



# HNIC UNDERWRITING APPETITE GUIDE

## Workers' Compensation Insurance

### The Top 5 Industries We Service:

- Healthcare and Social Assistance
- Religious, Educational Services, and Nonprofits
- General Business, Retail, and Wholesale
- Food Services and Hospitality
- Light Manufacturing

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**Accepted – Preferred class codes with minimum 25k premium**

| <b>NCCI</b> | <b>Description</b>  |
|-------------|---|
| 4611        | Drug, Medicine or Pharmaceutical Prep, Compounding, etc         |
| 4692        | Dental Lab  |
| 4825        | Drug, Medicine or Pharm. Prep Mfg Inc Mfg of Ingredients        |
| N/A         | Executive Officers NOC (NY, TX)                                 |
| 8810        | Clerical Office Employees                                       |
| 8829        | Convalescent or Nursing Homes- All Employees                    |
| 8832        | Physicians  |
| 8833        | Hospital- Professional Employees                                |
| 8835        | Nursing- Home Health, Public & Traveling (Nonprofit)            |
| 8864        | Social Services Organization                                    |
| 8826        | Retirement Living Centers- All Other                            |
| 8869        | Day Care Centers (Nonprofit)                                    |
| 9040        | Hospital- All Other   |
| 8835        | Health Care Services – Daily Living Skills Services – Traveling |
| 2001        | Cracker Mfg   |
| 2002        | Macaroni Mfg  |
| 2003        | Bakery  |
| 2016        | Breakfast Food Mfg  |
| 2021        | Sugar Refining  |
| 2041        | Confection Mfg  |
| 2110        | Pickle Mfg  |
| 2172        | Cigarette Mfg   |
| 2361        | Hosiery Mfg   |
| 2362        | Knit Goods Mfg  |
| 2380        | Webbing Mfg   |
| 2386        | Lace Mfg  |
| 2388        | Embroidery Mfg  |
| 2417        | Cloth Printing  |
| 2501        | Cloth, Canvas & Related Products Mfg                            |
| 2534        | Feather or Flower Mfg   |
| 2589        | Laundry or Dry Cleaning Store- Retail                           |
| 2585        | Laundry NOC   |
| 2586        | Cleaning or Dyeing  |
| 2600        | Fur Mfg- Preparing Skins  |
| 2660        | Boot or Shoe Mfg NOC  |
| 2651        | Shoe Stock Mfg  |
| 2790        | Pattern Making NOC  |
| 3028        | Pipe or Tube Mfg- Iron or Steel                                 |

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FOR SPECIFIC  
CLASS CODE



Accepted – Preferred class codes with minimum 25k premium

| NCCI | Description  |
|------|--|
| 3132 | Nut or Bolt Mfg  |
| 3145 | Screw Mfg  |
| 3169 | Stove Mfg  |
| 3223 | Lamp or Portable Lantern Mfg- NOC  |
| 3300 | Bed Spring or Wire Mattress Mfg  |
| 3383 | Jewelry Mfg  |
| 3548 | Printing or Bookbinding Machine Mfg  |
| 3638 | Ball or Roller Bearing Mfg   |
| 3643 | Electric Power or Transmission Equipment Mfg   |
| 3681 | Television, Radio, Telephone or Telecommunication Mfg  |
| 3830 | Airplane Mfg   |
| 3865 | Baby Carriage Mfg  |
| 4263 | Fiber Goods Mfg  |
| 4273 | Bag Mfg- Paper or Plastic  |
| 4282 | Dress Pattern Mfg  |
| 4304 | Newspaper Publishing   |
| 4307 | Bookbinding  |
| 4351 | Photoengraving   |
| 4352 | Engraving  |
| 4431 | Phonograph Record Mfg  |
| 4432 | Pen Mfg  |
| 4557 | Ink Mfg  |
| 4670 | Cottonseed Oil Mfg- Mechanical   |
| 4683 | Oil Mfg- Vegetable NOC   |
| 4686 | Oil Mfg- Vegetable- Solvent Extraction Process   |
| 4703 | Corn Products Mfg  |
| 4717 | Butter Substitute Mfg  |
| 5146 | Furniture or Fixtures Installation NOC   |
| 5191 | Office Machine Installation, Inspection , Adj or Repair  |
| 5192 | Vending or Coin Op Machines- Installation, Service or Repair   |
| 5437 | Carpentry- Installation of Cabinets or Interior Trim<br>Additional Criteria: Artisan/mom and pop shops                         |
| 5443 | Lathing  |
| 5474 | Painting or Paper Hanging NOC  |
| 5480 | Plastering NOC   |
| 5536 | HVAC & Refrigeration Installations Service & Repair<br>Additional Criteria: NY may require additional height exposure analysis |
| 5537 | HVAC & Refrigeration Systems- Installation<br>Additional Criteria NY may require additional height exposure analysis           |
| 6400 | Fence Erection- Metal  |
| 7520 | Water Works Operation  |



**Accepted – Preferred class codes with minimum 25k premium**

| <b>NCCI</b> | <b>Description</b>                                    |
|-------------|---|
| 7605        | Burglar & Fire Alarm Installation or Repair           |
| 7610        | Radio or Television Broadcasting Station              |
| 8010        | Store- Agricultural Implement-Not Farm Machinery      |
| 8010        | Store- Audio or Video Parts and Accessories           |
| 8010        | Store- Hardware                                       |
| 8010        | Store- Locksmith Shop                                 |
| 8001        | Store- Florist  |
| 8008        | Store: Clothing, Wearing Apparel or Dry Goods- Retail |
| 8015        | Quick Printing, Copying or Duplication Services       |
| 8013        | Store- Jewelry  |
| 8045        | Store- Drug- Retail                                   |
| 8018        | Store- Wholesale NOC                                  |
| 8031        | Store- Meat, Fish, or Poultry- Retail                 |
| 2587        | Towel or Toilet Supply Co                             |
| 8032        | Store- Wearing Apparel or Dry Goods- Wholesale        |
| 8033        | Store- Grocery & Provision Stores- Retail NOC         |
| 8039        | Store- Department- Retail                             |
| 8044        | Store- Furniture                                      |
| 8046        | Store- Automobile Parts & Accessories NOC             |
| 8047        | Store- Drug- Wholesale                                |
| 8072        | Store- Book, Record, CD, Software, Video or Cassette  |
| 8102        | Seed Merchant   |
| 8105        | Store- Hide or Leather Dealer                         |
| 8111        | Plumber Supplies Dealer                               |
| 8235        | Sash, Door or Assembled Millwork Dealer               |
| 8745        | News Agent or Distributor of Magazines                |
| 8748        | Automobile Salesperson                                |
| 8755        | Labor Union- All Employees                            |
| 8800        | Mailing or Addressing Company                         |
| 8803        | Auditor, Accountant or Office Systematizer- Traveling |
| 8820        | Attorney Support Service (CA)                         |
| 8820        | Attorney- All Employees                               |
| 8831        | Hospital- Veterinary                                  |
| 8825        | Retirement Living Centers- Food Service Employees     |
| 8829        | Home for Aged-All Employees                           |
| 8824        | Retirement Living Centers- Health Care Employees      |
| 8869        | Child Day Care Center- Professional Employees         |
| 8871        | Telecommunicator Employees- Clerical                  |



**Accepted – Preferred class codes with minimum 25k premium**

| <b>NCCI</b> | <b>Description</b>   |
|-------------|--|
| 8901        | Telephone & Telegraph Company  |
| 9044        | Casino Gambling- Hotel All Employees & Clerical                      |
| 9058        | Hotel- Restaurant Employees  |
| 9060        | Club- Country, Golf, Fishing or Yacht                                |
| 9061        | Club NOC   |
| 9062        | Casino Gambling  |
| 9063        | Clubs -Swimming  |
| 9063        | YMCA, YWCA, Institution- All Employees                               |
| 9063        | Clubs -Tennis, Racquetball, Handball Indoor                          |
| 9082        | Restaurant NOC   |
| 9084        | Restaurants-Sale of Alcohol 75% or More                              |
| 9083        | Restaurant- Fast Food  |
| 9084        | Bar, Disco, Lounge, Nightclub or Tavern                              |
| 8868        | College- Professional Employees                                      |
| 9101        | College- All Other   |
| 9102        | Park NOC   |
| 9110        | Charitable or Welfare Organizations- All Other                       |
| 9220        | Cemetery Operations  |
| 9586        | Barbershop, Beauty Parlor  |
| 9600        | Taxidermist  |
| 9620        | Funeral Director   |
| 9620        | Crematory Operations & Drivers                                       |
| 9620        | Undertaker & Drivers   |
| 0034        | Farm- Poultry or Egg Producer  |
| 0908        | Domestic Workers- Inside- Occasional                                 |
| 0913        | Domestic Workers- Inside   |
| 1472        | Distillation- Wood   |
| 1699        | Rock Wool Mfg  |
| 4511        | Analytical Chemist   |
| 8606        | Geophysical Exploration- Seismic                                     |
| 6836        | Marinas  |
| 7580        | Sewage Disposal Plant Operation                                      |
| 7382        | Bus Co- All Other Employees  |
| 8601        | Architect or Engineer- Consulting                                    |
| 8835        | Nursing- Home Health, Public & Traveling (Nonprofit)                 |
| 8864        | Social Services Organization   |
| 8861        | Charitable or Welfare Organizations- Professional                    |
| 8864        | Social Services -Consulting Services Only-Operated by Private Sector |



**Accepted – Preferred class codes with minimum 25k premium**

| <b>NCCI</b> | <b>Description</b>                           |
|-------------|--|
| <b>8842</b> | <b>Group Homes</b>                           |
| <b>0912</b> | <b>Domestic Workers- Outside- Occasional</b> |
| <b>0913</b> | <b>Domestic Workers- Outside - Fulltime</b>  |
| <b>0908</b> | <b>Domestic Workers- Inside- Occasional</b>  |
| <b>0913</b> | <b>Domestic Workers- Inside - Fulltime</b>   |



**Accepted on a limited bases with minimum 50k premium**

| <b>NCCI</b> | <b>Description</b>                             |
|-------------|--|
| 0005        | Farm- Nursing Employees                        |
| 0113        | Farm- Fish Hatchery                            |
| 0016        | Farm- Orchard                                  |
| 0079        | Farm- Berry or Vineyard                        |
| 0008        | Farm- Gardening                                |
| 0035        | Farm- Florist                                  |
| 0042        | Landscape Gardening                            |
| 0251        | Irrigation Works Operation                     |
| 9015        | Building Operation by Owner, Lessee- All Other |
| 1463        | Asphalt Works Operated by Paving Contractors   |
| 1701        | Cement Mfg                                     |
| 4036        | Plaster Board or Plaster Block Mfg             |
| 2039        | Ice Cream Mfg                                  |
| 2065        | Milk Products Mfg                              |
| 2070        | Creamery or Dairy                              |
| 2095        | Meat Products Mfg                              |
| 2105        | Fruit Packing                                  |
| 2111        | Cannery NOC                                    |
| 2112        | Fruit Evaporating or Preserving                |
| 2114        | Oyster Processing                              |
| 2121        | Brewery  |
| 2143        | Fruit Juice Mfg                                |
| 8203        | Ice Mfg or Distribution                        |
| 2131        | Spiritous Liquor Bottling                      |
| 2157        | Bottling NOC                                   |
| 2130        | Spiritous Liquor Distillery                    |
| 2174        | Tobacco Rehandling or Warehousing              |
| 2286        | Wool Spinning & Weaving                        |
| 2288        | Felting Mfg                                    |
| 2300        | Plush or Velvet Mfg                            |
| 2402        | Carpet or Rug Mfg                              |
| 2503        | Dressmaking or Tailoring- Custom Work          |
| 2570        | Mattress or Box Spring Mfg                     |
| 2670        | Glove Mfg- Leather or Textile                  |
| 2683        | Luggage Mfg                                    |
| 2688        | Leather Goods Mfg                              |
| 2802        | Carpentry- Shop Only                           |
| 2812        | Cabinet Works- With Power Machines             |



Accepted on a limited bases with minimum 50k premium

| <b>NCCI</b> | <b>Description</b>   |
|-------------|--|
| 2835        | Brush or Broom Assembly                                    |
| 2836        | Brush or Broom Mfg NOC                                     |
| 2841        | Woodenware Mfg NOC   |
| 2881        | Furniture Assembly- Wood- From Manufactured Parts          |
| 2913        | Rattan, Willow or Twisted Fiber Products Mfg               |
| 2923        | Piano Mfg  |
| 2942        | Pencil, Penholder or Crayon Mfg                            |
| 3022        | Pipe or Tube Mfg NOC                                       |
| 3040        | Iron or Steel Fabrication: Iron or Steel Works- Ornamental |
| 3064        | Sign Mfg- Metal  |
| 3175        | Radiator or Heater Mfg                                     |
| 3111        | Blacksmith   |
| 3113        | Tool Mfg- Not Drop or Machine Forged                       |
| 3114        | Tool Mfg- Drop or Machine Forged NOC                       |
| 3118        | Saw Mfg  |
| 3122        | Cutlery Mfg  |
| 3179        | Electrical Apparatus Mfg- NOC                              |
| 3180        | Electric or Gas Light Fixtures Mfg                         |
| 3220        | Can Mfg  |
| 3227        | Aluminum Ware Mfg  |
| 3240        | Wire Rope or Cable Mfg- Iron or Steel                      |
| 3270        | Eyelet Mfg   |
| 3303        | Spring Mfg   |
| 3365        | Welding or Cutting Mfg                                     |
| 3803        | Automobile Wheel Mfg- Metal                                |
| 3119        | Needle Mfg   |
| 3385        | Watch Mfg  |
| 3559        | Confection Machine Mfg                                     |
| 3574        | Computing, Recrd or Office Mach Mfg NOC                    |
| 3581        | Fuel Injection Device Mfg                                  |
| 3612        | Pump Mfg   |
| 3632        | Machine Shop NOC   |
| 3634        | Valve Mfg  |
| 3635        | Gear Mfg or Grinding                                       |
| 3648        | Automotive Lifting, Ignition or Starting Apparatus Mfg     |
| 3685        | Instrument Mfg NOC   |
| 3724        | Machine/Equip Erect/repair                                 |
| 3808        | Automobile Mfg or Assembly                                 |



Accepted on a limited bases with minimum 50k premium

| <b>NCCI</b> | <b>Description</b>   |
|-------------|--|
| 3821        | Automobile Recycling   |
| 3824        | Auto, Bus, Truck or Trailer Body Mfg   |
| 3822        | Auto, Bus, Truck or Trailer Body Mfg- Die Pressed Steel  |
| 3826        | Aircraft Engine Mfg  |
| 3827        | Automobile Engine Mfg  |
| 4021        | Brick or Clay Products Mfg NOC   |
| 4024        | Refractory Products Mfg  |
| 4038        | Plaster Statuary or Ornament Mfg   |
| 4053        | Pottery Mfg China or Tableware   |
| 4112        | Incandescent Lamp Mfg  |
| 4131        | Mirror Mfg   |
| 4149        | Optical Goods Mfg NOC  |
| 4240        | Box Mfg- Set up Paper  |
| 4243        | Box Mfg- Folding Paper NOC   |
| 4244        | Corrugated or Fiberboard Container Mfg   |
| 4250        | Paper Coating  |
| 4251        | Stationary Mfg   |
| 4299        | Printing   |
| 4360        | Motion Picture- Development of Negatives, Printing and More  |
| 4361        | Photographer- All Employees  |
| 4362        | Motion Picture- Film Exchange & Projection Rooms   |
| 4410        | Rubber Goods Mfg   |
| 4452        | Plastics Mfg- Fabricated Products NOC  |
| 4459        | Plastics Mfg- Sheets, Rods or Tubes  |
| 4470        | Cable Mfg- Insulated Electrical  |
| 4484        | Plastics Mfg- Molded Products NOC  |
| 4558        | Paint Mfg  |
| 4611        | Drug, Medicine or Pharmaceutical Prep, Compounding, etc  |
| 4653        | Glue Mfg   |
| 4902        | Sporting Goods Mfg   |
| 4923        | Photographic Supplies Mfg  |
| 5183        | Plumbing NOC   |
| 5188        | Automatic Sprinkler Installation   |
| 5190        | Electrical Wiring Within Buildings   |
| 5221        | Concrete or Cement Work- Floors, Driveways, Yards, etc<br>Additional Criteria: Artisan/mom & pop shops |
| 5223        | Swimming Pool Construction- Not Iron or Steel  |
| 5348        | Stone, Mosaic, Terrazzo or Ceramic Tile Work- Inside   |
| 5402        | Hot House Erection   |



Accepted on a limited bases with minimum 50k premium

| <b>NCCI</b> | <b>Description</b>  |
|-------------|---|
| 5445        | Wallboard Installation within Buildings   |
| 5020        | Ceiling Installation- Suspended- Acoustical- Grid Type  |
| 5479        | Insulation Work NOC<br>Additional Criteria: No spray foam   |
| 5491        | Paperhanging  |
| 5705        | Salvage Operations- No Wrecking or Any Structural Ops<br>Additional Criteria: Should be incidental exposure               |
| 6229        | Septic Tank Installation/Irrigation or Drainage System Construction<br>Additional Criteria: No razor wire                 |
| 7380        | Drivers, Chauffeurs and their Helpers NOC<br>Additional Criteria: Should be incidental exposure/less than 25% of exposure |
| 7390        | Beer or Ale Dealer- Wholesale   |
| 8017        | Store- Retail NOC   |
| 8021        | Store- Meat, Fish, or Poultry Dealer- Wholesale   |
| 8107        | Machinery Dealer- NOC, Store or Yard  |
| 8304        | Grain Elevator Operation & Local Managers   |
| 8103        | Wool Merchant   |
| 8116        | Farm Machinery Dealer   |
| 8209        | Vegetable Packing   |
| 2960        | Wood Preserving   |
| 8058        | Building Materials Dealer- Store Employees  |
| 8232        | Lumber Yard- New Materials Only   |
| 8204        | Building Materials Yard & Local Managers  |
| 8263        | Junk Dealer   |
| 8264        | Bottle Dealer- Used NOC   |
| 8291        | Storage Warehouse- Cold   |
| 8292        | Storage Warehouse- NOC  |
| 8385        | Bus Co- Garage Employees  |
| 8380        | Gasoline Station: More than 50% Gasoline Sales (DE & PA)  |
| 8380        | Automobile Service or Repair  |
| 8391        | Automotive Repair Shop & Parts Department   |
| 8002        | Auto Rental Co- All Other Employees   |
| 8392        | Automobile Storage Garage of Parking Station  |
| 8720        | Inspection of Risks for Insurance or Valuation NOC  |
| 8721        | Real Estate Appraisal Company- Outside  |
| 8742        | Salesperson- Outside  |
| 8842        | Group Homes   |
| 9016        | Amusement Park or Exhibition Operations   |
| 9012        | Building Operation by Owner, Lessee- Professional   |
| 9014        | Janitorial Service (CA)   |



**Accepted on a limited bases with minimum 50k premium**

| <b>NCCI</b> | <b>Description</b>  |
|-------------|---|
| 9052        | Hotel- All Other  |
| 9089        | Billiard Hall   |
| 9059        | Child Day Care Center- All Other  |
| 9014        | Building Service Contractor   |
| 9156        | Theatrical Production in Which Any Players or Entertainers Dance, Skate or Acrobatic Acts |
| 9156        | Theater NOC- Players, Entertainers or Musicians   |
| 9154        | Theatre NOC- All Other  |
| 9180        | Amusement Device Operation- NOC- Not Traveling  |
| 8393        | Automobile Body Repair  |
| 9402        | Street Cleaning   |
| 9501        | Painting- Shop Only   |
| 9516        | Automobile Radio, TV, Video & Auto Equip Install, Service or Repair                       |
| 9519        | Household & Commercial Appliances- Electrical   |
| 9521        | House Furnishings Installation- NOC   |
| 9521        | Upholstering-Outside of Shop  |
| 5478        | Carpet, Linoleum, Vinyl, Asphalt or Rubber Tile Installation                              |
| 9522        | Upholstering  |
| 9554        | Advertising Company Away form Shop  |
| N/A         | Sign Installation-Advertising Company Away form Shop MI & NY                              |
| 9554        | Sign Installation-NOC-Away from Shop  |
| 9554        | Bill Posting & Drivers  |
| 9554        | Sign Painting or Lettering-outside of buildings or structures & drivers (heights)         |
| 9033        | Housing Authority   |



| <b>NCCI</b> | <b>Description</b>   |
|-------------|--|
| 0106        | Tree Pruning, Spraying or Repairing                          |
| 0036        | Farm- Dairy  |
| 0050        | Farm Machinery Operation by Contractor                       |
| 4581        | Phosphate Works  |
| 4283        | Building or Roofing Paper or Felt Preparation- No Installing |
| 4741        | Asphalt or Tar Distilling or Refining                        |
| 1642        | Lime Mfg   |
| 1747        | Emery Works  |
| 1748        | Abrasive Wheel Mfg   |
| 1853        | Mica Goods Mfg   |
| 1860        | Abrasive Paper or Cloth Mfg                                  |
| 1924        | Wire Drawing or Cable Mfg- Not Iron or Steel                 |
| 1925        | Die Casting Mfg  |
| 2014        | Grain Milling  |
| 2211        | Cotton Batting, Wadding or Waste Mfg                         |
| 2220        | Yarn or Thread Mfg- Cotton                                   |
| 2302        | Silk Thread or Yarn Mfg                                      |
| 2305        | Textile Fiber Mfg  |
| 2413        | Textile Bleaching, Dyeing, Mercerizing or Finishing          |
| 2416        | Yarn Dyeing or Finishing                                     |
| 2623        | Tanning  |
| 2714        | Veneer Mfg   |
| 2915        | Veneer Products Mfg  |
| 2735        | Furniture Stock Mfg  |
| 2759        | Pallet, Box or Box Shook Mfg- Wooden                         |
| 2883        | Furniture Mfg- Wood  |
| 2916        | Veneer Products Mfg- No Veneer Products                      |
| 3004        | Iron or Steel Mfg- Steelmaking                               |
| 3018        | Iron or Steel Mfg- Rolling Mill                              |
| 3027        | Rolling Mill NOC   |
| 3334        | Tin Foil Mfg   |
| 3030        | Iron or Steel Fabrication: Iron or Steel Works- Structural   |
| 3076        | Fireproof Equip Mfg  |
| 3069        | Sheet Metal Products Mfg                                     |
| 3224        | Enamel Ware Mfg  |
| 3110        | Forging Work- Drop or Machining                              |
| 3146        | Hardware Mfg NOC   |
| 3188        | Plumbers Supplies Mfg NOC                                    |

| <b>NCCI</b> | <b>Description</b>   |
|-------------|--|
| 3241        | Wire Drawing- Iron or Steel  |
| 3255        | Wire Cloth Mfg   |
| 3257        | Wire Goods Mfg NOC   |
| 3131        | Button or Fastener Mfg   |
| 3307        | Heat Treating- Metal   |
| 3400        | Metal Stamped Goods Mfg  |
| 3515        | Textile Machinery Mfg  |
| 3620        | Boilermaking   |
| 3642        | Battery Mfg- Dry   |
| 3647        | Battery Mfg- Storage   |
| 3807        | Automobile Radiator Mfg  |
| 3851        | Motorcycle Mfg or Assembly   |
| 4034        | Concrete Products Mfg  |
| 4061        | Pottery Mfg Earthenware- Glazed or Porcelain   |
| 4062        | Pottery Mfg Porcelain Ware   |
| 4101        | Glass Mfg  |
| 4111        | Glassware Mfg No Automatic Blowing Machines  |
| 4113        | Glass Mfg- Cut   |
| 4114        | Glassware Mfg NOC  |
| 4130        | Glass Merchant   |
| 4133        | Cathedral or Art Glass Mfg   |
| 4207        | Pulp Mfg- Chemical Process   |
| 4206        | Pulp Mfg- Ground Wood Process  |
| 4239        | Paper Mfg  |
| 4279        | Paper Goods Mfg NOC  |
| 4420        | Rubber Tire Mfg  |
| 4493        | Fabric Coating or Impregnating   |
| 4439        | Lacquer or Spirit Mfg  |
| 4568        | Salt, Borax or Potash Producing or Refining  |
| 4665        | Rendering Works NOC  |
| 4720        | Soap or Synthetic Detergent Mfg  |
| 4751        | Synthetic Rubber Mfg   |
| 5022        | <b>Masonry NOC</b><br>Additional Criteria: Below two stories   |
| 5059        | <b>Iron or Steel: Erection- Frame Structures &lt;2 Stories</b><br>Additional Criteria: Below two stories/survey required |
| 5102        | <b>Door, Door Frame or Sash Erection- Metal or Metal Covered</b>   |
| 5213        | <b>Concrete Constn- NOC</b><br>Additional Criteria: Survey may be required   |
| 5215        | <b>Concrete Work Incidental to the Construction of Residence</b><br>Additional Criteria: Survey may be required          |

| NCCI | Description  |
|------|--|
| 5403 | <b>Carpentry NOC</b><br>Additional Criteria: Artisan/5 years experience/supplemental application required                              |
| 5535 | <b>Sheet Metal Installation and Drivers</b>  |
| 5538 | <b>Sheet Metal Work- Shop &amp; Outside NOC</b>  |
| 5606 | <b>Contractor Executive Supervisor or Construction Super</b><br>Additional Criteria: Supplemental application required                 |
| 5610 | <b>Cleaner- Debris Removal</b><br>Additional Criteria: Should be incidental exposure   |
| 5645 | <b>Carpentry- Detached One or Two Family Dwellings</b><br>Additional Criteria: Artisan mom and pop/safety audit may be required        |
| 5651 | <b>Carpentry- Dwelling Three Stories or Less</b><br>Additional Criteria: Artisan mom and pop/safety audit may be required              |
| 7611 | <b>Telephone or Cable TV Line Installation- Underground</b><br>Additional Criteria: No pole climbing/supplemental application required |
| 6504 | <b>Food Sundries Mfg- No Cereal Milling</b>  |
| 6811 | <b>Boat Building- Wood NOC</b>   |
| 8106 | <b>Iron or Steel Merchants</b>   |
| 8215 | <b>Feed, Fertilizer, Hay or Grain Dealer or Local Managers</b>   |
| 8227 | <b>Construction or Erection Permanent Yard</b>   |
| 8265 | <b>Iron or Steel Scrap Dealer</b>  |
| 8293 | <b>Storage Warehouse- Furniture</b>  |
| 8500 | <b>Metal Scrap Dealer No Lead (NJ)</b>   |
| 8500 | <b>Metal Scrap Dealer (Nonferrous)</b>   |
| 9505 | <b>Painting- Automotive Bodies</b>   |
| 0401 | <b>Cotton Gin Operations &amp; Local Managers</b>  |

## Excluded

| NCCI | Description  |
|------|--|
| 0037 | Farm- Field Crops  |
| 0170 | Farm- Animal Raising   |
| 7720 | Detective or Patrol Agency & Drivers-Unarmed-Only w/Verification |
| 2710 | Saw Mill   |
| 2081 | Butchering   |
| 2089 | Packing House  |
| 5551 | Roofing- All Kinds   |
| 0083 | Farm- Cattle or Livestock Raising                                |
| 1164 | Mining- NOC- Underground, Not Coal                               |
| 1165 | Mining- NOC- Surface, Not Coal                                   |
| 1320 | Oil or Gas Lease Operator  |
| 1430 | Smelting, Sintering or Refining Lead                             |
| 1438 | Smelting, Sintering or Refining Metals- Not Iron or Lead         |
| 1452 | Ore Milling  |
| 4740 | Oil Refining- Petroleum  |
| 1624 | Quarry- NOC  |
| 1654 | Quarry- Cement Rock  |
| 1655 | Lime Mfg- Quarry- Surface  |
| 1710 | Stone Crushing   |
| 1741 | Flint or Spar Grinding   |
| 1803 | Stone Cutting or Polishing NOC                                   |
| 2702 | Logging or Lumbering   |
| 2731 | Planning or Molding Mill   |
| 3041 | Iron or Steel Fabrication- Works- Decorative or Artistic         |
| 3042 | Elevator or Escalator Mfg  |
| 3081 | Foundry- Ferrous NOC   |
| 3082 | Foundry- Steel Casting   |
| 3085 | Foundry- Non Ferrous   |
| 3126 | Tool Mfg- Agricultural, Construction, Logging, Mining, etc       |
| 3315 | Brass or Copper Goods Mfg  |
| 3336 | Type Foundry   |
| 3372 | Electroplating (Use of Sionide, exposure to chemicals?)          |
| 3373 | Galvanizing or Tinning- Not Electrolytic                         |
| 3507 | Construction or Agricultural Machinery Mfg                       |
| 3632 | Machine Shop NOC   |
| 1322 | Oil or Gas Well- Cleaning Old Wells                              |
| 3719 | Oil Still Erection or Repair                                     |
| 3726 | Boiler Installation or Repair                                    |

## Excluded

| NCCI | Description  |
|------|--|
| 3826 | Aircraft Engine Mfg  |
| 3830 | Airplane Mfg   |
| 3881 | Car Mfg- Railroad  |
| 4000 | Sand or Gravel Digging   |
| 4583 | Fertilizer Mfg   |
| 4635 | Oxygen or Hydrogen Mfg   |
| 4693 | Pharmaceutical or Surgical Goods Mfg   |
| 4771 | Explosives or Ammunition Mfg NOC   |
| 4777 | Explosives Distributor   |
| 4828 | Chemical Blending or Mixing NOC  |
| 4829 | Chemical Mfg NOC   |
| 5037 | Painting- Metal Structure over 2 Stories   |
| 5040 | Iron or Steel: Erection- Frame Structures  |
| 5057 | Iron or Steel: Erection NOC  |
| 5069 | Iron or Steel: Erection Construction of Dwellings <2 Stories   |
| 5160 | Elevator Erection or Repair  |
| 5222 | Concrete Construction  |
| 6206 | Oil or Gas Well- Cementing   |
| 5462 | Glaziers- Away from Shop   |
| 5472 | Asbestos Removal Operations- Pipe & Boiler Work  |
| 5473 | Asbestos Removal Operation by Contractor NOC   |
| 5507 | Street & Road Construction- Sub- Surface Work  |
| 5508 | Street & Road Construction- Rock Excavation  |
| 5506 | Street & Road Construction- Paving or Repaving   |
| 6214 | Oil or Gas Well- Perforation of Casing   |
| 5403 | Scaffolding-Sidewalk Bridges Not over 1 Story in Height  |
| 5703 | Building Raising or Moving   |
| 5951 | Serum, Anti-Toxin or Virus Mfg   |
| 6003 | Pile Driving (Bridges/ Wrecking Excluded)  |
| 6005 | Jetty or Breakwater Construction (Dike or Revetment Construction)  |
| 6017 | Dam or Lock Construction- Concrete Work- All Ops   |
| 6018 | Dam or Lock Construction- Earthmoving or Placing   |
| 6045 | Levee Construction- All Operations   |
| 6204 | Drilling NOC   |
| 6216 | Oil or Gas Lease Work NOC by Contractor  |
| 6217 | Grading of Land/Excavation<br><small>Additional Criteria: May be allowed when incidental and less than 25% of exposure</small> |
| 6233 | Oil or Gas Pipeline Construction   |
| 6235 | Oil or Gas Well-Drilling or Redrilling   |

## Excluded

| NCCI  | Description   |
|-------|---|
| 6236  | Oil or Gas Well Installation or Recovery of Casing  |
| 6251  | Tunneling- Not Pneumatic- All Ops                   |
| 6252  | Shaft Sinking- All Ops                              |
| 6260  | Tunneling- Pneumatic- All Ops                       |
| 6306  | Sewer Construction- All Ops                         |
| 6319  | Gas, Steam or Water Main Construction               |
| 6325  | Conduit Construction- For Cable or Wires            |
| 6702  | RR Construction All Ops- Program 1                  |
| 6703  | RR Construction All Ops- Program 2 USL Act          |
| 6704  | RR Construction All Ops- Program 2 State Act        |
| 6801F | Boat Building Wood NOC                              |
| 6824F | Boat Building Construction or Repair                |
| 6826F | Marina & Drivers                                    |
| 6834  | Boat Building or Repair                             |
| 6843F | Ship Building Iron or Steel                         |
| 6854  | Ship Building- Iron or Steel                        |
| 6845F | Ship Building                                       |
| 6874F | Painting Ship Hulls or Scaling                      |
| 6872F | Ship Repair or Marine Railway                       |
| 6882  | Ship Repair Conversion                              |
| 6884  | Painting Ship Hulls                                 |
| 7016  | Vessels NOC- Program 1                              |
| 7024  | Vessels NOC- Program 2 State Act                    |
| 7038  | Boat Livery- Boats <15 Tons- Program 1              |
| 7046  | Vessels- Not Self-Propelled- Program 1              |
| 7047  | Vessels- NOC- Program 2 USL Act                     |
| 7050  | Boat Livery- Boats <15 Tons- Program 2 USL Act      |
| 7090  | Boat Livery- Boats <15 Tons- Program 2 State Act    |
| 7098  | Vessels- Not Self-Propelled- Program 2 State Act    |
| 7099  | Vessels- Not Self-Propelled- Program 2 USL Act      |
| 7133  | Railroad Operation NOC (Subway Operations)          |
| 7151  | Railroad Operation- Program 1                       |
| 7153  | Railroad Operation- Program 2 State Act             |
| 7222  | Trucking- Oil Field Equipment                       |
| 7231  | Trucking- Mail, Parcel or Package Delivery          |
| 7232  | Trucking- Mail, Parcel or Package Delivery for USPS |
| 7370  | Taxicab Co- All Other Employees                     |
| 7230  | Trucking- Parcel or Package Delivery                |

## Excluded

| NCCI  | Description  |
|-------|--|
| 7229  | Trucking- Long Distance Haul   |
| 7309F | Stevedoring NOC  |
| 7313F | Ore or Coal Dock Operation   |
| 7317F | Stevedoring by Hand or Truck   |
| 7323F | Stevedoring- Explosive Materials   |
| 7327F | Stevedoring Containerized Freight  |
| 7333  | Dredging- All Types- Program 1   |
| 7335  | Dredging- All Types- Program 2 State Act   |
| 7337  | Dredging- All Types- Program 2 USL Act   |
| 7350F | Freight Handling & Stevedoring   |
| 7360  | Freight Handling (Explosives/Ammo Excluded)  |
| 7394  | Diving- Marine Program 1   |
| 7395  | Diving- Marine Program 2 State Act   |
| 7398  | Diving- Marine Program 2 USL Act   |
| 7403  | Air Carrier- Schedule or Supply- All Other   |
| 7405  | Air Carrier- Schedule or Supply- Flying Crew   |
| 7421  | Aviation Aircraft: Transportation of Personnel- Flying Crew  |
| 7420  | Aircraft: Public Exhibition- Flying Crew   |
| 7422  | Aviation Aircraft Operation- Not Helicopters, Flying Crew  |
| 7425  | Aviation: NOC- Helicopters Flying Crew   |
| 7431  | Aviation-Air Carrier- Commuter- Flying Crew  |
| 7502  | Gas Company- Natural Gas- Local Distribution   |
| 7515  | Oil or Gas Pipeline Operation  |
| 7538  | Electric Light or Power Line Construction  |
| 7540  | Electric Light or Power Coop- REA Project Only   |
| 7539  | Electric Light or Power Co NOC   |
| 7590  | Garbage Works  |
| 7600  | Telephone & Telegraph Co- All Other Employees  |
| 7601  | Telephone, Telegraph or Fire Alarm Line Construction   |
| 7612  | Telephone or Cable TV Line Installation- Overhead  |
| 7613  | Telephone or Cable TV Line- Service of Lines   |
| 7705  | <b>Ambulance Operation – Volunteer Ambulance Service Company and Service Providers</b><br><small>Additional Criteria: May be written as less than 25% of an account's exposure</small> |
| 7710  | Firefighters   |
| 7711  | Firefighters-Volunteers  |
| 7720  | Police, Armed Guards, Armored cars, Bank Employees   |
| 7855  | Railroad Construction- Laying or Relaying of Tracks  |
| 8279  | Stable or Breeding Farm  |
| 8288  | Livestock Dealer   |

## Excluded

| NCCI  | Description  |
|-------|--|
| 8233  | Coal Merchants & Local Managers  |
| 8350  | Gasoline Dealer  |
| 8381  | Gas Station- Self Service  |
| 6237  | Oil or Gas Well- Instrument Logging or Survey Work                             |
| 8709F | Stevedoring: Talliers, Inspectors  |
| 8719  | Stevedoring: Talliers & Checkers   |
| 8726F | Steamship Line or Agency   |
| 0917  | Domestic Service Contractor- Inside  |
| 9019  | Bridge or Vehicular Tunnel Operation   |
| 9088  | Rocket or Missile Testing or Launching   |
| 9093  | Bowling Lane   |
| 9178  | Athletic Team or Park- Non Contact Sports                                      |
| 9179  | Athletic Team or Park- Contact Sports  |
| 9182  | Athletic Team or Park- Operations  |
| 9186  | Carnival, Circus or Amusement Devise Operator- Traveling                       |
| 9410  | Municipal, State or Public Agencies-All Other NOC                              |
| 9410  | Municipal, Township, Country or State Employees                                |
| 9984  | Atomic Energy Project Work   |
| 9985  | Atomic Energy Radiation Exposure NOC   |
| 1005  | Coal Mining Surface  |
| 1016  | Coal Mining NOC  |
| 7152  | Line-Haul Railroads  |
| 8734  | Railroad Operation- Program 2 USL Act  |
| 8737  | Salespersons- Outside Program 2 State Act                                      |
| 8738  | Salespersons- Outside Program 1  |
| 8805  | Salespersons- Outside Program 2 USL Act  |
| 8814  | Clerical Office Employees NOC- Program 2 State Act                             |
| 8815  | Clerical Office Employees NOC- Program 1                                       |
| 9077F | Clerical Office Employees NOC- Program 2 USL Act                               |
| 9534  | Rigging  |
| 9534  | Mobile Crane & Hoisting Service Contractors, Rigging, Scaffolding Installation |
| 9534  | Scaffolding-Suspended or Swinging Installation, Repair or Removal              |
| 9403  | Garbage, Ashes or Refuse Collection (No riders on truck, only automated)       |



## GET IN TOUCH

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