SUBCHAPTER 20-40.3
NORTHERN MARIANAS INSURANCE ASSOCIATION WORKERS’ COMPENSATION TARIFF AND UNDERWRITING MANUAL

Part 001 General Provisions
§ 20-40.3-001 Special Condition; Definition

Part 100 General Rules
§ 20-40.3-101 Workers’ Compensation
§ 20-40.3-105 Policy Forms
§ 20-40.3-110 Application of Manual Rules
§ 20-40.3-115 Effective Date
§ 20-40.3-120 Anniversary Rating Date
§ 20-40.3-125 Loss Cost Values

Part 200 Explanation of Coverage and Methods of Insuring
§ 20-40.3-201 Part One; Workers’ Compensation Insurance
§ 20-40.3-205 Part Two; Employers’ Liability Insurance
§ 20-40.3-210 Part Three; Voluntary Compensation Insurance

Part 300 Policy Preparation; Insured, Policy Period and State of Operations Items 1, 2 and 3.A of the Information or Declarations Page
§ 20-40.3-301 Explanation of Terms
§ 20-40.3-305 Name, Address and Other Workplaces of Insured; Item 1
§ 20-40.3-310 Policy Period; Item 2

Part 400 Classification; Item 4 of the Information or Declaration Page
§ 20-40.3-401 General Information
§ 20-40.3-405 Explanation of Classifications
§ 20-40.3-410 Classification Wording
§ 20-40.3-415 Assignment of Classifications

§ 20-40.3-420 Payroll Assignment; Multiple Classifications
§ 20-40.3-425 How to Show Classification in Item 4 of the Information or Declarations Page

Part 500 Premium Basis; Item 4 of the Information Page
§ 20-40.3-501 Basis of Premium; Total Remuneration
§ 20-40.3-505 Remuneration; Payroll
§ 20-40.3-510 Estimated Payrolls
§ 20-40.3-515 Whole Dollars; Payrolls

Part 600 Rates and Premium Determination; Item 4 of the Information Page
§ 20-40.3-601 Rates
§ 20-40.3-605 Premium Determination
§ 20-40.3-610 Whole Dollars; Premiums
§ 20-40.3-615 Expense Constant
§ 20-40.3-620 Minimum Premium
§ 20-40.3-625 Deposit Premium
§ 20-40.3-630 Premium Determination for Federal and Maritime Insurance

Part 700 Limits of Liability; Item 3.B of the Information Page
§ 20-40.3-701 Workers’ Compensation and Employers’ Liability Policy
§ 20-40.3-705 Employers’ Liability Insurance; Without Workers’ Compensation Insurance (at Carriers’ Discretion)
§ 20-40.3-710 Voluntary Compensation Insurance

Part 800 Special Conditions or Operations Affecting Coverage and Premium
§ 20-40.3-801 Executive Officers
§ 20-40.3-805 Partners and Sole
Part 900 Cancellation
§ 20-40.3-901 Who May Cancel
§ 20-40.3-905 Premium

Part 1000 Longshore and Harbor Workers' Compensation Act
§ 20-40.3-1001 General Information
§ 20-40.3-1005 Workers' Compensation Insurance; Part One
§ 20-40.3-1010 Employers' Liability Insurance; Part Two (at Carriers' Discretion)
§ 20-40.3-1015 Classification and Rates
§ 20-40.3-1020 Extensions of the Longshore and Harbor Workers' Compensation Act

Part 1100 The Admiralty Law and Federal Employer's Liability Act
§ 20-40.3-1101 General Information
§ 20-40.3-1105 Description of Coverage Programs

Part 1200 Domestic Workers; Residences
§ 20-40.3-1201 Definitions
§ 20-40.3-1205 Coverage; Voluntary Compensation Insurance
§ 20-40.3-1210 Name of Insured
§ 20-40.3-1215 Classifications
§ 20-40.3-1220 Rates and Premium
§ 20-40.3-1225 Minimum Premium

Part 1300 Final Earned Premium Determination
§ 20-40.3-1301 Actual Payroll
§ 20-40.3-1305 Premium Determination
§ 20-40.3-1310 Audit Rights of Carrier

Part 1400 Miscellaneous Provisions
§ 20-40.3-1401 Excess Insurance (at Carriers Discretion)

Appendix A Classification and Tariff Section
Appendix B Interpretation Section
Appendix C Cancellation Tables
Appendix D Manual Supplement - Treatment of Disease Coverage
Executive Order 94-3 (effective August 23, 1994) reorganized the Commonwealth government executive branch, changed agency names and official titles and effected numerous other revisions. According to Executive Order 94-3 § 103:

Section 103. Department of Commerce.

The Department of Commerce and Labor is re-designated the Department of Commerce.

The full text of Executive Order 94-3 is set forth in the commission comment to 1 CMC § 2001.

Part 001 - General Provisions

§ 20-40.3-001 Special Condition; Definition

Rate: When reference is made to “rate” it shall refer to rate filed with and approved by the Office of the Insurance Commissioner.


Part 100 - General Rules

§ 20-40.3-101 Workers' Compensation

Policy forms means workers' compensation and employers' workers' compensation as used in the manual in this subchapter means workmen's compensation, workers' compensation or occupational disease.

Modified, 1 CMC § 3806(d), (f), (g).


Commission Comment: With the exception of “workmen's," the commission inserted the apostrophes in this section to correct manifest errors.

§ 20-40.3-105 Policy Forms

Liability insurance policy, endorsements, information or declarations page as filed and approved by the Office of the Insurance Commissioner.

(a) Endorsement forms - Pending analysis of carrier's endorsement wordings.

Modified, 1 CMC § 3806(f).


§ 20-40.3-110 Application of Manual Rules

Rules in this subchapter apply separately to each policy.

Modified, 1 CMC § 3806(d), (f).
§ 20-40.3-115 Effective Date

(a) Manual - The manual in this subchapter takes effect upon the designated approval date of the Office of the Insurance Commissioner.

(b) Changes - The effective date of a change in any rule, classification or rate is after filing with the Office of the Insurance Commissioner is subject to the designated approval date of the same. Any change will be issued on a reprinted page and will be designated by a “*.”

Modified, 1 CMC § 3806(d), (f).


§ 20-40.3-120 Anniversary Rating Date

(a) Definition - The anniversary rating date is the effective month and day of the policy in effect and each annual anniversary thereafter unless a different date has been established by the Office of the Insurance Commissioner or the Workers’ Compensation Commission.

(b) Rewritten Policies - If a policy is canceled and rewritten by the same or another carrier, all rules, classifications and rates of the rewriting carrier, which were in effect as of the anniversary rating date, shall apply to the rewritten policy until the next anniversary rating date.

Modified, 1 CMC § 3806(g).


Commission Comment: The Commission inserted a dash after “Definition” in subsection (a) pursuant to 1 CMC § 3806(g). In subsection (a), the commission changed “Workers” to “Workers” to correct a manifest error. The Commission corrected the spelling of “annual” in subsection (a) pursuant to 1 CMC § 3806(g).

§ 20-40.3-125 Loss Cost Values

Loss cost values are the portion of the rate that covers projected claim payments and loss adjusting expenses expected for each $100 of payroll.


Part 200 - Explanation of Coverage and Methods of Insuring

§ 20-40.3-201 Part One; Workers' Compensation Insurance

(a) Description of Worker's Compensation Coverage. Workers’ compensation insurance provides coverage for the statutory obligation of an employer to provide benefits for employees as required by Public Law 6-33.
(b) Longshore and Harbor Worker's Compensation Act Coverage (where applicable). Longshore and Harbor Worker's Compensation Act insurance may be provided only by attaching the Longshore and Harbor Workers' Compensation Act coverage endorsement (WC 00 01 06) to an approved policy form. Refer to part 1000.

Modified, 1 CMC § 3806(c), (f).


Commission Comment: In subsection (a), the commission changed “Workers” to “Workers'” to correct a manifest error. The Commission inserted periods after the subsection titles and corrected the spelling of “longshore” in subsection (b) pursuant to 1 CMC § 3806(g).

§ 20-40.3-205 Part Two; Employers' Liability Insurance

(a) Description of Employers' Liability Coverage.
(1) Employers' liability insurance provides coverage for the legal obligation of an employer to pay damages because of bodily injury by accident or disease, including resulting death sustained by an employee. Employers' liability coverage applies only if the injury or death of an employee arises out of and in the course of employment and is sustained:
   (i) In the United States of America, its territories or possessions, or Canada; or
   (ii) While temporarily outside the United States of America, its territories or possessions, or Canada, if the injured employee is a citizen or resident of the United States or Canada; but suits for damages and actions on judgments must be in or from a court of the United States, its territories or possessions or Canada.
(2) Unless specifically excluded, part two employers' liability insurance provides coverage for the liability of an employer under admiralty law and the Federal Employers' Liability Act.

(b) Employers' Liability for Diseases. Employers' liability insurance for diseases not covered by a workers' compensation law or an occupational disease law is provided by the standard policy.

(c) Admiralty Law or Federal Employers' Liability Act. Employers' liability insurance for liability of an employer under admiralty law or Federal Employers' Liability Act is provided by the policy. Refer to part 1100 for rules and endorsements to cover, limit or excluded this exposure.

(d) Employers' Liability Insurance with Workers' Compensation Insurance. Employers' liability insurance written with workers' compensation insurance is provided by the policy.

(e) Employers' Liability Insurance without Workers' Compensation. Employers' liability insurance without workers' compensation insurance is permissible only where all employees of the employer are excluded from a workers' compensation law by requirement or have elected not to be subject to the law.

Modified, 1 CMC § 3806(c), (f), (g).

Commission Comment: The original paragraphs of subsection (a) were not designated. The commission designated subsections (a)(1) and (a)(2).

The commission inserted apostrophes and periods throughout this section as appropriate.

§ 20-40.3-210 Part Three; Voluntary Compensation Insurance

(a)(1) Voluntary compensation insurance does not provide workers' compensation coverage and is not available to employments subjected to a workers' compensation law. This insurance affords the benefits of a designated compensation law as if the affected employees were subject to that law, even though the law does not require payment of benefits to such employees.

(2) Voluntary compensation insurance shall not provide compensation, medical or other benefits in excess of the statutory requirements in the workers' compensation law designated in the voluntary compensation and employer's liability coverage endorsement.

(b) How Provided. Voluntary compensation insurance is provided by attaching a voluntary compensation and employers' liability coverage endorsement as filed with and approved by the Office of the Insurance Commissioner to the standard policy. Refer to part 700 for rules and rates.

Modified, 1 CMC § 3806(c), (f), (g).


Commission Comment: The original paragraphs of subsection (a) were not designated. The commission designated subsections (a)(1) and (a)(2).

The commission inserted apostrophes throughout this section as appropriate and inserted a period at the end of the title of subsection (b) pursuant to 1 CMC § 3806(g).

Part 300 - Policy Preparation; Insured, Policy Period and State of Operations Items 1, 2 and 3.A of the Information or Declarations Page

§ 20-40.3-301 Explanation of Terms

(a) Employer - Employer may be an individual, partnership, joint venture, corporation, association, or a fiduciary such as a trustee, receiver or executor, or other entity.

(b) Insured - The insured is the employer designated in item 1 of the information or declarations page.

(c) Majority Interest - As may be more defined under the experience rating plan manual, the majority interest usually applies to:
   (1) The majority of voting stocks; or
   (2) The majority of members directors if there is no voting stock; or
   (3) Majority participation of general partners in profits of a partnership.

(d) Risk - The term applies to all insured application of one employer within a state.
§ 20-40.3-305 Name, Address and Other Workplaces of Insured; Item 1

(a) Combination of Legal Entities - Separate legal entities may be insured in one policy only if the same persons, or group of persons, owns the majority interest in such entities. Classification shall be applied separately to each legal entity.

(b) Single Location - All operations of any one employer at a single location shall be insured in one policy.

(c) Multiple Locations - All locations and operations of the employer in the CNMI shall be insured in one policy if required by the state workers' compensation law.

Modified, 1 CMC § 3806(g).


Commission Comment: In subsection (a), the commission changed “owners” to “owns" to correct a manifest error. In subsection (c), the commission inserted an apostrophe in “workers.”

§ 20-40.3-310 Policy Period; Item 2

(a) Normal Policy Period - The normal policy period is one year. A policy may be issued for any period not longer than three years.

(b) Annual Policies - The manual rules are based on a policy period of one year. A policy issued for a period not longer than one year and 16 days is treated as a one-year policy.

(c) Policies Longer than One Year - A policy issued for a period longer than one year and 16 days, other than a three year fixed rate policy, is treated as follows:
   (1) The policy period is divided into consecutive 12 months units.
   (2) If the policy period is not a multiple of 12 months, use the policy period endorsement to specify the first or last unit of less than 12 months as a short-term policy.
   (3) All manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit.

Modified, 1 CMC § 3806(f).


Part 400 - Classification; Item 4 of the Information or Declaration Page

§ 20-40.3-401 General Information
The object of the classification system is to group employers into classifications so that the rate for each classification reflects the exposures common to those employers. Subject to certain exceptions described later in this part, it is the business of the employer within a state that is classified, not the separate employments, occupations or operations within the business.

Modified, 1 CMC § 3806(d).


§ 20-40.3-405 Explanation of Classifications

(a) Basic Classifications.
(1) All classifications in the manual in this subchapter are basic classifications, other than the standard exception classifications. Basic classifications describe the business of an employer, such as:

<table>
<thead>
<tr>
<th>Business Classification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacture of a Product</td>
</tr>
<tr>
<td>A Process</td>
</tr>
<tr>
<td>Construction or Erection</td>
</tr>
<tr>
<td>A General Type or Character of Business</td>
</tr>
<tr>
<td>A Service</td>
</tr>
</tbody>
</table>

(2) Baseline Classifications are listed alphabetically in the classification section of this subchapter. Notes following a classification are part of that classification.

(b) Standard Exception Classifications.
Some occupations are common to so many business that special classifications have been established for them. They are called standard exception classifications. Employees within the definition of a standard classification are not included in the basic classification unless the basic classification specifically includes those employees. The standard exception classifications are defined below:

(1) Clerical Office Employees: Code 8810: are employees engaged exclusively in bookkeeping, in record keeping, in correspondence, or in other office work where books and other records are kept or correspondence is conducted. This classification applies only to employees who work in areas physically separated from other operations by structural partitions and in which work of clerical office employees as defined in this part is performed exclusively. If such an employee has any other duty, the total payroll of that employee shall be assigned to the highest rated classification of operations to which the employee is exposed.

(2) Drafting Employees: Code 8810: are employees engaged exclusively in drafting and confirmed to office work. The entire payroll of any such employees exposed to any other operations shall be assigned to the highest rated classification of operations to which they are exposed.

(3) Drivers, Chauffeurs and Their Helpers: Code 7380: are employees engaged in such duties on or in connection with a vehicle. This classification also includes garage employees, stablehands and employees using bicycles in their operations.

(4) Salesperson, Collectors or Messengers - Outside - Code 8742: are employees engaged in
such duties away from the employer's premises. This classification shall not apply to employees who deliver merchandise. Employees who deliver merchandise shall be assigned to the classification applicable in that risk to drivers even though they collect or sell. If they walk or use public transportation, they shall be assigned to the governing classification.

(c) General Inclusions.

(1) Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:

(i) Commissaries and restaurants for the insured's employees. Such operations shall be assigned to a separate classification if conducted in connection with construction, erection, lumbering or mining operations.

(ii) Manufacture of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases by the employer for use in the operations insured by the policy.

(iii) Hospital or medical facilities operated by the insured for its employees.

(iv) Maintenance or repair of the insured's buildings or equipment by the insured's employees.

(v) Printing or lithographing by the insured on its own products.

(2) A general inclusion operation shall be separately classified only if:

(i) Such operation shall be separate and distinct business of the insured as provided in § 20-40.3-415 below, or

(ii) It is specifically excluded by the classification wording, or

(iii) The principal business is described by a standard exception classification.

(d) General Exclusions.

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

(1) Aircraft operation - all operations of the flying and ground crew.

(2) New construction or alterations by the insured's employees.

(3) Stevedoring, including tallying and checking incidental to stevedoring.

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

(5) Employer operated day care services.

(e) Governing Classification. The governing classification at a specific job or location is the classification, other than a standard exception classification, that produces the greatest amount of payroll.
§ 20-40.3-410 Classification Wording

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

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

Example of (a) and (b):

Store: Fruit or vegetable - retail
   No handling of fresh meats.

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

(c) Words and Phrases.
   (1) All Employees, All Other Employees, All Operations, or All Operations to Completion. If a classification includes any of these phrases, no other classification shall be assigned to that risk unless specifically directed by classification wording, even though some operations or employees are at a separate location.
      (i) Exceptions to (c)(1) above.
         (A) Classifications describing an operation which is a standard exception or general exclusion shall apply.
         (B) Any separate and distinct business shall be separately classified when conditions of § 20-40.3-415 exist.
      (ii) Examples of (c)(1) above.
         (A) Code 9186 - Circus - Traveling - All Employees
             All of the employees of such a risk shall be assigned to this classification.
         (B) Code 8385 - Bus Company - Garage Employees
             Code 7382 - Bus Company - All Other Employees
             All employees, other than garage employees, shall be assigned to code 7382 in such a risk.
         (C) Code 5402 - Greenhouse Erection - All Operations to Completion
             All work for erection of a greenhouse shall be assigned to code 5402.
         (D) Code 6005 - Jetty Construction - All Operations to Completion
             All work for the construction of a jetty from beginning to end of the project shall be assigned to code 6005.
         (E) These examples are subject to exceptions (c)(1)(i)(A) and (B) above.
   (2) Clerical means clerical office employees and drafting employees as defined in § 20-40.3-405(b)(1) and (2).
   (3) Drivers means drivers, chauffeurs and their helpers as defined in § 20-40.3-405(b)(3).
   (4) Includes or &: If a classification contains “includes” or “&,” the operations or employees which are so designated shall not be assigned to a separate classification even though such operations or employees are described by another classification or are at a separate location.
      (i) Example of (c)(4) above.
         Code 5183 - Insulation - Steam Pipe or Boiler & Drivers - Includes Shop.
         This classification also applies to shop operations and drivers.
(5) No or Not: A classification which includes a restrictive phrase beginning with “no" or “not" shall not apply to any risk which conducts any operation described in the restrictive phrase.

(i) Exceptions to (c)(5) above.
(A) For mercantile business, such as dealers or stores, or for mining businesses, this rule applies to each location.
(B) For construction operations, this rule applies to each job or location.
(ii) Example of (c)(5) above.
Code 8106 - Steel Merchant - Not Applicable to Junk Dealers.
This classification shall not be assigned to a steel merchant which also deals in junk. That risk shall be assigned to code 8263 - Junk Dealers.

(6) NOC means not otherwise classified. A classification designated “NOC" shall apply only if no other classification more specifically described the insured business.

(7) Or: Or also means and.
(i) Example of (c)(7) above.
Code 2586 - Cleaning or Dyeing
Cleaning or dyeing also means cleaning and dyeing.

(8) Salesperson means salespersons, collectors and messengers as defined in § 20-40.3-405(b)(4).

(9) To Be Separately Rated: If a classification requires operations or employees “to be separately rated," all such operations or employees shall be separately classified when the conditions of § 20-40.3-415(d) exist.

(i) Example of (c)(9) above.
Code 4131 - Mirror Mfg. - Mfg. of glass, flames, backs or handles to be separately rated.
In a risk which makes mirrors, the work of producing glass, or fabricating frames, backs or handles shall be separately classified.

Modified, 1 CMC § 3806(c), (f), (g).


Commission Comment: The original paragraphs of subsection (c)(1) were not designated. The commission designated subsections (c)(1)(i) and (ii).

In subsection (a), the commission changed “precedes" to “precede" to correct a manifest error. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-415 Assignment of Classifications

(a) Object of Classification Procedure. The object of the classification procedure is to assign the one basic classification which best describes the business of the employer. Subject to certain exceptions described in this part, each classification includes all the various types of labor found in a business. It is the business which is classified, not the individual employments, occupations or operations within a business. Additional classifications shall be assigned as provided below.

(b) Classification of Separate Legal Entities. Each separate legal entity insured under a policy shall be assigned to the basic classification which describes its entire business within a state. This assignment procedure applies even if the business is conducted at more than one location.
(c) Business Not Described by a Manual Classification. If there is no classification which describes the business, the classification which most closely describes the business shall be assigned. Refer to § 20-40.3-425(b).

(d) Assignment of Additional Basic Classification.

(1) If a classification requires operations or employees to be separately rated or if an employee operates a secondary business, an additional basic classification shall be assigned only if all the following conditions exist:

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

(2) If all of the above conditions do not exist:

(i) All employees shall be assigned to the classification applicable to the principal business if the classification for the principal business carries a rate which is the same or higher than that for the classification of the secondary business.
(ii) The secondary business shall be assigned to the classification which describes that business if such classification carries a rate higher than that applicable to the principal business.
(iii) The principal business is the business with the greatest amount of payroll, excluding standard exception or general exclusion operations.

(3) Policies with more than one classification may involve employees working in connection with several classifications. Payroll assignment for such employees is subject to § 20-40.3-420.

(e) Classifications Limited to Separate Businesses.

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

(2) Example of (e)(1) above.

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

(f) Standard Exception and General Exclusion Operations. Standard exception and general exclusion operations shall be separately classified unless specifically included in a classification assigned to the business. Classifications for standard exception and general exclusion operations apply even if the basic classification includes phrases such as “all employees” or “all operations.”

(g) Business Described by a Standard Exception Classification.

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

(2) Example of (g)(1) above

The insured is a bank:

<table>
<thead>
<tr>
<th>Employees</th>
<th>Assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerical Office</td>
<td>Code 8810 - Clerical Office Employees</td>
</tr>
<tr>
<td>Maintenance, Security,</td>
<td>Code 9015 - Buildings NOC Elevator Operators</td>
</tr>
<tr>
<td></td>
<td>operation by owner or lessee</td>
</tr>
<tr>
<td>Cafeteria or Restaurant</td>
<td>Code 9079 - Restaurant NOC</td>
</tr>
</tbody>
</table>

(h) Construction or Erection Operations.

(1) Each distinct type of construction or erection operation at a job or location shall be assigned to the classification which specifically describes such operation provided separate payroll records are maintained for each operation.

(2) 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.

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

(i) Mercantile Businesses. For mercantile businesses, such as stores or dealers, the classification is determined separately for each location.

(j) Farm Operations. For assignment of classifications for farm operations, refer to the classification section of this subchapter.

Modified, 1 CMC § 3806(c), (d), (f), (g).


Commission Comment: The original paragraphs of subsections (d), (e), (g) and (h) were not designated. The commission designated subsections (d)(1) through (d)(3), (e)(1) and (e)(2), (g)(1) and (g)(2), and (h)(1) through (h)(3). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g). The Commission corrected the periods at the ends of subsections (d)(1)(i) through (d)(1)(iii) to semicolons pursuant to 1 CMC § 3806(g). The Commission corrected the spelling of “be” in subsection (d)(2)(ii) pursuant to 1 CMC § 3806(g).

In subsection (f), the commission moved the final period inside of the closing quotation mark.

§ 20-40.3-420 Payroll Assignment; Multiple Classifications

(a) Miscellaneous Employees.

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

(2) Example of (a)(1) above.

Four story factory - two floors general job machine shop and two floors plastic goods manufacturing:

(i) Code 3632 - Machine Shop NOC applies to machine shop.


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

(b) Interchange of Labor.

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

(2) Exception to (b)(1) above. For construction, erection, stevedoring or part-time aircraft operations in connection with code 7421 - aircraft operations, the payroll of an individual employee may be divided and allocated to more than one such classification, provided the entries on the original records of the insured disclose and allocation of each such individual employee's payroll. An estimated or percentage allocation of payroll is not permitted.

Modified, 1 CMC § 3806(c), (f).


Commission Comment: The original paragraphs of subsections (a) and (b) were not designated. The commission designated subsections (a)(1) and (a)(2) and (b)(1) and (a)(2). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-425 How to Show Classification in Item 4 of the Information or Declarations Page

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

(b) Business Not Described by Any Classification.

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

(2) Example of (b)(1) above. An employer manufactures textile lamp shades. There is no classification in the manual in this subchapter which described or mentions lamp shade manufacturing. The classification in the manual which most closely described lamp shade manufacturing is code 2501 - furnishing goods mfg., which, states in its footnote that it includes wearing apparel, draperies or household furnishings manufactured from textile fabrics. Consequently, code 2501 is applicable and therefore the information or declaration page shall show:
Lamp Shade Mfg. - from textiles - 2501

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

Modified, 1 CMC § 3806(c), (d), (f).


Commission Comment: The original paragraphs of subsection (b) were not designated. The commission designated subsections (b)(1) and (b)(2). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

Part 500 - Premium Basis; Item 4 of the Information Page

§ 20-40.3-501 Basis of Premium; Total Remuneration

Premium shall be computed on the basis of the total remuneration paid or payable by the insured for services of employees covered by the policy.


§ 20-40.3-505 Remuneration; Payroll

Remuneration means money (reference to PL 6-33).

Modified, 1 CMC § 3806(g).


Commission Comment: The commission inserted the final period.

§ 20-40.3-510 Estimated Payrolls

(a) Estimated Payrolls by Classification. For each classification shown on the information or declaration page, the total estimated annual payroll shall be stated in the column headed “Premium Basis Total Estimated Annual Remuneration.”

(b) Determination of Estimated Payrolls. Estimated payrolls shown on the information or declaration page shall reflect actual remuneration anticipated by the insured during the policy period. Such estimates shall be subject to substantiation by records or inspections.

Modified, 1 CMC § 3806(f).


Commission Comment: The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).
§ 20-40.3-515 Whole Dollars; Payrolls

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


Part 600 - Rates and Premium Determination; Item 4 of the Information Page

§ 20-40.3-601 Rates

(a) Definition - The rate is the amount of premium for each $100 of payroll.

(b) Manual Rate. The manual rate for each classification is shown after its code number on the rate pages.

(c) Authorized Rate. Authorized rate means the manual rate that has been approved by the Office of the Insurance Commissioner and the Worker's Compensation Commission.

(d) Show Rates in Item 4 of the Information or Declaration Page. For each classification shown in item 4, the manual rate or other authorized rate shall be stated in the column headed “rate per $100 of remuneration.”

Modified, 1 CMC § 3806(f), (g).


Commission Comment: In subsection (d), the commission changed “rated” to “rate” to correct a manifest error. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-605 Premium Determination

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

(b) Example of (a) above.

Payroll = $90,000
Rate = x 1.50
Premium = $ 1,350

\[
\frac{90,000}{100} \times 1.50 = 1350
\]

Modified, 1 CMC § 3806(d).


Commission Comment: The original paragraphs were not designated. The commission designated subsections (a) and (b). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).
Commission corrected the equation in subsection (b) pursuant to 1 CMC § 3806(g).

§ 20-40.3-610 Whole Dollars; Premiums

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


§ 20-40.3-615 Expense Constant

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

(b) Amount of Expense Constant. An expense constant of $50.00 is added to any policy generating an annual premium of less than $300.00. In the event of policy cancellation, refer to part 900. For long term policies, refer to part 300.

(c) Premium Discount, Experience Rating, Merit Rating and Retrospective Rating. The expense constant is not subject to premium discount, experience rating modification, merit rating modification nor to retrospective rating adjustment.

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

(e) Information Page. The expense constant shall be shown on the information or declaration page.

(f) Multiple Locations. When more than one location is insured on the same policy, the expense constant shall be applicable to the policy as a whole.

(g) Expense Constant; Mid-term Policy Change. The expense constant charged at the inception of the policy is not subject to change when another location is added mid-term to a policy.

Modified, 1 CMC § 3806(c), (f), (g).


Commission Comment: In subsection (a), the commission inserted an apostrophe in “workers.” The Commission removed an extraneous dollar sign from subsection (b) pursuant to 1 CMC § 3806(g). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-620 Minimum Premium
(a) Explanation. The minimum premium is the lowest premium required in order to provide insurance under the policy. The minimum premium shall be stated on the information or declaration page on an estimated basis. It is the lowest total policy premium for a policy not longer than one year. For policies issued for a period over one year, refer to part 300.

(b) Location of Minimum Premium in Manual. The minimum premium for each classification is shown after its code number on the rate pages.

(c) How Determined. The minimum premium for a policy shall be determined as follows:
(1) For a policy with only one classification, apply the minimum premium for that classification.
(2) For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy.

(d) Experience Rating or Merit Rating. The minimum premium is not subject to an experience rating modification or merit rating modification.

(e) Adjustment upon Audit.
(1) The minimum premium is subject to adjustment and shall be determined upon audit only on the basis of those classifications developing premium. Additionally, if a classification is incorrectly classified it may result in a decrease or increase of premium during policy term or upon year end audit of the policy.
(2) If correction to the misclassification results in a lower premium, the decrease will be applied to the policy retroactively. If the correction results in an increase of premium, the increase will be applied to the policy according to the following schedule from the NCCI Rating Manual.
(3) Where the insurer determines a corrected classification is needed:
   (i) During the first 120 days of a policy term, the additional premium is applied retroactively to the entire policy period.
   (ii) After 120 days but before the last 90 days of a policy term, the additional premium is applied pro-rata from date of discovery.
   (iii) During the last 90 days of the policy term, the correct classification and additional premium will be applied only to the renewal policy.
(4) If a change in classification is due to changes in the insured's operations, the new classification will be applied pro-rata from date of change in the insured's operations.
(5) If a change in classification is needed because of an omission or misrepresentation by the insured or agent, the new classification will be applied retroactively.
(6) For canceled policies, refer to part 900.

(f) Special Minimum Premiere Requirements.
(1) For increased limits of employers liability on a policy, refer to part 700.
(2) For admiralty or federal employments, refer to part 1100.
(3) For domestic workers, refer to part 1200.

(g) Employers’ Liability Policies. For a policy which provides only employers' liability insurance with increased limits, the minimum premium shall be increased by the factor which
applies to the rates for that policy. Refer to part 700.

Modified, 1 CMC § 3806(c), (g).


Commission Comment: The original paragraphs of subsection (e) were not designated. The commission designated subsections (e)(1) through (e)(6).

The commission corrected an incorrect cross-reference in subsection (f)(3). In subsection (g), the commission inserted an apostrophe in “employers" to correct a manifest error. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-625 Deposit Premium

(a) When Payable. A deposit premium is payable at the inception of the policy. The deposit premium shall not be less than the minimum premium stated in the policy.

(b) Amount Payable - Annual Adjustment. For a policy which provides that the premium shall be adjusted upon audit after termination of an annual period, the deposit premium shall be the total estimated annual premium for that policy.

(c) When Credit Allowed. The deposit premium shall be credited in premium computation to the final earned premium adjustment or to the renewal policy. The deposit premium shall not be credited to any interim premium adjustment.

(d) Three Year Fixed Rate Policies. Three year fixed rate policies are not allowed in the CNMI. Premium for workers compensation coverage included under a special multi-peril policy or a business owner's policy shall be computed and charged on an annual basis.

Modified, 1 CMC § 3806(f).


Commission Comment: The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-630 Premium Determination for Federal and Maritime Insurance

Additional rating procedures are in parts 1000 and 1100 for insurance for employers subject to the Longshore and Harbor Workers' Compensation Act, the Federal Employer's Liability Act and admiralty law.

Modified, 1 CMC § 3806(f).


Part 700 - Limits of Liability; Item 3.B of the Information Page

§ 20-40.3-701 Workers' Compensation and Employers' Liability Policy
(a) Part One - Workers' Compensation. Public Law 6-33 provides for $40,000 statutory limit of liability. The policy provides all benefits required by Public Law 6-33 of the Commonwealth of the Northern Mariana Islands.

(b) Part Two - Employers' Liability (at Carriers' Discretion).

(1) Standard Limits (at Carriers' Discretion).*

(2) Increased Limits. The limits under part two may be increased, subject to the following:

(i) The limits of liability shall be the same for all operational locations of the assured.

(ii) The additional premium for increased limits shall be determined by multiplying the total premium by the percentage in the following table for increased limits. It shall not be less than the minimum premium shown in the table. For this purpose, total premium shall be computed before application of loss and expense constants.

Table for Increased Limits

<table>
<thead>
<tr>
<th>Limit of Liability (000 omitted)</th>
<th>Percentages</th>
<th>Premium For Increased Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100/100/1,000</td>
<td>.70</td>
<td>Refer to rate pages</td>
</tr>
<tr>
<td>100/100/2,500</td>
<td>1.20</td>
<td></td>
</tr>
<tr>
<td>100/100/5,000</td>
<td>1.70</td>
<td></td>
</tr>
<tr>
<td>100/100/10,000</td>
<td>2.40</td>
<td></td>
</tr>
<tr>
<td>500/500/500</td>
<td>1.90</td>
<td></td>
</tr>
<tr>
<td>500/500/1,000</td>
<td>2.20</td>
<td></td>
</tr>
<tr>
<td>500/500/2,500</td>
<td>2.70</td>
<td></td>
</tr>
<tr>
<td>500/500/5,000</td>
<td>3.20</td>
<td></td>
</tr>
<tr>
<td>500/500/10,000</td>
<td>3.90</td>
<td></td>
</tr>
<tr>
<td>1,000/1,000/1,000</td>
<td>3.30</td>
<td></td>
</tr>
<tr>
<td>1,000/1,000/2500</td>
<td>3.80</td>
<td></td>
</tr>
<tr>
<td>1,000/1,000/5,000</td>
<td>4.40</td>
<td></td>
</tr>
<tr>
<td>1,000/1,000/10,000</td>
<td>5.00</td>
<td></td>
</tr>
</tbody>
</table>

(3) Accident Limit. The limit of liability under part two for bodily injury by accident applies to all bodily injury arising out of any one accident.

(4) Disease Limits. The limit of liability under part two for bodily injury by disease - each employee - applies as a separate limit to bodily injury by disease to any one employee and the
limit of liability for bodily injury by disease - policy limit - applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

(5) Show Limits on the Information Page. The limits of liability under part two must be stated in item 3.B of the information page.

* So in original.

Modified, 1 CMC § 3806(f).


Commission Comment: In subsections (a) and (b), the commission inserted apostrophes as appropriate. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-705 Employers' Liability Insurance; Without Workers' Compensation Insurance (at Carriers' Discretion)

(a) Coverage. A policy may provide only employers' liability insurance not in combination with workers' compensation insurance. It shall exclude obligation to pay workers' compensation benefits in such states.

(b) Limits of Liability.

(1) The limit of liability for bodily injury by accident applies to all bodily injury arising out of any one accident.

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

(c) Increased Limits of Liability. The limits for employers' liability insurance may be increased. If higher limits of liability apply, the premium shall be determined on the basis of the rates multiplied by the factor indicated in the following table:

<table>
<thead>
<tr>
<th>Limits of Liability (000 omitted)</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100/100/1,000</td>
<td>1.053</td>
</tr>
<tr>
<td>100/100/2,500</td>
<td>1.127</td>
</tr>
<tr>
<td>100/100/5,000</td>
<td>1.225</td>
</tr>
<tr>
<td>100/100/10,000</td>
<td>1.284</td>
</tr>
</tbody>
</table>
(d) Premium Determination. Employers’ liability insurance may be provided for bodily injury by accident and disease. The premium for standard limits for such insurance shall be based on the workers compensation classifications and rates in the manual in this subchapter.

Modified, 1 CMC § 3806(d), (f), (g).


Commission Comment: The original paragraphs of subsection (b) were not designated. The commission designated subsections (b)(1) and (b)(2).

The commission inserted apostrophes as appropriate throughout this section. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-710 Voluntary Compensation Insurance

(a) Limits of Liability.

(1) The limits of liability under part two - employers’ liability insurance for employees subject to voluntary compensation insurance are:

Bodily Injury by Accident: $40,000 each accident

At Carriers’ Discretion:

Bodily Injury by Disease: $100,000 each employee
Bodily Injury by Disease: $500,000 policy limit

(2) The limit of liability for bodily injury by accident applies to all bodily injury arising out of any one accident.

(b) Premium Determination (at Carriers’ Discretion). Premium shall be determined on the basis of the workers' compensation rules, classifications and rates in the manual.
(c) Payroll Records. When voluntary compensation insurance is provided for a group of employees, separate payroll records shall be maintained by the insured for the designated group of employees.

Modified, 1 CMC § 3806(f), (g).


Commission Comment: The original paragraphs of subsection (a) were not designated. The commission designated subsections (a)(1) and (a)(2).

In subsections (a) and (b), the commission inserted apostrophes as appropriate. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

Part 800 - Special Conditions or Operations Affecting Coverage and Premium

§ 20-40.3-801 Executive Officers

(a) Definition. Executive officers of a corporation are the president, vice president, secretary, treasurer or any other officer appointed in accordance with the charter or by-laws of the corporation.

(b) Law and Status.
(1) Salaried executive officers may elect workers' compensation coverage under Public Law 6-33. To include executive officers, carriers must attach the standard sole proprietors, partners, officers and other coverage endorsement (WC 00 03 10).
(2) When coverage is elected, executive officers have the same status as employees under the policy.

(c) Premium Determination. Premium for executive officers shall be based on their total payroll, subject to the following limitations and the requirements of § 20-40.3-625.
(1) The minimum individual payroll for an executive officer is shown on the rate pages.
(2) The maximum individual payroll for an executive officer is shown on the rate pages.
(3) The payroll limitations in (c)(1) and (2) apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

(d) Assignment of Payroll.
(1) Payroll shall be assigned to the classification which applies to the principal operations in which the executive officer is engaged.
(2) Exceptions to (d)(1) above.
   (i) Payroll of an executive officer who regularly and frequently engages in duties which are ordinarily performed by a superintendent, foreman or worker shall be assigned to the governing classification.
   (ii) Payroll of an executive officer who performs construction, erection or stevedoring operations shall be divided and assigned to the classifications which apply to the different types of operations of the executive officer, subject to the requirements of § 20-40.3-420(b).

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

(i) For each week during which the executive officer did not perform flight duties, assign the officer’s payroll as provided in subsection (d).

(ii) For each week during which the executive officer performed flight duties, assign the officer’s payroll for that week to code 7421 - aircraft operation - flying crew. If an executive officer’s non-flying duties in such a week are subject to the higher rated classification, that higher rated classification shall be assigned in that week.

Rules (e)(1)(i) and (ii) apply on the basis of the policy's log book required under federal regulations or other verifiable records.

If code 7421 - aircraft operations - flying crew - applies and verifiable records are not maintained to indicate those weeks during which flying is performed by executive officer, their payroll shall be assigned to the highest rated classification which applies to any of their operations.

Modified, 1 CMC § 3806(c), (f), (g).


Commission Comment: The original paragraphs of subsections (b), (d) and (e) were not designated. The commission designated subsections (b)(1) and (b)(2), (d)(1) and (d)(2) and (e)(1) through (e)(3). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

In subsection (a), the commission corrected the spelling of “any.” In subsection (b), the commission inserted an apostrophe in “workers.”

In subsection (c), the original cross-reference to Rule V-F was incorrect. This subsection does not exist. The commission changed the reference to Rule VI-F, codified at § 20-40.3-625.

The Commission corrected the spelling of “and” in subsection (d)(2)(ii) pursuant to 1 CMC § 3806(g). In subsections (e)(1)(i) and (e)(2), the cross-references to Rule VII-A-5 and 6a and b, respectively, were incorrect. See 25 Com. Reg. at 20305 (July 15, 2003). The commission corrected the references.

§ 20-40.3-805 Partners and Sole Proprietors

(a) Law and Status. Partners and sole proprietors are not normally in the category of employees but may be covered under the law by statutory provision or by election. They then have the same status as employees under the policy.

(b) Coverage. To provide coverage for a partner or sole proprietor who is to be treated as an employee, attach the standard sole proprietors, partners, officers and others coverage endorsement (WC 00 03 10).

(c) Premium Determination. Premium for each partner or sole proprietor treated as an employee is based on the payroll amount shown on the rate pages.

(d) Assignment of Payroll. Payroll of partners or sole proprietors shall be assigned to classifications and rates under the rules which apply to employees.
20-40.3-810 Subcontractors

(a) Law on Contractors and Subcontractors.
   (1) Most workers compensation laws provide that a contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors.
   (2) Public Law 6-33 requires that all employers obtain compensation coverage for their employees regardless of any subcontractual agreements.

(b) Premium for Uninsured Subcontractors. The contractor shall furnish satisfactory evidence that the subcontractor had workers compensation insurance in force covering the work performed for the contractor. For each subcontractor for which such evidence is not furnished, additional premium shall be charged on the policy which insured the contractor as follows:
   (1) The contractor shall provide a complete payroll record of the employees of each uninsured subcontractor. Premium on such payroll shall be based on the classification which would have applied if the employees of the subcontractor had been employees of the contractor.
   (2) If the contractor does not supply the payroll records of its subcontractor, the full subcontract price of the work performed during the policy period by the subcontractor shall be established as the payroll of the subcontractor's employees. The additional premium shall be charged on that amount as payroll.
   (3) Exception to (b)(2) above. If investigation on a specific job discloses that a definite amount of the subcontract price represents payroll, such amount shall be the payroll for the additional premium computation. In contracts for labor and material, the payroll shall not be less than 50% of the subcontract price. In contracts for labor only, the payroll shall be established as not less than 90% of the subcontract price.

(c) Piece Work, Drivers, Chauffeurs and Helpers Under Contract. This rule on subcontractors does not apply to contractors for piece work, nor to drivers, chauffeurs or helpers on vehicles engaged under contract:
   (1) The entire amount paid to piece workers shall be the payroll, as provided in part 500.
   (2) The rules on standard exceptions in part 400 apply to drivers, chauffeurs or helpers on contract vehicles.

Modified, 1 CMC § 3806(c).

20-40.3-815 Self Insured Employers; Requirements
(a) Any employer who was not able to secure coverage within the CNMI as evidenced by three letters of declination by three separate carriers may be allowed to seek coverage outside of the CNMI or may be allowed to self-insure its operations in accordance with the Workers' Compensation Commission Rules and Regulations [NMIAC, title 110, chapter 50]; or

(b) Any employer with at least 200 employees may elect to be self-insured in accordance with the Workers' Compensation Commission Rules and Regulations [NMIAC, title 110, chapter 50].

(c) An employer who is authorized to self-insure its operations is required to pay into the special disability fund pursuant to 4 CMC § 9353 an amount equal to 1% of the total salaries paid but not to exceed $1,500. Please refer to Public Law 9-33 for further details.

Modified, 1 CMC § 3806(f).


Part 900 - Cancellation

§ 20-40.3-901 Who May Cancel

Cancellation of coverage may be made by either the insured or the carrier in accordance with policy conditions. A copy of the notice of cancellation must also be provided to the Workers' Compensation Commission.

Modified, 1 CMC § 3806(f).


§ 20-40.3-905 Premium Determination; Cancellation by the Insurance Carrier

Premium for the canceled policy shall be computed as follows:

(a) Rates and Payroll. Apply authorized rates to the payroll developed during the period the policy was in effect.

(b) Expense Constant. Add the pro-rata portion of the expense constant but not less than $50.00. Refer to § 20-40.3-620.

(c) Minimum Premium. The total premium for the canceled policy shall not be less than the pro-rata portion of the minimum premium. Refer to § 20-40.3-625.

Modified, 1 CMC § 3806(c), (f).


§ 20-40.3-910 Premium Determination; Cancellation by the Insured When Retiring from Business
Compute the premium as provided in § 20-40.3-905 if a policy is canceled by the insured when:

(a) All the work covered by the policy has been completed, or

(b) All interest in any business covered by the policy has been sold, or

(c) The insured has retired from all business covered by the policy.

Modified, 1 CMC § 3806(c).


§ 20-40.3-915 Premium Determination; Cancellation by the Insured, Exert When Retiring from Business

(a) Actual Payroll. Determine the payroll developed during the period the policy was in effect.

(b) Extended Payroll.
   (1) Extend such payroll pro-rata to an annual basis.
   (2) Example. A payroll of $55,500 for 185 days would produce a payroll of $109,500 on an annual basis:

   $$55,500 \times \frac{365}{185} = $109,500$$

(c) Rates. Apply authorized rates to the payroll in (b) above.

(d) Short Rate Percentage. Based on the time the policy was in effect, apply the short rate percentage shown in the short rate cancellation table in this section to the annual premium computed on the basis of the extended payroll in order to determine the short rate portion of the annual premium.

(e) Expense Constant. Add the short rate portion of the expense constant but not less than $50.00. Refer to § 20-40.3-620.

(f) Minimum Premium. The total premium for the canceled policy shall not be less than the minimum premium. Refer to § 20-40.3-625.

(g) Example of a Short Rate Cancellation. A policy in effect for 185 days develops actual payroll of $55,500, manual rate $.50, with expense constant of $50.

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Payroll extended to annual basis</td>
<td>$55,500 x \frac{365}{185} = $109,500</td>
</tr>
<tr>
<td>2</td>
<td>Annual premium = $109,500 x $.50</td>
<td>$548</td>
</tr>
<tr>
<td>3</td>
<td>Short rate percentage for 185 days (See table on next page)</td>
<td>61%</td>
</tr>
<tr>
<td>4</td>
<td>Short rate premium for canceled policy</td>
<td>$548 \times .61 = $334</td>
</tr>
</tbody>
</table>
(5) Short rate premium of $50 expense constant = $50 \times .61 = $31
(6) Total premium for canceled policy = $365
(7) Minimum premium = $73. Not applicable to this policy.
(8) Refer to appendix C for an alternative method of short rate computation.

Modified, 1 CMC § 3806(c), (d), (f).


Commission Comment: The original paragraphs of subsection (b) and the final paragraph of subsection (g) were not designated. The commission designated subsections (b)(1) and (b)(2) and (g)(8). The Commission inserted the word “than” into subsection (f) pursuant to 1 CMC § 3806(g). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).
<table>
<thead>
<tr>
<th>Days Policy In Force</th>
<th>Per Cent of One Year Prem.</th>
<th>Days Policy In Force</th>
<th>Per Cent of One Year Prem.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>➔ 5%</td>
<td>154 - 156</td>
<td>➔ 53%</td>
</tr>
<tr>
<td>2</td>
<td>➔ 6</td>
<td>157 - 160</td>
<td>➔ 54</td>
</tr>
<tr>
<td>3 - 4</td>
<td>➔ 7</td>
<td>161 - 164</td>
<td>➔ 55</td>
</tr>
<tr>
<td>5 - 6</td>
<td>➔ 8</td>
<td>165 - 167</td>
<td>➔ 56</td>
</tr>
<tr>
<td>7 - 8</td>
<td>➔ 9</td>
<td>168 - 171</td>
<td>➔ 57</td>
</tr>
<tr>
<td>9 - 10</td>
<td>➔ 10</td>
<td>172 - 175</td>
<td>➔ 58</td>
</tr>
<tr>
<td>11 - 12</td>
<td>➔ 11</td>
<td>176 - 178</td>
<td>➔ 59</td>
</tr>
<tr>
<td>13 - 14</td>
<td>➔ 12</td>
<td>179 - 182 (6 mos.)</td>
<td>➔ 60</td>
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<tr>
<td>15 - 16</td>
<td>➔ 13</td>
<td>183 - 187</td>
<td>➔ 61</td>
</tr>
<tr>
<td>17 - 18</td>
<td>➔ 14</td>
<td>188 - 191</td>
<td>➔ 62</td>
</tr>
<tr>
<td>19 - 20</td>
<td>➔ 15</td>
<td>192 - 196</td>
<td>➔ 63</td>
</tr>
<tr>
<td>21 - 22</td>
<td>➔ 16</td>
<td>197 - 200</td>
<td>➔ 64</td>
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<tr>
<td>23 - 25</td>
<td>➔ 17</td>
<td>201 - 205</td>
<td>➔ 65</td>
</tr>
<tr>
<td>26 - 29</td>
<td>➔ 18</td>
<td>206 - 209</td>
<td>➔ 66</td>
</tr>
<tr>
<td>30 - 32 (1 mos.)</td>
<td>➔ 19</td>
<td>210 - 214 (7 mos.)</td>
<td>➔ 67</td>
</tr>
<tr>
<td>33 - 36</td>
<td>➔ 20</td>
<td>215 - 218</td>
<td>➔ 68</td>
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<td>37 - 40</td>
<td>➔ 21</td>
<td>219 - 223</td>
<td>➔ 69</td>
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<td>41 - 43</td>
<td>➔ 22</td>
<td>224 - 228</td>
<td>➔ 70</td>
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<td>44 - 47</td>
<td>➔ 23</td>
<td>229 - 232</td>
<td>➔ 71</td>
</tr>
<tr>
<td>48 -51</td>
<td>➔ 24</td>
<td>233 - 237</td>
<td>➔ 72</td>
</tr>
<tr>
<td>52-54</td>
<td>➔ 25</td>
<td>238 -241</td>
<td>➔ 73</td>
</tr>
<tr>
<td>55-58</td>
<td>➔ 26</td>
<td>242 - 246 (8 mos.)</td>
<td>➔ 74</td>
</tr>
<tr>
<td>Days Policy In Force</td>
<td>Per Cent of One Year Prem.</td>
<td>Days Policy In Force</td>
<td>Per Cent of One Year Prem.</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------</td>
<td>---------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>59 - 62 (2 mos.)</td>
<td>27</td>
<td>247 - 250</td>
<td>75</td>
</tr>
<tr>
<td>63 - 65</td>
<td>28</td>
<td>251 - 255</td>
<td>76</td>
</tr>
<tr>
<td>66-69</td>
<td>29</td>
<td>256 - 260</td>
<td>77</td>
</tr>
<tr>
<td>70-73</td>
<td>30</td>
<td>261 - 264</td>
<td>78</td>
</tr>
<tr>
<td>74-76</td>
<td>31</td>
<td>265 - 269</td>
<td>79</td>
</tr>
<tr>
<td>77-80</td>
<td>32</td>
<td>270 - 273 (9 mos.)</td>
<td>80</td>
</tr>
<tr>
<td>81 - 83</td>
<td>33</td>
<td>274 - 278</td>
<td>81</td>
</tr>
<tr>
<td>84 - 87</td>
<td>34</td>
<td>279 - 282</td>
<td>82</td>
</tr>
<tr>
<td>88 - 91 (3 mos.)</td>
<td>35</td>
<td>283 - 287</td>
<td>83</td>
</tr>
<tr>
<td>92 - 94</td>
<td>36</td>
<td>288 - 291</td>
<td>84</td>
</tr>
<tr>
<td>95 - 98</td>
<td>37</td>
<td>292 - 296</td>
<td>85</td>
</tr>
<tr>
<td>99 - 102</td>
<td>38</td>
<td>297 - 301</td>
<td>86</td>
</tr>
<tr>
<td>103 - 105</td>
<td>39</td>
<td>302 - 305 (10 mos.)</td>
<td>87</td>
</tr>
<tr>
<td>106 - 109</td>
<td>40</td>
<td>306 - 310</td>
<td>88</td>
</tr>
<tr>
<td>110 - 113</td>
<td>41</td>
<td>311 - 314</td>
<td>89</td>
</tr>
<tr>
<td>114 - 116</td>
<td>42</td>
<td>315 - 319</td>
<td>90</td>
</tr>
<tr>
<td>117 - 120</td>
<td>43</td>
<td>320 - 323</td>
<td>91</td>
</tr>
<tr>
<td>121 - 124 (4 mos.)</td>
<td>44</td>
<td>324 - 328</td>
<td>92</td>
</tr>
<tr>
<td>125 - 127</td>
<td>45</td>
<td>329 - 332</td>
<td>93</td>
</tr>
<tr>
<td>128 - 131</td>
<td>46</td>
<td>333 - 337 (11 mos.)</td>
<td>94</td>
</tr>
<tr>
<td>132 - 135</td>
<td>47</td>
<td>338 - 342</td>
<td>95</td>
</tr>
<tr>
<td>136 - 138</td>
<td>48</td>
<td>343 - 346</td>
<td>96</td>
</tr>
<tr>
<td>139 - 142</td>
<td>49</td>
<td>347 - 351</td>
<td>97</td>
</tr>
</tbody>
</table>
### Part 1000 - Longshore and Harbor Workers' Compensation Act

#### § 20-40.3-1001 General Information

The Longshore and Harbor Workers' Compensation Act (LHWCA) is a federal law which provides for payment of compensation and other benefits to employees such as longshore workers, harbor workers, ship repair workers, shipbuilders, shipbreakers and other employees engaged in loading, unloading, repairing or rebuilding a vessel. It applies to such employees while working on navigable waters of the United States and also while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does not cover masters or members of the crew of a vessel. For complete details see U.S. Code (1946), title 33, section 901-49, amended by Public Law 92-576.

#### § 20-40.3-1005 Workers' Compensation Insurance; Part One

The standard policy is used to insure the statutory obligation of any employer to furnish benefits required by the LHWCA. Attach the standard Longshore and Harbor Workers' Compensation Act coverage endorsement (WC 00 01 06) to provide such insurance. Do not designate the LHWCA in item 3.A of the information or declarations page. To exclude LHWCA exposures that are not to be covered by the policy, attach the standard Longshore and Harbor Workers' Compensation Act exclusion endorsement (WC 00 01 07).

#### § 20-40.3-1010 Employers' Liability Insurance; Part Two (at Carriers' Discretion)
For operations subject to the LHWCA, the standard limits of liability under part two are:

(a) Bodily Injury by Accident: $100,000 each accident.
(b) Bodily Injury by Disease: $100,000 each employee.
(c) Bodily Injury by Disease: $500,000 policy limit.
(Refer to part 800.)

Modified, 1 CMC § 3806(c).


§ 20-40.3-1015 Classification and Rates

(a) Classifications. Classifications for insurance under the LHWCA are listed in the classification section of the manual in this subchapter.

(b) Rates for Federal “F” Classifications. The manual rates for classification code numbers followed by the letter “F” include premium for operations subject to the LHWCA.

(c) Rates for Non-Federal “Non-F” Classifications. The manual rates for classification code numbers not followed by the letter “F” do not include premium for operations subject to the LHWCA. If operations under such classifications involve some employees subject to the LHWCA, the manual rates and minimum premiums for such classifications shall be increased by the longshore and harbor workers compensation coverage percentage shown on the rate pages. Such percentage does not apply to loss and expense constants. Such increased rate shall apply only to payroll of employees engaged in operations subject to the LHWCA.

Modified, 1 CMC § 3806(d), (f), (g).


Commission Comment: In subsection (c), the commission changed “employee” to “employees” to correct a manifest error. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-1020 Extensions of the Longshore and Harbor Workers’ Compensation Act

(a) Defense Base Act.
(1) The Defense Base Act extends the provision of the LHWCA to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States government. Employees who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, 42 U.S.C. §§ 1651-1654 (PL 77-208)/
(2) To provide such insurance, attach the standard Defense Base Act coverage endorsement (WC 00 01 01).
(b) Outer Continental Shelf Lands Act.

(1) The Outer Continental Shelf Lands Act extends the provisions of the LHWCA to employers and their employees exploring for natural resources on the outer continental shelf of the United States.

(2) That area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see 33 U.S.C. §§ 901-949 (PL 83-212).

(3) To provide such insurance, attach the Outer Continental Shelf Lands Act coverage endorsement (WC 00 01 09).

c) Civilian Employees of Non-appropriated Fund Instrumentalities Act.

(1) The Non-appropriated Fund Instrumentalities Act extends the provisions of the LHWCA to civilian employees of non-appropriated instrumentalities such as post exchanges and service clubs of the Armed Forces. For complete details, see 5 U.S.C. § 8171 (PL 85-538).

(2) To provide such insurance attach the standard Non-appropriated Fund Instrumentalities Act coverage endorsement (WC 00 01 08).

d) Premium Determination. For insurance under extensions of the LHWCA, determine premium as provided in § 20-40.3-1015.

Modified, 1 CMC § 3806(c), (f).


Commission Comment: The original paragraphs of subsections (a), (b) and (c) were not designated. The commission designated subsections (a)(1) and (a)(2), (b)(1) through (b)(3), and (c)(1) and (c)(2). The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g). The Commission corrected the reference to 42 U.S.C. §§ 1651-1654, 33 U.S.C. §§ 901-949, and 5 U.S.C. § 8171 pursuant to 1 CMC § 3806(g).

Part 1100 - The Admiralty Law and Federal Employer's Liability Act

§ 20-40.3-1101 General Information

(a) Admiralty Law. Masters and members of the crews of vessels are not covered under state workers' compensation laws nor under the LHWCA. They are subject to admiralty law and, if injured, have the right to sue their employers for damages in the admiralty courts where the proceeding is in the nature of an employee liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S.C. § 688) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

(b) Federal Employers' Liability Act. The Federal Employers' Liability Act (FELA) applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured
railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S.C. §§ 51-60.

Modified, 1 CMC § 3806(f), (g).


Commission Comment: In subsection (a), the commission inserted apostrophes in "workers" and "employers" to correct manifest errors. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g). The Commission corrected the reference to 46 U.S.C. § 688 and 45 U.S.C. §§ 51-60 pursuant to 1 CMC § 3806(g).

§ 20-40.3-1105 Description of Coverage Programs

The policy may be used to provide insurance for liability under one or more state workers' compensation laws and also for liability under admiralty law or FELA. There are two programs to furnish such insurance:

(a) Program I. Provides, under part one - workers' compensation insurance, statutory liability under the workers' compensation law of any state designated in item 3.A of the information page and, under part two - employers' liability insurance, employers' liability for damages under admiralty law or FELA, subject to a standard limit of $25,000.

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

Modified, 1 CMC § 3806(f), (g).


Commission Comment: The commission inserted apostrophes throughout this section as appropriate. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-1110 Coverage

(a) Admiralty Law Endorsements. To provide program I for admiralty law, attach the standard maritime coverage endorsement (WC 00 02 01). To provide program II for admiralty law, also attach the standard voluntary compensation maritime coverage endorsement (WC 00 02 03).

(b) Admiralty Law Coverage Option. The maritime coverage endorsement excludes liability to provide transportation, wages, maintenance and cure. This endorsement may optionally include a provision to insure such liability for an additional premium based on an (a) rate.

(c) Federal Employers' Liability Act Endorsements. To provide program I for employments
subject to FELA attach the standard Federal Employers' Liability Act coverage endorsement (WC 00 01 04). To provide program II, also attach the standard voluntary compensation and employers' liability coverage endorsement (WC 00 03 11).

(d) Longshore and Harbor Workers' Compensation Act. When insurance is provided for liability under admiralty law or FELA, insurance for liability under the LHWCA also may be necessary. To provide such insurance, attach the standard Longshore and Harbor Workers' Compensation Act coverage endorsement (WC 00 01 06).

Modified, 1 CMC § 3806(f).


Commission Comment:  The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-1115 Exclusions

Unless specifically excluded, coverage for liability of an employer under admiralty law or FELA is provided by the policy under part two employers' liability. The policy may be endorsed to exclude such coverage as follows:

(a) Exclusion of Admiralty Law Liability. To exclude, admiralty liability, attach the standard maritime exclusion endorsement (WC 00 02 02).

(b) Exclusion of Federal Employers' Liability Act Liability. To exclude FELA liability, attach the Federal Employers' Liability Act exclusion endorsement (WC 00 01 05).

Modified, 1 CMC § 3806(f).


Commission Comment:  The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-1120 Limit of Liability

(a) Standard Limit. The standard limit of liability under part two - employers' liability insurance for admiralty or FELA insurance under program I or II is $25,000.

(1) Accident Limit. The limit of liability applies to all bodily injury arising out of any one accident.

(2) Disease Limit. The limit of liability also applies as a separate aggregate limit for all bodily injury by disease. The aggregate limit for all bodily injury by disease.* The aggregate limit applies separately to bodily injury by disease arising out of work in each state shown in item 3.A of the information page.

(3) Show Limits on Endorsement. These limits of liability must be stated in the maritime coverage endorsement and/or the Federal Employers' Liability Act coverage endorsement.

*So in original.
(b) Increased Limits.

(1) Increased limits of liability under part two - employers' liability insurance are available. The additional premium for increased limits applying the factor in the following table for increased limits to the total premium for admiralty or FELA classifications before application of:

(i) Expense constant

(ii) Experience rating or merit rating modification

(iii) Premium discount or retrospective rating adjustment.

(2) The premium for increased limits is subject to an experience rating modification and merit rating modification.

### Table for Increased Limits

<table>
<thead>
<tr>
<th>Limit Per Accident</th>
<th>Factor</th>
<th>Minimum Premium Program I</th>
<th>Minimum Premium Program II</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>1.00</td>
<td>Refer to rate page</td>
<td>Refer to rate page</td>
</tr>
<tr>
<td>50,000</td>
<td>1.09</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100,000</td>
<td>1.15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>200,000</td>
<td>1.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>300,000</td>
<td>1.29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>400,000</td>
<td>1.34</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500,000</td>
<td>1.38</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(c) Minimum Premium. The separate minimum premium shown in the above table for increased limits applies to a policy which includes classifications for operations subject to admiralty law or the FELA. Such minimum premium is the lowest premium for insuring admiralty or FELA operations and it shall apply in addition to the minimum premium or premium for other operations on such a policy. It is not subject to an experience or merit rating modification.

Modified, 1 CMC § 3806(f), (g).


Commission Comment: The original paragraphs of subsection (b) were not designated. The commission designated subsections (b)(1) and (b)(2).

In subsections (a) and (b), the commission inserted apostrophes where appropriate. The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g). The Commission inserted semicolons at the ends of subsections (b)(1)(i) and (b)(1)(ii) pursuant to 1 CMC § 3806(g).
§ 20-40.3-1125 Classifications and Rates

The classifications for admiralty or FELA operations follow. The rates are on the rate pages:

CLASSIFICATIONS

<table>
<thead>
<tr>
<th>CLASSIFICATIONS</th>
<th>Code Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Boat Livery - boats under 15 tons</strong></td>
<td></td>
</tr>
<tr>
<td>This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.</td>
<td>7038 7090 7050</td>
</tr>
<tr>
<td><strong>Diving - marine</strong></td>
<td>7394 7395 7398</td>
</tr>
<tr>
<td><strong>Dredging - all types</strong></td>
<td>7333 7335 7337</td>
</tr>
<tr>
<td><strong>Ferries</strong></td>
<td>7019 7027 7062</td>
</tr>
<tr>
<td>This classification includes dock employees.</td>
<td></td>
</tr>
<tr>
<td><strong>Fishing Vessels - NOC</strong></td>
<td>7039 7091 7051</td>
</tr>
<tr>
<td>This classification includes packing, curling or shipping fish and repair of nets or boats.</td>
<td></td>
</tr>
<tr>
<td><strong>Oyster Boats</strong></td>
<td>7079 7097 7070</td>
</tr>
<tr>
<td>This classification includes planting; harvesting; and operation of boats.</td>
<td></td>
</tr>
<tr>
<td><strong>Salvage Operations - marine</strong></td>
<td>7394 7395 7398</td>
</tr>
<tr>
<td><strong>Supply Boats</strong></td>
<td>7020 7028 7131</td>
</tr>
<tr>
<td><strong>Tugboats</strong></td>
<td>7020 7028 7131</td>
</tr>
<tr>
<td><strong>Vessels - NOC</strong></td>
<td>7016 7024 7047</td>
</tr>
<tr>
<td><strong>Vessels - not self-propelled</strong></td>
<td>7046 7098 7099</td>
</tr>
<tr>
<td>Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as &quot;vessels NOC.&quot;</td>
<td></td>
</tr>
<tr>
<td><strong>Vessels - sail</strong></td>
<td>7036 7088 7048</td>
</tr>
<tr>
<td><strong>Wrecking - marine</strong></td>
<td>7394 7395 7398</td>
</tr>
<tr>
<td><strong>Yachts - private - sail or power</strong></td>
<td>7037 7089 7152</td>
</tr>
</tbody>
</table>

Federal Employers’ Liability Act

| **Railroad Operations - all** |             |
employees including drivers
This classification contemplates the
normal operations of railroads
including normal maintenance and
repair. All extraordinary repair work
including such work as rebuilding
bridges, grade crossing elimination,
laying or relaying track and all new
construction. Operations shall be
classified as code 6702, 6703 or 6704.

<table>
<thead>
<tr>
<th>Clerical Office Employees - NOC</th>
<th>7151</th>
<th>7153</th>
<th>7152</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salespersons, Collectors or</td>
<td>8814</td>
<td>8805</td>
<td>8815</td>
</tr>
<tr>
<td>Messengers - outside</td>
<td>8737</td>
<td>8734</td>
<td>8738</td>
</tr>
<tr>
<td>Railroad Construction - all</td>
<td>6702</td>
<td>6704</td>
<td>6703</td>
</tr>
<tr>
<td>operations salespersons and drivers</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Modified, 1 CMC § 3806(f).


§ 20-40.3-1130  Waters Not under Admiralty Jurisdiction

(a) Coverage. An insured may conduct operations on waters not subject to admiralty jurisdiction. Insurance for such operations shall be provided by the policy and endorsement forms and is subject to the rules which apply to statutory workers compensation insurance. Rates are on the rate pages.

(b) Premium Determination. The admiralty classifications and rates for program II apply to operations described in subsection (a) above. Rates are on the rate pages.

(c) Admiralty Law or LHWCA Liability. If there is a potential liability under admiralty law, follow the premium rules for insurance under admiralty law. If there is a potential liability under the LHWCA, refer to part 1000.

Modified, 1 CMC § 3806(c), (f).


Commission Comment: The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

Part 1200 - Domestic Workers; Residences

§ 20-40.3-1201 Definitions
(a) Inside Domestic Workers. Domestic workers - inside are employees engaged exclusively in household or domestic work performed principally inside the residence. (Ex. cook, housekeeper, laundry worker, maid, butler, caregiver, nurse or baby sitter.).

(b) Outside Domestic Workers. Domestic workers - outside are employees engaged exclusively in household or domestic work performed principally outside the residence. (Ex. private chauffeur, gardener, etc.)

(c) Occasional Domestic Workers. Domestic workers - occasional are domestic workers, inside or outside, who are employed part-time. Any domestic worker employed more than ½ of the customary full time shall be assigned and rated as a full time domestic worker. (Ex. persons engaged on certain days for gardening, cleaning, laundering or baby sitting).

Modified, 1 CMC § 3806(f).


Commission Comment: The Commission added periods at the ends of subsection titles pursuant to 1 CMC § 3806(g).

§ 20-40.3-1205 Coverage; Voluntary Compensation Insurance

Voluntary compensation insurance for domestic workers may be provided by attaching the voluntary compensation and employers' liability coverage for residence employees endorsement (WC 00 03 12).

Modified, 1 CMC § 3806(f), (g).


Commission Comment: The commission inserted the apostrophe in "employers" to correct a manifest error.

§ 20-40.3-1210 Name of Insured

The name of insured must reflect the employer's name and residence where such domestic worker is employed.

Modified, 1 CMC § 3806(g).


Commission Comment: The commission inserted the apostrophe in "employers" to correct a manifest error.

§ 20-40.3-1215 Classifications

(a) Domestic Workers.

(1) The following classifications apply to operation of domestic workers:
Classifications                                
Domestic Workers – Inside 0913
Domestic Workers – Outside 0912
Domestic Workers - Occasional (inside or outside) 0908

(2) Exception. If commercial farm operations are conducted, codes 0912 and 0908 do not apply to any operations at the farm location. Refer to the farm classifications in the classification section of the manual in this subsection.

(b) Maintenance, Repair or Construction Operations.
(1) Codes 0913, 0912 and 0908 include ordinary repair or maintenance of the insured's premises or equipment by domestic workers.
(2) Building maintenance or repair by employees hired only for that purpose shall be assigned to code 9015 - Building NOC - operations by owner or lessee.
(3) Extraordinary repairs, alternations, new construction, erection or demolition of structures shall be assigned to construction or erection classifications.

Modified, 1 CMC § 3806(d), (f).


Commission Comment: The original paragraphs of subsection (a) were not designated. The commission designated subsections (a)(1) and (a)(2).

§ 20-40.3-1220 Rates and Premium

(a) Rates. The rates for codes 0913, 0912 and 0908 are based on the annual salary of the domestic worker.

(b) Records Required. The insured shall maintain a record of the names, duties and period of service of each domestic worker.

(c) Estimated Premium for Domestic Workers. Estimated premium for codes 0912, 0913 and 0908 shall be computed on the estimated annual payroll of such domestic worker during the policy period. If additional domestic workers are employed during the policy period then their estimated annual premiums shall be pro-rated for the duration of the existing coverage.

Modified, 1 CMC § 3806(f).


§ 20-40.3-1225 Minimum Premium

For a policy with two or more classifications, apply the highest minimum premium for any classification in the policy.

Part 1300 - Final Earned Premium Determination

§ 20-40.3-1301 Actual Payroll

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

Modified, 1 CMC § 3806(f).


§ 20-40.3-1305 Premium Determination

The determination of final earned premium is governed by the rules, classifications and rates in the manual in this subchapter.

Modified, 1 CMC § 3806(d), (f).


§ 20-40.3-1310 Audit Rights of Carrier

The insurance carrier has the right to compute earned premium based on an examination of original payroll records and books of account of the insured, in accordance with part five - premium of the standard policy.

Modified, 1 CMC § 3806(f).


Part 1400 - Miscellaneous Provisions

§ 20-40.3-1401 Excess Insurance (at Carriers' Discretion)

(a) Excess insurance should only be contemplated by self-insured employers (refer to § 20-40.3-815).

(b) Excess insurance is only available to employers who have been granted permission for self insurance by the Workers' Compensation Commission. Excess insurance may be written to cover losses in excess of an employer's retention of $7,500, $10,000, $15,000, $20,000, $30,000 per accident. Excess insurance rates contemplate $1,000,000 maximum limits.

(c) Risks to be rated for excess compensation insurance should be submitted to the Office of the Insurance Commissioner and the Workers' Compensation Commission.

Modified, 1 CMC § 3806(c), (f), (g).
Commission Comment: The original paragraphs were not designated. The commission designated subsections (a) through (c).
In subsections (a) and (b), the commission inserted the apostrophes in “Workers.”

Appendix A
Classification and Tariff Section

<table>
<thead>
<tr>
<th>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</th>
<th>CODE</th>
<th>RATE</th>
<th>MINIMUM PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accountants</td>
<td>8803</td>
<td>0.14%</td>
<td>19</td>
</tr>
<tr>
<td>Acoustical Contractor - use Insulation Work</td>
<td>5479</td>
<td>3.20%</td>
<td>95</td>
</tr>
<tr>
<td>Addressing or Mailing Cos. - use Mailing or Addressing Cos.</td>
<td>8800</td>
<td>0.39%</td>
<td>25</td>
</tr>
<tr>
<td>Adobe Brick Mfg/Brick or Clay Products Mfg.</td>
<td>4041</td>
<td>9.07%</td>
<td></td>
</tr>
<tr>
<td>Advertising Cos. - outdoor - selling space for advertising purposes - including shop operations, and the erection, painting, repair, maintenance, or removal of signs; sign painting or lettering in or upon buildings or structure; (Bill posting to be separately rated)</td>
<td>9549</td>
<td>4.79%</td>
<td></td>
</tr>
<tr>
<td>Advertising Agencies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office Employees (inside work)</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Aerial Photography/Aircraft Operation-Patrol</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>Air Compressor Mfg./Machine Shops</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td>Air Conditioning (Self-contained units-installation)/Household Appliances</td>
<td>9519</td>
<td>1.74%</td>
<td>59</td>
</tr>
<tr>
<td>Air Conditioning Systems - Installation/Sheet Metal Work</td>
<td>5538</td>
<td>4.98%</td>
<td>138</td>
</tr>
<tr>
<td>Aircraft Operation: Definitions, Assignments of Payrolls</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aircraft Operation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Aircraft Operation - Agricultural - All members of flying crew including dusting, spraying, seeding, bird herding or hunting</td>
<td>7409</td>
<td>11.59%</td>
<td></td>
</tr>
<tr>
<td>(2) All employees other than members of the flying crew - including field or hangar employees, loaders and flagmen</td>
<td>7410</td>
<td>5.97%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>Aircraft Operation - Scheduled and Supplemental Air Carriers:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) All members of flying crew</td>
<td>7405</td>
<td>2.97%</td>
<td>89</td>
</tr>
<tr>
<td>This classification shall apply to scheduled or commercial air carriers, including cargo carriers, operating under part 121 of Fed Aviation Reg.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| (2) All employees other than members of the flying crew (ticket sellers or
<table>
<thead>
<tr>
<th>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</th>
<th>CODE</th>
<th>RATE</th>
<th>MINIMUM PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>information clerks to be separately rated as 8810 - “Clerical Office Emp.”</td>
<td>7403</td>
<td>1.40%</td>
<td>50</td>
</tr>
<tr>
<td>Aircraft Operation - Commuter Carriers:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) All members of flying crew</td>
<td>7413</td>
<td>2.83%</td>
<td></td>
</tr>
<tr>
<td>This classification shall apply to commuter air carriers who operate under part 135 of the Federal Aviation Regulations, conduct at least five round trips per week, and publish flight schedules.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) All employees other than members of the flying crew (ticket sellers or information clerks shall be separately rated as 8810 “Clerical Office Emp.”)</td>
<td>7428</td>
<td>3.17%</td>
<td></td>
</tr>
<tr>
<td>Aircraft Operation - All Others</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Aircraft Operations - other than agricultural, scheduled or supplemental air carriers - all employees - other than members of the flying crew - including field or hangar instructors.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Ticket sellers or information clerks to be separately rated as 8810 “Clerical Office Employees”; classroom instructors to be separately rated as 8686 - “Colleges or Schools,” ground photographic laboratory employees to be separately rated as 4361 - “Photographers - all employees”; payroll of members of flying crews to be separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Aircraft Operation - Charter - use Aircraft Operation - Sales or Service</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>(3) Aircraft Operation - Helicopter - members of flying crew - N.O.C.</td>
<td>7425</td>
<td>19.81%</td>
<td></td>
</tr>
<tr>
<td>(4) Aircraft Operation, members of flying crew - N.O.C.</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>(5) Aircraft Operation - Parachute jumping - use Aircraft Operation - Public Exhibition</td>
<td>7419</td>
<td>12.87%</td>
<td></td>
</tr>
<tr>
<td>(6) Aircraft Operation - patrol; photography; mapping; skywriting; advertising or survey work - all members of flying crew</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>(7) Aircraft Operation - Sales or Service Agencies; charter; taxi or sightseeing, student instruction, members of flying crew</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>Aircraft Remanufacture, Conversion, Modification and Repair companies - not engaged in the original manufacturing of aircraft</td>
<td>7428</td>
<td>3.17</td>
<td></td>
</tr>
<tr>
<td>Aircraft Schools - Classroom instruction - use Colleges</td>
<td>8868</td>
<td>0.21</td>
<td>20</td>
</tr>
<tr>
<td>Aircraft Operators - all employees - including field or hangar instructors; Drivers, Chauffeurs and their helpers.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Ticket sellers or information clerks to be separately rated as 8810 - “Clerical Office Employees,” classroom instructors to be separately rated as 8686 - “Colleges or Schools,” ground photographic laboratory employees to be separately rated as 4361 - “Photographers - all employees”; payroll for members of flying crew to be separately rated in accordance with the provisions of the manual)</td>
<td>7429</td>
<td>8.30%</td>
<td></td>
</tr>
<tr>
<td>Alarm (Fire or Burglar) Systems - Sales &amp; Installation/Telephone, Telegraph or Fire Alarm)</td>
<td>7601</td>
<td>4.63%</td>
<td>131</td>
</tr>
<tr>
<td>Alcohol Mfg. - Grain</td>
<td>2130</td>
<td>3.78%</td>
<td>110</td>
</tr>
<tr>
<td>Alcohol Mfg. - Wood</td>
<td>1472</td>
<td>4.32%</td>
<td>123</td>
</tr>
<tr>
<td>Aluminum Awning Installation</td>
<td>5102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>Aluminum Scrap Metal Dealer - Use Salvage Material, Metal Scrap Dealers</td>
<td>3500</td>
<td>7.12%</td>
<td></td>
</tr>
<tr>
<td>Aluminum Ware Mfg. - from sheet aluminum (rolling mill or smelting to be</td>
<td>3066</td>
<td>3.16%</td>
<td>84</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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<td>-----------------------------------------------</td>
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</tr>
<tr>
<td>separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance Services - all operators</td>
<td>7332</td>
<td>10.73%</td>
<td></td>
</tr>
<tr>
<td>Amusement Parks or Exhibitions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Care, custody and maintenance of premises; operation of elevators or heating, lighting or power apparatus - including policemen, watchmen, musicians, box office employees or gate attendants. Operation or maintenance of amusement devices, restaurants and retail stores to be separately rated; pari-mutual employees - rate separately as 8810 - &quot;Clerical Office Employees.&quot;</td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>(2) Operation and maintenance of merry-go-rounds, swings, roller coasters or other amusement devices not specifically classified - including ticket collectors connected therewith. Bath houses, billiard halls, bowling centers, dance halls, restaurants, retail stores, skating rinks and theaters shall be separately rated as otherwise provided by this manual.</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Analytical or Testing Laboratory - including outside oprtns, - N.P.D. This classification does not apply to outside X-raying operations or drilling operations. Outside X-raying operations shall be assigned to 3365 - &quot;Welding or Cutting&quot; and drilling operations shall be assigned to 6204 - &quot;Drilling - N.O.C.&quot;</td>
<td>4511</td>
<td>1.54%</td>
<td>54</td>
</tr>
<tr>
<td>Animal Hospital - use Hospital Veterinary</td>
<td>8831</td>
<td>5.23%</td>
<td>146</td>
</tr>
<tr>
<td>Animal Membranes - Preparation - use Meat Products</td>
<td>2095</td>
<td>4.28%</td>
<td>122</td>
</tr>
<tr>
<td>Antique Dealers - Stores (Misc Merchandise) use Store Risks Retail N.O.C. or Stores - Furniture (if primarily furniture sales)</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>8015</td>
<td>3.63%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apartment Hotels - use Hotels</td>
<td>9050</td>
<td>5.67%</td>
<td></td>
</tr>
<tr>
<td>Apartment Houses - use Bldgs. Oprtn by owners or lessees</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Appliance Store - Household Appliance - Service or Repair</td>
<td>9519</td>
<td>1.74%</td>
<td>59</td>
</tr>
<tr>
<td>Appliance Store - wholesale or combined wholesale and retail - use Store Risk - wholesale</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Automobile or Automobile Truck Dismantling - including the salvaging or junking of parts, store operations</td>
<td>3821</td>
<td>11.54%</td>
<td>301</td>
</tr>
<tr>
<td>Automobile or Automobile Truck Parts Machining and Rebuilding - N.P.D. This classification is intended to apply to operations such as automobile truck engine rebuilding, cylinder reboring, valve grinding, turning down brake drums, transmission rebuilding, rebabbiting, carburetor and generator rebuilding and fuel and water pump rebuilding. It does not apply to any employer who removes parts from automobiles or automobile trucks for the purpose of machining or rebuilding, installs parts in automobiles or automobile trucks or otherwise works directly upon automobiles or automobile trucks. Payroll of a parts department, when more than 50% of the parts are sold commercially and are not machined or rebuilt by the insured nor used in the insured's machining or rebuilding operations, shall be assigned to 8046, &quot;Stores - automobile accessories.&quot;</td>
<td>3826</td>
<td>5.07%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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</tr>
<tr>
<td>-----------------------------------------------</td>
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</tr>
<tr>
<td>Automobile or Automobile Truck Repair Shops or Garages - including all engine, mechanical, electrical, body and fender repairing or rebuilding Recapping or retreading of tires to be separately rated.</td>
<td>8389</td>
<td>5.51%</td>
<td></td>
</tr>
<tr>
<td>Automobile or Automobile Truck Service Stations - including accessory and spare parts departments; N.P.D. with 8391 - &quot;Automobile or Automobile Repair Truck Dealers,&quot; 8389 - &quot;Automobile or Automobile Truck Repair Shops or Garages,&quot; and 8392 &quot;Automobile or Automobile Truck Store Garages or Pkg. Stations or Lots. This classification includes cashiers who receive payment from customers. Recapping or retreading of tires to be separately rated.</td>
<td>8387</td>
<td>2.62%</td>
<td>81</td>
</tr>
<tr>
<td>Automobile Accessory Stores - See &quot;Stores&quot;</td>
<td>0046</td>
<td>1.00%</td>
<td>40</td>
</tr>
<tr>
<td>Automobile Body Painting - including incidental sanding - N.P.D. with 3808 - &quot;Automobile or Motorcycle Mfg. or Assembling,&quot; 3815 - &quot;Automobile Truck or Automobile Truck Trailer Mfg. or Assembling,&quot; 2797 - &quot;Automobile Body Mfg.,&quot; 2797 - &quot;Mobile Home Mfg.&quot; (Body and fender repairing shall be separately rated.) This classification shall apply only to a physically separated department engaged exclusively in painting operations with no interchange of employees.</td>
<td>9505</td>
<td>1.06%</td>
<td></td>
</tr>
<tr>
<td>Automobile Body Upholstering - N.P.D. with 3808 - &quot;Automobile or Motorcycle Mfg. or Assembling,&quot; 3815 - &quot;Automobile Truck or Automobile Truck Trailer Mfg. or Assembling,&quot; or 3815 - &quot;Automobile Body Mfg.&quot;</td>
<td>9522</td>
<td>0.075%</td>
<td>34</td>
</tr>
<tr>
<td>Automobile Gasoline Stations - retail - all employees - N.O.C. - N.P.D. This classification is applicable to those concerns engaged exclusively in the sale of gasoline or oil or replacement of accessories such as wiper blades, radiator caps, fuses, dash lamps or similar accessories not requiring the use of any tools. This classification is not applicable to any concern that engages in or maintains facilities for automobile repair, lubrication, tire repair or tire sales at the same location. This classification includes cashiers who receive payments from customers.</td>
<td>8324</td>
<td>5.72%</td>
<td></td>
</tr>
<tr>
<td>Automobile Renting - use Automobile, Bus or Taxicab Companies</td>
<td>7382</td>
<td>2.51%</td>
<td>78</td>
</tr>
<tr>
<td>Automobile Schools - use Auto Dealers - all others</td>
<td>8391</td>
<td>2.35%</td>
<td>74</td>
</tr>
<tr>
<td>Automobile Van Conversion or Customizing - all operations - N.P.D. with 9505 - &quot;Automobile Body Painting,&quot; or 9522 - &quot;Automobile Body Upholstering&quot;</td>
<td>8390</td>
<td>6.85%</td>
<td></td>
</tr>
<tr>
<td>Appraisal Inspectors - Mercantile or Mfg. - use inspection for insurance</td>
<td>8720</td>
<td>0.59%</td>
<td>30</td>
</tr>
<tr>
<td>Appraisers - Auction - use of Auctioneers</td>
<td>8090</td>
<td>1.43%</td>
<td>51</td>
</tr>
<tr>
<td>Architects, Buildings, Landscape, Naval - use Draughting (inside) Engineers (outside)</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>8601</td>
<td>0.60%</td>
<td>30</td>
</tr>
<tr>
<td>Armoured Car Service - use Patrolmen</td>
<td>7721</td>
<td>6.71%</td>
<td></td>
</tr>
<tr>
<td>Army or Navy Post Exchanges - use Store Risks Retail - N.O.C. also see Longshoreman's &amp; Harbor Workers Act</td>
<td>8017</td>
<td>.049%</td>
<td>27</td>
</tr>
<tr>
<td>Art Galleries - use Municipal - Librarians, Curators</td>
<td>8838</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
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<tr>
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</tr>
<tr>
<td>Art Supply Stores - Use Stores, Retail Risk - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Asbestos Covering on Boilers - use Steam Pipe or Boiler Insulation</td>
<td>5184</td>
<td>2.71%</td>
<td>84</td>
</tr>
<tr>
<td>Asphalt Laying - use Street or Road Construction</td>
<td>5506</td>
<td>7.26%</td>
<td>152</td>
</tr>
<tr>
<td>Asphalt or Tar Distilling or Refining - including manufacture of products obtained therefrom; saturation of paper or felt with tar or asphalt; (Felt or paper manufacturing or coke burning to be separately rated) This classification is not applicable to chemical works or manufacturers of dyes or productions use as explosives.</td>
<td>4740</td>
<td>4.47%</td>
<td>127</td>
</tr>
<tr>
<td>Asphalt Tile Laying - use House furnishings</td>
<td>9521</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Asphalt Works - grinding, pulverizing, or mixing asphalt (digging, mining or quarrying to be separately rated).</td>
<td>1463</td>
<td>4.76%</td>
<td>134</td>
</tr>
<tr>
<td>Asphalt Works - Temporary - in connection with street or road, use Street or Road Construction</td>
<td>5506</td>
<td>7.26%</td>
<td>57</td>
</tr>
<tr>
<td>Assaying - use Analytical or Testing Laboratory</td>
<td>4511</td>
<td>1.54%</td>
<td>54</td>
</tr>
<tr>
<td>Asylums - use Hospitals</td>
<td>9043</td>
<td>2.73%</td>
<td></td>
</tr>
<tr>
<td>Athletic Fields - use Athletic Teams or Parks - Care &amp; Operation</td>
<td>9182</td>
<td>1.65%</td>
<td>56</td>
</tr>
<tr>
<td>Athletic Teams or Parks (1) All players on salary list of assured, whether regularly played or not - including umpires</td>
<td>9181</td>
<td>6.40%</td>
<td></td>
</tr>
<tr>
<td>... The entire remuneration of each player shall be included in computing premium, subject to a maximum of $60,000.00 per season. When a player works for two or more firms in the same sport during the season, the maximum of $60,000.00 per season shall be prorated. Season, as used above, includes preseason and postseason exposure. (2) Care, operation and maintenance of grounds or care of teams - including ticket sellers or collectors, trainers, coaches, managers or special officers</td>
<td>9182</td>
<td>1.65%</td>
<td>56</td>
</tr>
<tr>
<td>Attorneys - all employees - including inside or outside salesmen, solicitors, or appraisers</td>
<td>8090</td>
<td>1.43%</td>
<td>51</td>
</tr>
<tr>
<td>Audio-Visual Equipment - Sales - use Stores - Retail Risk - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Auditors, Accountants, Factory Cost or Office Systematizers - all employees - including Clerical Office Employees - N.P.D.</td>
<td>8803</td>
<td>0.14%</td>
<td>19</td>
</tr>
<tr>
<td>Auditoriums - operation - use Buildings - N.O.C.</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Automatic Sprinkler Installation - within buildings, including storage &amp; yard employees</td>
<td>5188</td>
<td>4.60%</td>
<td>130</td>
</tr>
<tr>
<td>Automotive Industry: (1) Automobile or Automobile Salesmen (2) All Other Employees - including accessory or spare parts sales classification <em>All Other Employees</em> shall apply only to those concerns having an addition to proprietors a full time clerical office force and a regular sales force engaged</td>
<td>8748</td>
<td>0.57%</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>8391</td>
<td>2.35%</td>
<td>74</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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<td>-----------------------------------------------</td>
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</tr>
<tr>
<td>exclusively in the demonstration and sale of automobiles and/or automobile trucks.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bakeries and Cracker Mfg. (Store operations shall be separately rated)</td>
<td>2003</td>
<td>1.35%</td>
<td>49</td>
</tr>
<tr>
<td>Banks - all employees - including appraisers, bank guards and attendants, field auditors, office machine repair, Clerical Office, Collectors, Salesmen This classification is not applicable to the operation of trusts, repossessed and other business properties away from the bank premises.</td>
<td>8808</td>
<td>0.56%</td>
<td></td>
</tr>
<tr>
<td>Barber Shops or Beauty Parlors - all employees - including clerical office</td>
<td>9586</td>
<td>0.29%</td>
<td>22</td>
</tr>
<tr>
<td>Baths - Beach Houses - N.O.C. - all employees - including restaurant employees</td>
<td>9053</td>
<td>1.30%</td>
<td></td>
</tr>
<tr>
<td>Bedding Plant Growing - Nurserymen</td>
<td>0005</td>
<td>3.62%</td>
<td>106</td>
</tr>
<tr>
<td>Bee Culture - use Nurserymen</td>
<td>0005</td>
<td>3.62%</td>
<td>106</td>
</tr>
<tr>
<td>Beer or Ale Dealers - wholesale or combined wholesale and retail - all operations - N.P.D. with 2121 &quot;Breweries&quot;</td>
<td>7392</td>
<td>7.93%</td>
<td></td>
</tr>
<tr>
<td>Bicycle Renting - use Stores - Hardware - retail</td>
<td>8010</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Bicycle Repair - Use Stores - Hardware - retail</td>
<td>8010</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Bill Posting (Erection or repair of signs to be separately rated)</td>
<td>9545</td>
<td>6.86%</td>
<td></td>
</tr>
<tr>
<td>Billiard Halls - all employees - including restaurant or tavern employees - N.P.D.</td>
<td>9092</td>
<td>3.30%</td>
<td></td>
</tr>
<tr>
<td>Blasting - N.O.C. - all employees</td>
<td>1330</td>
<td>9.63%</td>
<td></td>
</tr>
<tr>
<td>Blueprinting - use Photographers</td>
<td>4361</td>
<td>0.60%</td>
<td>30</td>
</tr>
<tr>
<td>Boat Building or Repairing, Hull &amp; Deck Remover or Assembler - boats not exceeding 150 ft. in length overall - including shop and yardwork</td>
<td>6834</td>
<td>8.00%</td>
<td></td>
</tr>
<tr>
<td>Boat Chartering and Rental, Banana Boat and Jet Ski Operations - use Amusement Parks - Operations and Maintenance</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Boat Crew, Deckhand or Deck Engineer</td>
<td>908</td>
<td>6.00%</td>
<td>21</td>
</tr>
<tr>
<td>Boat Dealers - all operations Display and parts departments physically separated from repair shops; rate as &quot;Hardware Stores,&quot; 8017</td>
<td>8057</td>
<td>3.77%</td>
<td></td>
</tr>
<tr>
<td>Boat Marinas - use Buildings - N.O.C. Amusement Parks, Care, Custody</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td></td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Boats - Cutting up steel hulls - Wrecking - Marine</td>
<td>6890</td>
<td>13.85%</td>
<td></td>
</tr>
<tr>
<td>Boiler Inspection - use Inspection for Insurance for Valuation - N.O.C.</td>
<td>8720</td>
<td>0.59%</td>
<td>30</td>
</tr>
<tr>
<td>Boiler Installation, Repair or Setting - steam All masonry, brick work or concrete work in connection with this classification shall be rated under 5022 - &quot;Masonry&quot; or 5213 - &quot;Concrete Work&quot; respectively.</td>
<td>3726</td>
<td>17.23%</td>
<td>441</td>
</tr>
</tbody>
</table>
## NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION

<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
<th>Rate</th>
<th>Minimum Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boiler Scaling - use Boiler Installation, Repair or Setting</td>
<td>3726</td>
<td>17.23%</td>
<td>441</td>
</tr>
<tr>
<td>Booking Agencies - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office (inside) N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors and Messengers (outside)</td>
<td>8742</td>
<td>0.35%</td>
<td>24</td>
</tr>
<tr>
<td>Bookbinding Operation:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Editing, designing, proofreading and photographic composing - including</td>
<td>8807</td>
<td>0.67%</td>
<td></td>
</tr>
<tr>
<td>clerical office employees</td>
<td>8742</td>
<td>0.36%</td>
<td></td>
</tr>
<tr>
<td>(2) Salesmen, Collectors or Messengers - outside</td>
<td>4299</td>
<td>1.95%</td>
<td></td>
</tr>
<tr>
<td>(3) All Other Employees - including miscellaneous employees</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Drivers chauffeurs and helpers shall be rated separately as 4299 - Bookbinding</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boot or Shoe Manufacturing or Repairing</td>
<td>2660</td>
<td>0.84%</td>
<td>36</td>
</tr>
<tr>
<td>Boring - Horizontal - at street crossings for installation of conduit, sewers,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>water and gas mains. Assign to the classification applicable to the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>installation of these utilities.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bottling - Beverages - No spirituous liquors</td>
<td>2163</td>
<td>5.92%</td>
<td></td>
</tr>
<tr>
<td>Bottling Wine - use Stores - retail - Wine or Spirit Merchant</td>
<td>8041</td>
<td>6.68%</td>
<td></td>
</tr>
<tr>
<td>Bowling Centers - with or without billiard halls - all employees - including</td>
<td>9092</td>
<td>3.30%</td>
<td></td>
</tr>
<tr>
<td>restaurant or tavern employees</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Box Mfg. - folding paper boxes - N.O.C. - (paper or paper board manufacturing</td>
<td>4243</td>
<td>3.61%</td>
<td>105</td>
</tr>
<tr>
<td>to be separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Box Mfg. - solid paper boxes - (paper or paper board manufacturing to be</td>
<td>4240</td>
<td>1.89%</td>
<td>62</td>
</tr>
<tr>
<td>separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boy and Girl Scout Councils</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camp operation - all camp operations - including Clerical Office Employees at</td>
<td>9048</td>
<td>7.73%</td>
<td></td>
</tr>
<tr>
<td>camp locations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breakwater Construction - use Jetty or Breakwater Construction</td>
<td>6381</td>
<td>8.13%</td>
<td></td>
</tr>
<tr>
<td>Brick or Clay Products - N.O.C. - including construction and</td>
<td>4041</td>
<td>9.07%</td>
<td></td>
</tr>
<tr>
<td>reconstruction of sheds and kilns (mining, quarrying or clay digging to be</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Drivers, chauffeurs, and their helpers to be separately rated as 8232 -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&quot;Building Material Dealers&quot;)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bridge Building - metal (Excavation, concrete work and reinforcing steel</td>
<td>5040</td>
<td>18.04%</td>
<td>461</td>
</tr>
<tr>
<td>installation in connection with concrete work shall be separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bridge Construction - Concrete - use Concrete Construction</td>
<td>5222</td>
<td>6.45%</td>
<td>176</td>
</tr>
<tr>
<td>Bridge or Trestle Construction - Wood - all operations (Pile driving,</td>
<td>5003</td>
<td>12.51%</td>
<td>323</td>
</tr>
<tr>
<td>excavation, concrete work and reinforcing steel installation in connection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>with concrete work shall be separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Briquette Mfg. - coal or wood</td>
<td>1463</td>
<td>4.76%</td>
<td>134</td>
</tr>
<tr>
<td>Buffing or Polishing Metal - N.O.C.</td>
<td>3372</td>
<td>2.03%</td>
<td>66</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Building Materials Dealers - commercial - no second-hand materials</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td>This classification contemplates the sale of sand, gravel, rock, cement, brick, fencing wire, wall board, doors, roofing paper, paneling, decorative stone, foundation piers, pipe, button board and similar bldg. material items.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building or Roofing Paper or Felt Preparation (Paper or felt manufacturing to be separately rated)</td>
<td>4283</td>
<td>6.36%</td>
<td></td>
</tr>
<tr>
<td>This classification is not applicable to asphalt or tar distillation or refining plants which include the saturating of paper of felt as part of their operations.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building Operation - including janitorial services, care, custody and maintenance of premises.</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>The use of this classification is subject to a minimum payroll of $2,000 per annum per one location and to a minimum of $1,000 for each additional location covered by the same policy. The above requirements shall apply only to flats, apartments, or multiple dwellings having four or more units. New construction, alterations, or demolition work shall be separately rated. The preparation or serving of hot foods shall be separately rated under Restaurants, 9079.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buildings - Prefabricated Construction - use</td>
<td>2683</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Carpentry Shop only</td>
<td>3040</td>
<td>12.80%</td>
<td>330</td>
</tr>
<tr>
<td>Iron Works - shop</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burglar Alarm and Security Alarm Systems Installation, Service or Repair - within buildings - including storage and yard employees.</td>
<td>7605</td>
<td>3.46%</td>
<td></td>
</tr>
<tr>
<td>Employees responding to alarms shall be separately rated under code 7721, Detective or Patrol Agencies.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bus or Limousine Operations - all employees</td>
<td>7382</td>
<td>2.51%</td>
<td>78</td>
</tr>
<tr>
<td>Butane Gas - Delivery and Recharging - use Gasoline or Oil Dealers</td>
<td>8360</td>
<td>2.36%</td>
<td>74</td>
</tr>
<tr>
<td>Butane or Shellane Units - Installation - use Plumbing - N.O.C.</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Butchering - including the handling of livestock</td>
<td>2081</td>
<td>6.66%</td>
<td>182</td>
</tr>
<tr>
<td>Cabinet Works - with power driven machinery - including manufacture of bank, store &amp; office furniture &amp; fixtures</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Cable Insulation</td>
<td>4470</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Cable Splicing - Shop or Yard</td>
<td>8227</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Caisson Work - all operations to completion - including pile driving, excavation, masonry or concrete work up to completion or substructure only</td>
<td>6252</td>
<td>16.65%</td>
<td>426</td>
</tr>
<tr>
<td>Camera Repair Shops (not motion picture) - use Instrument Mfg. -N.O.C.</td>
<td>3681</td>
<td>1.55%</td>
<td>56</td>
</tr>
<tr>
<td>Camps - Recreational or educational - all operations - including Clerical Office employees at camp locations</td>
<td>9048</td>
<td>7.73%</td>
<td></td>
</tr>
<tr>
<td>Canal Construction - all operations (pile driving, tunneling, dam or sewer construction to be separately rated)</td>
<td>6361</td>
<td>8.13%</td>
<td></td>
</tr>
<tr>
<td>Candle Mfg.</td>
<td>4557</td>
<td>1.64%</td>
<td>56</td>
</tr>
</tbody>
</table>
### NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION

<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Candle Shops - use Store Risks - retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Candy Machines - shop and outside - use Vending or Coin Operated Machines</td>
<td>5192</td>
<td>1.28%</td>
<td>47</td>
</tr>
<tr>
<td>Candy Mfg.</td>
<td>6504</td>
<td>2.38%</td>
<td>75</td>
</tr>
<tr>
<td>Candy Store and Food Mfg. - use Store Risks - retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Canvas Goods - erection, removal or repair - use Tent Erection - Removal, Repair</td>
<td>9539</td>
<td>8.98%</td>
<td>235</td>
</tr>
<tr>
<td>Car Wash - use Automobile or Automobile Truck Service Stations</td>
<td>8387</td>
<td>2.62%</td>
<td>81</td>
</tr>
<tr>
<td>Carnivals or Circuses - all employees including Clerical, Salesmen</td>
<td>9185</td>
<td>25.96%</td>
<td></td>
</tr>
<tr>
<td>Carpentry - construction or remodeling of detached 1 or 2 family residences and private garages in connection with such structures - including installation of interior trim, builder's finish and cabinet work. This classification is applicable to the installation of shingle roofing, or insulation material, but only if installed by the same contractor who performs the carpentry work at the same job location. All other roofing is to be separately rated. The making, erecting or stripping of forms in connection with concrete work shall be assigned to the appropriate concrete classification.</td>
<td>5645</td>
<td>5.38%</td>
<td>149</td>
</tr>
<tr>
<td>Carpentry - construction or remodeling of dwellings up to three stories in height and private garages in connection therewith - including installation of interior trim, builder's finish, and cabinet work. This classification is applicable only to structures designed primarily as family dwellings. It is also applicable to the installation of shingle roofing, or insulation material, but only if installed by the same contractor who performs the carpentry work at the same job location. All other roofing is to be separately rated. Carpentry in connection with the construction or remodeling of detached 1 or 2 family residences to be separately rated as 5645, “Carpentry.” The making, erecting or stripping of forms in connection with concrete work is to be assigned to the appropriate concrete classification.</td>
<td>5645</td>
<td>5.36%</td>
<td>149</td>
</tr>
<tr>
<td>Carpentry - shop only - (commercial lumber yards, building material dealers or fuel material dealers to be separately rated). Where a risk deals in any lumber or building materials or in any fuels and materials in addition to performing carpentry shop operations, all yard operations including all drivers, chauffeurs and their helpers shall be rated in the appropriate yard classification.</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Carpet Dealers - use Stores - Floor Covering - retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Carpet Cleaning - use Carpet, Rug, or Upholstery Cleaning - N.P.D.</td>
<td>2585</td>
<td>2.57%</td>
<td>79</td>
</tr>
<tr>
<td>Carpet Installation - use House Furnishings - N.O.C.</td>
<td>9521</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Carpet, Rug or Upholstery Cleaning - shop or outside - N.P.D. with 9008 - “Janitorial Services,” and 9015 - “Building Operation”</td>
<td>2585</td>
<td>2.57%</td>
<td>79</td>
</tr>
<tr>
<td>Cash Register - Sales and Service - use Stores - risk - retail - N.O.C. (Sales)</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Cash Register - Sales and Service - use Office Machines Installation (Service)</td>
<td>5191</td>
<td>0.82%</td>
<td>36</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------------------</td>
<td>-------</td>
<td>----------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Cat and Dog Hospitals - use Hospitals - Veterinary</td>
<td>8831</td>
<td>5.23%</td>
<td>146</td>
</tr>
<tr>
<td>Caterers - use Restaurants</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Cattle Feeders or Raising - use Farms - Stock Farms</td>
<td>0038</td>
<td>12.76%</td>
<td></td>
</tr>
<tr>
<td>Ceiling Installation - Suspended acoustical grid type.</td>
<td>5020</td>
<td>5.64%</td>
<td></td>
</tr>
<tr>
<td>Cement Mfg. (Excavation or digging, dredging, mining or quarrying to be separately rated) (Hauling of finished product to be rated as 8232 - “Building Material Dealers”)</td>
<td>1701</td>
<td>3.25%</td>
<td>96</td>
</tr>
<tr>
<td>Cement Work - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concrete or Cement Work</td>
<td>5200</td>
<td>4.31%</td>
<td>152</td>
</tr>
<tr>
<td>Concrete Construction</td>
<td>5213</td>
<td>5.49%</td>
<td></td>
</tr>
<tr>
<td>Cemetery Operation - all employees</td>
<td>9220</td>
<td>3.00%</td>
<td>90</td>
</tr>
<tr>
<td>Ceramics</td>
<td>4049</td>
<td>5.23%</td>
<td></td>
</tr>
<tr>
<td>Cesspool Digging - use Sewer Construction</td>
<td>6305</td>
<td>7.34%</td>
<td>199</td>
</tr>
<tr>
<td>Chamber of Commerce - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office (inside) N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers (outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Charcoal Mfg.</td>
<td>1472</td>
<td>4.32%</td>
<td>123</td>
</tr>
<tr>
<td>Charitable Organizations - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical (inside) N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers (outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Chemical Mixing, Blending and Repackaging Only - not manufacturing of ingredients.</td>
<td>4828</td>
<td>7.59%</td>
<td></td>
</tr>
<tr>
<td>Chemical Products Dealers - use Stores - Retail - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Chemist - Analytic - use Analytical or Testing Labs</td>
<td>4511</td>
<td>1.54%</td>
<td>54</td>
</tr>
<tr>
<td>Child Centers - use Colleges &amp; Schools</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professors, teachers</td>
<td>8868</td>
<td>0.21%</td>
<td>29</td>
</tr>
<tr>
<td>Clerical Office (inside) N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>All other employees</td>
<td>9101</td>
<td>2.52%</td>
<td>78</td>
</tr>
<tr>
<td>Christmas Tree Selling - retail - use Stores - Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Churches:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Clergy, Professional Assistants, Organists or Members of Choir - including all Clerical Office Employees</td>
<td>8840</td>
<td>0.21%</td>
<td>20</td>
</tr>
<tr>
<td>(2) All other employees</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Circuses - use Carnivals or Circuses</td>
<td>9185</td>
<td>25.96%</td>
<td></td>
</tr>
<tr>
<td>Civil Engineers - Consulting - use Engineers - consulting</td>
<td>8601</td>
<td>0.60%</td>
<td>30</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>---------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Cleaning or Dyeing - including repairing or pressing, including cash &amp; carry departments on plant premises</td>
<td>2586</td>
<td>1.35%</td>
<td>49</td>
</tr>
<tr>
<td>Cleaners Pick-up Station - Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Clearing land - all operations</td>
<td>2702</td>
<td>1.35%</td>
<td>341</td>
</tr>
<tr>
<td>Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>The use of this classification is subject to the provisions of the Manual Rules and Standard Exceptions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clinics - use Physicians or Dentists</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Cloth Printing - use Printing Operation</td>
<td>4299</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Cloth Sponging - use Cleaning or Dyeing</td>
<td>2586</td>
<td>1.35%</td>
<td>79</td>
</tr>
<tr>
<td>Clothing Mfg. - including Embroidery</td>
<td>2501</td>
<td>0.46%</td>
<td>27</td>
</tr>
<tr>
<td>Clothing Wearing Apparel or Dry Goods Store - retail - use Stores - clothing - manufacturing operations</td>
<td>8008</td>
<td>0.60%</td>
<td>30</td>
</tr>
<tr>
<td>Clothing, wearing apparel or dry goods stores - wholesale or combined wholesale and retail - use stores - clothing - no manufacturing</td>
<td>8032</td>
<td>0.51%</td>
<td>28</td>
</tr>
<tr>
<td>Clubs - Country, golf, swimming, tennis or yachting - all employees - including restaurant or tavern employees.</td>
<td>9060</td>
<td>1.65%</td>
<td>54</td>
</tr>
<tr>
<td>Clubs - Riding - all employees</td>
<td>7207</td>
<td>5.35%</td>
<td>149</td>
</tr>
<tr>
<td>Clubs - N.O.C. - all employees - including Clerical Office Employees, Salesmen</td>
<td>9061</td>
<td>1.30%</td>
<td>48</td>
</tr>
<tr>
<td>Clubs - Shooting</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>The preparation or serving of hot foods shall be separately rated under Restaurants, Europe.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coconut Shredding</td>
<td>6504</td>
<td>2.38%</td>
<td>75</td>
</tr>
<tr>
<td>Coffin or Casket Mfg. or Assembling - Wood Upholstery operations shall be separately rated as 9522, “Coffin or Casket Upholstery Work”</td>
<td>2881</td>
<td>1.51%</td>
<td>53</td>
</tr>
<tr>
<td>Coffin or Casket Upholstery Work</td>
<td>9522</td>
<td>0.75%</td>
<td>34</td>
</tr>
<tr>
<td>Cold Storage Lockers - use Stores - Meat, fish or poultry - retail</td>
<td>8031</td>
<td>3.20%</td>
<td>95</td>
</tr>
<tr>
<td>Collection Agencies - use Clerical (inside)</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Collectors - Field - use Salesmen, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Colleges or Schools: Private (not Automobile Schools)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Professors, Teachers or Professional Employees</td>
<td>8868</td>
<td>0.21%</td>
<td>20</td>
</tr>
<tr>
<td>(2) All employees other then professors, teachers or professional employees - including cafeterias</td>
<td>9101</td>
<td>2.52%</td>
<td>78</td>
</tr>
<tr>
<td>Commercial Artist - use Clerical (inside)</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Commissary Work - in connection with construction, erection, lumbering or mining operations or petroleum - cooks, waiters, and all other employees engaged in furnishing board or lodging.</td>
<td>9078</td>
<td>2.07%</td>
<td>67</td>
</tr>
<tr>
<td>Community Care Facilities for Adults - all employees - N.P.D. with 8823 - “Residential Care Facilities for Children,” 8804 - “Alcoholic and Drug Recovery Homes,” or 8804 - “Social Rehabilitation Facilities for Adults” This classification shall be applicable to those firms providing community care facilities for residents who are ambulatory and where the facilities are non-medically oriented. When skilled nursing care is provided as an identifiable unit, such nursing care unit shall be assigned to code 8829.</td>
<td>9070</td>
<td>5.23%</td>
<td></td>
</tr>
<tr>
<td>Company owned Aircraft - Pilot - use Aircraft Operation</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>Composition Sinks and Drainboards Installation - use Furniture or Fixtures - N.O.C.</td>
<td>5146</td>
<td>2.44%</td>
<td>76</td>
</tr>
<tr>
<td>Computer Companies - use Data Processing Cos.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Concrete Block Construction - use Masonry - N.O.C.</td>
<td>5022</td>
<td>6.06%</td>
<td>167</td>
</tr>
<tr>
<td>Concrete Bridge Construction - use Concrete Construction</td>
<td>5222</td>
<td>6.45%</td>
<td>167</td>
</tr>
<tr>
<td>Concrete Construction - in connection with bridges or culverts - all types - where clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet - including making, setting up or taking down forms, scaffolds, falsework, or concrete distributing apparatus; (excavation, reinforcing steel installation, pile driving, all work in tunnels, subways, caissons or cofferdams or on structural metal frame members of bridges to be separately rated)</td>
<td>5222</td>
<td>6.45%</td>
<td>176</td>
</tr>
<tr>
<td>Concrete Construction - N.O.C. - including foundations, or the making, setting up or taking down of forms, scaffolds, falsework or concrete distributing apparatus - N.P.D. with 5222 - “Concrete Construction - bridges or culverts,” - 5040 - “Bridge Building - metal,” 5003 - &quot;Bridge or Trestle Construction - wood&quot; or 5506 or 5507 - &quot;Street or Road Construction.&quot; (Excavation; reinforcing steel installation; pile driving; all work in connection with sewers, tunnels, subways, caissons or cofferdams to be separately rated)</td>
<td>5213</td>
<td>5.49%</td>
<td>152</td>
</tr>
<tr>
<td>Concrete or Cement Work - pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms.</td>
<td>5200</td>
<td>4.31%</td>
<td></td>
</tr>
<tr>
<td>Concrete or Cement Work - pouring or finishing of concrete slabs, poured in place and on the ground for other than concrete buildings or structural steel buildings of multi-story construction - including the making or stripping of forms. This classification also applies to the pouring or finishing of concrete foundations for private residences for occupancy by one or two families or other wood frame family dwellings not exceeding three stories in height and garage ins connection with either. This classification does not apply to the pouring or finishing of any floors of concrete buildings, not to the foundations or any concrete floors poured in place of structural steel buildings of multistory construction.</td>
<td>5200</td>
<td>4.31%</td>
<td></td>
</tr>
<tr>
<td>Concrete or Cement Work - pouring or finishing of precast concrete wall panels,</td>
<td>5214</td>
<td>3.55%</td>
<td></td>
</tr>
</tbody>
</table>
### NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION

<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
<th>Rate</th>
<th>Minimum Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Precast floor slabs or precast roof slabs at ground level and at job site - including the making or stripping of forms (reinforcing steel installation to be separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This classification also applies to the pouring or finishing of ground floors of buildings for which precast concrete wall panels, floor slabs or roof slabs become an integral part. It does not apply to the subsequent erection and placement of panels and slabs; all concrete operations performed in connection therewith, including floors poured in place above the ground floor, shall be separately rated as 5213 - “Concrete Construction - N.O.C.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concrete Products Mfg. - shop or yard work only - (drivers, chauffeurs and their helpers to be rated as 8232 - “Building Material Dealers”)</td>
<td>4034</td>
<td>7.98%</td>
<td>210</td>
</tr>
<tr>
<td>This classification includes the manufacture of concrete blocks, bricks, poles, piles, beams, sewer pipes, irrigation pipes, tile or similar products at a permanent location. It is not available for payroll division when the work is done at the place where construction operations are carried on or for any plant especially established or operated in connection with such construction work.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country Clubs - use Clubs</td>
<td>9060</td>
<td>1.65%</td>
<td>54</td>
</tr>
<tr>
<td>Court Reporters - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Cracker Mfg. - use Bakeries &amp; Cracker Mfg.</td>
<td>2003</td>
<td>1.35%</td>
<td>49</td>
</tr>
<tr>
<td>Crane - Mobile - Contractors - Truckmen - N.O.C.</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>Credit Bureaus - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office Employees - N.O.C. (inside)</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers (outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Crematory Operators - all employees</td>
<td>9220</td>
<td>6.08%</td>
<td>90</td>
</tr>
<tr>
<td>Dance Studios - Instructors - use Colleges or Schools - Teachers</td>
<td>8868</td>
<td>0.21%</td>
<td>20</td>
</tr>
<tr>
<td>Data Processing Companies - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Day Nurseries - use Colleges or Schools - Professors or Teachers</td>
<td>8868</td>
<td>0.27%</td>
<td>20</td>
</tr>
<tr>
<td>Decorating - use Painting, Decorating or Paper Hanging - N.O.C.</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Decorating - interior or exterior - hanging flags or bunting for conventions or celebrations</td>
<td>9529</td>
<td>11.37%</td>
<td></td>
</tr>
<tr>
<td>Deep Sea Divers and Instructors</td>
<td>6890</td>
<td>13.85%</td>
<td></td>
</tr>
<tr>
<td>Dehydrating - Fruit or Vegetable - use Fruit or Vegetable Evaporating or Dehydrating</td>
<td>2102</td>
<td>5.73%</td>
<td></td>
</tr>
<tr>
<td>Delicatessens - use Stores - Delicatessen Stores - N.P.D.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Delivery Companies - for retail stores exclusively</td>
<td>7230</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Delivery Companies - packages under 100 lbs. - use Parcel Delivery Companies</td>
<td>7198</td>
<td>4.82%</td>
<td></td>
</tr>
<tr>
<td>Demolition of Buildings or Structures</td>
<td>5701</td>
<td>34.17%</td>
<td>750</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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</tr>
<tr>
<td>------------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>--------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Demonstrators in Stores - use Salesmen, Collectors or Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Dental Laboratories - including Foundry or Casting Operations</td>
<td>4692</td>
<td>0.89%</td>
<td>37</td>
</tr>
<tr>
<td>Dentists and Dental Surgeons - All Employees - including clerical office employees - N.P.D.</td>
<td>8839</td>
<td>0.55%</td>
<td></td>
</tr>
<tr>
<td>Department Stores - use Stores - Department Stores - Retail</td>
<td>8039</td>
<td>0.68%</td>
<td>32</td>
</tr>
<tr>
<td>Detective or Patrol Agencies</td>
<td>7721</td>
<td>6.71%</td>
<td></td>
</tr>
<tr>
<td>Detinning</td>
<td>3372</td>
<td>2.03%</td>
<td>66</td>
</tr>
<tr>
<td>Discotheques - use Restaurants</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Discount Stores - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Stores - Department - Retail</td>
<td>8039</td>
<td>0.68%</td>
<td>32</td>
</tr>
<tr>
<td>Stores - Furniture - Wholesale and Retail</td>
<td>8015</td>
<td>3.63%</td>
<td></td>
</tr>
<tr>
<td>Dismantling Temporary Warehousing</td>
<td>5703</td>
<td>22.77%</td>
<td>569</td>
</tr>
<tr>
<td>Dispatchers - No exposure to operative hazard - Clerical Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Distilling - N.O.C. (Bottle Mfg. to be separately rated)</td>
<td>2142</td>
<td>5.22%</td>
<td></td>
</tr>
<tr>
<td>Ditching Contractors - see Trenching</td>
<td>6361</td>
<td>3.13%</td>
<td></td>
</tr>
<tr>
<td>Doctor's Office - use Physicians or Dentists</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Domestic Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inservants</td>
<td>0913</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Outservants - including Private Chauffeurs</td>
<td>0912</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Occasional</td>
<td>0908</td>
<td>6*</td>
<td>21</td>
</tr>
<tr>
<td>Door, Door Frame or Sash Erection</td>
<td>5102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>This classification is applicable only when the door, door frame or sash erection is performed as a separate operation, not a part of, or incidental to, any other construction operations performed by the same contractor at the same job or location.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Door, Door Frame or Sash Mfg. - Wood covered with sheet metal</td>
<td>3066</td>
<td>3.16%</td>
<td>94</td>
</tr>
<tr>
<td>Doughnut Shops - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Draftsmen</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Drag Strips - Operation - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amusement Parks - (premises)</td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Amusement Parks - (track operation)</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Drainage System - Open - use Canal Construction</td>
<td>6361</td>
<td>8.13%</td>
<td></td>
</tr>
<tr>
<td>Drainage Tile Mfg. - use Tile or Earthenware Mfg. - N.O.C.</td>
<td>4041</td>
<td>9.07%</td>
<td></td>
</tr>
<tr>
<td>Drapery Dealers, including installation - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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</tr>
<tr>
<td>-----------------------------------------------</td>
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<td>-----------------</td>
</tr>
<tr>
<td>Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>House Furnishing (installation) N.O.C.</td>
<td>9521</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Drapery Mfg. - use Clothing Mfg.</td>
<td>2501</td>
<td>0.46%</td>
<td>27</td>
</tr>
<tr>
<td>Draying Companies - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Truckmen - N.O.C.</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>Parcel Delivery</td>
<td>7230</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Parcel Delivery Companies</td>
<td>7198</td>
<td>4.82%</td>
<td></td>
</tr>
<tr>
<td>Dredger Construction - use Boat - Ship Building</td>
<td>6843</td>
<td>14.96%</td>
<td>384</td>
</tr>
<tr>
<td>Dredging</td>
<td>6223</td>
<td>8.06%</td>
<td></td>
</tr>
<tr>
<td>Dress Shops - use Stores - Clothing, Wearing Apparel</td>
<td>8008</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Dressmaking or Tailoring - Custom Exclusively - not manufacturing - N.P.D.</td>
<td>2503</td>
<td>0.33%</td>
<td>23</td>
</tr>
<tr>
<td>Drilling Mud - Haul - use Garbage, Ashes or Refuse Collection</td>
<td>9403</td>
<td>6.29%</td>
<td>172</td>
</tr>
<tr>
<td>Drilling - N.O.C. - not oil producing, mining or quarrying - N.P.D.</td>
<td>6204</td>
<td>9.88%</td>
<td>257</td>
</tr>
<tr>
<td>Drive-in Restaurant - use Restaurants or Taverns</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Driveway - Asphalt Paving - use Street or Road Construction - Paving</td>
<td>5506</td>
<td>5.47%</td>
<td>152</td>
</tr>
<tr>
<td>Driveway - Cement Paving - use Concrete or cement work</td>
<td>5200</td>
<td>4.31%</td>
<td></td>
</tr>
<tr>
<td>Driving Schools, Taxi, Auto Schools - use Automobile Dealers - All other employees</td>
<td>8391</td>
<td>2.35%</td>
<td>74</td>
</tr>
<tr>
<td>Drug, Medicine or Pharmaceutical Preparations Mfg. - compounding, blending or packing only - not manufacturing ingredients (manufacture of metal containers to be separately rated)</td>
<td>4611</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Drug Stores - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Dry Dock Operation</td>
<td>6872</td>
<td>14.43%</td>
<td>371</td>
</tr>
<tr>
<td>Dry Goods Store - Retail - use Stores - Clothing, Wearing Apparel - Retail</td>
<td>8008</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Dry Goods Store - Wholesale &amp; Retail Combined - use Store, Wearing Apparel - Wholesale</td>
<td>8032</td>
<td>0.51%</td>
<td>28</td>
</tr>
<tr>
<td>Dry Wall Application including finishing and preparation prior to painting - use Wallboard Application</td>
<td>5445</td>
<td>5.52%</td>
<td>153</td>
</tr>
<tr>
<td>Dump Operators - Refuse - use Garbage, Ashes or Refuse Dump Operations</td>
<td>9424</td>
<td>6.08%</td>
<td></td>
</tr>
<tr>
<td>Earthenware Pottery Mfg.</td>
<td>4049</td>
<td>5.23%</td>
<td></td>
</tr>
<tr>
<td>Earthquake Proofing</td>
<td>5703</td>
<td>22.77%</td>
<td>569</td>
</tr>
<tr>
<td>Egg Candling or Processing - use Store Risks - Wholesale - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Egg Production - use Farms - Poultry</td>
<td>0034</td>
<td>2.6%</td>
<td>80</td>
</tr>
<tr>
<td>Electric Light or Power Companies - all operations - including construction or extension of lines (construction of</td>
<td>7539</td>
<td>2.28%</td>
<td>72</td>
</tr>
<tr>
<td>Payroll of meter readers not exposed to operative hazards shall be assigned to 8742 &quot;Salesmen, Collectors, Messengers&quot;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric Light or Power Line Construction</td>
<td>7538</td>
<td>17.5%</td>
<td>448</td>
</tr>
<tr>
<td>Electrical Engineers - Consulting - use Engineers - Consulting</td>
<td>8601</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Electrical Machinery or Auxiliary Apparatus Installation or Repair - including incidental wiring (erection of</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>This classification is not available for division of payroll of employees of assured engaged in the installation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric Wiring - within buildings - including storage yard employees, installation or repair of fixtures or</td>
<td>5190</td>
<td>2.93%</td>
<td>83</td>
</tr>
<tr>
<td>Embroidery Mfg. - use Clothing Mfg.</td>
<td>2601</td>
<td>0.46%</td>
<td>27</td>
</tr>
<tr>
<td>Employment Agencies - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office - clerical - N.O.C. (inside)</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers (outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Engineers - Consulting - Mechanical, Civil, Electrical and Mining Engineers and Architects - not engaged in</td>
<td>8601</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Engraving - N.P.D.</td>
<td>3131</td>
<td>3.58%</td>
<td></td>
</tr>
<tr>
<td>Equipment and Machinery Dealers - Second-hand - use Salvage - Machinery and Equipment Dealers</td>
<td>8267</td>
<td>12.69%</td>
<td></td>
</tr>
<tr>
<td>Equipment and Machinery Rental Yards</td>
<td>8227</td>
<td>1.95%</td>
<td>54</td>
</tr>
<tr>
<td>Equipment or Supplies Dealer - Second-hand - oil or gas wells</td>
<td>8113</td>
<td>7.91%</td>
<td></td>
</tr>
<tr>
<td>Estimators, Appraisers, etc. - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inspection for Insurance or Valuation - N.O.C.</td>
<td>8720</td>
<td>0.59%</td>
<td>30</td>
</tr>
<tr>
<td>Auctioneers (not livestock)</td>
<td>8090</td>
<td>1.43%</td>
<td>51</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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</tr>
<tr>
<td>------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Excavation - N.O.C. - including burrowing, filling or back-filling (mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work to be separately rated)</td>
<td>6217</td>
<td>10.5%</td>
<td>273</td>
</tr>
<tr>
<td>Excavation - Rock - no tunneling</td>
<td>1624</td>
<td>8.67%</td>
<td>227</td>
</tr>
<tr>
<td>Exercise or Health Institutes - all employees - including restaurant employees; Clerical office employees</td>
<td>9053</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Executive Supervisors - Contracting - use Contractors - Construction or Erection - Executive Supervisor</td>
<td>5606</td>
<td>1.68%</td>
<td>57</td>
</tr>
<tr>
<td>Exhibitions - see Amusement Parks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expanded Shale Aggregate Mfg. - use Cement Mfg.</td>
<td>1701</td>
<td>3.25%</td>
<td>96</td>
</tr>
<tr>
<td>Expediter or Office Runner</td>
<td>7196</td>
<td>4.82%</td>
<td></td>
</tr>
<tr>
<td>Express Companies - including employees engaged in railroad transportation</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>Exterminators - use Buildings - operation by contractors Termite Control Work</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td></td>
<td>5650</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Extract Mfg. - Perfumery, medicinal or flavoring, including distillation of essential oils</td>
<td>4628</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Eyeglass Mfg. - Optical Goods Mfg. - N.O.C.</td>
<td>4150</td>
<td>1.41%</td>
<td>50</td>
</tr>
<tr>
<td>Factory Cost Systematizers - use Auditors</td>
<td>8603</td>
<td>0.14%</td>
<td>19</td>
</tr>
<tr>
<td>Fairs - use Amusement Parks or Exhibitions</td>
<td>9016</td>
<td>2.64%</td>
<td>86</td>
</tr>
<tr>
<td>Farms Dairy Farms</td>
<td>0036</td>
<td>7.35%</td>
<td></td>
</tr>
<tr>
<td>Field Crops</td>
<td>0171</td>
<td>8.91%</td>
<td></td>
</tr>
<tr>
<td>Orchards</td>
<td>0016</td>
<td>6.93%</td>
<td></td>
</tr>
<tr>
<td>Potato Crops</td>
<td>0041</td>
<td>3.55%</td>
<td></td>
</tr>
<tr>
<td>Poultry Raising, Egg Production and Hatcheries</td>
<td>0034</td>
<td>2.6%</td>
<td>80</td>
</tr>
<tr>
<td>Sheep or Goat Raising and Hog Farms</td>
<td>0034</td>
<td>2.6%</td>
<td>80</td>
</tr>
<tr>
<td>Stock Farms</td>
<td>0038</td>
<td>12.76%</td>
<td></td>
</tr>
<tr>
<td>Farm Machinery Dealers including demonstration and repair Display and parts departments physically separated from repair shops and selling parts commercially may be assigned to 8017 - &quot;Hardware Stores.&quot; Second-hand &quot;farm&quot; machinery dealers shall be assigned 8267 - &quot;Machinery and Equipment Dealers - second-hand.&quot;</td>
<td>8116</td>
<td>3%</td>
<td>90</td>
</tr>
<tr>
<td>Feed Dealers</td>
<td>8216</td>
<td>3.52%</td>
<td>103</td>
</tr>
<tr>
<td>Fence Construction - Metal or Wood</td>
<td>6400</td>
<td>5.04%</td>
<td>141</td>
</tr>
<tr>
<td>Fertilizer Dealers - including spreading - handwork only - use Garbage, Ashes or Refuse Collecting</td>
<td>9403</td>
<td>6.29%</td>
<td>172</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
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<td>-----------------</td>
</tr>
<tr>
<td>Fertilizer Dealers - including inorganic spreading - machine operate equipment</td>
<td>0050</td>
<td>6.29%</td>
<td></td>
</tr>
<tr>
<td>Fiber Preparation - Wood</td>
<td>4239</td>
<td>5.66%</td>
<td></td>
</tr>
<tr>
<td>Fiberglassing Shops - use Boat Building - Construction or Repairing</td>
<td>6834</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Field Crops - use Farms - Field Crops</td>
<td>0171</td>
<td>8.91%</td>
<td></td>
</tr>
<tr>
<td>Film Development Companies - use Photofinishing - all employees</td>
<td>4361</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Filter Pads for Air Coolers - Cloth-filled Excelsior</td>
<td>4239</td>
<td>5.66%</td>
<td></td>
</tr>
<tr>
<td>Fire Alarm Line Construction - use Telephone, Telegraph or Fire Alarm Constr.</td>
<td>7601</td>
<td>4.63%</td>
<td>131</td>
</tr>
<tr>
<td>Fire Alarm Systems Installation, Service or Repair - within buildings - including storage and yard employees</td>
<td>7605</td>
<td>3.46%</td>
<td></td>
</tr>
<tr>
<td>Fire Depts - Volunteer - use Municipal - Firemen Volunteer</td>
<td>7707</td>
<td>11.48%</td>
<td></td>
</tr>
<tr>
<td>Fire Fighting - Aircraft - crew - use Aircraft Operation</td>
<td>7419</td>
<td>12.87%</td>
<td></td>
</tr>
<tr>
<td>Fire Sprinkler Installation - use Automatic Sprinkler Installation</td>
<td>5188</td>
<td>4.6%</td>
<td>130</td>
</tr>
<tr>
<td>Fireworks Exhibits - use Amusement Parks &amp; Exhibits</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Fireworks Stands - use Store Risks - retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Fish Hatcheries - use Farms - Poultry Raise - Egg Production</td>
<td>8034</td>
<td>2.60%</td>
<td></td>
</tr>
<tr>
<td>Fish Packers</td>
<td>2113</td>
<td>6.01%</td>
<td></td>
</tr>
<tr>
<td>Fish Stores - retail - use Stores - Meat, Fish or Poultry - Retail</td>
<td>8031</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>Fish Stores - wholesale - use Stores - Meat, Fish or Poultry - Wholesale</td>
<td>8021</td>
<td>3.76%</td>
<td>109</td>
</tr>
<tr>
<td>Fishing Clubs - use Clubs - Country - etc.</td>
<td>9060</td>
<td>1.55%</td>
<td>54</td>
</tr>
<tr>
<td>Fishing Rod - Wrapping</td>
<td>2532</td>
<td>2.23%</td>
<td></td>
</tr>
<tr>
<td>Fishing Spinners and Spoons - Mfg. lures from copper or brass - use Hardware Mfg. - N.O.C.</td>
<td>3146</td>
<td>3.28%</td>
<td>97</td>
</tr>
<tr>
<td>Fishing Spinners - Stringing beads and spinners on wire</td>
<td>3383</td>
<td>0.86%</td>
<td>37</td>
</tr>
<tr>
<td>Five and Ten Cent Stores - use Stores - Five and Ten</td>
<td>8050</td>
<td>0.98%</td>
<td>40</td>
</tr>
<tr>
<td>Five and Ten Cent Store - Restaurant serving hot food - use Restaurants</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Fix-it-shop - Electrical Appliances - use Machine Shop - Appliances or Equipment</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td>Fixture Installation - Portable - Metal or Wood - use Furniture or Fixtures - Installation</td>
<td>5146</td>
<td>2.44%</td>
<td>76</td>
</tr>
<tr>
<td>Fixtures or Lamp Mfg. - metal - electric or gas</td>
<td>3180</td>
<td>6.54%</td>
<td></td>
</tr>
<tr>
<td>Flagstone Quarries - use Quarries - N.O.C.</td>
<td>1624</td>
<td>8.67%</td>
<td>227</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Flint and Spar Grinding</td>
<td>1741</td>
<td>6.56%</td>
<td></td>
</tr>
<tr>
<td>Flood Lighting - Portable Equipment - use Electrical Machinery or Auxiliary Apparatus</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Floor Covering Dealers - retail - use Stores - Floor Covering Dealers - retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Floor Covering Dealers - wholesale and retail - use Stores - Floor Covering Dealers - Wholesale</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Floor Laying - Hardwood, Parquet, Wood Blocks - use Hardwood Floor Laying</td>
<td>5346</td>
<td>5.2%</td>
<td></td>
</tr>
<tr>
<td>Floor Laying - Linoleum, Rubber Tile - use House Furniture - N.O.C.</td>
<td>9521</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Floor Laying Tile - Interior - use Tile, Stone, Mosaic or Terrazzo Work</td>
<td>5348</td>
<td>2.82%</td>
<td>86</td>
</tr>
<tr>
<td>Floor Polishing - Hand or Machine - use Buildings - Operations by Contractors</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td>Florists - cultivating or gardening</td>
<td>0035</td>
<td>2.66%</td>
<td>82</td>
</tr>
<tr>
<td>Florists - Stores - including delivery - use Stores - Florists</td>
<td>8001</td>
<td>0.97%</td>
<td>39</td>
</tr>
<tr>
<td>Flower Mfg. - Artificial</td>
<td>2632</td>
<td>2.23%</td>
<td></td>
</tr>
<tr>
<td>Flying Clubs - use Aircraft Operations - N.O.C.</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>Food Distributors - Wholesale - use Store Risks - Wholesale &amp; Retail - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Food Processing Plants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Processing Plants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Confections and Food Mfg. - N.O.C.</td>
<td>6504</td>
<td>2.38%</td>
<td>75</td>
</tr>
<tr>
<td>Confections and Food Mfg. - N.O.C.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canneries - Fish, or</td>
<td>2113</td>
<td>6.41%</td>
<td></td>
</tr>
<tr>
<td>Canneries - N.O.C. or</td>
<td>2111</td>
<td>1.24%</td>
<td>46</td>
</tr>
<tr>
<td>Canneries - N.O.C. or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bakeries &amp; Cracker Mfg.</td>
<td>2003</td>
<td>1.35%</td>
<td>49</td>
</tr>
<tr>
<td>Bakeries &amp; Cracker Mfg.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Forging Works - Drop or Machine - including trimming, machining of parts and die molding operations</td>
<td>3110</td>
<td>4.13%</td>
<td></td>
</tr>
<tr>
<td>Foundation Contractors - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundation Contractors - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpentry (formwork)</td>
<td>5645</td>
<td>5.36%</td>
<td>149</td>
</tr>
<tr>
<td>Concrete Construction - N.O.C.</td>
<td>5213</td>
<td>5.49%</td>
<td>152</td>
</tr>
<tr>
<td>Tilt up - cover work</td>
<td>5214</td>
<td>3.55%</td>
<td></td>
</tr>
<tr>
<td>Dwellings</td>
<td>5200</td>
<td>4.31%</td>
<td></td>
</tr>
<tr>
<td>Foundations, Philanthropic - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundations, Philanthropic - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office Employees</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Clerical Office Employees</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salesmen, Collectors &amp; Messengers (outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Foundries - Aluminum - use Foundries - Non-ferrous - N.O.C.</td>
<td>3085</td>
<td>10.58%</td>
<td></td>
</tr>
<tr>
<td>Foundries - Aluminum - use Foundries - Non-ferrous - N.O.C.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundries - Non-ferrous - N.O.C.</td>
<td>3085</td>
<td>10.58%</td>
<td></td>
</tr>
<tr>
<td>Foundries - Non-ferrous - N.O.C.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundries - Iron - N.O.C.</td>
<td>3081</td>
<td>4.23%</td>
<td>121</td>
</tr>
<tr>
<td>Foundries - Steel Castings</td>
<td>3082</td>
<td>9.23%</td>
<td></td>
</tr>
<tr>
<td>Foundries - Steel Castings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundry Crucible Mfg. - use Brick or Clay Products Mfg. - N.O.C.</td>
<td>4041</td>
<td>9.07%</td>
<td></td>
</tr>
<tr>
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<td>-----------------</td>
</tr>
<tr>
<td>Fountain Pen Mfg.</td>
<td>4432</td>
<td>3.68%</td>
<td></td>
</tr>
<tr>
<td>Freight Handlers - packing, handling or shipping merchandise on docks or railroad</td>
<td>7360</td>
<td>6.53%</td>
<td>178</td>
</tr>
<tr>
<td>platforms (drivers, chauffeurs and their helpers shall be separately rated as</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7219 - “Truckmen”)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fruits - citrus fruit packing and handling - including storage (The growing or</td>
<td>2108</td>
<td>7.22%</td>
<td></td>
</tr>
<tr>
<td>harvesting of crops shall be separately rated.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fruit - dried fruit packing and handling</td>
<td>2109</td>
<td>6.61%</td>
<td></td>
</tr>
<tr>
<td>Fruit - fresh fruit packing and handling - including storage (The growing or</td>
<td>2107</td>
<td>6.69%</td>
<td></td>
</tr>
<tr>
<td>harvesting of crops shall be separately rated.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fruit Juices Mfg.</td>
<td>2111</td>
<td>1.24%</td>
<td>46</td>
</tr>
<tr>
<td>Fruit or Vegetable Evaporation or Dehydrating - growing or harvesting of crops</td>
<td>2012</td>
<td>5.73%</td>
<td></td>
</tr>
<tr>
<td>shall be separately rated</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fruit Preserving</td>
<td>2111</td>
<td>1.24%</td>
<td>46</td>
</tr>
<tr>
<td>Fuel and Material Dealers - N.O.C. - No second hand building materials or lumber</td>
<td>8232</td>
<td>3.85%</td>
<td></td>
</tr>
<tr>
<td>Funeral Directors - all employees</td>
<td>9620</td>
<td>1.84%</td>
<td>61</td>
</tr>
<tr>
<td>Funeral Escort Service - use Automobiles, Bus, Livery or Taxicab Cos.</td>
<td>7382</td>
<td>2.51%</td>
<td>78</td>
</tr>
<tr>
<td>Furniture Assembling (other than metal) from manufacture parts - including</td>
<td>2881</td>
<td>1.51%</td>
<td>53</td>
</tr>
<tr>
<td>finishing Upholstery operations shall be separately rated as 9522, “Furniture</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Upholstering”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture Moving - including packing or handling household goods The</td>
<td>8293</td>
<td>4.53%</td>
<td>128</td>
</tr>
<tr>
<td>transportation of furniture under contract for a manufacturer or store: rate as</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7219 - “Truckmen, N.O.C.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture or Cabinet Mfg. - Wood - including assembling or finishing This</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>classification shall include the fabrication of metal parts, if such operations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>account for less than 50% of the total payroll. Upholstery operations shall be</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>separately rated as 9522, “Furniture - Upholstering”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture or Fixtures - Installation - Portable - N.O.C. This classification is</td>
<td>5146</td>
<td>2.44%</td>
<td>76</td>
</tr>
<tr>
<td>not applicable to contractors who perform any other carpentry operations at the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>same job or location.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture Refinishing - use Painting, Shop</td>
<td>9501</td>
<td>1.08%</td>
<td>42</td>
</tr>
<tr>
<td>Furniture Sales - use Stores, Furniture</td>
<td>8015</td>
<td>3.63%</td>
<td></td>
</tr>
<tr>
<td>Furniture - Upholstering</td>
<td>9522</td>
<td>0.75%</td>
<td>34</td>
</tr>
<tr>
<td>Galvanizing or Tinning - not electrolytic - N.P.D.</td>
<td>3373</td>
<td>5.23%</td>
<td>146</td>
</tr>
<tr>
<td>Garages - Automobile Repair - use Automobile - Automobile Truck Garages</td>
<td>8389</td>
<td>5.51%</td>
<td></td>
</tr>
<tr>
<td>Garbage, Ashes, or Refuse Collecting</td>
<td>9403</td>
<td>6.29%</td>
<td>172</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
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<td>-----------------</td>
</tr>
<tr>
<td>Dump operations to be separately rated as 9424 - &quot;Garbage, Ashes or Refuse Dump Operations&quot;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garbage, Ashes or Refuse Dump Operations - all employees This classification includes gate attendants and cashiers who receive payments from customers Collections of garbage, ashes or refuse to be separately rated as 9403 - &quot;Garbage, Ashes, or Refuse Collecting.&quot;</td>
<td>7590</td>
<td>6.22%</td>
<td>181</td>
</tr>
<tr>
<td>Garbage Works - Incineration - use Garbage, Ashes or Refuse Collecting</td>
<td>9403</td>
<td>6.29%</td>
<td>172</td>
</tr>
<tr>
<td>Garden Supply Stores - use Stores - Garden Supply Stores - N.O.C.</td>
<td>0005</td>
<td>3.62%</td>
<td>106</td>
</tr>
<tr>
<td>Garden Vegetable Raising - use Farms - Truck Farms &amp; Vineyards</td>
<td>0017</td>
<td>3.94%</td>
<td></td>
</tr>
<tr>
<td>Gardening - Landscape - use Landscape Gardening</td>
<td>0042</td>
<td>3.27%</td>
<td>97</td>
</tr>
<tr>
<td>Gardeners - Private - Full time - use Domestics - Outservant</td>
<td>0912</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Gas, Compressed - Dealers &amp; Distributors</td>
<td>4835</td>
<td>4.52%</td>
<td>128</td>
</tr>
<tr>
<td>Gas Fixtures Mfg. - use Furniture or Fixtures Installation - N.O.C.</td>
<td>3180</td>
<td>6.54%</td>
<td></td>
</tr>
<tr>
<td>Gas Mains or Connections Construction - including tunneling at street crossings (all other tunneling to be separately rated) This classification is not applicable to construction of pipe lines between natural gas producing fields and points of connection with local distributing systems.</td>
<td>6319</td>
<td>4.19%</td>
<td>120</td>
</tr>
<tr>
<td>Gas or Oil Dealers</td>
<td>8350</td>
<td>2.36%</td>
<td>74</td>
</tr>
<tr>
<td>Gas Works - all operations - including construction or extension of lines Payroll of meter readers not exposed to operate hazards shall be assigned to 8742 - &quot;Salesmen, Collectors or Messengers.&quot;</td>
<td>7500</td>
<td>1.65%</td>
<td>56</td>
</tr>
<tr>
<td>Gasoline or Oil Dealers - wholesale - including mixing or blending; drivers, chauffeurs and their helpers</td>
<td>8350</td>
<td>2.36%</td>
<td>74</td>
</tr>
<tr>
<td>Gasoline Recovery</td>
<td>4743</td>
<td>2.09%</td>
<td></td>
</tr>
<tr>
<td>Gasoline Tank Installation Excavation</td>
<td>6217</td>
<td>10.5%</td>
<td>273</td>
</tr>
<tr>
<td>Plumbing</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Concrete</td>
<td>5213</td>
<td>5.49%</td>
<td>152</td>
</tr>
<tr>
<td>Millwright, if pumps installed</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Geophysical Exploration - including mapping of sub-surface areas; drivers, chauffeurs and their helpers Core drilling shall be assigned to 6204 - “Drilling - N.O.C.”</td>
<td>8604</td>
<td>2.5%</td>
<td></td>
</tr>
<tr>
<td>Gift Shops - use Stores - Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Gland Trimming - use Stores - Meat, Fish or Poultry Dealers</td>
<td>8021</td>
<td>3.76%</td>
<td>109</td>
</tr>
<tr>
<td>Glass Block Structures - Erection - use Masonry - N.O.C.</td>
<td>5022</td>
<td>6.06%</td>
<td>167</td>
</tr>
<tr>
<td>Glass Merchants - including bending, grinding, beveling or silvering plate glass</td>
<td>4130</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Glass Mfg. - cut</td>
<td>4111</td>
<td>2.98%</td>
<td></td>
</tr>
<tr>
<td>Glass Mfg. - Plate, Sheet, Window</td>
<td>4103</td>
<td>1.56%</td>
<td></td>
</tr>
<tr>
<td>Glass Sign Mfg. - use Glass Merchants</td>
<td>4130</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>Glassware - Etching or Frosting - use Glass Merchants</td>
<td>4130</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>Glassware - Hand Painting - Painting - Shop Only</td>
<td>9501</td>
<td>1.08%</td>
<td>42</td>
</tr>
<tr>
<td>Goat Raising - use Farms - Dairy Farms &amp; Sheep Raising</td>
<td>0036</td>
<td>7.35%</td>
<td></td>
</tr>
<tr>
<td>Gold Leaf Mfg. - use Jewelry Mfg.</td>
<td>3383</td>
<td>0.86</td>
<td>37</td>
</tr>
<tr>
<td>Gold Plating - use Electroplating - N.P.D.</td>
<td>3372</td>
<td>2.03%</td>
<td>66</td>
</tr>
<tr>
<td>Gold Refinishing</td>
<td>1438</td>
<td>14.04%</td>
<td></td>
</tr>
<tr>
<td>Golf Clubs - use Clubs - Country, Golf, Swimming</td>
<td>9060</td>
<td>1.55%</td>
<td>54</td>
</tr>
<tr>
<td>Golf Club - Miniature - Operation - use Clubs - Country, Golf, etc.</td>
<td>9060</td>
<td>1.55%</td>
<td>54</td>
</tr>
<tr>
<td>Grading Land - N.O.C. - including borrowing, filling, or back-filling (Mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work to be separately rated)</td>
<td>6217</td>
<td>10.5%</td>
<td>273</td>
</tr>
<tr>
<td>Grading of Parking Lots or Driveways - Off Street - use Grading Land - N.O.C.</td>
<td>6217</td>
<td>10.5%</td>
<td>273</td>
</tr>
<tr>
<td>Grading Streets or Road - use Street or Road Construction</td>
<td>5507</td>
<td>5.53%</td>
<td>153</td>
</tr>
<tr>
<td>Grain Dealers</td>
<td>8215</td>
<td>3.52%</td>
<td>103</td>
</tr>
<tr>
<td>Grain or Rice Milling</td>
<td>2014</td>
<td>5.14%</td>
<td>144</td>
</tr>
<tr>
<td>Grandstands - Temporary - Installation - not by a building contractor - use Scaffolds, Concrete or Cement Distributing Towers, etc.</td>
<td>9529</td>
<td>11.37%</td>
<td></td>
</tr>
<tr>
<td>Grape Growing - use Farms - Vineyards</td>
<td>0040</td>
<td>3.33%</td>
<td></td>
</tr>
<tr>
<td>Grapefruit Growing - use Farms - Orchards</td>
<td>0016</td>
<td>6.93%</td>
<td></td>
</tr>
<tr>
<td>Graphite Works</td>
<td>1452</td>
<td>6.13%</td>
<td></td>
</tr>
<tr>
<td>Gravel Digging</td>
<td>4000</td>
<td>8.35%</td>
<td>219</td>
</tr>
<tr>
<td>Grease or Oil Mixing - use Gasoline or Oil Dealers</td>
<td>8350</td>
<td>2.36%</td>
<td>74</td>
</tr>
<tr>
<td>Grease Rack Installation - use Millwright Work</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Grinding Shops - use Machine Shops - N.O.C.</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td>Grocery Stores - including Meat - use Stores - Meat, Groceries &amp; Provision</td>
<td>8033</td>
<td>1.62%</td>
<td>56</td>
</tr>
<tr>
<td>Grocers - Wholesale - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store Risks - Wholesale &amp; Retail - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Chauffeur (delivery)</td>
<td>7380</td>
<td>1.86%</td>
<td>62</td>
</tr>
<tr>
<td>Grocery Stores - No fresh meat - use Stores - Grocery - Retail - no fresh meat</td>
<td>8006</td>
<td>0.79%</td>
<td>35</td>
</tr>
<tr>
<td>Ground Schools - Aircraft - use Aircraft Operation - Ground School</td>
<td>7428</td>
<td>3.17%</td>
<td></td>
</tr>
<tr>
<td>Guards - use Watchmen or Guards</td>
<td>7721</td>
<td>6.71%</td>
<td></td>
</tr>
<tr>
<td>Guides or Pack Trains - use Stables</td>
<td>7207</td>
<td>5.35%</td>
<td>149</td>
</tr>
<tr>
<td>Gun shops - use Stores - Hardware - retail (sales) Machine Mfg. - N.O.C. (repair)</td>
<td>8010</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Guniting Contractors - use Concrete Construction - N.O.C.</td>
<td>5213</td>
<td>5.49%</td>
<td>152</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hair Goods - human</td>
<td>2532</td>
<td>2.23%</td>
<td></td>
</tr>
<tr>
<td>Halls - Clubs (American Legion, Masons, Knights of Columbus, etc.) use Clubs - N.O.C.</td>
<td>9061</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Hardware Mfg. - N.O.C.</td>
<td>3146</td>
<td>3.28%</td>
<td>97</td>
</tr>
<tr>
<td>Hardware Stores - retail - use Stores - Hardware Stores - Retail</td>
<td>8010</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Hardwood Floor Laying - including finishing</td>
<td>5436</td>
<td>2.74%</td>
<td></td>
</tr>
<tr>
<td>Hat Mfg. - cloth - use Clothing Mfg.</td>
<td>2501</td>
<td>0.46%</td>
<td>27</td>
</tr>
<tr>
<td>Hat Mfg. - Mfg. of plastic components to be separately rated</td>
<td>2501</td>
<td>0.46%</td>
<td>27</td>
</tr>
<tr>
<td>Hatcheries - Chicken - use Farms - Poultry Raising, Egg Production</td>
<td>0034</td>
<td>2.6%</td>
<td>80</td>
</tr>
<tr>
<td>Health Food Stores - use Store Risk - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Health Institutes - use Exercise or Health Inst. - N.O.C.</td>
<td>9053</td>
<td>1.30%</td>
<td>48</td>
</tr>
<tr>
<td>Hearing Aid Stores - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Heavy Equipment Operator</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>Heat Treating - Metal - N.P.D.</td>
<td>3146</td>
<td>3.28%</td>
<td>97</td>
</tr>
<tr>
<td>Heating and Ventilating Contractors - use Sheet Metal Work - N.O.C.</td>
<td>5538</td>
<td>4.93%</td>
<td>138</td>
</tr>
<tr>
<td>Helicopter Operation - use Aircraft Operation - Helicopter - N.O.C.</td>
<td>7425</td>
<td>19.31%</td>
<td></td>
</tr>
<tr>
<td>Hemstitching, Pleating, Buttonholing - use Dressmaking or Tailoring</td>
<td>2503</td>
<td>0.33%</td>
<td>23</td>
</tr>
<tr>
<td>Hi-fi or Phonograph Cabinet Mfg. - use Cabinet Works</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Hobby Shops - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Hog Feeders or Raising use Sheep Raising &amp; Hog Farms</td>
<td>0034</td>
<td>2.60%</td>
<td>80</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
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</tr>
<tr>
<td>Hollow Tile Construction - use Masonry - N.O.C.</td>
<td>5022</td>
<td>6.06%</td>
<td>167</td>
</tr>
<tr>
<td>Homes for Aged - all employees - N.P.D. with 8823 - &quot;Residential Care Facilities for Children,&quot; 8804 - &quot;Alcoholic and Drug Recovery Homes,&quot; or 8804 - &quot;Social Rehabilitation Facilities for Adults&quot;</td>
<td>9070</td>
<td>5.23%</td>
<td></td>
</tr>
<tr>
<td>Homemaker Services</td>
<td>8827</td>
<td>5.11%</td>
<td></td>
</tr>
<tr>
<td>Homeowners Assns - not bldg. operations</td>
<td>9066</td>
<td>5.21%</td>
<td></td>
</tr>
<tr>
<td>Horse Stables - use Stables</td>
<td>7207</td>
<td>5.35%</td>
<td>149</td>
</tr>
<tr>
<td>Horse Shows: (1) Stablemen</td>
<td>7207</td>
<td>5.35%</td>
<td>149</td>
</tr>
<tr>
<td>Horse Shows: (2) Operation; care, custody and maintenance of premises; operation of elevators or heating, lighting or power apparatus - including policemen, watchmen, musicians, box office employees, ticket sellers, or gate attendants</td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Hospital Equipment Rental - use Store Risk - Retail - N.O.C.</td>
<td>8017</td>
<td>2.50%</td>
<td>27</td>
</tr>
<tr>
<td>Hospital Equipment Rental - use Store Risk - Wholesale or Wholesale and Retail Combined - use Stores; Store Risks Wholesale - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Hospitals - Veterinary</td>
<td>8831</td>
<td>2.66%</td>
<td>146</td>
</tr>
<tr>
<td>Hotels - all employees - The payroll of &quot;front desk&quot; employees, such as, but not limited to, cashiers or information and reservation clerks, shall be assigned to this classification. The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be rated as code 9079 - &quot;Restaurants or Taverns&quot;</td>
<td>9050</td>
<td>5.67%</td>
<td></td>
</tr>
<tr>
<td>House Furnishings - N.O.C. - Installation - Including Upholstering</td>
<td>9521</td>
<td>5.20%</td>
<td>72</td>
</tr>
<tr>
<td>House Moving or Raising - use Build, Raising or Moving</td>
<td>5703</td>
<td>17.75%</td>
<td>569</td>
</tr>
<tr>
<td>Household Appliance Dealers - Retail - use Stores; Store Risk - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Household Appliance Dealers - Wholesale or Wholesale and Retail Combined - use Stores; Store Risks Wholesale - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Household Appliances - Electrical - Installation, Service or Repair</td>
<td>9519</td>
<td>1.74%</td>
<td>59</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------------------------------------</td>
<td>-------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>employees, electrical wiring to be separately rated.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housekeeper - Private Residences - Full Time - use Domestic Inservants</td>
<td>0913</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Ice Cream Mfg. - Mixing - use Creameries &amp; Dairy Products Mfg.</td>
<td>2063</td>
<td>4.61%</td>
<td></td>
</tr>
<tr>
<td>Ice Dealers - natural or artificial ice, including taking ice from storage (icing or re-icing of railroad cars to be separately rated)</td>
<td>8203</td>
<td>5.29%</td>
<td>147</td>
</tr>
<tr>
<td>Ice Mfg. (Drivers, chauffeurs and their helpers to be separately rated under 8203 - “Ice Dealers”)</td>
<td>2150</td>
<td>8.21%</td>
<td>215</td>
</tr>
<tr>
<td>Importers - Exporters - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Incineration Garbage - use Garbage, Ashes, Refuse Collection</td>
<td>9403</td>
<td>6.29%</td>
<td>172</td>
</tr>
<tr>
<td>Insect Control - Spraying by Fill Guns - Handwork or Machine - use Buildings - Operations by Contractors</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td>Inservants - Full time - use Domestic - Inservants</td>
<td>0913</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Inspection for Insurance or Valuation Purposes - N.O.C. including Salesmen, Collectors, Messengers</td>
<td>8720</td>
<td>0.59%</td>
<td>30</td>
</tr>
<tr>
<td>Installation of Furniture or Fixtures - Portable - Metal or Wood - use Furniture or Fixtures - Installation - N.O.C.</td>
<td>5146</td>
<td>2.44%</td>
<td>76</td>
</tr>
<tr>
<td>Instrument Dealers - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Instrument Mfg. - Professional or Scientific - N.O.C. The repair of instruments away from shop shall be separately rated</td>
<td>3681</td>
<td>1.65%</td>
<td>58</td>
</tr>
<tr>
<td>Instrument - Professional or Scientific - Installation, Service or Repair - away from shop - not office machines</td>
<td>5128</td>
<td>3.94%</td>
<td></td>
</tr>
<tr>
<td>Insulation Work - installation or application of acoustical or thermal insulating materials in buildings or within building walls - N.O.C.</td>
<td>5479</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>Insurance Adjusters - use Salesmen, Collectors or Messengers (outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Intercom System Installation inside buildings - use Electrical Wiring</td>
<td>5190</td>
<td>2.93%</td>
<td>83</td>
</tr>
<tr>
<td>Interior Decorating - use Painting, Decorating or Paper Hanging - N.O.C.</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Investment Companies - use Clerical Office Employees (inside) N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers (outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Iron or Steel Erection - N.O.C. 81114</td>
<td>5102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>Iron or Steel Merchants - not junk dealers or iron or steel scrap dealers</td>
<td>8106</td>
<td>4.60%</td>
<td>132</td>
</tr>
<tr>
<td>Iron or Steel Scrap Dealers - see Salvage Material Dealers</td>
<td>8265</td>
<td>15.92%</td>
<td>406</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>--------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Iron or Steel Works - Shop - Fabricating or Assembling Structural Iron or Steel - N.P.D. with 3040 - &quot;Iron or Steel Works&quot; (casting of steel or rolling mills to be separately rated)</td>
<td>3030</td>
<td>6.96%</td>
<td>189</td>
</tr>
</tbody>
</table>
| Iron, Steel, Brass, Bronze or Aluminum Erection - Non-structural - within buildings  
This classification includes all the following and similar metal features of construction within buildings, railing, bank cages and similar grille work, metal wall paneling, and movable steel partitions (staircases to be separately rated.) | 5102 | 3.63%  | 106             |
| Iron Works - Shop - 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 - N.P.D. with 3030 - "Iron or Steel Works" (Casting of steel or rolling mills to be separately rated) | 3040 | 12.8%  | 330             |
| Irrigation, Drainage or Reclamation Works Operation - all work incidental to maintenance and operation of irrigation, drainage or reclamation districts; N.P.D. with "Farms." (Additions to, alterations, or construction of irrigation or drainage systems, pile driving, dredging, tunneling, dam or sewer construction to be separately rated.) | 0251 | 2.34%  | 74              |
| Irrigation Pipe Installation - agricultural - all operations                                                                 | 6364 | 8.32%  |                 |
| Irrigation Systems Construction - open channel - use Canal, Construction                                                                 | 6361 | 8.13%  |                 |
| Jail Cell - Iron Work Installation - use Boiler Installation - Repair or Setting                                                                 | 3726 | 17.23% | 441            |
| Janitorial Services - use Bldg. - Operation by Contractors  
This classification includes incidental maintenance operations performed in connection with the janitorial services.  
This classification is not applicable at a location where the employer provides property management services. | 9014 | 1.92%  | 63              |
| Jetty or Breakwater Construction - all operations to completion  
(Caissons, cofferdam work, pile driving and quarries to be separately rated)                                                                 | 6361 | 8.13%  |                 |
<p>| Jet Ski Operations                                                                                               | 9180 | 6.95%  | 189            |
| Jewelry Stores - Wholesale or Retail Stores - use Jewelry Wholesale - Retail                                                                 | 8013 | 0.83%  | 23             |
| Judo Schools - use Athletic Teams or Parks                                                                 | 9181 | 6.46%  |                 |
| Juice - Citrus Mfg.                                                                                              | 2111 | 1.24%  | 46             |
| Junk Dealers - use Salvage - Junk Dealers - N.O.C.                                                                 | 8265 | 15.92% | 406            |
| Junk Yard - Auto - use Automobile or Automobile Truck Dismantling                                                                 | 3821 | 11.64% | 301            |
| Kennelmen                                                                                                         | 8831 | 5.23%  | 146            |
| Kitchen Exhaust Ducts - Cleaning - use Buildings - Operations by Contractors                                                                 | 9014 | 1.92%  | 63             |
| Kitchen Vent Installation - use Millwright Work                                                                 | 3724 | 3.03%  | 91             |
| Labor Unions - employees engaged outside of office - including Salesmen,                                                                 | 8765 | 0.89%  | 37             |</p>
<table>
<thead>
<tr>
<th>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</th>
<th>CODE</th>
<th>RATE</th>
<th>MINIMUM PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collectors, or Messengers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laboratories - Medical - use Physicians or Dentists</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Laboratories - Research - use Analytical or Testing Lab</td>
<td>4511</td>
<td>1.45%</td>
<td>54</td>
</tr>
<tr>
<td>Land Leveling - grading farm lands</td>
<td>5217</td>
<td>10.5%</td>
<td>273</td>
</tr>
<tr>
<td>Landscape Gardening - all operations - including maintenance of gardens</td>
<td>0042</td>
<td>3.27%</td>
<td>97</td>
</tr>
<tr>
<td>Labs - use Analytical or Testing Lab - Medical use Physicians or Dentists</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Laundries - N.O.C. - all employees - including cash and carry departments on plant premises</td>
<td>2585</td>
<td>2.57%</td>
<td>79</td>
</tr>
<tr>
<td>Laundromats - coin operated - self services - use Store - Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Laundry Equipment Dealers - use Machinery Dealers - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Laundry Pick up Station - Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Laundry Pick up Station with minor repairs - use Laundries - N.O.C.</td>
<td>2585</td>
<td>2.57%</td>
<td>79</td>
</tr>
<tr>
<td>Lawn Mower Sharpening - use Machine Shops - N.O.C.</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td>Lead Burning - use Welding or Cutting</td>
<td>3365</td>
<td>9.37%</td>
<td>244</td>
</tr>
<tr>
<td>Leaders - Fishing - Silk Mfg.</td>
<td>2222</td>
<td>1.47%</td>
<td>52</td>
</tr>
<tr>
<td>Leasing Cos. - other than auto - use Contractors Permanent Yards</td>
<td>8227</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Store Risks - Retail - N.O.C. (sales)</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Leather Embossing - use Tanning</td>
<td>2623</td>
<td>8.70%</td>
<td></td>
</tr>
<tr>
<td>Leather Goods Stores - use Store Risks - Retail</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lemon Growing - use Farms - Orchards</td>
<td>0016</td>
<td>6.93%</td>
<td></td>
</tr>
<tr>
<td>Lens Mfg. - ground and polished lenses</td>
<td>4150</td>
<td>1.41%</td>
<td>50</td>
</tr>
<tr>
<td>Libraries (1) Librarians or Professional Assistants - including Clerical Office Employees</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>(2) All other employees</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Lighting Fixture Dealers - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Store Risks - Wholesale &amp; Retail</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Electrical Wiring (Installation)</td>
<td>5190</td>
<td>2.93%</td>
<td>88</td>
</tr>
<tr>
<td>Lightweight Aggregate Building or Insulation Materials (such as perlite, pozzolan or expanded shale) Mfg. - use Cement Mfg.</td>
<td>1701</td>
<td>3.25%</td>
<td>96</td>
</tr>
<tr>
<td>Lime Mfg. - use Cement Mfg.</td>
<td>1701</td>
<td>3.25%</td>
<td>96</td>
</tr>
<tr>
<td>Limestone Quarries - use Quarries - Cement, Rock</td>
<td>1624</td>
<td>8.67%</td>
<td>227</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Linen Supply Service - use Laundries</td>
<td>2585</td>
<td>2.57%</td>
<td>79</td>
</tr>
<tr>
<td>Laundries - Route Supervisor</td>
<td>2585</td>
<td>2.57%</td>
<td>79</td>
</tr>
<tr>
<td>Linoleum Dealers - use Stores - Floor Covering Dealers - Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Linoleum Laying - use House Furnishings - N.O.C.</td>
<td>9521</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Linotype or Hand Composition - N.P.D.</td>
<td>4308</td>
<td>0.41%</td>
<td>25</td>
</tr>
<tr>
<td>Liquidators Store Risks - Retail - N.O.C. Disposing of merchandise through store outlet</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Auctioneers (not livestock)</td>
<td>8090</td>
<td>1.43%</td>
<td>51</td>
</tr>
<tr>
<td>Liquor Distributors - use Store Risks - Wholesale or Retail, or</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Wine or Spirit Merchants or Beer or Ale Dealers</td>
<td>7392</td>
<td>6.68%</td>
<td></td>
</tr>
<tr>
<td>Liquor Stores - use Store Risks - Retail - N.O.C. Chauffeurs (Delivery)</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>7380</td>
<td>1.86%</td>
<td>62</td>
</tr>
<tr>
<td>Lithographing - use Printing</td>
<td>4299</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Loan Companies - use Clerical (inside) employees - N.O.C. Salesmen (outside), Collectors, Messengers</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Locksmithing - use Stores - Hardware - Retail</td>
<td>8010</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Lodges - use Hotels</td>
<td>9050</td>
<td>5.57%</td>
<td></td>
</tr>
<tr>
<td>Luggage Stores - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Machinery and Equipment Dealers - Second-hand - use Salvage - Machinery &amp; Equipment Dealers</td>
<td>8267</td>
<td>12.69%</td>
<td></td>
</tr>
<tr>
<td>Machinery Dealers - N.O.C. - including demonstration and repair (installation and repair operations away from premises of assured to be separately rated) Display and parts departments physically separated from repair shop and selling parts commercially shall be assigned to 8017 - &quot;Hardware Stores&quot; Second-hand machinery dealers shall be assigned 8267 - &quot;Machinery and Equipment Dealers - Second-hand&quot;</td>
<td>8107</td>
<td>4.19%</td>
<td>120</td>
</tr>
<tr>
<td>Machine Shop - N.O.C.</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td>Machinery Rental Yards - use Contractor's Permanent Yards</td>
<td>8227</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Magazine Distributors - not Retail - use New Agents or Distributors</td>
<td>8745</td>
<td>2.05%</td>
<td>66</td>
</tr>
<tr>
<td>Mail Delivery Cos. - use Parcel Delivery Cos.</td>
<td>7198</td>
<td>4.82%</td>
<td></td>
</tr>
<tr>
<td>Mailing or Addressing Companies - including Clerical Office Employees - N.P.D.</td>
<td>8800</td>
<td>0.39%</td>
<td>25</td>
</tr>
<tr>
<td>Manual Training or Job Corps Schools</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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<td>-----------------------------------------------</td>
<td>-------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Marine Appraisers or Surveyors</td>
<td>7248</td>
<td>2.29%</td>
<td></td>
</tr>
<tr>
<td>Marine Supply Stores - use Stores - Hardware - Retail</td>
<td>8010</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Masonry - N.O.C.</td>
<td>5022</td>
<td>6.06%</td>
<td>167</td>
</tr>
<tr>
<td>This classification cannot be used for masonry work in connection with classification 6306 - “Sewer Construction.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Massage Parlors - use Baths - N.O.C.</td>
<td>9053</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Meat Dealers - Wholesale - use Stores - Meat, Fish, Poultry</td>
<td>8021</td>
<td>3.76%</td>
<td>109</td>
</tr>
<tr>
<td>Meat Grocery and Provision Stores - use Stores - Meat, Grocery or Provisions</td>
<td>8033</td>
<td>1.62%</td>
<td>56</td>
</tr>
<tr>
<td>Meat Stores - Retail - use Stores - Meat, Fish or Poultry</td>
<td>8031</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>Mechanical Engineers - Consulting - use Engineers</td>
<td>8061</td>
<td>0.60%</td>
<td></td>
</tr>
<tr>
<td>Medical Equipment and Supply Dealers - use Store Risks - Retail Employees - N.O.C. or Store Risks - Wholesale &amp; Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Men's Clothing Stores - use Stores - Clothing, Wearing Apparel</td>
<td>8008</td>
<td>0.60%</td>
<td>30</td>
</tr>
<tr>
<td>Messengers - Outside - No Delivery - use Salesmen, Collectors or Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Metal Awning Installation - use Iron, Steel, Brass, Bronze or Aluminum</td>
<td>5102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>Metal Ceilings Installation - use Sheet Metal Work - N.O.C.</td>
<td>5538</td>
<td>4.93%</td>
<td>138</td>
</tr>
<tr>
<td>Metal Loading Platform Erection</td>
<td>5057</td>
<td>21.33%</td>
<td>153</td>
</tr>
<tr>
<td>Metal Scrap Dealers - Iron or Steel - use Salvage Material Dealers</td>
<td>8265</td>
<td>15.92%</td>
<td>408</td>
</tr>
<tr>
<td>Metal Scrap Dealers - Non-ferrous - use Salvage Material Dealers</td>
<td>8500</td>
<td>7.12%</td>
<td>193</td>
</tr>
<tr>
<td>Metal Tank Erection - not elevated</td>
<td>5057</td>
<td>21.33%</td>
<td>533</td>
</tr>
<tr>
<td>Metal Wall Paneling Erection within Buildings - use Iron, Steel, Brass, Bronze or Aluminum</td>
<td>5102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>Millwright Work - N.O.C. - Erection or Repair of Machinery or Equipment</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>This classification is not available for division of payroll of employees of insured engaged in millwright work on the premises both occupied and operated by the insured. Such payroll shall be included in the governing classification.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mimeograpming Service - use Printing</td>
<td>4299</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Miniature Golf Course - Operation - use Clubs - N.O.C.</td>
<td>9050</td>
<td>1.55%</td>
<td>54</td>
</tr>
<tr>
<td>Mobile Crane and Hoisting Service Contractors - N.O.C. - all operations - including yard employees</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Monument &amp; Headstone Erection - use Masonry - N.O.C.</td>
<td>5022</td>
<td>6.06%</td>
<td>167</td>
</tr>
<tr>
<td>Monument or Headstone Mfg. - use Stone Cutting or Polishing - N.O.C.</td>
<td>1803</td>
<td>3.4%</td>
<td>100</td>
</tr>
<tr>
<td>Mortgage Cos. - use Clerical Office Employees (inside) N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen (outside), Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Inspection for Insurance</td>
<td>8720</td>
<td>0.59%</td>
<td>30</td>
</tr>
<tr>
<td>Mosaic Work - Interior Construction Only - use Tile, Stone, Mosaic Work</td>
<td>5348</td>
<td>2.82%</td>
<td>86</td>
</tr>
<tr>
<td>Motels - all employees including Clerical Office Employees</td>
<td>9050</td>
<td>5.87%</td>
<td></td>
</tr>
<tr>
<td>The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be rated as code 9079 “Restaurants or Taverns.” Exception: If the work of clerical employees pertains to both operations, their payroll shall be assigned to that classification with the larger payroll.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motion Pictures</td>
<td>9610</td>
<td>4.56%</td>
<td>129</td>
</tr>
<tr>
<td>(1) Production - in studios and outside - all operations up to the development of negatives</td>
<td>4360</td>
<td>0.89%</td>
<td>37</td>
</tr>
<tr>
<td>The actual remuneration of production directors, players or entertainers or musicians must be included, subject, however, to a maximum of $100.00 per week per person.</td>
<td>4362</td>
<td>0.72%</td>
<td>30</td>
</tr>
<tr>
<td>(2) Development of negatives, printing and all subsequent operations except the marketing of the product through film exchanges at locations other than the studio.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Film Exchanges - not located at motion picture studio, including projection rooms; Clerical Office Employees.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motion Picture Projector and Camera Repair - use Instrument Mfg. - N.O.C.</td>
<td>3681</td>
<td>1.65%</td>
<td>56</td>
</tr>
<tr>
<td>Motorcycle Dealers - all operations, including accessory or spare parts sales, Salesmen</td>
<td>8400</td>
<td>3.62%</td>
<td></td>
</tr>
<tr>
<td>Motorcycle, Motor scooter Dealers (or Rentals) - use Automobile or Auto Truck Dealers</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Clerical Office Employees - N.O.C.</td>
<td>8748</td>
<td>0.57%</td>
<td>29</td>
</tr>
<tr>
<td>Automobile Salesmen</td>
<td>8931</td>
<td>2.35%</td>
<td>74</td>
</tr>
<tr>
<td>Municipal, Township or County Employees:</td>
<td>8875</td>
<td>1.47%</td>
<td></td>
</tr>
<tr>
<td>(1) Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>(2) County Road Districts or Departments - all operations, including shop, yard and store employees engaged in the maintenance, repair and storage of equipment and supplies (tunneling, subway construction, grade separation work, bridge construction, or pile driving to be separately rated)</td>
<td>9422</td>
<td>3.71%</td>
<td></td>
</tr>
<tr>
<td>(3) County Superintendent of Schools Office - all employees including Clerical Office Employees</td>
<td>8875</td>
<td>1.47%</td>
<td></td>
</tr>
<tr>
<td>(4) Curators, or Professional Assistants, including Clerical Office Employees</td>
<td>8838</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>(5) Firemen - not Volunteers, including all employees of Fire Department</td>
<td>7706</td>
<td>8.71%</td>
<td></td>
</tr>
<tr>
<td>(6) Firemen - Volunteers, serving with our without remuneration, subject to per capita charge.</td>
<td>7707</td>
<td>11.48%</td>
<td></td>
</tr>
<tr>
<td>(7) Institutional Employees - Hospitals, sanitariums, rest home for the aged - all employees, including Clerical Office Employees, Salesmen, not Jail or Prison Employees.</td>
<td>9043</td>
<td>2.73%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
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</tr>
<tr>
<td>In determining the premium charge for student nurses or interns, such premiums shall be computed on the basis of an average wage of at least $45 per week plus board and lodging. (8) Librarians or Professional Assistants, including Clerical Office Employees</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>(9) Municipal or County Employees not engaged in manual labor, clerical office duties, nor in immediate charge of construction or erection work This classification includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors, meter readers, engineers not engaged in actual construction or operation, salesmen, and similar occupations. (10) All other Municipal or County Employees - N.O.C., including laborers, workmen, mechanics, storekeepers, and utility employees (new construction work or electric light or power department operations to be separately rated) (11) Policemen, sheriffs, constables, marshals, pound keepers, game and fish wardens and jailers, including deputies, volunteers. (12) Policemen, sheriffs, constables, marshals, pound keepers, game and fish wardens and jailers, including deputies, volunteers, serving with or without remuneration, subject to a per capita charge.</td>
<td>9410</td>
<td>2.46%</td>
<td></td>
</tr>
<tr>
<td>The minimum remunerations provision contained in the general rule of the manual applicable to executive officers of a corporation shall not apply to this classification. (13) Public Colleges or Schools - All Employees, including Cafeteria and Clerical Office Employees, Messengers.</td>
<td>9420</td>
<td>9.82%</td>
<td></td>
</tr>
<tr>
<td>Museum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Curators or Professional Assistants, including Clerical Office Employees</td>
<td>8838</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>(2) All Other Employees, including Taxidermists</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Neon Sign Installation - use Sign Erection or Repair</td>
<td>9552</td>
<td>7.28%</td>
<td>197</td>
</tr>
<tr>
<td>Neon Signs - Mfg. - Metal Backgrounds - use Sheet Metal Products Mfg. - N.O.C.</td>
<td>3056</td>
<td>3.16%</td>
<td>94</td>
</tr>
<tr>
<td>Neon Tube - Banding and Charging</td>
<td>4112</td>
<td>1.04%</td>
<td>41</td>
</tr>
<tr>
<td>Nets, Slings, Rope Ladders, etc., Assembling for Rigging</td>
<td>8227</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>News Agents or Distributors of Magazines or Other Periodicals - not retail dealers - including Salesmen (Sale or delivery papers to customers for their personal use - and not for resale - rate separately)</td>
<td>8745</td>
<td>2.05%</td>
<td>66</td>
</tr>
<tr>
<td>Newsboys using Motor Vehicles - use Chauffeurs, Drivers and their Helpers</td>
<td>7380</td>
<td>1.86%</td>
<td>62</td>
</tr>
<tr>
<td>Newspaper Distributors - not retail - use News Agents or Distributors (or Newspaper Delivery 4312)</td>
<td>8745</td>
<td>2.05%</td>
<td>66</td>
</tr>
<tr>
<td>Newspaper Delivery This classification applicable to persons delivering papers to customers for their personal use - not for resale Use actual pay, but not less than $2.00/person/day/each day newspapers delivered.</td>
<td>4312</td>
<td>2.83%</td>
<td></td>
</tr>
<tr>
<td>Newspaper Publishing: (1) Editing, Designing, Proofreading, and Photographic Composing including Clerical Office Employees, Drivers, Chauffeurs and their helpers shall be</td>
<td>8807</td>
<td>0.67%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
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</tr>
<tr>
<td>separately rated 4304 &quot;Newspaper Publishing.&quot;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Reporters, Advertising or Circular Solicitors All</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>(3) All other Employees - including miscellaneous employees</td>
<td>4304</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>News Stands - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Night Clubs - use Restaurants</td>
<td>9079</td>
<td>1.27%</td>
<td>49</td>
</tr>
<tr>
<td>Night Watchmen - use Watchmen</td>
<td>7721</td>
<td>6.71%</td>
<td></td>
</tr>
<tr>
<td>Novelty Stores - Store Risk - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Nurse - Private - Full-time - use Domestics - Inservants</td>
<td>0913</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Nursery - Day - see Colleges or Schools</td>
<td>9101</td>
<td>2.52%</td>
<td>78</td>
</tr>
<tr>
<td>Nursing Homes - all employees</td>
<td>8829</td>
<td>1.73%</td>
<td>58</td>
</tr>
<tr>
<td>Nut Growing - use Farms - Orchards</td>
<td>0016</td>
<td>6.93%</td>
<td></td>
</tr>
<tr>
<td>Nuts - Shelling</td>
<td>6504</td>
<td>2.38%</td>
<td>75</td>
</tr>
<tr>
<td>Occupational Therapists - use Physicians or Dentists</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Oculists - use Physicians or Dentists</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Office Building - use Buildings - N.O.C.</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Office Equipment Dealers - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Stores - Furniture - Wholesale - Retail</td>
<td>8015</td>
<td>3.63%</td>
<td></td>
</tr>
<tr>
<td>Office Machine Installation, Inspection, Adjustment or Repair - N.O.C. - shop and outside (manufacturing to be separately rated)</td>
<td>5191</td>
<td>0.82%</td>
<td>36</td>
</tr>
<tr>
<td>Oil Burner - Installation - use Plumbing - N.O.C.</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Oil Distributors - use Gasoline or Oil Dealers</td>
<td>8350</td>
<td>2.36%</td>
<td>74</td>
</tr>
<tr>
<td>Oil Filters - Installation on Machinery - use Millwright Work - N.O.C.</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Optical Goods Dealers - use Stores - Jewelry</td>
<td>8013</td>
<td>0.32%</td>
<td>23</td>
</tr>
<tr>
<td>Opticians - use Stores; Jewelry</td>
<td>8013</td>
<td>0.93%</td>
<td>23</td>
</tr>
<tr>
<td>Optometrists - use Physicians or Dentists</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Orchards - Growing - use Farms - Orchards</td>
<td>0016</td>
<td>6.93%</td>
<td></td>
</tr>
<tr>
<td>Orthopedic Equipment Stores - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Orthopedic Equipment Mfg. - use Machine Shops - N.O.C.</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td>Outboard Motor Repair - use Machine Shops - N.O.C.</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td>Outdoor Advertising Cos. - use Advertising Companies - outdoor</td>
<td>9549</td>
<td>4.79%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>------</td>
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</tr>
<tr>
<td>Outservants - including Private Chauffeurs - use Domestics</td>
<td>0912</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Outside Salesmen - use Salesmen, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Oxygen or Hydrogen Refilling including tank charging</td>
<td>4635</td>
<td>4.52%</td>
<td>128</td>
</tr>
<tr>
<td>Packing and Crating Cos. - use Stores - Wholesale &amp; Retail Warehouses - General Merchandise</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Paint Stores - use Stores, Retail</td>
<td>8292</td>
<td>2.93%</td>
<td>88</td>
</tr>
<tr>
<td>Painting - automobile bodies - including incidental sending - N.P.D. with 3808 - &quot;Automobile or Motorcycle Assembling,&quot; 3815 - &quot;Automobile Truck or Automobile Truck Trailer Mfg. or Assembling,&quot; 3815 - Automobile Body Mfg., 2797 - &quot;Automobile Body Mfg.,&quot; 2797 - Mobile Home Mfg.,&quot; or 2797 - &quot;Recreational Vehicle Mfg.&quot; (Body and fender repairing shall be separately rated) This classification shall apply only to a physically separated department engaged exclusively in painting operations with no interchange of employees.</td>
<td>9505</td>
<td>1.06%</td>
<td>42</td>
</tr>
<tr>
<td>Painting Cloth</td>
<td>2417</td>
<td>2.3%</td>
<td>73</td>
</tr>
<tr>
<td>Painting, Decorating or Paper Hanging - N.O.C. - including shop operations (Painting steel structures or bridges to be separately rated)</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Painting Glassware by Hand - use Painting - shop only</td>
<td>9501</td>
<td>1.08%</td>
<td>42</td>
</tr>
<tr>
<td>Painting, Shop Only - N.P.D. in manufacturing plants or with 5474 “Paint Decorating or Paper Hanging”</td>
<td>9501</td>
<td>1.08%</td>
<td>42</td>
</tr>
<tr>
<td>Painting - Steel Structures or Bridges (painting of oil or gasoline storage tanks to be separately rated)</td>
<td>5040</td>
<td>18.04%</td>
<td>461</td>
</tr>
<tr>
<td>Paper Box Mfg. - Folding - use Box Mfg. - Folding - N.O.C.</td>
<td>4243</td>
<td>3.61%</td>
<td>105</td>
</tr>
<tr>
<td>Paper Box Mfg. - Solid - use Box Mfg. - Solid Paper Box</td>
<td>4240</td>
<td>1.89%</td>
<td>62</td>
</tr>
<tr>
<td>Paperhanging - use Painting - Decorating or Paperhanging</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Parachute Jumping - use Aircraft Operations - Stunt, Race or Parachute Jumping Parcel Delivery Companies - no bulk merchandise or freight This classification shall not be assigned if 10% or more of the individual packages delivered weight over 100 lbs., or if the combined weight of all items delivered at any one stop exceeds 200 lbs for 10% or more of all deliveries</td>
<td>7419</td>
<td>12.87%</td>
<td>4.82%</td>
</tr>
<tr>
<td>Pari-Mutual Employees - Race Tracks - use Theaters</td>
<td>9154</td>
<td>0.51%</td>
<td>28</td>
</tr>
<tr>
<td>Parking Lots - Automobile - use Automobile or Automobile Truck Storage</td>
<td>8392</td>
<td>2.14%</td>
<td>69</td>
</tr>
<tr>
<td>Parking Meters - Collection or Coins - use Vending or Coin Operations</td>
<td>5192</td>
<td>1.28%</td>
<td>47</td>
</tr>
<tr>
<td>Parking Meters - Installation - use Fence Construction</td>
<td>6400</td>
<td>5.04%</td>
<td>141</td>
</tr>
<tr>
<td>Parquet Floor - Installation - use Hardwood Floor Laying</td>
<td>5436</td>
<td>7.77%</td>
<td></td>
</tr>
<tr>
<td>Patrolmen or guards in connection with industrial plants, water works, etc.</td>
<td>7721</td>
<td>6.71%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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<tr>
<td>-----------------------------------------------</td>
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</tr>
<tr>
<td>Paving - use Street or Road Construction</td>
<td>5506</td>
<td>5.47%</td>
<td>152</td>
</tr>
<tr>
<td>Paving - Parking Lots or Driveways - Off-street - use Street or Road Construction</td>
<td>5506</td>
<td>5.47%</td>
<td>152</td>
</tr>
<tr>
<td>Pest Control - All Operations - Including Yard Employees; Salesmen, Estimators (Termite control and the spraying of orchards and farm crops to be separately rated)</td>
<td>9031</td>
<td>4.34%</td>
<td>27</td>
</tr>
<tr>
<td>Pet Shops - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Petroleum Operations - N.O.C.</td>
<td>6214</td>
<td>10.96%</td>
<td></td>
</tr>
<tr>
<td>Phonograph Record Shops - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Photo Engraving - N.P.D.</td>
<td>4351</td>
<td>0.27%</td>
<td>22</td>
</tr>
<tr>
<td>Photo Finishing - All Employees - N.P.D. with 4360 &quot;Motion Pictures - Development of Negatives&quot;</td>
<td>4361</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Photographers - All employees</td>
<td>4361</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Photo Typesetting - All Operations, including Clerical Office Employees - N.P.D. This classification shall apply to specialty typesetting firms producing cold copy type or reproduction proofs by photographic methods including all incidental camera work.</td>
<td>4297</td>
<td>0.77%</td>
<td></td>
</tr>
<tr>
<td>Physical Culture Studios - use Exercise or Health Institutes</td>
<td>9053</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Physical Therapists - use Physicians and Dentists (in office) Hospitals and Public Health (in hospital)</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Physicians and Dentists (in office) Hospitals and Public Health (in hospital)</td>
<td>9043</td>
<td>2.73%</td>
<td></td>
</tr>
<tr>
<td>Physicians - All employees, including Clerical Office Employees - N.P.D.</td>
<td>8834</td>
<td>0.68%</td>
<td></td>
</tr>
<tr>
<td>Piano Stores - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Piano Tuning - use Office Machines</td>
<td>5191</td>
<td>0.82%</td>
<td>36</td>
</tr>
<tr>
<td>Pickle Mfg.</td>
<td>2106</td>
<td>8.29%</td>
<td></td>
</tr>
<tr>
<td>Picture Frame Assembly - use Furniture Assembling</td>
<td>2881</td>
<td>1.51%</td>
<td>53</td>
</tr>
<tr>
<td>Picture Frame Shops - use Store Risks - Retail - N.O.C. Furniture Assembly</td>
<td>8017</td>
<td>0.49%</td>
<td></td>
</tr>
<tr>
<td>Pile Driving</td>
<td>6003</td>
<td>12.51%</td>
<td>323</td>
</tr>
<tr>
<td>Pipe, Irrigation - Installation - use Irrigation Pipe Installation</td>
<td>6364</td>
<td>8.32%</td>
<td></td>
</tr>
<tr>
<td>Pipe Line Construction - Cross Country - Water - use Cross Country Water Pipe Line</td>
<td>6361</td>
<td>8.13%</td>
<td></td>
</tr>
<tr>
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<td>-----------------------------------------------</td>
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</tr>
<tr>
<td>Pizza Parlors - use Restaurants</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Plaster Statuary or Ornament Mfg.</td>
<td>4038</td>
<td>1.47%</td>
<td>25</td>
</tr>
<tr>
<td>Plastering or Stucco Work</td>
<td>5480</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>Platform (loading) Metal - Erection - use Iron or Steel Erection - N.O.C.</td>
<td>5057</td>
<td>21.33%</td>
<td>53</td>
</tr>
<tr>
<td>Players, Entertainers, Musicians - use Theaters - Players, Entertainers, Musicians</td>
<td>9156</td>
<td>0.31%</td>
<td>23</td>
</tr>
<tr>
<td>Restaurants or Taverns</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Radio or Television - all other employees</td>
<td>7610</td>
<td>0.24%</td>
<td>21</td>
</tr>
<tr>
<td>Playgrounds - use Amusement Parks or Exhibitions</td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Amusement Parks or Operation &amp; Maintenance</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Plumbers’ Supplies Dealers - Wholesale or Retail - Gas, Steam or Hot Water Equipment - no manufacturing</td>
<td>8111</td>
<td>3.33%</td>
<td>98</td>
</tr>
<tr>
<td>Plumbing - N.O.C. - Shop and Outside - Gas, Steam, Hot Water or Other Pipe Fittings Installation, including house connections installation - (Automatic sprinkler installation to be separately rated.)</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Policemen - see under Municipal Employees</td>
<td>7720</td>
<td>2.38%</td>
<td>75</td>
</tr>
<tr>
<td>Polishing Metal - use Buffing or Polishing of Metal - N.O.C.</td>
<td>3372</td>
<td>2.03%</td>
<td>66</td>
</tr>
<tr>
<td>Pool Halls - use Billiard Halls</td>
<td>9089</td>
<td>0.51%</td>
<td>28</td>
</tr>
<tr>
<td>Porcelain Lining - use Painting, Decorating or Paperhanging - N.O.C.</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Portable Toilet Cos. (Mfg. &amp; Distribution) - use Carpentry Shop (Mfg.) shop only</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Contractors Permanent Yards (Rental Distribution)</td>
<td>8227</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Chauffeurs (Delivery)</td>
<td>7380</td>
<td>1.86%</td>
<td>62</td>
</tr>
<tr>
<td>Street or Sewer (Pumping out)</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td>Poultry Farms - use Farms, Poultry Raising, Egg Production</td>
<td>0034</td>
<td>2.60%</td>
<td>80</td>
</tr>
<tr>
<td>Poultry Supply Stores - Retail Stores - use Poultry Supply - Retail</td>
<td>8117</td>
<td>7.35%</td>
<td></td>
</tr>
<tr>
<td>Power Companies</td>
<td>7539</td>
<td>2.28%</td>
<td>72</td>
</tr>
<tr>
<td>Power Line Construction</td>
<td>7538</td>
<td>17.50%</td>
<td>448</td>
</tr>
<tr>
<td>Precious Stone Cutting - use Jewelry Mfg.</td>
<td>3383</td>
<td>0.86%</td>
<td>37</td>
</tr>
<tr>
<td>Prefabricated Building Contractors (Metal/Wood) - use Contractors Schedule</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Printing Operation:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Editing, Designing, Proofreading &amp; Photographic Composing - including Clerical Office Employees</td>
<td>8807</td>
<td>0.67%</td>
<td></td>
</tr>
<tr>
<td>Salesmen, Collectors or Messengers - outside</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>All Other Employees - including miscellaneous employees</td>
<td>4299</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Drivers, Chauffeurs and their Helpers shall be separately rated as 4299, “Printing.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Private Detective Agency - use Detective or Patrol Agency</td>
<td>7721</td>
<td>6.71%</td>
<td></td>
</tr>
<tr>
<td>Process Servers - use Salesmen, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Produce Dealers - Buying, packing or otherwise preparing general produce for shipment or transportation - using stores or buildings temporarily - not caring for produce during transit (growing or harvesting of crops to be separately rated) Classification 8018 “Store Risks - Wholesale - N.O.C.” is assignable for any city wholesale plant of the dealer where such produce is stored and sold to retailers and institutional buyers.</td>
<td>8209</td>
<td>2.3%</td>
<td>73</td>
</tr>
<tr>
<td>Produce Dealers - Wholesale or Institution Selling - City - use Stores - Risks - Wholesale - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Property Management Cos. - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Buildings - N.O.C.</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Prosthetic Device - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Provision Stores - Grocery and Meat - use Stores - Meat, Grocery and Provisions</td>
<td>8033</td>
<td>1.62%</td>
<td>56</td>
</tr>
<tr>
<td>Pruning Orchards - use Farms - Orchards</td>
<td>0104</td>
<td>6.1%</td>
<td></td>
</tr>
<tr>
<td>Public Address Systems - Drivers of Sound Trucks - use Chauffeurs, Drivers and their Helpers - N.O.C.</td>
<td>7380</td>
<td>1.85%</td>
<td>52</td>
</tr>
<tr>
<td>Public Health Nursing Associations - all employees</td>
<td>8827</td>
<td>5.11%</td>
<td></td>
</tr>
<tr>
<td>Publishers - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspaper Publishing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Editors, Composers, Clerical</td>
<td>8807</td>
<td>0.67%</td>
<td></td>
</tr>
<tr>
<td>Sales, Advertising, including Reporters</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>All other employees</td>
<td>4304</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Printing Operations (not newspaper)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Editors, Composers, Clerical</td>
<td>8807</td>
<td>0.67%</td>
<td></td>
</tr>
<tr>
<td>Sales, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>All other employees</td>
<td>4299</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Pump Dealers - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Machinery Dealers - N.O.C.</td>
<td>8107</td>
<td>4.19%</td>
<td>120</td>
</tr>
<tr>
<td>Millwright Work (Installation) N.O.C.</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Pump Installation - use Millwright Work - N.O.C.</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Pushcart Operation - Vending - use Vending Concessionaires</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Quarries, including all employees engaged in the construction, repair and maintenance of all buildings, structures or equipment and installation of machinery Crushing operations to be separately rated. Hauling of materials from the quarry to a stone crusher operated by the quarry shall be assigned to the quarry classification.</td>
<td>1624</td>
<td>8.67%</td>
<td>227</td>
</tr>
<tr>
<td>Rabbit Raising - use Farms - Poultry, Egg Hatcheries</td>
<td>0034</td>
<td>2.60%</td>
<td>80</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-------</td>
<td>---------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Race Track - Auto - use</td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Amusement Parks - Care, custody</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Amusement Parks - Operation &amp; Maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Race Track - Pari-Mutual Employees - use</td>
<td>9154</td>
<td>0.51%</td>
<td>28</td>
</tr>
<tr>
<td>Theaters - all other employees</td>
<td>8631</td>
<td>18.55%</td>
<td></td>
</tr>
<tr>
<td>Racing Stables</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radiator Repair - Auto - use Automobile or Automobile Truck Repair</td>
<td>8389</td>
<td>5.51%</td>
<td></td>
</tr>
<tr>
<td>Radio &amp; TV Dealers - Retail - use Stores - Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Radio Dealers - Wholesale or Wholesale and Retail Combined - use Stores - Risks - Wholesale - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>57</td>
</tr>
<tr>
<td>Radio, Television or Commercial Broadcasting Stations - all employees - including Clerical Office Employees. Salesmen (motion picture production to be separated)</td>
<td>7610</td>
<td>0.24%</td>
<td>21</td>
</tr>
<tr>
<td>The actual remuneration of players, entertainers or musicians must be used unless the amount exceeds $100 per week, in which event $100 shall be used as representing the actual weekly remuneration of each player, entertainer, or musician</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radio or Television Receiving Set Installation, Service or Repair</td>
<td>9519</td>
<td>1.74%</td>
<td>59</td>
</tr>
<tr>
<td>This classification includes shop or outside employees, incidental parts department employees, erection of antennas, Electrical wiring or lower erection to be separated.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radio Tower Erection</td>
<td>5040</td>
<td>18.04%</td>
<td>461</td>
</tr>
<tr>
<td>Rag Dealers - including all laundry operations - use Salvage - Paper Stock or Rag Dealers</td>
<td>8264</td>
<td>5.14%</td>
<td>144</td>
</tr>
<tr>
<td>Railings - Metal Erection within Buildings - use Iron or Steel, Brass, Bronze Erection</td>
<td>6102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>Railings - Metal - Erection - use Iron or Steel Erection - N.O.C.</td>
<td>5057</td>
<td>21.33%</td>
<td>53</td>
</tr>
<tr>
<td>Rattan or Willow Ware Mfg. - use Furniture Assembly</td>
<td>2881</td>
<td>1.51%</td>
<td>53</td>
</tr>
<tr>
<td>Ready Mix Concrete - Preparation and Delivery - use Building Material Dealers</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td>Real Estate Agencies - employees engaged outside of office - including Salesmen (care, custody and maintenance or construction work to be separated)</td>
<td>8741</td>
<td>0.47%</td>
<td></td>
</tr>
<tr>
<td>Real Estate Developers (no construction) - use Real Estate Agencies</td>
<td>8741</td>
<td>1.47%</td>
<td></td>
</tr>
<tr>
<td>Re-capping or Retreading - Rubber Tires</td>
<td>4420</td>
<td>2.33%</td>
<td>73</td>
</tr>
<tr>
<td>Reclaiming Pipe</td>
<td>8204</td>
<td>4.58%</td>
<td>130</td>
</tr>
<tr>
<td>Recreation Camps - use Camps - Recreational, Educational</td>
<td>9048</td>
<td>7.63%</td>
<td></td>
</tr>
<tr>
<td>Rectifying Wine - use Stores - Wine or Spirit Merchants</td>
<td>8041</td>
<td>6.68%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Reducing Salons - use Exercise or Health Institutes</td>
<td>9053</td>
<td>11.3%</td>
<td>48</td>
</tr>
<tr>
<td>Refactory Products - use Brick or Clay Mfg.</td>
<td>4041</td>
<td>9.07%</td>
<td></td>
</tr>
<tr>
<td>Refreshment Stands - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store Risks - Retail - N.O.C. (no hot food)</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Restaurants (hot food)</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Refrigeration - construction of wooden walk - in type boxes on customers' premises - use Carpentry - N.O.C.</td>
<td>5403</td>
<td>16.44%</td>
<td>421</td>
</tr>
<tr>
<td>Refrigeration - Display Cases - Installation of cases not containing refrigeration, compressor or motor - use Furniture of Fixtures - N.O.C.</td>
<td>5146</td>
<td>2.44%</td>
<td>76</td>
</tr>
<tr>
<td>Refrigeration - Display Cases - Installation of cases with self-contained compressor unit - use Refrigeration Equipment - N.O.C.</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Refrigeration - Domestic Type - Installation - use Household Appliances</td>
<td>9519</td>
<td>1.74%</td>
<td>59</td>
</tr>
<tr>
<td>Refrigeration Equipment - N.O.C. - not household units - installation, service, and repair - shop and outside delivery and connection of household refrigerators on purchaser's premises shall be rated as 9519 - “Household Appliances”</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Reinforcing Steel Installation - placing for concrete construction (reinforcing steel installation in connection with the construction of canal, irrigation or drainage systems; cross-country water pipe lines; sewers; tunnels; caissons and dams shall be assigned to the classification describing the construction with which such reinforcing steel installation is connect)</td>
<td>5225</td>
<td>6.1%</td>
<td></td>
</tr>
<tr>
<td>Religious Articles Stores - use Store - Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Rendering or Fertilizer Works</td>
<td>4665</td>
<td>3.88%</td>
<td>112</td>
</tr>
<tr>
<td>Rental Cos. - (hospital equip, party goods, etc.) - use Stores - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Rental Yard - Contractor's Equipment - use Contractors Permanent Yards</td>
<td>8227</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Residential Care Facilities for Adults - all employees - N.P.D. with 8823 - “Residential Care Facilities for Children,” 8804 - “Alcoholic and Drug Recovery Homes,” or 8804 - “Social Rehabilitation Facilities for Adults” This classification shall be applicable to those firms providing community care facilities for residents who are ambulatory and where the facilities are non-medically oriented. When skilled nursing care is provided as an identifiable unit, such nursing care unit shall be assigned to code 8629</td>
<td>9070</td>
<td>5.23%</td>
<td></td>
</tr>
<tr>
<td>Residential Care Facilities for Children - all employees - N.P.D. with 9070 - “Homes for Aged,” 9070 - “Community Care Facilities for Adults,” 9070 - “Residential Care Facilities for Adults,” 8804 - Alcoholic and Drug Recovery Homes,” or 8804 - “Social Rehabilitation Facilities for Adults” This classification is applicable to non-medical residential care facilities for children who are neglected, delinquent, or emotionally disturbed or for children or adults who are developmentally disabled.</td>
<td>8823</td>
<td>2.35%</td>
<td>26</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-------</td>
<td>----------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Resorts - use Hotels Restaurant</td>
<td>9050</td>
<td>5.67%</td>
<td>47</td>
</tr>
<tr>
<td>Restaurants - N.P.D.</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Restaurant Supplies Dealers - use Store Risks - Wholesale - N.O.C.</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Rest Homes - all employees</td>
<td>8829</td>
<td>1.73%</td>
<td>58</td>
</tr>
<tr>
<td>Retail Stores - N.O.C. - use Stores - Risks - Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Rifle Ranges - use Shooting Clubs</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Rifle Teams - Company Sponsored - use Athletic Teams or Parks</td>
<td>9191</td>
<td>10.54%</td>
<td></td>
</tr>
<tr>
<td>Riggers - use Mobile Crane &amp; Hoisting Service - N.O.C.</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>Road Construction - Grading - use Street or Road Construction</td>
<td>5507</td>
<td>5.53%</td>
<td>153</td>
</tr>
<tr>
<td>Road Construction - Paving - use Street or Road Construction - Paving</td>
<td>5506</td>
<td>5.47%</td>
<td>152</td>
</tr>
<tr>
<td>Road Oiling - use Street or Road Construction - Paving</td>
<td>5506</td>
<td>5.47%</td>
<td>152</td>
</tr>
<tr>
<td>Roadside Stands (Vegetable &amp; Fruit Stores) - use Fruit or Vegetable Stores</td>
<td>8006</td>
<td>0.79%</td>
<td>35</td>
</tr>
<tr>
<td>Rock Excavation/Rock Quarries</td>
<td>1624</td>
<td>8.67%</td>
<td>227</td>
</tr>
<tr>
<td>Rock Yards (Dealers) - use Bldg. Material Dealers - Commercial</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td>Roller Skating Rinks</td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Roofing - all kinds - including yard employees</td>
<td>5551</td>
<td>16.28%</td>
<td>417</td>
</tr>
<tr>
<td>Roofing Material Dealers - use Building Material Dealers - Commercial or Building Material Dealers - Second-hand</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td></td>
<td>8204</td>
<td>4.58%</td>
<td>130</td>
</tr>
<tr>
<td>Roofing Material - use Building or Roofing Paper - felt</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td></td>
<td>4740</td>
<td>4.47%</td>
<td>127</td>
</tr>
<tr>
<td></td>
<td>4041</td>
<td>9.07%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2710</td>
<td>8.16%</td>
<td>214</td>
</tr>
<tr>
<td>Rooming Houses - use Hotels</td>
<td>9050</td>
<td>5.67%</td>
<td></td>
</tr>
<tr>
<td>Rubber Tire Dealers - Wholesale or Retail or Combined Wholesale and Retail - including repairing, adjustment of tires to vehicles away from the premises of the insured, accessories and spare parts departments - N.P.D. with 8391 - &quot;Automobile or Automobile Truck Drivers,&quot; 8389 - &quot;Automobile or Automobile Truck Repair Shops or Garages,&quot; and 8392 &quot;Automobile or Automobile Truck Storage Garages or Parking Stations or Lots&quot;</td>
<td>8387</td>
<td>2.62%</td>
<td>81</td>
</tr>
<tr>
<td>This classification includes cashiers who receive payments from customers. Recapping or retreading of tires to be separately rated.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rubber Tire Recapping or Retreading</td>
<td>4420</td>
<td>3.23%</td>
<td>73</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Sales or service operations to be separately rated.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rubbish Dump Operators - use Garbage, Ashes, or Refuse Dump Operator</td>
<td>9424</td>
<td>6.08%</td>
<td></td>
</tr>
<tr>
<td>Rug Cleaning - Shop or outside - use Carpet, Rug or Upholstery Cleaning</td>
<td>2585</td>
<td>2.57%</td>
<td>79</td>
</tr>
<tr>
<td>Rug Dealers - Retail - use Stores - Floor Covering Dealers - Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Rug Dealers - Wholesale - use Stores - Floor Covering Dealers - Wholesale</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Rug Installation - use House Furniture - N.O.C.</td>
<td>9521</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Rust Proofing - Acid Bath - use Electroplating</td>
<td>3372</td>
<td>2.03%</td>
<td>66</td>
</tr>
<tr>
<td>Rust Proofing - Galvanizing or Hot Bath - use Galvanizing or Tinning</td>
<td>3373</td>
<td>5.23%</td>
<td>146</td>
</tr>
<tr>
<td>Sail Making</td>
<td>2576</td>
<td>1.57%</td>
<td>54</td>
</tr>
<tr>
<td>Salesmen, Collectors or Messengers - Outside</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>The use of this classification is subject to the provisions of the manual rules for standard exceptions - see general rules</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salvage Material Dealers:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Bottle Dealers - Second-hand (All handling of metal to be separately rated)</td>
<td>8264</td>
<td>5.14%</td>
<td>144</td>
</tr>
<tr>
<td>(2) Iron or Steel Scrap Dealers (Wrecking or salvaging to be separately rated)</td>
<td>8265</td>
<td>15.92%</td>
<td>408</td>
</tr>
<tr>
<td>(3) Junk Dealers - N.O.C. - N.P.D. (Wrecking or salvaging to be separately rated)</td>
<td>8265</td>
<td>15.92%</td>
<td>408</td>
</tr>
<tr>
<td>This classification is applicable to those risks engaged in collecting and handling a miscellaneous line of second-hand materials such as bottles, rages, paper, rubber and in addition, ferrous or non-ferrous scrap metals.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Metal Scrap Dealers - Collection, sorting and reduction of non-ferrous scrap metal (Handling of iron or steel scrap to be separately rated)</td>
<td>8500</td>
<td>7.14%</td>
<td>193</td>
</tr>
<tr>
<td>(5) Paper Stock or Rag Dealers, including all laundry operations (All handling of metal to be separately rated)</td>
<td>8264</td>
<td>5.14%</td>
<td>144</td>
</tr>
<tr>
<td>(6) Rubber Stock Dealers - Second-hand (All handling of metal to be separately rated)</td>
<td>8264</td>
<td>5.14%</td>
<td>144</td>
</tr>
<tr>
<td>Sand and Gravel Dealers - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sand and Gravel Digging</td>
<td>4000</td>
<td>8.35%</td>
<td>219</td>
</tr>
<tr>
<td>Building Material Dealers - Commercial</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td>Sand or Gravel Digging - No canal, sewer or cellar excavation or mining, including construction, repair or maintenance of all buildings, structures, or equipment; installation of machinery (Drivers, Chauffeurs and their helpers engaged exclusively in delivery of the finished product from storage bunkers shall be separately rated as 8232 “Building Material Dealers”) Where more than 25% of the material being excavated is passed through crushers, payroll for the crushing department shall be assigned to 1710 - “Stone Crushing” unless the crushed product will pass through an eight mesh or finer screen, in which case such payroll shall be assigned to 1741 - “Silica Grinding.”</td>
<td>4000</td>
<td>8.35%</td>
<td>219</td>
</tr>
<tr>
<td>Sandblasting - Outside - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Painting</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Abrasive Blasting - Surcharge</td>
<td>5972</td>
<td>7.85%</td>
<td></td>
</tr>
<tr>
<td>Sandblasting - Shop - use Foundries - Iron - N.O.C.</td>
<td>3081</td>
<td>4.23%</td>
<td>121</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
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<td>-----------------</td>
</tr>
<tr>
<td>Sanitariums - All employees</td>
<td>8829</td>
<td>1.73%</td>
<td>58</td>
</tr>
<tr>
<td>Sanitary Companies - Firms engaged in the cleaning of septic tanks, cesspools and chemical portable toilets - All employees, including drivers, chauffeurs and their helpers</td>
<td>9402</td>
<td>4.34%</td>
<td>124</td>
</tr>
<tr>
<td>Sanitary or Sanitation Districts Operation - All employees (Additions to, alterations or construction of sewer lines or sewage disposal plants to be separately rated) This classification applies to all work incidental to the maintenance and operation of sewer systems or sewage disposal plants.</td>
<td>7580</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Sash, Door Dealers - use Building Material Dealers (new) Commercial</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td>Sash, Door Dealers - use Building Material Dealers (used) Second-hand</td>
<td>8204</td>
<td>4.58%</td>
<td>130</td>
</tr>
<tr>
<td>Sash, Door or Assembled Millwork Mfg. (Commercial lumber yards, building material dealers or fuel and material dealers to be separately rated) Where a risk deals in any lumber or building material or in any fuel and materials in addition to products manufactured, all yard operations, including all drivers, chauffeurs and their helpers shall be assigned to the appropriate yard classification.</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Sash Erection - Metal - use Iron or Steel, Brass, Bronze, Aluminum</td>
<td>5102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>Sauna Baths - use Baths - N.O.C.</td>
<td>9053</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Savings &amp; Loan Organizations - use Banks</td>
<td>8808</td>
<td>0.56%</td>
<td></td>
</tr>
<tr>
<td>Scaffolds, Shoring, Concrete or Cement Distributing Towers, Hod Hoists or Construction Elevators - Installation or Removal The installation, repair or removal of scaffolds, shoring, concrete or cement distributing towers, hod hoists, or constriction elevators, when performed by building contractors, shall be assigned to the construction classification with which this work is associated.</td>
<td>9529</td>
<td>11.37%</td>
<td></td>
</tr>
<tr>
<td>Schools - see Colleges or Schools</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scale, Installation, Service and Adjustment - Away from Shop - Platform type - Permanent or portable - use Millwright Work - N.O.C.</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Scale, Installation, Service and Adjustment - Away from Shop - Counter type - use Furniture or Fixtures Installation N.O.C.</td>
<td>5146</td>
<td>2.44%</td>
<td>76</td>
</tr>
<tr>
<td>School Teachers - use Colleges or Schools - Professors, Teachers</td>
<td>8868</td>
<td>0.27%</td>
<td>20</td>
</tr>
<tr>
<td>Scientific Instrument Dealers - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Scout (Boy &amp; Girl) Council - Camp Operation - use Boy &amp; Girl Scout Councils - Camp Operation</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Scout (Boy &amp; Girl) Council - Executive Secretaries - Office and Travel - use Boy &amp; Girl Scout Councils - Executive Secretaries</td>
<td>8742</td>
<td>0.75%</td>
<td>24</td>
</tr>
<tr>
<td>Scout (Boy &amp; Girl) Council - Clerical Office Employees other than at camp locations - use Boy &amp; Girl Scout Councils - Clerical</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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</tr>
<tr>
<td>------------------------------------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Scrap Metal Dealers - Iron or Steel - use Salvage - Iron or Steel Scrap Dealers</td>
<td>8265</td>
<td>15.92%</td>
<td>408</td>
</tr>
<tr>
<td>Scrap Metal Dealers - Non-ferrous - use Salvage - Metal Scrap Dealers</td>
<td>8500</td>
<td>7.12%</td>
<td>193</td>
</tr>
<tr>
<td>Screens - Windows - Metal Mfg. - use Hardware Mfg. - N.O.C.</td>
<td>3146</td>
<td>3.28%</td>
<td>97</td>
</tr>
<tr>
<td>Searchlight Operation - Mounted on Trucks and Generated by Same - use Electrical Machinery</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Second-hand Machinery and Equipment Dealers, including incidental reconditioning or repairing - use Salvage - Machinery and Equipment Dealers</td>
<td>8257</td>
<td>12.69%</td>
<td></td>
</tr>
<tr>
<td>Secretarial Service - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Seed Dealers - use Seed Merchants</td>
<td>8102</td>
<td>6.34%</td>
<td></td>
</tr>
<tr>
<td>Seed Growers - Flower, Vegetables</td>
<td>0172</td>
<td>4.55%</td>
<td></td>
</tr>
<tr>
<td>Septic Tank - Cleaning - use Street or Sewer Cleaning</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td>Septic Tank - Installation - use Sewer Construction</td>
<td>6306</td>
<td>7.34%</td>
<td>199</td>
</tr>
<tr>
<td>Servant - Inside - Full-time - use Domestic - Inservant</td>
<td>0913</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Servant - Outside - Full-time - use Domestics - Outservant</td>
<td>0912</td>
<td>12%</td>
<td>27</td>
</tr>
<tr>
<td>Sewage Disposal Plants - see Sanitary or Sanitation District Operation</td>
<td>7580</td>
<td>2.84%</td>
<td>86</td>
</tr>
<tr>
<td>Sewer Cleaning - use Street or Sewer Cleaning</td>
<td>9402</td>
<td>4.34%</td>
<td>124</td>
</tr>
<tr>
<td>Sewer Construction - All Operations, including construction of laterals, tunneling of street crossings</td>
<td>6306</td>
<td>7.34%</td>
<td>199</td>
</tr>
<tr>
<td>Sewing Machines - Repair at Shop - use Machine Mfg. - N.O.C.</td>
<td>3574</td>
<td>2.83%</td>
<td></td>
</tr>
<tr>
<td>Sewing Machines - Store - Retail - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Shaft Sinking - use Caisson Work</td>
<td>6252</td>
<td>16.65%</td>
<td>426</td>
</tr>
<tr>
<td>Sharpening Service - use Machine Shops (Lawnmowers) N.O.C. Tool Mfg. (Hand Tools)</td>
<td>3632</td>
<td>6.14%</td>
<td>169</td>
</tr>
<tr>
<td></td>
<td>3099</td>
<td>3.95%</td>
<td></td>
</tr>
<tr>
<td>Sheet Metal Work - Erection, Installation or Repair - N.O.C. - Shop and Outside, including installation of furnaces or air-conditioning systems (Roofing and installation of pipe and pipe fittings to be separately rated)</td>
<td>5538</td>
<td>4.93%</td>
<td>138</td>
</tr>
<tr>
<td>Shirt Manufacturing - use Clothing Manufacturing</td>
<td>2501</td>
<td>0.46%</td>
<td>27</td>
</tr>
<tr>
<td>Shoe Repairing - use Boot or Shoe Mfg. - Repairing</td>
<td>2660</td>
<td>0.84%</td>
<td>36</td>
</tr>
<tr>
<td>Shoe Shine Stand - use Barber Shops or Beauty Parlors</td>
<td>9586</td>
<td>0.29%</td>
<td>22</td>
</tr>
<tr>
<td>Shoe Store - use Stores - Clothing - Retail</td>
<td>8008</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Shopping Centers - Maintenance - use Buildings - N.O.C.</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
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</tr>
<tr>
<td>Shooting Galleries</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>The preparation or serving of hot foods shall be separately rated under Restaurant, 9079.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Showcase Mfg. - use Furniture or Cabinet Mfg.</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Sidewalk Laying - use Concrete or Cement Work</td>
<td>5200</td>
<td>4.31%</td>
<td></td>
</tr>
<tr>
<td>Sidewalk Light Prisms - Installation and Repair - use Concrete or Cement Work</td>
<td>5200</td>
<td>4.31%</td>
<td></td>
</tr>
<tr>
<td>Sidewalk Tunnels - Installation - Not by a Building Contractor - use Scaffolds, Concrete or Cement Distributing Towers</td>
<td>9529</td>
<td>11.37%</td>
<td></td>
</tr>
<tr>
<td>Siding Dealers - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building Material Dealers (new) Commercial</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td>Building Material Dealers (used) Second-hand</td>
<td>8204</td>
<td>4.58%</td>
<td>139</td>
</tr>
<tr>
<td>Sightseeing - Aircraft Operation - use Aircraft Operation - Sales or Service</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>Sign Erection or Repair - not outdoor advertising companies</td>
<td>9552</td>
<td>7.26%</td>
<td>197</td>
</tr>
<tr>
<td>Sign Mfg. (Other than wood)</td>
<td>3066</td>
<td>3.16%</td>
<td>94</td>
</tr>
<tr>
<td>Sign Painting or Lettering - Inside of Buildings - including shop operations - N.P.D. with 9549 - &quot;Advertising Cos.&quot;</td>
<td>9553</td>
<td>5.61%</td>
<td>155</td>
</tr>
<tr>
<td>Slaughtering - use Butchering</td>
<td>2081</td>
<td>6.66%</td>
<td>182</td>
</tr>
<tr>
<td>Sling, Net, Rope, Ladder, etc. - Assembling for Rigging - use Contractors Permanent Yards</td>
<td>8227</td>
<td>1.95%</td>
<td>64</td>
</tr>
<tr>
<td>Slot Car Raceways or Parlors - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Smoke Shop - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Social Clubs - use Clubs - N.O.C.</td>
<td>8061</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Social Rehabilitation Facilities for Adults - all employees - N.P.D. with 9070 - &quot;Homes for Aged,&quot; 9070 - &quot;Community Care Facilities for Adults,&quot; 9070 - &quot;Residential Care Facilities for Adults&quot; or 8823 - &quot;Residential Care Facilities for Children&quot; This application is applicable to non-medical residential care facilities providing services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance and counseling.</td>
<td>8804</td>
<td>2.35%</td>
<td></td>
</tr>
<tr>
<td>Sorority or Fraternity Houses - use Hotels</td>
<td>9052</td>
<td>1.52%</td>
<td>53</td>
</tr>
<tr>
<td>Sound Proofing - use Insulation Work</td>
<td>5479</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>Sound System Installation, Service and Repair, within Buildings - including storage and yard employees</td>
<td>7605</td>
<td>5.67%</td>
<td></td>
</tr>
<tr>
<td>Spirit Merchants and Processors - use Stores - See Wine or Spirit Merchants</td>
<td>8041</td>
<td>6.68%</td>
<td></td>
</tr>
<tr>
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<td>-----------------</td>
</tr>
<tr>
<td>Sporting Goods Store - use Stores - Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Spraying by Aircraft - use Aircraft Operation - Agriculture</td>
<td>7409</td>
<td>11.59%</td>
<td></td>
</tr>
<tr>
<td>Spraying Orchards</td>
<td>0103</td>
<td>21.03%</td>
<td></td>
</tr>
<tr>
<td>Sprinkler Systems - Fire - Installation - use Automatic Sprinkler Installation</td>
<td>5183</td>
<td>4.6%</td>
<td>130</td>
</tr>
<tr>
<td>Sprinkler Systems - Lawn - Installation - use Plumbing - N.O.C.</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Stables - All employees</td>
<td>7207</td>
<td>5.35%</td>
<td>149</td>
</tr>
<tr>
<td>Stadiums - Operation - use Athletic Teams or Parks (care, custody and maintenance only)</td>
<td>9182</td>
<td>1.65%</td>
<td>56</td>
</tr>
<tr>
<td>Stationary Stores - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Stationary Supply Dealers - use Store Risks - Wholesale - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Steam Baths - use Baths - N.O.C.</td>
<td>9053</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Steam Pipe or Boiler Insulation - Applying cork, asbestos, or other non-conducting materials, including shop</td>
<td>5184</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Steel - Fabrication or Erection - see Iron or Steel, Steel Making - Electric Furnace or Crucible Processes, including blooming mills or forging or rolling mills (Blast furnace operations or coke manufacturing to be separately rated)</td>
<td>3004</td>
<td>6.66%</td>
<td>182</td>
</tr>
<tr>
<td>Steel Merchants - use Iron or Steel Merchants</td>
<td>8106</td>
<td>4.69%</td>
<td>132</td>
</tr>
<tr>
<td>Steel Works - Shop - Structural - use Iron or Steel Works - Shops</td>
<td>3030</td>
<td>6.96%</td>
<td>189</td>
</tr>
<tr>
<td>Stock and Bond Brokers - use Clerical (Inside) Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Stock and Bond Brokers - use Salesmen, Messengers, Collectors (Outside)</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Stock Farms - use Farms and Stock Farms</td>
<td>0038</td>
<td>12.76%</td>
<td></td>
</tr>
<tr>
<td>Stockyards - with or without Butchering</td>
<td>2081</td>
<td>6.66%</td>
<td>182</td>
</tr>
<tr>
<td>Stone Crushing, including construction, repair or maintenance of all buildings, structures or equipment; installation of machinery. Assureds engaged in preparing crushed, ground or screened products down to and including materials which will be retained on an 8 mesh screen shall be considered crushing risks and assigned to 1710 &quot;Stone Crushing.&quot; Assureds engaged in preparing crushed, ground or screened products that pass an 8 mesh or finer screen shall be considered as engaged in tine grinding and assigned to 1741 &quot;Silica Grinding.&quot;</td>
<td>1710</td>
<td>9.64%</td>
<td>96</td>
</tr>
<tr>
<td>Stone Cutting or Polishing - Quarrying to be separately rated Stone cut in quarries shall be rated as 1624 - “Quarries”</td>
<td>1803</td>
<td>3.4%</td>
<td>100</td>
</tr>
<tr>
<td>Stonework - Interior - not Masonry - use Tile, Stone, Mosaic</td>
<td>5348</td>
<td>2.82%</td>
<td>86</td>
</tr>
<tr>
<td>Stores</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile Accessory Stores - Wholesale or Retail, including inside or outside</td>
<td>8046</td>
<td>1%</td>
<td>40</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>salesmen (Recapping or retreading of tires to be separately rated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bicycle Sales, Repair or Rental Operations</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Clothing, Wearing Apparel or Dry Goods Stores - Retail, including alteration department (Manufacturing operations to be separately rated)</td>
<td>8008</td>
<td>0.6%</td>
<td>30</td>
</tr>
<tr>
<td>Clothing, Wearing Apparel or Dry Goods Stores - Wholesale or combined</td>
<td>8032</td>
<td>0.51%</td>
<td>28</td>
</tr>
<tr>
<td>Wholesale and Retail - No manufacture</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delicatessen Stores - Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>This classification is not applicable to delicatessens that prepare or serve hot food for consumption on the premises. All operations of such delicatessens shall be assigned to code 9079 - “Restaurants.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department Stores - Retail, including Clerical Office Employees, Salesmen</td>
<td>8039</td>
<td>0.68%</td>
<td>32</td>
</tr>
<tr>
<td>This classification includes installation of house furnishings and house hold appliances and shall apply to each location of a risk at which all the following conditions obtain:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) The payroll subject to this classification is at least $100,000 per annum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) The merchandise handled must include:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Wearing Apparel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Textile Fabrics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) House Furnishings (other than furniture)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) One or more of the following:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cosmetics Jewelry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Drugs Luggage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture Musical Instruments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries/Meats Sporting Goods</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hardware Toys</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) The total annual sales of items (a), (b) and (c) above must not exceed 50% of the total annual sales.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Five and Ten Cent Stores - use Stores, Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Floor Covering Dealers - Retail - Carpets, Rugs, Linoleum</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>The application of laying of linoleum, carpet, rugs, asphalt or rubber tiling performed within buildings to be separately rated as 9521 - “House Furnishings - N.O.C. - Installation”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Floor Covering Dealers - Wholesale or Combined Wholesale and Retail - Carpet, Rugs or Linoleum</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>The application of laying of linoleum, carpet, rugs, asphalt or rubber tile performed within buildings to be separately rated as 9521 - “House Furnishings - N.O.C. - Installation”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florists, including store and service away from the premises (cultivating or gardening to be separately rated)</td>
<td>8001</td>
<td>0.97%</td>
<td>39</td>
</tr>
<tr>
<td>Fruit or Vegetable Stores - Retail - No handling of fresh meats. Employees engaged in the curing and packaging fo meat for any part of their time shall be separately rated.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Furniture Stores - Wholesale or Retail</td>
<td>8015</td>
<td>3.63%</td>
<td></td>
</tr>
<tr>
<td>Installation, service or repair of electrical household appliances - Rate as Household Appliances</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The application or laying or installation of linoleum, carpet, rugs, asphalt or rubber tile or draperies performed within buildings to be separately rated as 9521 - “House Furnishings - N.O.C. - Installation.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garden Supply Stores - N.O.C.</td>
<td>8005</td>
<td>3.62%</td>
<td>106</td>
</tr>
<tr>
<td>This classification shall apply to concerns in which the following conditions obtain:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) A nursery department is operated involving a yard with a lath or greenhouse or bedding plant area and</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>(2) One or more departments are operated for selling such diversified articles as (but not limited to) potted plants, cut flowers, patio furniture, lawnmowers, insecticides, fertilizers, barbecue supplies, figurines, kitchenware or tools.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grocery and Provision Stores - Retail (Employees engaged in the cutting and packaging of meat for any part of their time to be separately rated)</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Hardware Stores - Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>This classification shall include incidental sales to builders, contractors or professional users.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewelry Stores - Wholesale and Retail</td>
<td>8013</td>
<td>0.32%</td>
<td>23</td>
</tr>
<tr>
<td>Meat, Fish or Poultry Stores - Retail - N.P.D.</td>
<td>8031</td>
<td>3.20%</td>
<td>95</td>
</tr>
<tr>
<td>This classification shall include incidental sales to restaurants, institutional buyers or retail stores. When more than 25% of sales are to consumers other than family trade, rate as 8021.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meat, Fish or Poultry Dealers - Wholesale - N.P.D. with 2081 - “Butcher”</td>
<td>8021</td>
<td>3.76%</td>
<td>109</td>
</tr>
<tr>
<td>The receiving, wholesaling (no processing) of prepackaged meat should be rated separately as 8018 “Stores - Wholesale.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poultry Supply Stores - Retail</td>
<td>8117</td>
<td>7.35%</td>
<td>27</td>
</tr>
<tr>
<td>Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>The preparation or serving of hot foods shall be separately rated under Restaurants, 9079.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store Risks - Wholesale or combined Wholesale and Retail - N.O.C.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Welding Supply Stores - Wholesale or Retail, including the charging of welding cylinders.</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>Wine, Beer or Spirits - Retail</td>
<td>8060</td>
<td>3.44%</td>
<td>27</td>
</tr>
<tr>
<td>Applies to firms operating under “off-sale” licenses, with more than 50% of gross sales in alcoholic beverages sold for off-premises consumption.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wine or Spirit Merchants - Wholesale, including blending, rectifying, distilling or bottling.</td>
<td>8041</td>
<td>6.68%</td>
<td></td>
</tr>
<tr>
<td>Storm Drain Construction - Monolithic or Reinforced Concrete - use Sewer Construction</td>
<td>6306</td>
<td>7.34%</td>
<td>199</td>
</tr>
<tr>
<td>Storm Drain Construction - Open Channel - Concrete - use Canal Construction</td>
<td>6361</td>
<td>8.13%</td>
<td>124</td>
</tr>
<tr>
<td>Street or Sewer Cleaning</td>
<td>9402</td>
<td>4.34%</td>
<td></td>
</tr>
<tr>
<td>Street or Road Construction - Grading - All operations of bringing roadbed to grade, including clearing and grubbing right-of-way and temporary surfacing. (Bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; tunneling, sewer construction, quarrying, stone crushing, sand and gravel digging to be separately rated)</td>
<td>5507</td>
<td>5.53%</td>
<td>153</td>
</tr>
<tr>
<td>Street or Road Construction - Paving or repaving, surfacing or resurfacing or scraping - all kinds, including airport runways, warming aprons, incidental field plants, fence or guard rail construction. (Clearing of right-of-way earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying, stone crushing, sand or gravel digging to be separately rated)</td>
<td>5506</td>
<td>7.26%</td>
<td>152</td>
</tr>
<tr>
<td>Stucco Work - use Plastering or Stucco Work</td>
<td>5480</td>
<td>3.2%</td>
<td>95</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------------</td>
<td>-------</td>
<td>----------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Stunt Flying - use Aircraft Operation - Public Exhibition, etc.</td>
<td>7419</td>
<td>12.87%</td>
<td></td>
</tr>
<tr>
<td>Subdivision Developers - No Construction - use Real Estate Agencies</td>
<td>8741</td>
<td>0.47%</td>
<td></td>
</tr>
<tr>
<td>Supermarkets - use Stores - Meat, Grocery, Provisions - N.O.C.</td>
<td>8033</td>
<td>1.62%</td>
<td>56</td>
</tr>
<tr>
<td>Surplus Stores - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Surfing Shops - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Sweeping of Parking Lots and Other Off-street Areas by Specialty Contractors - use Buildings - Operation by Contractors</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td>Swimming Clubs - use Clubs - Baths - N.O.C.</td>
<td>9060</td>
<td>1.55%</td>
<td>54</td>
</tr>
<tr>
<td>Swimming Instructors - use Baths - N.O.C.</td>
<td>9053</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Swimming Pool Cleaning and Maintenance by Specialty Contractors - use Buildings - Operation by Contractor</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td>Swimming Pool Contractors:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excavation - N.O.C.</td>
<td>6217</td>
<td>10.5%</td>
<td>273</td>
</tr>
<tr>
<td>Concrete Construction - N.O.C.</td>
<td>5213</td>
<td>5.49%</td>
<td>152</td>
</tr>
<tr>
<td>Plumbing - N.O.C.</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>Millwright Work - N.O.C.</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Electrical Wiring</td>
<td>5190</td>
<td>2.93%</td>
<td>88</td>
</tr>
<tr>
<td>Concrete and Cement</td>
<td>5200</td>
<td>4.31%</td>
<td></td>
</tr>
<tr>
<td>Masonry - N.O.C.</td>
<td>5022</td>
<td>6.06%</td>
<td>167</td>
</tr>
<tr>
<td>Tile, Stone, Mosaic Work</td>
<td>5348</td>
<td>2.82%</td>
<td>86</td>
</tr>
<tr>
<td>Buildings (Maintenance) - N.O.C.</td>
<td>9015</td>
<td>3.11%</td>
<td>93</td>
</tr>
<tr>
<td>Depends on work being performed by contractor.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swimming Pools - Commercial - All employees, including restaurant employees, Clerical Office Employees</td>
<td>9053</td>
<td>1.3%</td>
<td>48</td>
</tr>
<tr>
<td>Swimming Teams - Company sponsored - use Athletic Teams or Parks - Tennis, Swimming</td>
<td>9181</td>
<td>6.46%</td>
<td></td>
</tr>
<tr>
<td>Tableware - Pottery</td>
<td>4049</td>
<td>5.23%</td>
<td></td>
</tr>
<tr>
<td>Tailor Shops - use Dressmaking or Tailoring</td>
<td>2503</td>
<td>0.33%</td>
<td>23</td>
</tr>
<tr>
<td>Tamale Mfg. (No can) - use Bakeries and Cracker Mfg.</td>
<td>2003</td>
<td>1.35%</td>
<td>49</td>
</tr>
<tr>
<td>Tank Building - Metal</td>
<td>3620</td>
<td>8.64%</td>
<td>228</td>
</tr>
<tr>
<td>Tank - Cleaning out oil deposits and debris - By speciality contractor - use Street or Sewer Cleaning</td>
<td>9402</td>
<td>4.34%</td>
<td>124</td>
</tr>
<tr>
<td>Tank Erection (within Buildings) - use Boiler Installation - Repair or Setting</td>
<td>3726</td>
<td>17.23%</td>
<td>441</td>
</tr>
<tr>
<td>Tank Erection - Metal - Not Elevated</td>
<td>5040</td>
<td>18.04%</td>
<td>461</td>
</tr>
<tr>
<td>Tank Erection - Wood - use Carpentry - N.O.C.</td>
<td>5403</td>
<td>16.44%</td>
<td>421</td>
</tr>
<tr>
<td>Tank Installation - Butane or Shellane - in Homes - use Plumbing - N.O.C.</td>
<td>5183</td>
<td>2.74%</td>
<td>84</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Tanks - Lining with Porcelain - use Painting - Oil or Gasoline Storage Tanks</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Tanning</td>
<td>2623</td>
<td>8.7%</td>
<td></td>
</tr>
<tr>
<td>Tar Paper Preparation - use Building or Roofing Paper</td>
<td>4263</td>
<td>6.36%</td>
<td></td>
</tr>
<tr>
<td>Tar Works - use Asphalt Works</td>
<td>1463</td>
<td>4.76%</td>
<td>134</td>
</tr>
<tr>
<td>Tax (Income) Services - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Taxi Service - Aircraft - use Aircraft Operation - Sales or Service</td>
<td>7424</td>
<td>5.85%</td>
<td></td>
</tr>
<tr>
<td>Taxicab Operations - All Employees</td>
<td>7365</td>
<td>13.82%</td>
<td></td>
</tr>
<tr>
<td>Teachers - School - use Colleges or Schools - Professors, Teachers</td>
<td>8868</td>
<td>0.21%</td>
<td>20</td>
</tr>
<tr>
<td>Telephone Answering Service - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Telephone Books Distributors - use News Agents or Distributors</td>
<td>8745</td>
<td>2.05%</td>
<td>68</td>
</tr>
<tr>
<td>Telephone or Telegraph Companies:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Office or Exchange Employees, including Clerical Office Employees</td>
<td>8901</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>(2) All other employees, including operation, maintenance, extension of lines, making of service connection</td>
<td>7600</td>
<td>3.66%</td>
<td>107</td>
</tr>
<tr>
<td>Telephone, Telegraph or Fire Alarm Line Construction</td>
<td>7601</td>
<td>4.63%</td>
<td>131</td>
</tr>
<tr>
<td>Television or Radio Receiving Set, Installation, Service or Repair</td>
<td>9519</td>
<td>1.74%</td>
<td>69</td>
</tr>
<tr>
<td>This classification includes shop or outside employees, incidental parts department employees, erection of antennas. Electrical wiring or tower erection to be separately rated.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Television Stations - see Radio or Television Broadcasting</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Television Broadcasting - Salesmen - use Radio or Television - Salesmen</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Television Broadcasting - Studio - use Radio or Television - All Others</td>
<td>7610</td>
<td>0.24%</td>
<td>21</td>
</tr>
<tr>
<td>Television Set - Installation - use Radio and TV Receiving Set - Installation</td>
<td>9519</td>
<td>1.74%</td>
<td>59</td>
</tr>
<tr>
<td>Television Tower Erection - Metal</td>
<td>5040</td>
<td>18.04%</td>
<td>461</td>
</tr>
<tr>
<td>Television Transmitter or Field Employees - use Radio or Television - Transmitter or Field Employees</td>
<td>7609</td>
<td>0.86%</td>
<td>37</td>
</tr>
<tr>
<td>Temporary Grandstands - Installation - not by a building contractor - use Scaffolds, Concrete, Cement Distributors</td>
<td>9529</td>
<td>11.37%</td>
<td></td>
</tr>
<tr>
<td>Tennis Clubs - use Clubs</td>
<td>9060</td>
<td>1.55%</td>
<td>54</td>
</tr>
<tr>
<td>Tennis Teams - Company-sponsored - use Athletic Teams - Tennis, Bowling, Golf, etc.</td>
<td>9178</td>
<td>4.66%</td>
<td>310</td>
</tr>
<tr>
<td>Tent Erection - Removal or Repair - Away from Shop</td>
<td>9529</td>
<td>11.37%</td>
<td></td>
</tr>
<tr>
<td>This classification does not cover erection, removal or repair of canvass awnings. Such operations shall be assigned to 5102 - “Iron, Steel, Brass, Bronze or</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION

<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
<th>Rate</th>
<th>Minimum Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aluminum Erection.*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Termite Control Work - All Operations - including yard employees; salesmen, estimators</td>
<td>5650</td>
<td>1.57%</td>
<td></td>
</tr>
<tr>
<td>This classification applies to operations involved in the control and extermination of termites and other wood-destroying pests or organisms by fumigation or spraying of poisonous insecticides. It also applies to structural repair operations conducted in connection therewith.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Terrazzo Work - Interior - not Masonry - use Tile, Stone, Mosaic or Terrazzo</td>
<td>5348</td>
<td>2.82%</td>
<td>86</td>
</tr>
<tr>
<td>Test Pilot - Experimental Aircraft - use Aircraft Operation - Testing</td>
<td>7419</td>
<td>12.87%</td>
<td></td>
</tr>
<tr>
<td>Test Pilot - Testing Aircraft Manufactured under an Approved Type Certificate - use Aircraft Operation - Testing Aircraft</td>
<td>7426</td>
<td>1.6%</td>
<td></td>
</tr>
<tr>
<td>Theaters:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Players, Entertainers or Musicians</td>
<td>9156</td>
<td>0.31%</td>
<td>23</td>
</tr>
<tr>
<td>The actual remuneration of directors, players, entertainers, or musicians must be included, subject, however, to a maximum of $100 per week per person; provided that, subject to the above limitation, the payroll basis for vaudeville, burlesque, farce or continuous performance players shall be the amount paid by the theaters for each act.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) All other employees - including managers, stage hands, box office employees, ushers or motion picture operators. Drive-in-Theaters - operations performed by parking attendants to be separately rated as 8392 - “Automobile Parking Stations or Lots.”</td>
<td>9154</td>
<td>0.51%</td>
<td>28</td>
</tr>
<tr>
<td>Ticket Agencies - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Tie Making - Wood - use Wood-chopping or Tie Making</td>
<td>2702</td>
<td>13.24%</td>
<td>341</td>
</tr>
<tr>
<td>Tie Painting - use Clothing Mfg.</td>
<td>2501</td>
<td>0.46%</td>
<td>27</td>
</tr>
<tr>
<td>Tile, Stone, Mosaic or Terrazzo Work - Interior Construction Only - not Fireproof Tile Construction</td>
<td>5348</td>
<td>2.82%</td>
<td>86</td>
</tr>
<tr>
<td>Tire Recapping - Rubber - use Rubber Tire Recapping or Retreading</td>
<td>4420</td>
<td>2.33%</td>
<td>73</td>
</tr>
<tr>
<td>Title Cos. - use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clerical Office Employees - N.O.C. (Inside)</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Salesmen, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Toilets (Portable) Service - use Street or Sewer Cleaning</td>
<td>9402</td>
<td>4.34%</td>
<td>124</td>
</tr>
<tr>
<td>Towel or Toilet Supply Cos. - No Laundry Operations</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Towing Service (Vehicle) use</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Automobile or Auto Truck - Service Station, or</td>
<td>8387</td>
<td>2.62%</td>
<td>81</td>
</tr>
<tr>
<td>Automobile or Auto Truck - Repairs, or</td>
<td>8389</td>
<td>5.51%</td>
<td></td>
</tr>
<tr>
<td>Automobile or Auto Truck - Storage, or</td>
<td>8389</td>
<td>2.14%</td>
<td></td>
</tr>
<tr>
<td>Automobile or Auto Truck - Dismantling</td>
<td>3821</td>
<td>11.64%</td>
<td>301</td>
</tr>
<tr>
<td>Toy Store - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Track Teams - Company-sponsored - use Athletic Teams - Track</td>
<td>9178</td>
<td>4.66%</td>
<td>310</td>
</tr>
<tr>
<td>Transit Mix - Concrete - Preparation and Delivery - use Building Material Dealers</td>
<td>8232</td>
<td>3.85%</td>
<td>111</td>
</tr>
<tr>
<td>Transmission Tower Erection - use Iron or Steel Erection</td>
<td>5040</td>
<td>18.04%</td>
<td>461</td>
</tr>
<tr>
<td>Trash Container Companies - use Garbage, Ash or Refuse Collecting</td>
<td>9403</td>
<td>6.29%</td>
<td>172</td>
</tr>
<tr>
<td>Travel Bureaus - use Clerical Office Employees - N.O.C.</td>
<td>8810</td>
<td>0.17%</td>
<td>19</td>
</tr>
<tr>
<td>Tree Christmas - Lot Retail - use Stores - Store Risks - Retail</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Tree Crops - use Farms - Orchards</td>
<td>0016</td>
<td>6.93%</td>
<td></td>
</tr>
<tr>
<td>Trees - Mature - Excavating, Transporting, Transplanting - use Truckmen - N.O.C.</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>Tree Pruning, Repairing or Trimming - N.O.C. - Hand or Mechanical Power - including yard employees</td>
<td>0106</td>
<td>20.63%</td>
<td>516</td>
</tr>
<tr>
<td>This classification includes spraying or fumigating in connection with three pruning, repairing or trimming.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trenching, Custom - Canal, Drainage System, Irrigation System - use Canal Construction</td>
<td>6361</td>
<td>8.13%</td>
<td></td>
</tr>
<tr>
<td>Trenching, Custom - Conduit - use Excavation - N.O.C.</td>
<td>6217</td>
<td>10.59%</td>
<td>273</td>
</tr>
<tr>
<td>Trenching, Custom - Sewer - use Sewer Construction</td>
<td>6306</td>
<td>7.34%</td>
<td>199</td>
</tr>
<tr>
<td>Trenching, Custom - Gas Mains, Water Mains - use Water Mains</td>
<td>6319</td>
<td>4.19%</td>
<td>120</td>
</tr>
<tr>
<td>Truckmen - N.O.C. - including terminal employees, garage men and repairmen. (Storage warehouse employees to be separately rated.)</td>
<td>7219</td>
<td>4.92%</td>
<td>138</td>
</tr>
<tr>
<td>Tuba, Vinegar Mfg. Distilling Manufacturing - including tree climbing and bottling</td>
<td>2130</td>
<td>3.78%</td>
<td>110</td>
</tr>
<tr>
<td>1472</td>
<td>4.32%</td>
<td>123</td>
<td></td>
</tr>
<tr>
<td>Tunneling - All Work to Completion - including lining</td>
<td>6251</td>
<td>25.53%</td>
<td>638</td>
</tr>
<tr>
<td>Typewriter Shops - use</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Store Risks - Retail - N.O.C.</td>
<td>5191</td>
<td>0.82%</td>
<td>36</td>
</tr>
<tr>
<td>Office Machines - N.O.C. (Repair)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>U-Drive - Auto Rental - use Automobile, Bus, Livery or Taxicab</td>
<td>7382</td>
<td>2.51%</td>
<td>78</td>
</tr>
<tr>
<td>Undertakers - Use Funeral Directors</td>
<td>9620</td>
<td>1.84%</td>
<td>61</td>
</tr>
<tr>
<td>Upholstering</td>
<td>9522</td>
<td>0.75%</td>
<td>34</td>
</tr>
<tr>
<td>Used Car Lot Salesmen - use Automobile or Automobile Truck Dealers - Salesmen</td>
<td>8748</td>
<td>0.57%</td>
<td>29</td>
</tr>
<tr>
<td>Used Car Lot - Lot Boys - No Repair</td>
<td>8392</td>
<td>2.14%</td>
<td>69</td>
</tr>
<tr>
<td>Vacuum Cleaner Dealers - Retail - use Stores, Store Risks, Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Vacuum Cleaner Dealers - Wholesale or Combined Wholesale &amp; Retail - use</td>
<td>8018</td>
<td>1.44%</td>
<td>51</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Stores - Store Risks - Wholesale - N.O.C.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vacuum Truck - Drilling - see Mud Hauling - use Garbage, Ashes, or Refuse Collecting</td>
<td>9403</td>
<td>6.29%</td>
<td>172</td>
</tr>
<tr>
<td>Variety Stores - use Store Risks - Retail - N.O.C.</td>
<td>8017</td>
<td>0.49%</td>
<td>27</td>
</tr>
<tr>
<td>Vaudeville - Players - use Theaters - Players, Entertainers or Musicians</td>
<td>9156</td>
<td>0.31%</td>
<td>23</td>
</tr>
<tr>
<td>Vault Construction</td>
<td>5057</td>
<td>21.33%</td>
<td>53</td>
</tr>
<tr>
<td>Vegetable Dehydrating - use Fruit and Vegetable Evaporating or Dehydrating</td>
<td>2102</td>
<td>5.73%</td>
<td></td>
</tr>
<tr>
<td>Vegetable Growing - use Farms - Truck Farms &amp; Vineyards</td>
<td>0017</td>
<td>3.94%</td>
<td></td>
</tr>
<tr>
<td>Vegetable Packers - use Fruit or Vegetable Evaporation or Dehydrating</td>
<td>2102</td>
<td>5.73%</td>
<td></td>
</tr>
<tr>
<td>Fruit - Fresh Fruit Packing</td>
<td>2107</td>
<td>6.69%</td>
<td></td>
</tr>
<tr>
<td>Farms - Truck Farms and Vineyards</td>
<td>0017</td>
<td>3.94%</td>
<td></td>
</tr>
<tr>
<td>Vending Concessionaires - Dispensing Food, Drinks, Candy, etc. at Ball Parks, Race Tracks, Theaters and Exhibitions</td>
<td>9079</td>
<td>1.27%</td>
<td>47</td>
</tr>
<tr>
<td>Venetian Blind Assembly - from manufactured parts including finishing - N.P.D.</td>
<td>2881</td>
<td>1.51%</td>
<td>53</td>
</tr>
<tr>
<td>Venetian Blind Installation - use House Furnishings</td>
<td>9521</td>
<td>2.27%</td>
<td>72</td>
</tr>
<tr>
<td>Venetian Blind - Laundry - Spraying and Drying - use Painting - Shop only</td>
<td>9501</td>
<td>1.08%</td>
<td>42</td>
</tr>
<tr>
<td>Veterinarians - including artificial insemination - use Hospitals - Veterinary</td>
<td>8831</td>
<td>5.22%</td>
<td>146</td>
</tr>
<tr>
<td>Wallboard Application - Within Buildings - Installation or Application of Gypsum Wallboard - including finishing and preparation prior to painting - N.O.C.</td>
<td>5445</td>
<td>5.52%</td>
<td>153</td>
</tr>
<tr>
<td>This classification is applicable to the installation or application of insulating materials within buildings, but only if installed by the same contractor performing the wall board application at the same job or location.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Warehouse - Cold Storage</td>
<td>8291</td>
<td>4.26%</td>
<td>122</td>
</tr>
<tr>
<td>Warehouses - Field Bonded Warehouses</td>
<td>8710</td>
<td>1.73%</td>
<td>58</td>
</tr>
<tr>
<td>Warehouse - Furniture - including packing or handling household goods away from assured's premises. Transporting of furniture under contract for mfg. or store; rate under 7219 - “Truckmen - N.O.C.”</td>
<td>8293</td>
<td>4.53%</td>
<td>128</td>
</tr>
<tr>
<td>Warehouses - General Merchandise - N.O.C. (Drivers, Chauffeurs and their Helpers to be separately rated as 7219 - “Truckmen”)</td>
<td>8292</td>
<td>2.93%</td>
<td>88</td>
</tr>
<tr>
<td>Watchmen or Guards - Block or Special Police</td>
<td>7721</td>
<td>6.71%</td>
<td></td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
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<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-------</td>
<td>-------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Watch Repair</td>
<td>3386</td>
<td>0.86%</td>
<td></td>
</tr>
<tr>
<td>Water Mains or Construction - including tunneling at street crossing (All other tunneling to be separately rated) This classification is not available for the construction of aqueducts, cross-country pipe lines or hydro-electric projects.</td>
<td>6319</td>
<td>4.19%</td>
<td>120</td>
</tr>
<tr>
<td>Water Pump Installation - use Millwright Work - N.O.C.</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>Water Softener Service - Shop and Installation - use Household Appliances</td>
<td>9519</td>
<td>1.74%</td>
<td>59</td>
</tr>
<tr>
<td>Water Towers &amp; Elevated Tanks Erection</td>
<td>5040</td>
<td>19.04%</td>
<td>461</td>
</tr>
<tr>
<td>Water Truck Service Cos.</td>
<td>7272</td>
<td>5.83%</td>
<td></td>
</tr>
<tr>
<td>Waterproofing Cloth - not Rubber</td>
<td>2413</td>
<td>2.17%</td>
<td>69</td>
</tr>
<tr>
<td>Waterproofing Cloth - Rubber</td>
<td>4410</td>
<td>3.06%</td>
<td></td>
</tr>
<tr>
<td>Waterproofing - other than roofing or subaqueous work when performed as a separate operation not a part of or incidental to any other operation - including yard employees</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Waterworks - Operation - All employees - including construction or extension of lines (construction of aqueducts, buildings, dams or reservoirs to be separately rated) Payroll of meter readers not exposed to operative hazards shall be assigned to 8743 - “Salesmen, Collectors or Messengers.”</td>
<td>7520</td>
<td>2.73%</td>
<td>83</td>
</tr>
<tr>
<td>Water Sports, Parasailing, Wind Surfing, Bunaboard, Wake Boarding</td>
<td>9180</td>
<td>6.95%</td>
<td>189</td>
</tr>
<tr>
<td>Weather Strip Installation - use Furniture or Fixtures - N.O.C.</td>
<td>5146</td>
<td>2.44%</td>
<td>76</td>
</tr>
<tr>
<td>Weed Cleaning or Spraying - use Landscape Gardening</td>
<td>0042</td>
<td>3.27%</td>
<td>97</td>
</tr>
<tr>
<td>Welding or Cutting - N.O.C. - Shop or Outside - including incidental machining operations, connected therewith - N.P.D. (Welding or cutting in connection with mfg., demolition, wrecking, salvaging or construction operations shall be assigned to the classification describing the operations with which such welding or cutting is connected)</td>
<td>3365</td>
<td>9.37%</td>
<td>244</td>
</tr>
<tr>
<td>Well Digging</td>
<td>6252</td>
<td>16.65%</td>
<td>426</td>
</tr>
<tr>
<td>Weaving or Spinning of Natural Fibers</td>
<td>2222</td>
<td>1.47%</td>
<td>52</td>
</tr>
<tr>
<td>Wharf Building - Timber - including pile driving (Concrete work and reinforcing steel installation in connection with concrete work to be separately rated</td>
<td>6003</td>
<td>12.51%</td>
<td>323</td>
</tr>
<tr>
<td>White Washing - use Painting, Decorating or Paper Hanging - N.O.C.</td>
<td>5474</td>
<td>4.07%</td>
<td>117</td>
</tr>
<tr>
<td>Window Cleaning - use Building - Operation by Contractors</td>
<td>9014</td>
<td>1.92%</td>
<td>63</td>
</tr>
<tr>
<td>Window Dressing - use Salesmen, Collectors, Messengers</td>
<td>8742</td>
<td>0.36%</td>
<td>24</td>
</tr>
<tr>
<td>Window Frames and Sash - Metal - Installation - use Iron or Steel, Brass, Bronze, Aluminum</td>
<td>5102</td>
<td>3.63%</td>
<td>106</td>
</tr>
<tr>
<td>NMIA WORKERS COMPENSATION TARIFF CLASSIFICATION</td>
<td>CODE</td>
<td>RATE</td>
<td>MINIMUM PREMIUM</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------------------------------------</td>
<td>------</td>
<td>--------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Window Shade - Assembly - use Furniture Assembly</td>
<td>2881</td>
<td>1.51%</td>
<td>53</td>
</tr>
<tr>
<td>Wiping Rag Dealers - including all Laundry Operations - use Salvage - Paper Stock or Rag Dealers</td>
<td>8264</td>
<td>5.14%</td>
<td>144</td>
</tr>
<tr>
<td>Wire Rope and Cable Dealers - including Splicing - use Iron or Steel Merchants</td>
<td>8106</td>
<td>4.69%</td>
<td>132</td>
</tr>
<tr>
<td>Woodenware Manufacturing or Woodturned Products</td>
<td>2883</td>
<td>3.23%</td>
<td>96</td>
</tr>
<tr>
<td>Working Platforms - Installation - not by a Building Contractor - use Scaffolds, Concrete, or Cement Distributing Towers</td>
<td>9529</td>
<td>11.37%</td>
<td></td>
</tr>
<tr>
<td>X-ray Laboratories - use Physicians or Dentists</td>
<td>8834</td>
<td>0.58%</td>
<td></td>
</tr>
<tr>
<td>X-ray Laboratories - Metal - use Analytical or Testing Laboratory</td>
<td>4511</td>
<td>1.54%</td>
<td>54</td>
</tr>
<tr>
<td>X-ray Machines - Installation - use Millwright Work - N.O.C.</td>
<td>3724</td>
<td>3.03%</td>
<td>91</td>
</tr>
<tr>
<td>X-raying - by Contractor - at Industrial Plants or Construction Site - use Welding or Cutting - N.O.C.</td>
<td>3365</td>
<td>9.37%</td>
<td>244</td>
</tr>
<tr>
<td>Yacht Brokers - use Automobile Dealers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yacht Clubs - use Clubs - Country, Golf, Yachting</td>
<td>2222</td>
<td>1.47%</td>
<td>52</td>
</tr>
<tr>
<td>Y.M.C.A. or Y.W.C.A. Institutions - All Employees - including teachers, instructors, clerical office employees, salesmen</td>
<td>9061</td>
<td>3.58%</td>
<td>48</td>
</tr>
<tr>
<td>Zookeepers</td>
<td>9016</td>
<td>2.84%</td>
<td>86</td>
</tr>
</tbody>
</table>

### Domestic Workers - Residences Classification

<table>
<thead>
<tr>
<th>Classifications</th>
<th>Code Number</th>
<th>Annual Rate</th>
<th>Minimum Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inservants</td>
<td>0913</td>
<td>12.00%</td>
<td>$27.00</td>
</tr>
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Modified, 1 CMC § 3806(f), (g).

Appendix B
Interpretation Section

Classification

Bakery
(HIRB Workers' Compensation Committee Members Minutes of 03-04-87):

Where physical separation exists, i.e. retail store employees are not exposed to bakery operations, and there is no interchange of labor, code 8017 would be permitted at the same location.

Boiler Installation or Repair Aboard Ship
(NCCI Manual Committee Minutes, 10-25-32):

Ruling: Boiler installation or repair, placing or repairing of engines, pumps, etc., and masonry work in connection with the foundation of boilers when done by independent contractors whose shore operations are specifically classified, is not contemplated by the shipwright classification. Such operations should be classified as boiler installation or repair, millwright work and masonry, and the published rates increased for longshore and harbor workers (LHWCA) by percentage indicated on the rate pages.

Construction or Erection Permanent Yard - Garage Employees
(NCCI Underwriting Committee Minutes, 11-02-89):

When a driver performs routine service work on the risk's vehicles - such as washing vehicles, checking of fluid levels, filling vehicles with fuel and similar activities (regardless of where performed), such activities shall be assigned to the classification otherwise applicable to drivers.

Freight Handling Operations:

The Longshore & Harbor Worker's Compensation Act (LHWCA) was extended in 1972 to contemplate operations conducted in or on various shore side areas. Its scope and application has been subject to interpretation by the courts and by administrative bodies.

Bodies of questions concerning the application of the LHWCA the following is intended to serve as a guide in assigning the freight handling classifications. This is provided only as a guideline and is not intended to be an interpretation of the application of the LHWCA. The classification applicable to freight handling operations subject to the LHWCA, code 7350F, applies to the handling of cargo, incidental to the loading or unloading of vessels, on piers or adjoining areas or in terminals. Operations contemplated by this classification include stuffing and stripping container, other processing of waterborne cargo and loading and unloading of trucks, and railroad cars on piers of in adjoining areas or in terminals. This classification applies to separate employees who are
engaged in moving cargo from any point which is removed from, and not connected with, the hazards of the sling in loading and unloading vessels. The storage, maintenance or repair of nets, slings, forklift trucks or other equipment by insured engaged in freight handling or stevedoring operations shall be assigned to the governing classification, even though such operations are conducted at a separate location.

The classification applicable to freight handling operations subject to coverage only under a state compensation act, code 7360, applies to operations conducted at railroad yards, airports or warehouses not located on piers or in terminals or areas adjoining piers.

If code 7350F is not applicable in a particular jurisdiction, then these guidelines would apply to the application of the LHWCA exposure exists.

**Gasoline or Oil Supply Stations - Maintenance by Lessors:**

This reviews the classification assignment of employees of oil and gasoline distributing companies engaged in maintaining gasoline or oil supply stations owned by such companies but leased to others for operation. The work of these employees involves such operations as the minor adjustment, repair and cleaning of air compressors, gasoline pumps and other mechanical equipment; inspection of premises; maintenance of lavatories; painting the interior and exterior of the buildings; and in general keeping the premises in an attractive condition. Their work does not involve any new construction or alteration work on buildings; nor to any appreciable degree, the installation of gasoline pumps and tanks since such work is let to contractors specializing in it.

Consideration has been given to these maintenance activities, and it is the ruling that the operations in question are essentially the same as those conducted in company owned and operated stations and therefore, are properly assignable, by analogy, to code 8350 gasoline station - retail - NOC & drivers.

**Hotel or Motel Operations:**

The two classifications applicable to hotel operations, codes 9079 restaurant NOC and 9050 hotels - all employees & drivers include only those workers directly employed by the hotel or motel and do not include employees of concessionaires or independent contractors operating on the premises. Any employees working in both the hotel and restaurant operations, such as bellhops engaged in room service or clerical employees, shall be subject to the division of a single employee's payroll rule.

The scope of code 9079 contemplates employees engaged in food service or beverage operations only, such as, but not limited to, waiters, waitresses and their assistants, cooks, kitchen help, bartenders, cashiers, restaurant manager, etc., and includes musicians and entertainers. All other employees of the hotel or motel, such as desk clerks, maids, housemen, inside and outside maintenance, store workers, barbers, laundry workers, etc., are to be assigned to code 9050.
Interior Decorators - House Furnishing Installation
(HIRB Circular 02-05-85):

Most interior decorators will be employed by a firm that installs house furnishings or is engaged in upholstering work. Therefore, this is to verify that the interior decorators of such firms are to be included in the governing classification - code 5474.

On the other hand, if an interior decorator is not employed by such firm, but only offers their expertise, we would use the salespersons classification, code 8742. If the decorator does not sell or install house furnishings - or work for a firm that does - code 5474 would not be appropriate. Rather, it would seem their exposure is akin to a salesperson that travels from place to place, shows samples or brochures and writes the orders for selected items.

Limousine Co.:

“Scheduled” service applies to operations which provide services on a prearranged basis. Non-scheduled service applies to operations which operate on an “on-call” basis.

Further, narrators who escort tours, but do not have driving responsibilities are properly classified into code 8742.

Lithographing - Automatic Lithographing Platemaking:

This process involves the use of a completely enclosed automated plate processor which is similar in nature to a typical photocopy machine commonly found in offices. This plate processor utilizes aqueous, non-toxic solutions and thin gauge metal or similar material. It automatically develops, desensitizes, gums and dries in one operation. The operator does not come into contact with the solutions but merely feeds a plate into the processor. Once the plate processing is completed, the finished thin gauge plate exits the processor thoroughly dry.

It is the ruling the employees engaged in the above described operations, when performed in a physically separated department and with not interchange of labor beyond other clerical functions, shall be classified as code 8810 - “artists, designers, clerical office employees.” Business concerns specializing in the operations described above as a service for others shall also be classified as code 8810.

Mobile Crane and Hoisting Service:

This pertains to risks who enter into contracts to perform hoisting or lifting operations exclusively. Such operations include, but are not limited to, the following:

3. * The hoisting of machinery and equipment into existing buildings.
4. The hoisting of materials on construction and erection projects, and
5. The use of mobile cranes to load or unload trucks or freight cars.

*Numbering error in original.

The payroll developed by insureds performing the above described operations exclusively shall be assumed to code 7219, "mobile crane and hoisting service contractors."

An employer who performs both hoisting and construction operations on a particular project shall not be assigned to code 7219, "mobile crane and hoisting service contractors," but shall have his entire payroll in connection with such project, including the payroll developed in the operation of the mobile crane, assigned to the applicable construction classification.

**Rental / Rent-all Stores**
(HIRB Workers' Compensation Minutes of 03-02-88):

Stores engaged principally in the rental of miscellaneous items such as sanding machines, power tools, carpenter's equipment, plumber's tools, electric fans, vacuum cleaners, floor polishers, baby equipment and beds, party and banquet equipment, wheel chairs and garden or yard tools are properly classified into code 8017. Stores which specialize in a particular type of rental (e.g. tuxedo rental) are properly assigned to the respective store classification in the manual.

Further, the erection of tents in conjunction with the rental of banquet equipment is considered to be an incidental operation of the business, but the repair of rented equipment and tools by "rent-all" firms should be separately rated.

**Salespersons - Delivery**
(NCCI Underwriting Committee Minutes, 03-23-35):

The question of considering as salespersons instead of as chauffeurs those salesperson who deliver for accommodation or courtesy purposes a very limited quantity of the products which they sell was presented to the Committee which felt that such salespersons, regardless of whether they drive, "sedan deliveries," "panel trucks," or the like or pleasure body cars are not equitably treated under code 7380. To clarify the definition of the standard exception, "salesperson," (§ 20-40.3-405(b)(4)) the following interpretation was approved.

Interpretation:
That as respects § 20-40.3-405(b)(4) of this subchapter any salesperson whose duties include occasional courtesy delivery of a nominal quantity of the merchandise sold shall be classified as code 8742 salespersons.

**Schools or Colleges - Maintenance or Repair Employees**
(NCCI Bulletin 03-03-29):

Under the colleges or schools classification code 9101 is intended to include skilled workers steadily employed as plumbers, steam fitters, carpenters, etc., as well as those engaged in ordinary maintenance and repair work. If, however, such employees are engaged in extensive alteration work or new construction work they should be classified under the appropriate construction classification. Attention is called to the fact that this procedure is covered by § 20-40.3-405(c) and (d) of this subchapter.

Stevedoring - Incidental
(NCCI Underwriting Committee Minutes, 06-29-37):

Many lumber yards, fuel and material dealers, hay, grain and feed dealers, fertilizer manufacturing plants, etc., are located on navigable waters. Frequently such risks load their products on ships or unload raw materials or finished products consigned to them. In many cases this work is done at irregular periods by employees normally engaged in plant operations.

Interpretation:
Payroll expended for such loading or unloading on navigable waters, should be assigned to the appropriate stevedoring codes, 7309 or 7317.

Basic Manual Part 900 - Cancellation

There are two ways in which policies may be cancelled, namely pro-rata or short rate.

The pro-rata method is used when the policy is cancelled by the carrier.

The short rate method is used when the policy is cancelled by the insured.

However, if the insured when requesting cancellation of the policy is retiring from the business covered by the policy or if the work has been completed, the policy may be cancelled on a pro-rata basis.

Pro Rata Cancellations:

Adjustment of premium shall be made by applying authorized rates to the audited payrolls. The pro-rata portion of the expense constant shall be added but not less than $50. The total premium for the cancelled policy shall not be less than the pro rata portion of the minimum premium. (Refer to § 20-40.3-620.)

Short-term Policies:
If short term policies are cancelled before their normal expiration date, the adjustment of premium shall be made on a pro rata basis.

Short Rate Cancellations:
Adjustment of premium shall be made by applying the appropriate short rate percentage corresponding to the time the policy was in force, to the premium on a full annual basis, determined by applying authorized rates to the audited payroll, extended pro rata to a full annual basis. In addition, the short rate portion of the expense constant, subject to a minimum of $50, shall be included. However, if the final premium so computed is less than the specified minimum premium, the minimum premium shall be charged.

Short-term Policies:
Short-term policies canceled before their normal expiration date: Short rate the annual expense constant, and balance to the full annual premium.

Modified, 1 CMC § 3806(c), (d), (f), (g).


Commission Comment: In the “Freight Handling Operations” section, the commission changed “form” to “from” and corrected the spelling of “point.” The Commission corrected the spelling of “automatic” in the “Lithographing” section pursuant to 1 CMC § 3806(g).
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### Short Rate Cancellation Table (Continued)

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I. Rates

Manual rates include premium for the disease exposures covered by the standard policy. Refer to basic manual § 20-40.3-201 and § 20-40.3-205 for an explanation of these coverages.

II. Supplemental

A supplemental disease loading may be added to a manual rate applicable to an individual risk. The supplemental disease loading proposed shall be based on the carrier’s judgment after an evaluation of the operations and shall be subject to the approval of the Office of the Insurance Commissioner.

III. Specific Disease Loading

A. Explanation

The manual rates for classification code numbers followed by the symbols “d” or “D” on the rate pages include specific disease loadings. These loadings reflect specific disease hazards involved in the operation assigned to such classifications.

B. Removal from Manual Rate

If approved by the Office of the Insurance Commissioner, the specific disease loading may be removed from a manual rate when the substance for which the disease loading was established is not present in the operations of the insured.

Exception

For silicosis, the specific disease loading may be removed when not more than 5% free silica is present.

C. Partial Application

Partial application of a specific disease loading is permissible only as provided below:

1. For code 1852 – “Asbestos Goods Mfg.” the specific disease loading shall be reduced 50% for risks which manufacture only molded asbestos goods and which do not conduct asbestos textile operations, such as picking, carding, spinning or weaving.
2. For codes 1605 - “Rock Excavation” and 5508 – “Street or Road Construction,” the specific disease loading applies only to the payroll of employees in rock drilling.

3. For codes 6251 – “Tunneling” and “Shaft Sinking,” the specific disease loading applies only to the payroll of employees engaged in rock drilling and to any others who are exposed to silica dust.

4. For code 1803 – “Stone Cutting or Polishing,” the specific disease loading shall be reduced 50% when materials containing more than 5% free silica are restricted to sludge used for cutting or polishing.

IV. Supplementary Disease Rates

A. Explanation

Supplementary disease rates shown on the rate pages reflect hazards involved in foundry, abrasive or sandblasting operations.

B. Foundry Hazards

Supplementary disease rates for codes 0065 – “Incidental Foundries - steel,” 006 – “Incidental Foundries - non ferrous metals” and 0067 – “Incidental Foundries – iron” shall be applied to the payroll of employees exposed to the foundry hazard, except employees assigned to codes 3081, 3082, 3085, 3093 and 3175.

C. Abrasive or Sandblasting Hazards

The supplementary disease rate code 0059 – “Abrasive or Sandblasting” shall be assigned to the payroll of employees exposed to such hazards.

Modified, 1 CMC 3806(f).