

COMMON CONSTRUCTION CLASSIFICATION & RATES

EFFECTIVE JANUARY 1, 2017

The schedule on your information page and reporting forms should identify the classifications appropriate for your business, as they were based on underwriting information submitted by your agent and/or past contribution audits. Builders and contractors occasionally have an exposure not described by one of the scheduled classifications. This schedule of classifications, codes & rates for common construction operations provides a quick reference. Consult your agent if you are uncertain about a classification. Classification assignments are subject to audit at the end of the coverage period.

DESCRIPTION	CODE	RATE
CABINETS (WHERE RECORDS SHOW ITEMIZED AMOUNTS FOR MATERIALS & LABOR FOR CABINETS, 25% WILL BE CHARGED FOR PAYROLL, ALLOWING 75% CREDIT FOR MATERIALS.)		
-INSTALLATION	5437	9.24
-MANUFACTURING	2883	4.79
CARPET, VINYL OR LINOLEUM FLOORING INSTALLATION (MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)	5478	9.51
CARPENTRY (INCLUDES INTERIOR TRIM, CABINET INSTALLATION AND OTHER CARPENTRY WORK IF PERFORMED BY THE SAME EMPLOYEES WHO PERFORM FRAME CARPENTRY, UNLESS SPECIFIC RECORDS ARE MAINTAINED. TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)		
-PRIVATE RESIDENCE	5645	16.27
-MULTIPLE OCCUPANCY RESIDENCE	5645	16.27
-COMMERCIAL	5403	7.89
-TRIM CARPENTRY (INTERIOR)	5437	9.24
CLEANERS-DEBRIS REMOVAL (RESTRICTED TO EMPLOYEES WHO PREPARE THE BUILDING FOR OCCUPANCY BY REMOVING DEBRIS AND CLEANING WINDOWS, TILE, FIXTURES, FLOORS, ETC. AFTER CONSTRUCTION IS COMPLETED. NO MATERIAL CREDIT WILL BE ALLOWED.)	5610	8.82
CONCRETE WORK (INCLUDES SLAB FLOORS, FOOTINGS, FOUNDATION WALLS, DRIVEWAYS & SIDEWALKS. TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)		
-RESIDENTIAL	5215	6.35
-COMMERCIAL - INCLUDES PARKING LOTS	5221	5.93
	5606	2.18
CONTRACTORS-EXECUTIVE SUPERVISORS (RESTRICTED TO EMPLOYEES WHO SUPERVISE THROUGH SUPERINTENDENTS, FOREMAN, OR INDEPENDENT CONTRACTORS. THEY DO NOT WORK ON THE JOB SITE. THEY ONLY VISIT THE JOB SITE TO CHECK ON THE PROGRESS AND CONDITIONS. DIRECT SUPERVISION OF EMPLOYEES AT A JOB SITE PERFORMANCE CONSTRUCTION WORK SHALL BE ASSIGNED TO THE APPROPRIATE CONSTRUCTION CLASSIFICATION OR THE GOVERNING CLASSIFICATION.) APPLIES TO BUILDERS, REMODELERS & GENERAL CONTRACTORS ONLY.		
DRYWALL OR WALLBOARD INSTALLATION (TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)	5445	11.01
ELECTRICAL WIRING-WITHIN BUILDINGS (MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)	5190	3.51
FENCE ERECTION-METAL OR CHAIN LINK (WOODEN OR PRIVACY FENCING SHALL BE SEPARATELY CLASSIFIED IN CODE 5645. MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)	6400	8.76
GRADING OF LAND/EXCAVATION (WHERE RECORDS SHOW SPECIFIC AMOUNTS FOR EQUIPMENT AND LABOR, 33.3% WILL BE CHARGED FOR PAYROLL, ALLOWING 66.6% CREDIT FOR EQUIPMENT.)	6217	9.67
HEATING & AIR CONDITIONING SYSTEMS (INCLUDES ALL EMPLOYEES-INSTALLING, REPAIR, SERVICE, DUCT (ALL KINDS), ETC. (MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)	0003	7.34
HOUSE FURNISHINGS INSTALLATION (INCLUDING VINYL COATED WIRE SHELVING (MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM))	9521	6.89
INSULATION WORK-ACOUSTICAL OR THERMAL (MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM)	5479	9.90

LANDSCAPE GARDENING AND LAWN SPRINKLER	0042	8.90
<small>(MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)</small>		
MARBLE INSTALLATION-CULTURED	5348	7.24
<small>(WHERE RECORDS SHOW ITEMIZED AMOUNTS FOR MATERIAL AND LABOR, 25% WILL BE CHARGED FOR PAYROLL, ALLOWING 75% CREDIT FOR MATERIAL.)</small>		
MASONRY - (ALL KINDS) - INCLUDING HELPERS	5022	8.54
<small>(TO ALLOW FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)</small>		
MISCELLANEOUS EMPLOYEES	0001	8.13
<small>(CODE 0001 APPLIES TO "GOFERS" ON A CONSTRUCTION RISK ONLY. THESE EMPLOYEES OR SUBS WILL PICK UP DEBRIS DURING CONSTRUCTION, HAUL AWAY DEBRIS, DELIVER MATERIALS TO JOB SITE, AND RUN ERRANDS. A MISCELLANEOUS EMPLOYEE IS NOT AN ASSISTANT "HELPER" TO THE SKILLED EMPLOYEE. THE MISCELLANEOUS EMPLOYEE CODE IS USED FOR BUILDERS, REMODELERS AND GENERAL CONTRACTORS ONLY. MISCELLANEOUS EMPLOYEE IS NOT ALLOWED FOR CLASSES SUCH AS PAINTERS, MASONS, DRYWALL, ROOFERS, ETC.)</small>		
PAINTING	5474	7.24
<small>(MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)</small>		
PAPERHANGING - EXCLUSIVELY (NO PAINTING)	5491	3.65
<small>(TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)</small>		
PLASTERING OR STUCCO WORK-OUTSIDE	5022	8.54
<small>(TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)</small>		
PLUMBING - GAS, STEAM OR HOT WATER	5183	3.93
<small>(MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)</small>		
ROOFING - ALL KINDS - INCLUDING YARD EMPLOYEES & HELPERS	5551	24.52
<small>(TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)</small>		
SEPTIC TANK INSTALLATION	6229	7.31
<small>(MATERIAL CREDIT WILL BE APPLIED TO SUBCONTRACT COST, 50% MAXIMUM.)</small>		
SIDING INSTALLATION - ALUMINUM OR VINYL		
-PRIVATE RESIDENCE	5645	16.27
-RESIDENCE - MULTIPLE OCCUPANCY	5645	16.27
-ALL OTHER BUILDINGS OR STRUCTURES	5403	7.89
<small>(MUST MAINTAIN RECORDS WITH ITEMIZED INVOICES FOR LABOR AND MATERIAL TO OBTAIN ANY MATERIAL CREDIT, 50% MAXIMUM.)</small>		
SWIMMING POOL CONSTRUCTION	5223	8.76
<small>(EXCAVATION SHALL BE SEPARATELY CLASSIFIED IN CODE 6217, GRADING OF LAND. TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)</small>		
TILE WORK - INSIDE	5348	7.24
<small>(TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)</small>		
WOOD FLOORING INSTALLATION	5437	9.24
<small>(TO ALLOW CREDIT FOR MATERIALS, AN ITEMIZED INVOICE MUST BE OBTAINED. MAXIMUM CREDIT WILL BE 50% OF TOTAL SUBCONTRACT COST.)</small>		

TOOLS OF THE TRADE / MATERIAL CREDIT

WE DO NOT ALLOW ANY CREDIT FOR NAILS, PROFITS, TRAVEL, EXTERMINATOR'S CHEMICALS, TAPE, MUD, PAINT BRUSHES, MORTAR, ETC. TO OBTAIN THE 50% MATERIAL CREDIT, IT MUST BE THE ACTUAL MATERIALS THAT WERE PURCHASED TO COMPLETE THE JOB AND WERE A PART OF THE JOB, SUCH AS BOARDS FOR FRAMING, SHEET ROCK PANELS FOR DRYWALL, BRICKS FOR MASONRY WORK, CONCRETE, WALLPAPER, ETC. PEST CONTROL SUBS DO NOT RECEIVE MATERIAL CREDIT.

SUB-CONTRACTORS

THE SPLITTING OF CLASS CODES INTO VARIOUS CONSTRUCTION CLASSIFICATIONS IS NOT ALLOWED FOR SUBCONTRACTORS. ALL PAYMENTS MUST BE ASSIGNED TO THE HIGHEST RATED CLASS CODE.