



# Underwriting Guidelines

The chart below provides a comprehensive list of Workers Compensation class codes and the corresponding hazard group index across all Division Partners. This list is not intended to be all inclusive and is subject to underwriting review and discretion.

Code	HZD	Description	Vensure	Harbor America	Source One Zurich	Source One SUNZ	Worklogic HR
8	D	Farm : Vegetable & Drivers	✓	✓			
37	D	Farm : Field Crops & Drivers	✓	✓			
50	C	Farm Machinery Operation & Drivers		✓			
83	C	Farm : Cattle Raising NOC & Drivers		✓			
401	F	Cotton Gin Operation & Local Managers, Drivers		✓			
544	B	Special PA code	✓	✓			
1016	G	Black Lung Additional Coverage – not incidental to coal mining	✓	✓			
1164	G	Mining NOC – Underground & Drivers		✓			
1165	F	Mining NOC – Surface & Drivers		✓			
1218	G	FL - Phosphate Mining & Drivers		✓			
1322	F	Oil or Gas Well – Cleaning Old Well & Drivers		✓			
1430	E	Lead Mfg & Drivers		✓			
1438	F	Calcium Carbide Mfg & Drivers		✓			
1452	E	Ore Milling & Drivers		✓			
1463	F	Asphalt Works & Drivers	✓	✓			
1604	F	Quarry – dimension stone – incl. DC&H		✓			
1624	F	Quarry NOC & Drivers		✓			
1642	E	Lime Mfg		✓			
1654	E	Quarry – Cement Rock & Drivers		✓			
1655	E	Lime Mfg – Quarry – Surface & Drivers		✓			
1741	G	Flint Grinding & Drivers		✓			
1747	E	Clay Milling & Drivers		✓			
1748	E	Abrasive Wheel Mfg & Drivers		✓			
1803	F	Stone Cutting NOC & Drivers	✓	✓			
1852	G	Asbestos Goods Mfg		✓			
1860	B	Abrasive Paper Preparation	✓	✓			
1925	D	Die Casting Mfg	✓	✓			
2081	C	Butchering	✓	✓			
2600	B	Fur Mfg		✓			
2702	G	Logging or Lumbering & Drivers		✓			
2705	G	TX- Logging or Lumbering – pulpwood only - & drivers		✓			
2710	F	Sawmill		✓			
2714	B	Veneer MFG – B1	✓		✓	✓	



# Underwriting Guidelines

2719	E	TX - Logging or Lumbering – mechanized harvesting exclusively - & drivers		✓			
2731	E	CA - Planing or Molding Mill (Mfg' of wood products is HazGroup B)	✓			✓	✓
2731	E	Planing or Molding Mill	✓	✓		✓	
2735	B	Furniture Stock MFG – B1	✓		✓	✓	
2757(1)	B	CA - PALLET MFG, REPAIR, RECONDITION – WOOD				✓	
2759	B	Pallet Box or Box Shook MFG – B1	✓		✓	✓	
2759	B	CA - Pallet Box or Box Shook MFG	✓			✓	
2790	B	Pattern Making – B1	✓		✓	✓	
2790	B	CA - Pattern Making	✓			✓	✓
2797	C	Manufactured Modular or Pre-Fab Home MFG – C2 (No rating for 2799 Set Up shown)	✓		✓	✓	
2802	D	Carpentry – Shop Only & Drivers – D2	✓		✓	✓	
2806(1)	D	CA - DOOR, SASH OR WINDOW MFG – WOOD				✓	✓
2812	C	Cabinet Works with Power Machinery – C2	✓		✓	✓	
2812	D	CA - Cabinet Works with Power Machinery	✓			✓	✓
2819	D	CA - TRUSS OR BUILDING COMPONENTS MFG – WOOD	✓			✓	✓
2836	A	Brush or Broom MFG – A1	✓		✓	✓	
2840(1)	A	CA - PICTURE FRAME ASSEMBLY – WOOD OR METAL				✓	✓
2841	B	Woodenware MFG – B1	✓		✓	✓	
2842	A / B	CA - Wood Products MFG - excludes lumber yards & building material dealers	✓			✓	✓
2852	C / B	CA - WINDOW BLIND MFG	✓			✓	✓
2881	A	Furniture MFG & Cabinet Shop-Assembly by Hand – A1	✓		✓	✓	
2881(1)	A	CA - FURNITURE ASSEMBLING – OTHER THAN METAL				✓	✓
2883	C	Furniture MFG Wood – NOC – C2	✓		✓	✓	
2883	C	CA - Furniture MFG Wood – NOC	✓			✓	✓
2915	D	Veneer Products MFG – D2	✓		✓	✓	
2915	B	CA - Veneer Products MFG (Hardwood and Softwood)	✓			✓	✓
3004	E	Iron or Steel – Mfg – Steel Making – Electric Furnace or Crucible - & Drivers	✓	✓			
3018	E	Iron or Steel – Mfg – Rolling Mill NOC & Drivers	✓	✓			
3027	E	Rolling Mill NOC & Drivers	✓	✓			
3040	E	CA - Iron Works – Non-Structural	✓			✓	✓
3041	C	Iron or Steel Fabrication Shop – Decorative or Artistic – Foundry & Drivers – C2	✓		✓	✓	
3060(1)	B	CA - Door or Window MFG – Metal or Plastic including glass				✓	✓
3064	C	Sign MFG – Metal – C2	✓		✓	✓	
3066(1)	B	CA - Sheet Metal Products MFG / Aluminum Ware MFG				✓	✓
3069	B	Sheet Metal Products – NOT RATED SKIPPED OVER	✓		✓	✓	
3070	B	CA - Computer Memory Disk MFG	✓			✓	✓



# Underwriting Guidelines

3076	B	Sheet Metal Products MFG – Shop Only – B1	✓		✓	✓	
3076(1)	B	CA - Furniture MFG - Metal / Wheel chair MFG				✓	✓
3081	E	Foundry – Ferrous – NOC	✓	✓			
3081(2)	E	CA - Enameled Iron Ware MFG				✓	
3082	E	Foundry	✓	✓			
3085	E	Foundry – Nonferrous	✓	✓			
3099	C	CA - Tool MFG	✓			✓	✓
3110(2)	C	CA - Tool MFG – Hot Formed Tools				✓	
3113	C	Tool MFG NOC – C2	✓		✓	✓	
3114	C	Tool MFG – Drop or Machine Forged NOC – C2	✓		✓	✓	
3118	B	Saw MFG – B1	✓		✓	✓	
3119	A	Needle MFG – A1	✓		✓	✓	
3122	B	Cutlery MFG – B1	✓		✓	✓	
3126	C	Tool MFG – AG-Construction-Logging – C2	✓		✓	✓	
3131	C	Button or Fastener MFG – C2	✓		✓	✓	
3131(1)	C	CA - Tag, Button, or Fastener MFG / Engraving				✓	✓
3132	C	Nut or Bolt MFG – C2	✓		✓	✓	
3145	C	Screw MFG – C2	✓		✓	✓	
3146	C	Hardware MFG – C2	✓		✓	✓	
3146(1)	C	CA - Hardware MFG				✓	✓
3152(1)	C	CA - Nail, Tack, or Rivet OR Screw MFG / Screw Machine Products MFG				✓	✓
3165(1)	B	CA - Air Conditioning and Refrigeration Equipment MFG				✓	✓
3169	C	Stove MFG – C2	✓		✓	✓	
3169	C	CA - Stove MFG	✓			✓	✓
3175	C	Radiator or Heater MFG – C2			✓	✓	
3175	C	CA - Furnace, Heater or Radiator MFG				✓	✓
3178	B	CA - Electronic Element MFG	✓			✓	✓
3179	B	Electrical Apparatus MFG NOC – B1	✓		✓	✓	
3179	B	CA - Electrical Apparatus MFG	✓			✓	✓
3180	B	Electric or Gas Light Fixture MFG – B1	✓		✓	✓	
3180	B	CA - Fixtures or Lamp MFG or Assembly	✓			✓	✓
3188	B	Plumbers Supplies MFG – NOC – B1	✓		✓	✓	
3220	C	Can MFG – C2	✓		✓	✓	
3220	C	CA - Can MFG	✓			✓	✓
3223	A	Lamp or Portable Lantern MFG – A1	✓		✓	✓	
3224	B	Enamel Ware MFG – B1	✓		✓	✓	



# Underwriting Guidelines

3227	B	Aluminum Ware MFG – B1	✓		✓	✓	
3240	B	Wire Rope or Cable MFG – B1	✓		✓	✓	
3241	C	Wire Drawing – Iron or Steel – C2	✓		✓	✓	
3241(1)	B	CA - Wire Rope or Cable MFG / Wire Drawing				✓	✓
3255	A	Wire Cloth MFG – A1	✓		✓	✓	
3257	C	Wire Goods MFG – C2	✓		✓	✓	
3257	C	CA - Wire Goods MFG	✓			✓	✓
3300	C	Bed Spring or Wire Mattress MFG – C2	✓		✓	✓	
3300	C	CA - Bed Spring or Wire Mattress MFG	✓			✓	✓
3303	B	Spring MFG – B1	✓		✓	✓	
3307	C	Heat Treating Metal – C2	✓		✓	✓	
3315	B	Brass or Copper Wire Goods MFG – B1	✓		✓	✓	
3336	E	Castings Mfg – Metal – Lost Wax Process		✓			
3365	E	CA - Welding or Cutting	✓			✓	✓
3372	D	Electroplating – D2	✓		✓	✓	
3372(1)	D	CA - Electroplating / Buffing or Polishing of Metal				✓	
3373	C	Galvanizing or Tinning - NOT Electrolytic – C2	✓		✓	✓	
3383	B	Jewelry MFG – B1	✓		✓	✓	
3383(1)	B	CA - Jewelry MFG / Clock MFG / Watch MFG / Trophy MFG				✓	✓
3385	B	Watch MFG – B1	✓		✓	✓	
3400	D	Metal Stamped Goods MFG - NOC – D2	✓		✓	✓	
3400	D	CA - Metal Goods MFG	✓			✓	✓
3401(1)	C	CA - Tube or Pipe Products MFG / Gate or Corral MFG				✓	✓
3501(1)	C	CA - Machinery MFG – Portable Tools & Lawn Care / Swimming Pool & Spa				✓	✓
3507	C	Construction or Agricultural Machinery MFG – C2	✓		✓	✓	
3507	C	CA - Machinery or Equipment MFG – Agricultural, construction, mining	✓			✓	✓
3515	C	Textile Machinery MFG – C2	✓		✓	✓	
3548	C	Printing or Book Binding Machine MFG – C2	✓		✓	✓	
3559	C	Confection Machine MFG – C2	✓		✓	✓	
3560(2)	C	CA - Machinery MFG – Industrial / Material Handling Equipment				✓	✓
3568	B	CA - Electrical Connector MFG	✓			✓	✓
3569	D	CA - Electrical Motor MFG or Repair	✓			✓	✓
3570	B	CA - Electrical Appliance MFG	✓			✓	✓
3572	B	CA - Medical Instrument MFG	✓			✓	✓
3573	C	CA - Power Supply MFG	✓			✓	✓
3574	B	Explosives or Ammunition Mfg – Cartridge Mfg or Assembly	✓	✓	✓	✓	



# Underwriting Guidelines

3574(1)	B	CA - Machine MFG / Golf Club or Fishing Rod MFG or assembly				✓	✓
3577	B	CA - TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG. NOC	✓			✓	✓
3577	B	CA - Printed Circuit Board Assembling	✓			✓	✓
3581	B	Fuel Injection Device MFG – B1	✓		✓	✓	
3612	D	Pump MFG – D2	✓		✓	✓	
3612	D	CA - Pump and Hydraulic Apparatus MFG or Repair	✓			✓	✓
3620	E	Boiler making	✓	✓			
3620(2)	E	CA - Plate Steel Products Fabrication				✓	
3629	B	Precision Machined Parts MFG – NOC – B1	✓		✓	✓	
3632	D	Machine Shop NOC – D2	✓		✓	✓	
3632	B	CA - Machine Shops	✓			✓	✓
3634	B	Valve MFG – B1	✓		✓	✓	
3634	B	CA - Valve MFG	✓			✓	✓
3635	C	Gear MFG or Grinding – C2	✓		✓	✓	
3638	B	Ball or Roller Bearing MFG – B1	✓		✓	✓	
3642	C	Battery Mfg – Dry	✓	✓	✓	✓	
3643	C	Electric Power or Transmission Equipment MFG – C2	✓		✓	✓	
3647	D	Battery Mfg – Storage	✓	✓	✓	✓	
3648	B	Automotive Lighting, Ignition or Starting Apparatus MFG NOC - B1	✓		✓	✓	
3651	B	CA - Electrical Wire Harness MFG	✓			✓	✓
3681	B	Television, Radio, Telephone or Telecommunications Device MFG NOC - B1	✓		✓	✓	
3681(1)	B	CA - Instrument MFG – Electronic / Computer or Computer Peripheral Equipment MFG / Telecommunications Equipment MFG / Audio Visual Electronics Product MFG				✓	✓
3682	B	CA - Instruments – Non-Electronic	✓			✓	✓
3683	B	CA - Speaker MFG	✓			✓	✓
3685	B	Instrument MFG NOC – B1	✓		✓	✓	
3719	G	Oil Still Erection or Repair		✓			
3724	F	Gas or Oil Burner Installation NOC & Drivers	✓	✓			
3726	G	Boiler Installation or Repair		✓			
3803	C	Automobile Wheel MFG - Metal Only – C2	✓		✓	✓	
3805(2)	D	CA - Automobile and Automobile Truck Engine MFG				✓	✓
3807	B	Automobile Radiator MFG – B1	✓		✓	✓	
3807	D	CA - Automobile and Automobile Truck Radiator MFG	✓			✓	✓
3808	D	Automobile MFG or Assembly – D2	✓		✓	✓	
3808	B	CA - Automobile or Motorcycle MFG or Assembly	✓			✓	✓
3815(1)	D	CA - Automobile or Automobile Truck Trailer MFG or Assembling / Automobile Body MFG – Truck, Trailer or Bus				✓	✓
3821	D	CA - Automobile or Automobile Truck Dismantling	✓			✓	



# Underwriting Guidelines

3821	D	Automobile Driversismantling & Drivers	✓	✓	✓	✓	
3822	D	Automobile – Bus, Truck, or Trailer Body MFG: DIE-PRESSED STEEL – D2	✓		✓	✓	
3824	D	Automobile, Bus, Truck or Trailer Body MFG NOC – D2	✓		✓	✓	
3826	C	Aircraft Engine MFG – C2	✓		✓	✓	
3827	D	Automobile Engine MFG – D2	✓		✓	✓	
3828	D	CA - Automobile or Automobile Truck Parts Rebuilding	✓			✓	✓
3830	D	Airplane MFG – D2	✓		✓	✓	
3840	B	CA - Automobile or Automobile Truck or Motorcycle Parts MFG	✓			✓	✓
3851	B	Motorcycle MFG or Assembly – B1	✓		✓	✓	
3865	A	Baby Carriage MFG – A1	✓		✓	✓	
3881	C	Car Mfg – Railroad - & Drivers		✓	✓	✓	
4206	C	Pulp Mfg – Ground Wood		✓			
4207	E	Pulp Mfg – Chemical		✓			
4295	C	CA - PRINTING – SCREEN – ALL OTHER EMPLOYEES	✓			✓	✓
4299	B	Printing – B1	✓		✓	✓	
4354	B	CA - PRINTED CIRCUIT BOARD MFG	✓			✓	✓
4452	C	Plastics MFG: Fabricated Products NOC – C2	✓		✓	✓	
4459	C	Pyroxylin Mfg	✓	✓	✓	✓	
4478	A	CA - PLASTIC GOODS MFG	✓			✓	✓
4484	C	Plastics MFG: Molded Products NOC – C2	✓		✓	✓	
4494	C	CA - PLASTICS – BLOW MOLDED PRODUCTS MFG	✓			✓	✓
4495	C	CA - PLASTICS – EXTRUSION MOLDED PRODUCTS MFG	✓			✓	✓
4496	C	CA - PLASTICS – FABRICATED PRODUCTS MFG	✓			✓	✓
4497	C	CA - PLASTICS – FIBER REINFORCED PRODUCTS MFG	✓			✓	✓
4498	C	CA - PLASTICS – INJECTION MOLDED PRODUCTS MFG	✓			✓	✓
4499	C	CA - PLASTICS – THERMOFORMED PRODUCTS MFG	✓			✓	✓
4536	F	Acid Mfg	✓	✓			
4581	F	Phosphate Works & Drivers		✓			
4583	F	Fertilizer Mfg & Drivers		✓			
4665	E	Rendering Works NOC & Drivers	✓	✓			
4740	E	Gasoline Recovery & Drivers		✓			
4741	C	Asphalt Driversistilling or Refining & Drivers		✓			
5020	E	Ceiling Installation—Suspended Acoustical Grid Type	✓			✓	
5020	E	CA - Ceiling Installation	✓			✓	✓
5022	F	Masonry - F3	✓		✓	✓	
5027	F	CA - Masonry – less than \$24/hour	✓			✓	✓



# Underwriting Guidelines

5028	F	CA - Masonry – equals or exceeds \$24/hour	✓			✓	✓
5037	G	Painting – Metal Bridges & Drivers		✓		✓	
5040	G	Iron or Steel – Erection – Bridges		✓			
5057	G	Iron or Steel – Erection NOC		✓			
5059	G	Iron or Steel – Erection – Frame Structures Not over 2 Stories		✓			
5069	G	Iron or Steel – Erection – Construction of Dwellings Not over 2 Stories		✓	✓		
5102	F	Door Window Installation - F3	✓		✓	✓	
5102(1)	F	CA - Iron, Steel, Brass, Bronze or Aluminum Erections – NON-STRUCTURAL / Floor Installation	✓			✓	✓
5107	F	CA - Door, Door Frame or Pre-Glazed Window Installation	✓			✓	✓
5108	F	CA - Door Installation – overhead doors	✓			✓	✓
5128	C	CA - Instrument – Professional or Scientific – installation or repair	✓			✓	✓
5140	E	CA - Electrical Wiring – equals or exceeds \$28/hour	✓			✓	✓
5146	E	Furniture Fixture Installation - E3	✓		✓	✓	
5146(1)	E	CA - Cabinet or Fixtures / Sign Installation or Repair (excluding Billboards)	✓			✓	✓
5160	F	ELEVATOR ERECTION OR REPAIR	✓			✓	
5183	E	Plumbing -E3	✓		✓	✓	
5183(1)	E	CA - Plumbing / Refrigeration Equipment –less than \$24/hour	✓			✓	✓
5185	E	CA - Automatic Sprinkler Installation – within buildings – Less than \$27/hour	✓			✓	✓
5185	E	CA - Automatic Sprinkler Installation – within buildings – equals or exceeds \$27/hour	✓			✓	✓
5187(1)	E	CA - Plumbing / Refrigeration Equipment – equals or exceeds \$24/hour	✓			✓	✓
5188	E	Automatic sprinkler install & Drivers	✓	✓	✓	✓	
5190	E	Electrical Wiring-Inside - E3	✓		✓	✓	
5190	E	CA - Electrical Wiring – less than \$28/hour	✓			✓	✓
5191	C	Office Machines - C2	✓		✓	✓	
5191(1)	C	CA - Office Machine Installation or Repair	✓			✓	✓
5191(2)	C	CA - Computer or Computer System Installation, Inspections, Adjustment or Repair	✓			✓	✓
5191(3)	C	CA - Telephone or Telephone System Installation, Service or Repair	✓			✓	✓
5192	C	VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS	✓		✓	✓	
5192	C	CA - Vending or Coin-Operated Machines	✓			✓	✓
5195	E	CA - Communications Cabling	✓			✓	✓
5201(1)	E	CA - Concrete or Cement Work – sidewalks – less than \$24/hour	✓			✓	✓
5205(1)	E	CA - Concrete or Cement Work – sidewalks –equals or exceeds \$24/hour	✓			✓	✓
5212	F	CA - Concrete Pumping	✓			✓	✓
5213	F	CONCRETE CONSTRUCTION NOC	✓		✓	✓	
5213	F	CA - Concrete Construction – foundations	✓			✓	
5214	D	CA - Concrete or Cement Work – Precast	✓			✓	



# Underwriting Guidelines

5215	D	CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE	✓		✓	✓	
5221	E	CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS	✓		✓	✓	
5222	F	Concrete Construction Bridges or Culverts		✓		✓	
5223	E	Swimming Pool Construction - E3	✓		✓	✓	
5348	E	CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	✓			✓	
5348	E	CA - Tile, Stone, Mosaic or Terrazzo Work	✓			✓	✓
5402	B	Hot House Erection - B1			✓	✓	
5403	F	Carpentry NOC - F3	✓		✓	✓	
5403	F	CA - Carpentry – less than \$26/hour (excludes work done over two stories)	✓			✓	✓
5432	F	CA - Carpentry – equals or exceeds \$26/hour (excludes work done over two stories)	✓			✓	✓
5436	E	CA - Hardwood Floor Laying	✓			✓	✓
5437	E	Carpentry Installation of Cabinets or Trim - E3	✓		✓	✓	
5443	C	Lathing & Drivers - C2	✓		✓	✓	
5443	C	CA - Lathing	✓			✓	✓
5445	F	Wallboard-Drywall-Sheetrock - F3	✓		✓	✓	
5446	F	CA - Wallboard Application – less than \$26/hour	✓			✓	✓
5447	F	CA - Wallboard Application – equals or exceeds \$26/hour	✓			✓	✓
5462	E	Glazier Away from Shop & Drivers - E3	✓		✓	✓	
5467	E	CA - Glaziers – less than \$26/hour	✓			✓	✓
5470	E	CA - Glaziers – equals or exceeds \$26/hour	✓			✓	✓
5472	G	Asbestos Contractor – Pipe and Boiler Work Exclusively & Drivers		✓			
5473	G	Asbestos Contractor NOC & Drivers		✓			
5474	E	PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS	✓		✓	✓	
5474(1)	F	CA - Waterproofing / Painting, Decorating or Paper Hanging – less than \$24/hour (not over 2 stories)	✓			✓	
5478	E	Floor Covering Installation – Carpet & Laminate - E3	✓		✓	✓	
5479	D	INSULATION WORK NOC & DRIVERS	✓			✓	
5479	D	CA - Insulation Work	✓			✓	✓
5479	D	Insulation Work NOC & Drivers	✓	✓	✓	✓	
5480	F	Plastering NOC & Drivers - F3	✓		✓	✓	
5482(1)	F	CA - Waterproofing / Painting, Decorating or Paper Hanging – equals or exceeds \$24/hour (not over 2 stories)	✓			✓	
5484	F	CA - Plastering or Stucco Work – less than \$25/hour (not over 2 stories)	✓			✓	✓
5485	F	CA - Plastering or Stucco Work – equals or exceeds \$25/hour (not over 2 stories)	✓			✓	✓
5491	F	Paperhanging & Drivers - F3	✓		✓	✓	
5506	G	STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	✓			✓	
5507	F	STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	✓			✓	
5508	E	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS				✓	





# Underwriting Guidelines

5509	E	STREET OR ROAD MAINTENANCE OR BEAUTIFICATION & DRIVERS	✓			✓	
5515	D	Not Listed - D2				✓	✓
5535	E	SHEET METAL WORK - INSTALLATION & DRIVERS	✓			✓	
5537	E	HVAC Install/Service/Repair/Yard/Drivers - E3	✓			✓	✓
5538	E	CA - Sheet Metal Work – Less than\$25/hour (not over 2 stories)	✓			✓	✓
5542	E	CA - Sheet Metal Work – equals or exceeds \$25/hour (not over 2 stories)	✓			✓	✓
5545	G	Roofing NOC	✓	✓			
5547	G	Roofing – Built-Up Roofing	✓	✓			
5551	G	Roofing – All Kinds & Drivers	✓	✓			
5606	F	CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT	✓			✓	
5606	F	CA - Contractors – Executive Level Supervisors (must talk to foremen on job – not workers)	✓			✓	✓
5610	C	Cleaner Debris Removal – Construction - C2	✓			✓	✓
5613	C	FL & TN - CLEANER-DEBRIS REMOVAL-TEMPORARY LABOR SERVICE	✓			✓	
5630	F	CA - Steel Framing – light gauge – residential – less than \$26/hour (not > 2 stories)				✓	✓
5631	F	CA - Steel Framing – light gauge – residential – equals or exceeds \$26/hour (not > 2 stories)				✓	✓
5632	F	CA - Steel Framing – light gauge – commercial – less than \$26/hour (not > 2 stories)	✓			✓	
5633	F	CA - Steel Framing – light gauge – commercial – equals or exceeds \$26/hour (not > 2 stories)	✓			✓	
5645	F	CARPENTRY-DETACHED ONE OR TWO-FAMILY DWELLINGS	✓			✓	✓
5645(1)	F	CA - Carpentry – dwellings maximum 3 stories / detached dwellings for 1 or 2 families – less than \$26/hour (not > 2 stories)	✓			✓	✓
5651	F	CARPENTRY-DWELLINGS-THREE STORIES OR LESS				✓	
5697(1)	F	CA - Carpentry - dwellings maximum 3 stories / detached dwellings 1/2 families–equals or exceeds \$26/hour (not > 2 stories)	✓			✓	✓
5701	F	Wrecking Buildings or Structures – not marine – include. Salespersons or clerical				✓	
5703	E	BUILDING RAISING OR MOVING				✓	
5705	E	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS				✓	
5951	B	Serum Anti-Toxin or Virus MFG & Drivers - B1	✓			✓	✓
6003	E	Construction Elevator or Hod Hoist Installation, Repair or Removal & Drivers– Piers or Wharfs				✓	
6004	E	LAND PILE DRIVING				✓	
6017	E	DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS				✓	
6018	E	DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRITMENT CONSTRUCTION--ALL OPERATIONS TO COMPLETION & DRIVERS				✓	
6045	E	Levee Construction – All Operations & Drivers				✓	✓
6204	F	Drilling NOC & Drivers	✓	✓		✓	
6206	G	Oil or Gas Well – Acidizing – All Employees & Drivers				✓	
6213	F	Oil or Gas Well – Specialty Tool Operation NOC – by Contractor – All Employees & Drivers				✓	
6214	G	Oil or Gas Well: Perforating of Casings – All Employees & Drivers				✓	
6216	G	Gas Lease Work – NOC – Natural – By Contractors & Drivers				✓	
6217	F	Excavation & Drivers - F3	✓			✓	✓



# Underwriting Guidelines

5509	E	STREET OR ROAD MAINTENANCE OR BEAUTIFICATION & DRIVERS	✓			✓	
5515	D	Not Listed - D2				✓	✓
5535	E	SHEET METAL WORK - INSTALLATION & DRIVERS	✓			✓	
5537	E	HVAC Install/Service/Repair/Yard/Drivers - E3	✓			✓	✓
5538	E	CA - Sheet Metal Work – Less than\$25/hour (not over 2 stories)	✓			✓	✓
5542	E	CA - Sheet Metal Work – equals or exceeds \$25/hour (not over 2 stories)	✓			✓	✓
5545	G	Roofing NOC	✓	✓			
5547	G	Roofing – Built-Up Roofing	✓	✓			
5551	G	Roofing – All Kinds & Drivers	✓	✓			
5606	F	CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT	✓			✓	
5606	F	CA - Contractors – Executive Level Supervisors (must talk to foremen on job – not workers)	✓			✓	✓
5610	C	Cleaner Debris Removal – Construction - C2	✓			✓	✓
5613	C	FL & TN - CLEANER-DEBRIS REMOVAL-TEMPORARY LABOR SERVICE	✓			✓	
5630	F	CA - Steel Framing – light gauge – residential – less than \$26/hour (not > 2 stories)				✓	✓
5631	F	CA - Steel Framing – light gauge – residential – equals or exceeds \$26/hour (not > 2 stories)				✓	✓
5632	F	CA - Steel Framing – light gauge – commercial – less than \$26/hour (not > 2 stories)	✓			✓	
5633	F	CA - Steel Framing – light gauge – commercial – equals or exceeds \$26/hour (not > 2 stories)	✓			✓	
5645	F	CARPENTRY-DETACHED ONE OR TWO-FAMILY DWELLINGS	✓			✓	✓
5645(1)	F	CA - Carpentry – dwellings maximum 3 stories / detached dwellings for 1 or 2 families – less than \$26/hour (not > 2 stories)	✓			✓	✓
5651	F	CARPENTRY-DWELLINGS-THREE STORIES OR LESS				✓	
5697(1)	F	CA - Carpentry - dwellings maximum 3 stories / detached dwellings 1/2 families—equals or exceeds \$26/hour (not > 2 stories)	✓			✓	✓
5701	F	Wrecking Buildings or Structures – not marine – include. Salespersons or clerical			✓		
5703	E	BUILDING RAISING OR MOVING				✓	
5705	E	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS				✓	
5951	B	Serum Anti-Toxin or Virus MFG & Drivers - B1	✓			✓	✓
6003	E	Construction Elevator or Hod Hoist Installation, Repair or Removal & Drivers– Piers or Wharfs			✓		
6004	E	LAND PILE DRIVING				✓	
6017	E	DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS				✓	
6018	E	DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRITMENT CONSTRUCTION--ALL OPERATIONS TO COMPLETION & DRIVERS				✓	
6045	E	Levee Construction – All Operations & Drivers			✓	✓	
6204	F	Drilling NOC & Drivers	✓	✓		✓	
6206	G	Oil or Gas Well – Acidizing – All Employees & Drivers			✓		
6213	F	Oil or Gas Well – Specialty Tool Operation NOC – by Contractor – All Employees & Drivers			✓		
6214	G	Oil or Gas Well: Perforating of Casings – All Employees & Drivers			✓		
6216	G	Gas Lease Work – NOC – Natural – By Contractors & Drivers			✓		
6217	F	Excavation & Drivers - F3	✓			✓	✓



# Underwriting Guidelines

6218(1)	F	CA - Excavation / Grading of Land / Land Leveling – less than \$26/hour	✓			✓	✓
6220(1)	F	CA -Excavation / Grading of Land / Land Leveling – equals or exceeds \$26/hour	✓			✓	✓
6229	F	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	✓			✓	
6233	F	Oil or Gas Pipeline Construction & Drivers		✓			
6235	G	Drilling Oil Wells & Drivers		✓			
6236	E	Oil or Gas Well – Installation of Casing & Drivers		✓			
6251	F	Tunneling – Not Pneumatic – All Operations		✓			
6252	G	Caisson Work – All Operations		✓			
6258	G	CA - Foundation Preparation Work (depth not to exceed 5')				✓	
6260	G	Tunneling – Pneumatic – All Operations		✓			
6306	F	Sewer Construction – All Operations & Drivers		✓		✓	
6315(1)	F	CA - Water Mains or Connections Construction – less than \$26/hour (depth not to exceed 5')	✓			✓	
6316(1)	F	CA - Water Mains or Connections Construction – equals or exceeds \$26/hour (depth <5')	✓			✓	
6319	F	Gas Main Construction & Drivers		✓		✓	
6325	F	CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS	✓			✓	
6325	F	CA - Conduit Construction (depth not to exceed 5')	✓			✓	✓
6364	F	CA - Irrigation Pipe Installation – Agricultural	✓			✓	✓
6400	D	FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND	✓		✓	✓	
6400	D	CA - Fence Construction	✓			✓	✓
6504	B	Food Products MFG - B1	✓		✓		
6513	B	Not Listed – B1	✓		✓		
6801	E	Boat Building – Wood – NOC & Drivers– U.S. Act		✓			
6811	E	Boat Building – Wood – NOC – State Act Only	✓	✓			
6824	F	Boat Building – or repair & drivers		✓			
6834	D	Boat Building or Repair & Drivers	✓	✓	✓		
6838	D	Boat Bldg or Repair – fiberglass only - Not Listed – D2	✓	✓	✓		
6843	G	Shipbuilding – Iron or Steel – NOC & Drivers– U.S. Act		✓			
6845	G	Shipbuilding – Naval & Drivers		✓			
6854	G	Shipbuilding – Iron or Steel – NOC & Drivers– State Act only		✓			
6872	G	Ship Repair or Conversion – All Operations & Drivers– U.S. Act		✓			
6874	G	Painting – Ship Hulls – U.S. Act		✓			
6882	G	Ship Repair Conversion – All Operations & Drivers– State Act only		✓			
6884	G	Painting Ship Hull – State Act Only		✓			
7024	G	Vessels – NOC – Program II – State Act		✓			
7038	G	Boat Livery– Boats under 15 Tons – Coverage under Admiralty Law: Program I		✓			
7039	G	Fishing Vessels NOC – Coverage under Admiralty Law: Program I		✓			



# Underwriting Guidelines

7046	G	Vessels: Barges, scows, canal boats or lighters – not self-propelled		✓			
7050	G	- USL&HW Act Benefits		✓			
7051	G	Fishing Vessels NOC – Coverage under Admiralty Law: Program II – USL&HW Act Benefits		✓			
7089	G	Vessels – Yachts private		✓			
7090	G	- State Act Benefits		✓			
7091	G	Fishing Vessels NOC – Coverage under Admiralty Law: Program II – State Act Benefits		✓			
7098	G	Vessels – Barges, scows, canal boats or lighters – not self-propelled		✓			
7099	G	Vessels – not self-propelled – Program II		✓			
7133	F	Railroad Operation – NOC – All Employees & Drivers		✓			
7134	F	Railroad Operation : All employees include drivers Program II State Act only		✓			
7196	E	Truck men – hauling liquid in tank trucks		✓			
7204	B	Not Listed – B1				✓	
7219	E	Trucking – NOC – All Employees & Drivers	✓	✓			
7222	E	Trucking – Oil Field Equipment – All Employees & Drivers		✓			
7228	E	Trucking – local only	✓	✓			
7229	F	Trucking – long distance	✓	✓			
7230	D	Trucking: Parcel or Package Delivery – All Employees & Drivers – D2	✓			✓	
7231	D	Mail, Parcel or Package Delivery, Courier-Messenger Services-All employees & Drivers – D2	✓			✓	
7309	G	Stevedoring NOC		✓			
7313	G	Coal Dock Operation & Stevedoring		✓			
7317	G	Stevedoring – by Hand or Hand Trucks Exclusively		✓			
7323	G	Stevedoring – Explosive Materials		✓			
7327	G	Stevedoring – Containerized Freight & Drivers		✓			
7350	F	Freight Handling – Explosives or Ammunition – under contract – U.S. Act		✓			
7360	E	Freight Handling – Explosives or Ammunition – under contract – State Act only		✓			
7370	C	Ambulance Service Companies – All Other Employees & Drivers		✓			
7380	D	Drivers, Chauffeurs, Messenger & Helpers - NOC – Commercial – D2	✓			✓	
7380	D	Drivers, Chauffeurs, Messengers & Helpers - NOC – Commercial	✓				✓
7382	C	Bus CO: All other Employees & Drivers – C2	✓			✓	
7394	G	Diving – Marine – Coverage under Admiralty Law: Program I		✓			
7395	G	Diving – Marine – Coverage under Admiralty Law: Program II – State Act Benefits		✓			
7398	G	Diving – Marine – Coverage under Admiralty Law: Program II – USL&HW Act Benefits		✓			
7403	E	Aircraft Ops – commuter flights, except flight crew		✓			
7405	E	Air Carrier – Scheduled or Supplemental		✓			
7409	G	Aerial Application: Flying Crew		✓			
7418	G	Aircraft Patrol, Photography		✓			



# Underwriting Guidelines

7420	G	Aircraft or Helicopter Operation – Forest Fire Fighting		✓			
7421	F	Aircraft: Transportation of Personnel		✓			
7422	G	Aircraft: Flight Testing by Manufacturer		✓			
7423	E	Airport or Heliport Operation – All Employees & Drivers		✓			
7425	G	Aircraft: Helicopters NOC		✓			
7428	E	aircraft ops – nonflight crew		✓			
7431	G	Air Carrier – Commuter		✓			
7538	G	Electric Power line Construction & Drivers		✓			
7539	F	Electric Power Co NOC – All Employees & Drivers		✓			
7540	G	Electric Cooperative – REA – All Employees & Drivers		✓			
7590	D	Garbage Works	✓	✓			
7601	E	Fire Alarm Line Construction & Drivers	✓	✓			
7605	E	Fire Alarm and Alarm Systems – Service, Installation & repair – E3	✓		✓		
7704	G	Firefighters & Drivers		✓			
7720	E	Detective or Patrol Agency & Drivers		✓			
7721	C	Detective/patrol agencies		✓			
7723	E	Detective/patrol agencies		✓			
7855	E	Railroad Construction: Laying Tracks or Maintenance by Contractor & Drivers		✓			
8019	C	CA - PRINTING – QUICK PRINTING	✓			✓	✓
8106	E	Iron Merchant & Drivers	✓	✓			
8204	E	Oil or Gas Well – Supplies or Equipment Driversealer – Used - & Local Managers, Drivers	✓	✓			
8232	E	Concrete Mix in Transit / Lumber Yard New Materials ONLY – E3	✓		✓		
8265	F	Iron Scrap Driversealer & Drivers	✓	✓			
8288	E	Feedlots – Cattle - & Salespersons, Drivers		✓			
8500	E	Metal Scrap Dealer & Delivery	✓	✓			
8709	G	Inspectors of Merchandise on Vessels or Docks – U.S. Act only		✓			
8719	G	Inspectors of Merchandise on Vessels or Docks – State Act only		✓			
8726	E	Steamship Line or agency – Port Employees – Superintendents, Captains, Engineers		✓			
8813	C	CA - PRINTING OPERATION – EDITING	✓			✓	✓
8824	B	Retirement Living Centers – Health Care Employees	✓	✓	✓		
8825	A	Retirement Living Centers – Food Service Employees	✓	✓	✓		
8826	C	Retirement Living Centers – All Other Employees & Salespersons, Drivers	✓	✓	✓		
8827	C	Homemaker Service	✓	✓			
8829	C	Nursing Home – All Employees	✓	✓			
8833	C	Asylum/Sanitarium	✓	✓			
8835	C	Baby-Sitting Service - Home Public Traveling Health Care – C2	✓	✓	✓		



# Underwriting Guidelines

8841	C	RI - Nursing home, professional emps	✓	✓			
8846(1)	C	CA - PRINTING OPERATION – SCREEN – EDITING	✓			✓	✓
8868	B	Child Day Care Center – Professional Employees & Clerical (MA) – B1	✓		✓	✓	
8869	B	Child Care Center / Child Day Camp – All Employees Including Clerical, Sales & Drivers – B1	✓		✓	✓	
9008	C	CA - JANITORIAL SERVICES – BY CONTRACTOR	✓			✓	✓
9009	C	CA - BUILDING OPERATION – COMMERCIAL	✓			✓	✓
9010	C	CA - MOBILEHOME PARK OPERATION – ALL OTHER EMPLOYEES	✓			✓	✓
9011	D	CA - APARTMENT OR CONDOMINIUM COMPLEX OPERATION – ALL OTHER EMPLOYEES	✓			✓	✓
9012	D	Building Operations by Owner or RE Management Firm - Professional, Agents, Sales - D2	✓		✓	✓	
9014	C	Janitorial Services by Contractors – No Windows - C2	✓		✓	✓	
9015	C	Buildings Operations by Owner or RE Management Firm-Maintenance-Custodial - C2	✓		✓	✓	
9015(1)	D	CA - BUILDING OPERATION	✓			✓	✓
9019	E	Bridge Operation & Drivers		✓			
9040	B	Hospital – All Other Employees	✓	✓			
9043	C	Hospitals	✓	✓			
9047	C	RI - Nursing home, all other employees	✓	✓			
9058	A	Hotel Restaurant - A1	✓		✓		
9059	D	Child Day Care Center-All Other Employees & Drivers (AR, DC, GA, HI, KY, LA, NC, SC, SD, UT, VT, WV) – D2	✓		✓	✓	
9059	B	CA - DAY CARE CENTERS – CHILD - All Employees including receptionists	✓			✓	✓
9082	A	Restaurant NOC - A1	✓		✓		
9083	A	Restaurant Fast Food - A1	✓		✓		
9088	G	Rocket or Missile Testing or Launching & Drivers		✓			
9096	B	CA - RESIDENTIAL CLEANING SERVICES	✓			✓	
9101	B	Child Day Care Center – School—All Other Employees - all Other Employees (MA) – B1	✓		✓	✓	
9178	A	Athletic Team or Park – Noncontact Sports		✓			
9179	B	Athletic Team or Park – Contact Sports		✓			
9182	C	Athletic Team or Park – Operation & Drivers	✓	✓			
9186	F	Amusement Driversevice Operator – Traveling – All Employees & Drivers	✓	✓			
9403	F	Ashes Collection & Drivers	✓	✓			
9410	C	Municipal, Township, County, or State Employee NOC	✓	✓			
9526	G	Scaffolds		✓			
9534	F	Bell Installation & Drivers	✓	✓			
9984	F	Atomic Energy – Project Work		✓			
9985	F	Atomic Energy – Radiation Exposure NOC		✓			