



# WORKERS' COMPENSATION PROGRAM

## UNDERWRITING ELIGIBILITY:

Approximately 180 Class Codes  
 Premiums up to \$25,000  
 Most effective on premiums under \$10,000  
 Experience Mods up to 1.10  
 Main Street Businesses

## TARGET INDUSTRY GROUPS INCLUDE:

Retail shops	Hospitality
Office Professional	Light Manufacturing
Automobile Service and Repair	Restaurants

### NCCI CLASS CODE

### NCCI CLASS DESCRIPTION\*

- 1860 Abrasive Paper or Cloth Preparation
- 1924 Cable Mfg. or Wire Drawing-Not Iron or Steel
- 2002 Macaroni Mfg.
- 2003 Retail Bakery
- 2016 Cereal or Bar Mfg.
- 2021 Flavoring Syrup and Concentrate Mfg.
- 2039 Ice Cream Mfg. and Drivers
- 2041 Candy, Chocolate and Confection Mfg.
- 2065 Milk Products Mfg. NOC
- 2105 Fruit Packing
- 2110 Pickle Mfg.
- 2111 Pet Food Mfg.
- 2112 Fruit Evaporating or Preserving
- 2143 Fruit Juice Mfg. and Drivers
- 2220 Carpet or Rug Mfg.-Jute or Hemp
- 2286 Wool Spinning and Weaving
- 2288 Felting Mfg.
- 2300 Plush or Velvet Mfg.
- 2302 Silk Thread or Yarn Mfg.
- 2305 Textile Fiber Mfg.-Synthetic
- 2361 Hosiery Mfg.
- 2362 Knit Goods Mfg. NOC
- 2380 Braid or Fringe Mfg.
- 2386 Lace Mfg.
- 2388 Embroidery Mfg.
- 2413 Cloth Printing-Silk Screen Process:  
Machinery Operations
- 2417 Cloth Printing
- 2501 Canvas Goods Mfg. NOC-Shop
- 2503 Dressmaking or Tailoring-Custom Exclusively
- 2534 Hair Goods Mfg.

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- 2570 Box Spring or Mattress Mfg.
- 2585 Laundry NOC and Route Supervisors, Drivers
- 2586 Cleaning or Dyeing and Route Supervisors, Drivers
- 2587 Toilet or Towel Supply Co. and Route Supervisors, Drivers
- 2589 Dry Cleaning and Laundry Store-Retail & Route Supervisors, Drivers
- 2623 Leather Mfg.: Patent or Enamel
- 2651 Gasket Mfg.
- 2660 Boot or Shoe Mfg. NOC
- 2670 Glove Mfg.
- 2683 Luggage Mfg.
- 2688 Leather Goods Mfg. NOC
- 2735 Furniture Stock Mfg.
- 2759 Box Mfg.-Box Shook or Pallet-Wooden
- 2835 Brush or Broom Assembly
- 2836 Brush or Broom Mfg. NOC
- 2841 Woodenware Mfg. NOC
- 2881 Furniture Assembly-Wood-from Manufactured Parts
- 2883 Furniture Mfg.-Wood-NOC Includes assembling and finishing.
- 2913 Upholstered Household Furniture Mfg.
- 2923 Musical Instrument Mfg.-Wood-NOC
- 2942 Crayon, Pencil or Penholder Mfg.
- 3076 Furniture Mfg.-Metal
- 3113 Tool Mfg.-Not Drop or Machine Forged NOC
- 3118 Saw Mfg.
- 3119 Pen Point Mfg.
- 3122 Cutlery Mfg. NOC
- 3126 Tool Mfg.-Agricultural
- 3131 Button or Fastener Mfg.-Metal



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- 3132 Bolt or Nut Mfg.
- 3145 Screw Mfg.
- 3146 Hardware Mfg. NOC
- 3179 Electrical Apparatus Mfg. NOC
- 3180 Electric or Gas Lighting Fixtures Mfg
- 3188 Plumbers Supplies-Mfg. NOC
- 3220 Can Mfg.
- 3223 Lamp or Portable Lantern Mfg.
- 3227 Aluminum Ware Mfg.
- 3255 Wire Cloth Mfg.
- 3257 Wire Goods Mfg. NOC
- 3270 Tack Mfg.
- 3300 Bedspring or Wire Mattress Mfg.
- 3315 Brass or Copper Goods Mfg.
- 3383 Watch, Clock, and Part Mfg.
- 3385 Clock Mfg.
- 3507 Machinery or Machinery Parts Mfg.-Metalworking
- 3548 Bookbinding or Printing Machine Mfg.
- 3559 Vending Machine Mfg.
- 3574 Computing, Recording or Office Machine Mfg. NOC
- 3612 Pump Mfg.
- 3629 Precision Machined Parts Mfg. NOC
- 3632 Machine Shop NOC
- 3634 Sprinkler Head Mfg.
- 3643 Industrial Controls or Systems Mfg. or Assembly
- 3648 Automotive Lighting, Ignition or Starting Apparatus Mfg. NOC
- 3681 Television, Radio, Telephone or Telecommunication Device Mfg. NOC.
- 4053 Pottery Mfg.-China or Tableware
- 4061 Pottery Mfg.-Earthenware-Glazed or Porcelain-Hand Molded or Cast
- 4062 Pottery Mfg.-Porcelain Ware-Mechanical Press Forming
- 4109 Integrated Circuit Mfg.
- 4130 Glass Merchant
- 4131 Mirror Mfg.
- 4133 Cathedral or Art Glass Window Mfg.
- 4149 Optical Goods Mfg. NOC

- 4240 Box Mfg.-Set-Up Paper
- 4243 Box Mfg.-Folding Paper-NOC
- 4251 Stationery Mfg.
- 4273 Bag Mfg.
- 4279 Paper Goods Mfg. NOC
- 4282 Boot or Shoe Pattern Mfg.
- 4299 Digital Printing
- 4307 Bookbinding
- 4351 Photoengraving
- 4352 Engraving
- 4360 Motion Picture-Development of Negatives, Printing and All Subsequent Operations
- 4361 Film Print Shops-All Employees and Clerical, Salespersons, Drivers
- 4410 Rubber Goods Mfg.-Household
- 4431 Phonograph Record Mfg.
- 4432 Pen Mfg.-Fountain or Ballpoint
- 4452 Plastics Mfg.-Fabricated Products NOC
- 4459 Plastics Packaging Film and Sheet (Including Laminated) Mfg.
- 4470 Wire Insulating or Covering
- 4484 Plastics Mfg.-Molded Products NOC
- 4611 Drug, Medicine or Pharmaceutical Preparation-No Mfg. of Ingredients
- 4692 Dental Laboratory
- 4693 Pharmaceutical or Surgical Goods Mfg. NOC
- 4902 Sporting Goods Mfg. NOC
- 4923 Photographic Supplies Mfg.
- 6503 Potato Chip, Popcorn and Snack Chip Mfg. NOC
- 6504 Food Sundries Mfg. NOC
- 7380 Drivers NOC (secondary class only)
- 7610 Radio Broadcasting Station-All Employees and Clerical, Drivers
- 8001 Store: Florist and Drivers
- 8006 Store: Convenience-Retail (No 24 Hour Operations)
- 8008 Store: Clothing, Wearing Apparel or Dry Goods-Retail
- 8010 Store: Hardware (Retail)
- 8013 Optical Stores



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- 8015 Quick Printing-Copying or Duplicating Service-All Employees and Clerical, Salespersons, Drivers
- 8017 Store: Retail-NOC
- 8018 Store: Wholesale NOC
- 8021 Store: Meat Dealer-Wholesale
- 8031 Store: Fish, Meat or Poultry-Retail
- 8032 Store: Dry Goods-Wholesale
- 8033 Store: Meat, Grocery and Provision-Combined-Retail NOC
- 8037 Store: Superstores and Warehouse Clubs
- 8039 Store: Department-Retail
- 8044 Store: Furniture-Inside Sales (retail)
- 8045 Store: Drug-Retail
- 8046 Automobile Parts and Accessories
- 8047 Store: Drug-Wholesale
- 8072 Store: Book-Retail
- 8102 Seed Merchant
- 8103 Wiping Cloth Dealer and Laundry Operations
- 8105 Store: Hide or Leather Dealer
- 8107 Medical, Dental, Hospital and Surgical Equipment and Supplies-Rented to Others
- 8111 Plumbers Supplies-Wholesale
- 8235 Sash, Door or Assembled Millwork Dealer
- 8380 Automobile Service or Repair Center and Drivers
- 8381 Gasoline Station: Self-Service Only-Retail
- 8385 Automobile Rental Co.: Garage Employees
- 8392 Automobile Parking Lot (Open Air)
- 8393 Automobile-Body Repair
- 8742 Salespersons, Collectors, Messengers-Outside (secondary class only)
- 8748 Automobile Salespersons
- 8799 Mailing or Addressing Co. or Letter Service Shop-Clerical
- 8800 Mail Box or Packaging Stores
- 8810 Clerical Office Employees NOC
- 8820 Attorney-All Employees and Clerical, Messengers and Drivers

- 8832 Offices of Physician (Except Mental Health Specialists)
- 8868 School-Professional Employees and Clerical
- 8869 Childcare Center-all Employees including Clerical, Salespersons and Drivers
- 8871 Clerical Telecommuter Employees
- 9012 Buildings-Operation by Owner, Lessee or Real Estate firm
- 9015 Buildings or Premises-Office-Premises Occupied by Employees of Insured
- 9052 Hotel-All Other Employees and Salespersons, Drivers
- 9058 Hotel-Restaurant Employees
- 9061 Clubs-Civic, Service or Social-Having Buildings or Premises Owned or Leased (Nonprofit) and Clerical
- 9082 Restaurant NOC
- 9083 Restaurants-Sale of Alcoholic Beverages Less Than 30% of Receipts-without Table Service with Seating
- 9084 Restaurants-Sale of Alcoholic Beverages 75% or More of Receipts
- 9089 Billiard Hall
- 9093 Bowling Lane
- 9101 Museums (Nonprofit)
- 9501 Painting-Shop Only and Drivers
- 9505 Painting-Automobile or Carriage Bodies
- 9522 Upholstering
- 9586 Barber Shop or Hair Styling Salon
- 9600 Taxidermist

**Send submissions to [quotes@vgmsu.com](mailto:quotes@vgmsu.com)**

*\*Class eligibility may vary by state*