



Minnesota
Basic Manual

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**PREFACE TO THE MINNESOTA BASIC MANUAL FOR WORKERS'
COMPENSATION AND EMPLOYERS LIABILITY INSURANCE**

INTRODUCTION

The Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) has prepared this Minnesota version of the **Basic Manual** as a guide to users in identifying exceptions to the **Basic Manual for Workers' Compensation and Employers' Liability Insurance** published by the National Council on Compensation Insurance (NCCI). The format of this Manual begins with the 2001 edition of NCCI's **Basic Manual** and inserts, in appropriate places, Minnesota exceptions to that version of the **Basic Manual**.

A. ORGANIZATION OF MANUAL

This manual has three parts:

Part One — Rules

Part Two — Classifications and Interpretations

Part Three — Supplemental Pages – Special Rating Plans and Programs

In addition, this manual contains a **Minnesota User's Guide**.

B. JURISDICTIONS WHERE MANUAL APPLIES

This Manual is designed to provide the user with information on writing workers' compensation insurance in the State of Minnesota.

C. JURISDICTIONS WHERE MANUAL DOES NOT APPLY

This Manual is not for use in any jurisdiction other than the State of Minnesota.

D. PRIOR APPROVAL RATING SYSTEM

Under Minnesota Law each carrier is obligated to file their own rate schedules, rating values, and special rating plans with the Minnesota Department of Commerce. In establishing those rates and rating plans, a carrier may utilize pure premium base rates and other rating information contained in MWCIA's **Minnesota Ratemaking Report**. As used in this Manual, the term 'Carrier Rates' means those rates and rating plans filed by a Minnesota licensed carrier with the Department of Commerce and approved for use under applicable provisions of Minnesota law.

PART ONE — RULES

This manual contains rules that have been approved by the Minnesota Department of Commerce. These rules cover the following topics:

Introduction—Application of Manual Rules

Rule 1—Classification Assignment

Rule 2—Premium Basis and Payroll Allocation

Rule 3—Rating Definitions and Application of Premium Elements

INTRODUCTION—APPLICATION OF MANUAL RULES

1. Rules apply separately to each policy, except as provided in the rules related to premium discount and executive officers.
2. This manual applies only to new or renewal policies whose effective date occurs on or after the effective date of this manual.
3. The effective date of a change in any rule or classification in this manual is 12:01 a.m. on the date approved for use in Minnesota by the Department of Commerce as shown on the manual page. Unless otherwise specified, manual rules apply based on policy effective dates, whether new or renewal and do not change during the policy term.
4. Changes to this manual made during a policy period are effective as of the next renewal date occurring on or after the date of change, unless otherwise specified.
5. The anniversary rating date is the effective month and day of the policy in effect and each anniversary thereafter unless a different date has been established by MWCIA or NCCI (if interstate rated). *Refer to Rule 3-A-2 for more information.* In Minnesota, anniversary rating dates are used to establish the effective dates of experience modifications and have no impact on policy rates or manual rule changes. *Refer to the **Minnesota Experience Rating Plan Manual** for more information regarding the application of experience modifications with effective dates that are not the same as the policy effective date.*
6. MWCIA may determine the propriety of classification assignments and applicability of all **Minnesota Basic Manual** rules. MWCIA has the right to conduct inspections of operations, assign classifications, and determine the propriety of classification assignments for statistical reporting purposes.
7. MWCIA has authority to conduct test audits and to require corrections in accordance with the results of the test audit for statistical reporting purposes.
8. Appeals involving the application of the rules or classifications of this manual may be resolved through the applicable administrative appeals process. *Refer to the **Minnesota User's Guide** for more information.*
9. Interpretation of state or federal laws pertaining to coverage issues is not within the jurisdiction of MWCIA.

RULE 1—CLASSIFICATION ASSIGNMENT

A. CLASSIFICATION SYSTEM

1. The purpose of the classification system is to group employers with similar operations into classifications so that:
 - The assigned classification reflects the exposures common to those employers
 - The rate charged reflects the exposure to loss common to those employers
2. Subject to certain exceptions, it is the business of the employer within a state that is classified, not separate employments, occupations or operations within the business.

B. EXPLANATION OF CLASSIFICATIONS

Classifications are divided into two types—Basic Classifications and Standard Exception Classifications.

1. Basic Classifications

Basic Classifications describe the business of an employer. This term is applied to all classifications listed in this manual, except for the standard exception classifications.

*Refer to the **Minnesota User's Guide** for an example.*

2. Standard Exception Classifications

Standard Exception Classifications describe occupations that are common to many businesses. These common occupations are not included in a basic classification unless specified in the classification wording. The standard exception classifications are described below.

a. Clerical Office or Drafting Employees NOC (Code 8810)

Clerical Office or Drafting Telecommuter Employees (Code 8810)

The above classifications are assigned when all the following conditions are met:

- The basic classification(s) wording applicable to the business does not include clerical office, drafting or telecommuting employees
- Other rules do not prohibit the assignment of Code 8810
- The employee meets the duties, site and other requirements listed below:

(1) Duties

Duties must be limited to one or more of the following work activities:

- Creation or maintenance of:
 - Employer records
 - Correspondence
 - Computer programs
 - Files
- Drafting
- Telephone duties, including telephone sales
- Data entry or word processing
- Copy or fax machine operations, unless the insured is in the business of making copies or faxing for the public
- General office work similar in nature to the above

(2) Site

(a) Code 8810—The duties above must take place in a work station that is separated from the operative hazards:

- Factories
- Stores
- Shops
- Construction sites
- Warehouses
- Yards
- Any other work areas such as:
 - Work or service areas
 - Areas where inventory is located
 - Areas where products are displayed for sale
 - Areas to which the purchaser customarily brings the product from another area for payment

(b) Work stations or service areas as described in Rule 1-B-2-a(2)(a) above must be physically separated by:

- Floors
- Walls
- Partitions
- Counters
- Other physical barriers that protect the clerical employee from the operating hazards of a business

(c) Code 8810—Clerical Telecommuter Employees — The duties above must take place in a clerical work area located within the home of the clerical employee. It must be separate and distinct from the location of the employer.

(3) Other Requirements

(a) Employees who otherwise meet the requirements for Code 8810 will not be disqualified from assignment to this classification if they perform certain incidental nonclerical duties directly related to that employee's duties in the office. These duties include:

- Depositing of funds in a bank
- Pickup or delivery of mail
- Purchase of office supplies
- Entering an area exposed to the operative hazards of the business for clerical purposes, such as delivering paychecks

(b) Employees who otherwise meet the requirements for Code 8810 will be disqualified from assignment to this classification if their duties involve:

- Outside sales or outside representatives
- Direct supervision of nonclerical employees not performed in an eligible site according to Rule 1-B-2-a(2)(a) above
- Physical labor

- Any work exposed to the operative hazards of the business, such as a stock or tally clerk, that is necessary, incidental, or related to any operations of the business other than a clerical office
- b. **Drivers, Chauffeurs and Their Helpers NOC—Commercial (Code 7380)**
This classification is assigned to employees who perform work on or in connection with a vehicle. This code includes garage employees and employees using bicycles as part of their work duties. Duties include, but are not limited to, delivering goods owned by the employer.

Code 7380 does not apply when the basic classification wording includes drivers. *Refer to Rule 2-H for vehicles under contract.*
- c. **Salespersons or Collectors—Outside (Code 8742)**
 - (1) This classification is assigned to employees who perform these duties away from the employer's premises.
 - (2) This classification is not assigned to employees who:
 - (a) Deliver merchandise
 - (b) Use vehicles to deliver or pick up goods, even if they collect or sell. These employees must be assigned to the classification applicable to the business for drivers.
 - (c) Use public transportation or walk to deliver goods even if they collect or sell. These employees must be assigned to the governing classification applicable to the business.
 - (d) Travel between locations of the employer as district or regional managers to perform various duties not involving outside sales or collection. *Refer to Rule 2-G— Interchange of Labor.*
 - (e) Perform job site measurements or inspections to prepare bids for a job for a construction contractor.
 - (3) Code 8742 does not apply when the basic classification wording includes outside salespersons and/or collectors.
- d. **Automobile Salespersons (Code 8748)**
This classification is assigned to employees who perform these duties on or away from the employer's premises. These employees are subject to the same rules and treatment as Salespersons, Collectors, or Messengers—Outside.

3. General Inclusions

- a. Some operations appear to be separate businesses but are included within all basic classifications. These are called general inclusions. These operations are not separately classified. They include the following:
 - (1) Restaurants or cafeterias, stores, or day care services operated by the employer for employee use
Exception:
If these operations are conducted in connection with construction, erection, lumbering or mining operations, they must be separately classified.
 - (2) Manufacture of containers by the employer, such as bags, barrels, bottles, boxes, cans, cartons or packing cases for sole use in the operations insured by the policy
 - (3) Hospitals or medical facilities operated by the employer for its employees
 - (4) Maintenance or repair of the employer's buildings or equipment by the employer's employees

- (5) Printing by the employer on its own products, packaging, brochures, or promotional materials.
- (6) Piloting of unmanned aircraft systems or drone aircraft with a combined weight (including its attached systems, payload, and cargo) of less than 55 pounds

Exceptions:

- (a) Autonomous drone aircraft computer system designers or programmers who qualify as clerical office employees in accordance with Rule 1-B-2-a and do not pilot or operate the drone aircraft are assigned to the appropriate clerical classification.
 - (b) If an employee qualifies as an outside salesperson in accordance with Rule 1-B-2-c, the piloting of a drone aircraft to support their sales duties is included within the classification assigned to the outside salesperson.
- b. Some employees may perform general inclusion duties for more than one basic classification. In such cases, *refer to Rule 2-G for classification treatment.*
 - c. A general inclusion operation must be separately classified if any of the following conditions apply:
 - (1) The operation is conducted as a separate and distinct business of the employer (*refer to Rule 1-D-3*)
 - (2) The operation is specifically excluded in the wording of the basic classification
 - (3) The principal business is described by a standard exception classification

*Refer to the **Minnesota User's Guide** for an example.*

4. General Exclusions

Some operations in a business are so unusual for the type of business described by the applicable basic classification, that they are separately classified even though the operations are not conducted as a secondary business. These are called general exclusions. They are:

- a. Aviation—all operations of the flying and ground crews, including piloting of drone aircraft with a combined weight (including its attached systems, payload, and cargo) of 55 pounds or more
- b. New construction or alterations
- c. Stevedoring
- d. Sawmill operations

*Refer to the **Minnesota User's Guide** for an example.*

5. Governing Classification

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

The governing classification is determined in accordance with the Governing Classification Determination Table.

Governing Classification Determination Table

If...	Then the governing classification is the...
A basic classification produces the greatest amount of payroll	Basic classification
A basic classification is applicable but no payroll is assigned	
Multiple basic classifications apply	Basic classification that is assigned the greatest amount of payroll.
Multiple basic classifications apply but no payroll is assigned to any of the basic classifications	Basic classification that is the highest rated classification
A basic classification is not applicable	Standard exception classification that is assigned the greatest amount of payroll

- b. The governing classification is used to determine the classification treatment of:
- Miscellaneous employees
 - Local managers
 - Executive officers who regularly engage in duties that are ordinarily performed by a superintendent, foreperson or worker

Refer to the **Minnesota User's Guide** for an example.

6. Principal Business

Principal Business is described by the classification, other than a standard exception or general exclusion, with the greatest amount of payroll.

If the business is best described by a standard exception operation, and there is no basic classification other than the general inclusion or exclusion operations, then the standard exception operation that produces the greatest amount of payroll for the business is considered the principal business.

Refer to the **Minnesota User's Guide** for examples.

C. CLASSIFICATION WORDING

The following list provides an explanation of classification wording usage.

1. Classification Captions and Notes

The *caption* is the heading or title of the classification.

The *note* is the phrase that follows the caption.

The classification wording as a whole, including the caption and note, controls, restricts, or explains the classification usage. The wording is referred to as the "phraseology".

Refer to the **Minnesota User's Guide** for an example.

2. Words and Phrases

a. All Employees, All Other Employees, All Operations, or All Operations to Completion

If a classification includes any of these phrases, no other classification can be assigned unless noted in the classification wording. This applies even if some operations or employees are at a separate location.

*Refer to the **Minnesota User's Guide** for an example.*

Exceptions:

The following operations within the business must be classified separately even if the classification wording includes "All Employees", "All Other Employees", "All Operations", or "All Operations to Completion":

- Construction or Erection Permanent Yard (Code 8227)
- Contractor—Executive Supervisor or Construction Superintendent (Code 5606)
- Classifications describing an operation that is a standard exception unless the basic classification includes the standard exception operation
- Classifications describing an operation that is a general exclusion
- Any separate and distinct business (*Refer to Rule 1-D-3-c*)

b. Clerical

"Clerical" means office employees and telecommuters as defined in Rule 1-B-2-a.

c. Drivers

"Drivers" means drivers, chauffeurs, and their helpers as defined in Rule 1-B-2-b.

d. "Includes" or "&"

If the classification wording uses the terms "includes" or "&", the operation or employees cited after those terms must not be assigned to a separate classification. This applies even though the operation or employees may be described by another classification or are at a separate location.

*Refer to the **Minnesota User's Guide** for an example.*

Note: If an insured's operations are assigned to more than one basic classification, an employee's payroll may be allocated among codes appropriate for each operation. This procedure is provided under the Interchange of Labor rules. *Refer to Rule 2-G.*

e. Local Manager

Local Manager is an employee, regardless of title, who is in direct charge of the operative procedures in the yard of a business. This employee is subject to the hazards of the business. Therefore, the payroll of the local manager must be assigned to the governing classification unless another basic classification assigned to the business specifically includes this employee.

f. "No" or "Not"

A classification that includes a restrictive phrase beginning with "no" or "not" must apply to any employer that conducts any operation described in the restrictive phrase.

*Refer to the **Minnesota User's Guide** for an example.*

Exception:

For mercantile, mining, construction, or oil and gas field operations, this rule applies to each job or location.

g. NOC

“NOC” means *Not Otherwise Classified*. If the classification wording uses the term NOC, that classification applies only if no other classification more specifically describes the insured’s business.

Refer to the Minnesota User’s Guide for an example.

h. “Or” or “And”

The terms “or” or “and” mean and/or. This definition applies only to these terms as used in a classification’s Caption or Notes.

Refer to the Minnesota User’s Guide for an example.

i. Salespersons

Salespersons means salespersons, collectors, and messengers as defined in Rule 1-B-2-c.

j. Stories in Height

Certain classification wording refers to “stories in height.” A story is defined as 15 feet in height. It is measured from the lowest point above ground level to the highest point above ground level.

k. To Be Separately Rated

Certain classification wording contains the phrase “to be separately rated.” Operations or employees referenced in those classifications must be separately classified.

Refer to the Minnesota User’s Guide for an example.

l. Separate and Distinct Business

Separate and distinct business means an additional operation of the employer that is not included in the basic classification on the policy.

Refer to the following:

- *Rule 1-D-3 for the assignment of more than one basic classification*
- *Rule 3-A-5 for the combination of legal entities, locations, and operations on a single policy*

D. CLASSIFICATION PROCEDURES

The purpose of the classification procedure is to assign the one basic classification that best describes the business of the employer within a state. Subject to certain exceptions described in this rule, each classification includes all the various types of labor found in a business.

It is the business that is classified, not the individual employments, occupations or operations within the business.

Certain exceptions apply and are noted below.

1. Separate Legal Entities

Classification rules apply separately to each legal entity operating in Minnesota even if multiple entities are insured under a single policy. This assignment procedure applies even if the business is conducted at more than one location.

2. Businesses Not Described by a Classification

If no basic classification clearly describes the business, the classification that most closely describes the business must be assigned. For a business *not described* by any classification, show the wording that describes the business in Item 4 of the Information Page of the policy. With this wording, show the code number of the classification that most closely describes the business. All the rules pertaining to the assigned basic classification apply to this operation.

*Refer to the **Minnesota User's Guide**.*

3. Assignment of More Than One Basic Classification

More than one basic classification may be assigned to an employer that meets conditions a, b, or c below. Operation means activities, enterprises, processes, secondary businesses or undertakings.

- a. The insured's principal business is described by a basic classification that requires certain operations or employees to be separately rated.

*Refer to the **Minnesota User's Guide** for an example.*

- b. The insured conducts one or more of the following operations:

- Construction or erection
- Farming
- Employee leasing, labor contracting, temporary labor services
- Mercantile business
- Oil and gas field operations

Refer to Rule 1-D-3-d, -e, -f, and -g for conditions under which additional basic classifications may be assigned for these operations.

- c. The insured conducts more than one operation in a state.

(1) For purposes of this rule, an insured is conducting more than one operation in a state if portions of the insured's operations in that state are not encompassed by the classification applicable to the insured's principal business. To qualify for a separate classification, the insured's additional operation must meet all of the following conditions:

- Be able to exist as a separate business if the insured's principal business in the state ceased to exist.
- Be located in a separate building, or on a separate floor in the same building, or on the same floor physically separated from the principal business by structural partitions. Employees engaged in the principal business must be protected from the operating hazards of the separate additional operations.
- Maintain proper payroll records. *Refer to Rule 2-G for the description of proper payroll records.*

*Refer to the **Minnesota User's Guide** for an example.*

(2) If the separate additional operation is not encompassed in the classification applicable to the insured's principal business and meets all the conditions listed above in c(1), the insured is considered to be engaged in an additional operation. If this is the case, a separate basic classification may be assigned to each operation that qualifies as a separate additional operation.

- (3) If the additional operation does not meet all conditions listed above in c(1) and is not encompassed in the classification applicable to the insured's principal business and has a rate:
- *Lower* than the insured's principal business, assign the additional operation to the same classification as the insured's principal business
 - *Higher* than or equal to the insured's principal business, assign the additional operation to the classification that describes the additional operation

- (4) Policies with more than one classification may include employees working under several classifications. Payroll assignment for these employees is subject to the Interchange of Labor rule. *Refer to Rule 2-G.*

Note: If the insured does not maintain verifiable payroll records specific to the additional higher rated operation, then assign the principal and the additional operation to the higher rated classification. *Refer to Rule 2-G for description of proper payroll records.*

d. Construction, Erection, or Oil and Gas Field Operations

These operations are identified by a • immediately following the code number.

Each distinct type of construction, erection, or oil and gas field operation must be assigned to the class that specifically describes the operation only if separate payroll records are maintained for each operation.

If separate payroll records are not maintained for any construction, erection, or oil and gas field operation, the highest rated classification that applies to the job or location where the operation is performed must be assigned.

If a construction, erection, or oil and gas field operation is included in the scope of another classification, a separate code must not be assigned.

(1) Insured Subcontractors

An insured subcontractor who performs a single type of work on a construction project or job must be classified based on the classification that describes the particular type of work involved.

*Refer to the **Minnesota User's Guide** for an example.*

Exception to 1-D-3-d(1) above:

All operations in conjunction with concrete construction including making and erecting forms, placing reinforcing steel and stripping forms, when done by subcontractors, must be assigned to the appropriate concrete construction classification.

(2) Uninsured Subcontractors

Uninsured subcontractors covered under the principal or general contractor's policy are classified on the basis of the classifications that would apply if the work were performed by the principal's or general contractor's own employees.

*Refer to the **Minnesota User's Guide** for an example.*

(3) **Construction-Job Site Salespersons and Estimators**

Construction job site salespersons and estimators are separately rated to Code 8720, a nonconstruction code. A division of payroll is not permitted between Code 8720 and a construction classification at any single job site. If the construction job site salesperson or estimator also performs construction duties at the same job site or supervises construction workers at the same job site, the employee's payroll at that job site must be assigned to the appropriate construction classification.

Refer to the *Minnesota User's Guide* for an example.

e. **Farm Operations**

These operations are identified by a ■ immediately following the code number.

For the purpose of the application of workers' compensation classifications, a farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying, or stock or poultry raising as a business or commercial venture.

A division of payroll may be allowed for each separate and distinct type of commercial farm operation as described by the manual classifications, provided that separate records of payroll are maintained. If payroll records of the farm classification are not clear, and separate payroll records are not maintained, the entire payroll of the farm must be assigned to the highest rated code. Each farm classification includes:

- All employees
- Drivers
- All normal repair and maintenance of buildings or equipment performed by the employees of the insured
- Operations usual and incidental to a farm, such as:
 - Maintenance of cows, hogs, or fowl for family use
 - A family orchard or truck garden
 - Hay or grain crops raised for the purpose of maintaining work animals on the farm
 - Outside domestic workers at the farm location

Each farm classification excludes inside domestic workers at the farm location.

f. **Employee Leasing Firms, Labor Contractors, Professional Employer Organizations, and Temporary Labor Services**

- (1) Workers assigned to clients must be classified the same as direct employees of the client performing the same or similar duties.
- (2) If the client has no direct employees performing the same or similar duties, leased employees are classified as if they were direct employees of the client entity.

Refer to the *Minnesota User's Guide* for an example.

g. **Mercantile Businesses**

These operations are identified by a ♦ immediately following the code number.

A Mercantile Business is any store or dealer engaged in the sale of goods or merchandise, or in the sale of services.

For mercantile businesses, the classification is assigned separately for each location.

Store operations are classified based on the principal type of merchandise sold and whether the operations are wholesale or retail. For purposes of this rule, principal means more than 50% of gross receipts, excluding receipts derived from the sale of lottery tickets.

The following definitions and instructions must be used to determine the appropriate store classification:

(1) Type of Merchandise Sold

If a store sells a variety of goods, each of which may be subject to a different classification, the store must be assigned to the classification that best describes the merchandise that generates more than 50% of the gross receipts.

(2) Wholesale vs. Retail

Retail applies to the sale of merchandise to the general public for personal or household consumption or use and not for resale.

Wholesale applies to the sale of merchandise for resale to others; or sale to manufacturers, builders, contractors, or others for use in their business or as raw materials.

Exception:

If a store's sales are clearly retail in nature, the appropriate retail store classification may be assigned regardless of the definition of retail above.

*Refer to the **Minnesota User's Guide** for an example.*

(3) Combination of Retail and Wholesale

A store that sells merchandise on a combined wholesale and retail basis must be assigned to the appropriate store classification depending on whether the majority of gross receipts come from wholesale or retail sales.

4. Standard Exceptions

Standard Exceptions must be separately classified unless specifically included in a classification assigned to the business.

Classifications for Standard Exceptions apply even if the basic classification includes phrases such as "All Employees" or "All Operations".

*Refer to the **Minnesota User's Guide** for an example.*

5. Businesses Described by a Standard Exception Classification

If the principal business is described by a standard exception classification, the operations of all employees not included in the definition of standard exception classification must be assigned to the separate basic classification that most closely describes their operation.

This rule applies to both an employer's business within the state and to individual jobs or locations where the governing classification is described by a standard exception classification.

*Refer to the **Minnesota User's Guide** for an example.*

6. Classifications Limited to Separate and Distinct Businesses

The assignment of certain classifications is limited by their classification notes to separate and distinct businesses. The notes may describe an operation that frequently is an integral part of a business described by another classification.

*Refer to the **Minnesota User's Guide** for an example.*

7. Repair Operations

Risks with shop operations that involve the repair of a product for which there is no repair classification are assigned to the classification that applies to the manufacture of the product, unless this repair work is specifically referred to by another classification, footnote, or definition in the manual.

*Refer to the **Minnesota User's Guide** for an example.*

8. Recycling Operations

- a. The collection, sorting and handling of recyclable materials for resale to others must be assigned to the appropriate store or dealer classification, or to the classification that most closely describes the business.
- b. Risks with operations that involve the reuse of materials for the production of a new product must be assigned to the classification that applies to the manufacture of the product unless such work is specifically referred to by another classification, footnote, or definition in the manual.

E. MISCELLANEOUS EMPLOYEES

1. Miscellaneous employees who perform duties that are commonly conducted for separate operations that are subject to more than one basic classification must be assigned to the governing classification.
2. Miscellaneous employees include:
 - General superintendents other than construction superintendents that meet the requirements of Code 5606—Contractor—Executive Supervisor or Construction Superintendent
 - Maintenance or power plant employees
 - Shipping or receiving clerks
 - Yard workers other than construction yard employees properly assigned to Code 8227—Construction or Erection Permanent Yard

*Refer to the **Minnesota User's Guide** for an example. Refer to Rule 1-D-5 if the governing classification is a standard exception.*

F. CHANGES OR CORRECTIONS IN CLASSIFICATIONS

1. Changes in classification due to changes in an employer’s operations will be applied pro rata as of the date the change in operations occurred.
2. Corrections in classifications that result in a *decrease* in premium, whether determined during the policy period or at audit, must be applied retroactively to the inception of the policy.
3. Corrections in classifications that result in an *increase* in premium must be applied as follows:

If the correction in classification is effective . . .	Then the correction is applied . . .
During the first 60 days of the policy term . . .	Retroactively to the inception of the policy.
After the first 60 days of the policy term, but before the final 90 days . . .	Pro rata as of the date the company endorses the change onto the policy.
During the last 90 days of the policy term . . .	Only to a renewal policy, if any.

The effective date of a change for purposes of the time periods noted in the table above is the date a carrier determines it is necessary to apply a classification change.

Exceptions to the table above:

- a. If the correction in classification is the result of a misrepresentation or omission by the employer, its agent, employees, officers or directors, then the correction must be applied pro rata from the date on which the change would have applied if such misrepresentation or omission had not been made.
 - b. The above rules do not apply to the following types of operations; therefore, classifications are assigned and applied at any time during the term of the policy or at audit:
 - Construction or erection
 - Oil and gas field operations
 - Employee leasing
 - Labor contracting
 - Temporary labor services
 - Professional employer organizations (PEOs)
 - Operations assigned to standard exception classifications
 - General exclusions
 - c. The above rules do not apply to the extent that a carrier has filed with and obtained approval by the Minnesota Department of Commerce for a plan under which corrections in classifications that result in an *increase* in premium would be applied to the policy under a schedule more favorable to the insured.
4. For purposes of Rule 1-F, the reallocation of payroll among classifications on the policy is not considered a change or correction in classification(s).

Refer to the **Minnesota User’s Guide** for an example.

RESERVED FOR FUTURE USE

RULE 2—PREMIUM BASIS AND PAYROLL ALLOCATION

A. PREMIUM BASIS

Premium is calculated on the basis of the total payroll paid or payable by the employer for services of employees who could receive workers' compensation benefits for work-related injuries as provided by the policy. Some classifications may have a different premium basis; refer to the *Minnesota User's Guide* for examples.

B. PAYROLL

For purposes of this manual, the terms "payroll" and "remuneration" mean money or substitutes for money.

1. Includes:

- a. Current wages or salaries paid during the current policy period in payroll.
- b. Total pay received by an employee for commissions and draws against commissions.
- c. Bonuses including stock bonus plans. *Refer to Rule 2-D for payroll limitation rules.*
- d. Extra pay for overtime work except as provided in Rule 2-C-2.
- e. Pay for holidays, vacations, or periods of sickness. *Refer to Rule 2-G for allocation of payroll for employees subject to more than one classification code.*
- f. Payment by an employer of amounts that would have been withheld from employees to meet statutory obligations for insurance or pension plans such as the Federal Social Security Act or Medicare.
- g. Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans.
- h. The rental value of an apartment or house provided to an employee based on comparable accommodations.
- i. The value of lodging, other than an apartment or house received by an employee as part of their pay to the extent shown in the employer's records.
- j. The value of meals received by employees as part of their pay to the extent shown in the employer's records.
- k. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay.
- l. Payments for employee-authorized reductions from gross pay in payroll.
Examples of payments for employee-authorized reductions from gross pay include:
 - salary reductions
 - health savings accounts (HSAs)
 - flexible spending accounts (FSAs)
 - employee savings plans
 - retirement plans, and
 - cafeteria plans, including IRC 125 plans.
- m. Davis-Bacon wages or wages from a similar prevailing wage law.
- n. Annuity plans.

- o. Expense reimbursements and flat expense allowances paid to employees in payroll when the employer's verifiable records do not confirm that the employee expense or allowance was incurred as a valid business expense.
- p. Payment for filming of commercials excluding subsequent residuals that are earned by the commercial's participant(s) each time the commercial appears in any type of media.
- q. Adjustments made by the employer to raise employees' wages to federal, state, or local minimum wage, whichever is applicable.
- r. Service charges and automatic gratuities received by employees in payroll. Only the amount of the service charge or automatic gratuity received by employees is included in payroll. Service charges and automatic gratuities are set percentages or fees added to a bill or contract where the customer does not
 - determine the amount of the percentage or fee
 - determine who receives the percentage or fee, and
 - have the ability to reduce the payment amount below the set percentage or fee.

Refer to Rule 2-B-2-a for additional information about exclusion of tips or other gratuities received by employees.

- s. Employee-authorized reductions from an employee's gross pay for purchasing stock options or qualified or nonqualified employee stock purchase plans (ESPP) in payroll. The salary reduction amounts are included in payroll for the policy year in effect when the salary reduction was made, even when the plan is a portion of a cafeteria plan.
- t. Employer contributions to an employee's cashless exercise of stock options in payroll.

Exception:

Exclude from payroll employer contributions to the exercise of stock options except for employer contributions to an employee's cashless exercise of stock options.

- u. The value of equity-based compensation plans, other than stock options and stock purchase plans, at the time of vesting in payroll. This applies when vesting is on a scheduled or annual basis, such as
 - graded vesting
 - scheduled cliff vesting
 - performance goals vesting, and
 - milestone anniversaries vesting.

Equity-based compensation plans, other than stock options and stock purchase plans, include

- stock transfers
 - stock warrants
 - restricted stock
 - restricted stock units
 - phantom stock plans, and
 - stock appreciation rights.
- v. Deferred compensation distribution payments made to current employees from an employer's contributions to previously deferred wages in payroll. This applies to amounts paid during the policy period.

- w. The amount by which an employee's salary is reduced from gross pay to fund an employee-authorized deferred compensation plan in payroll. The salary reduction amounts are included in payroll for the policy year in effect when the salary reduction was made, even when the plan is a portion of a cafeteria plan.

Employee-authorized deferred compensation plans include

- pension plans
 - equity-based compensation plans, and
 - other deferral plans.
- x. Retroactive wages or salaries paid to a current employee when
- the payment is within the three-year audit period of the policy, and
 - the employee was actively employed by the employer
 - o at the time wages or salaries were paid, or
 - o during any portion of the current policy period.

2. Excludes:

- a. Tips or other gratuities received by employees.
Tips or other gratuities are optional payments added to a bill or contract where the customer
- determines the amount of payment
 - determines that the employees receive the payment for services provided, and
 - has the option to not add a payment to the bill or contract.
- b. Payments by an employer to group insurance or group pension plans for employees, other than those covered by Rule 2-B-1-f and Rule 2-B-1-m.
- c. Payments by an employer into third-party trusts for the Davis-Bacon Act or a similar prevailing wage law provided the pension trust is qualified under IRC Sections 401(a) and 501(a).
- d. The value of special rewards for individual invention or discovery.
- e. Dismissal or severance payments except for time worked or vacation accrued.
- f. Payments for active military duty.
- g. Employee discounts on goods purchased from the employee's employer.
- h. Payroll expense reimbursements and flat expense allowances paid to employees only when all of these conditions are met:
- The employer's verifiable records confirm that the expenses or allowances are incurred as a valid business expense.
 - The amount of each employee's expense or allowance is shown separately in the employer records.
 - The amount of the expense or allowance approximates the actual expense incurred by the employee in the conduct of their work.
 - The expense reimbursements and/or flat expense allowances paid to the employee must be in addition to, not in lieu of, the wages earned by the employee.
- i. Exclude from payroll a maximum expense allowance of up to \$75 per day when
- it can be verified that the employee was away from home overnight on business for the employer
 - the employer did not maintain verifiable records for the employee's daily incurred business expenses, and

- the daily expense allowance paid to the employee is in addition to, not in lieu of, the wages earned by the employee.

Include the remaining nonverified daily business expenses in excess of \$75 per day in payroll.

Note:

Allowable travel expenses permitted by any contract with a federal, state, or local government entity, including, but not limited to, a city, borough, or village, are excluded from payroll. In lieu of verifiable receipts for incurred expenses, the employer must produce a copy of the contract provision permitting the travel expenses at audit. The allowable travel expenses must be in addition to the current wage of the employee.

- j. Meal money for late work.
- k. Work uniform allowances.
- l. Sick pay paid to an employee by a third party such as an employer's group insurance carrier that is paying disability income benefits to a disabled employee.
- m. Employer-provided perks such as:
 - Use of company-provided automobiles
 - Airplane flights
 - Incentive vacations (e.g., contest winners)
 - Discounts on property or services
 - Club memberships
 - Tickets to entertainment events
 - Educational assistance
 - Relocation and moving expenses
- n. Employer contributions to employee benefit plans such as:
 - Employee savings plans
 - Retirement plans
 - Cafeteria plans (IRC 125)
 - Health savings accounts
 - Flexible spending accounts

These include contributions made by the employer, at the employer's expense, which are determined by the amount contributed by the employee.

- o. Deferred compensation payments to retired or terminated employees during the current policy period, when
 - the employee is not employed at the time of the distribution, and
 - records are maintained to separate these payments.
- p. Employer contributions to qualified or nonqualified employee stock purchase plans.
- q. Employer contributions to the exercise of stock options except for employer contributions to an employee's cashless exercise of stock options.

Payment Exceptions:

Include employer contributions to the cashless exercise of stock options in payroll.

- r. Employer contributions to deferred compensation plans.
- s. Difference between the market price of stock and any discounted price paid by the employee to purchase the stock.

- t. Market value of equity-based compensation plans. This applies when accelerated cliff vesting is triggered by
 - an Initial Public Offering (IPO) of stock, or
 - a change in majority ownership where the owner or owners before the change own less than one-half interest after the change.
- u. Retroactive wages or salaries paid to a retired or terminated employee when
 - the payment is within the three-year audit period of the policy
 - the employee was retired or terminated at the time wages or salaries were paid, and
 - the employer maintains records that separate such payments.

C. OVERTIME

1. Definition

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

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

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

Note: Forms of incentive pay commonly referred to as “shift differential” or “premium pay” associated with working other than normal day shift hours during the standard work week are not considered overtime. Refer to Rule 2-C-2-d for more information on premium pay. Refer to the **Minnesota User’s Guide** for an example.

2. Exclusion of Overtime Payroll

a. Payroll Records

The extra pay for overtime is excluded from payroll on which premium is calculated as indicated in the table below, provided that the insured’s books and records are maintained to show overtime pay separately by employee and in summary by classification. Extra pay is the difference between the regular pay rate and the overtime pay rate multiplied by the number of overtime hours worked.

Refer to the **Minnesota User’s Guide** for an example.

Calculating Overtime

If the records show . . .	Then . . .
Extra pay earned for overtime separately...	The entire extra pay is excluded
Total pay earned for overtime (regular pay plus overtime pay) in one combined amount, and time and one-half is paid for overtime...	1/3 of this total pay must be excluded
Double time is paid for overtime and the total pay for such overtime is recorded separately...	1/2 of the total pay for double time must be excluded

Note: The only portion of the overtime payroll that is deductible is the amount in excess of wages that would have been applied if the overtime were compensated at the regular rate of pay.

Exception to 2-a:

Exclusion of overtime pay does not apply to payroll assigned to any classification under the caption Stevedoring with a code number followed by the letter "F."

b. Hours Worked

Extra pay for overtime is deducted only if the employee receives extra pay for:

- Working more than 8 hours per day or 40 hours per week, or
- Hours worked in a day or week that are greater than the number of hours usual to the insured or industry. This may permit an overtime deduction if an employee works less than 8 hours per day or less than 40 hours per week (e.g., for a 32-hour workweek, any hours over 32 hours is overtime).

No deduction for overtime is permitted for wages earned by employees who work in excess of 40 hours per week but do not receive an increase in their normal hourly rate of pay for the overtime work.

*Refer to the **Minnesota User's Guide** for examples.*

c. Guaranteed Wages

In some industries, guaranteed wage contracts or agreements exist under which the employee receives a guaranteed wage for work up to a specified number of hours per week, such as 50. The guaranteed wage, for example, is calculated on the basis of 40 hours at straight time and 10 hours at 1 ½ times the basic hourly wage. Under guaranteed wage plans of this general type, the full guaranteed wage is included in the premium calculation for any hours that an employee works up to the maximum number of hours covered by the guaranteed wage, regardless of how this wage is calculated. The overtime rule is applicable in the case of guaranteed wages only to earnings in excess of the guaranteed wages.

*Refer to the **Minnesota User's Guide** for examples.*

d. Premium Pay

This rule applies with respect to higher rates of pay that are paid at the traditional overtime hourly rate of pay for work on Saturdays, Sundays, or holidays, even though the employee has not worked the normal workweek, because work on these days has been regarded traditionally as overtime and not as part of the normal workweek.

Premium Pay is extra compensation paid to employees who work nights, holidays, weekends, other special hours or work under unusual conditions. This premium pay is not considered overtime pay when it is the normal pay for working these shifts.

Consider an employee that works a 40-hour night shift at a rate of \$15 per hour. The day shift rate of pay for the same work is \$10 per hour. No overtime deduction is made from the \$15 per hour since this is considered premium pay. If the night shift employee works more than the normal number of hours and receives pay in excess of the normal \$15 per hour, that excess is considered overtime.

*Refer to the **Minnesota User's Guide** for examples.*

D. PAYROLL LIMITATIONS

1. Specific limitations may apply to:
 - a. Payroll for sole proprietors, partners, executive officers, members of limited liability companies, parents, spouse, and children of owners.
 - b. Classifications with notes that indicate payroll limitations.
Refer to:
 - Classification Interpretations section of the **Minnesota Basic Manual**.
 - The miscellaneous values pages of the **Minnesota Ratemaking Report**.
 - *Rule 2-E-1-b for additional information regarding executive officer payroll limitations.*
2. Payroll limitation applies after any exclusions of extra pay for overtime; *refer to Rule 2-C-2-a.*
3. Payroll used to calculate premium must exclude that part of the employee's average weekly pay that exceeds the applicable weekly limitation, provided:
 - a. Books and records are maintained to show separately that the total payroll earned by each employee in excess of the weekly payroll limitation for the total time employed during the policy period, and
 - b. Separate records are maintained, in summary, by classification for such employees.
For more information on payroll, *refer to Rule 2-B.*
4. Partial weeks are considered full weeks when determining average weekly pay. Total time of any worker employed during the policy period is the sum of the portions of all verbal and written agreements with that employee that fall within the policy period.
5. For purposes of applying the payroll limitation rule, bonuses paid during the policy term must be earned during the policy term. They are prorated for the period of employment during the policy term to determine the average weekly bonus to be added to the average weekly pay.

For additional information regarding payroll limitations for sole proprietors, partners, executive officers, or members of LLC's, *refer to Rule 2-E.*

Refer to the Minnesota User's Guide for an example.

E. EXECUTIVE OFFICERS, MEMBERS OF LIMITED LIABILITY COMPANIES, PARTNERS, AND SOLE PROPRIETORS

1. Executive Officers

Executive Officers of a corporation or unincorporated association are the president, vice president, secretary, treasurer, or any other officer appointed in accordance with the charter or bylaws of such entity. In general, executive officers are automatically included for coverage in Minnesota except certain executive officers of closely held corporations. Executive officers of closely held corporations who are automatically excluded may elect to be covered under the law.

To include executive officers in Minnesota, attach the Standard Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10).

When executive officers are covered under the workers' compensation law, they have the same status as employees under the policy. For additional election of coverage information, refer to Minnesota Statute 176.041, *and the Election of Coverages Reference Table and Rule C-1 in the **Minnesota User's Guide***.

Executive officers may be paid by one or more corporations. In some cases, the multiple corporations may be insured by a single carrier under one or more policies. If so, the multiple corporations are considered a single unit with respect to the application of the executive officer rule. In all other cases, the rule applies on a policy basis. *Refer to Rule 3-A-15 regarding majority interest. Refer to **Minnesota Experience Rating Plan Manual** for rules regarding combination of entities.*

a. Classification Assignment

Executive Officers must be assigned to the classification that applies to the principal operations in which the executive officer is engaged.

Exceptions:

- Payroll of an executive officer who regularly and frequently engages in duties that are ordinarily performed by a superintendent, foreperson, or worker must be assigned to the governing classification.
- Payroll of an executive officer who performs construction, erection or stevedoring operations must be divided and assigned to the classifications that apply to the different operations of the executive officer, subject to the requirements of Rule 2-G.

b. Premium Determination

The payroll of all executive officers covered by the policy shall be included in the statement of payroll and premium charged subject to the following limitations:

- (1) minimum individual per week payroll equal to the minimum individual payroll value for this rule stated in the Miscellaneous Values of the current **Minnesota Ratemaking Report**.
- (2) maximum individual per week payroll equal to the maximum individual payroll value for this rule stated in the Miscellaneous Values of the current **Minnesota Ratemaking Report**.
- (3) The payroll limitations in b(1) and b(2) apply to the average weekly payroll of each executive officer for the number of weeks the officer was covered under the policy. A part of a week is considered as a full week in determining the average weekly payroll.

When an individual is not an executive officer for the entire policy period, the payroll limitation is prorated based on the number of weeks that the individual was an executive officer.

(4) Payroll is subject to minimum and maximum limitations and *included* when one of the following apply:

- a. The executive officer does not perform any duties but frequently visits the premises.
- b. The executive officer frequently visits the premises of the employer for business conferences, directors' meetings or similar duties, even if the officer is an employee or officer of another employer in the operations of which he/she takes an active interest.
- c. The officer receives no salary; however, a regular salary is credited to him or her on the books. In this instance the amount credited must be included in payroll.
- d. The officer receives no salary, either drawn or credited, or the audit records fail to disclose the salary. In this instance the amount to be included in the payroll is the applicable minimum.

(5) Payroll is *excluded* when:

- a. The executive officer is elected for the value of his/her name or because of stock holdings, has no duties and does not visit the premises, except perhaps to attend directors' meetings, or
- b. The executive officer ceases to perform any duties and does not visit the premises, except perhaps to attend directors' meetings.

c. **Executive Officers Performing Flight Duties**

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

- (1) For each week that the executive officer did not perform flight duties, assign the executive officer's payroll to the classification that applies to the principal operations in which the executive officer is engaged.
- (2) For each week that the executive officer performed flight duties, assign the officer's payroll for that week to the appropriate aviation classification. However, if the executive officer's non-flying duties in that week are subject to a higher rated classification, assign that higher rated classification for that week.

Note: The above rules apply on the basis of the pilot's logbook, which is required under federal regulations, or on the basis of other verifiable records.

- (3) If an aviation classification applies and verifiable records are not kept to indicate those weeks during which flying is performed by the executive officer, assign the executive officer's payroll to the highest rated classification that applies to any of their duties.

2. Members of Limited Liability Companies

a. **Treatment**

For purposes of this rule, any references to members or managers will collectively be referred to as *members* of limited liability companies.

To determine if a member of a limited liability company is to be treated as an executive officer or partner for premium purposes, refer to *Minnesota Statute 176.041* and *Rule C-1* in the **Minnesota User's Guide**. For election of coverage information, refer to the *Election of Coverages Reference Table* in the **Minnesota User's Guide**.

b. **Premium Determination**

Members of a limited liability company who are covered by workers' compensation insurance will be treated the same as an executive officer for premium determination purposes and are subject to the maximum and minimum payroll limitations listed on the Miscellaneous Values Pages in the current **Minnesota Ratemaking Report**. Refer to *Rule 2-E-1*.

3. Partners or Sole Proprietors

Partners and Sole Proprietors are automatically excluded from coverage under Minnesota's workers' compensation law but may elect coverage. To include Partners or Sole Proprietors in Minnesota, attach the Standard Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10). Partners and Sole Proprietors who are covered by workers' compensation insurance will be treated the same as an executive officer for premium determination purposes and are subject to the same maximum and minimum payroll limitations listed on the Miscellaneous Values Pages in the current **Minnesota Ratemaking Report**.

When partners or sole proprietors are covered under the workers' compensation law, they have the same status as employees under the policy. For additional election of coverage information, refer to *Minnesota Statute 176.041*, and the *Election of Coverages Reference Table and Rule C-1 in the Minnesota User's Guide*.

a. Premium Determination

The entire payroll of each partner or sole proprietor covered by a policy will be included in the statement of payroll and premium charged subject to a maximum individual payroll per week and a minimum individual payroll per week equal to the minimum and maximum individual payroll values for this rule as stated in the Miscellaneous Values Pages of the current **Minnesota Ratemaking Report**. These limitations shall be applied to the average weekly payroll of each covered partner or sole proprietor determined on the basis of the total number of weeks employed during the policy term. A part of a week shall be considered as a full week in determining the average weekly payroll.

b. Classification Assignment

Payroll of partners or sole proprietors are assigned to classifications under the rules that apply to employees.

Payroll of a partner or sole proprietor who is a pilot or member of the flying crew of an aircraft used in the insured's business must be assigned as follows:

- (1) For each week that the partner or sole proprietor did not perform flight duties, assign the partner or sole proprietor's payroll to the classification that applies to the principal operations in which the partner or sole proprietor is engaged.
- (2) For each week that the partner or sole proprietor performed flight duties, assign the partner or sole proprietor's payroll for that week to the appropriate aircraft classification. However, if the partner or sole proprietor's non-flying duties in that week are subject to a higher rated classification, assign that higher rated classification for that week.

Rules (1) and (2) apply on the basis of the pilot's logbook, which is required under federal regulations, or on the basis of verifiable records. If verifiable records are not kept to indicate those weeks during which flying is performed by the partner or sole proprietor, assign the partner or sole proprietor's payroll to the highest rated classification that applies to any of their duties.

F. WAGES FOR TIME NOT WORKED

1. Idle Time

Idle time is downtime that occurs when employees are not working and the employer pays the employees for the time not worked. You must include in payroll all wages paid to the employee for idle time. Assign wages paid during this time to the classification for work normally performed by the employee under the following circumstances:

- delays or suspension of work due to weather conditions
- delays while waiting for materials
- delays while waiting for another party to complete certain work
- delays due to breakdown in equipment
- “stand-by” time where employees such as equipment operators are on the job, but their active services are not required continuously
- special union requirements or agreements between employer and employees calling for pay for idle time under specific circumstances
- inability of non-striking employees to perform normal duties due to other employees who are on strike, or
- all other causes of a similar nature

Rule for idle nonstriking employees unable to perform normal duties due to other employees who are on strike

If nonstriking employees perform absolutely no work for their employer and are not present at their employer’s premises or jobsites during a strike period, you must assign their payroll to Code 8810, provided adequate records are maintained by the employer.

*Refer to the **Minnesota User’s Guide** for an example.*

Refer to Rule 2-F-2 for the treatment of idle time by construction, erection or stevedoring risks.

2. Wages Paid to Key Employees

Wages paid to key employees of construction, erection or stevedoring risks, such as superintendents, forepersons or engineers, must be assigned to the classification applicable to the work that each one actually performs during any period where no jobs are in progress.

Exception to F-2 above:

If such work consists exclusively of drafting or other office work, or if such employee is completely idle, the wages must be assigned to Code 8810. However, Code 8810 is not available for office time of an executive supervisor who qualifies for Code 5606. It is normally expected that such an employee will spend a considerable portion of time engaged in office work.

G. INTERCHANGE OF LABOR

Some employees may perform duties directly related to more than one properly assigned classification according to Rule 1-D-3. Their payroll may be divided among the properly assigned classifications as follows:

Minnesota Statute 79.211, subd. 2 (1980), provides that the insurer shall permit an employer to divide his payroll among the rating classifications most closely fitting the work actually performed by each employee in a four-hour block or more for purposes of premium calculation when the employer’s records provide adequate support for a division.

An insurer is not required to divide an employer’s payroll unless the employer requests or demands that it do so and notifies the insurer of its election or desire to have its payroll divided.

To the extent the provisions of this manual, specifically but not limited to Rule 1-A-1, Rule 1-B-2-a(2) (a), Rule 1-B-2-b, Rule 1-B-5, Rule 1-D-1, Rule 1-D-3, and Rule 1-E, and classification phraseologies dealing with the division of payroll are inconsistent with the provisions of Minnesota Statute 79.211 which provide under what circumstances payroll shall be divided, the provisions of that statute shall control.

The division of payroll permitted by Minnesota Statute 79.211 pertains both to the computation of an employer's premium and also to the proper statistical reporting of premiums and losses to the Minnesota Workers' Compensation Insurers Association subject to the following provisions:

- The numeric classification code used to rate the risk must be valid in Minnesota — i.e. the classification code number reported must be included in the current ***Minnesota Ratemaking Report***.
- The classification definition contained in the ***Minnesota Basic Manual*** for the classification code being reported must include, either generally or specifically, the definition used by the carrier to rate the risk under that classification code.

Note: Estimated or percentage allocation of payroll is not permitted. If payroll records do not show the actual payroll applicable to each classification, the entire payroll of the individual employee must be assigned to the highest rated classification that represents any part of his or her work.

- When a division of payroll exists for an individual employee, payroll for holiday, vacation, sick pay, overtime and all other forms of payroll not directly attributable to a specific classification code shall be allocated to the classification code with the greatest amount of payroll applicable to the individual employee. If no one classification code applicable to the employee has the greatest amount of payroll, the payroll for holiday, vacation, sick pay, overtime and all other forms of payroll not directly attributable to a specific classification code shall be allocated to the highest rated classification code applicable to the employee.

Refer to the **Minnesota User's Guide** for examples.

H. SUBCONTRACTORS

1. In Minnesota, the workers' compensation law provides that a contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors. The subcontractor must furnish satisfactory evidence that the subcontractor has workers' compensation insurance in force covering the work performed for the contractor. *For additional information, refer to Minnesota Statute 176.215 and the **Minnesota User's Guide**.*

The following documents may be used to provide satisfactory evidence:

- Certificate of insurance for the subcontractor's workers' compensation policy
- Copy of the subcontractor's workers' compensation policy

2. For each subcontractor not providing such evidence of workers' compensation insurance, additional premium must be charged on the contractor's policy for the uninsured subcontractor's employees according to Subcontractor Table 1 and 2 below.

Subcontractor Table 1

If the contractor has not furnished evidence of workers' compensation insurance and...	Then to calculate the additional premium...
Furnishes complete payroll records of the subcontractor's employees...	Use the payroll detailed in the records
Does not furnish complete payroll records and the subcontract price does not reflect a definite payroll amount...	Use the full subcontract price of the work performed during the policy period by the subcontractor as payroll
Does not furnish complete payroll records, but documentation of a specific job discloses that a definite amount of the subcontract price represents payroll...	Use the payroll amount indicated by the documentation as the payroll, subject to the minimums in Subcontractor Table 2 below

Subcontractor Table 2

If the job involves:	Then the minimum to calculate additional premium is:
Mobile equipment with operators (such as but not limited to earth movers, graders, bulldozers, or log skidders)	Not less than 25% of the subcontract price
Labor and material	Not less than 50% of the subcontract price
Labor only	Not less than 90% of the subcontract price
Piecework	Not less than 100% of the subcontract price (The entire amount paid to pieceworkers must be the payroll.)

3. Vehicles with drivers, chauffeurs, or helpers entitled to benefits under workers' compensation insurance law may be engaged under verbal or written contract. The amount used to calculate the premium is determined in the following manner:

Subcontractor Table 3

If the owner of such vehicles has not furnished evidence of workers' compensation insurance and...	Then ...
Payroll can be obtained	The total payroll of these drivers must be included as payroll of the insured employer that contracted for the vehicles.
Payroll cannot be obtained or the driver is an owner-operator and does not receive a set payroll	25% of the total contract price for the vehicles must be included as payroll of the drivers.
The contract price does not include the cost of fuel, maintenance, or other services provided to the owner or the owner-operator of a vehicle under contract	The value of these goods and services must be added to the contract price before determining the 25% amount.

4. In all cases, the payroll determined for subcontractors is assigned to the classification that would have applied if the individuals had been employees of the contractor.
5. In all cases, if an experience modification has been established for the contractor, this experience modification must be applied to the premium developed for the uninsured subcontractor.

I. VOLUNTARY COMPENSATION INSURANCE

Premium is determined on the basis of the workers' compensation rules, classifications, and rates as filed for use by each carrier with the Minnesota Department of Commerce. When necessary, use the Voluntary Compensation and Employers' Liability Coverage Endorsement (WC 00 03 11 A).

When Voluntary Compensation Insurance is provided for a group of employees, separate payroll records must be maintained by the insured for the designated group of employees.

For details, refer to the *Additional Coverages Summary Table* found on F-7 of the **Minnesota User's Guide**.

J. VOLUNTEER WORKERS

Premium must be determined on the basis of the payroll normally received by and the classification assigned to non-volunteer employees doing the same or similar work. Refer to the **Minnesota Basic Manual Classification Section** for exceptions.

For additional information, refer to Rule 2-1 above and the *Additional Coverages Summary Table* found on F-7 of the **Minnesota User's Guide**.

K. MIGRANT AND SEASONAL AGRICULTURAL WORKERS

Premium must be determined by the carrier from its evaluation of the exposures presented by the risk. For details on the Migrant and Seasonal Agricultural Workers Protection Act, refer to *Additional Coverages Summary Table* located in F-7 of the **Minnesota User's Guide**.

RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS

A. EXPLANATION AND APPLICATION

1. Carrier Rates

- Minnesota does not issue Advisory Loss Costs. Each year MWCIA releases the **Minnesota Ratemaking Report** to all licensed Minnesota carriers. The carriers use this information to develop their own rates.
- “Authorized” or “manual” rate is the carrier rate filed and approved by the Minnesota Department of Commerce for use by the carrier. It is the amount of premium for each \$100 of payroll.

Exception:

The premium for some classifications is not based upon payroll. Refer to the **Minnesota User’s Guide** for an example of this exception to the rule.

2. Anniversary Rating Date (ARD)

This rule applies only to the application of experience modifications in the State of Minnesota. See the **Minnesota Experience Rating Plan Manual**, Rule 4 for rules on the application of an experience modification to a policy. The anniversary rating date is the effective month and day of the policy renewal date and each anniversary of that date thereafter unless a different date has been established by MWCIA or NCCI (for interstate rated employers).

- Use the Experience Rating Modification Factor Revision Endorsement (WC 00 04 25) when the difference between the experience modification effective date and the policy effective date require the endorsing of the policy according to the **Minnesota Experience Rating Plan Manual**.
- Use the standard Policy Period Endorsement (WC 00 04 05) when the policy period is not a multiple of 12 months. This endorsement is used to designate the first or last unit of less than 12 months as the short-term policy period.

*Refer to applicable provisions of Minnesota Statute 60A.351 and Preface D for information on the pricing and renewal of policies under new or modified terms. Refer to the **Minnesota User’s Guide** for examples in applying approved carrier rates and experience modifications to policies in Minnesota.*

3. Cancellation Provisions

a. Cancellation

The cancellation conditions of the Standard Policy permit cancellation by the insured or by the insurance carrier. In Minnesota, the terms of cancellation are set forth on the Minnesota Cancellation & Nonrenewal Endorsement (WC 22 06 01 D).

b. Reasons for Cancellation and Premium Determination

The way in which the premium is calculated for cancelled policies depends on the reason for cancellation:

Cancellation Provisions Table 1	
If . . .	Then . . .
<p>The policy is cancelled by the insurance carrier...</p>	<ol style="list-style-type: none"> 1. Apply the rates filed by the carrier and approved for use in Minnesota by the Department of Commerce to the payroll developed during the period the policy was in effect. 2. Apply an experience modification in accordance with rules of Minnesota Experience Rating Plan Manual. 3. Add the pro rata portion of the expense constant, but not less than the expense constant filed by the carrier and approved for use in Minnesota by the Department of Commerce. <i>Refer to Rule 3-A-11.</i> 4. The total premium for the cancelled policy must not be less than the pro rata portion of the minimum premium. <i>Refer to Rule 3-A-16.</i>

Cancellation Provisions Table 2	
If . . .	Then . . .
<p>The policy is cancelled by the insured when retiring from business such that:</p> <ul style="list-style-type: none"> • All the work covered by the policy has been completed, or • All interest in any business covered by the policy has been sold, or • The insured has retired from all business covered by the policy. <p>Note: For the purpose of this rule, a change in the ownership of a corporation that results in the elimination of experience under the rules of Minnesota Experience Rating Plan Manual is not considered retiring from the business insured by the policy.</p>	<ol style="list-style-type: none"> 1. Apply the rates filed by the carrier and approved for use in Minnesota by the Department of Commerce to the payroll developed during the period the policy was in effect. 2. Apply an experience modification in accordance with rules of Minnesota Experience Rating Plan Manual. 3. Add the pro rata portion of the expense constant, but not less than the expense constant filed by the carrier and approved for use in Minnesota by the Department of Commerce. <i>Refer to Rule 3-A-11.</i> 4. The total premium for the cancelled policy must not be less than the pro rata portion of the minimum premium. <i>Refer to Rule 3-A-16.</i>

Cancellation Provisions Table 3	
If . . .	Then . . .
An assigned risk policy is being cancelled because the insured replaced coverage through the voluntary market...	<ol style="list-style-type: none"> 1. Apply the appropriate Assigned Risk rates, promulgated by the Minnesota Department of Commerce, to the payroll developed during the period the policy was in effect. 2. Apply an experience modification or merit rating in accordance with rules of Minnesota Experience Rating Plan Manual. 3. Add the pro rata portion of the expense constant, but not less than the expense constant approved for use in the Minnesota Assigned Risk Plan by the Minnesota Department of Commerce. <i>Refer to Rule 3-A-11.</i> 4. The total premium for the cancelled policy must not be less than the pro rata portion of the minimum premium. <i>Refer to Rule 3-A-16.</i>

Cancellation Provisions Table 4	
If . . .	Then . . .
The policy is cancelled by the insured, except when retiring from the business...	<p>The premium for the cancelled policy must be calculated as follows, based on the Short-Rate Cancellation Table located in the Appendix:</p> <ol style="list-style-type: none"> 1. Determine the payroll developed during the period the policy was in effect. 2. Determine the full policy payroll by extending such payroll pro rata based on the number of days for which the policy was written divided by the number of days the policy remained in force. 3. Calculate the extended number of days by using the following formula: $\frac{\text{number of days the policy was in effect}}{\text{number of days for which the policy was written}} \times 365$ 4. Apply the rates filed by each carrier and approved for use by the Minnesota Department of Commerce to such payroll. If the policy was written for a one-year period, the extended number of days is the number of days the policy was in effect. 5. Based on the extended number of days, apply the short-rate percentage shown in the Short Rate Cancellation Table located in the Appendix to the premium calculated on the basis of the extended payroll. This result is the short-rate portion of the premium. 6. If applicable: <ul style="list-style-type: none"> • Apply any experience rating modification, merit credit/debit factor (Assigned Risk only), MCPAP credit factor, or carrier filed credit/debit program • Apply any premium discount based on the final earned total standard premium • Add the short-rate portion of the expense constant but not less than \$0. <i>Refer to Rule 3-A-11.</i> 7. The total earned premium for the cancelled policy must not be less than the annual minimum premium applicable. <i>Refer to Rule 3-A-16.</i>

Refer to the Minnesota User's Guide for examples.

4. Classifications and Rates Subject to Admiralty Law, FELA, and USL&HW Act

a. F-Classification Codes and Admiralty/FELA Classifications That Include USL&HW Act Benefits

The rates filed by each carrier and approved for use by the Minnesota Department of Commerce for classification codes followed by the letter “F” and those admiralty/FELA classifications applicable to Program II—USL&HW Act benefits include premium for operations that are subject to the USL&HW Act.

b. Non F-Classification Codes and Admiralty/FELA Classifications That Do Not Include USL&HW Act Benefits

The rates filed by each carrier and approved for use by the Minnesota Department of Commerce for non F-classifications and Admiralty/FELA classifications under Program I and II—State Act do not include premium for operations subject to the USL&HW Act. If operations assigned to these classifications include employees that are subject to the USL&HW Act, apply the following:

- Assign the non F-classification that describes the duties performed.
- Increase the carrier rate and minimum premium for the non F-classification by the USL&HW Coverage Percentage listed on the Miscellaneous Values Pages in the current **Minnesota Ratemaking Report**.
- Note: This factor is not applied to expense constants.
- Apply the increased rate to that portion of an employee’s payroll that is subject to the USL&HW Act.

c. Waters Not Subject to Admiralty Jurisdiction

- Insurance for operations on waters not subject to Admiralty Jurisdiction must be provided by the Standard Policy and Endorsement Forms and is subject to the rules that apply to statutory workers’ compensation insurance.
- Admiralty classifications and rates for Program II apply to these operations.
- The pure premium base rate for each classification is shown after its code number in the current **Minnesota Ratemaking Report**.
- The rate for each classification is the rate filed by each carrier and approved for use by the Minnesota Department of Commerce.

d. Extensions of the USL&HW Act

Premium for extensions of the USL&HW Act, including the Defense Base Act, Outer Continental Shelf Lands Act, and Civilian Employees of Non-Appropriated Fund Instrumentalities Act, is determined in the same manner as the premium for the USL&HW Act. *Refer to **Minnesota User’s Guide B** and **Minnesota User’s Guide F-7** for more information on these extensions.*

For details on these Acts, refer to *Additional Coverages Summary Table* located in F-7 of the **Minnesota User’s Guide**. For additional information on classifications, refer to *Program I and Program II Classification Comparison Tables* in F-3 of the **Minnesota User’s Guide**.

5. Combination of Legal Entities, Locations and Operations

a. Legal Entities

Separate legal entities may be insured by one policy only if the same persons, or group of persons, own the majority interest in such entities. Where combination of separate entities is permissible, a single policy may be issued to insure more than one corporation.

*For additional details, refer to **Minnesota Experience Rating Plan Manual**.*

Classifications are applied separately to each legal entity.

b. Locations and Operations

All non-distinct operations of any one employer at a single location must be insured on one policy.

All locations and operations of the employer in Minnesota must be insured on one policy, unless the employer elects and qualifies to insure separate and distinct operations under Minnesota Statute 176.181, subd. 2.

6. Deposit Premium

Deposit Premium is the initial payment required by an insurance carrier to provide coverage. This amount is established by the carrier and is subject to periodic premium adjustment.

- a. Adjustment of premium may be on an annual basis or the policy may provide for interim adjustment and payment of premium on a monthly, quarterly or semiannual basis.
- b. The deposit premium is credited to the final earned premium or renewal policy. It cannot be credited to any interim premium adjustment.

For assigned risk policies, refer to Minnesota's Assigned Risk Plan application for the applicable payment program.

For deposit premium determination on Three-Year Fixed-Rate policies, *refer to Rule 3-B.*

7. Disease Loading

This rule does not apply in the State of Minnesota.

8. Effective Date

Effective Date of a policy is the starting date of the policy, the time at which insurance coverage begins.

9. Estimated Annual Premium

Estimated Annual Premium is based on the estimated payroll for the policy period. Estimated payrolls for each classification reflect actual payroll anticipated by the insured during the policy period. Such estimates are subject to substantiation by the carrier through evaluation of records or inspections. *For details, refer to **Minnesota User's Guide D-2-g(4)** or the Example section.*

10. Exclusion of Statutory Medical Benefits—Ex-Medical Coverage

No workers' compensation coverage for an insured may be written eliminating statutory medical coverage in the State of Minnesota.

11. Expense Constant

Expense Constant is a premium charge that is applied to every policy regardless of premium size. The expense constant contributes to the recovery of expenses common to issuing, recording, and auditing a policy. The expense constant charged at the inception of the policy will not change when a state is added or deleted during the policy term.

In Minnesota, the expense constant is filed by each carrier and approved for use in Minnesota by the Department of Commerce.

a. The expense constant is:

- Not subject to premium discount, experience rating modification, Minnesota Contractors Premium Adjustment Program (MCPAP) credit factors, carrier filed credit/debit programs, merit credit/debit factors (Assigned Risk only), retrospective rating adjustment, or additional charge for Terrorism coverage
- Included in the minimum premium for each classification and must not be added to the minimum premium if the minimum premium becomes the final premium for the policy
- Shown on the Information Page of the policy. For details, *refer to **Minnesota User's Guide***

D-2-g(6)

Refer to the **Minnesota User's Guide** for an example.

- b. When more than one state is insured on the same policy, the expense constant is applied on the basis of the total policy premium.
- c. The expense constant must be excluded from the determination of standard premium.
- d. Full expense constants must be charged for short-term policies.

Exception:

Expense constants are prorated when short-term policies are issued:

- To replace a binder
- Solely to establish consistent effective dates with other insurance policies

Assigned Risk Exception:

The expense constant applicable to assigned risk policies is shown on the Assigned Risk rate pages.

- e. In addition to the exception to Rule 3-A-11-d above, expense constants are prorated when a policy is cancelled:
 - By the insurance carrier according to Cancellation Provisions Table 1
 - When the insured is retiring from business according to Cancellation Provisions Table 2
- f. The prorated portion of the expense constant in d. and e. above must not be less than the expense constant filed by the carrier and approved for use in Minnesota by the Department of Commerce. For long term policies, *refer to Rule 3-A-11.*

For expense constant determination on Three-Year Fixed-Rate policies, *refer to Rule 3-B.*

12. Federal Mine Health and Safety Act

This rule does not apply in the State of Minnesota.

13. Final Earned Premium

a. Determination

- (1) Final earned premium is the total premium earned during the policy period. It is calculated using actual payrolls multiplied by the carrier rate for each classification. Final earned premium includes the application of premium elements applicable to the employer.
- (2) Final earned premium for the policy must be determined on actual payroll as determined by the carrier at audit, instead of on estimated payroll or other premium basis.
- (3) Determination of final earned premium is governed by the approved rules and classifications, subject to modification by applicable rating plans and the rates filed by each carrier and approved for use in Minnesota by the Department of Commerce for use at the inception of the policy period.
- (4) The carrier has the right to calculate final earned premium based on an examination and audit of all records related to the policy.
- (5) Audited information must coincide with the effective and expiration dates of the policy. Reasonable deviations from this standard that do not materially affect the earned premium are permitted to coordinate the audit with the first of the nearest month.

Refer to the **Minnesota User's Guide** for an example.

b. Audit Noncompliance Charge

- (1) If the employer does not comply with Part Five—Premium, Section G. (Audit) of the policy,

- the employer will be considered noncompliant with the policy terms and conditions. When this occurs, the carrier may apply an Audit Noncompliance Charge (ANC) subject to the conditions in this rule.
- (2) On a multistate policy, the ANC applies only to the exposure in the states where an employer is noncompliant with an audit and where this ANC rule is approved for use.
 - (3) The ANC is a premium charge and is applied in accordance with the applicable state premium algorithm. The ANC is not part of standard premium.
 - (4) The application of the ANC is subject to the following conditions:
 - (a) Carriers must comply with all applicable state laws and/or regulations related to audits of workers compensation insurance policies.
 - (b) The Audit Noncompliance Charge Endorsement and/or applicable state-specific endorsement must be attached to the policy at inception of the policy term being audited.
 - (c) The carrier must make two attempts to obtain the audit information and/or complete the audit. At each attempt, the carrier must notify the employer regarding the specific, required records and the amount of the ANC to be applied if the employer continues to refuse to comply with the audit.
 - (d) The carrier must adequately document the audit file regarding the above attempts to obtain the required audit information.
 - (e) When a carrier applies an ANC to the policy, and cancellation for audit noncompliance is permissible under state law, the carrier may cancel the policy and must issue a cancellation notice in accordance with applicable state laws and/or regulations and **Minnesota's Basic Manual** rules.
 - (5) This ANC rule applies to mail/email, telephone, computer (remote access), and physical audits, unless otherwise provided by state law.
 - (6) The ANC may be applied to guaranteed cost policies as well as retrospectively rated policies.
 - (7) The scenarios listed below may occur and are treated as follows:

If an ANC is applied and the employer...	Then the carrier...
Pays the ANC and later allows the audit	<ul style="list-style-type: none"> • Performs the final audit and determines the final policy premium based on the results of the audit; and • Refunds the ANC to the employer, or applies the ANC amount to any outstanding balance on the policy
Does not pay the ANC but later allows the audit	Performs the final audit and determines the final policy premium based on the results of the audit
Pays the ANC but does not later allow the audit	Does not change the previously reported: <ul style="list-style-type: none"> • Unit statistical data • Noncompliance transactions
Does not pay the ANC and does not later allow the audit	

- (8) Reinstatements of cancelled policies must be in accordance with all applicable state laws and/or regulations and **Minnesota Basic Manual** rules.
- (9) The ANC must be reported, including applicable corrections, in accordance with **Minnesota's Statistical Plan** Part 3.8 and Part 3.8.E. Assigned carriers must also comply with Minnesota's noncompliance and compliance reporting for assigned risk policies.
- (10) For assigned risk policies, if an assigned carrier has applied an ANC, the employer will be considered noncompliant with the audit and will remain ineligible for assigned risk coverage

until the employer allows the audit to be performed and/or provides the required records. This applies even if the employer has paid the ANC.

14. Limits of Liability

a. Standard Limits of Liability

Standard limits of liability apply to Employers Liability Insurance:

- With or without Workers' Compensation Insurance
- For employees subject to Voluntary Compensation Insurance
- For operations subject to USL&HW Act
- For damages under admiralty law or FELA

(1) Bodily Injury by Accident

Bodily Injury by Accident (each accident limit) applies to all bodily injury resulting from a single accident.

(2) Bodily Injury by Disease

Bodily Injury by Disease is represented by two limits:

- **Each Employee Limit**
Each Employee Limit is the maximum amount of damages that an insurer will pay for a single employee during the policy year. It applies as a separate limit to bodily injury by disease to any one employee.
- **Policy Limit**
Policy Limit is an aggregate limit that applies to all bodily injury occurring from disease during the term of the policy, regardless of the number of employees who are injured by disease. An aggregate limit is the maximum amount of damages that an insurer will pay during the policy year.

Table for Standard Limits

	Employers Liability, Voluntary Compensation, USL&HW Act and Extensions	Admiralty Law and FELA
Bodily Injury by Accident	\$100,000—each accident	\$100,000
Bodily Injury by Disease	\$100,000—each employee	Not applicable
Bodily Injury by Disease	\$500,000—policy limit	\$100,000

b. Increased Limits of Liability

Increased Limits of Liability are available under Part Two—Employers Liability. Accordingly, the standard limits may be increased.

Any additional premium for increased limits must be calculated before application of:

- Expense constant
- Experience rating modification
- Merit rating modification (Assigned Risk only)
- Schedule rating modification
- Premium discount
- Retrospective rating adjustment
- Deductible credit

(1) Standard Policy

Employers Liability (E/L) Increased Limits Percentage is a percentage that is applied to the manual premium if the employer chooses to increase its standard limits under Part Two—Employers Liability.

If the limits of liability under Part Two are increased:

- (a) The limits of liability must be the same for all states specified in Item 3.A on the Information Page of the policy.
- (b) The additional premium for increased limits must be determined by multiplying the total manual premium by the percentage in Table 1 in Appendix C.
- (c) In Minnesota, the additional premium must not be less than the minimum premium, if any, filed by the carrier and approved for use by the Minnesota Department of Commerce.
- (d) This portion of the rule does not apply in the State of Minnesota.
- (e) For assigned risk policies, the additional premium must not be less than the minimum premium promulgated by the Minnesota Department of Commerce.

Table for Increased Limits*

Limits of Liability (000 omitted)	Percentage
\$500/500/500	0.8%
1,000/1,000/1,000	1.1
2,000/2,000/2,000	1.4
3,000/3,000/3,000	1.6
4,000/4,000/4,000	1.8
5,000/5,000/5,000	2.0
6,000/6,000/6,000	2.2
7,000/7,000/7,000	2.4
8,000/8,000/8,000	2.6
9,000/9,000/9,000	2.8
10,000/10,000/10,000	3.0

*Refer to Appendix C for additional limits values.

The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability and applies even though coverage for increased limits may have been added during the policy term. Premiums for the standard limits of Part Two — Employers' Liability coverage must be subject to a one-year audit period. Refer to Rule 3-A-16-b for additional minimum premium information.

(2) Employers Liability Insurance—Without Workers' Compensation Insurance

The standard limits of employers liability insurance may be increased. If higher limits of liability apply, the premium is determined on the basis of the rates filed by each carrier and approved for use by the Minnesota Department of Commerce multiplied by the factors filed by the carriers and approved for use by the Minnesota Department of Commerce.

(3) Voluntary Compensation Insurance

The standard limits under Part Two—Employers Liability Insurance for employees subject to Voluntary Compensation Insurance may be increased. The premium for the increased limits must be determined by using Table 1 in Appendix C.

(4) Admiralty Law/FELA

The total premium including increased limits must be determined by applying the factor in the Table for Increased Limits provided below, or Table 2 in Appendix C, to the total premium for admiralty or FELA classifications.

The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability, and applies even though coverage for increased limits may have been added during the policy term. Premiums for the standard limits of Part Two — Employers' Liability coverage must be subject to a one-year audit period.

Refer to Rule 3-A-16-b for additional minimum premium information.

Table for Limits*

Limit Per Accident	Factor	
	Program I	Program II
\$100,000	1.00	1.00
200,000	1.31	1.26
300,000	1.47	1.41
400,000	1.56	1.50
500,000	1.60	1.54
1,000,000	1.77	1.70
5,000,000	2.13	2.04
10,000,000	2.20	2.11

*Refer to Appendix C for additional limits values.

(5) USL&HW Act and Extensions of the USL&HW Act

Rule 3-A-14-b(1) applies to policies that include coverage for the USL&HW Act and/or its extensions.

15. Majority Interest

Majority Interest means more than 50%:

- Of voting stock, or
- Of members or directors if there is no voting stock, or
- Participation of partners in profits of a partnership

*Refer to **Minnesota Experience Rating Plan Manual** for more information.*

16. Minimum Premium

In Minnesota, minimum premiums are filed by the carrier and approved for use in Minnesota by the Department of Commerce.

a. Standard Policy

Minimum Premium is the lowest premium that is required in order to provide insurance under the Standard Policy. Minimum premium must be shown on the Information Page of the policy. Minimum premium is not subject to an experience rating modification, premium discount, MCPAP credit factor, carrier filed credit/debit program, merit credit/debit factor (Assigned Risk only) or retrospective rating adjustment. For details, *refer to **Minnesota User's Guide D-2-g(7)**.*

b. Determination

- (1) The minimum premium at policy issuance is determined as follows:
 - For a policy with only one classification, apply the minimum premium for that classification
 - For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy
- (2) The minimum premium is subject to final adjustment at final audit. It is determined on the basis of those classifications developing premium as follows:
 - If the final earned premium is less than the minimum premium determined on audit, then that minimum premium must be charged
 - If no classification develops premium, the minimum premium for Code 8810 must be charged
 - When more than one state is insured on the same policy, the minimum premium must be charged on the basis of the total policy premium
 - When more than one state is insured on the policy with the same highest minimum premium, the minimum premium applies based on the state with the largest amount of premium
- (3) Full minimum premiums are charged for short-term policies, subject to 4. below.
- (4) The minimum premium is prorated when:
 - A short-term policy is issued to replace a binder
 - A short-term policy is issued to establish consistent effective dates with other insurance policies
 - A policy is cancelled by the insurance carrier according to Cancellation Provisions Table 1
 - A policy is cancelled when the insured is retiring from business according to Cancellation Provisions Table 2
- (5) In the event that a policy is cancelled midterm, the minimum premium for increased limits for employers liability and federal coverages must be treated the same as the classification minimum premium and is in addition to the policy minimum premium.
 - Cancellation may occur by the carrier or by the insured when retiring from business. When this happens, the total premium for the policy must not be less than the pro rata portion of the minimum premium.
 - If cancellation occurs by the insured, and the insured is not retiring from business, the total earned premium for the cancelled policy must not be less than the applicable annual minimum premium.
- (6) For a policy that provides only employers liability insurance with increased limits, the minimum premium must be increased by the factor that applies to the rates filed by each carrier and approved for use by the Minnesota Department of Commerce for that policy. Refer to Rule 3-A-14.

For minimum premium information for Domestic Workers, *refer to Rule 3-C-5-c.*

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

c. Admiralty Law/FELA

A separate minimum premium applies to a policy that includes classifications for operations subject to admiralty law or FELA if filed by the carrier, and if approval for its use is granted by the Minnesota Department of Commerce.

- This minimum premium is the lowest premium for insuring admiralty or FELA operations
- It must apply in addition to the minimum premium or premium for other operations on this type of policy

- It is not subject to an experience rating modification, premium discount, MCPAP credit factor, carrier filed credit/debit program, merit credit/debit factor (Assigned Risk only) or retrospective rating adjustment

d. **USL&HW Act**

Rules 3-A-16-a. and b. above apply to policies that include USL&HW Act coverage or extensions of USL&HW Act coverage.

For minimum premium determination on Three-Year Fixed-Rate policies, *refer to Rule 3-B-2.*

17. Non-ratable Element

This rule does not apply in the State of Minnesota.

18. Other States Insurance

Premium developed for operations covered under Part Three—Other States Insurance is based on the workers' compensation rules and rates in those states. *Refer to **Minnesota User's Guide A-3** for more information.*

19. Premium Discount

Premium Discount is a percentage discount that is based on the size of the total standard premium. *Refer to Rule 3-A-20 for information on standard premium.*

Note: Carriers who wish to use premium discounts in their premium calculations must file their premium discount tables to be approved for use in Minnesota by the Department of Commerce. Carriers who wish to use the Advisory Premium Discount Tables published in the Appendix of the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Department of Commerce.

Premium discount does not apply to the portion of the standard premium under a Retrospective Rating Plan.

a. **Determination of Premium Discount**

A policy qualifies for premium discount when the total standard premium exceeds the eligibility amount filed by each carrier and approved for use in Minnesota by the Department of Commerce.

Total standard premium is subject to premium discount as follows:

(1) Without Retrospective Rating

• **Single State Policy**

Premium discount is determined by applying the appropriate discount percentages to the total standard premium in excess of the threshold amount filed by each carrier and approved for use by the Minnesota Department of Commerce.

• **Multiple State Policy**

Premium discount applies on an interstate basis. It is determined by applying the appropriate discount percentages to each state's portion of the total standard premium in excess of the threshold amount filed by each carrier and approved for use by the Minnesota Department of Commerce.

Each state's portion of the threshold amount and varying gradations of premium discount are calculated by multiplying the total standard premium by the ratio of state standard premium to the total standard premium.

*Refer to the **Minnesota User's Guide** for an example.*

(2) With Retrospective Rating

The portion of the standard premium subject to a Retrospective Rating Plan is not subject to premium discount.

Total the premium of all entities to determine the amount subject to the Retrospective Rating Plan. The remainder of that standard premium is subject to premium discount and is calculated as follows:

- (a) Determine the discount (x) as if none of the premium is subject to retrospective rating
- (b) Determine the discount (y) for the premium subject to retrospective rating only
- (c) The premium discount is the difference between (x) and (y)

The total premium discount is distributed by state by allocating the state portion of standard premium to the premium discount.

Refer to the **Minnesota User's Guide** for an example.

(3) Other Methods

Any other method of determining premium discount may be used as long as the result does not differ by more than 0.1% of the standard premium from the premium discount produced by the methods outlined in this rule.

Refer to Appendix A for sample Premium Discount Tables.

b. Combination of Policies

For the purpose of calculating premium discount for two or more policies that are issued to the same insured by one or more carriers that are under the same management, the total standard premium for those policies must be combined. This applies unless the insured instructs the carrier otherwise.

If the policies being combined have different expiration dates:

- (1) This portion of the rule does not apply in the State of Minnesota.
- (2) This portion of the rule does not apply in the State of Minnesota.
- (3) This portion of the rule does not apply in the State of Minnesota.

Note: Carriers who wish to use premium discounts in their premium calculations must file with the Minnesota Department of Commerce for approval prior to using their own premium discount tables or include as part of their rate filing that they plan to use the Advisory Premium Discount Tables published in the **Minnesota Basic Manual Appendix**.

Refer to the **Minnesota User's Guide** for an example.

c. Wrap-Up Construction Projects

For purposes of determining premium discount for wrap-up policies that are issued to two or more legal entities that meet the criteria for combinability and are engaged in a single large contract construction, erection, or demolition project, the following conditions must be met:

- (1) All policies must be issued by one or more insurance carriers that are under the same management for a wrap-up project and each eligible entity on a project covered by a single large contract construction, erection, or demolition project must be issued an individual policy by a single carrier covering the workers' compensation and employers liability benefits for the entire project.
- (2) Application of the premium discount as described is optional for wrap-up construction projects that are not under a retrospective rating plan.
- (3) The policies are limited to providing the insurance on the large construction project. To limit the insurance to a specific project, attach the standard Designated Workplaces Exclusion Endorsement (WC 00 03 02).

Note: Also use the standard Designated Workplaces Exclusion Endorsement (WC 00 03 02) to exclude wrap-up construction projects from coverage under other policies issued to

the same entities covered under the wrap-up by attaching the endorsement to the other policies

- (4) Combinable entities are limited to the following:
- (a) Sponsoring entity including any owner, general contractor, or principal acting as a general contractor.
 - (b) Subcontractors performing work under contracts let on an ex-insurance basis.

Note: If the contract between the owner or principal and the general contractor is written on an ex-insurance basis, the owner or principal is an eligible entity under this rule.

Refer to Rule 3-A-19-a(2) for premium discount determination for policies where a portion of the premium is written on a retrospective rating basis. Any discounted premium is allocated to all entities proportionate to their share of the standard premium. Refer to Rule 3-A-23 for more information on wrap-up construction projects.

20. Standard Premium

Standard Premium, for the purpose of this rule, is the premium before the application of the premium discount.

It is the state premium determined on the basis of:

- Carrier rates filed and approved for use by the Minnesota Department of Commerce
- Premium for increased limits of liability
- Experience rating modification
- Applicable schedule rating modification
- Minimum premiums

Total Standard Premium is the total premium for all states covered by the policy excluding expense constant, Special Compensation Fund Surcharge, and additional charges for Terrorism and before the application of the premium discount. Premium charges for disease loading and non-ratable elements do not apply in the State of Minnesota.

Note: The Annual Financial Calls for experience, which are used for ratemaking, contain a different definition of standard premium.

21. States Added After Policy Effective Date

A state may be added after the effective date of the policy. For the additional state operations, apply:

- a. Carrier rates in effect on the anniversary rating date of the policy to which the state has been added subject to the rules of that state.
- b. Any rate change that applies to outstanding policies for the state being added subject to the rules of that state, and
- c. Any applicable experience rating modification for the policy to which the state has been added.
*Refer to **Minnesota Experience Rating Plan Manual**.*

22. Waiver of Right to Recover From Others (Subrogation)

It is permissible in Minnesota to issue a Standard Policy with the provision that allows the carrier to waive its right of recovery against anyone liable for an injury covered by the policy. Attach the Waiver of Our Right to Recover From Others Endorsement (WC 00 03 13) to waive right of recovery in Minnesota.

The premium for this endorsement (WC 00 03 13) is based on a premium charge determined by the carrier from its evaluation of the exposures and approved by the Department of Commerce.

23. Wrap-Up Construction Projects

A wrap-up construction project is a single large contract construction, erection or demolition project for which policies have been issued to insure two or more legal entities that are working on the project.

Appropriate classifications are assigned to each separate legal entity based on the operations performed.

In the instance of wrap-up construction projects, separate policies must be issued to each eligible entity involved in the project, unless the same person or group of persons owns the majority interest in such entities. *Refer to Rule 3-A-15 for more information about majority interest.*

Policies issued to each eligible entity involved in a wrap-up program must include the wrap-up project description as part of the address under Item# 1 and must indicate the policy type as a "Wrap-Up" policy.

The Designated Workplace Exclusion Endorsement (WC 00 03 02) should be attached to other insurance policies issued to the same entities to exclude the wrap-up project from coverage on those other policies. This eliminates any duplication of coverage.

24. Terrorism

Premium for Terrorism is calculated on the basis of total payroll according to Rule 2. An employer's total payroll in Minnesota is divided by units of \$100 and multiplied by the Terrorism rate filed by each carrier and approved for use in Minnesota by the Department of Commerce. The **Minnesota Ratemaking Report** contains an advisory loss cost which carriers may apply to their loss cost multiplier to produce ultimate rates. The calculation is expressed as (Payroll/100 x Terrorism Rate x advisory loss cost multiplier = Premium). This premium is applied after standard premium and is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, retrospective rating, MCPAP, the Special Compensation Fund Surcharge, or any other individual risk rating plan.

Premium developed for Terrorism coverage is not included in standard premium.

Unless an "If Any" policy develops premium during the policy term or at audit, policies issued on an "If Any" basis should not be charged a terrorism rate.

Expense constant and per capita charges are not subject to premium for Terrorism coverage.

B. THREE-YEAR FIXED-RATE POLICY OPTION

1. Explanation

- a. If the estimated premium is less than the premium eligibility amount for experience rating, a policy may be issued for a period of three years at a fixed rate, provided the risk is not otherwise eligible for the **Experience Rating Plan** on the effective date of the policy.
- b. If a policy is issued as a Three-Year Fixed-Rate Policy, it must be designated on the Information Page of the policy.
- c. This rule is not applicable in the State of Minnesota. Modification of rates at less favorable terms without 30 days notice prior to the normal renewal date is restricted under Minnesota Statute 60A.351.

2. Premium Determination

- a. The minimum premium is calculated as follows:
 - (1) Determine the minimum premium for a one-year policy.
 - For a policy with only one classification, apply the minimum premium for that classification.
 - For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy.
 - (2) Multiply the one-year policy minimum by 3.Finally, subtract:
 - Two expense constants if the deposit premium is paid in advance, or
 - One expense constant if the deposit premium is paid in installments
- b. An expense constant must be charged regardless of the amount of earned premium.
- c. The deposit premium may be paid in advance or in three annual installments. It must not be less than the minimum premium.
- d. Determination of earned premium may be deferred until termination of the policy.
- e. Three-Year Fixed-Rate Policies are not subject to experience rating modification.
 - None of the operations insured by a Three-Year Fixed-Rate Policy are eligible for experience rating during the period that this type of policy is in force
 - None of the experience under a Three-Year Fixed-Rate Policy can be used in experience rating
 - A Three-Year Fixed-Rate Policy cannot be combined with other policies under the **Experience Rating Plan**

3. Cancellation

- a. Cancellation by the carrier, or the insured when the insured is retiring from a business, is calculated according to Rule 3-A-3.
- b. If the policy is cancelled by the insured, except when retiring from a business, refer to Rule 3-A-3-b for premium determination.

C. DOMESTIC WORKERS—RESIDENCES

1. Explanation

Domestic workers are hired to perform duties inside or outside a private residence. The domestic worker must be employed directly by the resident owner, the estate of the owner, or the family of the resident.

- **Code 0913—Domestic Workers—Residences—Full-Time** are domestic workers, inside or outside, who are employed full-time. “Full-time” applies to any domestic worker who is employed more than 20 hours per work week. Au pairs or domestic workers who are compensated by room and board are considered to be full-time.
- **Code 0908—Domestic Workers Residences—Part-Time—Occasional** are domestic workers, inside or outside, who are employed part-time.

In this instance, “part-time” applies to any domestic worker who is employed 20 hours or less per work week.

These codes include cooks, housekeepers, laundry workers, maids, butlers, companions, nannies, nurses, babysitters, private chauffeurs, and gardeners.

Exception:

If commercial farm operations are conducted, Codes 0908 and 0913 do not apply to any operations at the farm location. Any outside domestic workers at a commercial farm location are assigned to the

appropriate farm classification.

2. Other Classifications—Maintenance, Repair, or Construction Operations

Code 0908 and Code 0913 include ordinary repair or maintenance of the insured's premises or equipment by domestic workers.

Building maintenance or repair by employees hired for only that purpose must be assigned to Code 9015—Buildings—Operation by Owner or Lessee.

Extraordinary repairs, alterations, new construction, erection, or demolition of structures must be assigned to construction or erection classifications.

3. Coverages

a. Workers' Compensation and Employers Liability Insurance

Statutory workers' compensation obligations of an employer with regard to domestic workers may be insured as follows:

- By the Standard Policy

Statutory coverage is the minimum extent of insurance protection required in an insurance contract in accordance with applicable state laws or statutes.

b. Voluntary Compensation Insurance

This rule does not apply in the State of Minnesota.

4. Name of Insured

One or more members of the same residence may be named as the insured, but only in connection with the employment of domestic workers in that residence.

5. Carrier Rates and Premium

Carrier rates filed and approved for use in Minnesota by the Department of Commerce for Codes 0908 and 0913 are per capita premium charges.

A per capita classification is one that uses number of workers rather than payroll to measure exposure.

a. Requirements for Maintenance of Records

The insured must maintain a record of the names, duties and period of service of each domestic worker.

b. Premium Determination

• Full-Time Domestic Workers—Code 0913

Estimated premium must be calculated based on the estimated number of such domestic workers during the policy period.

If additional domestic workers under Code 0913 are employed during the policy period or if some domestic workers are no longer employed and are not replaced, then the per capita premium charges must be prorated.

Each pro rata charge must be based on the period of employment, but cannot be less than 25% of the per capita charge.

• Part-Time Domestic Workers—Codes 0908

Estimated premium must be calculated based on the estimated aggregate (total) time of all occasional domestic workers who are to be employed during the policy period.

Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time 20 hours or less per work week. An additional per capita charge applies to any

remainder less than 20 hours or less per work week.

c. Minimum Premium

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

d. Terrorism

Premium for Terrorism coverage does not apply to per capita classifications.

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SUPPLEMENTAL PAGES

MINNESOTA SPECIAL RATING PLANS AND PROGRAMS

A. MINNESOTA CONTRACTORS PREMIUM ADJUSTMENT PROGRAM

The Minnesota Contractors Premium Adjustment Program (MCPAP) provides for a premium credit for up to one year for a policy that contains one or more contracting classifications. The basis for determining the credit is the total payroll (excluding overtime premium pay and including holiday, vacation, and sick pay). The payroll base follows Minnesota payroll audit rules. In addition, the hours worked for each contracting classification for the previous calendar year is reported. A credit is determined for each contracting classification by dividing the total payroll as reported by the number of hours worked to arrive at the average hourly wage for the classification.

The total contracting classification credit amount, in dollars, is calculated by multiplying the payroll for each class by the Minnesota data service reporting pure premium base rate to develop the pure premium by classification. The credit percentage developed for each classification is multiplied times the pure premium for each classification to develop the total credit dollar amount for each classification. The total pure premium credit amounts for contracting classifications are then divided by the total policy pure premium, using Minnesota data service pure premium base rates, including contracting and non-contracting classifications. The result would be the percentage credit that is applied. When calculating the total credit, the percentage shall be rounded to the nearest whole number, with .5 being rounded upward.

The insured shall submit the required payroll and hours worked information to the Minnesota Workers' Compensation Insurers Association for calculation of any applicable credit. The carrier may audit the information submitted to verify that it is in accordance with the MCPAP rules. If the carrier discovers an error, revised data must be resubmitted to the Minnesota Workers' Compensation Insurers Association for recalculation of the MCPAP credit. If the insured does not furnish records to verify the payrolls and hours worked submitted and used in the calculation of the credit, there shall be no credit applied to the policy.

Each year a new MCPAP credit must be applied for and calculated. On or about January 15 of each year an application form will be sent to each employer whose insurance carrier reported a policy with payroll exposure in a contracting classification during the previous calendar year. Enrollments will be accepted until April 1. Applications received after the enrollment period deadline will be subject to a late processing penalty. MCPAP credits for the following calendar year should be available by October 15. The new applications will contain information concerning any changes applicable to the subsequent year's MCPAP program.

The MCPAP credit applies to all entities included in the insured's experience rating. Payroll and hourly wage information, therefore, must be submitted for all policies that are included in the insured's experience rating even though they do not contain any contracting classifications. The MCPAP credit factor is to be applied to the premium determination process directly after the application of an experience modification and prior to any deviation and premium discount.

B. EXCESS INSURANCE

Excess Insurance coverage in Minnesota is available to authorized self-insurers and is restricted by Minnesota Statute 79.34, subd. 2. Insurers may not offer or write an excess retention that exceeds the low retention limit set by the Workers' Compensation Reinsurance Association (WCRA). Excess Insurance programs must be filed with and approved by the Minnesota Department of Commerce.

C. MINNESOTA SPECIAL COMPENSATION FUND (SCF) ASSESSMENT SURCHARGE

Effective July 1, 2003, the Special Compensation Fund Assessment (SCF) is no longer included as part of the ratemaking process.

Effective January 1, 2003, all carriers writing worker's compensation insurance in Minnesota are required to implement a method for assessing policy holders for the SCF based on premium. This assessment should be made collectible through the use of a policy surcharge that must be identified on each policy.

The SCF premium surcharge is included within the definition of gross premium for premium tax purposes and statistical Code 0174 has been established for reporting purposes. The SCF premium surcharge is not subject to experience rating and should be reported on lines D, E, or F of the Unit Statistical Report.

Assigned Risk Rule:

The Assigned Risk Plan SCF surcharge is calculated by multiplying the premium after the application of an experience modification factor but before the application of any other rating factor by the established surcharge factor. In particular, the surcharge factor should be applied before the application of the MWCARP merit rating plan credit or debit. The SCF surcharge amount is an additional amount to be paid by the insured.

- a. For a policy with only one classification: When no payroll exists, the SCF surcharge in the Assigned Risk Plan is determined by multiplying the minimum premium by the SCF factor.
- b. For a policy with two or more classifications: When no payroll exists, the SCF surcharge in the Assigned Risk Plan is determined by multiplying the highest minimum premium on the policy by the SCF surcharge factor.

D. POLICY CANCELLATION OR NONRENEWAL

Minnesota Statutes 60A.36, 176.185, subd. 1, and 176.185.subd. 1a define the minimum notice requirements required for the cancellation or nonrenewal of a workers' compensation policy in Minnesota. The **Minnesota Forms Manual** contains the Minnesota Cancellation and Nonrenewal Endorsement (WC 22 06 01 D) which conforms to these minimum notice requirements. A carrier may modify that endorsement to provide for notice periods that exceed the statutory minimums.

E. EMPLOYEE LEASING ARRANGEMENTS

As respects employee leasing arrangements in Minnesota, the following definitions shall apply:

Employee Leasing Arrangements are contractual arrangements whereby an entity (the client company) leases for a fee or other compensation any or all of its employees from another entity (the employee leasing company). Employee leasing arrangements include, but are not limited to, full service or long term leasing arrangements under which the leasing company provides employees to the client company and undertakes some of the employment responsibilities for those leased employees.

Client Company means the entity who obtains any or all of its employees from another entity under an employee leasing arrangement which is identified in Item 1 of the Information Page and on the Minnesota Employee Leasing Endorsement (WC 22 03 04).

Leasing Company means the entity which leases employees to the client company under an employee leasing arrangement and which is identified in Item 1 of the Information Page.

Temporary Help Services means a service under which an entity hires its own employees and assigns those employees to a client for a limited time [generally less than thirty (30) days] to address special circumstances such as temporary skill shortages or temporary special assignments and projects.

In Minnesota, it is the responsibility of the employee leasing company to purchase and maintain a separate workers' compensation policy for each client company to cover the exposure of their leased employees. The experience of any employees leased to a client company shall be combined with the experience of the non-leased employees of the client company for purposes of calculating an experience modification factor for the client company. The experience modification of the client company shall apply to both the policy for their non-leased employees as well as any policy maintained by an employee leasing company for their leased employees. If the leasing company qualifies for an experience modification factor, it shall be based only on the experience of their non-leased employees. *Refer to the **Minnesota Experience Rating Plan Manual** for additional information on Employee Leasing Arrangements and experience rating.*

Each employee leasing arrangement requires that a separate policy be issued to cover the leased employees of each client company. This policy does not satisfy a client company's obligation to secure its own workers' compensation policy for employees not covered under the employee leasing arrangement. An employee leasing arrangement further obligates the client company to comply with Part Four (Your Duty If Injury Occurs) of the policy and also recognizes the carrier's rights to defend under Part One and Part Two, their right to audit under Part Five, and the carrier's right to inspect under Part Six. If a policy covering the leased employees is being cancelled, it is the responsibility of the employee leasing company to notify the client company of the cancellation.

[**Note:** Cancellation of one client company policy does not affect the rights and obligations of the leasing company with respect to any other workers' compensation policy they may have in force to cover other employee leasing arrangements.]

Policies written to provide coverage for employee leasing arrangements must be issued to the employee leasing company. The policy must list both the leasing company and the client company as named insureds under Item 1. The employee leasing company shall be listed as the primary insured on the policy and the client company shall be listed as the secondary insured. In addition, **Minnesota Employee Leasing Endorsement WC 22 03 04** must be attached to each employee leasing arrangement policy identifying the client company on the policy. It is also the responsibility of the employee leasing company to notify the client company if coverage on the policy insuring the employee leasing arrangement is being cancelled.

Separate policies must be maintained by both the employee leasing company *and* the client company to insure the exposures of any leased or non-leased employees that are not part of an employee leasing arrangement are covered in accordance with Minnesota's workers' compensation law. **Minnesota Exclusion Of Coverage For Leased Employees Endorsement WC 22 03 05** must be attached to the leasing company's policy to specify it does not provide coverage for any employees leased to others under an employee leasing arrangement.

Executive officers, sole proprietors, partners, and LLC members of a client who are leased workers from a PEO under a PEO arrangement will be:

- Treated as leased workers of the client for the purposes of classification assignment and premium determination.
- Charged for payroll under the client policy as an employee and not subject to executive officer, sole proprietor, partner, or LLC member payroll limitations in accordance with Rule 2-E of the Minnesota Basic Manual.

Executive officers, sole proprietors, partners, and LLC members of a client who are not leased workers from a PEO under a PEO arrangement will be:

- Treated as non-leased workers of the client for the purposes of classification assignment and premium determination.
- Charged for payroll under a separate policy that provides coverage for the client's direct workers as permitted under state regulation or law, and subject to the executive officer, sole proprietor, partner, or LLC member payroll limitations in accordance with Rule 2-E of the Minnesota Basic Manual, unless the applicable exclusion/inclusion documentation is provided.

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APPENDIX A

TABLE 1—TYPE A CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 1 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–5,026	0.0%	\$ 9,406– 9,595	4.5%	\$ 86,364– 100,877	9.0%
5,027–5,080	0.1	9,596– 9,793	4.6	100,878– 104,545	9.1
5,081–5,135	0.2	9,794– 9,999	4.7	104,546– 108,490	9.2
5,136–5,191	0.3	10,000–10,215	4.8	108,491– 112,745	9.3
5,192–5,248	0.4	10,216–10,439	4.9	112,746– 117,346	9.4
5,249–5,307	0.5	10,440–10,674	5.0	117,347– 122,340	9.5
5,308–5,367	0.6	10,675–10,919	5.1	122,341– 127,777	9.6
5,368–5,428	0.7	10,920–11,176	5.2	127,778– 133,720	9.7
5,429–5,491	0.8	11,177–11,445	5.3	133,721– 140,243	9.8
5,492–5,555	0.9	11,446–11,728	5.4	140,244– 147,435	9.9
5,556–5,621	1.0	11,729–12,025	5.5	147,436– 155,405	10.0
5,622–5,688	1.1	12,026–12,337	5.6	155,406– 164,285	10.1
5,689–5,757	1.2	12,338–12,666	5.7	164,286– 174,242	10.2
5,758–5,828	1.3	12,667–13,013	5.8	174,243– 185,483	10.3
5,829–5,900	1.4	13,014–13,380	5.9	185,484– 198,275	10.4
5,901–5,974	1.5	13,381–13,768	6.0	198,276– 212,962	10.5
5,975–6,050	1.6	13,769–14,179	6.1	212,963– 229,999	10.6
6,051–6,129	1.7	14,180–14,615	6.2	230,000– 249,999	10.7
6,130–6,209	1.8	14,616–15,079	6.3	250,000– 273,809	10.8
6,210–6,291	1.9	15,080–15,573	6.4	273,810– 302,631	10.9
6,292–6,375	2.0	15,574–16,101	6.5	302,632– 338,235	11.0
6,376–6,462	2.1	16,102–16,666	6.6	338,236– 383,333	11.1
6,463–6,551	2.2	16,667–17,272	6.7	383,334– 442,307	11.2
6,552–6,643	2.3	17,273–17,924	6.8	442,308– 511,904	11.3
6,644–6,737	2.4	17,925–18,627	6.9	511,905– 565,789	11.4
6,738–6,834	2.5	18,628–19,387	7.0	565,790– 632,352	11.5
6,835–6,934	2.6	19,388–20,212	7.1	632,353– 716,666	11.6
6,935–7,037	2.7	20,213–21,111	7.2	716,667– 826,923	11.7
7,038–7,142	2.8	21,112–22,093	7.3	826,924– 977,272	11.8
7,143–7,251	2.9	22,094–23,170	7.4	977,273– 1,194,444	11.9
7,252–7,364	3.0	23,171–24,358	7.5	1,194,445– 1,535,714	12.0
7,365–7,480	3.1	24,359–25,675	7.6	1,535,715– 2,149,999	12.1
7,481–7,599	3.2	25,676–27,142	7.7	2,150,000– 3,583,333	12.2
7,600–7,723	3.3	27,143–28,787	7.8	3,583,334–10,749,999	12.3
7,724–7,851	3.4	28,788–30,645	7.9	10,750,000 and over	12.4
7,852–7,983	3.5	30,646–32,758	8.0		
7,984–8,119	3.6	32,759–35,185	8.1		
8,120–8,260	3.7	35,186–37,999	8.2		
8,261–8,407	3.8	38,000–41,304	8.3		
8,408–8,558	3.9	41,305–45,238	8.4		
8,559–8,715	4.0	45,239–49,999	8.5		
8,716–8,878	4.1	50,000–55,882	8.6		
8,879–9,047	4.2	55,883–63,333	8.7		
9,048–9,223	4.3	63,334–73,076	8.8		
9,224–9,405	4.4	73,077–86,363	8.9		

Above Table Based on the Following Discounts

First \$5,000	0.0%
Next \$95,000	9.5
Next \$400,000	11.9
Over \$500,000	12.4

TABLE 2—TYPE B CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 2 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0— 5,128	0.0%	\$ 135,484— 144,827	2.5%	\$1,152,381— 1,273,684	5.0%
5,129— 5,405	0.1	144,828— 155,555	2.6	1,273,685— 1,423,529	5.1
5,406— 5,714	0.2	155,556— 167,999	2.7	1,423,530— 1,613,333	5.2
5,715— 6,060	0.3	168,000— 182,608	2.8	1,613,334— 1,861,538	5.3
6,061— 6,451	0.4	182,609— 199,999	2.9	1,861,539— 2,199,999	5.4
6,452— 6,896	0.5	200,000— 221,052	3.0	2,200,000— 2,688,888	5.5
6,897— 7,407	0.6	221,053— 247,058	3.1	2,688,889— 3,457,142	5.6
7,408— 7,999	0.7	247,059— 279,999	3.2	3,457,143— 4,839,999	5.7
8,000— 8,695	0.8	280,000— 323,076	3.3	4,840,000— 8,066,666	5.8
8,696— 9,523	0.9	323,077— 381,818	3.4	8,066,667—24,199,999	5.9
9,524— 10,526	1.0	381,819— 466,666	3.5	24,200,000 and over	6.0
10,527— 11,764	1.1	466,667— 514,893	3.6		
11,765— 13,333	1.2	514,894— 537,777	3.7		
13,334— 15,384	1.3	537,778— 562,790	3.8		
15,385— 18,181	1.4	562,791— 590,243	3.9		
18,182— 22,222	1.5	590,244— 620,512	4.0		
22,223— 28,571	1.6	620,513— 654,054	4.1		
28,572— 39,999	1.7	654,055— 691,428	4.2		
40,000— 66,666	1.8	691,429— 733,333	4.3		
66,667—102,439	1.9	733,334— 780,645	4.4		
102,440—107,692	2.0	780,646— 834,482	4.5		
107,693—113,513	2.1	834,483— 896,296	4.6		
113,514—119,999	2.2	896,297— 967,999	4.7		
120,000—127,272	2.3	968,000—1,052,173	4.8		
127,273—135,483	2.4	1,052,174—1,152,380	4.9		

Above Table Based on the Following Discounts

First \$5,000	0.0%
Next \$95,000	2.0
Next \$400,000	4.0
Over \$500,000	6.0

TABLE 3—ASSIGNED RISK PLAN* PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 3 is being provided *for informational purposes only*.
This table does not apply in the State of Minnesota.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–5,026	0.0%	\$ 9,406– 9,595	4.5%	\$ 86,364– 100,877	9.0%
5,027–5,080	0.1	9,596– 9,793	4.6	100,878– 104,545	9.1
5,081–5,135	0.2	9,794– 9,999	4.7	104,546– 108,490	9.2
5,136–5,191	0.3	10,000–10,215	4.8	108,491– 112,745	9.3
5,192–5,248	0.4	10,216–10,439	4.9	112,746– 117,346	9.4
5,249–5,307	0.5	10,440–10,674	5.0	117,347– 122,340	9.5
5,308–5,367	0.6	10,675–10,919	5.1	122,341– 127,777	9.6
5,368–5,428	0.7	10,920–11,176	5.2	127,778– 133,720	9.7
5,429–5,491	0.8	11,177–11,445	5.3	133,721– 140,243	9.8
5,492–5,555	0.9	11,446–11,728	5.4	140,244– 147,435	9.9
5,556–5,621	1.0	11,729–12,025	5.5	147,436– 155,405	10.0
5,622–5,688	1.1	12,026–12,337	5.6	155,406– 164,285	10.1
5,689–5,757	1.2	12,338–12,666	5.7	164,286– 174,242	10.2
5,758–5,828	1.3	12,667–13,013	5.8	174,243– 185,483	10.3
5,829–5,900	1.4	13,014–13,380	5.9	185,484– 198,275	10.4
5,901–5,974	1.5	13,381–13,768	6.0	198,276– 212,962	10.5
5,975–6,050	1.6	13,769–14,179	6.1	212,963– 229,999	10.6
6,051–6,129	1.7	14,180–14,615	6.2	230,000– 249,999	10.7
6,130–6,209	1.8	14,616–15,079	6.3	250,000– 273,809	10.8
6,210–6,291	1.9	15,080–15,573	6.4	273,810– 302,631	10.9
6,292–6,375	2.0	15,574–16,101	6.5	302,632– 338,235	11.0
6,376–6,462	2.1	16,102–16,666	6.6	338,236– 383,333	11.1
6,463–6,551	2.2	16,667–17,272	6.7	383,334– 442,307	11.2
6,552–6,643	2.3	17,273–17,924	6.8	442,308– 511,904	11.3
6,644–6,737	2.4	17,925–18,627	6.9	511,905– 565,789	11.4
6,738–6,834	2.5	18,628–19,387	7.0	565,790– 632,352	11.5
6,835–6,934	2.6	19,388–20,212	7.1	632,353– 716,666	11.6
6,935–7,037	2.7	20,213–21,111	7.2	716,667– 826,923	11.7
7,038–7,142	2.8	21,112–22,093	7.3	826,924– 977,272	11.8
7,143–7,251	2.9	22,094–23,170	7.4	977,273– 1,194,444	11.9
7,252–7,364	3.0	23,171–24,358	7.5	1,194,445– 1,535,714	12.0
7,365–7,480	3.1	24,359–25,675	7.6	1,535,715– 2,149,999	12.1
7,481–7,599	3.2	25,676–27,142	7.7	2,150,000– 3,583,333	12.2
7,600–7,723	3.3	27,143–28,787	7.8	3,583,334–10,749,999	12.3
7,724–7,851	3.4	28,788–30,645	7.9	10,750,000 and over	12.4
7,852–7,983	3.5	30,646–32,758	8.0		
7,984–8,119	3.6	32,759–35,185	8.1		
8,120–8,260	3.7	35,186–37,999	8.2		
8,261–8,407	3.8	38,000–41,304	8.3		
8,408–8,558	3.9	41,305–45,238	8.4		
8,559–8,715	4.0	45,239–49,999	8.5		
8,716–8,878	4.1	50,000–55,882	8.6		
8,879–9,047	4.2	55,883–63,333	8.7		
9,048–9,223	4.3	63,334–73,076	8.8		
9,224–9,405	4.4	73,077–86,363	8.9		

Above Table Based on the Following Discounts

First \$5,000	0.0%
Next \$95,000	9.5
Next \$400,000	11.9
Over \$500,000	12.4

TABLE 4—TYPE A CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 4 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–1,005	0.0%	\$1,899–1,938	4.5%	\$ 6,244– 6,353	9.0%
1,006–1,016	0.1	1,939–1,978	4.6	6,354– 6,468	9.1
1,017–1,027	0.2	1,979–2,021	4.7	6,469– 6,587	9.2
1,028–1,038	0.3	2,022–2,065	4.8	6,588– 6,710	9.3
1,039–1,050	0.4	2,066–2,112	4.9	6,711– 6,838	9.4
1,051–1,062	0.5	2,113–2,160	5.0	6,839– 6,970	9.5
1,063–1,074	0.6	2,161–2,211	5.1	6,971– 7,108	9.6
1,075–1,086	0.7	2,212–2,265	5.2	7,109– 7,252	9.7
1,087–1,099	0.8	2,266–2,320	5.3	7,253– 7,402	9.8
1,100–1,112	0.9	2,321–2,379	5.4	7,403– 7,557	9.9
1,113–1,125	1.0	2,380–2,441	5.5	7,558– 7,720	10.0
1,126–1,139	1.1	2,442–2,506	5.6	7,721– 7,890	10.1
1,140–1,153	1.2	2,507–2,575	5.7	7,891– 8,067	10.2
1,154–1,167	1.3	2,576–2,647	5.8	8,068– 8,252	10.3
1,168–1,182	1.4	2,648–2,724	5.9	8,253– 8,447	10.4
1,183–1,197	1.5	2,725–2,805	6.0	8,448– 8,650	10.5
1,198–1,212	1.6	2,806–2,892	6.1	8,651– 8,864	10.6
1,213–1,228	1.7	2,893–2,984	6.2	8,865– 9,088	10.7
1,229–1,245	1.8	2,985–3,081	6.3	9,089– 9,324	10.8
1,246–1,261	1.9	3,082–3,186	6.4	9,325– 9,573	10.9
1,262–1,278	2.0	3,187–3,298	6.5	9,574– 9,835	11.0
1,279–1,296	2.1	3,299–3,418	6.6	9,836–10,112	11.1
1,297–1,314	2.2	3,419–3,547	6.7	10,113–10,405	11.2
1,315–1,333	2.3	3,548–3,686	6.8	10,406–10,716	11.3
1,334–1,352	2.4	3,687–3,836	6.9	10,717–11,046	11.4
1,353–1,372	2.5	3,837–3,999	7.0	11,047–11,396	11.5
1,373–1,392	2.6	4,000–4,177	7.1	11,397–11,770	11.6
1,393–1,413	2.7	4,178–4,372	7.2	11,771–12,169	11.7
1,414–1,435	2.8	4,373–4,585	7.3	12,170–12,596	11.8
1,436–1,457	2.9	4,586–4,820	7.4	12,597–13,054	11.9
1,458–1,480	3.0	4,821–5,020	7.5	13,055–13,547	12.0
1,481–1,503	3.1	5,021–5,092	7.6	13,548–14,078	12.1
1,504–1,528	3.2	5,093–5,165	7.7	14,079–14,653	12.2
1,529–1,553	3.3	5,166–5,240	7.8	14,654–15,276	12.3
1,554–1,579	3.4	5,241–5,318	7.9	15,277–15,955	12.4
1,580–1,606	3.5	5,319–5,398	8.0	15,956–16,697	12.5
1,607–1,634	3.6	5,399–5,480	8.1	16,698–17,512	12.6
1,635–1,663	3.7	5,481–5,565	8.2	17,513–18,410	12.7
1,664–1,693	3.8	5,566–5,653	8.3	18,411–19,405	12.8
1,694–1,724	3.9	5,654–5,743	8.4	19,406–20,514	12.9
1,725–1,757	4.0	5,744–5,837	8.5	20,515–21,757	13.0
1,758–1,790	4.1	5,838–5,933	8.6	21,758–23,161	13.1
1,791–1,825	4.2	5,934–6,033	8.7	23,162–24,758	13.2
1,826–1,861	4.3	6,034–6,136	8.8	24,759–26,592	13.3
1,862–1,898	4.4	6,137–6,243	8.9	26,593–28,719	13.4

TABLE 4—TYPE A CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENTS) (cont'd)

Premium Discount Table 4 in Appendix A is being provided **for informational purposes only**. Carriers who wish to adopt any of the premium discount tables contained in the **Minnesota Basic Manual** must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount
\$ 28,720– 31,217	13.5%	\$ 230,471– 261,199	15.5%
31,218– 34,190	13.6	261,200– 301,384	15.6
34,191– 37,789	13.7	301,385– 356,181	15.7
37,790– 42,235	13.8	356,182– 435,333	15.8
42,236– 47,866	13.9	435,334– 559,714	15.9
47,867– 55,230	14.0	559,715– 783,599	16.0
55,231– 65,272	14.1	783,600–1,305,999	16.1
65,273– 79,777	14.2	1,306,000–3,918,000	16.2
79,778–100,461	14.3	3,918,001 and over	16.3
100,462–105,891	14.4		
105,892–111,942	14.5		
111,943–118,727	14.6		
118,728–126,387	14.7		
126,388–135,103	14.8		
135,104–145,111	14.9		
145,112–156,719	15.0		
156,720–170,347	15.1		
170,348–186,571	15.2		
186,572–206,210	15.3		
206,211–230,470	15.4		

Above Table Based on the Following Discounts

First \$1,000	0.0%
Next \$4,000	9.4
Next \$95,000	14.7
Over \$100,000	16.3

FOR INFORMATIONAL PURPOSES ONLY

TABLE 5—TYPE B CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 5 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–1,014	0.0%	\$ 5,942– 6,118	3.0%	\$ 109,388– 114,042	6.1%
1,015–1,044	0.1	6,119– 6,307	3.1	114,043– 119,111	6.2
1,045–1,076	0.2	6,308– 6,507	3.2	119,112– 124,651	6.3
1,077–1,126	0.3	6,508– 6,720	3.3	124,652– 130,731	6.4
1,127–1,147	0.3	6,721– 6,948	3.4	130,732– 137,435	6.5
1,148–1,186	0.4	6,949– 7,192	3.5	137,436– 144,864	6.6
1,187–1,228	0.5	7,193– 7,454	3.5	144,865– 153,142	6.7
1,229–1,272	0.6	7,455– 7,735	3.6	153,143– 162,424	6.8
1,273–1,320	0.7	7,736– 8,038	3.7	162,425– 172,903	6.9
1,321–1,372	0.8	8,039– 8,366	3.8	172,904– 184,827	7.0
1,373–1,428	0.9	8,367– 8,722	3.9	184,828– 198,518	7.1
1,429–1,489	0.9	8,723– 9,110	4.0	198,519– 214,400	7.2
1,490–1,555	1.0	9,111– 9,534	4.1	214,401– 233,043	7.3
1,556–1,627	1.1	9,535– 9,999	4.2	233,044– 255,238	7.4
1,628–1,707	1.2	10,000– 10,512	4.2	255,239– 282,105	7.5
1,708–1,794	1.3	10,513– 11,080	4.3	282,106– 315,294	7.6
1,795–1,891	1.4	11,081– 11,713	4.4	315,295– 357,333	7.7
1,892–1,999	1.5	11,714– 12,423	4.5	357,334– 412,307	7.8
2,000–2,121	1.5	12,424– 13,225	4.6	412,308– 487,272	7.9
2,122–2,258	1.6	13,226– 14,137	4.7	487,273– 654,444	8.0
2,259–2,413	1.7	14,138– 15,184	4.8	654,445– 762,714	8.1
2,414–2,592	1.8	15,185– 16,399	4.9	762,715–1,072,000	8.2
2,593–2,799	1.9	16,400– 17,825	4.9	1,072,001–1,786,666	8.3
2,800–3,043	2.0	17,826– 19,523	5.0	1,786,667–5,360,000	8.4
3,044–3,333	2.1	19,524– 21,578	5.1	5,360,001 and over	8.5
3,334–3,684	2.2	21,579– 24,117	5.2		
3,685–4,117	2.2	24,118– 27,332	5.3		
4,118–4,666	2.3	27,333– 31,537	5.4		
4,667–5,061	2.4	31,538– 37,272	5.5		
5,062–5,189	2.5	37,273– 45,555	5.6		
5,190–5,324	2.6	45,556– 58,570	5.6		
5,325–5,466	2.7	58,571– 69,999	5.7		
5,467–5,615	2.7	70,000–101,132	5.8		
5,616–5,774	2.8	101,133–105,098	5.9		
5,775–5,941	2.9	105,099–109,387	6.0		

Above Table Based on the Following Discounts

First \$1,000	0.0%
Next \$4,000	3.0
Next \$95,000	6.0
Over \$100,000	8.5

TABLE 6—ASSIGNED RISK PLAN* PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 6 is being provided *for informational purposes only*. This table does not apply in the State of Minnesota.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–1,005	0.0%	\$1,899–1,938	4.5%	\$ 6,244– 6,353	9.0%
1,006–1,016	0.1	1,939–1,978	4.6	6,354– 6,468	9.1
1,017–1,027	0.2	1,979–2,021	4.7	6,469– 6,587	9.2
1,028–1,038	0.3	2,022–2,065	4.8	6,588– 6,710	9.3
1,039–1,050	0.4	2,066–2,112	4.9	6,711– 6,838	9.4
1,051–1,062	0.5	2,113–2,160	5.0	6,839– 6,970	9.5
1,063–1,074	0.6	2,161–2,211	5.1	6,971– 7,108	9.6
1,075–1,086	0.7	2,212–2,265	5.2	7,109– 7,252	9.7
1,087–1,099	0.8	2,266–2,320	5.3	7,253– 7,402	9.8
1,100–1,112	0.9	2,321–2,379	5.4	7,403– 7,557	9.9
1,113–1,125	1.0	2,380–2,441	5.5	7,558– 7,720	10.0
1,126–1,139	1.1	2,442–2,506	5.6	7,721– 7,890	10.1
1,140–1,153	1.2	2,507–2,575	5.7	7,891– 8,067	10.2
1,154–1,167	1.3	2,576–2,647	5.8	8,068– 8,252	10.3
1,168–1,182	1.4	2,648–2,724	5.9	8,253– 8,447	10.4
1,183–1,197	1.5	2,725–2,805	6.0	8,448– 8,650	10.5
1,198–1,212	1.6	2,806–2,892	6.1	8,651– 8,864	10.6
1,213–1,228	1.7	2,893–2,984	6.2	8,865– 9,088	10.7
1,229–1,245	1.8	2,985–3,081	6.3	9,089– 9,324	10.8
1,246–1,261	1.9	3,082–3,186	6.4	9,325– 9,573	10.9
1,262–1,278	2.0	3,187–3,298	6.5	9,574– 9,835	11.0
1,279–1,296	2.1	3,299–3,418	6.6	9,836–10,112	11.1
1,297–1,314	2.2	3,419–3,547	6.7	10,113–10,405	11.2
1,315–1,333	2.3	3,548–3,686	6.8	10,406–10,716	11.3
1,334–1,352	2.4	3,687–3,836	6.9	10,717–11,046	11.4
1,353–1,372	2.5	3,837–3,999	7.0	11,047–11,396	11.5
1,373–1,392	2.6	4,000–4,177	7.1	11,397–11,770	11.6
1,393–1,413	2.7	4,178–4,372	7.2	11,771–12,169	11.7
1,414–1,435	2.8	4,373–4,585	7.3	12,170–12,596	11.8
1,436–1,457	2.9	4,586–4,820	7.4	12,597–13,054	11.9
1,458–1,480	3.0	4,821–5,020	7.5	13,055–13,547	12.0
1,481–1,503	3.1	5,021–5,092	7.6	13,548–14,078	12.1
1,504–1,528	3.2	5,093–5,165	7.7	14,079–14,653	12.2
1,529–1,553	3.3	5,166–5,240	7.8	14,654–15,276	12.3
1,554–1,579	3.4	5,241–5,318	7.9	15,277–15,955	12.4
1,580–1,606	3.5	5,319–5,398	8.0	15,956–16,697	12.5
1,607–1,634	3.6	5,399–5,480	8.1	16,698–17,512	12.6
1,635–1,663	3.7	5,481–5,565	8.2	17,513–18,410	12.7
1,664–1,693	3.8	5,566–5,653	8.3	18,411–19,405	12.8
1,694–1,724	3.9	5,654–5,743	8.4	19,406–20,514	12.9
1,725–1,757	4.0	5,744–5,837	8.5	20,515–21,757	13.0
1,758–1,790	4.1	5,838–5,933	8.6	21,758–23,161	13.1
1,791–1,825	4.2	5,934–6,033	8.7	23,162–24,758	13.2
1,826–1,861	4.3	6,034–6,136	8.8	24,759–26,592	13.3
1,862–1,898	4.4	6,137–6,243	8.9	26,593–28,719	13.4

TABLE 6—ASSIGNED RISK PLAN* PREMIUM DISCOUNT TABLES (IN PERCENTS) (cont'd)

Premium Discount Table 6 is being provided *for informational purposes only*. This table does not apply in the State of Minnesota.

Standard Premium	Discount	Standard Premium	Discount
\$ 28,720– 31,217	13.5%	\$ 230,471– 261,199	15.5%
31,218– 34,190	13.6	261,200– 301,384	15.6
34,191– 37,789	13.7	301,385– 356,181	15.7
37,790– 42,235	13.8	356,182– 435,333	15.8
42,236– 47,866	13.9	435,334– 559,714	15.9
47,867– 55,230	14.0	559,715– 783,599	16.0
55,231– 65,272	14.1	783,600–1,305,999	16.1
65,273– 79,777	14.2	1,306,000–3,918,000	16.2
79,778–100,461	14.3	3,918,000 and over	16.3
100,462–105,891	14.4		
105,892–111,942	14.5		
111,943–118,727	14.6		
118,728–126,387	14.7		
126,388–135,103	14.8		
135,104–145,111	14.9		
145,112–156,719	15.0		
156,720–170,347	15.1		
170,348–186,571	15.2		
186,572–206,210	15.3		
206,211–230,470	15.4		

Above Table Based on the Following Discounts

First \$1,000	0.0%
Next \$4,000	9.4
Next \$95,000	14.7
Over \$100,000	16.3

FOR INFORMATIONAL PURPOSES ONLY

TABLE 7—TYPE A CARRIERS* PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 7 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–5,023	0.0%	\$9,160– 9,316	5.0%	\$57,369– 64,117	10.0%
5,024–5,069	0.1	9,317– 9,478	5.1	64,118– 72,666	10.1
5,070–5,117	0.2	9,479– 9,646	5.2	72,667– 83,846	10.2
5,118–5,165	0.3	9,647– 9,819	5.3	83,847– 99,090	10.3
5,166–5,215	0.4	9,820– 9,999	5.4	99,091– 104,418	10.4
5,216–5,265	0.5	10,000–10,186	5.5	104,419– 109,512	10.5
5,266–5,317	0.6	10,187–10,380	5.6	109,513– 115,128	10.6
5,318–5,369	0.7	10,381–10,582	5.7	115,129– 121,351	10.7
5,370–5,422	0.8	10,583–10,792	5.8	121,352– 128,285	10.8
5,423–5,477	0.9	10,793–11,010	5.9	128,286– 136,060	10.9
5,478–5,532	1	11,011–11,237	6	136,061– 144,838	11
5,533–5,589	1.1	11,238–11,473	6.1	144,839– 154,827	11.1
5,590–5,647	1.2	11,474–11,720	6.2	154,828– 166,296	11.2
5,648–5,706	1.3	11,721–11,978	6.3	166,297– 179,599	11.3
5,707–5,767	1.4	11,979–12,247	6.4	179,600– 195,217	11.4
5,768–5,828	1.5	12,248–12,528	6.5	195,218– 213,809	11.5
5,829–5,891	1.6	12,529–12,823	6.6	213,810– 236,315	11.6
5,892–5,956	1.7	12,824–13,132	6.7	236,316– 264,117	11.7
5,957–6,022	1.8	13,133–13,456	6.8	264,118– 299,333	11.8
6,023–6,089	1.9	13,457–13,797	6.9	299,334– 345,384	11.9
6,090–6,158	2	13,798–14,155	7	345,385– 408,181	12
6,159–6,228	2.1	14,156–14,533	7.1	408,182– 498,888	12.1
6,229–6,300	2.2	14,534–14,931	7.2	498,889– 523,023	12.2
6,301–6,374	2.3	14,932–15,352	7.3	523,024– 548,536	12.3
6,375–6,449	2.4	15,353–15,797	7.4	548,537– 576,666	12.4
6,450–6,526	2.5	15,798–16,268	7.5	576,667– 607,837	12.5
6,527–6,606	2.6	16,269–16,769	7.6	607,838– 642,571	12.6
6,607–6,687	2.7	16,770–17,301	7.7	642,572– 681,515	12.7
6,688–6,770	2.8	17,302–17,868	7.8	681,516– 725,483	12.8
6,771–6,855	2.9	17,869–18,474	7.9	725,484– 775,517	12.9
6,856–6,942	3	18,475–19,122	8	775,518– 832,962	13
6,943–7,032	3.1	19,123–19,818	8.1	832,963– 899,599	13.1
7,033–7,124	3.2	19,819–20,566	8.2	899,600– 977,826	13.2
7,125–7,218	3.3	20,567–21,372	8.3	977,827– 1,070,952	13.3
7,219–7,315	3.4	21,373–22,244	8.4	1,070,953– 1,183,684	13.4
7,316–7,414	3.5	22,245–23,191	8.5	1,183,685– 1,322,941	13.5
7,415–7,517	3.6	23,192–24,222	8.6	1,322,942– 1,499,333	13.6
7,518–7,622	3.7	24,223–25,348	8.7	1,499,334– 1,729,999	13.7
7,623–7,730	3.8	25,349–26,585	8.8	1,730,000– 2,044,545	13.8
7,731–7,841	3.9	26,586–27,948	8.9	2,044,546– 2,498,888	13.9
7,842–7,956	4	27,949–29,459	9	2,498,889– 3,212,857	14
7,957–8,074	4.1	29,460–31,142	9.1	3,212,858– 4,497,999	14.1
8,075–8,195	4.2	31,143–33,030	9.2	4,498,000– 7,496,666	14.2
8,196–8,320	4.3	33,031–35,161	9.3	7,496,667–22,489,999	14.3
8,321–8,449	4.4	35,162–37,586	9.4	22,490,000 and over	14.4
8,450–8,582	4.5	37,587–40,370	9.5		
8,583–8,719	4.6	40,371–43,599	9.6		
8,720–8,861	4.7	43,600–47,391	9.7		
8,862–9,008	4.8	47,392–51,904	9.8		
9,009–9,159	4.9	51,905–57,368	9.9		

Above Table Based on the Following Discounts

First \$5,000	0.0%
Next \$95,000	10.9
Next \$400,000	12.6
Over \$500,000	14.4

TABLE 8—TYPE B CARRIERS* PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 8 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0– 5,072	0.0%	\$ 31,819– 38,888	3.0%	\$1,111,905– 1,228,947	6.0%
5,073– 5,223	0.1	38,889– 49,999	3.1	1,228,948– 1,373,529	6.1
5,224– 5,384	0.2	50,000– 69,999	3.2	1,373,530– 1,556,666	6.2
5,385– 5,555	0.3	70,000– 101,515	3.3	1,556,667– 1,796,153	6.3
5,556– 5,737	0.4	101,516– 108,064	3.4	1,796,154– 2,122,727	6.4
5,738– 5,932	0.5	108,065– 115,517	3.5	2,122,728– 2,594,444	6.5
5,933– 6,140	0.6	115,518– 124,074	3.6	2,594,445– 3,335,714	6.6
6,141– 6,363	0.7	124,075– 133,999	3.7	3,335,715– 4,669,999	6.7
6,364– 6,603	0.8	134,000– 145,652	3.8	4,670,000– 7,783,333	6.8
6,604– 6,862	0.9	145,653– 159,523	3.9	7,783,334–23,349,999	6.9
6,863– 7,142	1.0	159,524– 176,315	4.0	23,350,000 and over	7.0
7,143– 7,446	1.1	176,316– 197,058	4.1		
7,447– 7,777	1.2	197,059– 223,333	4.2		
7,778– 8,139	1.3	223,334– 257,692	4.3		
8,140– 8,536	1.4	257,693– 304,545	4.4		
8,537– 8,974	1.5	304,546– 372,222	4.5		
8,975– 9,459	1.6	372,223– 478,571	4.6		
9,460– 9,999	1.7	478,572– 518,888	4.7		
10,000–10,606	1.8	518,889– 543,023	4.8		
10,607–11,290	1.9	543,024– 569,512	4.9		
11,291–12,068	2.0	569,513– 598,717	5.0		
12,069–12,962	2.1	598,718– 631,081	5.1		
12,963–13,999	2.2	631,082– 667,142	5.2		
14,000–15,217	2.3	667,143– 707,575	5.3		
15,218–16,666	2.4	707,576– 753,225	5.4		
16,667–18,421	2.5	753,226– 805,172	5.5		
18,422–20,588	2.6	805,173– 864,814	5.6		
20,589–23,333	2.7	864,815– 933,999	5.7		
23,334–26,923	2.8	934,000–1,015,217	5.8		
26,924–31,818	2.9	1,015,218–1,111,904	5.9		

Above Table Based on the Following Discounts

First \$5,000	0.0%
Next \$95,000	3.5
Next \$400,000	5.0
Over \$500,000	7.0

TABLE 9—TYPE A CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 9 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–10,055	0.0%	\$ 19,570– 19,999	4.5%	\$ 225,958– 235,999	9.0%
10,056–10,167	0.1	20,000– 20,449	4.6	236,000– 246,976	9.1
10,168–10,282	0.2	20,450– 20,919	4.7	246,977– 259,024	9.2
10,283–10,399	0.3	20,920– 21,411	4.8	259,025– 272,307	9.3
10,400–10,520	0.4	21,412– 21,927	4.9	272,308– 287,027	9.4
10,521–10,643	0.5	21,928– 22,469	5.0	287,028– 303,428	9.5
10,644–10,769	0.6	22,470– 23,037	5.1	303,429– 321,818	9.6
10,770–10,898	0.7	23,038– 23,636	5.2	321,819– 342,580	9.7
10,899–11,030	0.8	23,637– 24,266	5.3	342,581– 366,206	9.8
11,031–11,165	0.9	24,267– 24,931	5.4	366,207– 393,333	9.9
11,166–11,304	1.0	24,932– 25,633	5.5	393,334– 424,799	10.0
11,305–11,446	1.1	25,634– 26,376	5.6	424,800– 461,739	10.1
11,447–11,592	1.2	26,377– 27,164	5.7	461,740– 505,714	10.2
11,593–11,741	1.3	27,165– 27,999	5.8	505,715– 558,947	10.3
11,742–11,895	1.4	28,000– 28,888	5.9	558,948– 624,705	10.4
11,896–12,052	1.5	28,889– 29,836	6.0	624,706– 707,999	10.5
12,053–12,214	1.6	29,837– 30,847	6.1	708,000– 816,923	10.6
12,215–12,380	1.7	30,848– 31,929	6.2	816,924– 965,454	10.7
12,381–12,551	1.8	31,930– 33,090	6.3	965,455– 1,179,999	10.8
12,552–12,727	1.9	33,091– 34,339	6.4	1,180,000– 1,517,142	10.9
12,728–12,907	2.0	34,340– 35,686	6.5	1,517,143– 1,824,799	11.0
12,908–13,093	2.1	35,687– 37,142	6.6	1,824,800– 1,983,478	11.1
13,094–13,284	2.2	37,143– 38,723	6.7	1,983,479– 2,172,380	11.2
13,285–13,481	2.3	38,724– 40,444	6.8	2,172,381– 2,401,052	11.3
13,482–13,684	2.4	40,445– 42,325	6.9	2,401,053– 2,683,529	11.4
13,685–13,893	2.5	42,326– 44,390	7.0	2,683,530– 3,041,333	11.5
13,894–14,108	2.6	44,391– 46,666	7.1	3,041,334– 3,509,230	11.6
14,109–14,330	2.7	46,667– 49,189	7.2	3,509,231– 4,147,272	11.7
14,331–14,559	2.8	49,190– 51,999	7.3	4,147,273– 5,068,888	11.8
14,560–14,796	2.9	52,000– 55,151	7.4	5,068,889– 6,517,142	11.9
14,797–15,041	3.0	55,152– 58,709	7.5	6,517,143– 9,123,999	12.0
15,042–15,294	3.1	58,710– 62,758	7.6	9,124,000–15,206,666	12.1
15,295–15,555	3.2	62,759– 67,407	7.7	15,206,667–45,619,999	12.2
15,556–15,826	3.3	67,408– 72,799	7.8	45,620,000 and over	12.3
15,827–16,106	3.4	72,800– 79,130	7.9		
16,107–16,396	3.5	79,131– 86,666	8.0		
16,397–16,697	3.6	86,667– 95,789	8.1		
16,698–17,009	3.7	95,790–107,058	8.2		
17,010–17,333	3.8	107,059–121,333	8.3		
17,334–17,669	3.9	121,334–139,999	8.4		
17,670–18,019	4.0	140,000–165,454	8.5		
18,020–18,383	4.1	165,455–200,377	8.6		
18,384–18,762	4.2	200,378–208,235	8.7		
18,763–19,157	4.3	208,236–216,734	8.8		
19,158–19,569	4.4	216,735–225,957	8.9		

Above Table Based on the Following Discounts

First \$10,000	0.0%
Next \$190,000	9.1
Next \$1,550,000	11.3
Over \$1,750,000	12.3

TABLE 10—TYPE B CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENTS)

Premium Discount Table 10 in Appendix A is being provided *for informational purposes only*. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0–10,099	0.0%	\$ 23,721– 24,878	3.0%	\$ 601,819– 735,555	6.0%
10,100–10,303	0.1	24,879– 26,153	3.1	735,556– 945,714	6.1
10,304–10,515	0.2	26,154– 27,567	3.2	945,715– 1,323,999	6.2
10,516–10,736	0.3	27,568– 29,142	3.3	1,324,000– 1,809,565	6.3
10,737–10,967	0.4	29,143– 30,909	3.4	1,809,566– 1,981,904	6.4
10,968–11,208	0.5	30,910– 32,903	3.5	1,981,905– 2,190,526	6.5
11,209–11,460	0.6	32,904– 35,172	3.6	2,190,527– 2,448,235	6.6
11,461–11,724	0.7	35,173– 37,777	3.7	2,448,236– 2,774,666	6.7
11,725–11,999	0.8	37,778– 40,799	3.8	2,774,667– 3,201,538	6.8
12,000–12,289	0.9	40,800– 44,347	3.9	3,201,539– 3,783,636	6.9
12,290–12,592	1.0	44,348– 48,571	4.0	3,783,637– 4,624,444	7.0
12,593–12,911	1.1	48,572– 53,684	4.1	4,624,445– 5,945,714	7.1
12,912–13,246	1.2	53,685– 59,999	4.2	5,945,715– 8,323,999	7.2
13,247–13,599	1.3	60,000– 67,999	4.3	8,324,000–13,873,333	7.3
13,600–13,972	1.4	68,000– 78,461	4.4	13,873,334–41,619,999	7.4
13,973–14,366	1.5	78,462– 92,727	4.5	41,620,000 and over	7.5
14,367–14,782	1.6	92,728–113,333	4.6		
14,783–15,223	1.7	113,334–145,714	4.7		
15,224–15,692	1.8	145,715–200,606	4.8		
15,693–16,190	1.9	200,607–213,548	4.9		
16,191–16,721	2.0	213,549–228,275	5.0		
16,722–17,288	2.1	228,276–245,185	5.1		
17,289–17,894	2.2	245,186–264,799	5.2		
17,895–18,545	2.3	264,800–287,826	5.3		
18,546–19,245	2.4	287,827–315,238	5.4		
19,246–19,999	2.5	315,239–348,421	5.5		
20,000–20,816	2.6	348,422–389,411	5.6		
20,817–21,702	2.7	389,412–441,333	5.7		
21,703–22,666	2.8	441,334–509,230	5.8		
22,667–23,720	2.9	509,231–601,818	5.9		

Above Table Based on the Following Discounts

First \$10,000	0.0%
Next \$190,000	5.1
Next \$1,550,000	6.5
Over \$1,750,000	7.5

RESERVED FOR FUTURE USE

APPENDIX B

CANCELLATION TABLES

SHORT RATE CANCELLATION TABLE FOR A TERM OF ONE YEAR

The Cancellation Tables in Appendix B are being provided *for informational purposes only*. Carriers who wish to adopt any of the cancellation tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Days Policy In Force	Percent of One Year Premium	Days Policy In Force	Percent of One Year Premium	Days Policy In Force	Percent of One Year Premium
1	5%	95- 98	37%	219-223	69%
2	6	99-102	38	224-229	70
3- 4	7	103-105	39	229-232	71
5- 6	8	106-109	40	233-237	72
7- 8	9	110-113	41	238-241	73
9-10	10	114-116	42	242-246 (8 mos.)	74
11-12	11	117-120	43	247-250	75
13-14	12	121-124 (4 mos.)	44	251-255	76
15-16	13	125-127	45	256-260	77
17-18	14	128-131	46	261-264	78
19-20	15	132-135	47	265-269	79
21-22	16	136-138	48	270-273 (9 mos.)	80
23-25	17	139-142	49	274-278	81
26-29	18	143-146	50	279-282	82
30-32 (1 mo.)	19	147-149	51	283-287	83
33-36	20	150-153 (5 mos.)	52	288-291	84
37-40	21	154-156	53	292-296	85
41-43	22	157-160	54	297-301	86
44-47	23	161-164	55	302-305 (10 mos.)	87
48-51	24	165-167	56	306-310	88
52-54	25	168-171	57	311-314	89
55-58	26	172-175	58	315-319	90
59-62 (2 mos.)	27	176-178	59	320-323	91
63-65	28	179-182 (6 mos.)	60	324-328	92
66-69	29	183-187	61	329-332	93
70-73	30	188-191	62	333-337 (11 mos.)	94
74-76	31	192-196	63	338-342	95
77-80	32	197-200	64	343-346	96
81-83	33	201-205	65	347-351	97
84-87	34	206-209	66	352-355	98
88-91 (3 mos.)	35	210-214 (7 mos.)	67	356-360	99
92-94	36	215-218	68	361-365 (12 mos.)	100

SHORT RATE CANCELLATION TABLE

The Cancellation Tables in Appendix B are being provided **for informational purposes only**. Carriers who wish to adopt any of the cancellation tables contained in the **Minnesota Basic Manual** must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
1	5%	18.2482	46	23%	1.8250	91	35%	1.4038
2	6	10.9489	47	23	1.7861	92	36	1.4283
3	7	8.5158	48	24	1.8250	93	36	1.4129
4	7	6.3869	49	24	1.7877	94	36	1.3979
5	8	5.8394	50	24	1.7520	95	37	1.4216
6	8	4.8662	51	24	1.7176	96	37	1.4068
7	9	4.6924	52	25	1.7548	97	37	1.3923
8	9	4.1058	53	25	1.7216	98	37	1.3781
9	10	4.0552	54	25	1.6899	99	38	1.4010
10	10	3.6496	55	26	1.7255	100	38	1.3870
11	11	3.6496	56	26	1.6947	101	38	1.3733
12	11	3.3455	57	26	1.6650	102	38	1.3598
13	12	3.3689	58	26	1.6362	103	39	1.3820
14	12	3.1283	59	27	1.6704	104	39	1.3688
15	13	3.1630	60	27	1.6425	105	39	1.3557
16	13	2.9653	61	27	1.6156	106	40	1.3774
17	14	3.0056	62	27	1.5895	107	40	1.3645
18	14	2.8386	63	28	1.6222	108	40	1.3519
19	15	2.8818	64	28	1.5969	109	40	1.3395
20	15	2.7377	65	28	1.5723	110	41	1.3605
21	16	2.7812	66	29	1.6038	111	41	1.3482
22	16	2.6547	67	29	1.5799	112	41	1.3362
23	17	2.6980	68	29	1.5566	113	41	1.3243
24	17	2.5856	69	29	1.5341	114	42	1.3447
25	17	2.4821	70	30	1.5643	115	42	1.3330
26	18	2.5270	71	30	1.5423	116	42	1.3215
27	18	2.4334	72	30	1.5208	117	43	1.3414
28	18	2.3465	73	30	1.5000	118	43	1.3301
29	18	2.2656	74	31	1.5291	119	43	1.3189
30	19	2.3117	75	31	1.5087	120	43	1.3079
31	19	2.2371	76	31	1.4888	121	44	1.3273
32	19	2.1672	77	32	1.5169	122	44	1.3164
33	20	2.2121	78	32	1.4974	123	44	1.3057
34	20	2.1471	79	32	1.4785	124	44	1.2951
35	20	2.0857	80	32	1.4600	125	45	1.3140
36	20	2.0278	81	33	1.4870	126	45	1.3036
37	21	2.0716	82	33	1.4689	127	45	1.2933
38	21	2.0171	83	33	1.4512	128	46	1.3117
39	21	1.9654	84	34	1.4774	129	46	1.3016
40	21	1.9162	85	34	1.4600	130	46	1.2916
41	22	1.9585	86	34	1.4430	131	46	1.2817
42	22	1.9119	87	34	1.4264	132	47	1.2996
43	22	1.8674	88	35	1.4517	133	47	1.2899
44	23	1.9079	89	35	1.4354	134	47	1.2802
45	23	1.8655	90	35	1.4194	135	47	1.2708

SHORT RATE CANCELLATION TABLE (cont'd)

The Cancellation Tables in Appendix B are being provided **for informational purposes only**. Carriers who wish to adopt any of the cancellation tables contained in the **Minnesota Basic Manual** must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
136	48%	1.2882	181	60%	1.2099	226	70%	1.1305
137	48	1.2788	182	60	1.2033	227	70	1.1255
138	48	1.2696	183	61	1.2167	228	70	1.1206
139	49	1.2867	184	61	1.2101	229	71	1.1317
140	49	1.2775	185	61	1.2035	230	71	1.1267
141	49	1.2684	186	61	1.1970	231	71	1.1219
142	49	1.2595	187	61	1.1906	232	71	1.1170
143	50	1.2762	188	62	1.2037	233	72	1.1279
144	50	1.2674	189	62	1.1974	234	72	1.1231
145	50	1.2586	190	62	1.1910	235	72	1.1183
146	50	1.2500	191	62	1.1848	236	72	1.1136
147	51	1.2663	192	63	1.1977	237	72	1.1089
148	51	1.2578	193	63	1.1914	238	73	1.1195
149	51	1.2493	194	63	1.1853	239	73	1.1149
150	52	1.2653	195	63	1.1792	240	73	1.1102
151	52	1.2569	196	63	1.1732	241	73	1.1056
152	52	1.2487	197	64	1.1858	242	74	1.1161
153	52	1.2405	198	64	1.1798	243	74	1.1115
154	53	1.2562	199	64	1.1739	244	74	1.1070
155	53	1.2481	200	64	1.1680	245	74	1.1025
156	53	1.2401	201	65	1.1804	246	74	1.0980
157	54	1.2554	202	65	1.1745	247	75	1.1083
158	54	1.2475	203	65	1.1687	248	75	1.1038
159	54	1.2396	204	65	1.1630	249	75	1.0994
160	54	1.2319	205	65	1.1573	250	75	1.0950
161	55	1.2469	206	66	1.1694	251	76	1.1052
162	55	1.2392	207	66	1.1638	252	76	1.1008
163	55	1.2316	208	66	1.1582	253	76	1.0964
164	55	1.2241	209	66	1.1526	254	76	1.0921
165	56	1.2388	210	67	1.1645	255	76	1.0878
166	56	1.2313	211	67	1.1590	256	77	1.0979
167	56	1.2240	212	67	1.1535	257	77	1.0936
168	57	1.2384	213	67	1.1481	258	77	1.0893
169	57	1.2311	214	67	1.1428	259	77	1.0851
170	57	1.2238	215	68	1.1544	260	77	1.0810
171	57	1.2167	216	68	1.1491	261	78	1.0908
172	58	1.2308	217	68	1.1438	262	78	1.0866
173	58	1.2237	218	68	1.1385	263	78	1.0825
174	58	1.2167	219	69	1.1500	264	78	1.0784
175	58	1.2097	220	69	1.1448	265	79	1.0881
176	59	1.2236	221	69	1.1396	266	79	1.0840
177	59	1.2167	222	69	1.1345	267	79	1.0800
178	59	1.2098	223	69	1.1294	268	79	1.0759
179	60	1.2235	224	70	1.1406	269	79	1.0719
180	60	1.2167	225	70	1.1356	270	80	1.0815

SHORT RATE CANCELLATION TABLE (cont'd)

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Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
271	80%	1.0775	316	90%	1.0396	361	100%	1.0111
272	80	1.0735	317	90	1.0363	362	100	1.0083
273	80	1.0696	318	90	1.0330	363	100	1.0055
274	81	1.0790	319	90	1.0298	364	100	1.0027
275	81	1.0751	320	91	1.0380	365	100	1.0000
276	81	1.0712	321	91	1.0347			
277	81	1.0673	322	91	1.0315			
278	81	1.0635	323	91	1.0283			
279	82	1.0728	324	92	1.0364			
280	82	1.0689	325	92	1.0332			
281	82	1.0651	326	92	1.0301			
282	82	1.0614	327	92	1.0269			
283	83	1.0705	328	92	1.0238			
284	83	1.0667	329	93	1.0318			
285	83	1.0630	330	93	1.0286			
286	83	1.0593	331	93	1.0255			
287	83	1.0556	332	93	1.0224			
288	84	1.0646	333	94	1.0303			
289	84	1.0609	334	94	1.0272			
290	84	1.0572	335	94	1.0242			
291	84	1.0536	336	94	1.0211			
292	85	1.0625	337	94	1.0181			
293	85	1.0589	338	95	1.0259			
294	85	1.0553	339	95	1.0229			
295	85	1.0517	340	95	1.0198			
296	85	1.0481	341	95	1.0169			
297	86	1.0569	342	95	1.0139			
298	86	1.0534	343	96	1.0216			
299	86	1.0498	344	96	1.0186			
300	86	1.0463	345	96	1.0156			
301	86	1.0429	346	96	1.0127			
302	87	1.0515	347	97	1.0203			
303	87	1.0480	348	97	1.0174			
304	87	1.0446	349	97	1.0145			
305	87	1.0411	350	97	1.0116			
306	88	1.0497	351	97	1.0087			
307	88	1.0462	352	98	1.0162			
308	88	1.0429	353	98	1.0133			
309	88	1.0395	354	98	1.0105			
310	88	1.0361	355	98	1.0076			
311	89	1.0445	356	99	1.0150			
312	89	1.0412	357	99	1.0122			
313	89	1.0379	358	99	1.0094			
314	89	1.0346	359	99	1.0065			
315	90	1.0429	360	99	1.0038			

PRO RATA CANCELLATION TABLE

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CANCELLATION TABLES

PRO RATA CANCELLATION TABLE

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PRO RATA CANCELLATION TABLE (cont'd)

The Cancellation Tables in Appendix B are being provided **for informational purposes only**. Carriers who wish to adopt any of the cancellation tables contained in the **Minnesota Basic Manual** must include such materials as part of their rate filing with the Minnesota Department of Commerce.

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

RESERVED FOR FUTURE USE

APPENDIX C

TABLE 1

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INCREASED LIMITS PERCENTAGES

The Increased Limits Percentages in Appendix C are being provided *for informational purposes only*. Carriers who wish to adopt any of the increased limits tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

	500	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
100	0.0%	0.1%	0.2%	0.3%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%
200	0.2%	0.3%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%
300	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%
400	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%
500	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.8%
1,000		1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%
2,000			1.4%	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%
3,000				1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%	2.3%
4,000					1.8%	1.9%	2.0%	2.1%	2.2%	2.3%	2.4%
5,000						2.0%	2.1%	2.2%	2.3%	2.4%	2.5%
6,000							2.2%	2.3%	2.4%	2.5%	2.6%
7,000								2.4%	2.5%	2.6%	2.7%
8,000									2.6%	2.7%	2.8%
9,000										2.8%	2.9%
10,000											3.0%

Refer to Table 1A for Minimum Premiums.

TABLE 1A

MINIMUM PREMIUM FOR INCREASED LIMITS

Table 1A does not apply in the State of Minnesota. Carriers must file their own minimum premium values as part of their rate filing with the Department of Commerce.

TABLE 2

EMPLOYERS LIABILITY INSURANCE FOR ADMIRALTY OR FELA
TABLE FOR INCREASED LIMITS FACTORS

The following Table for Increased Limits in Appendix C is being provided **for informational purposes only**. Carriers who wish to adopt this table must include such materials as part of their rate filing with the Minnesota Department of Commerce. Please note carriers who wish to adopt Table 2 – Table For Increased Limits – Employers Liability Insurance For Admiralty or FELA must calculate their own minimum premiums in connection with this table as part of their rate filing with the Department of Commerce.

Limit Per Accident	Factor	
	Program I	Program II
\$100,000	1.00	1.00
200,000	1.31	1.26
300,000	1.47	1.41
400,000	1.56	1.50
500,000	1.60	1.54
1,000,000	1.77	1.70
2,000,000	1.96	1.88
3,000,000	2.05	1.97
4,000,000	2.10	2.02
5,000,000	2.13	2.04
6,000,000	2.15	2.06
7,000,000	2.17	2.08
8,000,000	2.18	2.09
9,000,000	2.19	2.10
10,000,000	2.20	2.11

FOR INFORMATIONAL PURPOSES ONLY

RESERVED FOR FUTURE USE

APPENDIX D

Table of Classifications by Hazard Group - 7 Group Option (Cont'd)

Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G
0005	C	2070	D	2881	B	3373	C	4130	C	4751	E
0006	E	2081	B	2883	C	3383	C	4131	C	4771	F
0008	C	2089	C	2915	E	3385	C	4133	B	4777	F
0016	E	2095	D	2916	E	3400	C	4150	B	4825	E
0034	D	2105	B					4206	C		
				2923	B	3507	D			4828	F
0035	D	2111	C	2960	D	3515	D	4207	F	4829	F
0042	D	2121	B	3004	F	3548	C	4239	F	4902	C
0050	E	2130	D	3018	F	3559	D	4240	B	4923	D
0079	D	2131	C	3022	C			4243	D		
0106	F	2157	C			3574	C	4244	E	5020	F
				3027	E	3612	D			5022	G
0113	C	2172	E	3028	E	3620	E	4250	D	5037	G
0170	C	2174	C	3030	E	3629	D	4251	C	5040	G
0251	D	2211	E	3040	D	3632	D	4263	D	5057	G
0401	F	2220	D	3042	D			4273	D		
						3634	D	4279	E	5059	G
0908	D	2288	C	3064	D	3635	D			5102	F
0913	D	2302	D	3066	C	3638	C	4283	C	5146	E
0917	B	2305	E	3076	C	3642	C	4299	D	5160	G
1164	G	2361	D	3081	D	3643	E	4304	D	5183	F
1165	G	2362	C	3082	E			4307	B		
						3647	D	4314	E	5188	F
1320	F	2380	C	3085	D	3648	B			5190	F
1322	G	2388	B	3110	D	3681	C	4351	C	5191	E
1430	E	2402	E	3111	C	3685	C	4352	C	5192	D
1438	E	2413	D	3113	D	3719	G	4361	C	5213	G
1452	E	2416	C	3114	D			4410	C		
						3724	G	4420	F	5215	E
1463	G	2417	C	3126	D	3726	G			5221	F
1472	E	2501	C	3131	D	3803	C	4432	B	5222	G
1624	F	2503	C	3132	C	3807	C	4452	D	5348	E
1642	E	2570	C	3145	D	3808	D	4459	E	5403	F
1654	E			3146	D			4470	D		
		2585	D			3821	E	4484	C	5437	F
1699	E	2586	C	3169	C	3822	C			5445	G
1701	F	2587	C	3179	C	3824	C	4493	D	5462	E
1710	E	2623	E	3180	C	3826	D	4511	D	5472	G
1747	E			3188	D	3827	C	4557	E	5473	G
		2651	C					4558	D		
1803	E	2660	B	3220	D	3830	D	4568	E	5474	G
1924	C	2686	C	3224	B	3851	C			5478	F
				3227	C	3881	D	4581	F	5479	E
1925	D	2688	C	3241	C	4000	F	4583	F	5480	F
2002	C	2702	G			4021	D	4611	C	5491	F
2003	D	2710	E	3255	B			4635	F		
2014	E	2714	C	3257	C	4024	E	4653	C	5506	F
		2729	E	3300	B	4034	E			5507	F
2016	C			3303	C	4036	E	4665	E	5537	E
2021	D	2731	C	3307	D	4038	B	4683	D	5538	G
2039	C	2735	C					4686	E		
2041	C	2759	C	3315	C	4062	D	4692	C	5551	G
2065	D	2790	B	3334	D	4112	C			5606	G
		2802	D	3341	D	4114	D	4693	C	5645	G
				3365	F			4703	D	5649	G
				3372	D			4720	D	5651	F
								4740	G		
								4741	D		

Table of Classifications by Hazard Group - 7 Group Option (Cont'd)

Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G	Class Code	Hazard Group A-G
5703	E	7153M	F	8001	C	8353	F	9015	D		
5705	E	7219	F	8002	C	8380	D	9016	C		
5951	C	7222	F	8006	B	8381	D	9033	D		
6003	F	7225	E	8008	B	8385	D	9040	B		
				8013	D	8392	B	9044	B		
6204	F	7230	D								
6213	G	7231	D	8015	D	8393	E	9052	B		
6216	G	7232	F	8017	B	8395	F	9054	B		
6217	G	7309F	G	8018	C	8500	E	9058	A		
6229	E			8021	C	8601	F	9060	B		
				8029	C	8606	F	9061	B		
6233	G	7313F	G								
6235	G	7317F	G	8031	C	8709F	G	9062	B		
6236	E	7327F	G	8032	C	8719	F	9063	B		
6237	F	7333M	G	8033	B	8720	F	9077F	C		
6248	F	7335M	G	8034	C	8721	E	9082	A		
				8036	C	8723	D	9083	A		
6251	F	7337M	G								
6252	G	7350F	F	8039	B	8726F	E	9084	B		
6306	F	7360	E	8044	C	8734M	E	9088	F		
6319	G	7370	C	8045	C	8737M	E	9093	B		
				8047	C	8738M	E	9101	B		
6325	G	7382	D	8048	C	8742	E	9102	D		
6400	E	7390	C			8745	D				
6504	C	7394M	G	8052	C			9154	C		
6702M	E	7395M	G	8058	C	8748	F	9156	B		
6703M	E	7398M	G	8072	B	8800	C	9178	A		
				8102	C	8803	E	9179	A		
6704M	E	7403	C	8103	D	8805M	C	9180	D		
6801F	E	7405	C			8810	C				
6811	E	7420	G	8106	E			9182	C		
6824F	E	7421	E	8107	F	8814M	C	9186	F		
6826F	E	7422	F	8111	D	8815M	C	9220	D		
				8116	D	8820	E	9402	F		
6834	C	7425	F	8203	D	8824	A	9403	F		
6836	G	7431	F			8825	A				
6843F	G	7502	E	8204	D			9410	C		
6845F	G	7515	G	8209	C	8826	B	9501	E		
6854	F	7520	D	8215	E	8829	B	9516	D		
				8227	F	8830	B	9519	E		
6872F	G	7538	G	8232	E	8831	A	9521	E		
6874F	G	7539	F								
6882	F	7540	G	8233	E	8832	C	9522	B		
6884	F	7580	E	8235	D	8833	C	9534	G		
7016M	G			8263	D	8835	C	9539	F		
				8264	E	8842	A	9554	F		
7024M	G	7590	E	8265	F	8844	A				
7038M	G	7600	E					9586	B		
7046M	G	7601	F					9600	C		
7047M	G	7605	F	8279	F	8845	A	9620	E		
7050M	G	7610	E	8280	D	8855	C				
				8285	D	8856	C				
		7705	D			8864	B				
7090M	G	7706	F	8291	D						
7098M	G	7708	F	8292	C	8868	B				
7099M	G	7720	E	8293	C	8869	B				
7151M	F	7855	E	8304	F	8901	E				
7152M	F			8350	F	9012	E				
						9014	C				

RESERVED FOR FUTURE USE

PART TWO—CLASSIFICATIONS

Code No.	Classification
	ABRASIVE
4279	PAPER OR CLOTH PREPARATION. Paper or cloth mfg. to be separately rated.
1747	WHEEL MFG. & DRIVERS. Ore milling or the mfg. of artificial abrasives to be separately rated
8803	ACCOUNTANT, AUDITOR OR, COMPUTER SYSTEM DESIGNER OR PROGRAMMER—TRAVELING Code 8803 is applicable to traveling clerical-type employees who augment the staff of risks that provide accounting, auditing, computer programming, or related clerical services for their clients. Employees assigned to Code 8803 perform clerical work when they arrive at a client's location, but because of the combined exposure of traveling and clerical work, Code 8803 is assigned to their payrolls in lieu of the available clerical classifications. Once at the location, their work must be of a clerical nature and be physically separated from the main operation of the site visited. Employees not meeting these criteria must be separately rated.
4635	ACETYLENE GAS MFG. & DRIVERS. Includes tank charging.
4829	ACID MFG.
3629	ADDITIVE MANUFACTURING NOC.— NO ASSEMBLY Applies to employers that manufacture single-piece parts for others using 3D printers or similar equipment. Also applies to finished products with multiple parts when the products are manufactured by 3D printers or similar equipment and require no additional assembly. The operations must meet all of the following conditions: <ol style="list-style-type: none">1. The employer's operations are not described by another classification.2. The parts or finished products manufactured by the employer are not described by another classification.3. The employer does not perform assembly operations. Assembly operations include, but are not limited to, welding, fastening, inserting, pressing, and the joining of springs, ball bearings, gears, or other parts or components to any other part or component.4. The employer does not perform casting, forging, stamping, forming, or fabrication.
8800	ADDRESSING OR MAILING COMPANY OR LETTER SERVICE SHOP Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business. Refer to Code 8810 to determine if employees meet the definition of clerical according to the <i>Minnesota Basic Manual</i> .
	ADVERTISING
9521●	DISPLAY INSTALLATION SERVICE. Applies to the installation of advertising displays in stores or other locations from floors or stepladders. Shop operations to be separately rated. Code 9521 shall not be assigned to employees of insureds engaged in advertising display work on the premises of the insured. Such payroll must be assigned to the governing classification.
3224	AGATE OR ENAMEL WARE MFG.
3507	AGRICULTURAL OR CONSTRUCTION MACHINERY MFG.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
	AIR CONDITIONING SYSTEMS
8380	AUTOMOBILE—INSTALLATION, SERVICE OR REPAIR & DRIVERS. Towing for others and roadside assistance to be separately rated.
	NON-PORTABLE:
8601	AIRFLOW TESTING AND BALANCING EXCLUSIVELY
5537●	INSTALLATION SERVICE & REPAIR & DRIVERS. Applicable to installation, service, and repair including residential and commercial. Separately rate portable air conditioning units to Code 9519.
9519	PORTABLE UNITS—INSTALLATION, SERVICE OR REPAIR & DRIVERS
3574	AIR PRESSURE OR STEAM GAUGE MFG.
9516	AIRCRAFT AVIONICS AND INSTRUMENTATION INSTALLATION, SERVICE, OR REPAIR—SHOP AND OUTSIDE & DRIVERS. Includes the installation, service, or repair of aircraft avionics and instrumentation on all types of fixed- and rotary-wing aircraft. These operations may be performed at a plant or shop facility away from an airport, or may be performed within a hangar or similar structure at an airport. Independent service contractors and fixed-base operators performing these services are assigned to Code 9516. Refer to Code 7403 for ground support services performed at airports.
3826	AIRCRAFT ENGINE MFG. Aircraft engine repair work, including rebuilding, when performed by a manufacturer, fixed-base operator, or contractor at an airport or off-site facility, away from airport ramp or flight line areas, is assigned to code 3826. Refer to Code 7403 for ground support services performed at airports.
3830	AIRPLANE MFG. Includes airplane modification, repair, or maintenance work performed by a manufacturer, fixed-base operator, or contractor. These operations may be performed at an airport or off-site facility, away from airport ramp or flight line areas. Refer to code 7403 for ground support services performed at airports.
3076	SUBASSEMBLIES MFG.—METAL. Includes the manufacture of cowling, wings, tabs, and ailerons. Codes 3076 and 3830—Airplane mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
	AIRPORT CONSTRUCTION
6217●	GRADING & DRIVERS
5506●	PAVING & DRIVERS
	ALCOHOL MFG.
2130	GRAIN—ALL OPERATIONS
1472	WOOD & DRIVERS
7390	ALE OR BEER DEALER—WHOLESALE & DRIVERS. Codes 7390 and 2121—Brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

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Code No. Classification

5538● ALUMINUM SIDING INSTALLATION & DRIVERS

3227 ALUMINUM WARE MFG.

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

AMBULANCE SERVICE, EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS

8385 GARAGE EMPLOYEES. Includes the garage employees of volunteer ambulance service and EMS providers.

7705 ALL EMPLOYEES OTHER THAN GARAGE EMPLOYEES & DRIVERS. Garage employees separately rated to Code 8385. Ambulance service also includes “door through door” non-emergency medical transportation of patients between medical facilities. “Door through Door” means the patient is taken inside the medical facility by ambulance, EMS, and/or rescue personnel and not merely dropped off in front of the location. All other non-certified, non-emergency transports to be separately rated as Code 7370 or Code 7382.

Applies to volunteer ambulance or EMS personnel serving with or without payroll. Subject to the provisions of Minn. Stat. § 176.011, subd. 1 and Minn. Stat. § 176.041, subd. 1, premium for such volunteers must be determined on the basis of the payroll normally received by non-volunteer ambulance, EMS personnel, and/or rescue workers doing the same or similar work; however, in no case should the payroll of any such volunteer be less than \$300 per volunteer per year.

Staff “downtime” is to be classified as Code 8833. “Downtime” is defined as idle time.

Separately rate firefighters who also perform EMS to Code 7706 or 7708.

4829 AMMONIA MFG.

4829 AMMONIUM NITRATE MFG.

Includes dehydration and graining.

AMUSEMENT

9180 DEVICE OPERATION NOC—NOT TRAVELING & DRIVERS. Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters, and similar amusement devices not otherwise classified.

9186 DEVICE OPERATOR, CARNIVAL, OR CIRCUS—TRAVELING—ALL EMPLOYEES & DRIVERS

9016 PARK OR EXHIBITION OPERATION & DRIVERS. Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated.

The two foregoing classifications (Codes 9180 and 9016) do not apply to amusements, exhibitions, or other operations separately classified in this manual (such as bathhouses, billiard halls, boat livery, bowling lanes, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

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Code No. Classification

- 4511 ANALYTICAL LABORATORIES OR ASSAYING—INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS.**
The collection of samples away from the lab and the testing of samples at any location are included. Operations beyond the collection or testing of samples and preparation of a report must be assigned to Code 8601. Assaying is the qualitative and quantitative analysis of a substance such as ore or a drug.
Operations must be conducted as a separate and distinct business and not in support of an entity's principal business. If the operation is in support of an entity's principal business, such as pharmaceutical research, the operation must be separately rated with the principal business.
Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital, medical facility, or physician's office must be classified to the codes applicable to these risks.
- ANHYDROUS AMMONIA OPERATION & DRIVERS**
- 0050 APPLICATION & DRIVERS**
- 8353◆ SALE & DISTRIBUTION**
- 4825 ANTITOXIN, SERUM, OR VIRUS MFG. & DRIVERS**
APIARY, See FARM.
- 8601 ARCHITECTURAL OR ENGINEERING FIRM—CONSULTING.**
Does not apply when performing actual construction. Code 8601 is applicable to insureds engaged in the architectural or engineering profession as a separate and distinct business and not in support of an entity's principal business. Architectural and engineering personnel in support of an entity's principal business, including but not limited to, vehicle manufacturers, chemical manufacturers, or power and light companies, must be separately rated to the governing classification of that business. Drafting performed by architects and engineers, licensed or unlicensed, is considered incidental to the overall job function when performed in conjunction with other duties outside the office.
- ARMS MFG.**
- 3574 SMALL.** Applies to arms .50 caliber or under. Cartridge mfg. or cartridge loading to be separately rated. See EXPLOSIVES.
- 3548 NOC.** Steelmaking, forging, shell mfg., or shell loading to be separately rated.
- ARTIFICIAL INSEMINATION OF CATTLE**
- 5951 PROFESSIONAL EMPLOYEES**
- 0006■ ALL OTHER EMPLOYEES & DRIVERS**
- ASBESTOS**
REMOVAL OPERATIONS:
- 5472● CONTRACTOR—PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS.** Employees engaged in asbestos removal, replacement, repair, enclosure, or encapsulation.
- 5473● CONTRACTOR—NOC & DRIVERS.** Employees engaged in asbestos removal, replacement, repair, enclosure, or encapsulation.
- 9403 ASHES, GARBAGE, OR REFUSE COLLECTION & DRIVERS.**
Reduction, rendering, or fertilizer plants to be separately rated.

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Code No. Classification

- 4741 ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS.**
Includes the mfg. of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.
- ASPHALT WORKS**
- 1463 OPERATOR BY PAVING CONTRACTORS—PERMANENT LOCATION & DRIVERS.** Includes grinding, pulverizing, or mixing asphalt. Digging, mining, or quarrying to be separately rated.
- 5506● OPERATED BY ROAD PAVING CONTRACTORS—TEMPORARY LOCATION & DRIVERS.** Includes grinding, pulverizing, or mixing asphalt. Digging, mining, or quarrying to be separately rated.
- ASYLUM**
- 8833 PROFESSIONAL EMPLOYEES**
- 9040 ALL OTHER EMPLOYEES**
- ATHLETIC SPORTS OR PARK**
- 9179 CONTACT SPORTS.** Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on the salary list of the employer, whether regularly played or not. Contact sports include, but are not limited to, football, hockey, and roller derby. The entire payroll of all employees shall be included in computing premium, subject, however, to a minimum of \$500 per employee per season and the maximum average weekly wage per employee shown in the **Minnesota Ratemaking Report** under Miscellaneous Values as “Maximum Remuneration.”
This classification is not applicable to amateur, youth, or recreational sports in which the athletes are general not paid. *Refer to Code 9063 for these employers.*
- 9178 NON-CONTACT SPORTS.** Applies to players, coaches, managers, trainers, equipment managers, or sports officials and includes all players on the salary list of the employer, whether regularly played or not. Non-contact sports include, but are not limited to, baseball, basketball, and soccer. The entire payroll of all employees shall be included in computing premium, subject, however, to a minimum of \$500 per employee per season and the maximum average weekly wage per employee shown in the **Minnesota Ratemaking Report** under Miscellaneous Values as “Maximum Remuneration.”
This classification is not applicable to amateur, youth, or recreational sports in which the athletes are general not paid. *Refer to Code 9063 for these employers.*
- 9182 OPERATIONS & DRIVERS.** Applies to all employees other than players, coaches, managers, trainers, equipment managers, or sports officials.
- ATOMIC ENERGY**
- PROJECT WORK.** All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency, may be rated on an individual risk basis.
- 9985 RADIATION EXPOSURE NOC.** Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any.

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Code No.	Classification
8820	ATTORNEY—ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.
8017♦	AUCTIONEERS. Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.
4923	AUDIO OR VISUAL RECORDING MEDIA MFG. Includes tapes or disks. Phonograph record mfg. to be separately rated as Code 4484.
8803	AUDITOR, ACCOUNTANT OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER— TRAVELING. Code 8803 is applicable to traveling clerical-type employees who augment the staff of risks that provide accounting, auditing, computer programming, or related clerical services for their clients. Employees assigned to Code 8803 perform clerical work when they arrive at a client's location, but because of the combined exposure of traveling and clerical work, Code 8803 is assigned to their payrolls in lieu of the available clerical classifications. Once at the location, their work must be of a clerical nature and be physically separated from the main operation of the site visited. Employees not meeting these criteria must be separately rated.
3145	AUTOMATIC SCREW MACHINE PRODUCTS MFG. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3145 are conducted as a separate and distinct business.
3634	AUTOMATIC SPRINKLER HEAD MFG.
5188●	INSTALLATION & DRIVERS. Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.
	AUTOMOBILE
8393	BODY REPAIR & DRIVERS. Applies to the repair of metal, fiberglass, carbon fiber, and plastic automobile bodies and includes upholstering and painting. Includes estimators. Automobile mechanical service and repair work are to be separately rated to Code 8380. Codes 3808, 3822, 3824 and 8393 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance are to be separately rated. Employees (usually referred to as service writers) who greet customers for the purpose of discussing problems associated with the customer's vehicle are additionally classified to Code 8393. These service writers will often conduct a cursory inspection of the customer's vehicle and provide an estimate for the anticipated repair work. These employees may also enter the shop area to determine the status of repair work on a customer's vehicle.
8380	CAR WASH & DRIVERS. Includes incidental greasing, polishing, and servicing. Codes 8380 and 8392—Automobile storage garage must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.
7317	DRIVING AUTOS ON OR OFF VESSELS
3827	ENGINE MFG.

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Code No.	Classification
7380	HAULWAY OR DRIVEAWAY—ALL EMPLOYEES & DRIVERS
	LEASING COMPANY—LONG-TERM
8748	SALESPERSONS
8380	ALL OTHER EMPLOYEES & DRIVERS. Towing for others and roadside assistance to be separately rated.
3808	MFG. OR ASSEMBLY
8380	MUFFLER—INSTALLATION OR REPAIR & DRIVERS. Towing for others and roadside assistance to be separately rated.
8392	PARKING LOT & DRIVERS
8036◆	PARTS & ACCESSORIES STORE—RETAIL EXCLUSIVELY
8029◆	PARTS & ACCESSORIES DISTRIBUTOR—WHOLESALE
3807	RADIATOR MFG. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business.
9516	RADIO, TELEVISION, VIDEO, AND AUDIO EQUIPMENT INSTALLATION SERVICE OR REPAIR & DRIVERS. Includes shop or outside employees, incidental parts department employees, erection of antennae.
3821◆	RECYCLING & DRIVERS. Includes the dismantling, salvaging, or junking of parts. Store employees who do not engage in other operations and have no yard exposure are assigned to Code 8036 or Code 8029 based on the type of sales conducted at each location.
8036◆	RECYCLING—RETAIL EXCLUSIVELY. Store employees who do not engage in other operations and have no yard exposure.
8029◆	RECYCLING—WHOLESALE OR COMBINED RETAIL. Store employees who do not engage in other operations and have no yard exposure.
	RENTAL COMPANY:
8385	GARAGE EMPLOYEES. Includes employees who check or change fluids, batteries, tires, and clean or otherwise service automobile or garage equipment.
8002◆	ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS.
7225	ROADSIDE ASSISTANCE & DRIVERS. Includes operations such as road rangers, or freeway patrol companies providing roadside service, repairs, or assistance regardless of whether or not towing services are offered.
8380	SALES OR SERVICE AGENCY & PARTS DEPARTMENT EMPLOYEES, DRIVERS. Automobile salespersons to be separately rated to Code 8748. Automobile body repair is to be separately rated to Code 8393. Towing for others and roadside assistance are to be separately rated.
8748	SALESPERSONS. Subject to the Standard Exception Manual Rule, except as respects delivery of automobiles.

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Code No. Classification

- 8380** SERVICE OR REPAIR CENTER & DRIVERS. Includes parts department employees and service writers. Employees (usually referred to as service writers) who greet customers for the purpose of discussing problems associated with the customer's vehicle are additionally classified to Code 8380. These service writers will often conduct a cursory inspection of the customer's vehicle and provide an estimate for the anticipated repair work. These employees may also enter the shop area to determine the status of repair work on a customer's vehicle.
- Automobile salespersons are to be separately rated to Code 8748. Codes 8380 and 8392 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Automobile body repair is to be separately rated to Code 8393. Towing for others and roadside assistance are to be separately rated.
- 3400** STAMPED PARTS MFG.
- 8392** STORAGE GARAGE OR PARKING STATION & DRIVERS
- 7225** TOWING & DRIVERS. Includes towing or wrecker companies, road rangers, or freeway patrol companies providing towing, roadside service, or repairs, and automobile recovery or repossession companies. Includes mechanics and the operation of an impound lot operated by a towing company.
- 2883** TRAILER MFG.—HOME TYPE
- 3803** WHEEL MFG.—METAL—NOT CAST
- AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG.**
- 3822** DIE PRESSED STEEL. Includes bus, truck or trailer body repair or service. Codes 3822 and 3808—Automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 9501** PAINTING
- 9522** UPHOLSTERING
- 3824** NOC. Includes bus, truck or trailer body repair or service. Codes 3824 and 3808—Automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- AUTOMOTIVE**
- 3648** LIGHTING, IGNITION, OR STARTING APPARATUS MFG. NOC.
- 3632** MACHINE SHOP. No work on vehicles. Applies to operations involving the repair of parts or engines that have been removed from the vehicle by others. Must not be assigned to an employer that performs operations described by another classification unless the operations subject to Code 3632 are conducted as a separate and distinct business. Applies only to shop operations performed on the premises of the employer.
- REPLACEMENT PARTS DISTRIBUTORS
- 8036◆** RETAIL EXCLUSIVELY
- 8029◆** WHOLESALE OR COMBINED WHOLESALE/RETAIL

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Code No. Classification

AVIATION (See CLASSIFICATION INTERPRETATION SECTION)

AERIAL APPLICATION, SEEDING, HERDING, OR SCINTILLOMETER SURVEYING:

7420 FLYING CREW. Separately rate helicopter flying crew to Code 7425.

7403 GROUND CREW & DRIVERS

AERIAL FIRE FIGHTING:

7420 FLYING CREW. When firefighting is conducted by helicopter, separately rate as Code 7425.

7403 GROUND CREW & DRIVERS

AIR CARRIER—SCHEDULED, COMMUTER, OR SUPPLEMENTAL. Applies to scheduled, commuter, or commercial air carriers, including cargo carriers, that conduct operations with fixed-wing aircraft under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810—Clerical.

Note: Premium charges for non-ratable elements do not apply in the State of Minnesota.

7405 FLYING CREW

8810 AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA. Applicable to air traffic controllers under contract with the Federal Aviation Administration (FAA).

7403 ALL OTHER EMPLOYEES & DRIVERS. Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, and security personnel. Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810—Clerical. Members of flying crew to be separately rated under the appropriate aviation classification.

AIR CHARTER OR AIR TAXI. Applies to air charter, air taxi, and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810—Clerical.

Note: Premium charges for non-ratable elements do not apply in the State of Minnesota.

7431 FLYING CREW

7403 ALL OTHER EMPLOYEES & DRIVERS

7403 AIRPORT OR HELIPORT OPERATOR—ALL EMPLOYEES & DRIVERS. Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, and security personnel. Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810—Clerical. Members of flying crew to be separately rated under the appropriate aviation classification.

8810 AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA. Applicable to air traffic controllers under contract with the Federal Aviation Administration (FAA).

7422 FLIGHT TESTING—FLIGHT CREW. Code 7422 applies to flight test operations of aircraft other than helicopters. All helicopter operations are assigned to Code 7425. For prototype or experimental aircraft, assign exposure to the one aviation classification that best describes the nature of the aircraft being tested.

PATROL, PHOTOGRAPHY, MAPPING OR SURVEY WORK:

7422 FLYING CREW. Separately rate helicopter flying crew to Code 7425.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

- 7403** **GROUND CREW & DRIVERS.** AS respects aerial photography, mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361—Photographer.
- SALES OR SERVICE AGENCY; STUDENT INSTRUCTION:**
- 7422** **FLYING CREW.** Separately rate helicopter flying crew to Code 7425.
- 7403** **GROUND CREW & DRIVERS**
- STUNT FLYING, RACING, OR PARACHUTE JUMPING:**
- 7420** **FLYING CREW.** Separately rate helicopter flying crew to Code 7425.
- 7403** **GROUND CREW & DRIVERS**
- TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS:**
- 7421** **FLYING CREW.** Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which such employees perform flying: (1) only the payroll for each week during any part of which the employee has engaged in flight duties shall be assigned to this classification, unless the classification applicable to the employee's non-flying operations carries a higher rate, in which case that classification shall apply; and (2) the payroll for each week in which no flying has been done shall be assigned to those classifications that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate, in which case that classification shall apply.
- Employees who are transported as passengers and who are not members of the flying crew are to have their payroll and losses assigned to their standard occupational classification.
- 7403** **GROUND CREW & DRIVERS**
- NOC—HELICOPTERS:**
- 7425** **FLYING CREW.** Code 7425 applies to all helicopter operations, including those normally conducted by fixed-wing aircraft.
- 7403** **ALL OTHER EMPLOYEES & DRIVERS.** As respects aerial photography, mapping, or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361—Photographer. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810—Clerical.
- NOC—OTHER THAN HELICOPTERS:**
- 7422** **FLYING CREW**
- 7403** **ALL OTHER EMPLOYEES & DRIVERS.** As respects aerial photography, mapping, or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361—Photographer. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810—Clerical.

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Code No. Classification

7403 **RAMP OPERATIONS & DRIVERS.** Applies to operations located at airports. Includes all types of fixed- and rotary-wing aircraft. Ramp operations are defined as work performed on the aircraft at the ramp or on the flight line. Operations include, but are not limited to, normal aircraft turnaround operations, luggage service operations, interior and exterior cleaning of aircraft, fluid checking and filling, tire changing, deicing, lightbulb replacement, stocking of supplies (including food) in the aircraft, and ramp fueling and de-fueling of the aircraft. Independent service contractors and fixed-base operators performing these services are assigned to Code 7403.

Painting of aircraft is separately rated to Code 5474. Members of flying crews are separately rated to the appropriate aviation classification.

AWNING MFG. AND ERECTION—METAL

9539● **ERECTION BY AN INSURED ENGAGED IN THE ERECTION OF CANVAS PRODUCTS**

5538● **ERECTION OF METAL AWNINGS EXCLUSIVELY & DRIVERS**

5538● **MANUFACTURE AND ERECTION OF METAL AWNINGS EXCLUSIVELY & DRIVERS**

2501 **MANUFACTURE BY AN INSURED ENGAGED IN THE MANUFACTURE OF CANVAS PRODUCTS**

3076 **MANUFACTURE OF METAL AWNINGS EXCLUSIVELY**

2501 **AWNING OR TENT MFG.—SHOP.**

The installation, removal, or repair of awnings, tents, or other canvas products away from the shop shall be classified as Code 9539—Awning erection. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 9539—Awning erection.

9539● **AWNING, TENT, OR CANVAS GOODS ERECTION, REMOVAL, OR REPAIR.**

Applies to operations away from the shop.

3851 **BABY CARRIAGE MFG.**

0917 **BABY-SITTING SERVICE**

BAG

4273 **MFG.—PAPER OR PLASTIC.** Paper and plastic mfg. to be separately rated.

2501 **OR SACK MFG.—CLOTH.** Applies to the manufacture of cotton, burlap, or gunny bags or sacks.

2501 **RENOVATING.** Applies to the renovating or repairing of cotton, burlap, or gunny bags or sacks and includes sewing.

2003 **BAKERY — SALESPERSONS & DRIVERS.**

Code 2003 is assigned to the manufacture of three categories of bakery items: baked goods, cookies and crackers, and cooked or uncooked frozen items. Baked goods include, but are not limited to, bread, bagels, cake, sweet yeast goods (doughnuts and sweet rolls), pies, pizza dough, and tortillas (corn or flour). Cookies and crackers include, but are not limited to toaster pastries, ice cream cones, wafers, matzoth, and soft pretzels. Cooked or uncooked frozen bakery items include, but are not limited to frozen pies, sweet yeast goods, bread, cookie or pizza dough, and pastries.

If an insured qualifies for Code 2003 and Code 8017, or Code 2003 and a restaurant class, a division of payroll for employees exposed to both baking and store or baking and restaurant operations is permitted, provided that conditions described in *Minnesota Basic Manual* are met. If a bakery operates a store that sells baked goods for on premises consumption or both on and off premises consumption, that store is classified to the appropriate restaurant code.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

The assignment of a restaurant class under these circumstances is not dependent on the percentage of goods consumed on or away from the premises. If a bakery operates a store that sells baked goods exclusively for off premises consumption, that store is assigned to Code 8017.

Retail bakery and doughnut stores (no baking done on premises) that sell baked goods exclusively for off premises consumption will be separately rated to Code 8017. Retail bakery and doughnut stores that additionally prepare food or have on premises consumption must be separately rated to the appropriate restaurant code.

Additional food preparation done by a retail bakery and doughnut stores (no baking done on premises) to enhance their products for breakfast, lunch, or dinner must be separately rated to the appropriate restaurant code. Examples of enhancements to bakery products include but are not limited to the addition of eggs, lunchmeats, bacon, lettuce, etc. Providing beverages (includes, but not limited to coffee, tea, fountain sodas, milk, prepackaged drinks, etc.) or prepackaged self serve condiments (includes, but not limited to butter, cream cheese, jams, spreads, etc.) to customers is not considered an enhancement.

6504 BAKING POWDER MFG.

Mfg. of ingredients to be separately rated. Assign to the appropriate chemical Code 4828 or Code 4829. Can mfg. to be separately rated as Code 3220.

3638 BALL OR ROLLER BEARING MFG.

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.

9156 BANDS

8855 BANKS & TRUST COMPANIES —ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL

Applies to financial institutions that receive, lend, exchange, and safeguard money. Services include savings and checking accounts, certificates of deposit, and mortgages. Includes, but not limited to, bank managers, tellers, loan officers, security personnel, armed and unarmed attendants, ushers, door attendants, and maintenance personnel. In addition, this code is used for Internet banks.

9084 BAR, DISCOTHEQUE, LOUNGE, NIGHTCLUB OR TAVERN.

Applicable to risks whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine. Restaurants operated by a hotel or motel to be separately rated under Code 9058. Musicians or entertainers to be separately rated under Code 9156.

8018◆ BARBER OR BEAUTY PARLOR SUPPLY HOUSE

9586 BARBER SHOP, BEAUTY PARLOR, OR HAIR STYLING SALON

2881 BARREL ASSEMBLY—WOOD.

Stock mfg. to be separately rated as Code 2735—Barrel stock mfg.

3400 BARREL OR DRUM MFG.—METAL.

Includes reconditioning or repair.

2735 BARREL STOCK MFG.—WOOD.

Applies to the manufacture of heads, hoops, or staves. Barrel assembly to be separately rated as Code 2881—Barrel assembly.

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Code No.	Classification
9015	BATHHOUSE—BEACH
	BATTERY MFG.
3642	DRY
3647	STORAGE
8102◆	BEAN SORTING OR HANDLING
9586	BEAUTY SHOP, BARBER SHOP, OR HAIR STYLING SALON
3300	BEDSPRING OR WIRE MATTRESS MFG. Box spring mfg. to be separately rated as Code 2570.
3076	BEDSTEAD MFG. OR ASSEMBLY—METAL
	BEER OR ALE DEALER
8017◆	RETAIL
7390	WHOLESALE & DRIVERS. Codes 7390 and 2121—Brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
9534●	BELL INSTALLATION—TOWER & DRIVERS
2157	BEVERAGE MFG.— ALL OPERATIONS, ROUTE SUPERVISORS, & DRIVERS. Includes sign erection or repair.
2157	BEVERAGE MFG.— CARBONATED — ALL OPERATIONS, ROUTE SUPERVISORS, & DRIVERS
	BICYCLES
3851	MFG. OR ASSEMBLY
8036◆	RETAIL SALE OR RENTAL. Includes repair.
	BILLIARD
8017	HALL. No bowling lanes. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8017 are conducted as a separate and distinct business.
2883	TABLE MFG.
8044◆	TABLE INSTALLATION & DRIVERS
3111	BLACKSMITH. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.
1438	BLAST FURNACE OPERATION & DRIVERS. Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke mfg., or the erection of furnaces to be separately rated.
4777	BLASTING AGENTS—PREPARATION OR DISTRIBUTION & DRIVERS. Includes distribution of high explosives. Blasting operations to be separately rated as Code 6217. No high explosives manufacturing.
6217●	BLASTING ROCK & DRIVERS
	BOARDING HOUSES. See ROOMING HOUSES.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

BOAT LIVERY—BOATS UNDER 15 TONS.

This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.

COVERAGE UNDER ADMIRALTY LAW:

7038

PROGRAM I

7090

PROGRAM II—STATE ACT BENEFITS

7050

PROGRAM II—USL&HW ACT BENEFITS

BOATBUILDING OR REPAIR & DRIVERS.

The following classifications include shop and yard work and are applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motorboats, sailboats, or rowboats not exceeding 150 feet in length overall.

6824F

COVERAGE UNDER U.S. ACT

6834

COVERAGE UNDER STATE ACT ONLY

BOATBUILDING—WOOD—NOC & DRIVERS

6801F

COVERAGE UNDER U.S. ACT

6811

COVERAGE UNDER STATE ACT ONLY. Includes shop and yard work.

BOILER

8720

INSPECTION

3726●

INSTALLATION OR REPAIR—STEAM. Includes the construction or repair of foundations.

3726●

SCALING. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.

5183●

BOILER OR STEAM PIPE INSULATING & DRIVERS.

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

3620

BOILERMAKING

3132

BOLT OR NUT MFG.

Steel making or rolling mills to be separately rated.

4452

BONE OR IVORY GOODS MFG.

4307

BOOKBINDING

3548

BOOKBINDING OR PRINTING MACHINE MFG.

BOOT OR SHOE

4410

MFG.—RUBBER. Includes combined rubber and fabric boots or shoes.

2660

MFG. NOC

4279

PATTERN MFG. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4279 are conducted as a separate and distinct business.

4568

BORAX, POTASH, OR SALT PRODUCING OR REFINING & DRIVERS.

Includes driving of wells and pumping. Mining to be separately rated as Code 1164.

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Code No.	Classification
8264◆	BOTTLE DEALER—USED & DRIVERS. No collecting or handling of scrap iron or steel. Notwithstanding the <i>Minnesota Basic Manual</i> definition of the word “No,” this classification includes beverage bottle or can recycling. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.
2157	BOTTLING— ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS. Includes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2157 are conducted as a separate and distinct business. Includes sign erection or repair
2157	CARBONATED BEVERAGE MFG. – ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS.
2131	SPIRITUOUS LIQUOR. INCLUDES WAREHOUSING, RECTIFYING, OR BLENDING. Distilling of spirituous liquor to be separately rated as Code 2130 – Spirituous Liquor Distillery.
9093	BOWLING LANE. Includes bowling lanes with billiard halls.
	BOX MFG.
2759	BOX OR BOX SHOOK MFG.
2883	CIGAR—WOOD
4243	FOLDING PAPER—NOC. Paper or paperboard mfg. to be separately rated.
4240	SET-UP PAPER. Paper or paperboard mfg. to be separately rated.
2570	BOX SPRING OR MATTRESS MFG. Includes pillow, quilt, or cushion mfg. Separately rate the mfg. of wire springs or excelsior.
	BOY AND GIRL SCOUT COUNCILS.
9054	CAMP OPERATIONS—INCLUDING CLERICAL AT CAMP LOCATIONS.
2380	BRAID OR FRINGE MFG.
3315	BRASS OR COPPER GOODS MFG.
2016	BREAKFAST FOOD MFG. Applicable to the mfg. of prepared foods only and is not available to concerns engaged in grain milling exclusively. BREAKWATER OR JETTY CONSTRUCTION—ALL OPERATIONS TO COMPLETION & DRIVERS. Assign appropriate contracting classifications.
8279■	BREEDING FARM OR STABLE & DRIVERS. Applies to the training of race horses, polo ponies, and horses for exhibition purposes. Includes jockeys and trainers.
2121	BREWERY & DRIVERS. Includes distributing stations.
4024	BRICK MFG.—FIRE OR ENAMELED & DRIVERS. Applicable only to the mfg. of bricks from refractory clays with or without other refractory materials. Clay digging, mining, or quarrying to be separately rated.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
4021	BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS. Includes construction or reconstruction of sheds or kilns; clay, shale, or sand digging; the mfg. of common, face, pressed, or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.
9410	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS. Includes all employees on approaches. Structural alterations or repairs or the painting of the bridge structure to be separately rated.
	BRUSH OR BROOM
2802	ASSEMBLY. Applies to assembly only with no sawing, molding, or turning of backs or handles.
2735	HANDLE MFG. Applies only to the sawing, molding, or turning of backs or handles with no assembling.
2881	MFG. NOC. Includes assembling and sawing, molding, or turning of backs and handles.
0050	BRUSH OR WEED CONTROL BY CONTRACTOR—CHEMICAL & DRIVERS. For existing right-of-ways—electric, power, telephone, burglar, or fire alarm lines.
4557	BUFFING OR POLISHING COMPOUNDS MFG.
	BUILDING MATERIAL
	DEALER—NEW MATERIALS ONLY:
8058♦	STORE EMPLOYEES
8232♦	ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS
8204♦	YARD & LOCAL MANAGERS, DRIVERS. Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.
4283	BUILDING OR ROOFING PAPER OR FELT PREPARATION—NO INSTALLATION. Not applicable to asphalt or tar distillation or refining plants that include the saturating of paper or felt as part of their operations. Paper or felt mfg. to be separately rated.
5703●	BUILDING RAISING OR MOVING & DRIVERS. Includes incidental shoring and removal or rebuilding of walls, foundations, columns, or piers.
	BUILDING OR PROPERTY MANAGEMENT
9012	PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS. Typical employments included are property managers, leasing agents, model home hosts, clerical staff and outside salespersons; no actual maintenance performed. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes or to a business described by a standard exception classification. Includes nonresident management of farm or ranch property for others, not corporate farms. Includes real estate management companies and real estate investment trusts. Includes administrators of homeowners associations. Must not be assigned to an employee engaged in operations described by another classification. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.

● = Construction Classification ■ = Farm Classification ♦ = Mercantile Classification

Code No. Classification

- 9015** ALL OTHER EMPLOYEES. Applies to the care, custody, and maintenance of premises or facilities. Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for manufacturing or mercantile purposes. Includes doormen, security desk personnel, elevator operators, gatekeepers, and concierges. Separately rate Maintenance or repair work at any location where the owner or lessee does not also perform janitorial services. Includes real estate management companies and real estate investment trusts. Clerical and sales employees are assigned to Code 9012. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.
- 7605●** BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS
- 9522** BURIAL GARMENT MFG. AND CASKET OR COFFIN UPHOLSTERING
BUS CO.
- 7382** ALL OTHER EMPLOYEES & DRIVERS. Garage employees are to be separately rated to Code 8385.
8385 GARAGE EMPLOYEES
- 2081** BUTCHERING.
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides, or cooking of offal. Codes 2081 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 2070** BUTTER OR CHEESE MFG. & ROUTE SUPERVISORS, DRIVERS
- 4683** BUTTER SUBSTITUTE MFG.
Codes 4683 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 3131** BUTTON OR FASTENER MFG.—METAL
- 4484** BUTTON MFG. NOC
- 2883** CABINET MFG. FOR AUDIO OR VIDEO DEVICE.
Includes installation of components.
CABINET WORKS
- 2881** NO POWER WOODWORKING MACHINERY. Includes hand assembling of parts or signs manufactured by others and finishing. Codes 2881, 2883, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 2883** WITH POWER MACHINERY
- 5190●** CABLE INSTALLATION & DRIVERS.
Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.
- 4470** CABLE MFG.—INSULATED ELECTRICAL.
Wire drawing to be separately rated as Code 1924 or 3241.
- 1924** CABLE MFG. OR WIRE DRAWING—NOT IRON OR STEEL

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Code No.	Classification
3257	CABLE OR WIRE ROPE MFG.—IRON OR STEEL. No wire drawing. Mfg. of insulated electrical cable to be separately rated as Code 4470— Cable mfg.
6252●	CAISSON WORK—ALL OPERATIONS TO COMPLETION. Includes pile driving, excavation, masonry, or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith.
1438	CALCIUM CARBIDE MFG. & DRIVERS
9054	CAMP OPERATION—RECREATIONAL OR EDUCATIONAL
3220	CAN MFG.
4557	CANDLE MFG. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4557 are conducted as a separate and distinct business.
2111	CANNERY NOC. Can mfg. to be separately rated as Code 3220. CANNING OR BOTTLING CARBONATED BEVERAGES. See CARBONATED BEVERAGE MFG. — ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS.
9539	CANVAS GOODS, AWNING OR TENT ERECTION, REMOVAL, OR REPAIR. Applies to operations away from the shop.
3881	CAR MFG.—RAILROAD & DRIVERS
3082	CAR WHEEL MFG.—RAILROAD
4251	CARBON PAPER OR TYPEWRITER RIBBON MFG. Paper mfg. to be separately rated as Code 4239.
2157	CARBONATED BEVERAGE MFG. — ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS. Includes sign erection or repair.
4635	CARBONIC ACID GAS MFG. & DRIVERS. Includes tank charging.
9186	CARNIVAL, CIRCUS, OR AMUSEMENT DEVICE OPERATOR—TRAVELING—ALL EMPLOYEES & DRIVERS
	CARPENTRY
5645●	DETACHED ONE OR TWO-FAMILY DWELLINGS. Includes garages constructed in connection with the dwellings.
5651●	DWELLINGS—THREE STORIES OR LESS. Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as Code 5645—Carpentry.

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Code No. Classification

- 5437●** INSTALLATION OF **CABINET WORK OR INTERIOR TRIM**. Not applicable to contractors who perform any other carpentry operations at the same job or location; refer to Codes 5645, 5651, or 5403. Includes the installation of countertops made from materials such as, but not limited to, laminated plastic, veneer, particleboard, or pressed wood; Corian or similar solid surfaces or high-density plastic base materials; and non-laminated solid wood or butcher block. Refer to Code 5348 for the installation of tile, granite, marble, and other stone countertops.
- 5437●** INSTALLATION OF **FINISHED WOODEN FLOORING**. Includes installation of parquet flooring. Not applicable to contractors who perform any other carpentry operations at the same job or location.
- 2802** **SHOP ONLY & DRIVERS**. Includes shop fabrication of wood roof and building trusses, stairs, stair steps, rails, railings, banisters, sash, door or assembled millwork, wood picket fence manufacturing, laminated wood building beams and columns manufacturing. Installation to be separately rated.
- Codes 2802 and 2731—Planing or molding mill must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumberyards, building material dealers, or fuel and material dealers to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, must be rated in the appropriate yard classification, Code 8232.
- 5403●** **NOC**
- 5478●** **CARPET, LINOLEUM, VINYL, ASPHALT, OR RUBBER FLOOR TILE INSTALLATION**. Stone, mosaic, terrazzo, or ceramic tile work to be separately rated to Code 5348 if performed inside or Code 5022 if performed outside.
- CARPET OR RUG MFG.**
- 2220** **JUTE OR HEMP**
- 2402** **NOC**
- 2585** **CARPET, RUG, OR UPHOLSTERY CLEANING—SHOP OR OUTSIDE & DRIVERS**
- 3808** **CARRIAGE OR WAGON MFG. OR ASSEMBLY**.
Baby carriage mfg. to be separately rated as Code 3851.
- 5183●** **CARRIER SYSTEM—PNEUMATIC—INSTALLATION OR REPAIR & DRIVERS**.
Applies to work inside of buildings. Installation of freight carrier systems rated as Code 3724—Millwright work.
- CARTRIDGE MFG. OR LOADING**. See **EXPLOSIVES**.
- 3574** **CASH REGISTER MFG.**
- CASINO GAMBLING**
- 9062** **ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS**. Includes bingo operations and incidental bar, restaurant, and retail store operations. Casino or bingo operations in conjunction with hotel or motel operations to be separately rated as Code 9044.

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Code No.	Classification
9044	HOTEL—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS. Includes bingo operations, and incidental bar, restaurant, and retail store operations in conjunction with hotel or motel operations. Casino or bingo operations without hotel or motel operations to be separately rated as Code 9062.
	CASKET OR COFFIN
3076	MFG. OR ASSEMBLY—METAL
2881	MFG. OR ASSEMBLY—WOOD. Includes the mfg. of metal fittings.
9522	UPHOLSTERING AND BURIAL GARMENT MFG.
3341	CASTINGS MFG.— METAL— INVESTMENT — LOST WAX OR SIMILAR PROCESS
9082	CATERER Restaurants operated by a hotel or motel to be separately rated as Code 9058. Musicians or entertainers to be separately rated as Code 9156. Drivers to be separately rated as Code 7380.
4133	CATHEDRAL OR ART GLASS WINDOW MFG. Includes glass mfg.
8285	CATTLE DEALER & DRIVERS. Applies to cattle dealers not operating stockyards, farms, ranches, livestock companies or sales stables.
9016	CAVES OR CAVERNS—OPERATION FOR EXHIBITION PURPOSES & DRIVERS. Includes guides, ticket sellers, gate attendants, maintenance employees.
5020●	CEILING INSTALLATION—SUSPENDED ACOUSTICAL GRID TYPE. Insulation work to be separately rated.
1701	CEMENT MFG. Excavation or digging, dredging, mining, or quarrying to be separately rated.
9220	CEMETERY OPERATION & DRIVERS
	CHAIN MFG.
3110	FORGED
3257	FORMED OR WELDED. Applies to risks manufacturing chains from wire.
1472	CHARCOAL MFG. & DRIVERS. Includes distillation.
7380	CHAUFFEURS, DRIVERS & THEIR HELPERS NOC—COMMERCIAL. Subject to the Standard Exception Manual Rule.
8856	CHECK CASHING ESTABLISHMENTS—ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL Applies to risks that charge a fee for check cashing, money orders, wire transfers, payday loans, title loans, and similar services. The fees derived from these financial services must be greater than or equal to 75% of gross receipts, per location, in order to qualify for Code 8856. Risks that take possession and sell merchandise generating more than 25% of gross receipts are separately rated.
2070	CHEESE OR BUTTER MFG. & ROUTE SUPERVISORS, DRIVERS
4828	CHEMICAL BLENDING OR MIXING NOC—ALL OPERATIONS & DRIVERS. Shall not be assigned to a risk engaged in the manufacture of chemicals.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
4829	CHEMICAL MFG. NOC—ALL OPERATIONS & DRIVERS—INCLUDES BLENDING OR MIXING. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogention; nitration; oxidation; reduction; sulphonation.
2041	CHEWING GUM MFG.
8869	CHILD DAY CAMP—ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS. This classification includes centers serving both preschool and school-age children. Code 8869 is not applicable to traditional schools providing before- and after-care programs for school-age children. Orphanages or child care medical providers to be separately rated.
8869	CHILD DAY CARE CENTER—ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS. This classification includes centers serving both preschool and school-age children. Code 8869 is not applicable to traditional schools providing before- and after-care programs for school-age children. Orphanages or child care medical providers to be separately rated.
	CHIMNEY
9014	CLEANING—RESIDENTIAL & DRIVERS. Applies to the cleaning of chimneys by the vacuum suction method.
5222●	CONSTRUCTION—NOT METAL. Includes foundation and applies to stone, brick, or concrete chimneys. Also includes guniting and lining operations.
4352	CHINA DECORATING—BY HAND
2041	CHOCOLATE OR COCOA MFG. Applies to mfg. from cocoa beans.
	CHRISTMAS TREE
0042●	HARVESTING EXCLUSIVELY & DRIVERS
0005■	PLANTING, CULTIVATING AND HARVESTING & DRIVERS
8018♦	SALES OPERATIONS & YARD
9186	CIRCUS, CARNIVAL, OR AMUSEMENT DEVICE OPERATOR—TRAVELING—ALL EMPLOYEES & DRIVERS
8720	CLAIM ADJUSTERS OR SPECIAL AGENTS—INSURANCE CO.
2111	CLAM DIGGING. Applies to shore or dock work only. Includes sorting, shucking, washing or packing.
1747	CLAY MILLING & DRIVERS. Digging, mining, or quarrying to be separately rated.
4000	CLAY OR SHALE DIGGING & DRIVERS. No canal, sewer, or cellar excavation or underground mining. Includes construction, repair, and maintenance of all buildings, structures or equipment, and installation of machinery.
4021	CLAY PRODUCTS OR BRICK MFG. NOC & DRIVERS. Includes construction or reconstruction of sheds or kilns; clay, shale, or sand digging; the mfg. of common, face, pressed, or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.

● = Construction Classification ■ = Farm Classification ♦ = Mercantile Classification

Code No. Classification

CLEANER—DEBRIS REMOVAL

- 9014** Applies to cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction “punch-out” list. Refer to code 9403 for cleaning service contractors who also remove debris left by the construction crew after construction has been completed.
- 9403** **By SUBCONTRACTOR.** Applies only in connection with construction or erection. Does not apply to the payroll for cleaners except when the payroll for cleaners, timekeepers, and watchguards is more than all other payroll of the insured that is subject to construction or erection classifications at the same job or location. Cleaners included in 9403 remove debris left by the construction crews after construction has been completed. Refer to Code 9014 for cleaning service contractors who provide clean-up crews to wash windows and sweep and mop floors to prepare a location for its intended use. Refer to the appropriate construction code for laborers who perform work to complete tasks that have been identified as part of a post-construction “punch-out” list.

CLEANING

- RAILROAD FREIGHT CARS—NOT TANK**
- 9014** **CLEANING ONLY—By CONTRACTOR**
- 3726●** **TANKS OR TANK CARS**
- 2586** **CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS.**
Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as Code 8017—Store—retail NOC.
- 5213●** **CLEANING OR RENOVATING BUILDING EXTERIORS**
- CLEARING OF RIGHT-OF-WAY—ELECTRIC, POWER, TELEPHONE, BURGLAR, OR FIRE ALARM LINES**
- 7409** **AERIAL SPRAYING BY AIRCRAFT OR HELICOPTER**
- 6217●** **BRUSH CLEARING OR REMOVAL—NEW OR EXISTING RIGHT-OF-WAY & DRIVERS.** Applies to the clearing or removal of brush using mechanical equipment such as bulldozers, hydroaxes, etc., and stump removal.
- 0050●** **BRUSH OR WEED CONTROL BY CONTRACTOR—CHEMICAL & DRIVERS**
- 9014** **GROUND SPRAYING BY SPECIALTY CONTRACTOR WITH PORTABLE OR MECHANICAL EQUIPMENT**
- 0106** **TREE PRUNING, TRIMMING, OR SPRAYING—EXISTING RIGHT-OF-WAY—ALL OPERATIONS & DRIVERS.** Includes tree pruning, spraying, trimming using hand tools, power tools, with or without aerial buckets, incidental tree removal and all work in connection therewith on an existing right-of-way.
- 2702** **TREE REMOVAL—NEW RIGHT-OF-WAY & DRIVERS**
- 8810** **CLERICAL OFFICE EMPLOYEES NOC.**
Subject to the Standard Exception Manual Rule.
- CLERICAL OFFICE EMPLOYEES NOC**
COVERAGE UNDER THE FEDERAL EMPLOYERS’ LIABILITY ACT (FELA):
- 8814** **PROGRAM I**
- 8805** **PROGRAM II—STATE ACT BENEFITS**
- 8815** **PROGRAM II—USL&HW ACT BENEFITS**

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
8810	CLERICAL TELECOMMUTER EMPLOYEES. Subject to the Standard Exception Manual Rule.
8103◆	CLIPPINGS DEALER. Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to Code 8264—Paper stock or rag dealer.
3383	CLOCK MFG.
2501	CLOTH, CANVAS, & RELATED PRODUCTS MFG. NOC. The installation, removal, or repair of awnings, tents, or other canvas products away from the shop shall be classified as Code 9539—Canvas goods erection. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 9539—Canvas goods erection.
2417	CLOTH PRINTING Not applicable to an employer performing operations described by another classification unless the operations subject to Code 2417 are conducted as a separate and distinct business.
2501	CLOTH PRINTING—SILK SCREEN PROCESS—HAND PRINTING Includes drying.
2413	CLOTH PRINTING—SILK SCREEN PROCESS—MACHINERY OPERATIONS Applies to operations before or after the hand printing process.
2501	CLOTHING MFG. CLUB. Employees working exclusively for a country club operation by a hotel, resort, condominium, or other community association are included in Code 9060.
9060	COUNTRY, GOLF, FISHING, OR YACHT & CLERICAL. The actual payroll of all caddies must be included with the payroll of the regular club employees in calculating the premium for the risk. If the actual payroll is not available, the payroll for caddies must be taken at \$40.00 per club member per season subject to a maximum of 300 members per course of 18 holes, which limit will be adjusted pro rata for larger or smaller courses; provided, however, that if the club is open to the public, 150 members per course of 18 holes will constitute the minimum number of club members, which limit will be adjusted pro rata for larger or smaller courses for the purpose of applying this rule.
8279■	RIDING & DRIVERS
9180	SHOOTING & DRIVERS
9061	NOC & CLERICAL
	COAL
1463	BILLET OR BRIQUET MFG. & DRIVERS. Mfg. of by-products to be separately rated.
7313F	DOCK OPERATION & STEVEDORING. Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.
8233◆	MERCHANT & LOCAL MANAGERS, DRIVERS
6217●	MINING—SURFACE & DRIVERS. Applies where there are no shafts, slopes, tunnels or drifts. Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures, or equipment; installation of machinery.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
2041	COCOA OR CHOCOLATE MFG. Applies to mfg. from cocoa beans.
6504	COCONUT SHREDDING OR DRYING
	COFFEE
6504	CLEANING, ROASTING, OR GRINDING
5192	SERVICE COMPANIES—ALL OPERATIONS & SALESPERSONS, DRIVERS. Applies to the sale and delivery of coffee, tea, hot chocolate mixes, dehydrated soups, etc. to business establishments and the installation, service or repair of coffeemakers and similar equipment. Includes storage, shop and outside operations. Catering operations to be separately rated.
8006◆	COFFEE, TEA, OR GROCER DEALER—RETAIL. Applies to house-to-house sales of coffee, tea, or groceries and includes incidental stores or warehouses.
6252	COFFERDAM WORK—NOT PNEUMATIC—ALL OPERATIONS TO COMPLETION. Includes pile driving, excavation, and masonry or concrete work up to completion of the substructure only.
	COFFIN AND CASKET
4034	MFG. AND INSTALLATION—CONCRETE & DRIVERS
3076	MFG. OR ASSEMBLY—METAL
2881	MFG. OR ASSEMBLY—WOOD. Includes The Mfg. Of Metal Fittings.
9522	UPHOLSTERING AND BURIAL GARMENT MFG.
8031◆	COLD STORAGE LOCKER—FROZEN FOODS. Includes incidental preparation of meats and produce. Slaughtering to be separately rated as Code 2081.
2501	COLLAR MFG.
8742	COLLECTORS, MESSENGERS, OR SALESPERSONS—OUTSIDE. Subject to the Standard Exception Manual Rule.
	COLLEGE
8868	PROFESSIONAL EMPLOYEES & CLERICAL
9101	ALL OTHER EMPLOYEES
4558	COLOR GRINDING, BLEEDING, OR TESTING. Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive, or oxidizing materials. Not applicable to the mfg. of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4558 are conducted as a separate and distinct business.
	COMMISSARY WORK
9058	RESTAURANT EMPLOYEES
9052	ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS
	COMPUTER
5191	DEVICE INSTALLATION, INSPECTION, SERVICE, OR REPAIR. Includes shop operations. Computer mfg. to be separately rated.

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Code No. Classification

- 4150** **INTEGRATED CIRCUIT MFG.** Includes silicon processes, compound semiconductor manufacturing, or semiconductor manufacturing. Includes refining or growing the base (wafer) material through adding layer upon layer of the circuit, etching, adding connection materials for the circuits, testing, quality assurance (QA), and mounting onto modules. This classification also includes additional programming to the chips by the manufacturer or outside contractor.
- 8810** **SYSTEM DESIGNERS OR PROGRAMMERS:**
 EXCLUSIVELY OFFICE
- 8803** **TRAVELING.** Includes traveling computer system designers or programmers. Code 8803 is applicable to traveling clerical-type employees who augment the staff of risks that provide accounting, auditing, computer programming, or related clerical services for their clients. Employees assigned to Code 8803 perform clerical work when they arrive at a client's location, but because of the combined exposure of traveling and clerical work, Code 8803 is assigned to their payrolls in lieu of the available clerical classifications. Once at the location, their work must be of a clerical nature and be physically separated from the main operation of the site visited. Employees not meeting these criteria must be separately rated.
- 3574** **COMPUTING, RECORDING, OR OFFICE MACHINE MFG. NOC**
CONCRETE
- 5222●** **CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS.** Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes making, setting up, or taking down forms, scaffolds, falsework, or concrete distributing apparatus; the mfg. of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or cofferdams to be separately rated.
- 5213●** **CONSTRUCTION—PRIVATE RESIDENCES—MONOLITHIC**
- 5215●** **CONSTRUCTION—PRIVATE RESIDENCES—NOT MONOLITHIC**
- 5213●** **CONSTRUCTION NOC.** Includes foundations or the making, setting up, or taking down forms, scaffolds, falsework, or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons, or cofferdams to be separately rated.
Codes 5222—Concrete construction in connection with bridges and culverts and 5506 and 5507—Street or road construction shall not be assigned at the same job or location to which Code 5213 applies.
- 8227●** **FORMS—RECONDITIONING AND LEASING.** Erection of forms to be separately rated.
- 4034** **PRODUCTS MFG. & DRIVERS.** Applies to shop or yard work only. Includes the mfg. of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.
- 8232◆** **READY-MIX DEALER & YARD EMPLOYEES, DRIVERS.** Delivery of concrete not owned by the employer either in storage or while in transit including all operations incidental to the loading of trucks and delivery of such concrete must be assigned to the appropriate trucking classification.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
8106♦	REINFORCING ROD OR BAR DEALER & DRIVERS
5215●	WORK—INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE. Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.
	CONCRETE OR CEMENT
5057●	DISTRIBUTING TOWERS—INSTALLATION, REPAIR, OR REMOVAL & DRIVERS. Erection, repair, or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.
5221●	WORK—FLOORS, DRIVEWAYS, YARDS, OR SIDEWALKS & DRIVERS. Codes 5215—Concrete work incidental to the construction of private residences and 5222—Concrete construction in connection with bridges or culverts shall not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.
2065	CONDENSED MILK MFG.
	CONDOMINIUMS OR COOPERATIVES
9012	PROFESSIONAL EMPLOYEES, PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS. The professional employments included are property managers, leasing agents, clerical staff and outside salespersons; no actual maintenance performed. Shall not be assigned to an employee engaged in operations described by another classification.
9015	ALL OTHER EMPLOYEES & DRIVERS. Applies to care, custody and maintenance of premises or facilities.
6325●	CONDUIT CONSTRUCTION—FOR CABLES OR WIRES & DRIVERS
3559	CONFECTION MACHINE MFG.
2041	CONFECTION MFG.
5213●	CONSTRUCTION—ELEVATOR OR HOD HOIST INSTALLATION, REPAIR, OR REMOVAL & DRIVERS—CONCRETE OR CONCRETE-ENCASED BUILDINGS OR STRUCTURES
5057●	CONSTRUCTION—ELEVATOR OR HOD HOIST INSTALLATION, REPAIR, OR REMOVAL & DRIVERS—IRON OR STEEL BUILDINGS OR STRUCTURES
5022●	CONSTRUCTION—ELEVATOR OR HOD HOIST INSTALLATION, REPAIR, OR REMOVAL & DRIVERS—MASONRY BUILDINGS OR STRUCTURES
6003●	CONSTRUCTION—ELEVATOR OR HOD HOIST INSTALLATION, REPAIR, OR REMOVAL & DRIVERS—PIERS OR WHARVES
5403●	CONSTRUCTION—ELEVATOR OR HOD HOIST INSTALLATION, REPAIR, OR REMOVAL & DRIVERS—WOODEN BUILDINGS OR STRUCTURES INCLUDING THOSE DESIGNED FOR DWELLING OCCUPANCY

● = Construction Classification ■ = Farm Classification ♦ = Mercantile Classification

Code No. Classification

8720 CONSTRUCTION—JOB SITE SALESPERSONS AND ESTIMATORS

Applies to employees who perform job site measurements or inspections to prepare bids for a job for a construction contractor. Employees who work for contractors and provide sales estimates, but do not conduct the actual construction, are also assigned to Code 8720. Employees may perform these measurements or inspections from ground level, in crawl spaces, on ladders, or on roofs. Code 8720 does not apply when the employee also performs construction duties or supervises construction workers at the same job site. In those cases, the employee's payroll at that job site must be assigned to the appropriate construction classification. A division of payroll is not permitted between Code 8720 and a construction classification at any single job site.

3507 CONSTRUCTION—MACHINERY, DREDGE, OR STEAM SHOVEL MFG. NOC

3507 CONSTRUCTION OR AGRICULTURAL MACHINERY MFG.

8227● CONSTRUCTION OR ERECTION PERMANENT YARD.

Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Includes incidental pick up or delivery of parts. Not available at a construction site. Mill operations or fabrication to be separately rated.

8264◆ CONTAINER RECYCLING—BOTTLE OR CAN & DRIVERS

5606● CONTRACTOR—EXECUTIVE SUPERVISOR OR CONSTRUCTION SUPERINTENDENT

1. This classification is available only to executive supervisors or construction superintendents having administrative or managerial responsibility for construction or erection projects.
2. Executive supervisors or construction superintendents are defined as those persons exercising supervisory control through job superintendents or foremen.
3. Does not apply to any person who is directly in charge of construction work. Such person shall be assigned to the classification that specifically describes the type of construction or erection operation over which they are exercising direct supervisory control provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification that applies to the job or location where the operation is performed. *Refer to Rule 1-C, Rule 1-D-3-d, Rule 1-E, Rule 2-F, and the **Minnesota User's Guide**.*

CONTRACTORS

8107◆ EQUIPMENT RENTAL & DRIVERS. Applies to store and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated. Mobile crane leasing or rental shall be assigned to Code 9534.

8107◆ MACHINERY DEALER & DRIVERS. Applies to store or yard operations. Operations away from premises, other than demonstration or repair, to be separately rated.

CONVALESCENT OR NURSING HOME

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

8829 **PROFESSIONAL EMPLOYEES.** Class Code 8829 would anticipate the following types of employees: registered nurse, licensed practical nurse, aide, activity director and activity aide, therapy aide, nurses aide, certified nursing aide, rehabilitation aide, orderly, home health aide, trained medical assistant, volunteer trainee, nursing manager, medical aide, certified trained medical assistant, charge nurse, recreation/rehabilitation assistant, registered nurse supervisor, nursing and nursing assistant trainee.

8830 **ALL OTHER EMPLOYEES.** Class Code 8830 would anticipate the following types of employees: food service director, other dietary personnel, laundry department head, other laundry personnel, housekeeping director, other housekeeping personnel, maintenance chief, other operations and maintenance personnel, dietary aides, transportation coordinator, food server and food service aide.

COOPERAGE

2881 **ASSEMBLY.** Stock mfg. to be separately rated as Code 2735—Cooperage stock mfg.

2735 **STOCK MFG.** Applies to the manufacture of heads, hoops, or staves. Cooperage assembly to be separately rated as Code 2881.

3315 **COPPER OR BRASS GOODS MFG.**

3066 **COPPERSMITH—SHOP**

2220 **CORD OR TWINE MFG.—COTTON**

2220 **CORDAGE, ROPE, OR TWINE MFG. NOC**

6248● **CORE DRILLING — EXPLORATORY.**

Applies to core drilling for the purpose of sampling and determining the nature of the subsurface strata and soils.

Note: The “Core Drilling” footnote under Code 7380—Geophysical Exploration NOC—All Employees Including Drivers is not applicable in Minnesota.

2735 **CORK PRODUCTS MFG. NOC**

4703 **CORN PRODUCTS MFG.**

4244 **CORRUGATED OR FIBERBOARD CONTAINER MFG.**

Includes corrugating or laminating of paper. Paper or paperboard mfg. to be separately rated.

4611 **COSMETICS MFG.**

Manufacturing of ingredients to be separately rated.

COTTON

2211 **BATTING, WADDING, OR WASTE MFG.**

8103 **COMPRESSING & DRIVERS.** Includes incidental warehouses. Codes 8103 and 0401—Cotton gin shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

GIN:

3507 **MACHINE MFG.**

0401 **OPERATION & LOCAL MANAGERS, DRIVERS.** Applies during both ginning and dormant seasons.

Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers.

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Code No.	Classification
8103♦	MERCHANT. Includes warehouse or yard employees.
2220	SPINNING AND WEAVING
8103♦	STORAGE. Applies to baled cotton. Includes warehouse or yard employees.
	COTTONSEED OIL
4683	MFG.—MECHANICAL. Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, and weighers.
4683	MFG.—SOLVENT. Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, and weighers.
4683	REFINING
	COUNTY EMPLOYEES NOC. See MUNICIPAL.
	CRANBERRY GROWERS. See FARM.
4557	CRAYON MFG.
2070	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS. Includes the mfg. of butter or cheese and the processing of raw milk received from others. Ice-cream mfg. to be separately rated as Code 2039. Production of raw milk to be rated as Code 0006.
9620	CREMATORY OPERATION & DRIVERS
1472	CREOSOTE MFG. & DRIVERS. Applies to the mfg. of creosote from wood tar.
	CURATOR. See PUBLIC LIBRARY OR MUSEUM.
2501	CUSHION, PILLOW, OR QUILT MFG. No mattress or box spring mfg.
	CUTLERY MFG. NOC
	DROP OR MACHINE FORGED:
3110	FORGING
3114	MACHINING OR FINISHING
3113	NOT DROP OR MACHINE FORGED
	DAIRY FARM OPERATION. See FARM.
2070	DAIRY OR CREAMERY & ROUTE SUPERVISORS, DRIVERS. Includes the mfg. of butter or cheese and the processing of raw milk received from others. Ice-cream mfg. to be separately rated as Code 2039. Production of raw milk to be rated as Code 0006.
	DAM OR LOCK CONSTRUCTION
5213●	CONCRETE WORK—ALL OPERATIONS. Includes work on foundations, or the making, setting up, or taking down of forms, scaffolds, falsework, or concrete distributing apparatus. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification will apply only to the construction, maintenance, or removal of the caisson or cofferdam. Excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.

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Code No.	Classification
6217●	EARTH MOVING OR PLACING—ALL OPERATIONS & DRIVERS. Includes excavation, burrowing, filling, backfilling, or grading. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply to the construction, maintenance, or removal of the caisson or cofferdam. Mass rock excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.
2702	TIMBER CUTTING AND REMOVAL & DRIVERS. Includes incidental brush cutting and removal.
8869	DAY NURSERIES—ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS
9539●	DECORATING. Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.
4692	DENTAL LABORATORY
8832	DENTIST & CLERICAL. Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.
5057●	DERRICK OR OIL RIG ERECTING OR DISMANTLING—ALL OPERATIONS —METAL. Includes the construction of foundations or structures and the installation of equipment.
5403●	DERRICK OR OIL RIG ERECTING OR DISMANTLING—ALL OPERATIONS —WOOD. Includes the construction of foundations or structures and the installation of equipment.
7720	DETECTIVE OR PATROL AGENCY & DRIVERS
3372	DETINNING. Includes incidental mfg. of tin or tin compounds.
4703	DEXTRINE MFG.
8013◆	DIAMOND CUTTING OR POLISHING. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8013 are conducted as a separate and distinct business.
2585	DIAPER SERVICE & ROUTE SUPERVISOR, DRIVERS. Also applies to infants' apparel laundry.
1925	DIE CASTING MFG. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1925 are conducted as a separate and distinct business.
	DIKE OR REVETMENT CONSTRUCTION & DRIVERS. Assign the appropriate contracting classifications.
	DINNER THEATER NOC—FOOD SERVICE AND PREPARATION INCLUDING DISPENSING OF ALCOHOLIC BEVERAGES. The entire operation must be classified to the appropriate restaurant or bar classification unless the combined payroll that would otherwise be assignable to Codes 9154 and 9156—Theater operations is more than 50% of the total payroll.

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Code No.	Classification
9156	DINNER THEATER NOC—PLAYERS The entire operation must be classified to the appropriate restaurant or bar classification, unless the combined payroll that would otherwise be assignable to Codes 9154 and 9156 is more than 50% of the total payroll.
9154	DINNER THEATER NOC—ALL OTHER EMPLOYEES The entire operation must be classified to the appropriate restaurant or bar classification, unless the combine payroll that would be assignable to Codes 9154 and 9156 is more than 50% of the total payroll DISMANTLING OF PREFABRICATED DWELLINGS. See WRECKING.
1472	DISTILLATION—WOOD & DRIVERS. Includes distillation of alcohol or mfg. of creosote or acetates.
2130	DISTILLERY—SPIRITUOUS LIQUOR. Includes grain alcohol mfg. Warehousing, blending, rectifying, or bottling to be separately rated as Code 2131—Spirituos liquor bottling.
7380	DISTRIBUTING COMPANIES & DRIVERS. Applies to house-to-house delivery of samples, advertising circulars, telephone directories, and similar products when employees are transported to the delivery location in vehicles. If no transportation, assign to governing classes. If no transportation or governing class, payroll shall be assigned to Code 8017. DIVING—MARINE COVERAGE UNDER ADMIRALTY LAW: 7394 PROGRAM I 7395 PROGRAM II—STATE ACT BENEFITS 7398 PROGRAM II—USL&HW ACT BENEFITS DIVING—SUBMARINE —NOT MARINE WRECKING. Refer to <i>Minnesota Basic Manual Rule 3</i> and the <i>Minnesota User's Guide</i> for information regarding the Admiralty Law, the Federal Employers' Liability Act, and the Migrant and Seasonal Agricultural Worker Protection Act.
8015◆	DOCUMENT-SCANNING OPERATIONS— ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS Applies to document-scanning operations for customers performed at the employer's or customer's location. Includes document storage and shredding operations performed at the employer's location only. Document shredding performed at the customer's location, including the bailing and transportation of those shredded documents, is to be separately rated to Code 8264.
8264◆	DOCUMENT-SHREDDING OPERATIONS & DRIVERS Applies to employers in the business of document-shredding only. Includes shredding at the employer's or customer's location, including the bailing and transportation of those shredded documents. Also includes all shredding at the customer's location when performed as part of a document-scanning operation. Refer to Code 8015 for document-scanning operations for customers performed at the employer's or customer's location.

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Code No.	Classification
	DOG SHOW
8831	KENNEL EMPLOYEES & DRIVERS
9016	OPERATIONS BY OWNER OR LESSEE & DRIVERS. Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180—Amusement Device Operation NOC.
4484	DOLL OR DOLL PARTS MFG. OR ASSEMBLY. Mfg. of glass, metal or cloth parts, cloth dolls, doll clothing, or dressing of dolls to be separately rated.
2501	DOLL CLOTHING, CLOTH DOLLS, OR CLOTH PARTS MFG. Includes dressing of dolls. DOMESTIC WORKERS—RESIDENCES. See <i>Minnesota Basic Manual Rule 3-C for additional information on the treatment of domestic workers.</i>
0913	DOMESTIC WORKERS—RESIDENCES—FULL-TIME. Applies to full-time domestic workers employed inside or outside a private residence who are employed directly by the resident owner, the estate of the owner, or family of the resident. Includes companions or personal assistants who also provide physical and personal assistance in the activities of daily living and/or nursing care. “Full-time” applies to any domestic worker who is employed more than 20 hours per work week. Au pairs or domestic workers who are compensated by room and board are considered full-time. Not applicable to outside domestic workers at any location where commercial farm operations are conducted: <i>refer to the appropriate farming classification.</i> Domestic workers employed by a business, other than a business described by Code 0917, are classified to Code 0908, or Code 0913.
0908	DOMESTIC WORKERS—RESIDENCES—PART-TIME. Applies to part-time domestic workers employed inside or outside a private residence who are employed directly by the resident owner, the estate of the owner, or family of the resident. Includes companions or personal assistants who also provide physical and personal assistance in the activities of daily living and/or nursing care. “Part-time” applies to any domestic worker who is employed 20 hours or less per work week. Au pairs or domestic workers who are compensated by room and board are considered full-time: <i>refer to Code 0913.</i> Not applicable to outside domestic workers at any location where commercial farm operations are conducted: <i>refer to the appropriate farming classification.</i> Domestic workers employed by a business, other than a business described by Code 0917, are classified to Code 0908, or Code 0913.
	DOOR
3724●	INSTALLATION—OVERHEAD & DRIVERS
5645●	INSTALLATION—SCREENED—METAL OR WOOD
2802	SASH, OR ASSEMBLED MILLWORK MFG.—WOOD & DRIVERS. Codes 2802 and 2731—Planning or molding mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumberyards, building material dealers, or fuel and material dealers to be separately rated as 8232—Building material dealer or Code 8204—Building material yard. Where a risk deals in any lumber, building materials, or fuel and materials in addition to products manufactured, all yard operations, including all drivers, shall be assigned to Code 8232.

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Code No. Classification

DOOR, DOOR FRAME, OR SASH

5102● ERECTION—METAL OR METAL COVERED. Installation of storm doors or storm sash to be separately rated as Code 5645—Carpentry. Overhead door installation to be separately rated as Code 3724—Millwright work. Code 5102 is also assigned to the installation of shower doors and enclosures made from materials other than glass; refer to Code 5462 for the installation of glass shower doors and enclosures.

3066 MFG.—WOOD—METAL COVERED

DOUGHNUT

2003 MFG. & DRIVERS

9083 SHOP—RETAIL. Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on or away from the premises. If the shop does not qualify as Code 9083—Restaurant: Fast Food, classify as Code 9082—Restaurant NOC. Retail bakery and doughnut stores (no baking done on premises) that sell baked goods exclusively for off premises consumption will be separately rated to Code 8017. Retail bakery and doughnut stores that additionally prepare food or have on premises consumption must be separately rated to the appropriate restaurant code.

8810 DRAFTING EMPLOYEES.

Subject to the Standard Exception Manual Rule.

6229● DRAINAGE OR IRRIGATION SYSTEM CONSTRUCTION & DRIVERS.

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

DRAPERIES OR CURTAINS

9521 INSTALLATION IN PUBLIC BUILDINGS FROM FLOOR OR STEPLADDERS

5102● INSTALLATION IN PUBLIC BUILDINGS NOC

2501 MFG.—FROM CLOTH, PAPER, OR PLASTIC—CUTTING AND SEWING

3507 DREDGE, STEAM SHOVEL, OR CONSTRUCTION MACHINERY MFG. NOC

DREDGING. Refer to *Minnesota Basic Manual Rule 3* and the *Minnesota User's Guide for information regarding—The Admiralty Law, the Federal Employees Liability Act, and Migrant and Seasonal Agricultural Worker Protection Act.*

ALL TYPES:

COVERAGE UNDER ADMIRALTY LAW:

7333 PROGRAM I

7335 PROGRAM II—STATE ACT BENEFITS

7337 PROGRAM II—USL&HW ACT BENEFITS

4000 FOR MATERIALS ON NON-NAVIGABLE WATERS & DRIVERS. Includes incidental shore operations.

DRESS

4038 FORM MFG. Applies to papier mâché or plaster forms.

4279 PATTERN MFG.—PAPER. Includes designers, drafting employees, cutters. Magazine printing to be separately rated as Code 4299—Printing.

4557 DRESSING OR POLISH MFG.

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

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Code No.	Classification
2503	DRESSMAKING OR TAILORING—CUSTOM EXCLUSIVELY. Not mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.
6235●	DRILLING OR REDRILLING OF OIL OR GAS WELLS & INSTALLATION OF CASING, DRIVERS Includes flowback services when performed during drilling or redrilling operations.
6204●	DRILLING NOC & DRIVERS. Code 6204 is applied to specialist contractors engaged in drilling work not otherwise classified. All types of drilling are included, except drilling related to oil or gas wells or drilling in underground mines. The code is not applicable to drilling performed by an artisan, such as a plumber or electrician, as a part of their work.
7380	DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC—COMMERCIAL. Subject to the Standard Exception Manual Rule.
	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION
4611	COMPOUNDING OR BLENDING—No MFG. OF INGREDIENTS. Codes 4611, 4825—Drug, medicine or pharmaceutical preparation mfg. including mfg. of ingredients, and 4829—Chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220—Can mfg.
4825	MFG.—INCLUDES MFG. OF INGREDIENTS. Codes 4825, 4611—Drug, medicine or pharmaceutical preparation—compounding or blending—no mfg. of ingredients, and 4829—Chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of metal containers to be separately rated as Code 3220—Can mfg.
2585	DRY CLEANING AND LAUNDRY STORE—RETAIL & ROUTE SUPERVISORS, DRIVERS. Applicable only to neighborhood type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location, to be rated as Code 8017—Store—retail NOC. DRY DOCK OPERATION. See SHIP REPAIR OR CONVERSION.
	DUDE RANCHES
0006■	CATTLE RANCHES & DRIVERS
9054	NOT CATTLE RANCHES & SALESPERSONS, DRIVERS
	DYE OR DYE INTERMEDIATE MFG. Assign to the appropriate chemical Code 4828 or 4829.
2586	DYEING OR CLEANING & ROUTE SUPERVISORS, DRIVERS. Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as Code 8017—Store - retail NOC.
4021	EARTHENWARE OR TILE MFG. NOC & DRIVERS. Includes construction or reconstruction of sheds or kilns; clay, shale, or sand digging; the mfg. of common, face, pressed, or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
8018♦	EGG DEALER—WHOLESALE. Includes grading, candling, and packing. EGG OR POULTRY PRODUCER. See FARM.
4112	ELECTRIC BULB MFG. Applies to insureds that manufacture electric light bulbs of all types including, but not limited to, incandescent, fluorescent and halogen bulbs; compact fluorescent lamps (CFLs); light emitting diodes (LEDs); and neon tubes. Code 4112 applies regardless of the size or wattage of the bulb. ELECTRIC LIGHT OR POWER
7539	COMPANY NOC—ALL EMPLOYEES & DRIVERS. Includes store employees and meter readers. Construction of buildings, dams, or reservoirs to be separately rated.
7540	COOPERATIVE—REA PROJECT ONLY—ALL EMPLOYEES & DRIVERS. Includes store employees and meter readers. Construction of buildings, dams, or reservoirs to be separately rated. Superintendents, easement solicitors, and project coordinators from the time of project initiation to the energizing of any portion of the system to be assigned to Code 8721—Real estate agency.
7538●	LINE CONSTRUCTION & DRIVERS. Codes 7539—Electric light or power company and 7540—Electric light or power cooperative shall not be assigned at the same job or location to which Code 7538 applies.
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG. Codes 3180 and 3643—Electric power or transmission equipment mfg. and 3179—Electrical apparatus mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG. Includes the mfg. or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches, or switchboard apparatus or incidental equipment.
8013	ELECTRIC RAZOR SERVICE AND REPAIR ELECTRICAL APPARATUS
3724●	INSTALLATION OR REPAIR & DRIVERS. Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings, or the making of service connections to be separately rated as Code 7538—Electric light or power line construction.
3179	MFG. NOC. Includes electrical fixtures or appliances. Codes 3179 and 3643—Electric power or transmission equipment mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
3681	ELECTRICAL CORD SET, RADIO, OR IGNITION HARNESS ASSEMBLY

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Code No.	Classification
5190●	ELECTRICAL WIRING—WITHIN BUILDINGS & DRIVERS. Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as Code 3724—Electrical apparatus installation or repair.
3372	ELECTROPLATING. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3372 are conducted as a separate and distinct business.
4299	ELECTROTYPING. Codes 4299—Printing and lithographing and 4304—Newspaper publishing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
	ELEVATOR
5160●	ERECTION OR REPAIR
8720	INSPECTING
3042	ELEVATOR OR ESCALATOR MFG.
2388	EMBROIDERY MFG.
1747	EMERY WORKS & DRIVERS. Applies to crushing or grinding. Digging, mining, or quarrying to be separately rated.
	EMPLOYEE LEASING RISKS. Refer to Rule 1-D-3-f and the <i>Minnesota User's Guide</i> .
	EMS PROVIDERS & AMBULANCE SERVICE & DRIVERS
8385	GARAGE EMPLOYEES. Includes the garage employees of volunteer ambulance service and EMS providers.
7705	ALL EMPLOYEES OTHER THAN GARAGE EMPLOYEES & DRIVERS. Garage employees separately rated to Code 8385. Ambulance service also includes “door through door” non-emergency medical transportation of patients between medical facilities. “Door through Door” means the patient is taken inside the medical facility by ambulance, EMS, and/or rescue personnel and not merely dropped off in front of the location. All other non-certified, non-emergency transports to be separately rated as Code 7370 or Code 7382. Applies to volunteer ambulance or EMS personnel serving with or without payroll. Subject to the provisions of Minn. Stat. § 176.011, subd. 1 and Minn. Stat. § 176.041, subd. 1, premium for such volunteers must be determined on the basis of the payroll normally received by non-volunteer ambulance, EMS personnel, and/or rescue workers doing the same or similar work; however, in no case should the payroll of any such volunteer be less than \$300 per volunteer per year. Staff “downtime” is to be classified as Code 8833. “Downtime” is defined as idle time. Separately rate firefighters who also perform EMS to Code 7706 or 7708.
3224	ENAMEL OR AGATE WARE MFG.
3081	ENAMELED IRONWARE MFG.

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Code No.	Classification
	ENGINE MFG.
3827	AUTOMOBILE
3612	NOC. Foundry operations to be separately rated.
8601	ENGINEERING OR ARCHITECTURAL FIRM—CONSULTING. Does not apply when performing actual construction. Code 8601 is applicable to insureds engaged in the architectural or engineering profession as a separate and distinct business and not in support of an entity's principal business. Architectural and engineering personnel in support of an entity's principal business, including, but not limited to, vehicle manufacturers, chemical manufacturers, or power and light companies, must be separately rated to the governing classification of that business. Drafting performed by architects and engineers, licensed or unlicensed, is considered incidental to the overall job function when performed in conjunction with other duties outside the office.
4352	ENGRAVING
3042	ESCALATOR OR ELEVATOR MFG.
4825	ESSENTIAL OILS MFG. & DISTILLATION
	ESTATE—PRIVATE. See <i>Minnesota Basic Manual Rule 3-C—Domestic Workers—Residences and the Minnesota User's Guide.</i>
6217●	EXCAVATION & DRIVERS. Includes burrowing, filling, or backfilling. Grading or excavation in connection with street or road construction, dam or lock construction, tunneling, pile driving, shaft sinking, caisson or cofferdam work to be separately rated.
5649	CELLARS OR FOUNDATIONS IN CONNECTION WITH PRIVATE RESIDENCES OR DWELLINGS OF WOOD CONSTRUCTION—THREE STORIES OR LESS & DRIVERS. Mass rock excavation to be separately rated. ROCK & DRIVERS. Assign the appropriate contracting classifications.
9063	EXERCISE OR HEALTH INSTITUTE & CLERICAL
	EXHIBITION. See AMUSEMENT PARK.
4777	EXPLOSIVES DISTRIBUTORS & DRIVERS. Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as Code 6217. No high explosives manufacturing.
	EXPLOSIVES OR AMMUNITION MFG.:
3574	CARTRIDGE CHARGING OR LOADING & DRIVERS. Includes all operations involving the handling of explosives or mixing of fulminate. Explosive or fulminate mfg. to be separately rated.
3574	CARTRIDGE MFG. OR ASSEMBLY—SMALL ARMS. Includes mfg. of metal components, mixing of fulminate, charging, or loading. Explosive or fulminate mfg. to be separately rated.
3315	CARTRIDGE OR SHELL CASE MFG.—METAL. Insertion of percussion caps or primers, loading, or testing with explosives to be separately rated.
3632	PROJECTILE OR SHELL MFG. Includes incidental "nosing in." Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.

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Code No. Classification

4771 **NOC & DRIVERS.** Includes the following operations whether conducted by individual enterprises or as combined multiple enterprises: bag loading—propellant charges; black powder mfg.; cap, primer, fuse, booster, or detonator assembly; fireworks mfg.; high explosives mfg.; projectile, bomb, mine, or grenade loading; projectile or shell mfg.; shell case loading and smokeless powder mfg.—single base Cartridge charging or loading to be separately rated as Code 3574.

EXPRESS COMPANIES. See **TRUCKING.**

9014 **EXTERMINATOR & DRIVERS.**
Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.

4825 **EXTRACT MFG.**
Applies to dyewood, licorice, tanning, perfumery, medicinal, or flavoring extract mfg. Includes distillation of essential oils.

3131 **EYELET MFG.**

4493 **FABRIC COATING OR IMPREGNATING NOC.**
Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics, or rubber.

FARM

For the purpose of the application of workers' compensation rates, a farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying or stock or poultry raising, as a business or commercial venture. A division of payroll may be allowed for each separate and distinct type of commercial farm operation as described by the manual classifications described herein, provided that separate records of payroll are maintained.

Each classification includes all employees of whatever nature, other than inside domestic workers, including drivers and all normal repair and maintenance of buildings or equipment performed by the employees of the insured. Such activities as the maintenance of cows, hogs or fowl for family use; a family orchard or truck garden; and hay or grain crop raised for the purpose of maintaining work animals on the farm shall be considered usual and incidental to the operations of any type of farm.

The following classifications shall apply to farming and agricultural operations:

- 0008■** **CULTIVATION BY HAND EXCLUSIVELY, INCLUDING HOEING & WEEDING REGARDLESS OF CROP**
- 0006■** **RAISING, HARVESTING & PREPARING FOR MARKET HAY, ALFALFA, ALL CEREAL GRAINS SUCH AS WHEAT, BARLEY, RICE, CORN AND RAISING & FEEDING OF FOWL AND LIVESTOCK & DRIVERS**

FARM PRODUCTS

The following farm products are listed alphabetically with the appropriate classification for that product:

- 0006■** **ALFALFA**
- 0034■** **APIARY & DRIVERS**
- 0006■** **BARLEY**
- 0006■** **BEANS, DRY**
- 0006■** **BEETS, SUGAR**
- 0079■** **BERRY OR VINEYARD & DRIVERS.** Applies to all acreage devoted to the raising of all berries, grapes (all types), or hops.

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Code No.	Classification
0008■	CANTALOUPE
0006■	CATTLE
0005■	CHRISTMAS TREES
0006■	CLOVER
0006■	CORN
0006■	DAIRY FARMS
0006■	DILL
0034■	EGG OR POULTRY PRODUCER & DRIVERS
0113■	FISH HATCHERY & DRIVERS
0035■	FLORIST & DRIVERS. Applies to all acreage or facilities devoted to the raising and cultivating of potted houseplants, fresh-cut flower bulbs; raising and harvesting of annuals, perennials, or other bedding plants used in garden beds or as ground covers, growing, harvesting, and processing of algae, hydroponic vegetable growing and mushroom farming. Wholesale or retail sales conducted from the farm location are also assigned to Code 0035.
0008■	GARDENING—MARKET OR TRUCK & DRIVERS
0008■	GARLIC
0006■	GOATS
0006■	GRAIN
0005■	GRASS SEED
0006■	HAY
0034■	HOG CONFINEMENT OPERATIONS
0006■	HOGS
0008■	MELONS
0006■	MILLET
0008■	MINT
0006■	MUSTARD
0005■	NURSERY EMPLOYEES & DRIVERS. Applies to all acreage or facilities devoted to the propagation of trees, shrubs, plants, or flowering shrubs or plants not included under Code 0035. Operations involve planting, fertilizing, watering, trimming, potting and repotting plants, and transplantings at the nursery location. Additionally, these insureds may deliver their products to customers and also plant these products at their customer's location(s). Wholesale or retail sales conducted from the nursery location and sod dealers who do not grow sod, are also assigned to Code 0005. Refer to Code 0042 for sod growing and harvesting operations.
0006■	OATS
0008■	ONIONS, DRY
0016■	ORCHARD OR GROVE & DRIVERS. Applies to all acreage or facilities devoted to the raising of fruit, nuts, or avocados. Crops including, but not limited to apples, apricots, bananas, black walnuts, cherries, coffee, English walnuts, figs, filberts, macadamia nuts, nectarines, nuts, papaya, peaches, pears, plumbs, prunes, walnuts, and other orchard-grown crops are also assigned to Code 0016.
0006■	PEAS, DRY
0006■	PEAS, GREEN
0006■	PEPPERMINT
0006■	PINEAPPLES

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Code No.	Classification
0006■	POTATOES
0034■	POULTRY OR EGG PRODUCER & DRIVERS
0008■	PUMPKINS
0006■	RICE
0006■	RYE
0006■	SHEEP
0005■	SHRUB OR TREE & DRIVERS
0008■	SQUASH
0006■	STOCK FARMS
0006■	SUGAR BEETS
0006■	SUGARCANE
0006■	TIMOTHY
0005■	TREE OR SHRUB & DRIVERS
0005■	TREE PLANTING—REFORESTATION—& DRIVERS. Applicable to contractors planting trees in forests. Often this operation is performed after a logging operation and under contract with the US Forest Service. This classification includes any site preparation necessary for tree planting operations, whether performed by hand or machine, as well as the actual planting of the seedlings, which is usually performed by hand. Refer to Code 2702 for tree harvesting (logging forests) and maintenance operations.
0008■	VEGETABLE & DRIVERS
0008■	WATERMELONS
0006■	WHEAT
	FARM MACHINERY
8116♦	DEALER—ALL OPERATIONS & DRIVERS. Includes demonstration.
0050●	OPERATION—BY CONTRACTOR & DRIVERS. Sales or manufacturing of merchandise, machinery or equipment to be separately rated.
3131	FASTENER OR BUTTON MFG.—METAL
2501	FEATHER OR FLOWER MFG.—ARTIFICIAL
2501	FEATHER PILLOW MFG. No mattress or box spring mfg.
8215♦	FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS—NO MFG. Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583. Anhydrous ammonia dealers to be separately rated as Code 8353.
0006■	FEED LOTS & SALESPERSONS, DRIVERS. Does not apply to risks engaged in butchering or packing house operations.
2014	FEED MFG. Includes the preparation of cereal or compound feeds for livestock.
4283	FELT OR BUILDING OR ROOFING PAPER PREPARATION—NO INSTALLATION. Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg. to be separately rated.
2288	FELTING MFG.

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Code No.	Classification
	FENCE
	INSTALLATION & REPAIR:
6400●	METAL
6400●	PREFABRICATED CONCRETE PANEL FENCE BY HAND. Any concrete fence panel that cannot be installed or repaired by hand or uses a crane, hoist, or backhoe to install must be separately rated to the appropriate construction code.
6400●	VINYL & WOOD
	MANUFACTURING:
3257	WIRE
2802	WOOD, PICKET & DRIVERS
	FERRIES. Includes dock employees.
	COVERAGE UNDER ADMIRALTY LAW:
7016	PROGRAM I
7024	PROGRAM II—STATE ACT BENEFITS
7047	PROGRAM II—USL&HW ACT BENEFITS
	FERTILIZER
8215	DEALER & LOCAL MANAGER, DRIVERS—No MFG. Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583. Anhydrous ammonia dealers to be separately rated as Code 8353.
4583	MFG. & DRIVERS. Not rendering or garbage works. Includes manufacturing plants solely engaged in the wet or dry mixing of fertilizers. Fertilizer dealer to be separately rated under Code 8215. Anhydrous ammonia dealers to be separately rated as Code 8353. Codes 4583 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
4263	FIBER GOODS MFG. Fiberboard mfg. to be separately rated as Code 4239—Paper mfg.
4112	FIBER OPTIC CABLE MFG. The manufacture of fiber optic strands or cable is also included in Code 4112. There are three distinct types of fiber optic strands: multimode, single mode, and graded index.
	FILE MFG.
	DROP OR MACHINE FORGED:
3110	FORGING
3114	MACHINING OR FINISHING
3113	NOT DROP OR MACHINE FORGED
8017◆	FILM EXCHANGE & CLERICAL. Includes projection rooms. Film exchanges located at motion picture studios to be separately rated as Code 7610—Motion picture.
	FIRE ALARM
7605	INSTALLATION OR REPAIR & DRIVERS
7601●	TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS. Code 7600—Telephone or telegraph company shall not be assigned at the same job or location to which Code 7601 applies.

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Code No. Classification

7706 FIRE PATROL OR PROTECTIVE CORPS & DRIVERS.

No salvage operations.

Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. *Refer to Ambulance Service & Drivers for additional information on classifying EMS employees.*

Separately rate volunteer firefighters & drivers to Code 7708.

FIREFIGHTERS & DRIVERS

7706 FULL-TIME. See CLASSIFICATION INTERPRETATIONS SECTION.

7708 VOLUNTEER. Cities, towns and villages having volunteer fire departments shall be charged a flat premium, the flat premium to be based upon the rate for Code 7708 multiplied by the nearest hundred of population for the area served according to the latest national census. In areas where the last census figures are unrealistic, the population used in determining premium will be on a negotiable basis between the municipality and the carrier. Paid firefighters will be charged the rate for Code 7706 subject to an applicable minimum premium.

For the purpose of determining the premium for Code 7708 in those cases where the fire department includes both paid & volunteer firefighters, the population figure for the municipality shall be reduced fifteen (15) hundred for each full-time paid firefighter employed.

If the fire department includes both paid & volunteer firefighters, the premium for the risk shall be the sum of the premiums computed separately for the volunteer & paid firefighters as indicated above.

Includes volunteer firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. *Refer to Ambulance Service & Drivers for additional information on classifying EMS employees.*

Separately rate non-volunteer firefighters & drivers to Code 7706.

5022● FIREPLACE CONSTRUCTION

3076 FIREPROOF EQUIPMENT MFG.

Includes metal furniture, filing equipment, and incidental woodworking. Separately rate: mfg. of fireproof doors or shutters that are wood, covered with metal, or structural or reinforcing materials.

9180 FIREWORKS EXHIBITION & DRIVERS

2111 FISH CURING

Applies to shore or dock work only.

4902 FISHING ROD AND TACKLE MFG.

FISHING VESSELS NOC.

Includes packing, curing, or shipping fish and repair of nets or boats.

COVERAGE UNDER ADMIRALTY LAW:

7016 PROGRAM I

7024 PROGRAM II—STATE ACT BENEFITS

7047 PROGRAM II—USL&HW ACT BENEFITS

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Code No.	Classification
5146●	FIXTURES OR FURNITURE INSTALLATION—PORTABLE—NOC. Applies to installation in offices or stores.
2220	FLAX SPINNING AND WEAVING
1803	FLINT OR SPAR GRINDING & DRIVERS. Digging, mining, or quarrying to be separately rated.
7538●	FLOODLIGHTING OF STADIUMS, PARKS & DRIVERS
3724●	FLOODLIGHTS—ERECTION OF TEMPORARY FLOODLIGHTS & DRIVERS
5478●	FLOOR COVERING—INSTALLATION. Applies to the installation of carpet, linoleum, vinyl, asphalt, or rubber tiling. Stone, mosaic, terrazzo, or ceramic tile work to be separately rated to Code 5348 if performed inside or Code 5022 if performed outside.
5437●	FLOOR SANDING OR SCRAPING—WOOD FLOORS
8001◆	FLORIST—STORE & DRIVERS Includes service away from store premises. Cultivating or gardening are to be separately rated to Code 0035.
6504	FLOUR MIXING AND BLENDING—NO MILLING
6504	FOOD PRODUCTS MFG. NOC. All milling must be separately rated. Includes, but is not limited to, cleaning, grinding, sorting, or mixing coffee, sugars, pastry flours, spices, or nuts; baking powder manufacturing; coconut shredding or drying; coffee cleaning, roasting, or grinding; flour mixing and blending (no milling); malted milk manufacturing (from powdered milk, sugar, malt, cocoa); mayonnaise manufacturing; nut cleaning or shelling; peanut butter manufacturing; spice mills; and yeast manufacturing. Miso and poi manufacturing are also included.
7706	FOREST OR WILDLAND FIRE FIGHTING AND RANGERS & DRIVERS Refer to Classification Interpretations Section under “FIREFIGHTERS” for additional information. Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Separately rate volunteer firefighters & drivers to Code 7708. <i>Refer to Ambulance Service & Drivers for additional information on classifying EMS employees.</i>
3110	FORGING WORK—DROP OR MACHINE. Includes trimming. The machining of forgings or die making operations shall be assigned to Code 3632—Machine shop.
	FOUNDRY
3081	FERROUS—NOC
3085	NONFERROUS
3082	STEEL CASTINGS

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Code No.	Classification
	FRATERNITY OR SORORITY HOUSES
9061	NON-RESIDENTIAL & CLERICAL
9052	RESIDENTIAL & CLERICAL
	FREIGHT HANDLING—PACKING, HANDLING, OR SHIPPING EXPLOSIVES OR AMMUNITION—UNDER CONTRACT.
	These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated to the appropriate stevedoring classification. Drivers to be separately rated to the appropriate trucking classification.
7350F	COVERAGE UNDER U.S. ACT
7360	COVERAGE UNDER STATE ACT ONLY
	FREIGHT HANDLING NOC.
	These classifications include freight checkers. Stevedoring to be separately rated; drivers to be separately rated to the appropriate trucking classification.
7350F	COVERAGE UNDER U.S. ACT
7360	COVERAGE UNDER STATE ACT ONLY
2380	FRINGE OR BRAID MFG.
	FRUIT
2111	EVAPORATING OR PRESERVING. Includes jam, jelly, or cooked fruit syrup mfg. No canneries. No fruit juice mfg. Can mfg. to be separately rated as Code 3220.
2111	JUICE MFG. Includes incidental fruit preserving or bottling. No bottling of carbonated liquids. Can mfg. to be separately rated as Code 3220.
2105	PACKING. Fruit evaporating or preserving to be separately rated as Code 2111. Canneries to be separately rated as Code 2111.
8232◆	FUEL AND MATERIAL DEALER NOC & LOCAL MANAGERS, DRIVERS. No secondhand building materials or lumber. Applicable to risks dealing in at least three of the following classifications of materials: <ol style="list-style-type: none">1. Coal, fuel oil, wood, or ice2. New building materials including lumber3. Hay, grain, feed, or seed4. Agricultural implements Grain elevator operation to be separately rated as Code 8304.
3632	FUEL INJECTION DEVICE MFG. Includes the manufacture of devices used in vehicles or other equipment to monitor, meter or distribute fuel such as, but not limited to, carburetors, fuel pumps, super chargers, turbo chargers and throttle bodies.
	FULFILLMENT CENTERS. See PACKAGING—CONTRACT.
9620	FUNERAL DIRECTOR & DRIVERS
	FUR
2501	CLOTHING MFG. Preparation of skins to be separately rated.
2623	MFG.—PREPARING SKINS

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Code No.	Classification
9014	FURNACE CLEANING—VACUUM SUCTION METHOD & DRIVERS
2501	FURNISHING GOODS MFG. NOC. Includes wearing apparel, draperies, or household furnishings from textile fabrics.
	FURNITURE AND CABINET SHOP
2881	ASSEMBLY—WOOD—FROM MANUFACTURED PARTS. Includes finishing. Codes 2881 and 2883—Furniture mfg. and 2735—Furniture stock mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
3076	MFG.—METAL
2883	MFG.—WOOD—NOC. Includes assembling or finishing with power machinery. Types of materials used in the manufacture of either furniture or cabinets include wood, laminates, engineered wood products, hardy plank, plywood, and formica. Any stain or lacquer that may be applied is also included. Other operations assigned to this code include: sign manufacturing—wood—no painting, with power machinery; billiard table manufacturing; cabinet manufacturing for audio or visual devices and the installation of components; piano case manufacturing; trunk manufacturing; and cigar box manufacturing. Codes 2883, 2881, and 2735 must not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
	MOVING
8293	& STORAGE, DRIVERS
7219	ALL EMPLOYEES & DRIVERS—NO STORAGE OPERATIONS
8044♦	RENTAL—CHAIRS, COAT RACKS, DISHES & DRIVERS
2735	STOCK MFG.
9522	UPHOLSTERING
5146●	FURNITURE OR FIXTURES INSTALLATION—PORTABLE NOC. Applies to installation in offices or stores.
3373	GALVANIZING OR TINNING—NOT ELECTROLYTIC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3373 are conducted as a separate and distinct business.
	GARBAGE
9403	ASHES OR REFUSE COLLECTION & DRIVERS. Reduction, rendering, or fertilizer plants to be separately rated.
7590	WORKS. Applies to reduction or incineration. Drivers to be separately rated as Code 9403—Garbage collection.
	GARDENING. See FARM.
	GAS
7502	COMPANY—NATURAL GAS—LOCAL DISTRIBUTION & DRIVERS. Applies to all operations including store employees and meter readers. Separately rate: drilling or operation of wells, construction or operation of cross-country pipelines, or construction of buildings or gasholders.
7502	WORKS & DRIVERS. Applies to all operations including store employees and meter readers. Construction of buildings or gasholders to be separately rated.

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- 8353♦** DEALER—LIQUEFIED PETROLEUM GAS & DRIVERS. Applies to all operations including store employees; installation, servicing, or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as Code 7502—Gas distributing.
- 7502** DISTRIBUTING—LIQUEFIED PETROLEUM GAS—LOCAL & DRIVERS. Applies to all operations including store employees and meter readers. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gasholders.
- 6319●** MAIN OR CONNECTION CONSTRUCTION & DRIVERS. Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as Code 6233—Oil or gas pipeline construction.
Code 7502—Gas company shall not be assigned at the same job or location to which Code 6319 applies.
- 3574** METER MFG.
WELL OR PIPELINE. See OIL OR GAS WELL.
- 3180** GAS OR ELECTRIC LIGHTING FIXTURES MFG.
Codes 3180 and 3643—Electric power or transmission equipment mfg. or 3179—Electrical apparatus mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- GAS OR OIL**
- 5183●** BURNER INSTALLATION—DOMESTIC & DRIVERS
- 3724●** BURNER INSTALLATION NOC & DRIVERS
- 1320** LEASE OPERATOR—NATURAL GAS—ALL OPERATIONS & DRIVERS. Applies to gas or oil lease owner/operators, and to insureds under contract that operate a facility for its owner. The following operations are not included in Code 1320 and must be separately rated: erecting or dismantling derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations, or gasoline recovery.
- 6216●** LEASE WORK NOC—NATURAL GAS—BY SPECIALIST CONTRACTOR & DRIVERS. Includes laying or taking up flow lines and water lines; tank truck operations servicing gas or oil well sites; and installing central pumping unit. The following operations are not included in Code 6216 and must be separately rated: pipeline construction, tank building, rig or derrick erecting or dismantling, installing or recovering casing, drilling, cementing, cleaning and swabbing wells, or well shooting. Not applicable to owner/operators of a gas or oil lease operation, or to a risk under contract with the lease owner that performs all operations necessary to work a gas or oil lease.
Drill site preparations including but not limited to clearing land; building lease roads, slush pits, levees, or fire walls; and lease beautification or dirt work performed by a specialist contractor are classified to codes applicable to these operations, provided the services are performed prior to rig erection. Specialist contractors who perform these services during or after rig erection are assigned to Code 6216.

● = Construction Classification ■ = Farm Classification ♦ = Mercantile Classification

Code No. Classification

8350◆ **GASOLINE OR OIL DEALER & DRIVERS.**
Operation of retail gasoline stations to be separately rated as Code 8381—Gasoline station—retail—self-service, Code 8006—Gas station—self-service & convenience/grocery—retail, or Code 8380—Gasoline station—retail NOC.

4740 **GASOLINE RECOVERY & DRIVERS.**
Applies to recovery from casing head or natural gas.

GASOLINE STATION

8006◆ **SELF-SERVICE AND CONVENIENCE/GROCERY—RETAIL.** Applies to each separate store location meeting all of the following conditions:

1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automobile accessories, money orders, check cashing service, and the service of food or beverages.
2. No handling of fresh meats.
3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets).

Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.

8381◆ **SELF-SERVICE ONLY—RETAIL.** Applies to each retail gasoline station where the insured does not pump gasoline or provide any automobile maintenance, repair or towing services; and receipts from gasoline sales equal 90% or more of total receipts (total receipts exclude receipts from sales of lottery tickets). Gasoline stations that provide both full-service and self-service operations shall be assigned to Code 8380.

Codes 8381 and 8380—Gasoline station NOC, Automobile service or repair center or 8392—Automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

8380◆ **NOC—RETAIL & DRIVERS.** Includes retail diesel stations and gasoline stations providing full services such as, but not limited to, pumping gasoline, checking fluid levels, attended car washing service, and automobile maintenance or repair. Codes 8380 and 8392 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Automobile body repair is to be separately rated to Code 8393. Towing for others and roadside assistance are to be separately rated.

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

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

GEOPHYSICAL EXPLORATION

- 6248** **CORE DRILLING—EXPLORATORY.** Applies to core drilling for the purpose of sampling and determining the nature of the subsurface strata and soils.
- 8606** **ALL EMPLOYEES & DRIVERS.** Code 8606 is assigned to all types of geophysical exploration when these activities are conducted as a separate and distinct business. Core drilling employees are assigned to Code 6248.

GLASS

- 4130** **MFG. & DRIVERS.** Includes the mfg. of blown sheet window, polished plate, ribbed, rolled, colored, figured, or wire glass. Digging or quarrying to be separately rated.
- 4130** **MFG.—CUT**
- 4130** **MERCHANT.** Includes bending, grinding, beveling, or silvering of plate glass.
- 4133** **WINDOW MFG.—STAINED.** Includes glass mfg.

GLASSWARE MFG.

- 4114** **NO AUTOMATIC BLOWING MACHINES.** Digging or quarrying to be separately rated.
- 4114** **NOC.** Digging or quarrying to be separately rated.
- 5462●** **GLAZIER—AWAY FROM SHOP & DRIVERS**
- 2688** **GLOVE MFG.—LEATHER OR TEXTILE.**
Tanning of leather or mfg. of textile fabric to be separately rated.
- 2362** **GLOVE OR MITTEN MFG.—KNIT.**
Yarn mfg. to be separately rated.
- 4653** **GLUE MFG. & DRIVERS.**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4653 are conducted as a separate and distinct business.
- 3383** **GOLD LEAF MFG.**
- 4902** **GOLF CLUBS—MFG. OR ASSEMBLING**
- 9060** **GOLF COURSE, NOT MINIATURE—PUBLIC OR PRIVATE.** See **CLUB—COUNTRY**
- 6217●** **GRADING OF LAND NOC & DRIVERS.**
Includes burrowing, filling, or backfilling. Separately rate: mass rock excavation, grading, or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work.
- 8304** **GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS.**
Floating elevators to be separately rated under the appropriate vessel classification.
- 8215◆** **GRAIN, FEED, FERTILIZER OR HAY DEALER & LOCAL MANAGERS, DRIVERS—NO MFG.**
Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583. Anhydrous Ammonia dealers to be separately rated as Code 8353.
- 2014** **GRAIN MILLING**

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Code No.	Classification
1452	GRAPHITE MFG.—NOT ARTIFICIAL & DRIVERS. Artificial graphite mfg. rated as Code 1430—Lead mfg.
4000	GRAVEL OR SAND DIGGING & DRIVERS. Includes construction, repair, or maintenance of all buildings, structures, or equipment and the installation of machinery. No canal, sewer, or cellar excavation or underground mining.
4557	GREASE OR OIL MIXING OR BLENDING. Codes 4557 and 4740—Oil refining or 8350—Oil or gasoline dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No rendering or petroleum refining. Can mfg. to be separately rated as Code 3220.
	GREENHOUSE ERECTION—ALL OPERATIONS. Assign the appropriate contracting classifications.
2014	GRIST MILL
8006◆	GROCERY, TEA OR COFFEE DEALER—RETAIL. Applies to house-to-house sale of coffee, tea, or groceries and includes incidental stores or warehouses.
8842	GROUP HOMES - ALL EMPLOYEES & SALESPERSONS, DRIVERS Includes group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Juvenile detention centers, “boot camps”, and halfway houses for convicts are to be separately rated to Code 7720. Detoxification, treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Refer to Code 8864 for social service organizations.
5213●	GUNITING—NOT CHIMNEYS—ALL OPERATIONS. Guniting on chimneys to be separately rated as Code 5222—Chimney construction.
2501	HAIR GOODS MFG. Applies to products made from human hair.
9586	HAIR STYLING SALON, BEAUTY PARLOR, OR BARBER SHOP
3146	HARDWARE MFG. NOC
	HARDWARE STORE
8036◆	RETAIL EXCLUSIVELY
8029◆	WHOLESALE
4902	HARNESS OR SADDLE MFG.
	HAT
8017◆	CLEANING
2501	MFG. Includes blowing, starting, or forming of hat shapes. Hatters’ fur mfg. to be separately rated as Code 2623.
2623	HATTERS’ FUR MFG.
0050●	HAY BALING & DRIVERS

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
8215◆	HAY, GRAIN, FEED, OR FERTILIZER DEALER & LOCAL MANAGERS, DRIVERS—NO MFG. Includes incidental blending. Application of fertilizer by use of farm machinery or equipment to be separately rated under Code 0050. Fertilizer mfg. to be separately rated under Code 4583. Anhydrous ammonia dealers to be separately rated as Code 8353.
9063	HEALTH OR EXERCISE INSTITUTE & CLERICAL
9063	HEALTH SPA OR STEAM BATH NOC & CLERICAL
3307	HEAT TREATING—METAL. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3307 are conducted as a separate and distinct business.
3169	HEATER OR RADIATOR MFG. Applies to cast iron heaters or radiators.
5537●	HEATING, VENTILATION, AIR-CONDITIONING, & REFRIGERATION SYSTEMS—INSTALLATION, SERVICE, AND REPAIR & DRIVERS. Applicable to installation, service, and repair including residential and commercial. Separately rate portable air-conditioning units to Code 9519.
2220	HEMP OR JUTE SPINNING AND WEAVING HOD HOIST OR CONSTRUCTION ELEVATOR INSTALLATION, REPAIR, OR REMOVAL & DRIVERS. The following operations will be classified as:
5213●	CONCRETE OR CONCRETE ENCASED BUILDINGS OR STRUCTURES
5057●	IRON OR STEEL BUILDINGS OR STRUCTURES
5022●	MASONRY BUILDINGS OR STRUCTURES
6003●	PIERS OR WHARFS
5403●	WOODEN BUILDINGS OR STRUCTURES INCLUDING THOSE DESIGNED FOR DWELLING OCCUPANCY
HOME FOR AGED	
8829	PROFESSIONAL EMPLOYEES. Class Code 8829 would anticipate the following types of employees: registered nurse, licensed practical nurse, aide, activity director and activity aide, therapy aide, nurses aide, certified nursing aide, rehabilitation aide, orderly, home health aide, trained medical assistant, volunteer trainee, nursing manager, medical aide, certified trained medical assistant, charge nurse, recreation/rehabilitation assistant, registered nurse supervisor, nursing and nursing assistant trainee.
8830	ALL OTHER EMPLOYEES. Class Code 8830 would anticipate the following types of employees: food service director, other dietary personnel, laundry department head, other laundry personnel, housekeeping director, other housekeeping personnel, maintenance chief, other operations and maintenance personnel, dietary aides, transportation coordinator, food server and food service aide.
HOME IMPROVEMENT CENTER—NEW MATERIALS ONLY	
8058◆	STORE EMPLOYEES
8232◆	ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS. Home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to normal building materials and related hardware items. A home improvement center contemplates both inside sales and outside yard operations.

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Code No.	Classification
8835	HOMEMAKER SERVICE. Applies to nonprofit organizations providing home help services to families with children, convalescent, aged, acutely or chronically ill or disabled persons. Clerical office employees shall be separately rated as Code 8810—Clerical and outside social case workers as Code 8742—Salespersons.
1803	HONE OR OIL STONE MFG. & DRIVERS. Quarrying to be separately rated.
4452	HORN GOODS MFG.—FABRICATED PRODUCTS MFG. Applies to the mfg. of horn goods by such operations as machining, bending, buffing, or polishing.
	HORSE SHOW
9016	OPERATION BY OWNER OR LESSEE & DRIVERS. Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180—Amusement device operation NOC.
8279■	STABLE EMPLOYEES & DRIVERS
3146	HORSESHOE MFG. Steelmaking or rolling mills to be separately rated.
2361	HOSIERY MFG. Yarn mfg. to be separately rated.
	HOSPITAL
8833	PROFESSIONAL EMPLOYEES. Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a hospital must be also classified to Code 8833.
9040	ALL OTHER EMPLOYEES
	HOSPITAL—VETERINARY & DRIVERS. See VETERINARIANS.
	HOTEL
9058	RESTAURANT EMPLOYEES
9052	ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS. Employees working exclusively for a country club operation run by a hotel, resort, condominium, or other community association are assigned to Code 9060.
	HOTHOUSE ERECTION—ALL OPERATIONS Assign the appropriate contracting classifications.
9521	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING. Installation of carpet, linoleum, vinyl, asphalt, or rubber floor tile to be separately rated to Code 5478.
9519	HOUSEHOLD AND COMMERCIAL APPLIANCES—ELECTRICAL—INSTALLATION, SERVICE OR REPAIR & DRIVERS. Includes shop or outside employees and incidental parts department employees. Electrical wiring to be separately classified to Code 5190. Television, radio, video, and audio equipment installation, service, or repair to be separately classified to Code 9516.

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Code No.	Classification
8006◆	HOUSEHOLD FURNISHINGS OR WEARING APPAREL DEALER—RETAIL. Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, refrigerators, separately rate as Code 8044—Store—furniture.
9033	HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS. Applies to all employees of housing authorities operating completed public housing projects. The authority may be a governmental, quasi-governmental, or privately run charitable, not-for-profit, or for-profit agency. New construction and major alteration work to be separately rated.
4635	HYDROGEN OR OXYGEN MFG. & DRIVERS. Includes tank charging.
8203◆	ICE MFG. OR DISTRIBUTION & DRIVERS
2039	ICE-CREAM MFG. & DRIVERS
9016	ICE-SKATING RINK OPERATION & DRIVERS. Applies to the operation of ice-skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180—Amusement Device Operation NOC.
4557	INK MFG.
4251	INKED RIBBON PREPARATION. Paper mfg. to be separately rated as Code 4239.
8720	INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC. Code 8720, a “not otherwise classified” classification, is applicable to insurance inspectors, outside claim adjusters, and/or safety engineers, appraisers of fire companies engaged in estimating the salvage value of property, and employments of a similar character. Also, includes boiler or elevator inspecting, and marine appraiser or surveyor. INSPECTORS, SAMPLERS, OR WEIGHERS OF MERCHANDISE ON VESSELS OR DOCKS OR RAILWAY STATIONS OR WAREHOUSES. These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.
8709F	COVERAGE UNDER U.S. ACT
8719	COVERAGE UNDER STATE ACT ONLY
3685	INSTRUMENT MFG. NOC. Applies to professional or scientific instruments.
	INSULATION
5183●	STEAM PIPE OR BOILER & DRIVERS. Includes shop. Applies to the use of cork, asbestos, or other non-conducting materials.
5479●	WORK NOC & DRIVERS. Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.

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Code No. Classification

8723 **INSURANCE COMPANIES—INCLUDING CLERICAL & SALESPERSONS.**
Code 8723 applies to employees of insurance companies including clerical office employees, outside salespersons, and company premium auditors. Insurance companies include carriers or providers, both exclusive and independent agents, brokers, and ratemaking organizations. These businesses may provide coverage for individuals, businesses, or property in exchange for premium. These businesses may also bind coverage, sell policies or place coverage, develop rates, process claims, and collect data. Insurance inspectors, outside claims adjusters, examiners, appraisers, and detectives or investigators are separately assigned to Code 8720.

4150 **INTEGRATED CIRCUIT MFG.**
Includes silicon processes, compound semiconductor manufacturing, or semiconductor manufacturing. Includes refining or growing the base (wafer) material through adding layer upon layer of the circuit, etching, adding connecting materials for the circuits, testing, quality assurance (QA), and mounting onto modules. This classification also includes adding programming to the chips by the manufacturer or outside contractor.

7605● **INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS**

IRON OR STEEL

ERECTION:

5059● **CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT**

5102● **DOOR, DOOR FRAME, OR SASH ERECTION—METAL OR METAL COVERED.** Installation of storm doors or storm sash to be separately rated as Code 5645—Carpentry. Overhead door installation to be separately rated as Code 3724—Millwright work.

5040● **FRAME STRUCTURES**

5059● **FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT.** Code 5040—Iron or steel: erection frame structures shall not be assigned at the same job or location to which Code 5059 applies.

5040● **IRON—EXTERIOR.** Includes work on balconies, fire escapes, staircases, and fireproof shutters.

5102● **IRON, BRASS OR BRONZE—DECORATIVE OR ARTISTIC**

5102● **IRON, BRASS OR BRONZE—NONSTRUCTURAL—INTERIOR**

5040● **METAL BRIDGES**

5040● **RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS, OR GASHOLDERS**

STEEL FRAME—INTERIOR—LIGHT GAUGE STEEL:

5645● **BY CARPENTRY CONTRACTORS IN CONNECTION WITH THE CONSTRUCTION OF DETACHED ONE- OR TWO-FAMILY DWELLINGS**

5651● **BY CARPENTRY CONTRACTORS IN CONNECTION WITH THE CONSTRUCTION OF DWELLINGS THREE STORIES OR LESS DESIGNED PRIMARILY FOR MULTIPLE DWELLING OCCUPANCY**

5445● **BY CONTRACTORS ENGAGED IN WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION & DRIVERS.** Includes the taping of seams or joints, application of joint compound and sanding, as well as the installation of light gauge steel by contractors engaged in wallboard installation. This includes specialist contractors that strictly perform drywall framing or finishing operations.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

5403● BY OTHER CARPENTRY CONTRACTORS

5102● BY SPECIALIST CONTRACTOR

5057● IRON OR STEEL ERECTION—NOC

FABRICATION:

3030 IRONWORKS OR STEELWORKS—SHOP—STRUCTURAL & DRIVERS. Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.

3040 IRONWORKS—SHOP—DECORATIVE OR ARTISTIC & FOUNDRIES, DRIVERS. Applies to the mfg., fabricating, or assembling of decorative or artistic brass, bronze, or ironwork.

3040 IRONWORKS—SHOP—ORNAMENTAL & DRIVERS. Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or ironwork, railings, balconies, fire escapes, staircases, iron shutters, or other nonstructural ironwork or steelwork. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.

MANUFACTURING:

3018 ROLLING MILL & DRIVERS. Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate steelmaking, blast furnace operation, coke mfg. Not applicable to rolling mills in plants operating open hearth, Bessemer, electric, or crucible steel furnaces.

3018 ROLLING MILL — SHEET ROLLING BY DOUBLING PROCESS & DRIVERS. Applies to black, blue or annealed sheets or tin or terne plate not thicker than No. 10 gauge (9/64 inches). Includes cold rolling, tinning or galvanizing. Steelmaking, tin plate bar, blast furnace operations or coke mfg. to be separately rated.

3004 STEEL MAKING & DRIVERS. Applies to electric or open hearth furnaces, bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke mfg. to be separately rated.

8106◆ MERCHANT & DRIVERS. Not applicable to junk dealers or iron or steel scrap dealers.

8265◆ SCRAP DEALER & DRIVERS. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.

6229● IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS.
Pile driving, dredging, tunneling, or dam or sewer construction to be separately rated.

0251 IRRIGATION WORKS OPERATION & DRIVERS.
Code 0251 and the farm classifications shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system construction to be separately rated as Code 6229.

4452 IVORY OR BONE GOODS MFG.

JALOUSIE OR JALOUSIE SCREEN

5645● ERECTION

3076 MFG.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

JANITORIAL SERVICES

9014 BY CONTRACTORS & DRIVERS. Includes window cleaning. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated.

JETTY OR BREAKWATER CONSTRUCTION—ALL OPERATIONS TO COMPLETION & DRIVERS. *Assign the appropriate contracting classifications.* Caisson, cofferdam work, or pile driving to be separately rated.

3383 **JEWELRY MFG.**

8263◆ **JUNK DEALER & DRIVERS.**

Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, nonferrous scrap metals and ferrous scrap metals. When a dealer's principle type of merchandise sold is ferrous scrap metals, the business must be assigned to Code 8265. When a dealer's principle type of merchandise sold is non-ferrous scrap metals, the business must be assigned to Code 8500. Wrecking or salvaging to be separately rated. Must not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8263 are conducted as a separate and distinct business.

2220 **JUTE OR HEMP SPINNING AND WEAVING**

7720 **JUVENILE DETENTION CENTER - ALL EMPLOYEES & SALESPERSONS, DRIVERS**

Includes halfway homes, juvenile detention centers, "boot camps", or homes for convicts. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals.

8831 **KENNELS & DRIVERS.**

Applies to the boarding, training, breeding, catching & grooming of small animals.

2362 **KNIT GOODS MFG. NOC.**

Yarn mfg. to be separately rated.

LABOR CONTRACTOR. See EMPLOYEE LEASING RISKS.

8742 **LABOR UNION—ALL EMPLOYEES.**

Includes business agents and organizers.

2220 **LACE MFG.**

4558 **LACQUER OR SPIRIT VARNISH MFG.**

Includes mixing of thinners or solvents but not nitrocellulose mfg. Assign risks engaged in the mfg. of nitrocellulose, thinners, or solvents to the appropriate chemical Code 4828 or 4829.

2802 **LAMINATED WOOD BUILDING BEAMS AND COLUMNS MFG. & DRIVERS**

3180 **LAMP OR PORTABLE LANTERN MFG.**

Will not be assigned to an employer engaged in the operations described by another classification unless the operations subject to Code 3180 are conducted as a separate and distinct business.

0042● **LANDSCAPE GARDENING & DRIVERS.**

Includes laying out grounds, planting trees, shrubs, flowers, or lawns. Excavation, filling, or backfilling to be separately rated as Code 6217—Excavation. Codes 0042 and 9102—Park NOC may be assigned to the same risk.

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Code No.	Classification
4683	LARD REFINING. Codes 4683 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
2735	LAST BLOCK MFG.
2790	LAST OR SHOE FORM MFG.
5480●	LATHING & DRIVERS. Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.
	LAUNDRY
2585	AND DRY CLEANING STORE—RETAIL & ROUTE SUPERVISORS, DRIVERS. Applicable only to neighborhood type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location, to be rated as Code 8017—Store—retail NOC.
8017◆	SELF-SERVICE
2585	NOC & ROUTE SUPERVISORS, DRIVERS. Collecting or distributing stores, no laundering at the same location, to be rated as Code 8017—Store—Retail NOC.
8820	LAW OFFICE—ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.
	LAWN
9102	MAINTENANCE—COMMERCIAL OR DOMESTIC & DRIVERS. Includes grass cutting, weed control, and lawn spraying. This classification does not apply to a risk whose principal business is tree pruning, tree spraying, or exterminating. Codes 9102 and 0042—Landscape gardening may be assigned to the same risk.
5183●	SPRINKLER SYSTEM INSTALLATION—UNDERGROUND & DRIVERS. Irrigation and drainage system construction to be separately rated as Code 6229.
1430	LEAD MFG. & DRIVERS. Includes red or white lead.
3027	LEAD WORKS & DRIVERS. Includes sheet, pipe, or shot. Smelting to be separately rated.
	LEATHER
2686	BELTING MFG.
2688	GOODS MFG. NOC MFG.:
4493	IMITATION
2623	PATENT OR ENAMEL
4150	LENS MFG.—GROUND

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Code No.	Classification
8800	LETTER SERVICE SHOP Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business. Refer to Code 8810 to determine if employees meet the definition of clerical according to the <i>Minnesota Basic Manual</i> . LEVEE CONSTRUCTION—ALL OPERATIONS TO COMPLETION & DRIVERS. Assign the appropriate contracting classifications. LIBRARY—PUBLIC. See PUBLIC LIBRARY.
4825	LICORICE EXTRACT MFG.
1642	LIME MFG. Includes surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime mfg., such operations will be classified under Code 1624—Quarry NOC.
1642	LIME MFG. — QUARRY— SURFACE. Includes construction, repair, or maintenance of all buildings, structures, or equipment; installation of machinery. Applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime mfg., such operations will be classified under 1624—Quarry NOC. LIMOUSINE CO.
7382	ALL OTHER EMPLOYEES & DRIVERS. Garage employees are to be separately rated to Code 8385.
8385	GARAGE EMPLOYEES
2220	LINEN CLOTH MFG.
2501	LINGERIE MFG.
5478●	LINOLEUM, CARPET, VINYL, ASPHALT, OR RUBBER FLOOR TILE INSTALLATION. Stone, mosaic, terrazzo, or ceramic tile work to be separately rated to Code 5348 if performed inside or Code 5022 if performed outside.
4493	LINOLEUM MFG. LIQUEFIED PETROLEUM GAS. See GAS DISTRIBUTING.
4299	LITHOGRAPHING. Includes incidental assembling, stapling or binding of circulars, pamphlets, or catalogues. Artists, designers, proofreaders, editors, or clerical office employees to be separately rated as Code 8810—Clerical. Reporters, advertising, or circulation solicitors to be separately rated as Code 8742—Salespersons. CO. See LIMOUSINE COMPANY
8279■	LIVERY OR BOARDING STABLE—NOT SALES STABLE & DRIVERS

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Code No.	Classification
	LIVESTOCK
8285	COMMISSION MERCHANT. Applies to merchants not operating stockyards, farms or ranches. Includes salespersons exposed to the stockyard hazard & solicitors. Excludes only clerical.
8280	SALES COMPANY—ALL OPERATIONS & DRIVERS.
	LOCK OR DAM CONSTRUCTION. See DAM OR LOCK CONSTRUCTION.
8036	LOCKSMITH—SHOP AND OUTSIDE
3507	LOCOMOTIVE WORKS
3515	LOOM HARNESS OR REED MFG.
4251	LOOSE-LEAF LEDGER OR NOTEBOOK MFG. Mfg. of metal rings, posts, screws, separators, or fittings to be separately rated.
2501	LUGGAGE MFG. Applies to the manufacture of travel bags and hand luggage. Trunk manufacturing is separately rated to code 2883.
	LUMBERYARD—NEW MATERIALS ONLY
8058♦	STORE EMPLOYEES
8232♦	ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS
3559	MACHINE MFG.—CONFECTION
3632	MACHINE SHOP NOC. Foundry operations to be separately rated. Code 3632 applies to the manufacture or repair of machines, as well as to general job machining that is not otherwise classified. Applies only to shop operations performed on the premises of the employer.
3629	MACHINED PARTS MFG. NOC. Applies only to employers that machine single- piece parts for others that meet all of the following conditions: <ol style="list-style-type: none">1. The employer's operations are not described by another classification.2. The machined parts manufactured by the employer are not described by another classification.3. The employer does not assemble any single- piece machined parts into end- product components. Assembly operations include, but are not limited to, welding, fastening, inserting, pressing, and the joining of springs, ball bearings, gears, or other parts or components to any other part or component.4. The employer does not perform casting, forging, stamping, forming, or fabrication.
8107♦	MACHINERY DEALER NOC—STORE OR YARD & DRIVERS. Operations away from premises, other than demonstration or repair, to be separately rated.
3724●	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS. Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.
1438	MAGNESIUM METAL MFG.—ALL OPERATIONS & DRIVERS. Milling or grinding of magnesium metal, mining, or quarrying to be separately rated.

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Code No.	Classification
8800	MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business. <i>Refer to Code 8810 to determine if employees meet the definition of clerical according to the Minnesota Basic Manual.</i>
2121	MALT HOUSE & DRIVERS
2065	MALTED MILK MFG. Includes dehydration of milk.
6504	FROM POWDERED MILK, SUGAR, MALT, COCOA
5348●	MARBLE OR STONE SETTING—INSIDE. Applies to interior construction only.
	MARINA & DRIVERS:
6826F	COVERAGE UNDER U.S. ACT
6836	COVERAGE UNDER STATE ACT ONLY. Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops, or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in town, motels, restaurants, swimming pools, bowling lanes, and other recreational facilities shall be separately rated. Boat building shall be separately rated as Code 6824F or 6834.
8720	MARINE APPRAISER OR SURVEYOR
	MARINE RAILWAY OPERATION & DRIVERS
6872F	COVERAGE UNDER U.S. ACT
6882	COVERAGE UNDER STATE ACT ONLY
5022●	MASONRY NOC
4279	MATCH MFG. Lumbering operations to be separately rated as Code 2702—Logging or lumbering.
2570	MATTRESS OR BOX SPRING MFG. Includes pillow, quilt, or cushion mfg. Separately rate the mfg. of wire springs or excelsior.
6504	MAYONNAISE MFG.
2095	MEAT PRODUCTS MFG. NOC. Codes 2095 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.
	MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION
4825	MFG. & INCIDENTAL MFG. OF INGREDIENTS. Codes 4825, 4611—Drug, medicine or pharmaceutical preparation—No mfg. of ingredients, and 4829—Chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of metal containers to be separately rated as Code 3220—Can mfg.

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Code No. Classification

- 4611** No MFG. OF INGREDIENTS. Applies to compounding, blending, or packing operations only. Codes 4611, 4825—Drug, medicine or pharmaceutical preparation including incidental mfg. of ingredients, and 4829—Chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220—Can mfg.
- 8742** **MESSENGERS, COLLECTORS, OR SALESPERSONS—OUTSIDE.**
Subject to the Standard Exception Manual Rule.
- METAL**
- 5538●** CEILING OR WALL COVERING INSTALLATION & SHOP, DRIVERS
- 3372** FINISHING
- 8500◆** **SCRAP DEALER & DRIVERS.** Includes the collection and reduction of nonferrous scrap metals. Must not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8500 are conducted as a separate and distinct business.
- 3400** **STAMPED GOODS MFG. NOC**
- 3400** **STAMPING MFG. NOC.** Applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets, and wastebaskets.
- 1701** **MICA GOODS MFG. & MICA PREPARING.**
Mining to be separately rated.
- MILITARY RESERVATION**
- CONSTRUCTION:
- 5651●** CARPENTRY
- 5215●** **CONCRETE CONSTRUCTION—NOT MONOLITHIC CONCRETE BUILDING CONSTRUCTION** —Applies only to the construction or repair of buildings designed for the housing, welfare, and keep of personnel. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations must be assigned to appropriate callifications.
- 5059●** **IRON OR STEEL ERECTION—NOT OVER TWO STORIES IN HEIGHT** — Applies only to the construction or repair of buildings designed for the housing, welfare, and keep of personnel. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations must be assigned to appropriate callifications. **DISMANTLING OR WRECKING.** See **WRECKING.**
- 3620** **MILITARY TANK HULL MFG. OR ASSEMBLY.**
Includes armor plate cutting, forming, or heat treating. Steel mfg. or foundries to be separately rated.
- MILK**
- 2070** **BOTTLE EXCHANGE—ALL EMPLOYEES & DRIVERS.** Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2070 are conducted as a separate and distinct business.

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Code No.	Classification
2070	DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS. Includes preparation of products for distribution. Ice-cream mfg. to be separately rated as Code 2039.
2065	PRODUCTS MFG. NOC
8018♦	MILL SUPPLY DEALER
2501	MILLINERY MFG. Applies to ladies' trimmed hats.
2014	MILLING GRAIN
3724●	MILLWRIGHT WORK NOC & DRIVERS. Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification.
3507	MINING OR ORE MILLING MACHINERY MFG. MINING NOC—NOT COAL
1165	SURFACE & DRIVERS. Includes construction, repair, or maintenance of all buildings, structures, or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels, or drifts. Codes 1165 and 1164—Mining NOC—underground shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
1164	UNDERGROUND & DRIVERS. Includes construction, repair, or maintenance of all buildings, structures, or equipment and the installation of machinery. Contemplates mining with shafts, tunnels, or drifts.
9015	MINI-STORAGE FACILITIES OR FLEA MARKETS—ALL OTHER EMPLOYEES. Clerical and sales employees to be assigned to Code 9012.
4131	MIRROR MFG. Codes 4131 and 4130—Glass merchant shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of glass, frames, backs, or handles to be separately rated.
2362	MITTEN OR GLOVE MFG.—KNIT. Yarn mfg. to be separately rated.
9534●	MOBILE CRANE AND HOISTING SERVICE CONTRACTORS—NOC—ALL OPERATIONS & DRIVERS. Includes yard employees. 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. Shall not be assigned to a risk engaged in both hoisting and construction operations at the same job or location. The entire payroll in connection with such project, including the payroll developed in the operation of the mobile crane shall be assigned to the applicable construction classification.
	MOBILE HOME
	DEALERS:
8742	SALESPERSONS
8380	ALL OTHER EMPLOYEES & DRIVERS

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Code No.	Classification
	DELIVERY:
7219	BY SPECIALIST CONTRACTOR—ALL EMPLOYEES & DRIVERS
8380	BY SPECIALIST CONTRACTOR—INCLUDING ON-SITE PLACEMENT, HOOKUP OF PLUMBING AND ELECTRICAL SYSTEMS AND INCIDENTAL INSTALLATION ACTIVITIES & DRIVERS
	REPAIR:
8380	SHOP: BY DEALER OR SPECIALIST CONTRACTOR & DRIVERS. The on-site repair of a mobile home that is permanently set and occupied is classified in the same manner as the repair work done on any dwelling.
	WINDSTORM TIE-DOWN INSTALLATION:
8380	BY DEALER & DRIVERS
9015	BY MOBILE HOME PARK OPERATOR & DRIVERS
6400●	BY SPECIALIST CONTRACTOR
9014	MOBILE POWER OR PRESSURE CLEANING SERVICE & DRIVERS Applies to the cleaning of building exteriors, sidewalks, vehicles, and equipment using portable water or steam power cleaning systems. Includes ground level and above ground level operations. Power or pressure cleaning of roofs is separately rated as Code 5551.
5146●	MODULAR PARTITION OR WORKSTATION INSTALLATION
5221●	MONUMENTS—CEMETERY—ERECTION EXCLUSIVELY & DRIVERS
5348●	MOSAIC, STONE, TERRAZZO, OR CERAMIC TILE WORK—INSIDE. Applies to interior construction work only. Not fireproof tile construction. Installation of granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.
	MOTEL, MOTOR COURT, TOURIST COURT, OR CABIN
9058	RESTAURANT EMPLOYEES
9052	ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS
	MOTION PICTURE
7610	DEVELOPMENT OF NEGATIVES, PRINTING, AND ALL SUBSEQUENT OPERATIONS. Digital media processing and editing, as well as marketing through film exchanges, are included under code 7610, whether performed by a contractor or the production company.
8017	FILM EXCHANGE & PROJECTION ROOMS, CLERICAL. Applies to film exchanges not located at motion picture studios.
7610	PRODUCTION—IN STUDIOS OR OUTSIDE—ALL OPERATIONS UP TO THE DEVELOPMENT OF NEGATIVES & CLERICAL, DRIVERS
3851	MOTORCYCLE MFG. OR ASSEMBLY
	MOVING
7219	ALL EMPLOYEES & DRIVERS—NO STORAGE OPERATIONS
4557	MUCILAGE OR PASTE MFG.

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Code No.	Classification
9410	MUNICIPAL, TOWNSHIP, COUNTY, OR STATE EMPLOYEE NOC. Includes employees engaged in laboratory work, inspectors for the board of health, electrical inspectors, building inspectors, and similar governmental operations. Other governmental operations to be separately rated. Refer to Classification Interpretations Section for Civil Defense Workers and Constables. MUSEUM—PUBLIC. See PUBLIC LIBRARY OR MUSEUM.
4279	MUSIC ROLL MFG.—PERFORATED PAPER. Paper mfg. to be separately rated as Code 4239. MUSICAL INSTRUMENT MFG.
3383	METAL—NOC
2923	WOOD—NOC
3145	NAIL MFG. Steel making or rolling mills to be separately rated.
3145	NEEDLE MFG.
2380	NET MFG. Not applicable to wire nets. Cordage or twine mfg. to be separately rated.
8745◆	NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS—NOT RETAIL DEALER & SALESPERSONS, DRIVERS NEWSPAPER
7231	DELIVERY BY ROUTE CARRIERS—MOTORIZED VEHICLES. This classification includes concurrent delivery of magazines, advertisements, notices, samples, etc. for other entities. Delivery by Publisher employees to be separately rated as Code 7380—Drivers.
4314	DELIVERY BY ROUTE CARRIERS—No MOTORIZED VEHICLES. This classification includes concurrent delivery of magazines, advertisements, notices, samples, etc. for other entities.
4304	PUBLISHING. Artists, designers, proofreaders, editors, or clerical office employees to be separately rated as Code 8810—Clerical. Reporters, advertising, or circulation solicitors to be separately rated as Code 8742—Salespersons.
4251	NOTEBOOK OR LOOSE-LEAF LEDGER MFG. Mfg. of metal rings, posts, screws, separators, or fittings to be separately rated.
8869	NURSERY—DAY—EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS
0005■	NURSERY EMPLOYEES. See FARM.
8835	NURSING—HOME HEALTH, PUBLIC, AND TRAVELING—ALL EMPLOYEES NURSING OR CONVALESCENT HOME
8829	PROFESSIONAL EMPLOYEES. Class Code 8829 would anticipate the following types of employees: registered nurse, licensed practical nurse, aide, activity director and activity aide, therapy aide, nurses aide, certified nursing aide, rehabilitation aide, orderly, home health aide, trained medical assistant, volunteer trainee, nursing manager, medical aide, certified trained medical assistant, charge nurse, recreation/rehabilitation assistant, registered nurse supervisor, nursing and nursing assistant trainee.

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Code No. Classification

- 8830** ALL OTHER EMPLOYEES. Class Code 8830 would anticipate the following types of employees: food service director, other dietary personnel, laundry department head, other laundry personnel, housekeeping director, other housekeeping personnel, maintenance chief, other operations and maintenance personnel, dietary aides, transportation coordinator, food server and food service aide.
- 6504** NUT CLEANING OR SHELLING
- 3132** NUT OR BOLT MFG.
Steel making or rolling mills to be separately rated.
- 5191** OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT, OR REPAIR.
Includes shop. Mfg. operations to be separately rated.
- 4493** OIL CLOTH MFG.
OIL MFG.
COTTONSEED. See COTTONSEED OIL MFG.
- 4686** VEGETABLE—SOLVENT EXTRACTION PROCESS. Mfg. of cottonseed oil is separately rated to Code 4683.
- 4683** VEGETABLE NOC
- OIL OR GAS
- 5183●** BURNER INSTALLATION DOMESTIC & DRIVERS
- 3724●** BURNER INSTALLATION NOC & DRIVERS
- 8601** GEOLOGIST OR SCOUT. Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts.
- 1320** LEASE OPERATOR—ALL OPERATIONS & DRIVERS. Applies to oil or gas lease owner/operators, and to insureds under contract with the lease owner, that perform all operations necessary to work an oil or gas lease. The following operations are not included in Code 1320 and must be separately rated: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations, or gasoline recovery.
- 6216●** LEASE WORK NOC—BY SPECIALIST CONTRACTOR & DRIVERS. Includes laying or taking up flow lines and water lines; installing central pumping units; and tank truck operations servicing oil or gas well sites. The following operations are not included in Code 6216 and must be separately rated: pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing of wells, or well shooting. Not applicable to owner/operators of an oil or gas lease operation, or to a risk under contract with the lease owner that performs all operations necessary to work an oil or gas lease.
Drill site preparations including but not limited to clearing land; building lease roads, slush pits, levees, or fire walls; and lease beautification or dirt work performed by a specialist contractor are classified to codes applicable to these operations, provided the services are performed prior to rig erection. Specialist contractors who perform these services during or after rig erection are assigned to Code 6216.
- 6233●** PIPELINE CONSTRUCTION & DRIVERS. Pile driving, dredging, or tunneling to be separately rated.

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Code No.	Classification
7515	PIPELINE OPERATION & DRIVERS. Construction, operation of wells, or oil refining to be separately rated.
	WELL:
6216●	ACIDIZING—ALL EMPLOYEES & DRIVERS. Code 6216 must not be assigned at the same job or location to which Code 6235 applies because acidizing would be considered incidental to drilling operations.
6216●	CEMENTING & DRIVERS. Code 6216 must not be assigned at the same job or location to which Code 6235 or Code 6236 applies because cementing would be considered incidental to drilling operations or the installation of casing.
1322●	CLEANING OR SWABBING OF WELLS—BY SPECIALIST CONTRACTOR—NO DRILLING & DRIVERS. Not applicable to work in connection with a new well that has not yet been completed. Assign such work to Code 6235.
6235●	DRILLING OR REDRILLING & DRIVERS. Code 6235 applies to drilling or re-drilling oil or gas wells and includes erection or dismantling of drilling rigs, formation fracturing, cementing, installation of casing, and flowback services when such operations are performed by employees of the drilling company. Cleaning or swabbing of a new well that has not yet been completed is included in Code 6235 whether performed by employees of the driller or by a specialist contractor.
6236●	INSTALLATION OR RECOVERY OF CASING & DRIVERS. Applies to a specialist contractor engaged in the installation or recovery of casing at oil or gas wells and includes incidental cementing work when performed by the casing contractor's crew. Refer to Code 6216 for specialist cementing contractors.
6237●	INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS. Not applicable to wire line-type work that involves the installation, repair, or servicing of equipment used for drilling purposes. Includes flowback engineers who only monitor and log flowback pressure.
6235●	PERFORATING OF CASING—ALL EMPLOYEES & DRIVERS. Code 6235 is applied to perforation of casings used in oil or gas wells. This classification is not applicable to any perforating operations that take place above ground.
6235●	SHOOTING & DRIVERS. Includes flowback services when performed during drilling or re-drilling operations.
6213●	SPECIALTY TOOL & EQUIPMENT LEASING NOC—ALL EMPLOYEES & DRIVERS. Applicable to insureds that lease specialty tools and equipment used by drilling contractors. These insureds usually provide supervisory personnel with the equipment. Insureds that furnish complete operating crews with such equipment must be assigned to Code 6235.
8107◆	SUPPLIES OR EQUIPMENT DEALER—NEW—STORE OR YARD ONLY & DRIVERS
8204◆	SUPPLIES OR EQUIPMENT DEALER—USED & LOCAL MANAGERS, DRIVERS. Includes incidental reconditioning or repairing. Installation, erection, dismantling, or salvage operations to be separately rated.
8350◆	OIL OR GASOLINE DEALER & DRIVERS. Operation of retail gasoline stations to be separately rated as Code 8381—Gasoline station—retail—self-service, Code 8006—Gas station—self-service & convenience/grocery—retail, or Code 8380—Gasoline station—retail NOC.

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Code No.	Classification
4557	OIL OR GREASE MIXING OR BLENDING. Codes 4557 and 4740—Oil refining or 8350—Oil or gasoline dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Rendering or petroleum refining to be separately rated. Can mfg. to be separately rated as Code 3220.
1803	OIL OR HONE STONE MFG. & DRIVERS. Quarrying to be separately rated.
4740	OIL REFINING—PETROLEUM & DRIVERS. Oil producing to be separately rated. OIL RIG OR DERRICK ERECTING OR DISMANTLING—ALL OPERATIONS. The following two classes include the construction of foundations or structures and the installation of equipment:
5057●	METAL
5403●	WOOD
3719●	OIL STILL ERECTION OR REPAIR. Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump, and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units. Chimney construction and pile driving are also separately rated.
8106◆	OIL WELL DRILLING RIGS—WAREHOUSING AND SALES & DRIVERS OILING OF ROADS & DRIVERS
5506●	DELIVERY AND SPREADING OF OIL IN CONJUNCTION WITH THE SPREADING OF SAND OR GRAVEL BY OIL DISTRIBUTORS
8350◆	DELIVERY AND SPREADING OF OIL ON ROADS BY OIL DISTRIBUTORS
4150	OPTICAL GOODS MFG. NOC. Includes ground lens manufacturing, opera and field glasses manufacturing, goggle manufacturing, and telescope manufacturing.
8013◆	OPTICAL STORES. Optical stores that perform eye exams, treat eye diseases, and dispense eyewear are classified to Code 8013 when gross receipts from the sale of eyewear are more than 50%. Refer to Code 8832 when gross receipts from the sale of eyewear are 50% or less Surface grinding of lens to be separately rated as Code 4150—Optical goods mfg. NOC.
7313F	ORE DOCK OPERATION & STEVEDORING. Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores.
1452	ORE MILLING & DRIVERS. Includes concentration or amalgamation. Codes 1452 and 1430 or 1438—Smelting, sintering, or refining shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
3507	OR MINING MACHINERY MFG.

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Code No.	Classification
2923	ORGAN BUILDING & INSTALLATION
4038	ORNAMENT OR PLASTER STATUARY MFG.
4635	OXYGEN OR HYDROGEN MFG. & DRIVERS. Includes tank charging.
	OYSTER BOATS. Includes planting, harvesting, and operation of boats.
	COVERAGE UNDER ADMIRALTY LAW:
7016	PROGRAM I
7024	PROGRAM II—STATE ACT BENEFITS
7047	PROGRAM II—USL&HW ACT BENEFITS
2111	OYSTER PROCESSING. Applies to shore or dock work only. Includes sorting, shucking, washing, or packing. PACKAGE OR PARCEL DELIVERY. See TRUCKING.
8018◆	PACKAGING—CONTRACT
2089	PACKING HOUSE—ALL OPERATIONS. Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2089 are conducted as a separate and distinct business.
4558	PAINT MFG. Pigment or lead compound mfg. to be separately rated.
	PAINTING
9501	AUTOMOBILE OR CARRIAGE BODIES. Codes 9501 and 3808—Automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Code 9501 must not be used at the same location as Code 8393.
5037●	METAL BRIDGES & SHOP OPERATIONS, DRIVERS
5037●	METAL STRUCTURES—OVER TWO STORIES IN HEIGHT & DRIVERS. Includes shop operations. The painting of aircraft of all sizes and types, metal storage tanks, fire escapes, staircases, balconies, shutters, window frames, or sashes is separately rated to Code 5474.
	SHIP HULLS:
6874F	COVERAGE UNDER U.S. ACT
6884	COVERAGE UNDER STATE ACT ONLY
9501	SHOP ONLY & DRIVERS. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9501 are conducted as a separate and distinct business.
5474	PAINTING AIRCRAFT & SHOP OPERATIONS, DRIVERS. Includes the painting of all sizes and types of fixed- and rotary-wing aircraft by contractor or fixed-base operator.

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Code No.	Classification
5474●	PAINING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS. Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames, or sash. Painting ship hulls, metal structures over two stories in height, or bridges to be separately rated.
2802	PALLET — WOOD — MFG. & DRIVERS PAPER
4250	COATING. Not building, roofing, or felt preparation.
4250	CORRUGATING OR LAMINATING. Codes 4250 and 4244—Corrugated or fiberboard container mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Paper mfg. to be separately rated as Code 4239.
4250	CREPING. Paper mfg. to be separately rated as Code 4239.
4279	GOODS MFG. NOC. Paper mfg. to be separately rated as Code 4239.
4239	MFG. Includes card, bristol, paper, straw, fiber, or leatherboard. Wood pulp mfg. to be separately rated as Code 4206 or 4207—Pulp mfg.
4250	OILING, PARAFFINING, PARCHMENTIZING, OR WAXING. Paper mfg. to be separately rated as Code 4239.
8264◆	STOCK OR RAG DEALER—USED & DRIVERS. No collecting or handling scrap iron or steel. Laundry operations to be separately rated as Code 2585—Laundry NOC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.
5491●	PAPERHANGING & DRIVERS. Applies only to insureds engaged exclusively in paperhanging. Code 5474—Painting or paperhanging NOC shall not be assigned at the same job or location to which Code 5491 applies. Insureds engaged in general painting or interior decorating to be separately rated. PARCEL OR PACKAGE DELIVERY. See TRUCKING.
9102	PARK NOC—ALL EMPLOYEES & DRIVERS. Operation, care, and maintenance of amusement devices to be separately rated as Code 9180—Amusement device operation NOC.
5192	PARKING METER INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS
4239	PARTICLEBOARD MFG.
5146●	PARTITION INSTALLATION—METAL
2002	PASTA OR NOODLE MFG. Code 2002 includes, but is not limited to, spaghetti, macaroni, noodles, and other pasta products whose main ingredients are water and flour. Other ingredients, coloring, fillings, and flavorings may be added to the mix to make a wide range of pasta that comes in many shapes and sizes. Noodles differ from the other pasta products in that eggs are added to the mixture in their production.

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Code No.	Classification
4557	PASTE OR MUCILAGE MFG.
7720	PATROL OR DETECTIVE AGENCY & DRIVERS
2790	PATTERNMAKING NOC. Mfg. of metal jigs, fixtures, or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2790 are conducted as a separate and distinct business. PAVING. See STREET OR ROAD.
5221●	PAVING OR REPAVING FLOORS, DRIVEWAYS, YARDS, OR SIDEWALKS & DRIVERS. Codes 5215—Concrete work incidental to the construction of private residences and 5222—Concrete construction in connection with bridges or culverts shall not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.
8017◆	PAWN SHOP
6504	PEANUT BUTTER MFG.
8102◆	PEANUT HANDLING. Applies to cleaning, grading, or shelling. Hull grinding or mfg. of oil to be separately rated.
4432	PEN MFG. Includes the manufacture of all types of handwriting implements that use ink or similar fluids.
3145	PEN POINT MFG.
	PENCIL
4432	MFG.—MECHANICAL
2735	OR PENHOLDER MFG.
2735	STOCK MFG.—WOOD
2735	PENHOLDER OR PENCIL MFG.
8831	PET GROOMING & DRIVERS
8831	PET SITTING SERVICES & DRIVERS
	PHARMACEUTICAL, DRUG OR MEDICINE PREPARATION
4825	MFG. & INCIDENTAL MFG. OF INGREDIENTS. Code 4825 and Code 4829—Chemical mfg. NOC or 4611—Drug, medicine, or pharmaceutical preparation-No mfg. of ingredients shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220—Can mfg.
4611	No MFG. OF INGREDIENTS. Applies to compounding, blending, or packing operations only. Codes 4611, 4825—Drug, medicine, or pharmaceutical preparation mfg. including incidental mfg. of ingredients, or 4829—Chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220—Can mfg.
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG. NOC

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Code No.	Classification
4484	PHONOGRAPH RECORD MFG.
4581	PHOSPHATE WORKS & DRIVERS. Mining to be separately rated as either Code 1164 or 1165.
4351	PHOTOENGRAVING
4361	PHOTOGRAPHER—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS Includes incidental retail store and photo developing or printing, whether from film or digital media. For aerial photography, the payroll of all members of the flying crew and aircraft ground employees must be separately rated to the appropriate aircraft flying and ground classification.
4923	PHOTOGRAPHIC SUPPLIES MFG. Chemical mfg. plants or concerns mfg. pyroxylin or pyroxylin plastic to be separately rated.
4361	PHOTO PRINT SHOP—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS Applies to developing and printing photographs from film or digital media.
8832	PHYSICIAN & CLERICAL. Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided. See CLASSIFICATION INTERPRETATIONS SECTION. Independent medical testing labs that analyze medical specimens are assigned to Code 4511. Testing labs that are not independent but part of a medical facility or physician's office must be also classified to Code 8832. Physicians' offices that perform eye exams, treat eye diseases, and dispense eyewear are classified to Code 8832 when gross receipts from the sale of eyewear are 50% or less. Refer to Code 8013 when gross receipts from the sale of eyewear are more than 50%. Surface grinding of lenses to be separately rated as Code 4150.
	PIANO
2883	CASE MFG. Codes 2883 and 2923—Piano mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
2923	MFG. Includes assembling or finishing operations and mfg. of the piano action. Also applies to player pianos.
5191	TUNING—AWAY FROM SHOP
2111	PICKLE MFG.
2881	PICTURE FRAME ASSEMBLING—NO MANUFACTURING OR PARTS
6003●	PILE DRIVING. Includes pile driving operations in connection with building foundations and timber wharf building. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as concrete construction. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252.
2501	PILLOW, QUILT, OR CUSHION MFG. No mattress or box spring mfg.

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Code No.	Classification
3145	PIN MFG.
5192	PINBALL MACHINE—INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS PIPE
3111	BENDING AND CUTTING. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.
2883	MFG.—WOOD—TOBACCO PIPE OR TUBE MFG.
3028	IRON OR STEEL—& DRIVERS. Iron or steelmaking to be separately rated. Soil pipe foundries shall be rated as Code 3081—Foundry—ferrous NOC.
3027	LEAD & DRIVERS. Smelting to be separately rated.
3022	NOC & DRIVERS PIPELINE OR GAS WELL. See OIL OR GAS.
2731	PLANING OR MOLDING MILL. Applicable to risks whose principal product is dressed lumber, flooring, or unassembled millwork. All yard operations including all drivers and their helpers shall be assigned to the appropriate storage yard classification, Code 2729. Lumberyards, building material dealers, or fuel and material dealers to be separately rated.
1701	PLASTER MILL. Quarrying to be separately rated.
4036	PLASTER OR STAFF MIXING & DRIVERS. No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4036 are conducted as a separate and distinct business.
4038	PLASTER STATUARY OR ORNAMENT MFG.
4036	PLASTERBOARD OR PLASTER BLOCK MFG. & DRIVERS. Quarrying, crushing, or grinding to be separately rated as Code 1624—Quarry NOC.
5480●	PLASTERING NOC & DRIVERS
5022●	PLASTERING OR STUCCO WORK ON OUTSIDE OF BUILDINGS
4273	PLASTIC OR PAPER BAG MFG. Paper and plastic mfg. to be separately rated. PLASTICS MFG.
4452	FABRICATED PRODUCTS NOC. Applicable to the mfg. of plastic goods by such operations as machining, bending, buffing, or polishing, using raw materials in the form of sheets, rods, or tubes. Also applicable to the mfg. of plastic goods by a dipping process. Not applicable to any operations properly assignable to chemical Code 4828 or 4829.
4484	LAMINATED MOLDED PRODUCTS NOC. Applicable to risks laminating liquid plastic, impregnated fibers with the use of brush or spray either in or over a mold or form.

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Code No.	Classification
4484	MOLDED PRODUCTS NOC. Applicable to the mfg. of plastic goods by injection or compression molding. Includes die making and all the machining, finishing, assembling, and forming operations in connection with the molded products. Not applicable to any operations properly assignable to chemical Code 4828 or 4829.
4459	SHEETS, RODS, OR TUBES. Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to chemical Code 4828 or 4829.
9156	PLAYERS, ENTERTAINERS & MUSICIANS (See CLASSIFICATION INTERPRETATIONS SECTION)
4299	PLAYING CARDS MFG. Paper or cardboard mfg. to be separately rated as Code 4239.
	PLUMBERS' SUPPLIES
8111◆	DEALER & DRIVERS. No mfg. Applies to wholesale or retail dealers of gas, steam, or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8111 are conducted as a separate and distinct business.
3188	MFG. NOC. Not applicable to any risk whose operations are substantially described by other classifications in this manual.
5183●	PLUMBING NOC & DRIVERS. Applicable to gas, steam, hot water, or other types of pipe fitting. Includes house connections and shop operation. Automatic sprinkler installation to be separately rated as Code 5188.
2220	PLUSH OR VELVET MFG.
2915	PLYWOOD MFG. Includes veneer mfg.
2916	No VENEER MFG.
2688	POCKETBOOK MFG. Applies to the mfg. of leather or fabric pocketbooks.
2960	POLE, POST, OR TIE YARD & DRIVERS. Includes preserving operations. Codes 2960 and 8232—Lumberyard or 2702—Logging or lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. See CLASSIFICATION INTERPRETATIONS SECTION.
7720	POLICE OFFICERS & DRIVERS
4557	POLISH OR DRESSING MFG. Applies to shoe, stove, harness, furniture, automobile, or metal polish or dressing mfg. Can mfg. to be separately rated as Code 3220.
6504	POPCORN MFG.
4568	POTASH, BORAX, OR SALT PRODUCING OR REFINING & DRIVERS. Includes driving of wells and pumping. Mining to be separately rated as Code 1164.
2003	POTATO CHIP MFG.

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Code No.	Classification
	POTTERY MFG.
4062	CHINA OR TABLEWARE. Mining, quarrying, or clay digging to be separately rated.
4062	EARTHENWARE—GLAZED OR PORCELAIN—HAND MOLDED OR CAST. Mining, quarrying, or clay digging to be separately rated.
4062	PORCELAIN WARE—MECHANICAL PRESS FORMING. Mining, quarrying, or clay digging to be separately rated.
	POULTRY OR EGG PRODUCER. See FARM.
8052◆	DEALER & DRIVERS. Applies to dealers in live poultry as well as concerns engaged in buying, killing and dressing poultry.
3507	POWER PLOW OR TRACTION ENGINE MFG.
8013◆	PRECIOUS STONE SETTING. Includes making of mountings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8013 are conducted as a separate and distinct business.
2802	PREFABRICATED HOUSE MFG.—WOOD & DRIVERS. Applicable to shop work. Installation to be separately rated.
4299	PRINTING. Includes incidental assembling, stapling, or binding of circulars, pamphlets, or catalogues. Artists, designers, proofreaders, editors, or clerical office employees to be separately rated as Code 8810—Clerical; reporters, advertising, or circulation solicitors to be separately rated as Code 8742—Salespersons.
3548	PRINTING OR BOOKBINDING MACHINE MFG. PRIVATE ESTATE. See <i>Minnesota Basic Manual Rule 3-C—Domestic Workers—Residences.</i>
	PROJECTILE OR SHELL MFG. See EXPLOSIVES.
7706	PROTECTIVE CORPS OR FIRE PATROL & DRIVERS. No salvage operations. Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. <i>Refer to Ambulance Service & Drivers for additional information on classifying EMS employees.</i> Separately rate volunteer firefighters & drivers to Code 7708.
	PUBLIC LIBRARY OR MUSEUM
8810	PROFESSIONAL EMPLOYEES & CLERICAL
9101	ALL OTHER EMPLOYEES
	PULP MFG.
4207	CHEMICAL PROCESS. Logging or lumbering to be separately rated.
4206	GROUND WOOD PROCESS. Logging or lumbering to be separately rated.
	PUMP INSTALLATION
5183●	DOMESTIC & DRIVERS
3724●	NOC & DRIVERS

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Code No.	Classification
3612	PUMP MFG. Foundry operations to be separately rated.
4459	PYROXYLIN MFG. Applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the mfg. of explosives to be separately rated.
	QUARRY
1654	CEMENT ROCK—SURFACE & DRIVERS. Includes construction, repair, or maintenance of all buildings, structures, or equipment, installation of machinery; and is applicable only to surface quarries operated by cement manufacturers, provided that at least 75% of the stone quarried is used in the actual cement mfg. If more than 25% of the quarry output is used for other than cement mfg., such operations shall then be classified under Code 1624—Quarry NOC.
1642	LIMESTONE—SURFACE. Includes construction, repair, or maintenance of all buildings, structures, or equipment, installation of machinery; and is applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime mfg. If more than 25% of the quarry output is used for other than lime mfg., such operations shall then be classified under Code 1624—Quarry NOC.
1624	NOC & DRIVERS. Includes operation of crushers; construction, repair, or maintenance of all buildings, structures, or equipment; installation of machinery.
8015◆	QUICK PRINTING—COPYING OR DUPLICATING SERVICE—ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS Applies to employers that provide reproductions by offset-type duplicators on paper sizes less than 18 x 23 inches. The reproduction by electrostatic-type devices, digital, or nonimpact imaging on paper of any size is also included. Additional operations performed by such employers in support of quick printing or copying services are included in Code 8015 such as binding, collating, corner rounding, cutting, distribution, folding, scoring, laminating, mailing, numbering, padding, perforating, foil embossing, shrink-wrapping, stapling, automated platemaking, and similar type activities. Manual platemaking and rubber stamp making on a strictly incidental basis are also included. Any employer that provides reproductions by methods other than described above, or where the principal activity is one of the additional activities noted above and not quick printing or copying services, must be separately rated to Code 4299. Codes 4299 and 8015 must not be assigned to the same employer unless the operation subject to Code 8015 is conducted as a separate and distinct business. Box scoring and die making operations are excluded from Code 8015.
2501	QUILT, CUSHION, OR PILLOW MFG. No mattress or box spring mfg.
	RACETRACK OPERATION
	HORSE OR DOG:
8810	PARI-MUTUEL CLERKS, CASHIERS, AND CLERICAL OFFICE EMPLOYEES
8720	RACING OFFICIALS OTHER THAN STARTERS OR THEIR ASSISTANTS
8279■	STABLE HANDS OR KENNEL EMPLOYEES & DRIVERS
9016	ALL OTHER EMPLOYEES INCLUDING STARTERS AND THEIR ASSISTANTS, DRIVERS

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Code No.	Classification
9985	RADIATION EXPOSURE NOC. Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operations.
3807	RADIATOR MFG.—AUTOMOBILE. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business.
8017◆	RADIO OR TELEVISION PARTS AND ACCESSORIES STORES
7610	RADIO OR TELEVISION BROADCASTING STATION—ALL EMPLOYEES & CLERICAL, DRIVERS. Includes players, entertainers, or musicians.
9516	RADIO, TELEVISION, VIDEO, AND AUDIO EQUIPMENT INSTALLATION, SERVICE, OR REPAIR & DRIVERS. Includes shop or outside employees, incidental parts department employees, and erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.
8264◆	RAG OR PAPER STOCK DEALER—USED & DRIVERS. No collecting or handling of scrap iron or steel. Laundry operations to be separately rated as Code 2585—Laundry NOC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.
7855●	RAILROAD CONSTRUCTION—LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR—NO WORK ON ELEVATED RAILROAD & DRIVERS. The classifications for railroad construction and railroad operation do not contemplate coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage information, refer to <i>Rule 3-A-4</i> and the <i>Minnesota User's Guide—The Admiralty Law, the Federal Employers' Liability Act, and the Migrant and Seasonal Agricultural Worker Protection Act</i> . Also refer to RAILROAD OPERATIONS (FELA) and RAILROAD CONSTRUCTION (FELA) . RAILROAD CONSTRUCTION—ALL OPERATIONS. Assign appropriate construction or erection classification. Laying or relaying of tracks to be separately rated as Code 7855. The classifications for railroad construction and railroad operation do not contemplate coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject of the Act. For such coverage, refer to <i>Rule 3-A-4</i> . Also, refer to Railroad Construction (FELA) and Railroad Operations (FELA) . COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA):
6702	PROGRAM I
6704	PROGRAM II—STATE ACT BENEFITS
6703	PROGRAM II—USL&HW ACT BENEFITS

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Code No. Classification

- 8385 RAILROAD OPERATION—STREET—YARD EMPLOYEES**
Code 8385 does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that act. For such coverage, refer to Rule 3-A-4, and the *Minnesota User's Guide—The Admiralty Law, the Federal Employers' Liability Act, and the Migrant and Seasonal Agricultural Worker Protection Act*. See also RAILROAD CONSTRUCTION (FELA) and RAILROAD OPERATIONS (FELA) following.
- 7382 RAILROAD OPERATION—STREET—ALL OTHER EMPLOYEES & DRIVERS**
Yard employees are to be separately rated to code 8385. Code 7382 does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that act. For such coverage, refer to Rule 3-A-4, and the *Minnesota User's Guide—The Admiralty Law, the Federal Employers' Liability Act, and the Migrant and Seasonal Agricultural Worker Protection Act*. See also RAILROAD CONSTRUCTION (FELA) and RAILROAD OPERATIONS (FELA) following.
- RAILROAD OPERATION—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.
- COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA):**
- 7151 PROGRAM I**
- 7153 PROGRAM II—STATE ACT BENEFITS**
- 7152 PROGRAM III—USL&HW ACT BENEFITS**
- 7706 RANGERS—FOREST OR WILDLAND FIREFIGHTING & DRIVERS**
Refer to Classification Interpretations Section under "FIREFIGHTERS" for additional information.
- Applies to organizations serving the public thmergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. *Refer to Ambulance Service & Drivers for additional information on classifying EMS employees.*
- Separately rate volunteer firefighters & drivers to Code 7708.
- 2881 RATTAN, WILLOW, OR TWISTED FIBER PRODUCTS MFG.**
Includes upholstery.
- 2305 RAYON MFG.**
Pyroxylin mfg. to be separately rated as Code 4459.
- RAZOR MFG.**
- 3400 SAFETY**
NOC:
- DROP OR MACHINE FORGED:**
- 3110 FORGING**
- 3114 MACHINING OR FINISHING**
- 3113 NOT DROP OR MACHINE FORGED**

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Code No.	Classification
	REAL ESTATE
8721	AGENCY—OUTSIDE EMPLOYEES & COLLECTORS. Care, custody, and maintenance or construction work to be separately rated.
8721	APPRAISAL COMPANY—OUTSIDE EMPLOYEES
4923	RECORDING TAPE OR DISK MFG. Phonograph record mfg. to be separately rated as Code 4484.
9015	RECREATIONAL VEHICLE CAMPGROUNDS OR PARKS & DRIVERS
9054	RECREATIONAL RESORT HOTEL, MOTEL OR CAMP—ALL OPERATIONS & DRIVERS. Ski tow operations to be separately rated as Code 9180. <i>Exception:</i> Those resorts that have both full-time food service and convention or meeting facilities shall be rated as hotels under Code 9052 & Code 9058.
3515	REED OR LOOM HARNESS MFG.
4024	REFRACTORY PRODUCTS MFG. & DRIVERS. Includes the mfg. of firebricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles, and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining, or quarrying to be separately rated.
7360	REFRIGERATOR CAR LOADING OR UNLOADING. Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated to the appropriate trucking classification.
5190●	REFRIGERATION—COMMERCIAL—CLEANING, OILING, OR ADJUSTING & DRIVERS A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach-in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered commercial.
3724●	REFRIGERATION—COMMERCIAL—INSTALLATION OR REPAIR OF COMPRESSORS, MOTORS, OR OTHER MACHINERY & DRIVERS A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach-in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered commercial.
5183●	REFRIGERATION—COMMERCIAL—PIPE FITTING INCLUDING THE INSTALLATION OF TUBING & DRIVERS A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach-in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered commercial.
9519	REFRIGERATION—DOMESTIC—CLEANING, OILING, OR ADJUSTING & DRIVERS A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach-in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered commercial.
9519	REFRIGERATION—DOMESTIC—INSTALLATION, SERVICE, OR REPAIR & DRIVERS A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach-in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered commercial.

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Code No.	Classification
5183●	REFRIGERATION—DOMESTIC—PIPE FITTING INCLUDING THE INSTALLATION OF TUBING & DRIVERS A refrigeration system is defined as “domestic” whether located in a residential or commercial setting provided it is a “reach-in” refrigeration system having not more than a 1/3 h.p. motor or more than a 20-cubic-foot capacity. All other types of refrigeration are considered commercial.
3179	REFRIGERATOR MFG.—METAL—DOMESTIC OR COMMERCIAL—MANUFACTURING OR ASSEMBLING THE REFRIGERATING UNIT
3076	REFRIGERATOR MFG.—METAL—DOMESTIC OR COMMERCIAL—ALL OTHER OPERATIONS
9403	REFUSE, ASHES, OR GARBAGE COLLECTION & DRIVERS. Reduction, rendering, or fertilizer plants to be separately rated.
	RELIGIOUS ORGANIZATION
8868	PROFESSIONAL EMPLOYEES & CLERICAL. Includes clergy, assistants, organist, and choir members.
9101	ALL OTHER EMPLOYEES
4665	RENDERING WORKS NOC & DRIVERS. No garbage reduction. Codes 4665 and 4583—Fertilizer mfg. or 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. RESIDENCE—PRIVATE. See DOMESTIC WORKERS—RESIDENCES and <i>Minnesota Basic Manual Rule 3-C—Domestic Workers—Residences</i> and the <i>Minnesota User’s Guide</i> .
0917	RESIDENTIAL CLEANING SERVICES BY CONTRACTOR—INSIDE & DRIVERS Applicable to businesses engaged in providing residential services performed inside a customer’s residence. Refer to Code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code. REST HOME
8829	PROFESSIONAL EMPLOYEES. Class Code 8829 would anticipate the following types of employees: registered nurse, licensed practical nurse, aide, activity director and activity aide, therapy aide, nurses aide, certified nursing aide, rehabilitation aide, orderly, home health aide, trained medical assistant, volunteer trainee, nursing manager, medical aide, certified trained medical assistant, charge nurse, recreation/rehabilitation assistant, registered nurse supervisor, nursing and nursing assistant trainee.
8830	ALL OTHER EMPLOYEES. Class Code 8830 would anticipate the following types of employees: food service director, other dietary personnel, laundry department head, other laundry personnel, housekeeping director, other housekeeping personnel, maintenance chief, other operations and maintenance personnel, dietary aides, transportation coordinator, food server and food service aide. RESTAURANT
9084	BAR, DISCOTHEQUE, LOUNGE, NIGHTCLUB OR TAVERN. Applicable to risks whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine. Restaurants operated by a hotel or motel to be separately rated under Code 9058. Musicians or entertainers to be separately rated under Code 9156.

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9083 **FAST FOOD.** Applicable to risks that prepare and serve food and beverages for on or off premises consumption. Shall not be assigned to a risk that employs wait staff. Risks whose sale of alcohol is greater than 50% of total sales to be classified as Code 9084 – Bar or Tavern.

Restaurants operated by a hotel or motel to be separately rated under Code 9058. Musicians or entertainers to be separately rated as Code 9156. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

9082 **NOC.** Restaurants operated by a hotel or motel to be separately rated as Code 9058. Musicians or entertainers to be separately rated as Code 9156.

RETIREMENT LIVING CENTERS

8825 **FOOD SERVICE EMPLOYEES.** Not applicable to independently operated restaurants. Separately classify health care employees to Code 8824 and all other employees to Code 8826.

8824 **HEALTH CARE EMPLOYEES.** Applies to all employees providing medical, nursing, or personal care to residents including but not limited to physicians, nurses, therapists, technicians, pharmacists, dieticians, aides, and orderlies.

Not applicable to nursing homes or hospitals. Separately classify food service employees and all other employees engaged in non-health care activities.

8826 **ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS.** Separately classify all health care employees to Code 8824 and all food service employees to Code 8825.

RETVEMENT OR DIKE CONSTRUCTION & DRIVERS.

Assign the appropriate contracting classifications.

8279■ **RIDING ACADEMY OR CLUB & DRIVERS**

3507 **ROAD OR STREET MAKING MACHINERY MFG.**

ROCK EXCAVATION & DRIVERS.

Assign the appropriate contracting classifications.

1699 **ROCK WOOL MFG.**

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

9088 **ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS**

3638 **ROLLER OR BALL BEARING MFG.**

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.

9093 **ROLLER-SKATING RINK OPERATION.**

Ice-skating rink operation is assigned to Code 9016, and includes musicians and box office employees.

ROLLING MILL

IRON OR STEEL. See **IRON OR STEEL.**

3027 **NOC & DRIVERS.** Applicable to brass, copper, or other soft metals. Not copper coated steel bars. Wire drawing, steelmaking, or iron or steel rolling to be separately rated.

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Code No.	Classification
	ROOFING
5551●	ALL KINDS & DRIVERS
4283	OR BUILDING PAPER OR FELT PREPARATION—No INSTALLATION. Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg. to be separately rated.
4283	PAPER OR ROOFING FELT MFG.
1624	SLATE MFG. OR SLATE SPLITTING & DRIVERS. Includes quarrying; construction, repair, or maintenance of all buildings, structures, or equipment; installation of machinery.
9052	ROOMING HOUSES OR BOARDING HOUSES & SALESPERSONS, DRIVERS
2220	ROPE, CORDAGE, OR TWINE MFG. NOC
	RUBBER
4410	GOODS MFG. NOC
4410	RECLAIMING
4299	STAMP MFG. OR ASSEMBLY. Mfg. of frames, backs, or handles to be separately rated.
8264◆	STOCK DEALER—USED & DRIVERS. No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.
	TIRE:
8380	DEALER—RETAIL & DRIVERS. Includes repairing, vulcanizing, and the adjustment of tires to vehicles away from the premises of the employer. Codes 8380 and 8392—Automobile storage garage must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Wholesale sales only with no installation classified as Code 8029—Wholesale tire store. Retail sales only with no installation classified as Code 8036—Retail tire store. Towing for others and roadside assistance to be separately rated.
4420	MFG. Including tire recapping and retreading operations.
2585	RUG, CARPET, OR UPHOLSTERY CLEANING—SHOP OR OUTSIDE & DRIVERS
	RUG OR CARPET MFG.
2220	JUTE OR HEMP
2402	NOC
2501	SACK OR BAG MFG.—CLOTH. Applies to the manufacture of cotton, burlap, or gunny bags or sacks.
4902	SADDLE OR HARNESS MFG.
3507	SAFE MFG. OR REPAIRING
2501	SAILMAKING. Applies to shop operations.
8280◆	SALES STABLE –ALL OPERATIONS & DRIVERS

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- 8742 SALESPERSONS OR COLLECTORS-OUTSIDE.**
Subject to *Minnesota Basic Manual* rules. Refer to Code 8720 for assignment of construction job site salespersons and estimators.
- COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA):**
- 8737 PROGRAM I**
- 8734 PROGRAM II—STATE ACT BENEFITS**
- 8738 PROGRAM II—USL&HW ACT BENEFITS**
- 4568 SALT, BORAX, OR POTASH PRODUCING OR REFINING & DRIVERS.**
Includes driving of wells and pumping. Mining to be separately rated as Code 1164.
- SALVAGE OPERATION**
- & INCIDENTAL WRECKING AND STRUCTURAL WORK.** See **WRECKING**. Includes clerical and salespersons at wrecking site. Also includes the handling of machinery in damaged buildings. Drivers to be separately rated as Code 8204—Building material yard.
- 5705● NO WRECKING OR ANY STRUCTURAL OPERATIONS.** Applies to the removing, sorting, reconditioning, and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.
- OPERATIONS—MARINE:**
- COVERAGE UNDER ADMIRALTY LAW:**
- 7394 PROGRAM I**
- 7395 PROGRAM II—STATE ACT BENEFITS**
- 7398 PROGRAM II—USL&HW ACT BENEFITS**
- 4000 SAND OR GRAVEL DIGGING & DRIVERS.**
Includes construction, repair, or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer, or cellar excavation or underground mining.
- SANITARIUM**
- 8833 PROFESSIONAL EMPLOYEES**
- 9040 ALL OTHER EMPLOYEES**
- SASH, DOOR, OR FINISHED MILLWORK**
- 8235◆ DEALER & DRIVERS.** Includes incidental assembling, glazing, or mfg. of special sizes. Applicable only to concerns that buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, paneling, cupboards, shelving, or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets, or cases. Codes 8235 and 2802—Carpentry or 8232—Building material dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 2802 MFG.—WOOD & DRIVERS.** Codes 2802 and 2731—Planing or molding mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumberyards, building material dealers, or fuel and material dealers to be separately rated as Code 8204—Building material yard or 8232—Building material dealer. Where a risk deals in any lumber, building materials, or fuel and materials in addition to products manufactured, all yard operations, including all drivers, shall be assigned to Code 8232.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

SATELLITE DISH INSTALLATION.

Applies to ground or roof mounted installations.

LARGE DISH INSTALLATION:

- 7605● **AUXILIARY WIRING WITHIN BUILDINGS & DRIVERS**
- 3724● **ERECTION OF DISH AND AUXILIARY EQUIPMENT & DRIVERS**
- 5221● **INSTALLATION OF CONCRETE MOUNTING PAD**
- 9516 **SMALL DISH INSTALLATION**

2095 SAUSAGE OR SAUSAGE CASING MFG.

Codes 2095 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.

SAW MFG.

DROP OR MACHINE FORGED:

- 3110 **FORGING**
- 3114 **MACHINING OR FINISHING**
- 3113 **NOT DROP OR MACHINE FORGED**

3113 SAW—SHARPENING

8018◆ SAWDUST DEALER

2710 SAWMILL.

Storage and subsequent handling of processed lumber to be separately rated as Code 2729 Storage Yard.

5057● SCAFFOLDING—CONCRETE OR CEMENT DISTRIBUTING TOWERS—INSTALLATION, REPAIR OR REMOVAL.

7219 SCAFFOLDING—DELIVERY OF MATERIALS ONLY—NO INSTALLATION, REPAIR OR REMOVAL—ALL EMPLOYEES & DRIVERS

9534● SCAFFOLDING—OUTRIGGER SCAFFOLD INSTALLATION, REPAIR OR REMOVAL & DRIVERS

5057● SCAFFOLD INSTALLATION, REPAIR OR REMOVAL—BUILT UP FROM THE GROUND—NOT SUSPENDED OR SWINGING TYPE

5403● SIDEWALK BRIDGES NOT OVER ONE STORY IN HEIGHT

9534● SCAFFOLDING—SUSPENDED OR SWINGING SCAFFOLD INSTALLATION, REPAIR OR REMOVAL & DRIVERS

SCALES—INSTALLATION OR ADJUSTMENT

- 5192 **COIN OPERATED TYPE & SALESPERSONS, DRIVERS**
- 5191 **COUNTER TYPE**
- 3724● **PLATFORM OR BEAM TYPE & DRIVERS**

SCHOOL

- 8868 **PROFESSIONAL EMPLOYEES & CLERICAL**
- 9101 **ALL OTHER EMPLOYEES**
- 8742 **DRIVER TRAINING SCHOOLS. (See CLASSIFICATION INTERPRETATION SECTION.)**

3145 SCREW MFG.

7720 SECURITY ENFORCEMENT OR PROTECTION—CONTRACT & DRIVERS

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
8102♦	SEED MERCHANT. Includes operation of seed sorting machinery.
6229●	SEPTIC TANK INSTALLATION & DRIVERS
4825	SERUM, ANTITOXIN, OR VIRUS MFG. & DRIVERS
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS
	SEWER
9402	CLEANING & DRIVERS
5183●	CLEANING OF BUILDING CONNECTIONS USING PORTABLE EQUIPMENT & DRIVERS
6306●	CONSTRUCTION—ALL OPERATIONS & DRIVERS. Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251. Surface restoration to be separately rated.
3574	SEWING MACHINE MFG.
	SEWING MACHINES—COMMERCIAL
5190●	ELECTRICAL WIRING—AWAY FROM SHOP & DRIVERS
3643	REPAIRING AND REBUILDING ELECTRIC MOTORS
3574	REPAIRING AND REBUILDING SEWING MACHINES, CUTTERS, AND PARTS IN SHOP
3724●	REPAIRING, INSTALLING, AND DISMANTLING IN SEWING PLANTS & DRIVERS
2735	SHADE ROLLER MFG.—WOOD. Includes mfg. of metal parts.
6252●	SHAFT SINKING—ALL OPERATIONS. Includes pile driving, excavation, concrete work, or lining.
4000	SHALE OR CLAY DIGGING & DRIVERS. Includes construction, repair, and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer, or cellar excavation or underground mining.
	SHEET METAL WORK
3066	SHOP
5538●	SHOP AND OUTSIDE NOC & DRIVERS. Applies to erection, installation, or repair operations. Roofing to be separately rated as Code 5551.
5445●	SHEETROCK, CEMENT BOARD, DRYWALL, PLASTERBOARD, OR WALLBOARD INSTALLATION—WITHIN BUILDINGS & DRIVERS. Includes the taping of seams or joints, application of joint compound and sanding, as well as the installation of light gauge steel by contractors engaged in wallboard installation. This includes specialist contractors that strictly perform drywall framing or finishing operations.
	SHELL OR PROJECTILE MFG. See EXPLOSIVES.
2710	SHINGLE MFG.—WOOD
	SHIP
	CHANDLERS—No MANUFACTURING:
8036♦	RETAIL
8029♦	WHOLESALE

● = Construction Classification ■ = Farm Classification ♦ = Mercantile Classification

Code No. Classification

- 6872F** **CLEANING—ALL OPERATIONS & DRIVERS**
REPAIR CONVERSION—ALL OPERATIONS & DRIVERS. Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion that are equipped to do various kinds of ship repair or conversion work and that undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work. Refer to Rule 3-A-4 and the *Minnesota User's Guide for information regarding—U.S. Longshore and Harbor Worker's Compensation for rate basis.*
- 6872F** **COVERAGE UNDER U.S. ACT**
6882 **COVERAGE UNDER STATE ACT ONLY**
SCALING:
- 6874F** **COVERAGE UNDER U.S. ACT**
6884 **COVERAGE UNDER STATE ACT ONLY**
- SHIPBUILDING—IRON OR STEEL NOC & DRIVERS**
- 6843F** **COVERAGE UNDER U.S. ACT**
6854 **COVERAGE UNDER STATE ACT ONLY.** Includes fabrication or assembling of ship plates or frames, all yard operations, and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Codes 6843F and 6854.
- 3620** **BOILERMAKING**
3081 **FOUNDRY—FERROUS—NOC**
3085 **FOUNDRY—NONFERROUS**
3632 **MACHINE SHOP (other than maintenance machine shop)**
- 6845F** **SHIPBUILDING—NAVAL & DRIVERS.**
Includes fabrication or assembling of ship plates or frames, all yard operations, and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6845F:
- 3620** **BOILERMAKING**
3081 **FOUNDRY—FERROUS—NOC**
3085 **FOUNDRY—NONFERROUS**
3632 **MACHINE SHOP (other than maintenance machine shop)**
- 2501** **SHIRT MFG.**
2211 **SHODDY MFG.**
SHOE
- 2651** **FINDINGS MFG.** Applies to the mfg. of tongues, linings, or facings.
2790 **FORM OR LAST MFG.**
- SHOE OR BOOT**
- 4410** **MFG.—RUBBER.** Includes combined rubber and fabric boots or shoes.
2660 **MFG. NOC**

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Code No.	Classification
4279	PATTERN MFG. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4279 are conducted as a separate and distinct business.
8017♦	REPAIR STORE. Includes shoe shining.
8017♦	SHOE SHINING ESTABLISHMENT
2651	SHOE STOCK MFG. Includes counter, heel, or sole cutting.
9180	SHOOTING GALLERY & DRIVERS
2735	SHUTTLE MFG.
	SIDING INSTALLATION & DRIVERS
5538	ALUMINUM OR VINYL
5645	WOOD
	SIGN INSTALLATION, MAINTENANCE, REPAIR, REMOVAL, OR REPLACEMENT
9521	SERVICE. Includes interior or exterior attachment of signs to surfaces from floors or stepladders, such as but not limited to, exit signs; entrance signs; wall directories; rest room signs and directional signs. Excludes sign installations on roofs, streets, roads, walkways or by the use of cranes, hoists, scaffolding, forklifts, aircraft and other similar mechanical devices. Code 9521 shall not be assigned to employees of insureds engaged in sign installation service on the premises of the insured. Such payroll must be assigned to the governing classification. Shop operations to be separately rated.
9554	NOC—AWAY FROM SHOP & DRIVERS. Includes the installation, maintenance, and repair of billboard signs. Not advertising display installation service. Shop operations to be separately rated. Codes 9521 and 9554 shall not apply at the same job or location.
	SIGN MANUFACTURING
3064	METAL AND PLASTIC. Sign installation, maintenance, repair, removal, or replacement—away from shop to be separately rated as Codes 9521 or 9554.
4112	NEON. Sign installation, maintenance, repair, removal, or replacement—away from shop to be separately rated as Codes 9521 or 9554.
4299	PLASTIC OR VINYL COMPUTER-GENERATED LETTERS OR GRAPHICS—NO PAINTING OR USING POWER MACHINERY. Includes designing and cutting letters or graphics and mounting on premanufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming, or molding of mounting surfaces. Codes 4299 and 9501 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement—away from the shop are to be separately rated to Code 9521 or 9554.
9501	PLASTIC OR VINYL COMPUTER GENERATED LETTERS OR GRAPHICS—PAINTING OR USING POWER MACHINERY & DRIVERS. Includes designing and cutting letters or graphics and mounting on premanufactured surfaces of fabric, metal, plastic, or wood and the cutting, forming, or molding of mounting surfaces. Codes 4299 and 9501 must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement—away from the shop are to be separately rated to Code 9521 or 9554.

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Code No. Classification

SILK SCREEN PRINTING. Codes 2501, 3064, and 4299 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement—away from shop to be separately rated as Codes 9521 or 9554.

- 2501 CLOTH
- 3064 METAL
- 4299 PAPER OR POSTERBOARD
- 4299 PLASTIC
- 4299 WOOD

WOOD. Codes 2881, 2883, and 9501 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Sign installation, maintenance, repair, removal, or replacement—away from shop to be separately rated as Codes 9521 or 9554.

- 2883 NO PAINTING, USING POWER MACHINERY
- 2881 NO PAINTING OR USING POWER MACHINERY
- 9501 PAINTING, SPRAYING, SANDBLASTING WITH OR WITHOUT POWER MACHINERY & DRIVERS

SIGN PAINTING OR LETTERING

- 9501 **INSIDE OF BUILDINGS & DRIVERS.** Includes shop operations. Codes 9501 and 9554—Sign painting or lettering outside of buildings or structures, or 5474—Painting or paperhanging shall not be assigned at the same job or location.
- 9554 **OUTSIDE OF BUILDINGS OR STRUCTURES & DRIVERS.** Code 9554 shall not be assigned at the same job or location to which Code 9501—Sign painting or lettering inside of buildings applies.
- 1803 **SILICA GRINDING & DRIVERS.**
Digging, mining, or quarrying to be separately rated.
- 2302 **SILK THREAD OR YARN MFG.**
- 2302 **SILK THROWING AND WEAVING**
- 5213 **SILO ERECTION—ALL KINDS EXCEPT METAL AND WOOD**
- 5538● METAL & DRIVERS
- 5403● WOOD
- 3383 **SILVERWARE MFG.**
- 3146 **SKATE MFG.**
- 1624 **SLAG DIGGING AND CRUSHING & DRIVERS**
- SLATE**
- 1803 **MILLING & DRIVERS.** No slate splitting or roofing slate mfg. Quarrying or mining to be separately rated.
- 1624 **SPLITTING OR ROOFING SLATE MFG. & DRIVERS.** Includes quarrying; construction, repair or maintenance of all buildings, structures, or equipment; installation of machinery.
- 2081 **SLAUGHTERING.**
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides, or cooking of offal. Codes 2081 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

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Code No.	Classification
3574	SLOT MACHINE MFG. Vending machine mfg. to be separately rated.
1438	SMELTING—ELECTRIC PROCESS & DRIVERS. Includes the mfg. of artificial abrasives, carbon, or graphite. Steel mfg. to be separately rated.
	SMELTING, SINTERING, OR REFINING
1430	LEAD & DRIVERS
1438	METALS—NOT IRON OR LEAD NOC & DRIVERS. Insureds who recover lead in the process in any form or quantity to be separately rated as Code 1430—Smelting—lead.
5222	SMOKESTACK OR CHIMNEY LINING—NOT METAL
	SNOW REMOVAL
9402	CLEARING SNOW FROM CITY STREETS, PRIVATE DRIVEWAYS, AND PARKING LOTS & DRIVERS
5506	CLEARING SNOW FROM STATE OR RURAL HIGHWAYS & DRIVERS
7219	HAULING SNOW UNDER CONTRACT—NO SNOW CLEARING—ALL EMPLOYEES & DRIVERS
4720	SOAP OR SYNTHETIC DETERGENT MFG. Contemplates the mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap, and synthetic detergents that have characteristics and end uses similar to soap.
1803	SOAPSTONE OR SOAPSTONE PRODUCTS MFG. & DRIVERS. Quarrying to be separately rated.
8864	SOCIAL SERVICES ORGANIZATION - ALL EMPLOYEES & SALESPERSONS, DRIVERS Applicable to institutions that provide social services to mentally, physically or emotionally challenged persons. Social service organizations may offer these individuals temporary sleeping accommodations, meals, on-site counseling or client assessments, education, training, and employment and offer limited medical services such as first aid. Includes employees who may, among other services, counsel, advise, guide, direct, or instruct clients. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Refer to Code 7720 for juvenile detention centers, “boot camps”, and halfway houses for convicts. Detoxification, treatment, and rehabilitation of alcoholics or narcotic addicts are separately rated to the appropriate hospital classification codes. Separately rate business ventures operated by social service organizations.
3076	SODA WATER FOUNTAIN OR APPARATUS MFG.
8018♦	SOFT DRINK DISTRIBUTORS—WHOLESALE. No bottling.
8350♦	SOLVENT DEALERS—BULK & DRIVERS
	SORORITY OR FRATERNITY HOUSES
9061	NON-RESIDENTIAL & CLERICAL
9052	RESIDENTIAL & CLERICAL
7605●	SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS SOUNDPROOFING. See INSULATION WORK NOC.

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Code No.	Classification
1803	SPAR OR FLINT GRINDING & DRIVERS. Digging, mining, or quarrying to be separately rated.
3574	SPEEDOMETER OR TAXIMETER MFG.
6504	SPICE MILLS
3132	SPIKE MFG. Steelmaking or rolling mills to be separately rated.
4558	SPIRIT VARNISH OR LACQUER MFG. Includes mixing of thinners or solvents but not nitrocellulose mfg. Assign risks engaged in the mfg. of nitrocellulose to the appropriate chemical Code 4828 or 4829.
	SPIRITUOUS LIQUOR
2131	BOTTLING. Includes warehousing, rectifying, or blending. Distilling of spirituous liquor to be separately rated as Code 2130—Spirituous liquor distillery.
2130	DISTILLERY. Includes grain alcohol mfg. Warehousing, blending, rectifying, or bottling to be separately rated as Code 2131—Spirituous liquor bottling.
4902	SPORTING GOODS MFG. NOC
3303	SPRING MFG. Not wire springs. The mfg. of wire springs shall be rated as Code 3257—Wire goods mfg.
	SPRINKLER
3634	HEAD MFG. Applies to automatic sprinklers.
5188●	INSTALLATION & DRIVERS. Applies to automatic sprinklers.
8279■	STABLE OR BREEDING FARM & DRIVERS. Applies to the training of racehorses, polo ponies, and horses for exhibition purposes. Includes jockeys and trainers.
4036	STAFF OR PLASTER MIXING & DRIVERS. No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4036 are conducted as a separate and distinct business.
4703	STARCH MFG.
	STATE EMPLOYEES NOC. See MUNICIPAL.
4251	STATIONERY MFG. Mfg. of metal rings, posts, screws, separators, or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4251 are conducted as a separate and distinct business.
	STEAM
7539	HEATING OR POWER Co.—ALL EMPLOYEES & DRIVERS. Includes store employees and meter readers. Construction of buildings to be separately rated.
6319●	MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS. Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251. Code 7539—Steam heating or power company must not be assigned at the same job or location to which Code 6319 applies.

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5183● PIPE OR BOILER INSULATING & DRIVERS. Includes shop. Applies to the application of cork or other nonconducting materials.

3507 SHOVEL, DREDGE, OR CONSTRUCTION MACHINERY MFG. NOC

3574 STEAM OR AIR PRESSURE GAUGE MFG.

STEAMSHIP LINE OR AGENCY—PORT EMPLOYEES

8726F SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS.

8709F COVERAGE UNDER U.S. ACT

8719 COVERAGE UNDER STATE ACT ONLY

STEEL MFG., FABRICATION, OR ERECTION. See IRON OR STEEL.

STEEL OR IRON

8106◆ MERCHANT & DRIVERS. Not applicable to junk dealers or iron or steel scrap dealers.

8265◆ SCRAP DEALER & DRIVERS. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.

STEVEDORING.

Any or all of the following operations conducted by employees not members of the crews of vessels must be classified as “Stevedoring”:

1. Loading or unloading, stowing, shifting, or trimming of cargo, supplies, and materials on board vessels.
2. Transfer of cargo, supplies, and materials between vessels and pier, regardless of the necessity of work on board vessels by employees of the insured.
3. Transfer between string piece and point of deposit on dock or adjacent warehouses—including tiering, sorting, and breaking down.
4. Operations of all mechanical equipment, including dock tractors, in connection with the above.

Any or all operations as defined above must be assigned to Code 7309F—Stevedoring NOC if the operations described by Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7327F—Stevedoring—containerized freight. All other operations must be assigned to Code 7317F—Stevedoring—by hand. Drivers not conducting stevedoring operations as above defined must be assigned to the appropriate trucking classification.

7317F **STEVEDORING—BY HAND OR HAND TRUCKS EXCLUSIVELY.**

Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. Code 7317F shall not be assigned to the same risk in connection with a single vessel unless the operations described by this classification are conducted as a separate and distinct business.

7327F **STEVEDORING—CONTAINERIZED FREIGHT & DRIVERS.**

Applies to ships designed for freight carrying containers. No work in holds. Over-the-road trucking operations to be separately rated to the appropriate trucking classification. 7327F must not be assigned to the same employer in connection with a single vessel unless the operations described by this classification are conducted as a separate and distinct business.

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Code No.	Classification
7350F	FREIGHT HANDLING—PACKING, HANDLING, OR SHIPPING EXPLOSIVES OR AMMUNITION—UNDER CONTRACT —COVERAGE UNDER U.S. ACT. Code 7350F and 7360 include freight checkers. Stevedoring of explosives or ammunition to be separately rated to the appropriate stevedoring classification. Drivers to be separately rated to the appropriate trucking classification.
7360	FREIGHT HANDLING—PACKING, HANDLING, OR SHIPPING EXPLOSIVES OR AMMUNITION—UNDER CONTRACT —COVERAGE UNDER STATE ACT ONLY. Code 7350F and 7360 include freight checkers. Stevedoring of explosives or ammunition to be separately rated to the appropriate stevedoring classification. Drivers to be separately rated to the appropriate trucking classification.
7350F	FREIGHT HANDLING NOC— COVERAGE UNDER U.S. ACT. Code 7350F and 7360 include freight checkers. Stevedoring to be separately rated. Drivers to be separately rated to the appropriate trucking classification.
7360	FREIGHT HANDLING NOC— COVERAGE UNDER STATE ACT ONLY. Code 7350F and 7360 include freight checkers. Stevedoring to be separately rated. Drivers to be separately rated to the appropriate trucking classification.
8709F	STEVEDORING— TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK— COVERAGE UNDER U.S. ACT.
8719	STEVEDORING— TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK— COVERAGE UNDER STATE ACT ONLY
7309F	STEVEDORING—NOC STOCKYARD
2081	BUTCHERING. Includes preparation of dressed meat, rendering, washing of casings, salting of hides, or cooking of offal. Codes 2081 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
8285	SALESPERSONS, DRIVERS. Codes 8285 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.
1710	STONE CRUSHING & DRIVERS. No quarrying. Includes construction, repair, or maintenance of all buildings, structures, or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1710 are conducted as a separate and distinct business.
5348●	STONE, MOSAIC, TERRAZZO, OR CERAMIC TILE WORK—INSIDE. Applies to interior construction work only. Not fireproof tile construction. Installation of granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.
5348●	STONE OR MARBLE SETTING—INSIDE. Applies to interior construction only.

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Code No.	Classification
1803	STONECUTTING OR POLISHING NOC & DRIVERS. Quarrying or mining to be separately rated. Stonecutting in quarries shall be rated as Code 1624—Quarry NOC.
8380	STORAGE BATTERY SERVICE STATION & DRIVERS. Codes 8380 and 8392—must not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Towing for others and roadside assistance to be separately rated.
	STORAGE WAREHOUSE
8291	COLD
8293	FURNITURE & DRIVERS. Includes packing or handling household goods away from insured's premises.
8292	NOC. Applies to general merchandise. Drivers to be separately rated to the appropriate trucking classification.
2729	STORAGE YARD—IN CONNECTION WITH SAWMILL & PLANNING MILL OPERATIONS & DRIVERS. Grading, removing & sorting of lumber as it comes from the saw of a sawmill to be separately rated.
	STORE
8036◆	AGRICULTURE IMPLEMENT—NOT FARM MACHINERY. Shall not be assigned to a risk engaged in the rental or sale of farm machinery.
8017◆	AUDIO OR VIDEO PARTS AND ACCESSORIES
8036◆	AUTOMOBILE PARTS AND ACCESSORIES—RETAIL EXCLUSIVELY
8029◆	AUTOMOBILE PARTS AND ACCESSORIES—WHOLESALE OR COMBINED RETAIL
8036◆	AUTOMOBILE PARTS RECYCLING—RETAIL EXCLUSIVELY. Applicable to store employees of parts recycling businesses who do not engage in other operations and have no yard exposure.
8029◆	AUTOMOBILE PARTS RECYCLING—WHOLESALE OR COMBINED RETAIL. Applicable to store employees of parts recycling businesses who do not engage in other operations and have no yard exposure.
8029◆	AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTORS—WHOLESALE
8072◆	BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE—RETAIL. Not applicable to store locations where more than 50% gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.
8008◆	CLOTHING, WEARING APPAREL, OR DRY GOODS—RETAIL
8032◆	CLOTHING, WEARING APPAREL, OR DRY GOODS—WHOLESALE
8006◆	COFFEE, TEA, OR SPICE—RETAIL
8006◆	CONVENIENCE—RETAIL. Applies to each separate store location meeting all of the following conditions: <ol style="list-style-type: none">1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automobile accessories, money orders, check cashing service, and the service of food or beverages.

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2. No handling of fresh meats.
3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets).

Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.

8006◆

DAIRY PRODUCTS—RETAIL

8006◆

DELICATESSEN—RETAIL. No selling of uncooked fresh meats.

8039◆

DEPARTMENT—RETAIL. Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions obtain:

1. The payroll subject to this classification is at least \$400,000 per annum.
2. The merchandise handled must include:
 - a. Wearing apparel
 - b. Linens/domestics
 - c. House furnishings (other than furniture)
 - d. Two or more of the following:
 - Cosmetics
 - Furniture
 - Giftware
 - Hardware
 - Jewelry
 - Luggage
 - Sporting goods
 - Stationery/greeting cards
 - Toys
3. The total annual sales of Items a., b., and c. above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry, and cosmetics must not exceed 80% of the total annual sales.

Not applicable to store locations that are properly classified as Code 8017—
Store—five and ten cent. See **CLASSIFICATION INTERPRETATIONS SECTION**.

8017◆

DOLLAR OR VARIETY. Applicable to store locations at which are sold a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually cash without delivery service. Stores are sometimes distinguished by advertising price ranges of "Dollar or less" or "\$1.00 or less".

8045◆

DRUG—RETAIL. Applicable to store locations where the employer's books of accounts reflect at least 40% gross receipts in prescription sales and less than 50% gross receipts in the service of food.

8047◆

DRUG—WHOLESALE

8008◆

DRY GOODS—RETAIL

8032◆

DRY GOODS—WHOLESALE

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

8031◆	FISH, MEAT OR POULTRY—RETAIL
8021◆	FISH, MEAT OR POULTRY DEALER—WHOLESALE. Codes 8021 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
8017◆	FIVE AND TEN CENT. Applicable to store locations at which are sold a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of “5¢ & 10¢” or “5¢ to \$1.00.”
8017◆	FLOOR COVERING—RETAIL
8018◆	FLOOR COVERING—WHOLESALE
8001◆	FLORIST & DRIVERS. Includes service away from store premises. Cultivating or gardening to be separately rated as Code 0035—Farm—florist.
8006◆	FROZEN OR FROSTED FOOD—RETAIL
8006◆	FRUIT OR VEGETABLE—RETAIL. No Handling Of Fresh Meats.
8048◆	FRUIT OR VEGETABLE—WHOLESALE
8044◆	FURNITURE & DRIVERS. Applies to wholesale or retail stores and includes installation of house furnishings.
8006◆	GROCERY—RETAIL. Applies to each separate store location meeting all of the following conditions: <ol style="list-style-type: none">1. Selling a variety of items such as, but not limited to, snack foods, cereal, processed packaged foods, canned or frozen foods, fruits, vegetables, dairy products, health or beauty products, canned or bottled beverages, tobacco, publications, videos, flowers, bakery products, candy, coffee, tea, ice, delicatessen foods, flour, condiments, toiletries, sundries, automobile accessories, money orders, check cashing service, and the service of food or beverages.2. No handling of fresh meats.3. Receipts from the service of food or beverages constitute less than 50% of total receipts and receipts from gasoline sales constitute less than 90% of total receipts (total receipts exclude receipts from sales of lottery tickets). Code 8006 and the appropriate restaurant code shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately classify automobile service or full-service operations.
8034◆	GROCERY—WHOLESALE
8036◆	HARDWARE—RETAIL EXCLUSIVELY
8029◆	HARDWARE—WHOLESALE
8013◆	HEARING AID
8018◆	HIDE OR LEATHER DEALER
8044◆	HOUSEHOLD APPLIANCE—ELECTRICAL & DRIVERS

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

- 8013◆** JEWELRY. Applies to wholesale or retail stores.
- 8018◆** LEATHER OR HIDE DEALER
- 8017◆** LUGGAGE—RETAIL
- MAIL ORDER HOUSE. Operations other than mfg. or retail store shall be assigned to the classification that would be used for a wholesale store dealing in the commodities handled.
- 8031◆** MEAT, FISH OR POULTRY—RETAIL
- 8021◆** MEAT, FISH OR POULTRY DEALER—WHOLESALE. Codes 8021 and 2089—Packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
- 8033◆** MEAT, GROCERY AND PROVISION—COMBINED—RETAIL NOC. Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry, or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry, or fish constituted less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to Code 8031—Store—meat, fish or poultry—retail.
- 8832◆** OPTICAL. Physicians' offices that perform eye exams, treat eye diseases, and dispense eyewear are classified to Code 8832 when gross receipts from the sale of eyewear are 50% or less. Refer to Code 8013 when gross receipts from the sale of eyewear are more than 50%. Includes incidental grinding of lenses to fit frames.
- 8017◆** PAINT OR WALLPAPER—RETAIL
- 8018◆** PAINT OR WALLPAPER—WHOLESALE
- PETS—RETAIL:
- 8831** WITH SMALL DOMESTIC ANIMALS
- 8017◆** WITHOUT ANIMALS
- 8044◆** PIANO OR ORGAN & DRIVERS
- 8017◆** RETAIL NOC
- SHIP CHANDLER. No Mfg. Operations.
- 8036◆** RETAIL
- 8029◆** WHOLESALE
- 8008◆** SHOE—RETAIL
- 8032◆** SHOE—WHOLESALE
- 8017◆** SPORTING GOODS—RETAIL
- 8033◆** SUPERMARKET. Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constituted less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to Code 8031—Store—meat, fish or poultry—retail.
- 8029◆** TIRES—WHOLESALE—No INSTALLATION. Sales with installation to be separately rated as Code 8380. See RUBBER TIRE DEALER—RETAIL—Code 8036.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

- 8017◆** VARIETY OR DOLLAR. Applicable to store locations at which are sold a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually cash without delivery service. Stores are sometimes distinguished by advertising price ranges of "Dollar or less" or "\$1.00 or less".
- 8006◆** VEGETABLE OR FRUIT—RETAIL. No handling of fresh meats.
- 8048◆** VEGETABLE OR FRUIT—WHOLESALE
- 8018◆** WHOLESALE—NOC
- 5645●** STORM DOOR OR STORM SASH INSTALLATION—WOOD OR METAL
- 3169** STOVE MFG.
- 9402** STREET CLEANING & DRIVERS
- 6325** STREET LIGHTING UNITS— ORNAMENTAL— INSTALLATION
- 0042●** BEAUTIFICATION WORK & DRIVERS. Applies to sodding, seeding, planting, and similar landscape work necessary for the beautification of roadsides.
- 5506●** PAVING OR REPAVING & DRIVERS. Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate: clearing of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying, and stone crushing. See CLASSIFICATION INTERPRETATIONS SECTION.
- 5507●** ROCK EXCAVATION & DRIVERS. Includes incidental quarrying or stone crushing. No tunneling.
- 5507●** SUBSURFACE WORK & DRIVERS. Applies to clearing of right-of-way, earth excavation, filling or grading. Separately rate: tunneling, and bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet.
- 3507** STREET OR ROAD MAKING MACHINERY MFG.
- 5022●** STUCCO OR PLASTERING WORK—ON OUTSIDE OF BUILDINGS
- 5507●** STUMP REMOVAL OPERATIONS—BY SPECIALIST CONTRACTOR & DRIVERS.
Not applicable to stump removal operations in connection with logging and lumbering operations.
- SUBWAY CONSTRUCTION.**
Assign appropriate construction or erection classifications.
- 2021** SUGAR MFG. OR REFINING FROM SUGAR CANE OR SUGAR BEETS.
Includes the manufacturing or blending of molasses or syrup refining. Receiving station employees to be separately rated as Code 8209 when performed by others. Honey processing to be separately rated as Code 6504.
- SULPHUR REFINING.**
Assign to the appropriate chemical Code 4828 or 4829.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

SUPPLY BOATS

COVERAGE UNDER ADMIRALTY LAW:

7016

PROGRAM I

7024

PROGRAM II—STATE ACT BENEFITS

7047

PROGRAM II—USL&HW ACT BENEFITS

4693

SURGICAL OR PHARMACEUTICAL GOODS MFG. NOC

2501

SUSPENDER MFG.

Buckle, webbing, or leather parts mfg. to be separately rated.

SWIMMING POOL

5221●

CONSTRUCTION—NOT IRON OR STEEL & DRIVERS. Code 5213—Concrete construction NOC shall not be assigned at the same job or location to which Code 5221 applies.

Excavation to be separately rated as Code 6217—Excavation. Construction of iron or steel pools to be separately rated as Code 5059—Iron or steel erection. Maintenance work to be separately rated as Code 9014—Buildings—operation by contractors provided the operations described by Codes 5221 and 9014 are conducted by separate crews with no interchange of labor and separate payroll records are maintained.

9015

PUBLIC—OPERATION

SYNTHETIC RUBBER

4829

INTERMEDIATE MFG. Oil refining, gasoline recovery, acetylene gas mfg., and alcohol mfg. to be separately rated.

4751

MFG. Synthetic rubber intermediate mfg. to be separately rated as Code 4829.

3131

TACK MFG.

8017◆

TAILOR SHOP.

A risk engaged exclusively in custom tailoring shall be assigned to Code 2503—Tailoring.

2503

TAILORING OR DRESSMAKING—CUSTOM EXCLUSIVELY.

Not mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.

1747

TALC MILL & DRIVERS.

Digging, mining, or quarrying to be separately rated.

TANK

3620

BUILDING—METAL—SHOP

3726●

ERECTION OR REPAIR—METAL—WITHIN BUILDINGS EXCLUSIVELY. Includes construction or repair of foundations.

3724●

INSTALLATION—GASOLINE SERVICE STATIONS & DRIVERS

2623

TANNING

TAR. See ASPHALT OR TAR.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

TAXICAB COMPANY

- 7370** **ALL OTHER EMPLOYEES & DRIVERS.** The entire remuneration of all taxicab drivers must be included in computing the premium.
- In the absence of verifiable payroll records, the premium charged will be determined on the basis of the amount per vehicle per policy year for employee-operated vehicles shown in the **Minnesota Ratemaking Report** under Miscellaneous Values. This amount is subject to pro rata adjustment only when a vehicle is owned by the employer for a portion of the policy period.
- If the owner also leases or rents such vehicles to others, an additional premium must be calculated on the basis of the amount per vehicle per policy year for leased or rented vehicles shown in the **Minnesota Ratemaking Report** under Miscellaneous Values. This amount is subject to pro rata adjustment only when the lease is for a portion of the policy period.
- These amounts are in consideration of gratuities, multiple shifts, downtime, vacation time, or other periods during which the vehicle is not in operation.
- Garage employees are to be separately rated to Code 8385.

8385 **GARAGE EMPLOYEES**

9600 **TAXIDERMIST**

3574 **TAXIMETER OR SPEEDOMETER MFG.**

8006◆ **TEA, COFFEE, OR GROCERY DEALER—RETAIL.**
Applicable to house-to-house sale of coffee, tea, or groceries and includes incidental stores or warehouses.

TELEPHONE BOOK DELIVERY. See **DISTRIBUTING COMPANIES.**

TELECOMMUNICATIONS

3681 **APPARATUS MFG.**
COMPANY:

8901 **OFFICE OR EXCHANGE EMPLOYEES & CLERICAL.** See **CLASSIFICATION INTERPRETATIONS SECTION.**

7600● **CABLE TV, OR SATELLITE—ALL OTHER EMPLOYEES & DRIVERS.** Includes operations, maintenance, extension of lines, and making of service connections, including line installation within a building. The installation of fiber optic lines requiring specialized connection skills is included in Code 7600. Applicable to contractors performing work for telecommunications companies. Conduit and line construction to be separately rated.

The mechanical of fusion splicing of fiber optics strands is also assigned to this code.

CONTRACTORS:

7601● **OVERHEAD & DRIVERS.** Applies to the installation, replacement, removal, maintenance and extension of overhead telephone and cable TV main lines, and the erection of poles, cross-arms, and insulators when performed in conjunction with installing telecommunication lines.

Conduit construction to be separately rated.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
7600●	SERVICE LINES AND CONNECTIONS & DRIVERS. Applies to the installation, replacement, removal and maintenance of telephone and cable TV service connection lines. It also includes incidental line installation within a building. Conduit construction is to be separately rated.
6325●	UNDERGROUND & DRIVERS. Applies to the installation, replacement, removal and maintenance of underground telephone and cable TV main lines. Conduit construction is to be separately rated.
7601●	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS. Code 7600—Telephone or telegraph company shall not be assigned at the same job or location to which Code 7601 applies.
7610	TELEVISION OR RADIO BROADCASTING STATION—ALL EMPLOYEES & CLERICAL, DRIVERS. Includes players, entertainers, or musicians.
3681	TELEVISION, RADIO, TELEPHONE, OR TELECOMMUNICATION DEVICE MFG. NOC
9516	TELEVISION, RADIO, VIDEO, AND AUDIO EQUIPMENT INSTALLATION, SERVICE, OR REPAIR & DRIVERS. Includes shop or outside employees, incidental parts department employees, and erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605. TEMPORARY LABOR SERVICE. Classify workers assigned to clients the same as direct employees of the client entity performing the same or similar duties.
9539●	TENT, AWNING, OR CANVAS GOODS ERECTION, REMOVAL, OR REPAIR. Applies to operations away from the shop.
2501	TENT OR AWNING MFG.—SHOP. The installation, removal, or repair of awnings, tents, or other canvas products away from the shop shall be classified as Code 9539—Awning erection. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 9539—Awning erection.
4062	TERRA-COTTA MFG. Applies to decorative or architectural terra-cotta. Mining, quarrying, or clay digging to be separately rated.
5348●	TERRAZZO, MOSAIC, STONE, OR CERAMIC TILE WORK—INSIDE. Applies to interior construction work only. Not fireproof tile construction. Installation of granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.
	TEXTILE
2413	BLEACHING, DYEING, MERCERIZING, FINISHING. Applies to new goods. Not cleaning or dyeing of garments.
2305	FIBER MFG.—SYNTHETIC. Applicable to the manufacture of rayon, acetate, nylon, polyester, and similar synthetic textile fibers. Pyroxylin manufacturing to be separately rated as Code 4459.

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Code No.	Classification
3515	MACHINERY MFG.
2501	MENDING. Applies to invisible textile weaving of wearing apparel.
9154	THEATER—DRIVE-IN—ALL EMPLOYEES THEATER NOC
9156	PLAYERS, ENTERTAINERS, OR MUSICIANS
9154	ALL OTHER EMPLOYEES. Includes managers, stagehands, box office employees, ushers, or motion picture operators.
3685	THERMOMETER MFG. THREAD OR YARN
2416	DYEING OR FINISHING. Thread or yarn mfg. to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.
2220	MFG.—COTTON
2302	MFG.—SILK
2960	TIE, POST OR POLE YARD & DRIVERS. Includes preserving operations. Codes 2960 and 8232—Lumberyard or 2702—Logging or lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. See CLASSIFICATION INTERPRETATIONS SECTION.
4021	TILE OR EARTHENWARE MFG. NOC & DRIVERS. Includes construction or reconstruction of sheds or kilns; clay, shale, or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.
5348●	TILE—CERAMIC, STONE, MOSAIC, OR TERRAZZO WORK—INSIDE. Applies to interior construction work only. Not fireproof tile construction. Installation of granite, marble, or other stone countertops is also included in Code 5348. Refer to Code 5437 for countertops made from other materials.
	TIMEKEEPERS—CONSTRUCTION OR ERECTION. Assign the appropriate governing classification.
3334	TINFOIL MFG.
3373	TINNING OR GALVANIZING—NOT ELECTROLYTIC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3373 are conducted as a separate and distinct business.
	TOBACCO
2172	PRODUCTS MFG. NOC. Includes the manufacturer of cigarettes, cigar, and smokeless tobacco products. Can mfg. to be separately rated as Code 3220.

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Code No.	Classification
2174	REHANDLING OR WAREHOUSING. Applies to tobacco auction houses. Includes the stemming, stripping, bunching, packing, and compressing of green leaf tobacco and the treatment of black leaf tobacco with certain oils and flavoring preparations. Code 2174 also applies to exclusive tobacco warehouses absent of any processing, sorting, grading, or packing operations.
2587♦	TOILET OR TOWEL SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS. No laundry operations.
	TOOL MFG.
3126	AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL, OR ARTESIAN WELL DROP OR MACHINE FORGED NOC:
3110	FORGING. Includes trimming.
3114	MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS
3113	NOT DROP OR MACHINE FORGED NOC
3632	TOOL SHARPENING—INDUSTRIAL TOOLS— SHOP ONLY. Applies only to shop operations performed on the premises of the employer. Tool sharpening operations performed at the customer's location to be separately rated.
2587♦	TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS. No laundry operations.
	TOWNSHIP EMPLOYEE NOC. See MUNICIPAL.
	TOY MFG.
2501	CLOTH STUFFED ANIMALS OR TOYS
2735	WOOD
3507	TRACTION ENGINE OR POWER PLOW MFG.
3507	TRACTOR MFG.—CATERPILLAR TYPE
	TRAILER BODY MFG.—NOT HOME TYPE. See AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG.
2883	TRAILER MFG.—HOME TYPE
9015	TRAILER PARKS OR TRAILER CAMPGROUNDS —ALL OTHER EMPLOYEES. Clerical and sales employees to be assigned to Code 9012.
0106	TREE PRUNING, SPRAYING, REPAIRING & DRIVERS
	TRUCK
	LEASING—LONG-TERM:
8748	SALES EMPLOYEES. Subject to the Standard Exception Manual Rule, except as respects delivery of automobiles.
8380	ALL OTHER EMPLOYEES & DRIVERS. Towing for others and roadside assistance to be separately rated.
	RENTAL:
8385	GARAGE EMPLOYEES
8002♦	ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS
8395	TRUCK MAINTENANCE & REPAIR. This classification applies only to the maintenance & repair of vehicles operated in connection with Codes 7219, 7222, 7230, & 7231.

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Code No. Classification

- 7219 TRUCKING NOC— ALL EMPLOYEES & DRIVERS.**
Truckers engaged in hauling under contract, whether for one or more individuals or concerns, must under no circumstances be classified and rated except in accordance with the appropriate “Trucking” classification.
Exception: When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a “Trucking” classification. *Refer to Rule 2-G.*
Each classification includes miscellaneous employees such as terminal employees and garage employees. Maintenance & repair of insured vehicles to be assigned to Code 8395—Truck Maintenance & Repair. Storage warehouse employees to be separately rated.
- 7219 HAULING EXPLOSIVES OR AMMUNITION—ALL EMPLOYEES & DRIVERS.** Truckers engaged in hauling under contract, whether for one or more individual concerns, must under no circumstances be classified and rated except in accordance with the appropriate "Trucking" classification. Exception: When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than "Trucking" classification, Refer to Rule 2-G. Each classification includes miscellaneous employees such as terminal employees and garage employees. Maintenance & repair of insured vehicles to be assigned to Code 8395—Truck Maintenance & Repair.
- 7231 MAIL, PARCEL, OR PACKAGE DELIVERY—ALL EMPLOYEES & DRIVERS.** Applies to risks engaged exclusively under contract in local delivery of mail, parcels, or packages limited to 100 pounds or less. Maintenance & repair of insured vehicles to be assigned to Code 8395—Truck maintenance & repair.
Mail, parcels, or packages, as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel, or package. This classification would not be applicable to truckers hauling packaged goods or merchandise where the haulage or transport charge is based on a truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment.
The term “local” is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.
- 7232 MAIL, PARCEL, OR PACKAGE DELIVERY—UNDER CONTRACT WITH THE U.S. POSTAL SERVICE—ALL EMPLOYEES & DRIVERS.** Applies to risks engaged under contract to the U.S. Postal Service for delivery of mail involving letters, parcels, packages, sacks, pallets, and rolling containers. Includes both U.S. Postal Service contract mail delivery performed on a bulk basis as well as on an individual letter, parcel, or package basis. Maintenance & repair of insured vehicles to be assigned to Code 8395—Truck Maintenance & Repair.
- 7222 OIL FIELD EQUIPMENT—ALL EMPLOYEES & DRIVERS.** Maintenance & repair of insured vehicles to be assigned to Code 8395—Truck Maintenance & Repair.
- 7230 PARCEL OR PACKAGE DELIVERY—ALL EMPLOYEES & DRIVERS.** Applies to risks engaged exclusively in delivery from retail stores under term contracts. Maintenance & repair of insured vehicles to be assigned to Code 8395—Truck Maintenance & Repair.

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Code No.	Classification
	TRUCKING—RIGGERS. See MOBILE CRANE & HOISTING SERVICES.
2883	TRUNK MFG. Metal frames or fittings to be separately rated.
	TUBE MFG. See PIPE MFG.
	TUGBOATS COVERAGE UNDER ADMIRALTY LAW:
7016	PROGRAM I
7024	PROGRAM II—STATE ACT BENEFITS
7047	PROGRAM II—USL&HW ACT BENEFITS
9410	TUNNEL—VEHICULAR—OR BRIDGE OPERATIONS & DRIVERS. Includes all employees on approaches. Structural alterations or repairs or the painting of the bridge structures to be separately rated.
	TUNNELING
6251●	ALL OPERATIONS. Includes lining, all employees working under air pressure, and all others working in the tunnel or performing work in connection with equipment. Subway construction to be separately rated.
0016■	TURPENTINE FARM & DRIVERS. Includes the incidental distillation of turpentine or resin from tree gums. Removal of stumps, logging, or lumbering, wood distillation to be separately rated.
2220	TWINE, CORDAGE, OR ROPE MFG. NOC
2220	TWINE OR CORD MFG.—COTTON
3085	TYPE FOUNDRY
3574	TYPEWRITER MFG.
4251	TYPEWRITER RIBBON OR CARBON PAPER MFG. Paper mfg. to be separately rated as Code 4239.
2501	UMBRELLA MFG. Mfg. of frames, handles, or hardware to be separately rated.
5703●	UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS. Includes incidental shoring, removal, or rebuilding of walls, foundations, columns, or piers.
9620	UNDERTAKER & DRIVERS
9077F	UNITED STATES ARMED SERVICE RISK—ALL EMPLOYEES & DRIVERS. Applicable to civilian employees of non-appropriated fund instrumentalities of the United States such as, but not limited to, the following: a. Post exchanges, ship's service department or stores, officers and enlisted personnel's clubs and messes, welfare, motion picture, and recreation funds. b. Civilians' clubs and messes, welfare, motion picture, and recreation funds.

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Code No.	Classification
3685	UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG., SERVICE, OR REPAIR—AIRCRAFT WEIGHING LESS THAN 55 POUNDS Applies to the manufacture, service or repair of drone aircraft weighing less than 55 pounds. Includes do-it-yourself, recreational, and commercial models, and military drone aircraft. The manufacture, service, or repair of drone aircraft weighing 55 pounds or more must be separately rated to Code 3830.
3830	UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG., SERVICE, OR REPAIR—AIRCRAFT WEIGHING 55 POUNDS OR MORE Applies to the manufacture, service or repair of drone aircraft weighing 55 pounds or more. Includes do-it-yourself, recreational, and commercial models, and military drone aircraft. The manufacture, service, or repair of drone aircraft weighing less than 55 pounds must be separately rated to Code 3685.
8720	UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT OPERATIONS NOC—AIRCRAFT WEIGHING LESS THAN 55 POUNDS Applies to employers that operate drone aircraft with a combined weight (including its attached systems, payload, and cargo) of less than 55 pounds for other businesses. The operation of drone aircraft with a combined weight (including its attached systems, payload, and cargo) of 55 pounds or more for other businesses must be separately rated to the applicable aviation classification. The manufacture, service, or repair of drone aircraft must be separately rated to Code 3685 or 3830.
9522	UPHOLSTERING. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg., or furniture mfg.
9521●	AWAY FROM SHOP
2585	UPHOLSTERY, CARPET, OR RUG CLEANING & DRIVERS. Applies to shop or outside operations.
	U.S.O. OPERATIONS
9063	PERMANENT LOCATION. Mobile units to be separately rated to the classification(s) applicable to their operations.
8742	TRAVELERS AID SOCIETY
3634	VALVE MFG. VARNISH MFG.
4558	OLEORESINOUS. Mfg. of solvents, spirit varnishes, lacquers, or dopes to be separately rated. MFG.—SPIRIT. See LACQUER OR SPIRIT VARNISH MFG.
5057●	VAULT CONSTRUCTION OR INSTALLATION. Applies to fire or burglarproof vaults. VEGETABLE OIL MFG. See OIL MFG.—VEGETABLE.

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Code No.	Classification
8209	VEGETABLE PACKING & DRIVERS. Not canneries. Applies to buying or collecting from growers, sorting, grading, packing, or otherwise preparing vegetables for transportation to market and to buyers.
2220	VELVET OR PLUSH MFG.
5192	VENDING OR COIN OPERATED MACHINES—INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS. Includes storage, shop, and outside operations.
	VENEER
2714	MFG.
2915	PRODUCTS MFG. Includes veneer mfg.
2916	PRODUCTS MFG. No veneer mfg.
2881	VENETIAN BLIND ASSEMBLY. Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business. VESSEL. Refer to <i>Minnesota Basic Manual Rule 3-A-4</i> and the <i>Minnesota User's Guide for information regarding—The Admiralty Law, the Federal Employers' Liability Act, and the Migrant and Seasonal Agricultural Workers Protection Act.</i> VESSELS—NOT SELF-PROPELLED. Such vessels having a regular master and crew who are furnished living quarters aboard the vessel shall be rated as Vessels NOC. COVERAGE UNDER ADMIRALTY LAW:
7046	PROGRAM I
7098	PROGRAM II—STATE ACT BENEFITS
7099	PROGRAM II—USL&HW ACT BENEFITS
	VESSELS—SAIL
	COVERAGE UNDER ADMIRALTY LAW:
7038	PROGRAM I
7090	PROGRAM II—STATE ACT BENEFITS
7050	PROGRAM II—USL&HW ACT BENEFITS
	VESSELS NOC
	COVERAGE UNDER ADMIRALTY LAW:
7016	PROGRAM I
7024	PROGRAM II—STATE ACT BENEFITS
7047	PROGRAM II—USL&HW ACT BENEFITS
	VETERINARIANS
8845	LARGE ANIMALS INCLUDING DRIVERS. Applies to the diagnosis & treatment of large animals at clinics & hospitals and at animal owner's premises. Large animals include bovine, equine, porcine, poultry, aquatic animals & wildlife, zoo or fur-bearing animals. Veterinary practices involving both large & small animals shall be assigned to Code 8845.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No.	Classification
8844	SMALL ANIMAL HOSPITALS & CLINICS. Applies to the diagnosis & treatment of companion type animals within clinics & hospitals. No outside veterinary services. Companion animals are those that can be transported to the clinic or hospital in a private passenger vehicle.
5192	VIDEO GAME—INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS
9516	VIDEO, TELEVISION, RADIO, AND AUDIO EQUIPMENT INSTALLATION, SERVICE, OR REPAIR & DRIVERS. Includes shop or outside employees, incidental parts department employees, and erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.
5538●	VINYL SIDING INSTALLATION & DRIVERS
4825	VIRUS, ANTITOXIN, OR SERUM MFG. & DRIVERS
4829	VITRIOL MFG.
3808	WAGON OR CARRIAGE MFG. OR ASSEMBLY
5538●	WALL COVERING OR METAL CEILING INSTALLATION & SHOP, DRIVERS
5445●	WALLBOARD, CEMENT BOARD, DRYWALL, PLASTERBOARD, OR SHEETROCK INSTALLATION—WITHIN BUILDINGS & DRIVERS. Includes the taping of seams or joints, application of joint compound and sanding, as well as the installation of light gauge steel by contractors engaged in wallboard installation. This includes specialist contractors that strictly perform drywall framing or finishing operations See CLASSIFICATION INTERPRETATIONS SECTION.
4279	WALLPAPER MFG. Includes designing, printing, or finishing. Paper mfg. to be separately rated as Code 4239.
	WAREHOUSING
8291	COLD STORAGE
8293	FURNITURE & DRIVERS. Includes packing or handling household goods away from insured's premises.
8292	NOC. Applies to general merchandise. Drivers to be separately rated to the appropriate trucking classification.
3385	WATCH MFG. Watchcase mfg. to be separately rated as Code 3383.
3383	WATCHCASE MFG.
	WATCHGUARDS—CONSTRUCTION OR ERECTION. Assign the appropriate governing classification.
6319●	WATER MAIN OR CONNECTION CONSTRUCTION & DRIVERS. Includes tunneling at street crossings when not performed under air pressure. Code 7520—Waterworks operation shall not be assigned at the same job or location to which Code 6319 applies. All other tunneling to be separately rated.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

3634 WATER METER MFG.

WATERPROOFING.

Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:

1. Application by means of brush or hand pressured caulking gun—Code 5474—Painting NOC.
2. Application by means of trowel:
 - a. interior of buildings—Code 5480—Plastering NOC
 - b. exterior of buildings—Code 5022—Masonry NOC
3. Application of waterproofing material by means of spray gun, cement gun, concrete gun or other pressure apparatus—Code 5213—Guniting, except as provided in 4. below.
4. Application of waterproofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground—Code 9014—Waterproofing—Subterranean Work Only—application of waterproofing material by means of apparatus inserted in the ground. Excavation incidental to waterproofing operations shall be separately classified as Code 6217—Excavation.

7520 WATERWORKS OPERATION & DRIVERS.

Includes store employees and meter readers. Construction of aqueducts, buildings, dams, or reservoirs to be separately rated.

4557 WAX MFG.

4557 WAX PRODUCTS MFG.

8006◆ WEARING APPAREL OR HOUSEHOLD FURNISHINGS DEALER—RETAIL.

Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture, or appliances. However, if the principal business is the sale of furniture, stoves, ranges, and refrigerators, separately rate as Code 8044—Store—furniture.

2380 WEBBING MFG.

Jute webbing mfg. to be separately rated as Code 2220—Jute or hemp spinning.

WEIGHERS, SAMPLERS, OR INSPECTORS OF MERCHANDISE ON VESSELS OR DOCKS OR AT RAILWAY STATIONS OR WAREHOUSES.

These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.

8709F COVERAGE UNDER U.S. ACT

8719 COVERAGE UNDER STATE ACT ONLY

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

- 3365●** **WELDING OR CUTTING NOC & DRIVERS.**
Applies to both shop and outside work and includes incidental machining operations. Must not be assigned at a single job or location to an employer that performs operations described by another classification. An exception exists in that work under air pressure must be rated as Code 6252—Shaft sinking or 6251—Tunneling—All Operations; work in connection with demolition jobs must be rated as wrecking; work in connection with erection of iron or steel erection must be so rated; and work in connection with oil or gas pipeline construction shall be rated as Code 6233—Oil or gas pipeline construction.
- 8018◆** **WELDING SUPPLY DEALER**
- 6204●** **WELL DRILLING—WATER & DRIVERS**
Pump installation is to be separately classified from water well drilling provided that verifiable payroll records are maintained for each operation, and drilling equipment is not used to install the pump.
- 4902** **WHIP MFG.**
- 4558** **WHITING MFG.**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4558 are conducted as a separate and distinct business.
- 2881** **WILLOW, RATTAN, OR TWISTED FIBER PRODUCTS MFG.**
Includes upholstery.
- 2881** **WILLOWWARE MFG.**
- 5645●** **WINDOW**
 SCREEN OR SCREEN DOOR INSTALLATION—METAL OR WOOD
- 2501** **SHADE MFG.** Roller manufacturing to be separately rated.
- 2735** **SHADE ROLLER MFG.**
- 2111** **WINERY.**
Applies to all operations including bottling. Distilling to be separately rated as Code 2130—Spirituous liquor distillery.
- 8103◆** **WIPING CLOTH DEALER & LAUNDRY OPERATIONS**
- WIRE**
- 3255** **CLOTH MFG.** Wire drawing to be separately rated as Code 1924 or 3241.
- 3241** **DRAWING—IRON OR STEEL.** Includes wire rope or cable mfg.
- 1924** **DRAWING OR CABLE MFG.** Not iron or steel.
- 3257** **FENCE MFG.**
- 3257** **GOODS MFG. NOC.** Wire drawing to be separately rated as Code 1924 or 3241.
- 4470** **INSULATING OR COVERING.** Includes incidental wire stranding. Wire drawing to be separately rated as Code 1924 or 3241.
- 3300** **MATTRESS OR BEDSPRING MFG.** BOX spring mfg. to be separately rated as Code 2570.
- 3257** **ROPE OR CABLE MFG.—IRON OR STEEL.** No wire drawing.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

Code No. Classification

WOOD

- 2790 CARVING—BY HAND OR MACHINE
- 2960 PRESERVING & DRIVERS. Includes yard or incidental woodworking operations.
- 2735 TURNED PRODUCTS MFG. NOC

2735 **WOODENWARE MFG. NOC**

WOOL

- 2211 COMBING OR SCOURING. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2211 are conducted as a separate and distinct business.
- 8103♦ MERCHANT. Includes warehouse.
- 2623 PULLING
- 2211 SEPARATING. Applies to chemical separation of wool from cotton.
- 2220 SPINNING AND WEAVING

WRECKING

Wrecking and Demolition operations are classified in the same manner as Erection. Where wrecking or demolition involves buildings or structures of more than one type of construction, the highest rated classification applies. Examples of Wrecking operation classifications are as follows:

BUILDING OR STRUCTURES—NOT MARINE—ALL OPERATIONS. Includes salespersons and clerical at wrecking site. Wrecking or demolition operations shall be classified as follows:

- 5213● CONCRETE OR CONCRETE-ENCASED BUILDINGS OR STRUCTURES
- 5057● IRON OR STEEL BUILDINGS OR STRUCTURES
- 5022● MASONRY BUILDINGS OR STRUCTURES
- 6003● PIERS OR WHARFS
- 5645● RESIDENTIAL BUILDINGS—DETACHED ONE OR TWO FAMILY DWELLINGS
- 5403● WOODEN BUILDINGS OR STRUCTURES—COMMERCIAL

MARINE. Includes salvage operations.

COVERAGE UNDER ADMIRALTY LAW:

- 7394 PROGRAM I
- 7395 PROGRAM II—STATE ACT BENEFITS
- 7398 PROGRAM II—USL&HW ACT BENEFITS

MARINE & SALVAGE OPERATIONS. Refer to *Minnesota Basic Manual* Rule 3-A-4 and the *Minnesota User's Guide* for information regarding the Admiralty Law, the Federal Employers' Liability Act, and the Migrant and Seasonal Agricultural Workers Protection Act.

5191 X-RAY EQUIPMENT—INSTALLATION, SERVICE & REPAIR

YACHTS—PRIVATE—SAIL OR POWER

COVERAGE UNDER ADMIRALTY LAW:

- 7038 PROGRAM I
- 7090 PROGRAM II—STATE ACT BENEFITS
- 7050 PROGRAM II—USL&HW ACT BENEFITS

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Code No.	Classification
2220	YARN MFG.—WOOL YARN OR THREAD
2416	DYEING OR FINISHING. No yarn or thread mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.
2220	MFG.—COTTON
2302	MFG.—SILK
6504	YEAST MFG.
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION—ALL EMPLOYEES & CLERICAL. Includes teachers and instructors. Camp operation to be separately rated as Code 9054—Camp Operations — including clerical at camp locations. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semi-professional sports, refer to Code 9178 or Code 9179.
3131	ZIPPER MFG.

CLASSIFICATION INTERPRETATIONS

AIRCRAFT. The payroll of an employee engaged in both flying and ground activities shall be divided between the appropriate flying crew classification and the appropriate classification for ground activities. The payroll to be allocated to the flying crew classification shall be determined on the basis of the number of hours the employee is engaged in flying activities. If the records do not clearly indicate the hours in which flying activities are performed by such employees, the entire payroll for such employees shall be assigned to the highest rated classification representing any part of their work.

If the ground activities of a single employee are described by two or more classifications, no division of payroll between the ground activity classifications will be allowed and the payroll of such employee will be assigned to the highest rated classification representing any part of their work.

Major aircraft maintenance if done by flying crew shall be reported as ground crew activity subject to the provisions of the preceding paragraph. Fueling and loading or unloading of aircraft when performed by flying crew will be reported as flying crew activity.

With respect to aerial applications, ferrying of aircraft to and from spraying sites shall be considered incidental to the spraying operation and reported under the aerial spraying classification.

The payroll of employees whose ground activities are limited to classroom instruction exclusively shall be assigned to Code 8868—Colleges and Schools.

This interpretation does not apply to scheduled and nonscheduled airlines.

CESSPOOL OR SEPTIC TANK DIGGING. Assign to Code 6229.

CHAUTAUQUAS AND SIMILAR TYPES OF RISKS. Assign to Theaters.

CIVIL DEFENSE WORKERS. Assign to Code 9410.

MUNICIPAL, COUNTY, OR STATE EMPLOYEES, ETC. Each such Civil Defense employee shall be subject to a minimum hourly wage of \$1.00 and a minimum annual wage of \$100 for premium computation purposes

CLUBS OPERATED BY VETERANS OR FRATERNAL ORGANIZATIONS SERVING FOOD OR BEVERAGES. Assign appropriate restaurant classification.

CONSTABLES—TOWNSHIP, TOWNS, ETC. If constables and individuals in similar capacities are employed, they shall be included in the policy with a minimum payroll per township, town, etc. of \$100.00, unless the actual payroll exceeds that amount in which event the actual shall be used. Whenever Code 7720 is included in a policy in conjunction with the foregoing for townships, town, etc., it shall never be used in determining the policy minimum premium unless it be the only code shown on the policy.

DRIVER TRAINING SCHOOLS. Assign to Code 8742. Teachers in regular schools engaged in driver training where such work is incidental to their teaching operations will be included under Code 8868.

EGG CANDLING EXCLUSIVELY. Assign to Code 8018.

FIREFIGHTERS. The minimum premium required by Classification Code 7706 shall not apply but the premium shall be computed by using a minimum payroll of \$100 per employee.

GRATUITIES—MILITARY CONSCRIPTION. Voluntary payments by business concerns to employees who have been selected for military service shall be considered pure gratuities and not subject to inclusion in the payroll reported for premium computation purposes.

HOUSE CONNECTIONS—INCLUDING TRENCH DIGGING. Assign to Code 6319.

MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES. Assign to Code 9410

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

STREET OR ROAD CONSTRUCTION. Assign to Code 5506 and/or 5507.

If municipal, county or state engineers assume direct charge of work undertaken by the political subdivision, their payroll should be assigned to Classification Codes 5506 and/or 5507—Street or road construction inasmuch as they are exposed to the hazards of road work.

If municipal, county or state engineers are not in direct charge of road work, but are engaged only in such work as surveying, inspecting proposed road projects and the inspection of road work undertaken by contractors, their payroll should be assigned to 9410—Municipal, township, county or state employees.

Code 8601—Engineers is not intended to apply to engineers of political subdivisions.

NURSES—IN CONNECTION WITH

MUNICIPALITIES. Assign to Code 9410.

SCHOOLS. Assign to Code 8868.

OFFICIALS OF POLITICAL SUBDIVISIONS. Elected or appointed officials of political subdivisions who become statutory employees under the provisions of the Workers' Compensation Law through the adoption by its governing body of an ordinance or resolution to that effect shall be included in the premium computation at their actual wage received from the town (Minnesota Statute 79.211, subd. 3.). The entire payroll so developed of each official shall be assigned to Code 9410—Municipal, township, county, or state employees NOC; provided, however, the entire payroll so developed of each official who regularly and frequently performs such duties as are ordinarily undertaken by a superintendent, foreman or workman shall be assigned to the classification applicable to the work being performed. The payroll of any official whose duties satisfy the definition for "Clerical Office Employees" as set forth under Rule 1-B-2-a of this manual shall be assigned to Code 8810—Clerical Office Employees NOC.

PHYSICIANS' AND DENTISTS' OFFICES. Assign to Code 8832. Code 8832 is interpreted as being applicable to medical laboratories, clinics, dispensaries, blood banks, and similar establishments provided that such risks do not furnish inpatient overnight care. The following descriptive phraseologies should be used:

BLOOD BANKS—NOT PROVIDING INPATIENT OVERNIGHT CARE—INCLUDING CLERICAL

CLINICAL LABORATORIES—INCLUDING CLERICAL

DIAGNOSTIC CLINICS—NOT PROVIDING INPATIENT OVERNIGHT CARE—INCLUDING CLERICAL

DISPENSARIES—NOT PROVIDING INPATIENT OVERNIGHT CARE—INCLUDING CLERICAL

MEDICAL LABORATORIES—INCLUDING CLERICAL

If the doctor examining patients has a title other than "Physician" or "Dentist" such as oculist, optometrist, orthodontist, periodontist, or psychologist, the appropriate professional title is to be used as for example:

"Oculist—including clerical". Assign to Code 8832.

In the situation where the only employees of a physician, dentist, etc., are primarily engaged in clerical-type duties, such risks are to be subject to Code 8832.

PLAYERS, ENTERTAINERS OR MUSICIANS. The actual remuneration of directors, players, entertainers or musicians wherever met with in conjunction with Codes 7610 and/ or 9156 must be included, subject, however, to a maximum of \$300 per week per person, provided that, subject to the above limitation, the payroll basis for vaudeville, burlesque, or farce continuous performance players shall be the amounts paid by the theaters for each act.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

PORTABLE

CHIPPING OPERATIONS CONDUCTED IN CONNECTION WITH LOGGING OPERATIONS. Assign to Code 2710. This classification assignment applies to the reduction of trees or pole-length timber into chips at or removed from the site of the logging operation.

FEED MILL OPERATIONS. Assign to Code 0050.

RANGERS—ORGANIZED TO TAKE WHATEVER ACTION IS NECESSARY IN THE EVENT OF BANK BURGLARIES OR HOLDUPS. Assign to Code 7720. Minimum payroll—\$100 per ranger.

SCHOOL BUS

CHAUFFEURS. Assign to Code 7382.

MAINTENANCE BY EMPLOYEES OF BUS COMPANY OR SCHOOL DISTRICT. Assign to Code 8385

STORE—HANDLING A GENERAL AND VARIED LINE OF MERCHANDISE. Assign to Code 8033. Department stores that do not qualify for Code 8039 shall be assigned to Code 8033. If in such stores any one line of merchandise exceeds 50% of sales, the store class applicable to such predominant operation shall apply. Leased departments in such stores shall be assigned to the appropriate classification describing such leased operation.

STREET AND ROAD CONSTRUCTION AND PAVING. Classification Code 5506 is intended to cover all contracts involving paving or repaving, surfacing or resurfacing—all kinds. This classification is also intended to cover incidental fire grade work but to exclude all other grading. Code 5506 shall not include the grading payroll of combined grading and paving contracts nor gravel contracts.

Classification Code 5507 is intended to apply to the payroll of a road contractor excavating ledge rock.

TAPING OPERATIONS—TAPING, CEMENTING AND SANDING ONLY WHEN PERFORMED BY A SEPARATE SPECIALIST CREW OR BY A SPECIALIST TAPING CONTRACTOR IN CONJUNCTION WITH WALLBOARD INSTALLATION. Assign to Code 5445.

TELECOMMUNICATIONS COMPANIES. In determining minimum premium, Code 8901 shall be considered as a standard exception.

TIE, POST & POLE YARDS. Assign to Code 2960. This classification shall apply to permanent concentration yards only, wherein are stored, handled, or treated only manufactured lumber, ties, posts and poles. This shall include drivers, chauffeurs and helpers hauling manufactured lumber, ties, posts and poles to or from permanent concentration yard.

If the concentration yard is used as storage space for forest products other than ties, posts and poles, such as pulpwood or logs, then the entire operation shall be assigned to Code 2702—Logging.

The use of both Codes 2702 and 2960 in the same policy shall be permitted only when the operations are conducted at separate locations with no interchange of labor.

Code 2960 shall not be construed to include any operations which are properly assignable to the Logging classification, such as loading, handling, or hauling pulpwood or logs. Hauling under contract or on a piece basis shall be subject to Rule 1-B-2-b, subject to a minimum payroll per individual of \$10.00 per eight-hour day or fraction thereof.

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

TIMBER CRUISERS—NOT EMPLOYED BY FIRMS ENGAGED IN LOGGING AND LUMBERING OPERATIONS. Assign to Code 8601.

TIMBER PRODUCTS—HAULING UNDER CONTRACT EXCLUSIVELY FOR ONE OR MORE INDIVIDUALS OR CONCERNS. Assign to Code 7219. This interpretation is applicable only to contract haulers of timber products such as logs, poles, posts, pulpwood, ties, wood chips, kilnwood, cordwood, wood piling who engage in no logging or lumbering, production or preparation of such products. Hauling of logs or pulpwood in connection with logging operations are to be classed as Code 2702.

TRAVELING ORCHESTRAS. Assign to Code 9016.

TRUCKERS—INTERSTATE OPERATIONS. The payroll of a trucker shall be assigned to a state in which it has a terminal or base of operations. These guidelines are not applicable when dispatching or broker operations are the only operations being conducted.

Example: A driver/employee resides in State A. His employer/trucker base of operations is in State B. If the driver/employee regularly travels to the terminal or base of operations in State B to load or unload freight or perform other regular work functions, i.e., mechanic, the driver/employee payroll shall be assigned to State B.

When the trucker does not operate from a terminal or base of operation, the state to which the payroll is assigned shall be determined in accordance with the following procedures:

If it can be established that the trucker does a significant portion of its business in a single state, the payrolls, other than those payrolls which can be attributed to specific work functions in a specific state, should be assigned to that state. Factors such as driving time, number of pickups and deliveries, revenue and tonnage should be considered in determining the state of payroll assignment. If a state payroll assignment cannot be made based on these factors, then the trucker's payroll shall be assigned to his state of residence.

For the purposes of the guidelines, the following definitions shall apply:

TRUCKER: A trucker is the holder of operating authority from a governmental agency.

TERMINAL OR BASE OF OPERATIONS: A permanent location owned, leased or used by the trucker at which loading, unloading and other related non-clerical work functions such as maintenance and transfers are performed and from which the driver/employee physically reports to work on a regular basis.

STATE OF RESIDENCE: The state in which the trucker resides as evidenced by the location used for the filing of federal income taxes.

REGULAR: A pattern of 40 hours per week or any other pattern that appears on a continuing basis.

RESERVED FOR FUTURE USE

● = Construction Classification ■ = Farm Classification ◆ = Mercantile Classification

USER'S GUIDE

The *Minnesota User's Guide* contains information regarding:

- A. Workers' Compensation and Employers Liability Coverage
- B. Additional Coverages
- C. Special Conditions or Operations That Affect Coverage
- D. Explanation of Items—Standard Policy Information Page
- E. Dispute Resolution and Appeals Process
- F. Reference Tables
 - 1. Election of Coverages Reference Table
 - 2. Premium Elements Reference Table
 - 3. Program I and Program II Classification Comparison Tables
 - 4. Small Deductible Programs Reference Table
 - 5. State Pricing Programs Reference Table
 - 6. Workers' Compensation and Employers Liability Coverage Summary Table
 - 7. Additional Coverages Summary Table
- G. Examples

A. WORKERS' COMPENSATION AND EMPLOYERS LIABILITY COVERAGE

Workers' Compensation coverage as provided by the Standard Policy is divided into three parts:

- Part One—Workers' Compensation Insurance
- Part Two—Employers Liability Insurance
- Part Three—Other States Insurance

Refer to the *Minnesota Forms Manual* for a complete description of coverages and instructions on use of policy and endorsement forms, or visit the Minnesota Workers' Compensation Insurers Association, Inc.'s (MWCIA) website at www.mwcia.org.

Following is an explanation of each part:

1. Part One—Workers' Compensation Insurance

Part One—Workers' Compensation Insurance is statutory coverage for employers subject to the workers' compensation law of a state. It provides benefits to employees who are injured during the course of their employment. *Refer to the Workers' Compensation and Employers' Liability Coverage Summary Table in this Guide for election and endorsement information. For premium determination, refer to the **Minnesota Basic Manual**.*

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

2. Part Two—Employers Liability Insurance

Part Two—Employers Liability Insurance protects the employer against claims for occupational diseases or work-related injuries not covered under state compensation laws. *Refer to the Workers' Compensation and Employers Liability Coverage Summary Table in this Guide for election and endorsement information. For premium determination, refer to the **Minnesota Basic Manual**.*

3. Part Three—Other States Insurance

Part Three—Other States Insurance covers operations in other states that are unknown or unexpected at the time the policy is written, but that could develop during the policy period. *Refer to the Workers' Compensation and Employers Liability Coverage Summary Table in this Guide for election and endorsement information. For premium determination, refer to **Minnesota Basic Manual** Rule 3-A-18.*

B. ADDITIONAL COVERAGES

The Standard Workers' Compensation and Employers Liability Insurance Policy may be endorsed to change or provide additional coverages. These are:

- Voluntary Compensation Insurance
- United States Longshore and Harbor Workers' Compensation (USL&HW) Act
- Extensions of the USL&HW Act
- Defense Base Act
- Outer Continental Shelf Lands Act
- Civilian Employees of Nonappropriated Fund Instrumentalities Act
- The Migrant and Seasonal Agricultural Worker Protection Act
- Admiralty Law (Jones Act or Merchant Marine Act of 1920)
- Federal Employers' Liability Act (FELA)
- Coverage Programs Under Admiralty Law or FELA
 - Program I
 - Program II
- Waters Not Subject to Admiralty Jurisdiction

*Refer to Additional Coverages Summary Table in F-7 of this Guide for an explanation and additional details regarding the applicable limits of liability and endorsements. For premium determination, refer to the **Minnesota Basic Manual**.*

C. SPECIAL CONDITIONS OR OPERATIONS THAT AFFECT COVERAGE

1. Election of Coverages—Executive Officers, Members of Limited Liability Companies, Partners and Sole Proprietors

Refer to the provisions of Minnesota Statute 176.041 for complete details on the status of executive officers, partners, sole proprietors, and members and managers of limited liability companies in Minnesota. This statute should also be referred to for the statutory qualifications and procedures required for inclusion or exclusion of these individuals. *Refer to Election of Coverages Reference Table F-1 in this User Guide for Minnesota specific quick reference information. For information on premium determination, refer to **Minnesota Basic Manual** Rule 2-E.*

a. Executive Officers

In general, executive officers of a corporation or unincorporated association are eligible for benefits under the workers' compensation law in most states except for closely-held corporations in Minnesota where the excluded executive officers may elect to be covered under the law. When executive officers are covered under the workers' compensation law, they have the same status as employees under the policy. To determine if an executive officer is automatically included or excluded, refer to Minnesota Statute 176.041. *For Minnesota quick reference information, refer to Election of Coverages Reference Table F-1 in this User Guide. For information on premium determination for covered executive officers, refer to **Minnesota Basic Manual** Rule 2-E-1.*

b. Members or Managers of Limited Liability Companies

Members or managers of a limited liability company (LLC) are either automatically included or excluded under the workers' compensation law in the same manner as executive officers of closely held corporations. To determine if a member of a limited liability company is automatically included or excluded, refer to Minnesota Statute 176.041. *For Minnesota quick reference information, refer to Election of Coverages Reference Table F-1 in this User Guide. For information on premium determination for covered members or managers of LLC's, refer to **Minnesota Basic Manual** Rule 2-E-2. For purposes of the **Minnesota Basic Manual**, references to members or managers will collectively be referred to as "members" of limited liability companies.*

c. Partners and Sole Proprietors

Partners and sole proprietors are not normally included in the category of employees but may be covered under the law by statutory provision or by election. If they are covered under the law by statutory provision or by election, they have the same status as employees under the policy. For purposes of this rule, limited liability partners (LLP's) are treated the same as partners of general partnerships. Refer to Minnesota Statute 176.041 for the statutory qualifications and procedures required for inclusion of partners or sole proprietors. *For Minnesota quick reference information, refer to Election of Coverages Reference Table F-1 in this User Guide.* For information on premium determination for covered partners or sole proprietors, refer to **Minnesota Basic Manual Rule 2-E-3-a – b.**

d. Applicable Endorsements

Attach the Standard Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10) to include those individuals that are excluded by law in Minnesota but wish to have workers' compensation coverage.

2. Subcontractors

In Minnesota, the workers' compensation law provides that a contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors.

This statutory responsibility is automatically insured by the Standard Policy issued to the contractor. *For premium determination, refer to Minnesota Basic Manual Rule 2-H.*

3. Volunteer Workers

Certain volunteer workers are entitled to benefits under the workers' compensation insurance law in Minnesota. Voluntary Compensation Insurance may also apply to volunteer workers in Minnesota. *For premium determination, refer to Minnesota Basic Manual Rule 2-J.*

4. Exclusion of Statutory Medical Benefits—Ex-Medical Coverage

No workers' compensation coverage for an insured may be written eliminating statutory medical coverage in the State of Minnesota.

5. Waiver of Right to Recover From Others (Subrogation)

It is permissible in many states to issue the Standard Policy with a provision that carriers not enforce their right of recovery against anyone liable for any injury covered by the policy. In Minnesota, including a waiver of this right is specifically subject to the restrictions imposed by the Workers' Compensation Reinsurance Association (WCRA) in its reinsurance agreements with carriers and the rights of intervention and subrogation granted to WCRA under Minnesota Statute 79.36(7).

- Attach the Waiver of Our Right to Recover From Others Endorsement (WC 00 03 13) to waive right of recovery in Minnesota.

For premium determination, refer to Minnesota Basic Manual Rule 3-A-22.

D. EXPLANATION OF ITEMS—STANDARD POLICY INFORMATION PAGE

The following information is designed to assist in the preparation of the Information Page.

1. Standard Policy and Endorsements

Standard Policy is the preprinted policy form that appears in the **Minnesota Forms Manual** and is approved for use in the State of Minnesota by the Department of Commerce. Endorsements are forms that change the provisions of the Standard Policy. They are categorized into two types:

- Standard Endorsements have pre-approved wording and must be used according to their original purpose
- Advisory Endorsements are not acceptable in Minnesota

These endorsements are contained in the **Minnesota Forms Manual**.

Note: Carrier Special Endorsements are allowed in connection with special rating plans where no standard endorsement exists in Minnesota. These endorsements must be filed by each carrier independently and approved by the Minnesota Department of Commerce prior to their use.

2. Policy Preparation

The Information Page is the portion of the Standard Policy that contains identifying data such as name and address of insured, policy period, coverages and premium.

a. Item 1: Name, Address, and Other Workplaces of Insured

Insured

Insured is the person or organization covered by an insurance policy. The insured is designated in Item 1 of the Information Page.

Employer

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

Risk

Risk means all operations of an employer within a state.

*Refer to **Minnesota Basic Manual Rule 3-A-5** for more information.*

b. Item 2: Policy Period

Policy period is the length of time an insurance policy is in effect. Normal policy period is defined as one year, although a policy may be issued for up to, but not exceeding, three years.

Manual rules are based on a policy period of one year. A one-year policy is a policy issued for a one-year period or a period not exceeding one year and 16 days.

c. Item 3.A: State Laws Designated in the Policy

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

Additional states may be added after the effective date of the policy. *For details, refer to **Minnesota Basic Manual Rule 3-A-21**.*

Note: The United States Longshore and Harbor Workers' Compensation Act is not entered in Item 3.A of the Information Page. Attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06 A) to the Standard Policy to provide this insurance.

d. Item 3.B: Employers Liability Insurance—Limits of Liability

Separate limits of liability apply to employers liability coverage for Bodily Injury by Disease and Bodily Injury by Accident. The limits are:

- Accident Limit
- Policy Limit
- Employee Limit

Standard limits may be increased at the insured's option. *Refer to **Minnesota Basic Manual Rule 3-A-14** for details.*

(1) Bodily Injury by Disease

Bodily Injury by Disease is represented by two limits:

- **Employee Limit**
Each Employee Limit is the maximum amount of damages that an insurer will pay for a single employee during the policy year.
Standard Limit is \$100,000
- **Policy Limit**
Policy Limit is an aggregate limit that applies to all bodily injury occurring from disease during the term of the policy. An aggregate limit is the maximum amount of damages that an insurer will pay during the policy year.
Standard Limit is \$500,000 .

(2) **Bodily Injury by Accident**

Bodily Injury by Accident (each accident limit) applies to all bodily injury resulting from a single accident.

Standard Limit is \$100,000

e. **Item 3.C: Other States Insurance**

Other States Insurance covers operations that are unknown or unexpected at the time the policy is written but that could develop during the policy period.

This coverage is provided by listing the states where an employer may later have an exposure under Item 3.C of the Information Page of the policy. *For premium determination, refer to **Minnesota Basic Manual Rule 3-A-18**.*

f. **Item 3.D: Endorsements and Schedules**

This section of the Information Page includes reference to endorsements and schedules applicable to the policy.

g. **Item 4: Classifications and Premium Basis**

(1) **Classifications**

For all businesses, the following is included:

- Classification wording (with or without footnotes)
- Any caption that precedes several related classifications
- Code number
- Underlined, capitalized classification wording may be used instead of the entire wording

Exception:

If classification wording does not describe the business, substitute wording may be used.

*For an example, refer to the Example Section of this Guide. For details, refer to **Minnesota Basic Manual Rule 1-C**.*

(2) **Premium Basis**

Premium is based on the estimated payroll for the policy period. For details, *refer to **Minnesota Basic Manual Rule 2-A**.*

Premium is displayed on the Information Page, rounded to the nearest dollar. A remainder of \$0.50 or more is rounded to the next higher dollar.

(3) **Rates**

For each classification listed, the approved carrier rate must be stated under the heading "Rate per \$100 of Payroll."

- As a competitive rating jurisdiction, the rates in Minnesota are those filed by each carrier and approved for use by the Minnesota Department of Commerce. Rates are comprised of two elements: pure premium base rates and a loss cost multiplier.

*Refer to **Minnesota Basic Manual Rule 3-A-1** for details.*

(4) **Estimated Annual Premium**

Estimated Annual Premium is the total premium the policy is expected to earn in a given year. It is calculated prior to policy inception by:

- Estimating annual payrolls for each classification
- Dividing by 100
- Then multiplying the results by the rate for each classification
- Where appropriate, other premium adjustments may be included in the estimated premium calculation. *For details, refer to Rule 3-A-9 and the **Minnesota Basic Manual**. For examples, refer to the Example Section of this Guide.*

(5) **Experience Rating Modification**

If a risk is experience rated, the experience rating modification is shown on the Information Page of the policy and applied to the premium in accordance with the **Minnesota Experience Rating Plan Manual**. Refer to the **Minnesota Basic Manual** for details.

(6) **Expense Constant**

Expense Constant is a premium charge that is applied to every policy regardless of premium size. The expense constant contributes to the expenses common to issuing, recording, and auditing a policy. The expense constant is shown on the Information Page of the policy. Refer to **Minnesota Basic Manual Rule 3-A-11** for details.

(7) **Minimum Premium**

Minimum Premium is the lowest premium that is required in order to provide insurance under the Standard Policy. Minimum premium for each classification must be shown on the Information Page of the policy. Refer to **Minnesota Basic Manual Rule 3-A-16** for details.

E. DISPUTE RESOLUTION AND APPEALS PROCESS

The purpose of the appeal procedure is to provide a system of recourse for employers and any other interested party who may disagree with any action, ruling or procedure of MWCIA. In the event any party chooses to challenge MWCIA for any reason, the following procedure shall be followed:

1. How Does Dispute Resolution Work?

The first step is for the employer to work with their insurance carrier to resolve the dispute.

- **Staff Review**

The challenging party shall submit to MWCIA, in writing, a notice that they disagree with an MWCIA action. The letter should specifically state the matter being questioned and provide all relevant facts supporting the party's position. Once received, MWCIA staff will contact the challenging party to acknowledge receipt of the letter and to detail how the appeal process works. Every attempt will be made to explain the Workers' Compensation system and to gather any additional information necessary to assist the challenging party and MWCIA in resolving the matter. MWCIA staff will review the matter, make an initial decision and advise the challenging party.

- **Board Review**

In the event the foregoing procedure does not produce a resolution satisfactory to the challenging party, MWCIA will assist the party in appealing to its Board of Directors or an Appeal Panel designated by the Board to hear such appeals. MWCIA will schedule an appearance. A copy of the hearing notification and a copy of the challenging party's initial notice of a challenge shall also be sent to the Commissioner of Commerce.

This appeal process is an informal hearing; therefore legal representation is not required. The challenging party appears before MWCIA's Board or Appeal Panel to make its presentation. The Board or Panel will be given an opportunity to ask questions. The challenging party will be notified in writing within three (3) days of the decision. The notice shall also specify the challenging party's right to appeal to the Commissioner of Commerce.

- **Commerce Department Review**

In cases where the challenging party still does not agree with the decision of MWCIA, that party may make a request that the Department of Commerce conduct an additional review of MWCIA's decision and take any action deemed appropriate to comply with applicable law.

Under this procedure, a request for review must be submitted in writing to the Commerce Department within thirty (30) days of receipt of notification of MWCIA's decision. That request should outline the basis for the requested review and the claimed errors or omissions in the decision of MWCIA. MWCIA will forward that request together with a copy of MWCIA's documents related to the matter and a copy of the Board's decision to the Commerce Department. The Commerce Department will assign the matter to a department investigator for the purpose of reviewing the facts and preparing a report. This investigation may include making verbal or written requests for additional information to the interested parties and MWCIA.

Following completion of this investigation, the Market Assurance Division of the Commerce Department will issue a written decision on the matter.

2. What Kinds of Appeal Mechanisms Are There?

MWCIA's Board consists of business and insurance industry representatives.

3. What Type of Appeals Can Be Presented?

Most appeals involve making decisions relating to:

- Experience modification factors
- Classification assignments
- Application of rules contained in manuals approved for use by the Minnesota Department of Commerce.

Disputes relating to assigned risk rules and procedures are directed to the Assigned Risk Plan Administrator and the Minnesota Department of Commerce.

4. How Is a Formal Appeal Requested?

The employer must submit its dispute in writing to MWCIA. Appropriate documentation must also be submitted, including documentation of attempts to resolve the dispute with the insurance carrier. MWCIA will review the documentation for completeness and may request additional information. If applicable, MWCIA will also obtain the insurance carrier's position on the issues in dispute before scheduling a hearing.

5. What Happens at the Hearing?

MWCIA staff will notify the employer, producer (if applicable), and/or insurance carrier of the date, time and place of the hearing. Hearings are informal. Attorneys are not required because the purpose of the hearing is to present the facts about the business, not to argue legal or procedural points. The employer and the carrier, when applicable, must be prepared to make brief presentations to MWCIA's Board or Panel members. Board members may also ask questions to clarify issues. Parties to the dispute are excused while the Board meets in executive session to discuss the appeal and reach a decision. A written notice of decision to all parties will be issued within three (3) days of the hearing.

6. What Happens If the Board Denies My Appeal?

If the employer disagrees with the decision made by the Board, you have the right to appeal the decision to the Minnesota Department of Commerce. You have thirty (30) days after receipt of the Board's decision letter in which to file such an appeal. Information on how to appeal the Board's decision will be included in MWCIA's decision letter.

F. REFERENCE TABLES
1. Election of Coverages Reference Table
In Minnesota, certain employees are automatically excluded from the workers' compensation law, but may elect coverage. The following table provides a summary of the legal status of owners and their family members. For purposes of the <i>Minnesota Basic Manual</i> , any references to members or managers will collectively be referred to as members of limited liability companies. Refer to Rule 2-E for premium determination. For complete information on all excluded employments including Minnesota's Third Degree of Kindred Exclusion Rule, refer to Minnesota Statute 176.041.

	<u>Automatically Excluded?</u>	<u>Automatically Included?</u>	<u>Active Family Members Automatically Excluded?</u>	<u>Active Family Members Automatically Included?</u>
ACTIVE EXECUTIVE OFFICERS:				
• Closely Held with less than 22,880 Corporate Payroll Hours & at least 25% ownership	Yes		Yes	
• Closely Held with 22,880 Corporate Payroll Hours or more		Yes		Yes
• Closely Held with less than 25% ownership		Yes		Yes
• Publicly Held		Yes		Yes
PARTNERS				
• General	Yes		Yes	
• Limited	Yes		Yes	
• Limited Liability (LLP)	Yes		Yes	
SOLE PROPRIETORS	Yes		Yes	
MEMBERS OF LLC's	Same Rules as Executive Officers of Closely Held Corporations			

2. Premium Elements Reference Table

The following table provides a summary list of the common premium elements available in Minnesota. A standard premium algorithm is not approved for use in Minnesota. Carriers are advised to refer to the **Minnesota Basic Manual** for complete details on the standard application of any rule concerning premium determination in Minnesota.

Payroll divided by 100 x Rate
Supplementary Disease (foundry, abrasive, sandblast)
USL&HW Exposure for non-F-class
Waiver of Subrogation Factor
E/L Increased Limits Percentage
E/L Increased Limits Charge
E/L Increased Limits Factor (Admiralty, FELA)
E/L Voluntary Compensation Flat Charge
Experience Modification
Supplemental Disease Exposure (Asbestos, NOC)
Atomic Energy Radiation Exposure NOC
Minimum Premium
Balance to Minimum Premium (State Act)
Balance to Minimum Premium (Admiralty, FELA)
Premium Discount
Expense Constant
Terrorism Surcharge
Merit Rating Factor (Assigned Risk only)

3. Program I and Program II Classification Comparison Tables

Classifications	Code Number		
	Program I	Program II	
		State Act Benefits	USL Act Benefits
Boat Livery—boats under 15 tons This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.	7038	7090	7050
Diving—marine	7394	7395	7398
Dredging—all types	7333	7335	7337
Ferries This classification includes dock employees.	7016	7024	7047
Fishing Vessels—NOC This classification includes packing, curing, or shipping fish and repair of nets or boats.	7016	7024	7047
Oyster Boats This classification includes planting, harvesting, and operation of boats.	7016	7024	7047
Salvage Operations—marine	7394	7395	7398
Supply Boats	7016	7024	7047
Tugboats	7016	7024	7047
Vessels—NOC	7016	7024	7047
Vessels—not self-propelled Such vessels having a regular master and crew who are furnished living quarters aboard the vessel shall be rated as "Vessels NOC."	7046	7098	7099
Vessels—sail	7038	7090	7050
Wrecking—marine This classification includes salvage operations.	7394	7395	7398
Yachts—private—sail or power	7038	7090	7050

Federal Employers' Liability Act	Code Number		
	Program I	Program II	
		State Act Benefits	USL Act Benefits
Railroad Construction—all operations including clerical, salespersons, & drivers	6702	6704	6703
Railroad Operation—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.	7151	7153	7152
Clerical Office Employees—NOC	8814	8805	8815
Salespersons, Collectors, or Messengers—Outside	8737	8734	8738

4. Small Deductible Programs Reference Table

This table has been excluded from the *Minnesota Basic Manual*. In Minnesota, carriers must offer a small deductible program to all eligible policyholders. All deductible programs must be filed by each carrier and approved for use by the Minnesota Department of Commerce. For complete details regarding the rules affecting the development of a small deductible program, refer to the *Minnesota Department of Commerce's current filing instruction bulletin*. Please refer to the *Minnesota Statistical Plan Manual* for additional information regarding filing data for deductible programs.

5. State Pricing Programs Reference Table

The following is provided for informational purposes only. Items with an asterisk (*) are administered by MWCIA. All other available programs must be filed by each carrier and approved by the Minnesota Department of Commerce prior to use. Items that are followed by a dagger symbol (†) are mandatory in Minnesota. Programs available in either the Assigned Risk Plan or Voluntary Market are marked with a double-asterisk (**) in the second column.

PROGRAM NAME	AVAILABLE IN MINNESOTA
Additional/Excess Benefits	YES
Assigned Risk Adjustment Program (ARAP)	NO
Assigned Risk Surcharge Program	NO
Coinsurance	NO
Coinsurance/Deductible	NO
Collective Bargaining/Dispute Resolution	YES
Deductible Programs	
Large	YES
Small†	YES**
Dividend Plans	YES
Drug-Free Workplace Credit Program	YES
Experience Rating Plan Program†*	YES**
Large Risk Alternative Rating Option (LRARO)	YES
Large Risk Exemption Filings (Non-LRARO)	YES
Loss Sensitive Rating Plan (LSRP) (Assigned Risk Policies Only)	NO
Managed Care Arrangement Premium Credit Program	YES
Merit Rating Program [Small Employer Credit/Debit Program] (Assigned Risk Policies Only)†*	YES
Minnesota Contractor's Premium Adjustment Program (MCPAP)*	YES**
National Defense Projects Rating Plan	NO
Retrospective Rating Plan	YES
Return-to-Work Program	YES
Safety Programs (includes various program titles)†	YES**
Scheduled Credit/Debit Programs	YES
Simplified Assigned Risk Adjustment Program (SARAP) (Assigned Risk Policies Only)	NO
* MWCIA administered program	
† Mandatory program in Minnesota	
** Program available in either Assigned Risk Plan or Voluntary Market	

6. Workers' Compensation and Employers' Liability Coverage Summary Table			
	Explanation	Standard Limits of Liability Bodily Injury by: a. Accident—Each Accident b. Disease—Each Employee c. Disease—Policy Limit d. Increased Limits Available Refer to Rule 3-A-14	Applicable Endorsement
Workers' Compensation Insurance (Part One)	<ul style="list-style-type: none"> Part One—Workers' Compensation Insurance is statutory coverage for employers subject to the workers' compensation law of a state or territory of the United States, including the District of Columbia. It provides benefits to employees who are injured during the course of their employment. Benefits may include payment of: <ul style="list-style-type: none"> Medical bills Lost wages Rehabilitation expenses Additional disability payments Death benefits Benefits vary and are determined by: <ul style="list-style-type: none"> Minnesota's Workers' Compensation laws Minnesota's Occupational Disease laws Occupational Disease is illness resulting from conditions related to a particular occupation. It excludes those diseases to which the general public is exposed. <p>Example: Firefighters could be exposed to respiratory disease as a result of their occupation.</p> <ul style="list-style-type: none"> Federal Acts <ul style="list-style-type: none"> An employer may also need coverage under certain federal acts. Coverage for these federal acts is provided by attaching the appropriate endorsement to the Standard Policy. To determine if coverage is necessary under federal acts, refer to applicable federal statutes. 	Since workers' compensation benefits are determined by law, no standard limits of liability apply.	N/A
Employers Liability Insurance (Part Two)	<ul style="list-style-type: none"> 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. Employment liability coverage applies only if the injury or death of an employee arises out of and in the course of employment. The Standard Policy includes Employers Liability Insurance written with workers' compensation insurance. Employers Liability Insurance written without workers' compensation insurance is permissible in Minnesota. This coverage is only available to political subdivisions that self-insure and employers who have received an exemption from the Department of Commerce to self-insure for workers' compensation. Refer to the appropriate laws for information related to Employers' Liability Insurance coverage. 	<ul style="list-style-type: none"> a. \$100,000 b. \$100,000 c. \$500,000 d. Yes 	To Exclude Part One Coverage WC 00 03 03B
Other States Insurance (Part Three)	<ul style="list-style-type: none"> Part Three—Other States Insurance covers operations in other states that are unknown or unexpected at the time the policy is written, but that could develop during the policy period. This insurance is provided by listing the states where an employer later may have an exposure under Item 3.C of the Information Page of the policy (refer to D-2—Policy Preparation of this Guide for an explanation). "If any" is a term used to express that, at the time of policy issuance, a state is covered if any exposure develops for the state during the policy period. This term is used to identify whether an exposure could possibly exist; however, no payroll is reported at the time of issuance of the policy. If workers' compensation insurance does not apply, the carrier will reimburse the insured for all compensation and benefits required of the insured under this law. Other States Insurance coverage is not available in states: <ul style="list-style-type: none"> With a Monopolistic State Fund <ul style="list-style-type: none"> Monopolistic State Fund is a workers' compensation plan established by state law as the only provider of workers' compensation insurance in a given state. Private insurers are not permitted to write workers' compensation coverage in states where Monopolistic State Funds exist. Where the carrier elects not to write this coverage Other States Insurance does not provide coverage for exposures under the United States Longshore and Harbor Workers' Compensation (USL&HW) Act. To provide USL&HW coverage, refer to F-7—Additional Coverages Summary Table of this Guide. For premium determination, refer to <i>Minnesota Basic Manual</i> Rule 3-A-18. 	<ul style="list-style-type: none"> a. \$100,000 b. \$100,000 c. \$500,000 d. Yes 	N/A

7. Additional Coverages Summary Table				
	Explanation	Standard Limits of Liability Bodily Injury by: a. Accident—Each Accident b. Disease—Each Employee c. Disease—Policy Limit d. Increased Limits Available Refer to Rule 3-A-14	Applicable Endorsement	U.S. Code
Voluntary Compensation Insurance	<ul style="list-style-type: none"> Under many state workers' compensation insurance laws, an employer is not required to provide benefits for certain types of employment such as domestic, farm, and casual workers. In Minnesota, the types of employment excluded from such benefits are defined by Minnesota Statute 176.011. It is permitted for volunteers only where allowed by Minnesota Statute 176.011 subd. 9 (8) - (12), (14) - (17) and (20) - (24) or are covered by use of the Voluntary Compensation & Employers Liability Coverage Endorsement. (WC 00 03 11 A). 	<ul style="list-style-type: none"> a. \$100,000 b. \$100,000 c. \$500,000 d. Yes 	To Include Coverage WC 00 03 11 A	N/A
USL&HW Act	<ul style="list-style-type: none"> This Act is a federal law that provides for payment of compensation and other benefits to eligible maritime employees. Contact the United States Department of Labor, Division of Longshore & Harbor Workers' Compensation for guidance regarding coverage needs. Such employees may include longshore workers, harbor workers, ship repairers, shipbuilders, shipbreakers, and other employees engaged in loading, unloading, repairing, or building a vessel. It applies to these employees while working on navigable waters of the United States. Navigable waters are usually defined as those that form a continuous highway for interstate or international commerce. It also applies to these employees while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters. These adjoining areas are usually used for loading, unloading, repairing, dismantling, or building a vessel. It does not cover masters or members of the crew of a vessel. Refer to Admiralty Law of this table for more information. The Standard Policy is used to insure statutory obligation of an employer to provide benefits required by the USL&HW Act. Do not designate the USL&HW Act in Item 3.A of the Information Page. Classifications for insurance under USL&HW Act are listed in the Classifications Section of the Minnesota Basic Manual. 	<ul style="list-style-type: none"> a. \$100,000 b. \$100,000 c. \$500,000 d. Yes 	To Include Coverage WC 00 01 06 A	33 U.S.C. §§ 901-49
Defense Base Act	<ul style="list-style-type: none"> This Act extends the provisions of the USL&HW Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States government. Employees who are not United States citizens may be exempted from coverage on approval of a waiver by the United States Secretary of Labor. 	<ul style="list-style-type: none"> a. \$100,000 b. \$100,000 c. \$500,000 d. Yes 	To Include Coverage WC 00 01 01 A	42 U.S.C. §§ 651-42
Outer Continental Shelf Lands Act	<ul style="list-style-type: none"> This Act extends the provisions of the USL&HW Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States. This area is generally described as all submerged lands lying between the seaward boundary of states' jurisdiction and the seaward boundary of federal jurisdiction. 	<ul style="list-style-type: none"> a. \$100,000 b. \$100,000 c. \$500,000 d. Yes 	To Include Coverage WC 00 01 09 C	33 U.S.C. §§ 901-49
Civilian Employees of Non-appropriated Fund Instrumentalities Act	<ul style="list-style-type: none"> This Act extends the provisions of the USL&HW Act to civilian employees of nonappropriated fund instrumentalities such as post exchanges and service clubs of the United States Armed Forces. 	<ul style="list-style-type: none"> a. \$100,000 b. \$100,000 c. \$500,000 d. Yes 	To Include Coverage WC 00 01 08 A	5 U.S.C. § 8171

7. Additional Coverages Summary Table (continued)		Standard Limits of Liability	Applicable Endorsement	U.S. Code
	Explanation	<p>Bodily Injury by:</p> <p>Accident—Each Accident Disease—Each Employee Disease—Policy Limit Increased Limits Available Refer to Rule 3-A-14</p> <p>a. \$100,000 b. \$100,000 c. \$500,000 d. Yes</p>	To Include Coverage WC 00 01 11	29 U.S.C. §§ 1801-1872
Migrant and Seasonal Agricultural Worker Protection Act	<ul style="list-style-type: none"> This makes agricultural employers, agricultural contractors, and agricultural associations liable for bodily injuries sustained by an employee due to intentional violation of the Act or regulations under the Act. The premium for this endorsement is based on a rate determined by the carrier from its evaluation of the exposures presented by the risk. 	<p>a. \$100,000 b. N/A c. \$100,000 d. Yes</p> <p>Refer to Program I and Program II of this Table</p>	To Include Coverage Program I WC 00 02 01 B Program II WC 00 02 03	46 U.S.C. § 688
Admiralty Law (Jones Act or Merchant Marine Act of 1920)	<ul style="list-style-type: none"> Masters and members of the crews of vessels are subject to admiralty law and not covered under the state workers' compensation laws or the USL&HW Act. If injured, masters and members of the crews of vessels have the right to sue their employers for damages in the admiralty courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance, and cure. Every person employed on board a vessel is considered to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Navigable waters are usually defined as those that form a continuous highway for interstate or international commerce. There are two programs to provide insurance under Admiralty Law Program I and Program II. Program I and Program II described below are available under Admiralty Law. If Admiralty Law coverage is provided, USL&HW Act coverage may also be necessary. 	<p>a. \$100,000 b. N/A c. \$100,000 d. Yes</p> <p>Refer to Program I and Program II of this Table</p>	To Include Coverage Program I WC 00 01 04 A Program II WC 00 03 11 A	45 U.S.C. §§ 51-60
FELA	<ul style="list-style-type: none"> The Federal Employers' Liability Act applies to employees of interstate railroads. If injured, FELA employees are not subject to state workers' compensation laws. FELA imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. There are two programs to provide insurance under FELA: Program I and Program II. If FELA coverage is provided, USL&HW Act coverage may also be necessary. 	<p>a. \$100,000 b. N/A c. \$100,000 d. Yes</p> <p>Refer to Program I and Program II of this Table</p>	To Include Coverage Program I WC 00 01 04 A Program II WC 00 03 11 A	46 U.S.C. § 688 45 U.S.C. §§ 51-60
Program I	<ul style="list-style-type: none"> Under Part One—Workers' Compensation Insurance, Program I provides statutory liability under workers' compensation law of any state designated in Item 3.A of the Information Page. Under Part Two—Employers Liability Insurance, Program I provides employers liability for damages under admiralty law or FELA, subject to a standard limit of \$100,000. Liability for transportation, wages, maintenance, and cure can be excluded by endorsement. 	<p>a. \$100,000 b. N/A c. \$100,000 d. Yes</p>	To Include Coverage Program I WC 00 02 01 B Program II WC 00 01 04 A	46 U.S.C. § 688 45 U.S.C. §§ 51-60
Program II	<ul style="list-style-type: none"> Program II provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the laws of negligence do not apply. The insurance carrier will offer a settlement of a claim strictly according to the statutory benefits provided in the workers' compensation law. This law is designated in the voluntary compensation endorsement, which is attached to the policy as if the claim were subject to this law. If the offer of settlement is rejected, employers liability then applies to this claim, with the same standard limit as for Program I. 	<p>a. \$100,000 b. N/A c. \$100,000 d. Yes</p>	To Include Coverage Program I WC 00 02 03 Program II WC 00 03 11 A	46 U.S.C. § 688 45 U.S.C. §§ 51-60

7. Additional Coverages Summary Table (continued)			
	Explanation	Standard Limits of Liability Bodily Injury by: Accident—Each Accident Disease—Each Employee Disease—Policy Limit Increased Limits Available <i>Refer to Rule 3-A-14</i>	Applicable Endorsement
Waters Not Subject to Admiralty Jurisdiction	<ul style="list-style-type: none"> • An insured may conduct operations on waters not subject to admiralty jurisdiction. • Insurance for such operations must be provided by the Standard Policy and Endorsement Forms and is subject to the rules that apply to statutory workers' compensation insurance. • Admiralty classifications and rates for Program II apply to these operations: <ul style="list-style-type: none"> • The pure premium base rate for each classification is shown after its code number in the Minnesota Annual Ratemaking Report. • The rate for each classification is the rate filed by the carrier and approved by the Minnesota Department of Commerce for use by the carrier. 	<ul style="list-style-type: none"> • If there is potential liability under admiralty law, follow the rules stated for insurance under admiralty law. • If there is potential liability under the USL&HW Act, refer to the rules stated under the USL&HW Act. 	<p>U.S. Code</p> <p>N/A</p>

G. EXAMPLES

MINNESOTA BASIC MANUAL RULES—EXAMPLES

Rule 1-B-1

Basic Classifications

Examples of classifications that describe the business of the employer include:

<u>Business</u>	<u>Classification</u>
Manufacture of a product	Furniture manufacturing
A process	Engraving
Construction or erection	Carpentry
A mercantile business	Hardware store
A service	Beauty salon

General Inclusions Exception

Rule 1-B-3—Exception

An accounting firm, classified to the standard exception Code 8810—Clerical Office Employees NOC, operates a restaurant for its employees' use. A restaurant operated for the insured's employees is a general inclusion and usually not separately classified. However, because this business is classified to a standard exception classification, the restaurant operation must be separately classified to the appropriate restaurant classification.

Rule 1-B-4

General Exclusions

A hospitality company with hotel operations in multiple locations, owns an aircraft that is operated by an employee who transports management employees to the various hotel locations. An employer-operated aircraft service is considered a general exclusion. This means that unless a classification applicable to a business includes flight operations, the operation is separately classified to the appropriate aviation classification(s).

Rule 1-B-5

Governing Classification

Example of a governing classification:

A business has the following payroll amounts assigned to the following classifications:

- \$220,000 for Code 2003—Bakery
- \$120,000 for Code 8017—Store: Retail
- \$240,000 for Code 8810—Clerical

The governing code for this business is Code 2003 because it is the classification code, other than the standard exception code (Code 8810), with the greatest amount of payroll.

Rule 1-B-6

Principal Business

Examples of principal business, and how it relates to governing classifications:

- A business is involved in two separate operations, the preparation and sale of blasting agents and blasting excavation. Consider the following basic classifications and payrolls:
 - Preparation and sale of blasting agents: Code 4777—Explosive Distributor & Drivers. Total payroll = \$500,000.
 - Blasting operations: Code 6217—Excavation. Total payroll = \$200,000.

As this business performs multiple operations, the principal business is the basic classification with the greatest amount of payroll, Code 4777. In this example, the principal business and governing classification are the same.

- A business is involved in drywall construction and has a qualified clerical office with an office manager and two clerks. Consider the following classifications and payrolls:
 - Drywall construction: Code 5445—Wallboard Installation Within Buildings & Drivers. Total payroll = \$50,000.
 - Clerical operations: Code 8810—Clerical Office Employees NOC. Total payroll = \$75,000.

The governing classification and principal business in this example is Code 5445. Although Code 8810 has more payroll according to Rule 1-B-5 and 1-B-6, the governing classification and principal business excludes standard exception classifications (i.e. Code 8810). See the following example for an exception to these rules.

- An accounting firm classified to the standard exception Code 8810—Clerical Office Employees NOC provides a company owned and operated aircraft to fly employees to customers' locations. An employer-operated aircraft service is considered a general exclusion and must be separately classified to the appropriate aviation classification(s). Since the only basic classification of the business is represented by a general exclusion operation the principal business is the standard exception classification Code 8810.
- A business is involved in three separate operations. Consider the following locations, basic classifications, and payrolls:

- Location 1: Retail shoe store. Code 8008—Store: Shoe—Retail. Total payroll = \$250,000.
- Location 1: T-shirt manufacturing. Code 2501—Clothing Manufacturing. Total payroll = \$300,000.
- Location 2: Wholesale hardware store. Code 8029—Store: Hardware. Total payroll = \$500,000.
- Location 2: T-shirt manufacturing. Code 2501—Clothing Manufacturing. Total payroll = \$100,000.

The governing classification at Location 1 is Code 2501, the basic classification at this location with the greatest amount of payroll. The governing classification at Location 2 is Code 8029, the basic classification at this location with the greatest amount of payroll. The principal business for the insured is Code 8029, the basic classification that has the greatest amount of payroll for all operations.

Rule 1-C-1

Classification Captions and Notes

Example of a classification entry in the Classification Section of this manual:

STORE:

Fruit or vegetable—retail. No handling of fresh meats.

“Store” is the caption in the above example.

“No handling of fresh meats” is the note.

Rule 1-C-2-a

Words and Phrases—All Employees, All Other Employees, All Operations, or All Operations to Completion

Examples of classifications that include “All Employees”, “All Other Employees”, “All Operations”, or “All Operations to Completion”:

Code

9186 Carnival, Circus or Amusement Device Operator—Traveling—All Employees & Drivers.

All employees must be assigned to this classification

8385 Bus Companies: Garage Employees

7382 Bus Companies: All Other Employees & Drivers.

All employees, other than garage employees, must be assigned to Code 7382, not 8385.

9054 Recreational Resort—All Operations & Drivers.

All work involved in the operation of a recreational resort unless specifically excluded shall be assigned to this classification.

6252 Shaft Sinking—All Operations.

All work for the construction of a shaft from the beginning to the end of the project must be assigned to this classification.

Rule 1-C-2-d

Words and Phrases—“Includes” or “&”

Examples of classifications that include the terms “includes” or “&”:

Code

0005 Farm: Nursery Employees & Drivers

All drivers must be assigned to this classification.

4829 Chemical Mfg. NOC—All Operations & Drivers—Includes Blending or Mixing

All drivers and all blending and mixing operations must be assigned to this classification.

8832 Physician & Clerical

All clerical employees must be included in this classification.

Rule 1-C-2-f

Words and Phrases—"No" or "Not"

Examples of classifications that include the terms "no" or "not":

Code	
2111	Fruit Juice Mfg.—No bottling of carbonated liquids. This code cannot be assigned to a business that manufactures fruit juice if it also bottles carbonated liquids.
4611	Drug, Medicine or Pharmaceutical Preparation—No Mfg. of Ingredients. This code cannot be assigned to a business preparing drugs, medicines, or pharmaceuticals if the business also manufactures the ingredients.
8106	Steel Merchant—Not applicable to junk dealers. This code cannot be assigned to a steel merchant if that business also deals in junk.

Rule 1-C-2-g

Words and Phrases—NOC

Examples of classifications that include the term "NOC":

Code	
2688	Leather Goods Mfg. NOC
3022	Pipe or Tube Mfg. NOC & Drivers
8017	Store: Retail NOC

None of the above codes will be assigned to a business if there is another code that more specifically and accurately applies to that business.

Rule 1-C-2-h

Words and Phrases—"Or" or "And"

Examples of classifications that include the term "or" or "and":

Code	
2586	Cleaning or Dyeing. A business that does cleaning and/or dyeing is classified to this code.
4720	Soap or Synthetic Detergent Mfg. A business that manufactures soap and/or synthetic detergents is classified to this code.
7610	Telephone or Cable TV Line Installation—Contractors, Overhead & Drivers A business that installs overhead telephone and/or cable TV lines is classified to this code.

Rule 1-C-2-k

Words and Phrases—To Be Separately Rated

Examples of classifications that include the term “to be separately rated”:

Code	
2111	Cannery NOC. Can mfg. to be separately rated as Code 3220. In a business that cans foods, the manufacturing of the cans must be separately classified to Code 3220.
4131	Mirror Mfg.—Mfg. of glass, frames, backs, or handles to be separately rated. In a business that makes mirrors, the work of producing glass, or fabricating frames, backs, or handles must be separately classified.
8107	Machinery Dealer NOC—Store or Yard & Drivers. Operations away from premises, other than demonstration or repair, to be separately rated. In a business that is a machinery dealer, work other than demonstrating or repairing the equipment that is not done at the insured's location must be separately classified.

Rule 1-D-3-a

Assignment of More Than One Basic Classification

Examples of operations that must be separately classified because they are specifically excluded in the wording of a classification considered to be the insured's principal business:

Code	
0251	Irrigation Works Operation & Drivers Code 0251 and the farm classifications cannot be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system construction must be separately rated as Code 6229.
5059	Iron or Steel: Erection—Frame Structures Not Over Two Stories in Height Code 5040—Iron or Steel: Erection—Frame Structures cannot be assigned to the same job or location that Code 5059 applies to.
8265	Iron or Steel Scrap Dealer & Drivers Wrecking or salvaging must be separately rated. This code cannot be assigned to a risk engaged in an operation described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.

Rule 1-D-3-c(1)

Assignment of More Than One Basic Classification

Example of two operations that could qualify as two separate businesses:

An insured operates bowling lanes and a movie theater within the same state. These distinct operations can qualify as two separate businesses for classification purposes because:

- The operations of bowling lanes and movie theaters are not ordinarily conducted as one business and, therefore, are not included within each other's scope
- Either the bowling lane (if the movie theater ceases to exist) or the movie theater (if the bowling lane ceases to exist) can be expected to continue its operations

Rule 1-D-3-d(1)

Assignment of More Than One Basic Classification—Construction or Erection Operations—Insured Subcontractors

Example of how to classify the work performed by an insured subcontractor:

The insured subcontractor who performs only excavation work in connection with the construction of a sewer is classified under Excavation (Code 6217) rather than under Sewer Construction (Code 6306).

Rule 1-D-3-d(2)

Assignment of More Than One Basic Classification—Construction or Erection Operations—Uninsured Subcontractors

Example of how to classify the work performed by an uninsured subcontractor:

The uninsured subcontractor who performs only excavation work, but is covered under the policy of the principal contractor, who is performing the construction of a sewer, is classified under Sewer Construction (Code 6306).

Rule 1-D-3-f

Assignment of More Than One Basic Classification—Employee Leasing, Labor Contractors and Temporary Labor Services

Example of how to classify workers assigned to clients of employee leasing companies, labor contractors, and temporary labor services:

The client is a retail store classified to Code 8017:

- Code 8017 is applicable to the worker assigned as a cashier, just as it is applicable to the client's employee who works as a cashier
- Code 7380 is applicable to the worker assigned as a delivery truck driver, just as it is applicable to the client's employee who drives a delivery truck

Rule 1-D-3-g(2) Exception

Assignment of More Than One Basic Classification—Mercantile Businesses—Wholesale vs. Retail

Examples of store sales that are clearly retail in nature:

A store selling artwork in a shopping mall whose majority of sales are for artwork purchased by businesses.

A store selling art supplies in a shopping mall whose majority of sales are to artists who use the materials in their business.

Examples of store sales that are combined wholesale/retail:

A store sells auto parts and supplies on a wholesale basis but also sells to the public. If sales to the public total more than 50% of the gross receipts for the business it is retail in nature.

A retail hardware store also sells items at wholesale to local businesses and trades people. If wholesale sales are more than 50% of the gross receipts for the business it is a wholesale hardware store.

Rule 1-D-4

Standard Exceptions

Examples of classifications that include "all employees" or "all operations" but do not specifically refer to any standard exception employees:

Code

6251 Tunneling—Pneumatic—All Operations

This classification does not specifically include any standard exception employees. Those employees are separately classified to Codes 8810, 8742, and 7380.

8829 Convalescent or Nursing Home—All Employees

This classification does not specifically include any standard exception employees. Those employees are separately classified to Codes 8810, 8742, and 7380.

Examples of classifications that specifically include standard exception employees:

4361 Photographer—All Employees & Clerical, Salespersons, Drivers

This classification specifically includes clerical employees, salespersons, and drivers. For this type of business, those employees are not separately classified to Codes 8810, 8742, and 7380.

9061 Club NOC & Clerical

This classification specifically includes clerical employees. For this type of business, those employees of this type of business are not eligible for classification to Code 8810.

Rule 1-D-5

Businesses Described by a Standard Exception Classification

Example of principal business that is described by a standard exception code:

The insured is a public museum:

- Professional and clerical employees are assigned to Code 8810
- Maintenance employees are assigned to Code 9101
- Gift shop employees are assigned to Code 8017

Rule 1-D-6

Classifications Limited to Separate Businesses

Example of assignment of a classification limited by a note:

4511 Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers

The collection of samples away from the lab and the testing of samples at any location are included. Operations beyond the collection or testing of samples and preparation of a report must be assigned to Code 8601. Assaying is the qualitative and quantitative analysis of a substance such as an ore or a drug.

Operations must be conducted as a separate and distinct business and not in support of an entity's principal business. If the operation is in support of an entity's principal business, such as pharmaceutical research, the operation must be separately rated with the principal business.

Rule 1-D-7

Repair Operations

Example of repair operations that are classified to the manufacturing code:

- A pump repair business is assigned to Code 3612—Pump Mfg. There is no separate code for pump repair.
- A motor repair business is assigned to Code 3643—Electric Power or Transmission Equipment Mfg. There is no separate code for motor repair.

Rule 1-E

Miscellaneous Employees

Example of classification for miscellaneous employees:

The insured has two separate operations, a machine shop (Code 3632) on one floor of the building and a plastics manufacturing business (Code 4452) on another floor. If it is determined that Code 3632 is the governing classification, all elevator operators, porters, cleaners, superintendents, and shipping clerks serving both operations are assigned to Code 3632.

Rule 1-F-4

Changes or Corrections in Classifications

Example of reallocation of payroll:

- An insured has Codes 8810 and 3681 on its policy. Jane Doe has been reported in 8810 by the insured. The auditor discovers that, although Jane sits at a table and her duties include some paperwork, she is actually doing benchwork assembly of small electrical apparatus and reassigns Jane's payroll to Code 3681. This is permissible as it represents a clear misclassification of the employee's payroll based on misinformation from the insured.
- An insured has Codes 3179 and 3076 on its policy. John Doe has been reported in 3179. The auditor discovers that John Doe interchanges between 3076 and 3179 operations and there are inadequate payroll records to substantiate a division of payroll. Code 3076 is the higher rated code. It is permissible to reassign all of Mr. Doe's payroll from 3179 to 3076 because 3076 was already on the policy.

Rule 2-B-2-h(3)

Payroll—Excludes

Consider an employer that allows a \$0.35 per mile reimbursement for an employee that uses a personal vehicle for company business. The employer considers the \$0.35 per mile reimbursement a fair estimate of actual incurred expenses. The employee drives 100 miles in a personal vehicle for the company. The \$35 reimbursement (100 miles x \$0.35) is the fair estimate and is excluded from payroll.

Rule 2-C-1

Overtime—Definition

Examples of incentive pay:

- The hourly rate of pay for a night-shift worker is \$15, while the hourly rate for the day shift is \$10. The increase of the daytime rate of pay is premium pay. It should not be considered overtime and should not be excluded.
- An employee is normally not required to work on a holiday, but is paid for the holiday at the regular rate. If he or she does work on the holiday, he or she receives additional pay at time-and-a-half, resulting in his or her total pay then being 2 1/2 times regular pay.

One-fifth of his or her total pay (being the 1/2 of the 2 1/2) is deductible. The basis of premium rule includes pay for any wages paid for unworked holidays. Also, that portion of the time-and-a-half pay that represents straight time contains no element of deductible overtime. The balance of this pay, however, is deductible because it falls within the scope of the exception to the basic principle pertaining to work performed on Saturdays, Sundays, and holidays.

Rule 2-C-2-a

Exclusion of Overtime Payroll—Payroll Records

Example of overtime pay:

- For the first 4 hours of overtime, the rate is time-and-a-half; thereafter, it is double time. If an employee continues to work after 12 hours total time, he or she is paid for an extra half hour as "supper money." The extra pay earned for overtime, including the supper money, is deducted.

Rule 2-C-2-b

Exclusion of Overtime Payroll—Hours Worked

Examples of overtime pay that may or may not be deductible:

- A night-shift employee works longer hours than usual and consequently receives an increase in rate of pay above the regular night-shift rate for extra hours. Provided the increase is paid at the traditional overtime rate of pay, the increased rate of pay over the regular night-shift rate for the extra hours is excluded.
- An employee works during his or her paid vacation period or on a paid holiday and receives straight time pay in addition to his or her regular vacation or holiday pay. No deduction is permissible because, under the basis of premium rule, unworked vacation pay or holiday pay must always be included in the payroll. In this case, we are dealing only with the actual pay during the worked vacation period, none of which constitutes overtime.
- The normal working day is 7 hours. The hourly wage is \$10 for the first 6 hours and \$20 for the 7th hour. If any employee works more than 7 hours, he or she receives \$20 per extra hour.
 1. An employee works 7 hours and receives \$80. There is no deductible overtime.
 2. An employee works 8 hours and receives \$100. The deductible overtime is \$10. It is the increment over the basic hourly wage of \$10, which is included in the wage paid for the 8th hour.
- An employee's normal work week is 40 hours for which he is paid \$10 per hour. The employee worked 44 hours in a particular week. For the 4 overtime hours (the 41st through 44th), the employee earned \$15 per hour. The extra pay earned by the employee for overtime is \$20 and is excluded. The \$20 is calculated by multiplying the total wages for those hours worked in excess of 40 and deducting the normal hourly pay earned for the overtime hours from the total:
 - 44 hours for the week less 40 hours regular work week = 4 hours overtime
 - 4 x \$15 overtime pay less 4 x \$10 normal hourly wage = \$20 extra pay for overtime

If the employee had received \$10 per hour for the 41st through 44th hour, that employee would not have received extra pay for overtime.

The following method may be used to determine overtime pay (OT) regardless of the amount of the increase in the rate of pay:

	REG RATE (a)	OT RATE (b)	OT RATIO (c = b / a)	EXTRA PAY OF OT RATE (d = b - a)	OT HOURS (e)	TOTAL OT PAID (f = d x e)
20% INCREASE	\$ 10.00	\$12.00	1.2	\$ 2.00	5	\$10.00
50% INCREASE	\$ 10.00	\$15.00	1.5	\$ 5.00	5	\$25.00
100% INCREASE	\$ 10.00	\$20.00	2.0	\$10.00	5	\$50.00

Records will generally show the overtime and regular hours worked and the regular and overtime pay. Sometimes they will also show the regular and overtime rate of pay. If the records do not show the rates of pay, they must be calculated in order to determine the amount of the increase in the rate of pay. Once the pay rates have been determined, the ratio between the overtime rate and the regular rate should be calculated.

In normal time-and-a-half situations, the ratio should either show as 1.5 or 0.5. Delete 1/3 of the overtime pay if it is shown as 1.5. If it is shown as 0.5 delete all of the overtime pay.

	HOURS	PAY	PAY RATE	OT/REG RATIO
REGULAR	40	\$400.00	\$ 10.00	
OVERTIME	5	<u>\$ 75.00</u>	\$ 15.00	1.5
		\$475.00		

The overtime pay is shown as 1.5 times the regular rate. The amount excluded is 1/3 of the shown overtime: $\$75 / 3 = \25.00

	HOURS	PAY	PAY RATE	OT/REG RATIO
REGULAR	45	\$450.00	\$ 10.00	
OVERTIME	5	<u>\$ 25.00</u>	\$ 5.00	0.5
		\$475.00		

The overtime pay is shown as half (0.5) the regular rate. The entire amount shown is excluded.

Rule 2-C-2-c

Exclusion of Overtime Payroll—Guaranteed Wages

Examples of guaranteed wages:

- A guaranteed wage agreement provides for a normal workweek of 50 hours, resulting in a guaranteed wage of \$550. This is computed on the basis of an hourly wage of \$10 per hour for the first 40 hours and \$15 per hour for the remaining 10 hours. Any work in excess of 50 hours is compensated at \$15 per hour.
 1. An employee works 50 hours and receives his or her guaranteed wage of \$550. There is no deductible overtime.
 2. An employee works only 40 hours but still receives his or her guaranteed wage of \$550. There is no deductible overtime.
 3. An employee works 55 hours and receives a total wage of \$625. The deductible overtime is \$25, which is the \$5 increment over the basic wage of \$10 and is included in the wage paid for the hours worked in excess of those covered by the guaranteed wage.

- In alternate weeks, an employee is available for emergency work, receiving an extra day's pay. If called upon for such work, the employee also receives time-and-a-half for the hours worked, with a minimum of 4 hours straight time even though the emergency work should take only 1/2 hour.
 1. During one week, the employee performed no emergency work. There is no deduction, because the extra pay for standby is part of the worker's regular pay.
 2. During another week, 1/2 hour of emergency work was performed. There is no deduction, because the 4 hours straight time received is a guaranteed wage.
 3. During yet another week, 3 hours of emergency work was performed. The deductible is the excess over the 4-hour minimum at straight time (the 1/2 hour straight time).

Rule 2-C-2-d

Exclusion of Overtime Payroll—Premium Pay

Examples of premium pay:

- A “swing shift” worker is paid at a premium rate for hours worked during odd hours although the total hours worked is within normal limits. There is no deductible overtime since premium pay is not overtime pay.
- Work on Saturdays, Sundays, and holidays is paid at increased rates of pay. Are the total hours worked in the week (a) more than the normal workweek or (b) less than the normal workweek? In each case, provided the employee is paid at the traditional overtime rate of pay, the increased rate of pay is treated as overtime. If the employee is paid only a shift differential, the entire pay is audited as payroll.
- An electric meter reader is paid an hourly wage, but also receives a bonus for reading a certain number of meters above a standard number. If the employee works overtime, he or she receives 1 1/2 times his or her hourly rate and 1 1/2 times the regular bonus. The extra half-time and extra portion of the bonus paid for work during the overtime hours is deductible.
- An employee is paid on a piecework basis. If the rate of pay per piece is increased after the employee works the normal number of hours, the excess portion above the regular piece rate, earned during the extra hours worked, should be treated as overtime. An increase in the piece rate for increased production within the normal working hours should not be treated as overtime.
- An employee is paid an hourly wage that is increased if his or her production in normal work hours exceeds a specified standard. The increase is not deductible as overtime.

Rule 2-F-1

Wages for Time Not Worked

Example of wages paid for time not worked:

An insured's employees regularly work 8 hours per day, 5 days a week. In a given week, there were two work stoppages for a total of 3 hours, because of delays in delivering of materials to the site. The employees were paid their regular rate of pay while idle for the 3 hours. The payroll is assigned to the classification for the work normally performed and is included in the policy's payroll audit.

Rule 2-G

Interchange of Labor

If an employee who is classified under one classification also performs duties described by a classification with a lower premium rate, the employer may request that the employee's wages be divided into the lower classification under the Interchange of Labor rule. Examples of instances of interchange of labor where an employee's payroll may be divided between two or more classifications:

- Some employees whose duties that are normally described by a separate classification may fall within the scope of a basic classification as a *general inclusion*. An employer may request that a *general inclusion* employee's payroll be assigned to the code that describes their actual duties.
Example: A manufacturing plant has employees that perform building maintenance operations that are included under the governing classification for the plant operation. The employer may request that these employees have their payroll assigned to the building maintenance code (Code 9015) as long as there is adequate support for this division in the employer's payroll records.
- Some employees have duties that are described by a standard exception that is included within the scope of a basic classification. An employer may request that a standard exception employee's payroll be assigned to the standard exception code that describes their actual duties.

Example: The basic classification describing an employer's business includes drivers. An employer may request that their delivery employee's payroll be assigned to Driver (Code 7380) as long as there is adequate support for this division in the employer's payroll records.

- Some employees have duties that are described by two separate classifications. An employer may request that a portion of the employee's payroll be divided into a lower rated classification that describes that part of their duties.

Example: Outside estimators are typically assigned to Salespersons—Outside (Code 8742). An employer may request a division of a portion of an estimator's payroll whose work is described by Codes 8810 and 8742 as long as there is adequate support for this division in the employer's payroll records.

- If a classification describing the business includes the phrase *All Employees*, *All Other Employees*, *All Operations*, or *All Operations to Completion* an employee's duties may be assigned to a lower rated classification that describes their actual duties.

Example: Recreational Resort – All Operations & Drivers (Code 9054). An employer may request that restaurant or store employees be assigned to codes that specifically describe their duties even though Code 9054 includes the phrase *All Operations* as long as there is adequate support for the division in the employer's payroll records.

- If a classification describing the business includes the phrase *NOC*, an employee's duties may be assigned to a lower rated classification that describes their actual duties.

Example: Asbestos Removal Operations: Contractor – NOC & Drivers (Code 5473). An employer may request a division of some employees to a separate classification, even though the classification phraseology says *NOC*, as long as there is adequate support for the division in the employer's payroll records.

- In a business that manufactures clocks, all employees must be assigned to either Clock Mfg. (Code 3383), Clerical (Code 8810), Salespersons—Outside (Code 8742), or Drivers (Code 7380). In this example, division of payroll is allowed for employees whose work is divided between activities described by Codes 3383, 7380, 8810, and 8742 in four-hour blocks of time, as long as there is adequate support for a division in the employer's records.
- In a business that sells furniture, delivery employees are assigned to Store: Furniture & Drivers (Code 8044). Using the Interchange of Labor rule, the employer may divide payroll for their delivery employees into Drivers (Code 7380) as long as there is adequate support for this division in the employer's payroll records.
- A manufacturing business may have a plant foreman or manager who wishes to have their payroll divided between the governing code and Clerical (Code 8810). To qualify for a division of payroll under this rule, the employer must be able to support that the foreman or manager works at their desk in an area that meets the definition of Clerical (Code 8810) in a four-hour block of time without interruption. If the foreman's or manager's duties remove them from work defined by Clerical (Code 8810) at any time during a four-hour block, that payroll must be assigned to the governing code for the plant operations.

Note: Division of payroll pertains to the computation of an employer's premium and also to the proper statistical reporting of premiums and losses.

Rule 3-A-2

This rule applies only to the application of experience modifications in the State of Minnesota. See the **Minnesota Experience Rating Plan Manual**, Rule 4 for rules on the application of an experience modification to a policy.

The following tables provide examples of how carrier rates that have been filed and approved for use in Minnesota by the Department of Commerce are to be applied.

Example 1

Assume—

Original policy	7/1/06–7/1/07
Rewritten policy	9/1/06–9/1/07
Rates effective	1/1/06
Mod effective	7/1/06 – 7/1/07

The carrier rates filed with the Minnesota Department of Commerce and approved to become effective 1/1/06 will apply to both policies. The experience modification effective 7/1/06 to 7/1/07 will be extended to expire on 9/1/07. The new modification effective date will be 9/1/07.

Example 2

Assume—

Original policy	7/1/06–7/1/07
Rewritten policy	9/1/06–9/1/07
Rates effective	7/1/06 & 9/1/06
Mod effective	7/1/06 – 7/1/07

The carrier rates filed with the Minnesota Department of Commerce and approved to become effective 7/1/06 will apply to both policy periods. The experience modification effective 7/1/06 to 7/1/07 will be extended to expire on 9/1/07. The new modification effective date will be 9/1/07.

Note: Rewriting policies with higher rates by the same carrier or carrier group is not permissible in Minnesota.

Example 3

Assume—

Original policy	7/1/06–7/1/07
Renewal policy	7/1/07–7/1/08
Rates effective	7/1/06 & 1/1/07
Normal ARD	7/1/07

The carrier rates filed with the Minnesota Department of Commerce and approved to become effective 7/1/06 must be applied from 7/1/06 until 7/1/07. The carrier rates filed and approved to become effective 1/1/07 must be applied to the renewal policy effective 7/1/07.

Note: The carrier cannot rewrite the policy effective 1/1/07 to take advantage of the rate change as rewriting policies with higher rates by the same carrier or carrier group is not permissible in Minnesota.

Example 4

For multiple policy risks (one that is covered by two or more policies) with varying effective dates and is not a long term policy or Three-Year Fixed-Rate Policy:

Assume—

Controlling Policy X	7/1/06–7/1/07
Policy Y	10/1/06–10/1/07
Policy Z	1/1/07–7/1/07
Rates effective	7/1/06 & 1/1/07

The carrier rates filed with the Minnesota Department of Commerce and approved to become effective 7/1/06 apply to Policy X for its full term, 7/1/06 until 7/1/07. The carrier rates filed with the Minnesota Department of Commerce and approved to become effective 7/1/06 apply to Policy Y for its full term, from 10/1/06 until 10/1/07. The carrier rates filed with the Minnesota Department of Commerce and approved to become effective 1/1/07 apply to Policy Z from 1/1/07 until 7/1/07. The experience modification effective date is determined by the ARD of the controlling policy. Policy X has a current ARD of 7/1/07. The experience modification effective 7-1-06 applies to the entire policy term of Policy X. Both Policy Y and Policy Z require attaching the Experience Rating Modification Factor Revision Endorsement (WC 00 04 25) showing the current ARD as 7/1/07. Policy Y will show one experience modification effective from 10/1/06 to 7/1/07 and a second experience modification effective from 7/1/07 until 10/1/07. Policy Z will show the 7/1/06-07 experience modification effective for its term from 1/1/07 to 7/1/07.

Example 5

For long-term policies issued for a period longer than one year and 16 days, other than a Three Year Fixed-Rate Policy. Attach the Policy Period Endorsement (WC 00 04 05) to indicate which is the full term policy and which is the short term policy period.

Assume—

Policy	7/1/06–10/1/07
Rates effective	7/1/06 & 7/1/07
Mod Effective	7/1/07

For reporting purposes, divide the policy into two units as follows:

- 7/1/06 to 10/1/06, and
- 10/1/06 to 10/1/07

The carrier rates filed with the Minnesota Department of Commerce and approved to become effective 7/1/06 will apply for the entire policy from 7/1/06 to 10/1/07. If the 7/1/06 policy is being short termed to change the anniversary rating date to 10/1/07, the experience modification effective 7/1/06 will apply from 7/1/06 to 7/1/07 and a second experience modification will apply from 7/1/07 to 10/1/07. The new modification effective date will be 10/1/07.

Anniversary Rating Date (ARD)

Minnesota Statute 60A.351 limits the renewal of policies with less favorable terms/rates without prior notice to the policyholder.

Rule 3-A-3-b

The following examples are provided to demonstrate the rules regarding short rate cancellations and are based upon the short rate cancellation tables in Appendix B. The examples contained in the **Minnesota User Guide** and the tables in Appendix B are both provided FOR INFORMATIONAL PURPOSES ONLY. Carriers who wish to adopt any of the cancellation tables contained in the **Minnesota Basic Manual** must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Cancellation Provisions—Reasons for Cancellation and Premium Determination

Example of short rate cancellation for a policy originally written for less than a one-year period:

A policy originally written for 250 days and in effect for 185 days develops an actual payroll of \$300,000, with a carrier rate of \$5, an experience modification of .90, and an expense constant of \$200.

1. Payroll extended for full policy term = $(\$300,000 \times 250) / 185 = \$405,405$
2. Full policy term premium before experience rating = $(\$405,405 / 100) \times \$5 = \$20,270$
3. Extended number of days = $(185 / 250) \times 365 = 270$
4. Short rate percentage for 270 days = 80%
5. Short rate premium = $\$20,270 \times .80 = \$16,216$
6. Short rate modified premium = $\$16,216 \times .90 = \$14,594$
7. Less premium discount (first \$5,000 @ 0%, next \$9,594 @ 9.5%) = \$911. $\$14,594 - \$911 = \$13,683$
8. Short rate portion of expense constant = $\$200 \times .80 = \160
9. Total premium for cancelled policy = $\$13,683 + \$160 = \$13,843$
10. Minimum premium = \$385. Not applicable to this policy

Example of a short rate cancellation for a policy originally written for a one-year period:

A policy originally written for 365 days and in effect for 185 days develops an actual payroll of \$55,500, with a carrier rate of \$2, a minimum premium of \$750, an experience modification of .95, and an expense constant of \$200.

1. Payroll extended for full policy term = $\$55,500 \times 365/185 = \$109,500$
2. Full policy term premium before experience rating = $(\$109,500 / 100) \times \$2 = \$2,190$
3. For a 365-day policy, extended # of days = # of days policy in effect = 185
4. Short rate percentage for 185 days = 61%
5. Short rate premium = $\$2,190 \times .61 = \$1,336$
6. Short rate modified premium = $\$1,336 \times .95 = \$1,269$
7. Less premium discount (first \$5,000 @ 0%) = \$0
8. Short rate portion of expense constant = $\$200 \times .61 = \122
9. Total premium for cancelled policy = $\$1,269 + \$122 = \$1,391$
10. Minimum premium = \$750. Not applicable to this policy

Example of a short rate factor used for a cancellation of a policy originally written for a one-year period:

A policy originally written for 365 days and in effect for 185 days develops an actual payroll of \$55,500, with a carrier rate of \$2, a minimum premium of \$750, an experience modification of .95, and an expense constant of \$200.

1. Actual premium = $(\$55,000/100) \times \$2 = \$1,110$
2. Short rate factor for 185 days = $1.2035 - 1.00 = .2035$
3. Short rate charge = $(1) \times (2) = \$1,110 \times .2035 = \226
4. Short rate premium = $(1) + (3) = \$1,110 + \$226 = \$1,336$
5. Short rate modified premium = $\$1,336 \times .95 = \$1,269$
6. Less premium discount (first \$5,000 @ 0%) = \$0
7. Short rate portion of expense constant = pro rata portion of expense constant + short rate factor applied to pro rata portion of expense constant = $(\$200/365 \times 185) + [(\$200/365 \times 185) \times .2035] = \122
8. Total premium for cancelled policy = $\$1,269 + \$122 = \$1,391$
9. Minimum premium = \$750. Not applicable to this policy

Rule 3-A-11

Expense Constant

In the example below, the manual premium plus the expense constant of \$180 does not exceed the minimum premium. So, the total estimated annual premium for this policy is the minimum premium.

Estimated Annual Payroll	\$10,000.00
Divided by 100	\$100.00
Carrier Rate	\$5.35
Premium (Payroll / 100) x Rate	\$535.00
Expense Constant	\$180.00
Total Estimated Annual Premium	\$715.00
Minimum Premium	\$750.00

In the example below, the premium plus the expense constant of \$180 exceeds the minimum premium. So the total estimated annual premium for this policy is \$769.

Estimated Annual Payroll	\$11,000.00
Divided by 100	\$110.00
Carrier Rate	\$5.35
Premium (Payroll / 100) x Rate	\$589.00
Expense Constant	\$180.00
Total Estimated Annual Premium	\$769.00
Minimum Premium	\$750.00

Rule 3-A-13

Final Earned Premium

Example of acceptable deviation to the rule that audited information must coincide with the effective and expiration dates of the policy:

The policy period is 1/1/05–1/1/06. The insured's payroll records begin on 1/7/05 and are produced every two weeks. The auditor may use the payroll records to audit the period from 1/7/05–1/7/06.

Rule 3-A-19

Rating Definitions and Application of Premium Elements—Explanation and Application—Premium Discount

STATE REFERENCE CHART PREMIUM DISCOUNT EXAMPLES

This table does not apply in the State of Minnesota.

PREMIUM DISCOUNT EXAMPLES

The following examples are provided to demonstrate the rules regarding premium discount and are based upon the premium discount tables in Appendix A. The examples contained in the *Minnesota User's Guide* and the tables in Appendix A are both provided for informational purposes only. Carriers who wish to adopt any of the premium discount tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Example 1—No Part of Standard Premium Subject to Retrospective Rating

DISTRIBUTION OF TOTAL STANDARD PREMIUM

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		First \$1,000	Next \$4,000	Next \$95,000	Next \$400,000	Over \$500,000
	Standard	(2)	(2)	(2)	(2)	(2)
State	Premium	(2a) x \$1,000	(2a) x \$4,000	(2a) x \$95,000	(2a) x \$400,000	(2a) x \$150,000
X	\$390,000	\$600	\$2,400	57,000	\$240,000	\$90,000
Y*	162,500	250	1,000	23,750	100,000	37,500
Z†	97,500	150	600	14,250	60,000	22,500
(a) Total	\$650,000	\$1,000	\$4,000	\$95,000	\$400,000	\$150,000

DISCOUNTS

State	(8)		(9)		(10)		(11)	
	1,000-\$5,000		\$5,000-\$100,000		\$100,000-\$500,000		Over \$500,000	
	Stock	Non-Stock	Stock	Non-Stock	Stock	Non-Stock	Stock	Non-Stock
X	0.0%	0.0%	9.5%	2.0%	11.9%	4.0%	12.4	6.0%
Y*	9.4	3.0	14.7	6.0	16.3	8.5	16.3	8.5
Z†	—	—	—	—	—	—	—	—

State	(12)		(13)	
	Amount of Discount		Final Premium	
	[(8) x (4)] + [(9) x (5)] + [(10) x (6)] + [(11) x (7)]		(2)-(12)	
	Stock	Non-Stock	Stock	Non-Stock
X	\$45,135.00	\$16,140.00	\$344,865.00	\$373,860.00
Y*	25,997.75	13,142.50	136,502.25	149,357.50
Z†	—	—	97,500.00	97,500.00
(a) Total	\$71,132.75	\$29,282.50	\$578,867.25	\$620,717.50

Example 2—Part of Standard Premium Subject to Retrospective Rating

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State	Standard Premium			Discount Percentage			Amount of Discount		Net
	Subject to Retro.	Subject to Discount	Total	\$1,000 to \$5,000	\$5,000 to \$100,000	Over \$100,000	Based on Col. (4)	Based on Col. (2)	Discount (3) (3a) x (10a)
X	\$110,000	\$20,000†	\$130,000	—	9.5%	11.9%	\$13,601	\$10,982	\$2,854
Y*	40,000	10,000	50,000	9.4%	14.7	16.3	7,660	5,998	1,427
Z§	—	—	20,000	—	—	—	—	—	—
Total (a)	\$150,000	\$30,000	\$200,000	xx	xx	xx	\$21,261	\$16,980	(8) - (9) \$4,281

* Under old expense structure.

† Not subject to premium discounts.

‡ Nonratable catastrophe premium Code 7405.

§ Premium discounts not approved for state "Z."

Any method may be used to determine the premium discount provided that the discount so determined does not differ from the discount produced by the method outlined above by more than 0.1% of the standard premium.

Example 3—No Part of Standard Premium Subject to Retrospective Rating

DISTRIBUTION OF TOTAL STANDARD PREMIUM

(1)	(2)	(3)	(4)	(5)	(6)
State	Standard Premium	First \$1,000 (2) (2a) x \$1,000	Next \$4,000 (2) (2a) x \$4,000	Next \$95,000 (2) (2a) x \$95,000	Over \$100,000 (2) (2a) x \$150,000
X	\$50,000	\$200	\$800	\$19,000	\$30,000
Y	100,000	400	1,600	38,000	60,000
Z*	100,000	400	1,600	38,000	60,000
(a) Total	\$250,000	\$1,000	\$4,000	\$95,000	\$150,000

DISCOUNTS

State	(7) "a" \$1,000-\$5,000		(8) "b" \$5,000-\$100,000		(9) "c" Over \$100,000	
	Stock	Non-Stock	Stock	Non-Stock	Stock	Non-Stock
X	9.9%	4.1%	15.1%	7.2%	16.7%	7.2%
Y	10.7	5.1	15.9	8.0	17.4	8.0
Z	—	—	—	—	—	—

State	(10) Amount of Discount [(7) x (4)] + [(8) x (5)] + [(9) x (6)]		(11) Final Premium (2) - (10)	
	Stock	Non-Stock	Stock	Non-Stock
X	\$7,958	\$3,561	\$42,042	\$46,439
Y	16,653	7,922	83,347	92,078
Z	—	—	100,000	100,000
(a) Total	\$24,611	\$11,483	\$225,389	\$238,517

Example 4—Part of Standard Premium Subject to Retrospective Rating

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State	Standard Premium		Total	Discount Percentage		Amount of Discount		Net Discount (3) (3a) x (9a)
	Subject to Retro.	Subject to Discount		\$1,000 to \$5,000	Over \$5,000	Col. (4)	Based on Col. (2)	
V	\$23,850	\$3,500†	\$27,350	10.8%	16.0%	\$4,253	\$3,626	\$480
W	22,500	—	22,500	11.1	16.5	3,607	3,528	—
X	—	18,350	18,350	7.9	13.2	2,345	—	2,519
Y‡	—	—	9,000	—	—	—	—	—
Z	—	4,500	4,500	7.8	13.0	566	—	618
Total (a)	\$46,350	\$26,350	\$81,700	xx	xx	\$10,771	\$7,154	(7) - (8) \$3,617

* Not subject to premium discounts.

† Nonratable catastrophe premium Code 7405.

‡ Premium discounts not approved for state "Y."

Any method may be used to determine the premium discount provided that the discount so determined does not differ from the discount produced by the method outlined above by more than 0.1% of the standard premium.

Example 5—Multi-Gradations/No Part of Standard Premium Subject to Retrospective Rating

DISTRIBUTION OF TOTAL STANDARD PREMIUM								
(1)	(2)	(3)	(4)	(5)	(6)	(3a)	(4a)	(5a)
State	Standard Premium	First \$5,000 (2) † (2a) x \$5,000	Next \$95,000 (2) † (2a) x \$95,000	Next \$400,000 (2) † (2a) x \$400,000	Over \$500,000 (2) † (2a) x \$700,000	First \$10,000 (2) † (2a) x \$10,000	Next \$190,000 (2) † (2a) x \$190,000	Next \$1,550,000 (2) † (2a) x \$1,000,000
X	\$500,000	\$2,085	\$39,615	\$166,800	\$291,900	\$4,170	\$79,230	\$417,000
Y	400,000	1,665	31,635	133,200	233,100	3,330	63,270	333,000
Z*	300,000	1,250	23,750	100,000	175,000	2,500	47,500	250,000
(a) Total	\$1,200,000	\$5,000	\$95,000	\$400,000	\$700,000	\$10,000	\$190,000	\$1,000,000

State	DISCOUNTS				
	(7) \$5,000–\$100,000	(8) \$100,000–\$500,000	(9) Over \$500,000	(7a) \$10,000–\$200,000	(8a) \$200,000–\$1,750,000
Discount	Discount	Discount	Discount	Discount	
X	10.9%	12.6%	14.4%	—	—
Y	—	—	—	9.1%	11.3%
Z	—	—	—	—	—

(10) Amount of Discount [(7) x (4)] + [(8) x (5)] + [(9) x (6)]		(11) Amount of Discount (10) + (10a) + (10b)		(12) Final Premium (2) - (11)	
State	Discount	State	Discount	State	Premium
X	(10a) \$67,369	X	\$67,369	X	\$432,631
Y	Amount of Discount [(7a) x (4a)] + [(8a) x (5a)] \$43,387	Y	\$43,387	Y	356,613
Z	—	Z	—	Z	300,000
(a) Total		(a) Total	\$110,756	Total	\$1,089,244
(10b)					
State	Discount				
Z	—				

† Factor rounded to three decimal places.

* Not subject to premium discounts.

Any method may be used to determine the premium discount provided that the discount so determined does not differ from the discount produced by the method outlined above by more than 0.1% of the standard premium.

Rule 3-A-19-b

Premium Discount—Combination of Policies

Premium Discount and Combination of Policies:

This portion of Rule 3-A-19 does not apply in the State of Minnesota.

MINNESOTA USER'S GUIDE—EXAMPLES

Minnesota User's Guide D-2-g(1)

Item 4: Classifications and Premium Basis—Classifications—Exception

Example of substitute wording to be used when the classification wording does not describe the business:

An employer manufactures textile lamp shades. There is no classification in the manual that describes or mentions lamp shade manufacturing. The classification in the manual that most closely describes lamp shade manufacturing is Furnishing Goods Mfg. (Code 2501), which states in its footnote that it includes wearing apparel, draperies or household furnishings manufactured from textile fabrics. Therefore, Code 2501 applies, and the Information Page, Item 4 must show:

Lamp Shade Mfg.—from textiles (Code 2501)

Minnesota User's Guide D-2-g(4)

Item 4: Classifications and Premium Basis—Estimated Annual Premium

Example of calculation of estimated annual premium:

Estimated Annual Payroll	=	\$550,000	
Carrier Rate	=	x 1.50	[((\$550,000 / 100 of payroll) x 1.50 = \$8,250]
Premium x Rate	=	8,250	
Experience Mod.	=	.90	
Estimated Annual Premium	=	7,425	

RESERVED FOR FUTURE USE

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