



July 2, 2025

CIRCULAR LETTER TO ALL WORKERS COMPENSATION MEMBER COMPANIES

**Re: WC2025-01 Comparable to NCCI's Item Filing B-1450
Revisions to the Basic Manual Classifications for Hazardous Material
Remediation and Military Conservation Construction**

Summary – This filing revises and/or clarifies the following:

- Revises the treatment of classifications related to hazardous material remediation services for asbestos, mold, and lead paint.
- Clarifies language for military construction, class code 5059.
- Addresses the classification treatment for employees of construction companies that provide janitorial-type services.
- Adds waterproofing language to all applicable codes.

The North Carolina Rate Bureau filed, and the North Carolina Commissioner of Insurance has approved NCCI's Item Filing B-1450, our filing number WC2025-01. This filing revises the treatment of classifications related to hazardous material remediation services for asbestos, mold and lead paint in the North Carolina Basic Manual for Workers Compensation and Employers Liability. It also clarifies language for military reservation construction, class code 5059 and addresses the classification treatment for employees of construction companies that perform janitorial-type services. Finally, waterproofing language has been added to all applicable codes as there is no stand-alone code for this service.

Complete copies of the WC2025-01 Filing Memorandum and exhibits outlining all changes are included for your review. These changes become effective 1/1/26.

If you have any questions, contact Regulatory Manager, Jodi Webb at 919-719-3028 or via email at JLW@ncrb.org.

Sincerely,

Jarred Chappell
Chief Operating Officer

JC: ko
Attachments
C-25-5



DECEMBER 12, 2024

CIF-2024-19

ITEM FILING ANNOUNCEMENT

Countrywide—Announcement of Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

ACTION NEEDED

Please review the changes outlined in the attachment to this circular for impact on your company's systems and procedures. Also, review the weekly *Status of Item Filings* circular for state approval of this item.

Note: Arkansas law does not permit NCCI to file rules and rates on its members' behalf. Therefore, insurance carriers must make an independent filing with the Arkansas Insurance Department electing to adopt, or not adopt, an item filing filed by NCCI and subsequently approved by the Department. When such a filing is made with the Department, make sure that the NCCI item filing number (not the NCCI circular number) is referenced.

Caution: At the time of distribution of this circular, this filing has been filed with the regulator but is **not yet approved**. This information is provided for your convenience and analysis. Please do not use this information until the regulator has approved the filing.

BACKGROUND

NCCI has submitted Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height to the appropriate state regulatory authorities.

This item is applicable to new and renewal policies and is proposed to become effective on and after January 1, 2026, in all states indicated in the filing except Hawaii and Texas. In Hawaii, the effective date is determined upon regulatory approval of the individual carrier's election to adopt this change. In Texas, this item is proposed to become effective on or after July 1, 2026.

Additionally, this item has been submitted to certain independent bureaus for their consideration.

This item proposes to revise the

- treatment of classifications related to hazardous material remediation services for asbestos, mold, and lead paint in NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)*, and
- phraseology for Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height in NCCI's *Basic Manual*.

Additionally, this item clarifies the classification treatment for employees of construction companies that perform janitorial-type services.

Refer to the attachment for details on this item, including all state-specific treatments.

IMPACT

The proposed revisions to NCCI's *Basic Manual* as a result of this item may result in a decrease, an increase, or no change in employer premium. There is expected to be little movement of payroll and, hence, no large impacts to premium since the updates to the multistate phraseology for each classification clarify when the identified classifications apply on a policy. Due to the clarifications added to Code 5472, Code 5473, and Code 5474, some payroll may transfer amongst all three classifications and from Code 5472 and Code 5473 to the appropriate construction classification. Due to the clarifications added to Code 9014 and Code 9170, some payroll may transfer from Code 9014 and Code 9170 to the governing classification of the business.

The amount of payroll that may transfer cannot be identified using current industry data sources. The impact to individual employers will depend on the amount of payroll (if any) that transfers from classification to classification as well as their associated rates and loss costs.

The clarification proposed for Code 5059 is not expected to result in any payroll movement.

The statewide premium resulting from the proposed changes is not quantifiable but is expected to be negligible.

NCCI ACTION

NCCI will take the following actions for Item B-1450:

- issue a circular notifying you when the item is approved as filed, approved with changes, disapproved, or withdrawn
- update the weekly *Status of Item Filings* circular on **ncci.com** with the latest state status, and
- publish updated pages for NCCI's *Basic Manual* prior to the effective date, if approved.

If you would like to subscribe to any of our manuals, please call our Customer Service Center at 800-NCCI-123 (800-622-4123).

PERSON TO CONTACT

If you have any questions, please contact:

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Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height**Filing Memorandum**

Purpose

This item revises the

- treatment for classifications related to hazardous material remediation services for asbestos, mold, and lead paint in NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)**, and
- phraseology for Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height in NCCI's **Basic Manual**.

Additionally, this item clarifies the classification treatment for employees of construction companies that perform janitorial-type services.

Background**Hazardous Material Remediation**

Hazardous asbestos, mold, and lead paint can be present on materials or surfaces in various forms. For instance, they may be found in porous building materials, such as sheets of drywall that are covered in an organic fungus, like black mold. Manufactured products may contain asbestos, or a painted surface could be covered in lead paint. The remediation operations for these hazardous materials have evolved over the years, incorporating new methods that can vary depending on the specific materials and conditions involved. Several different trades can be involved in addressing a major issue, but there are also full-service remediation companies that can manage the entire process. The tools and equipment used in handling these hazardous materials are often the same or similar, and the remediation processes share similar hazards, injury risks, and disease potential. Asbestos and mold remediation processes involve assessing the severity of the contamination through inspections, erecting containment barriers, encapsulating or removing the asbestos or mold, and finally reinspecting the area.

NCCI's current classification system does not adequately address many of these new hazardous material remediation operations. NCCI determined that clarification is needed for the following classifications, which are currently assigned to asbestos, mold, and lead paint remediation operations:

1. Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers
2. Code 5473—Asbestos Removal Operations—Contractor—NOC & Drivers
3. Code 5474—Painting NOC & Shop Operations, Drivers

In addition, certain additional codes related to asbestos, mold, and lead paint remediation need to be revised to ensure clarity and consistency between the codes.

Construction Company Miscellaneous Employees

According to NCCI's **Basic Manual** rule, Rule for assigning miscellaneous employees to the governing classification, "[Carriers] must assign the governing classification to miscellaneous employees who perform duties that are commonly conducted for separate operations that are subject to more than one basic classification." NCCI's **Basic Manual** rule, Governing classifications, states: "The governing classification at a specific job or location is the basic classification, other than a standard exception classification."

NCCI determined that clarification is needed for the following classifications to clarify that employees of a construction company that perform janitorial-type services are included as miscellaneous employees of the construction company and are assigned to the governing classification of the business.

1. Code 9014—Janitorial Services by Contractors—No Window Cleaning Above Ground Level & Drivers

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Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

Filing Memorandum

2. Code 9170—Janitorial Services by Contractors—Includes Window Cleaning Above Ground Level & Drivers

Military Reservation Construction

Item B-1444—NCCI's Basic Manual for Workers Compensation and Employers Liability Insurance introduced a new edition of NCCI's **Basic Manual**.¹ Since the implementation of Item B-1444, NCCI has completed a review of Code 5059 in NCCI's **Basic Manual**. This review identified that the phraseology for Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height needs to be updated to reflect that this code is not restricted to the construction or repair of buildings designed for the housing and welfare of personnel. Instead, Code 5059 is assigned to all types of iron or steel erection not over two stories in height that are performed in connection with the construction or repair of military reservation buildings.

Proposal

This item proposes the following revisions in NCCI's **Basic Manual**:

1. Revise the phraseology for Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers to clarify the operations included within this phraseology
2. Revise the phraseology for Code 5473—Asbestos Removal Operations—Contractor—NOC & Drivers to reflect mold removal operations and clarify the operations included within this phraseology
3. Establish a new phraseology for Lead Paint Abatement & Shop Operations, Drivers in Code 5474 to address the removal or sealing of lead-painted surfaces
4. Revise the phraseology for Code 9014—Janitorial Services by Contractors—No Window Cleaning Above Ground Level & Drivers to clarify the classification of miscellaneous employees of a construction company who perform janitorial-type services
5. Revise the phraseology for Code 9170—Janitorial Services by Contractors—Includes Window Cleaning Above Ground Level & Drivers to clarify the classification of miscellaneous employees of a construction company who perform janitorial-type services
6. Revise the phraseology for Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height to clarify that Code 5059 is assigned to all types of iron or steel erection not over two stories in height that are performed in connection with the construction or repair of military reservation buildings

Impact

The proposed revisions to NCCI's **Basic Manual** as a result of this item may result in a decrease, an increase, or no change in employer premium. There is expected to be little movement of payroll and, hence, no large impacts to premium since the updates to the multistate phraseology for each classification is a clarification of when the identified classifications apply on a policy.

Due to the clarifications added to Code 5472, Code 5473, and Code 5474, some payroll may transfer amongst all three classifications and from Code 5472 and Code 5473 to the appropriate construction classification.

Due to the clarifications added to Code 9014 and Code 9170, some payroll may transfer from Code 9014 and Code 9170 to the governing classification of the business.

¹Item B-1444 was withdrawn in Florida and refiled as Item 03-FL-2022—NCCI's Basic Manual for Workers Compensation and Employers Liability Insurance for Florida, which was subsequently approved.

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Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height**Filing Memorandum**

The amount of payroll that may transfer cannot be identified using current industry data sources. The impact to individual employers will depend on the amount of payroll (if any) that transfers from classification to classification as well as their associated rates and loss costs.

The clarification proposed for Code 5059 is not expected to result in any payroll movement.

The statewide premium resulting from the proposed changes is not quantifiable but is expected to be negligible.

State-Specific Proposals and Impacts

In addition to the above multistate proposals, NCCI proposes the following state-specific revisions:

Florida Proposal

Item B-1435—Revisions to Basic Manual Classifications and Appendix E—Classifications by Hazard Group, Including Trucking and Towing was filed and approved in most NCCI states with an effective date of January 1, 2018. This item eliminated several classifications with low credibility and reassigned these classifications to other classifications. Item B-1435 eliminated Code 5069 and its associated phraseologies and reassigned this classification to Code 5059. Item B-1435 was not filed in Florida.

NCCI proposes the following for Florida:

1. Eliminate the following Florida-specific classification code and related phraseologies to align with the multistate approach:
 - Code 5069—Iron or Steel—Erection—Construction of Dwellings Not Over Two Stories in Height
 - Code 5069—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height
2. Establish the following multistate phraseologies to align with the multistate approach:
 - Code 5059—Iron or Steel—Erection—Construction of Dwellings Not Over Two Stories in Height
 - Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height
3. Revise the Florida-specific phraseology for Code 5223—Swimming Pool Construction, Installation or Repair—Not Iron or Steel—Drivers in NCCI's **Basic Manual** for Florida to remove the reference to Code 5069
4. Revise the following Florida-specific rules in NCCI's **Basic Manual** for Florida to remove references to Code 5069:
 - Contracting classifications, (Rule ID: BM-FLPP-C4413)
 - Florida Table of classifications by hazard group, (Rule ID: BM-HAZT-T640A)
5. Revise the Florida Contracting Classification Premium Adjustment Program Workers Compensation Premium Credit Application (Form 09-4E) to remove Code 5069 in NCCI's **Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)**

Florida Impact

In Florida, it is expected that employers will transfer from Florida-specific Code 5069 to multistate Code 5059. Initially, the rate for multistate Code 5059 will be payroll-weighted with the rate for Florida-specific Code 5069, which may result in a decrease in premium for employers currently assigned to Florida-specific Code 5069. The impact to individual employers will depend on the amount of payroll that transfers from Florida-specific Code 5069 to multistate Code 5059.

Historical experience from the discontinued Florida-specific Code 5069 will be reassigned to the corresponding multistate

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Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

**Exhibit 1-Rule
Basic Manual**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)

Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers

Code 5472 ● Construction

Phrase ID: BM-5472-APP00

Effective Date: ~~November 1, 2021~~ January 1, 2026

This phraseology applies to employers that perform asbestos removal or encapsulation on pipes or boilers exclusively. ~~(a) encapsulation, (b) enclosure, (c) removal, (d) repair, or (e) replacement. This phraseology includes construction work that is performed as part of the asbestos removal or encapsulation on pipes or boilers exclusively.~~

Operations to be separately rated

Construction operations performed after asbestos removal or encapsulation on pipes or boilers has concluded are to be separately rated.

Construction operations performed after asbestos removal or encapsulation

Refer to NCCI's **Basic Manual** rule, Rule for assigning more than one basic classification for specific operations, for the assignment of codes related to construction operations performed after asbestos removal or encapsulation has concluded.

Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

**Exhibit 2-Rule
Basic Manual**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)

Asbestos ~~and Mold~~ Removal Operations—Contractor—NOC & Drivers**Code 5473 ● Construction****Phrase ID: BM-5473-APPEA***Effective Date: ~~November 1, 2021~~ January 1, 2026*

This phraseology applies to employers that perform asbestos or mold removal or encapsulation. ~~(a) encapsulation, (b) enclosure, (c) removal, (d) repair, or (e) replacement.~~

Included operations

This phraseology includes

- dusting, wiping walls, and general cleaning when performed in conjunction with the employer's asbestos or mold removal or encapsulation operations, and
- construction work that is performed as part of the asbestos removal or encapsulation operations.

Operations to be separately rated

Construction operations performed after asbestos or mold removal or encapsulation work has concluded are to be separately rated.

Pipe or boiler asbestos operations

Refer to Code 5472 for employers that perform asbestos removal or encapsulation performed on pipes or boilers exclusively.

Lead paint abatement operations

Refer to Code 5474 for lead paint abatement operations.

Construction operations performed after asbestos or mold removal or encapsulation

Refer to NCCI's **Basic Manual** rule, Rule for assigning more than one basic classification for specific operations, for the assignment of codes related to construction operations performed after asbestos or mold removal or encapsulation has concluded.

Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

**Exhibit 3-Rule
Basic Manual**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Lead Paint Abatement & Shop Operations, Drivers

[Code 5474](#) ● Construction

Phrase ID: BM-5474-LABAC

Effective Date: January 1, 2026

This phraseology applies to employers that remove or seal lead-painted surfaces.

Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

**Exhibit 4-Rule
Basic Manual**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, WV)

Janitorial Services by Contractors—No Window Cleaning Above Ground Level & Drivers**Code 9014**

Phrase ID: BM-9014-JAI9C

Effective Date: ~~November 1, 2021~~ January 1, 2026

This phraseology includes inside and outside cleaning of windows from ground level.

Window cleaning above ground level

Window cleaning when performed above ground level is to be separately rated to Code 9170.

Verifiable payroll records

If verifiable records are not maintained, assign the entire payroll to the highest-rated classification that applies to the job or location where the window cleaning is performed.

Operations to be separately rated

Maintenance, painting, or repair at any location where the contractor does not also perform janitorial services is to be separately rated.

Cleaning service contractors

Cleaning service contractors who provide cleanup crews to prepare residential properties for future occupants are classified to Code 9014.

Important Employees of a construction company who perform janitorial-type cleaning services before, during, or after construction are included as miscellaneous employees of the construction company and are assigned to the governing classification of the business. Refer to NCCI's **Basic Manual** rule, Miscellaneous Employees.

Construction Debris removal

Code 9014 does not include construction debris removal. Refer to Code 5610.

Waterproofing operations

This phraseology applies to specialist contractors who apply waterproofing material to exterior walls of foundations or subterranean structures by means of an apparatus inserted in the ground. This classification treatment applies to 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.

Important Excavation incidental to waterproofing operations must be separately classified to Code 6217.

Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

**Exhibit 5-Rule
Basic Manual**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, WV)

Janitorial Services by Contractors—Includes Window Cleaning Above Ground Level & Drivers

Code 9170

Phrase ID: BM-9170-JAICB

Effective Date: ~~November 1, 2024~~ January 1, 2026

This phraseology includes inside and outside cleaning of windows above ground level.

Window cleaning when performed at ground level

Window cleaning when performed at ground level is to be separately rated to Code 9014.

Verifiable payroll records

If verifiable records are not maintained, assign the entire payroll to the highest-rated classification that applies to the job or location where the window cleaning is performed.

Operations to be separately rated

Maintenance, painting, or repair at any location where the contractor does not also perform janitorial services is to be separately rated.

Cleaning service contractors

Cleaning service contractors who provide cleanup crews to prepare residential properties for future occupants are classified to Code 9014.

Important Employees of a construction company who perform janitorial-type cleaning services before, during, or after construction are included as miscellaneous employees of the construction company and are assigned to the governing classification of the business. Refer to NCCI's *Basic Manual* rule, Miscellaneous Employees.

Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

**Exhibit 6-Rule
Basic Manual**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)

Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height

Code 5059 ● Construction

Phrase ID: BM-5059-MICAB

Effective Date: ~~November 1, 2021~~ January 1, 2026

This phraseology applies ~~only to iron or steel erection performed in connection with~~ the construction or repair of military reservation buildings ~~designed for the housing and welfare of personnel. All other construction or repair operations performed in connection with military reservation buildings must be assigned to the appropriate classifications. 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 the appropriate classifications.~~

Dismantling or wrecking military reservations

See wrecking phraseologies for the dismantling or wrecking of military reservations.

ARTIFICIAL INSEMINATION OF CATTLE - ALL OTHER EMPLOYEES & DRIVERS	0083		■	4	C
ARTIFICIAL INSEMINATION OF CATTLE - PROFESSIONAL EMPLOYEES	8831			4	C
ASBESTOS REMOVAL OPERATIONS - CONTRACTOR - NOC & DRIVERS	5473	<p>Employees engaged in asbestos removal, replacement, repair, enclosure, or encapsulation.</p> <p>This phraseology applies to employers that perform asbestos removal or encapsulation..</p> <p>Included Operations</p> <p>This phraseology includes</p> <ul style="list-style-type: none"> dusting, wiping walls and general cleaning when performed in conjunction with the employer's asbestos or mold removal or encapsulation operations and construction work that is performed as part of the asbestos removal or encapsulation operations. <p>Operations to be separately rated Construction operations performed after asbestos or mold removal or encapsulation work has concluded are to be separately rated.</p> <p>Pipe or boiler asbestos operations Refer to Code 5472 for employers that perform asbestos removal or encapsulation performed on pipes or boilers exclusively.</p> <p>Lead paint abatement operations Refer to Code 5474 for lead paint abatement operations</p> <p>Construction operations performed after asbestos or mold removal or encapsulation Refer to NCRB's Manual rule for assigning more than one basic classification for specific operations, for the assignment of codes related to construction operations performed after asbestos or mold removal or encapsulation has concluded.</p>	●	2	G
ASBESTOS REMOVAL OPERATIONS - CONTRACTOR- PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	5472	<p>Employees engaged in asbestos removal, replacement, repair, enclosure, or encapsulation.</p> <p>This phraseology applies to employers that perform asbestos removal or encapsulation on pipes or boilers exclusively. This phraseology includes construction work that is performed as part of the asbestos removal or encapsulation on pipes or boilers exclusively</p> <p>Operations to be separately rated Construction operations performed after asbestos removal or encapsulation on pipes or boilers have concluded are to be separately rated.</p> <p>Construction operations performed after asbestos removal or encapsulation Refer to NCRB's Basic Manual rule for assigning more than one basic classification for specific operations, for the assignment of codes related to construction operations performed after asbestos removal or encapsulation has concluded</p>	●	2	G

GOLD LEAF MFG	3383			1	B
GOLF CLUBS - MFG OR ASSEMBLING	4902			1	B
GRADING OF LAND NOC & DRIVERS	6217	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.	•	2	F
GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	8304	Floating elevators to be separately rated under the appropriate vessel classification.		4	F
GRAIN OR FEED MILLING	2014	Field crops such as wheat, oats, barley, rye, rice, or corn and the preparation of cereal or compound feeds for livestock is contemplated. Grain storage away from the milling plant or grain storage that is not directly connected to the plant by a piping or conveyor system to be separately rated as Code 8304 - Grain Elevator Operation & Local Managers, Drivers.		1	E
GRAPHITE MFG - NOT ARTIFICIAL & DRIVERS	1452	Artificial graphite manufacturing to be rated as Code 1430.		1	E
GREASE OR OIL MIXING OR BLENDING	4557	Codes 4557 and 4740 - Oil Refining, or 8350 - Oil or Gasoline Dealer shall not be assigned to the same risk unless operations described by these classifications are conducted as separate and distinct businesses. No rendering or petroleum refining. Can mfg. to be separately rated as Code 3220.		1	B
GREENHOUSE ERECTION - ALL OPERATIONS	5402		•	2	B
GROCERY, TEA OR COFFEE DEALER - RETAIL	8006	Applies to house-to-house sale of coffee, tea, or groceries and includes incidental stores or warehouses.	♦	4	C
GROUP HOMES - ALL EMPLOYEES & SALESPERSONS, DRIVERS	8842	Includes group homes, group foster homes, halfway houses licensed in accordance with North Carolina state statutes 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.	X	4	A
GUNITING - NOT CHIMNEYS - ALL OPERATIONS	5213	Guniting on chimneys be separately rated as Code 5222 - Chimney Construction. <u>Waterproofing operations</u> This phraseology applies to specialist contractors who apply waterproofing material by means of cement gun, concrete gun, spray gun, or other apparatus unless the waterproofing material is applied to exterior walls of foundations or subterranean structures by means of an apparatus inserted in the ground. This classification treatment applies to waterproofing other than roofing or subaqueous work, when 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.	•	2	F
HAIR GOODS MFG	2501	Applies to products made from human hair.		1	C
HARDWARE MFG NOC	3146			1	D
HARNESS OR SADDLE MFG	4902			1	B
HAT CLEANING	8017		♦	4	B
HAT MFG	2501	Includes blowing, starting, or forming of hat shapes. Hatters' fur mfg. to be separately rated as Code 2623.		1	C
HAY BALING & DRIVERS	0050		•	2	C

TOWERS, SMOKESTACKS, OR GASHOLDERS					
IRON OR STEEL - FABRICATION - IRONWORKS - SHOP - DECORATIVE OR ARTISTIC & FOUNDRIES, DRIVERS	3041	Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Codes 3041 and 3040 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.		1	D
IRON OR STEEL - FABRICATION - IRONWORKS - SHOP - ORNAMENTAL & DRIVERS	3040	Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other nonstructural iron or steel work. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.		1	D
IRON OR STEEL - FABRICATION - IRONWORKS OR STEELWORKS - SHOP - STRUCTURAL- & DRIVERS	3030	Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.		1	E
IRON OR STEEL ERECTION - FRAME STRUCTURES	5040		●	2	G
IRON OR STEEL -ERECTION - IRON, BRASS OR BRONZE - DECORATIVE OR ARTISTIC	5102		●	2	F
IRON OR STEEL- ERECTION - NOC	5057		●	2	G
IRON OR STEEL MERCHANT & DRIVERS	8106	Not applicable to junk dealers or iron or steel scrap dealers.	◆	4	E
IRON OR STEEL MFG - ROLLING MILL & DRIVERS	3018	Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate: steelmaking, blast furnace operation, coke manufacturing. Not applicable to rolling mills in plants operating open-hearth, Bessemer, electric or crucible steel furnaces.		1	F
IRON OR STEEL MFG - STEEL MAKING & DRIVERS	3004	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.		1	F
IRON OR STEEL SCRAP DEALER & DRIVERS	8265	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.	◆	4	F
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	6229	Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	●	2	E
IRRIGATION WORKS OPERATION & DRIVERS	0251	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.		5	D
IVORY OR BONE GOODS MFG	4452			1	C
JALOUSIE OR JALOUSIE SCREEN - MFG	3076			1	C
JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	9170	Includes inside and outside cleaning of windows above ground level. Window cleaning when performed at ground level to be separately rated as Code 9014. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the window cleaning is performed. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated. Cleaning service contractors who provide clean-up		4	F

		crews to prepare residential properties for future occupants are classified to Code 9014. Important – Employees of a construction company who perform janitorial-type cleaning before, during, or after construction are included as miscellaneous employees of the construction company and are assigned to the governing classification of the business. Refer to NCRB's Basic Manual rule, Miscellaneous Employees.			
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS	9014	This phraseology Includes inside and outside cleaning of windows above from ground level. Window cleaning when performed above ground level to be separately rated as Code 9170. If verifiable records are not maintained, the entire payroll is assigned to the highest-rated classification that applies to the job or location where the window cleaning is performed. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated. Cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants are classified to Code 9014. Code 9014 does not include construction debris removal; refer to Code 5610. Important – Employees of a construction company who perform janitorial-type cleaning before, during, or after construction are included as miscellaneous employees of the construction company and are assigned to the governing classification of the business. Refer to NCRB's Basic Manual rule, Miscellaneous Employees. Waterproofing operations This phraseology applies to specialist contractors who apply waterproofing material to exterior walls of foundations or subterranean structures by means of an apparatus inserted in the ground. This classification treatment applies to waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction performed by the same contractor at the same job or location.		4	C
JETTY OR BREAKWATER CONSTRUCTION -ALL OPERATIONS TO COMPLETION & DRIVERS	6005	Includes the construction of jetties, breakwaters, seawalls, groynes, dikes, revetments, etc. A jetty involves substantially more construction than either a dike or a levee in that it must extend into a body of water. River work is also included in this classification. Pile driving to be separately rated.	●	2	E
JEWELRY MFG	3383			1	C
JUNK DEALER & DRIVERS	8263	Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals, and ferrous scrap metals. When a dealer's principal type of merchandise sold is ferrous scrap metals, the business must be assigned to Code 8265. When a dealer's principal type of merchandise sold is nonferrous 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.	◆	4	D
JUTE OR HEMP SPINNING AND WEAVING	2220			1	C

		<p>section of a manufactured or modular home, installing windstorm tie-downs on a manufactured home, or spiking a modular home through the foundation wall is assigned to this classification if done by a dealer or specialty contractor. Manufactured homes are also known as mobile homes.</p> <p>Any construction not associated with the original setup, hookup, or installation of the home, or disassembly and reassembly work required to move the home, must be assigned to the applicable construction code. For example, separately rate the following:</p> <ul style="list-style-type: none"> • Construction operations that include site preparation work prior to the setup and after the setup • Installation of siding, insulation, skirting, deck, fence, septic tank, concrete foundation or sidewalks, or concrete block walls • Garage building, landscaping, concrete or paved driveway or road building, site prep work, and grading or excavation work to the home or at the building site. 			
MARINA & DRIVERS - STATE ACT	6836	Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in towns, motels, restaurants, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boatbuilding shall be separately rated as Code 6824F or 6834.		5	D
MARINA & DRIVERS - US ACT	6826	Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in towns, motels, restaurants, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boatbuilding shall be separately rated as Code 6824F or 6834.	F	7	E
MARINE RAILWAY OPERATION & DRIVERS - COVERAGE UNDER US ACT	6872		F	7	G
MARINE RAILWAY OPERATION & DRIVERS - COVERAGE UNDER STATE ACT ONLY	6882			5	G
MASONRY NOC	5022	<p>Waterproofing operations</p> <p>This phraseology applies to specialist contractors who apply waterproofing material by means of cement trowel to exterior of buildings. This classification treatment applies to waterproofing other than roofing or subaqueous work, when 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.</p> <p>Important</p> <p>Specialist contractors who apply waterproofing material by means of trowel to the interior of buildings are classified to Code 5480.</p>	•	2	G
MATCHMFG	4279	Lumbering operations to be separately rated as Code 2702. - Logging or Lumbering.		1	C

		military reservations must be assigned to the appropriate classifications.			
MILITARY RESERVATION - CONSTRUCTION - IRON OR STEEL ERECTION - NOT OVER TWO STORIES IN HEIGHT	5059	Applies only to the iron or steel erection performed in connection with the construction or repair of military reservation buildings designed for the housing and welfare of personnel. All other operations in the construction or repair operations performed of such buildings and all other construction or repair in connection with military reservations buildings must be assigned to the appropriate classifications. Dismantling or wrecking military reservations See wrecking phraseologies for the dismantling or wrecking of military reservations.	•	2	G
MILITARY RESERVATION - DISMANTLING OR WRECKING		See Wrecking.			
MILITARY TANK HULL MFG OR ASSEMBLY	3620	Includes armor plate cutting, forming or heat-treating. Steel manufacturing or foundries to be separately rated.		1	E
MILK - BOTTLE EXCHANGE - ALL EMPLOYEES & DRIVERS	2070	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.		1	C
MILK - DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS	2070	Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039.		1	C
MILK - PRODUCTS MFG NOC	2065			1	D
MILL SUPPLY DEALER	8018		♦	4	B
MILLINERY MFG	2501	Applies to ladies' trimmed hats.		1	C
MILLWRIGHT WORK NOC & DRIVERS	3724	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.	•	2	F
MINING NOC - NOT COAL - SURFACE - & DRIVERS	1165	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.	X	5	G
MINING NOC - NOT COAL - UNDERGROUND & DRIVERS	1164	Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.		5	G
MINING OR ORE MILLING MACHINERY MFG	3507			1	C
MINI-STORAGE FACILITIES OR FLEA MARKETS - ALL OTHER EMPLOYEES	9015	Clerical and sales employees to be assigned to Code 9012.		4	C
MINI-STORAGE FACILITIES OR FLEA MARKETS - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS	9012			3	D
MIRROR MFG	4131	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. Manufacturing of glass, frames, backs or handles to be separately rated.		1	C
MOBILE CRANE & HOISTING SERVICE CONTRACTORS NOC - ALL OPERATIONS & DRIVERS	9534	Includes yard employees. This classification shall apply to hoisting or lifting operations, requiring the use of mobile hoisting equipment, block and fall,	•	2	G

PAINTING NOC & SHOP OPERATIONS, DRIVERS	5474	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. Waterproofing operations This phraseology applies to specialist contractors who apply waterproofing material by means of brush or caulking gun. This classification treatment applies to waterproofing other than roofing or subaqueous work, when 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.	•	2	G
PAINTING SHIP HULLS-US ACT	6874		F	7	G
PAINTING—METAL BRIDGES & SHOP OPERATIONS, DRIVERS	5037		•	2	G
PAINTING—SHIP HULLS—COVERAGE UNDER STATE ACT ONLY	6884			5	F
PAINTING-SHOP ONLY & DRIVERS	9501	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.		1	E
PALLET, BOX OR BOX SHOOK MFG WOODEN	2759			1	B
PAPER COATING	4250	Not building, roofing, or felt preparation.		1	D
PAPER CORRUGATING OR LAMINATING	4250	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 a separate and distinct business. Paper mfg. to be separately rated as Code 4239.		1	C
PAPER CREPEING	4250	Paper mfg. to be separately rated as Code 4239.		1	C
PAPER GOODS MFG NOC	4279	Paper mfg. to be separately rated as Code 4239.		1	E
PAPER HANGING & DRIVERS	5491	Insureds engaged in general painting or interior decorating to be separately rated.	•	2	F
PAPER MFG	4239	Includes card, bristol, paper, straw, fiber or leather board. Refer to Code 4206 or Code 4207 for pulp mfg.		1	F
PAPER OILING, PARAFFINING, PARCHMENTIZING, OR WAXING	4250	Paper mfg. to be separately rated as Code 4239.		1	C
PAPER STOCK OR RAG DEALER - USED - & DRIVERS	8264	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.	♦	4	E
PARK NOC - ALL EMPLOYEES & DRIVERS	9102	Operation, care and maintenance of amusement devices to be separately rated as Code 9180.		5	D
PARKING METER INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS	5192			4	C
PARTICLEBOARD MFG	4239			1	E
PARTITION INSTALLATION - METAL	5146		•	2	E
PASTA OR NOODLE MFG	2002	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.		1	C

PICTURE FRAME ASSEMBLING - NO MANUFACTURING OF PARTS	2881			1	A
PILE DRIVING	6003	Includes pile driving operations including, but not limited to, hammer driving and water jet driving only in conjunction with pile driving. All other water jet operations are assigned to the appropriate drilling code. This process may be done in conjunction with building foundations, all types of marine docks, boardwalks, piers, boathouses, seawalls, groynes (groins), jetties, breakwater and timber wharfs. The manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles must be separately rated under the appropriate concrete construction code. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252. The use of Code 6003 is allowed when pile driving is performed on any marine or non-marine construction. For construction where an employer obtains coverage under the United States Longshore and Harbor Workers Act, use the state- approved factor found in the state pages.	●	2	F
PIN MFG	3270			1	C
PINBALL MACHINE - INSTALLATION, SERVICE, OR REPAIR & SALESPERSONS, DRIVERS	5192			4	C
PIPE - BENDING AND CUTTING	3111	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.		1	C
PIPE MFG - WOODEN, TOBACCO	2841			1	B
PIPE OR TUBE MFG - IRON OR STEEL - & DRIVERS	3028	Iron or steelmaking to be separately rated. Soil pipe foundries shall be rated as Code 3081 - Foundry - Ferrous NOC.		1	E
PIPE OR TUBE MFG - LEAD & DRIVERS	3027	Smelting to be separately rated.		1	E
PIPE OR TUBE MFG - NOC & DRIVERS	3022			1	C
PLANING OR MOLDING MILL	2731	Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations including all drivers and their helpers shall be assigned to the appropriate yard classification, Code 8232. Lumberyards, building material dealers, or fuel and material dealers to be separately rated.		1	C
PLASTER MILL	1701	Quarrying to be separately rated.		1	E
PLASTER OR STAFF MIXING & DRIVERS	4036	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.		1	E
PLASTER STATUARY OR ORNAMENT MFG	4038	Applies to papier-mache or plaster forms.		1	B
PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS	4036	Quarrying, crushing, or grinding to be separately rated as Code 1624.		1	E
PLASTERING NOC & DRIVERS	5480	Waterproofing operations This phraseology applies to specialist contractors who apply waterproofing material by means of trowel to the interior of buildings. This classification treatment applies to waterproofing other than roofing or subaqueous work, when 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.	●	2	F

		Important Specialist contractors who apply waterproofing material by means of trowel to the exterior of buildings are classified to Code 5022.			
PLASTERING OR STUCCO WORK ON OUTSIDE OF BUILDINGS	5022		●	2	F
PLASTICS MFG - LAMINATED MOLDED PRODUCTS NOC	4484	Applicable to risks laminating liquid plastic, impregnated fibers with the use of brush or spray either in or over a mold or form.		1	C
PLASTICS MFG - MOLDED PRODUCTS NOC	4484	Applicable to the manufacturing of plastic goods by injection or compression molding. Includes die making and all machining, finishing, assembling and forming operations in connection with the molded products. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.		1	C
PLASTICS MFG - SHEETS RODS OR TUBES	4459	Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to chemical Codes 4828 or 4829.		1	E
PLASTICS MFG- FABRICATED PRODUCTS NOC	4452	Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Not applicable to any operations properly assignable to chemical Codes 4828 or 4829.		1	D
PLAYING CARDS MFG	4299	Paper or cardboard mfg. to be separately rated as Code 4239.		1	B
PLUMBERS SUPPLIES - DEALERS & DRIVERS	8111	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.	◆	4	D
PLUMBERS SUPPLIES - MFG NOC	3188	Not applicable to any risk whose operations are substantially described by other classifications in this manual.		1	D

Phraseology	Class	Notes	FN ID	Industry Group	Hazard Code
PLUMBING NOC & DRIVERS	5183	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.	●	2	F
PLYWOOD MFG	2915	Includes veneer mfg.		1	D
PLYWOOD MFG NO - VENEER MFG	2916			1	F
POCKETBOOK MFG	2688	Applies to the manufacture of leather or fabric pocketbooks.		1	B
POLICE OFFICERS & DRIVERS	7720	Applies to public, municipal, township, county or state employees. Private security guard services, detective or patrol agencies to be separately rated as Code 7723.	X	5	E
POTATO CHIP, POPCORN & SNACK CHIP MFG NOC	6503	All milling must be separately rated.		1	C
POTTERY MFG - CHINA OR TABLEWARE	4062	Mining, quarrying or clay digging to be separately rated.		1	C
POTTERY MFG - EARTHENWARE- GLAZED OR PORCELAIN - HAND MOLDED OR CAST	4062	Mining, quarrying, or clay digging to be separately rated.		1	C
POTTERY MFG PORCELAIN WARE- MECHANICAL PRESS FORMING	4062	Mining, quarrying or clay digging to be separately rated.		1	D