hoisting or lifting operations, requiring the use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes and cables, including transportation of such equipment to and from work sites.
CROSS REF. Bell Installation – Tower and Drivers.; Scaffolding–suspended or swinging scaffold installation, repair or removal & drivers; Scaffolding – outrigger scaffold installation, repair or removal & drivers.

9554 SIGN INSTALLATION, MAINTENANCE, REPAIR, REMOVAL OR REPLACEMENT NOC AND DRIVERS. Includes the installation, maintenance, and repair of billboard signs. Not advertising display installation service. Shop operations to be separately rated. Codes 9521 and 9554 shall apply to the same job or location.
CROSS REF: Sign painting or lettering outside of buildings or structures and drivers – Code 9554 shall not be assigned at the same job or location to which Code 9501 – Sign painting or lettering inside of buildings applies.

9586 BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON
CROSS- REF. Beauty Parlor.

9600 TAXIDERMIST

9620 FUNERAL DIRECTOR AND DRIVERS
CROSS REF. Crematory Operations and Drivers; Undertaker and Drivers.

9984 ATOMIC ENERGY – PROJECT WORK
All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis.

9985 ATOMIC ENERGY: RADIATION EXPOSURE NOC. Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency.
EXCEPTION: Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of code 9984 will apply.

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