

# Did you know the Risk Appetite of Care West Insurance

Care West's risk appetite includes the following medical/social services class codes to classify employee's payroll. The objective of the classification system is to group employers into classifications so that each classification reflects the risk of loss common to those employers.

NOC = Not Otherwise Classified

- 0038 - STOCK FARMS**
- 0042 - LANDSCAPE GARDENING**
- 2501 - CLOTHING MFG.**
- 2881 - FURNITURE ASSEMBLING**
- 5190 - ELECTRICAL WIRING**
- 5191 - OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR - N.O.C.**
- 5474 - PAINTING, DECORATING OR PAPER HANGING**
- 7332 - AMBULANCE SERVICES**
- 7382 - BUS OR LIMOUSINE OPERATIONS**
- 8017 - STORES (retail - N.O.C.)**
- 8046 - STORES (automobile accessories, wholesale or retail)**
- 8397 - AUTOMOBILE OR AUTOMOBILE TRUCK TRANSMISSION REPAIRING AND REBUILDING**
- 8740 - APARTMENT OR CONDOMINIUM COMPLEX OPERATION (N.O.C.)**
- 8742 - SALESPERSONS (outside)**
- 8804 - SOCIAL REHABILITATION FACILITIES FOR ADULTS OR ALCOHOLIC AND DRUG RECOVERY HOMES**
- 8806 - SHELTERED WORKSHOPS OR WORK ACTIVITY CENTERS**
- 8810 - CLERICAL OFFICE EMPLOYEES - N.O.C.**
- 8823 - RESIDENTIAL CARE FACILITIES FOR CHILDREN (N.O.C.)**
- 8827 - HOMEMAKER SERVICES**
- 8829 - NURSING HOMES**
- 8834 - PHYSICIANS**
- 8839 - DENTISTS AND DENTAL SURGEONS**
- 8851 - CONGREGATE LIVING FACILITIES FOR THE ELDERLY (no care or supervision)**
- 8852 - HOME INFUSION THERAPISTS**
- 8868 - COLLEGES OR SCHOOLS (private - not automobile schools)**
- 9007 - APARTMENT OR CONDOMINIUM COMPLEX OPERATION FOR SENIORS**
- 9008 - JANITORIAL SERVICES (by contractors)**
- 9009 - BUILDING OPERATION (commercial properties)**
- 9010 - MOBILE HOME PARK OPERATION**
- 9011 - APARTMENT OR CONDOMINIUM COMPLEX OPERATION (N.O.C. - not Homeowners Associations)**
- 9015 - BUILDING OPERATION (N.O.C.)**

**9043 - HOSPITALS**

**9050 - HOTELS**

**9059 - DAY CARE CENTERS (child - not residential care facilities)**

**9060 - CLUBS (country or golf)**

**9070 - RESIDENTIAL CARE FACILITIES FOR ADULTS (N.O.C.)**

**9079 - RESTAURANTS OR TAVERNS**

**9085 - RESIDENTIAL CARE FACILITIES FOR THE DEVELOPMENTALLY DISABLED**

**9220 - CEMETERY OPERATION**

**9410 - MUNICIPAL, STATE OR OTHER PUBLIC AGENCY EMPLOYEES (not manual or construction - N.O.C.)**

**9620 - FUNERAL DIRECTORS**

### **0038 - STOCK FARMS**

This classification applies to all acreage devoted to the raising of beef cattle and horses. This classification includes growing incidental feed, hay or grain crops for the purpose of maintaining the subject animals, unless the majority of feed, hay or grain crops are sold commercially and not used by the employer.

### **0042 - LANDSCAPE GARDENING (all operations, including maintenance of gardens)**

The excavating, transporting and transplanting of mature trees shall be separately classified as 7219(1), Trucking Firms.

### **2501 - CLOTHING MFG. (including embroidery manufacturing)**

### **2881 - FURNITURE ASSEMBLING (other than metal, including finishing)**

This classification shall not be used for division of payroll in connection with any other classification (other than the Standard Exceptions, General Exclusions or in connection with Classification 9522(2), Furniture - upholstery) unless the operations described by Classification 2881(1) constitute a separate and distinct enterprise having no connection with the operations covered by any other applicable classification, except Classification 9522(2). This classification shall apply to employers assembling furniture exclusively from parts fabricated by others. This classification does not apply to employers engaged in the fabrication and subsequent assembly of furniture parts. Upholstery operations shall be separately classified as 9522(2), Furniture - upholstery.

### **5190 - ELECTRICAL WIRING (within buildings)**

Including installation or repair of fixtures or appliances - shop and outside - employees whose regular hourly wage does not equal or exceed \$25.00 per hour. The installation of electrical machinery or auxiliary apparatus shall be separately classified.

### **5191 - OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR - N.O.C. (shop and outside)**

The manufacture of office machines shall be separately classified.

### **5474 - PAINTING, DECORATING OR PAPER HANGING (including shop operations)**

Employees whose regular hourly wage does not equal or exceed \$21.00 per hour - N.O.C. Painting steel structures or bridges shall be separately classified.

### **7332 - AMBULANCE SERVICES - all operations**

### **7382 - BUS OR LIMOUSINE OPERATIONS (all employees)**

### **8017 - STORES (retail - N.O.C.)**

The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants or Taverns.

### **8046 - STORES (automobile accessories, wholesale or retail, including Inside Salespersons or Outside Salespersons)**

At a particular location, Classification 8046 shall not be used for division of payroll in connection with Classification 3821, Automobile or Automobile Truck Dismantling, unless the operation described by Classification 8046 constitutes a separate and distinct enterprise having no connection with the operations covered by Classification 3821. Recapping or retreading of tires shall be separately classified.

**8397 - AUTOMOBILE OR AUTOMOBILE TRUCK TRANSMISSION REPAIRING AND REBUILDING (including removal and installation operations - all employees including estimators, service writers and customer service representatives)**

Classification 8397 shall not be used for division of payroll in connection with Classifications 8389, Automobile or Automobile Truck Repair Shops or Garages, 8387, Automobile or Automobile Truck Service Stations, or 3828, Automobile or Automobile Truck Parts Machining and Rebuilding, unless the operation described by Classification 8397 constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 8389, 8387 or 3828.

**8740 - APARTMENT OR CONDOMINIUM COMPLEX OPERATION (N.O.C. - property management supervisors - not resident or on-site managers or supervisors)**

This classification applies to off-site property management supervisors who exercise direction through resident or on-site apartment or condominium complex managers. This classification also applies to off-site property management supervisors who oversee apartment or condominium complexes at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9011, Apartment or Condominium Complex Operation. Also refer to companion Classification 9011, Apartment or Condominium Complex Operation - N.O.C. - not Homeowners Associations - all other employees.

**8742 - SALESPERSONS (outside)**

Assignment of this classification is subject to the provisions of the rules for Standard Exceptions.

**8804 - SOCIAL REHABILITATION FACILITIES FOR ADULTS (all employees) OR ALCOHOLIC AND DRUG RECOVERY HOMES (all employees)**

Classification 8804(2) shall not be used for division of payroll in connection with Classifications 9070(1), Residential Care Facilities for the Elderly, 9070(3), Residential Care Facilities for Adults, 8823, Residential Care Facilities for Children, or 8851, Congregate Living Facilities for the Elderly, unless the operation described by Classification 8804(2) constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 9070(1), 9070(3), 8823 or 8851. This classification shall apply to nonmedical residential care facilities providing services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance and counseling.

**8806 - SHELTERED WORKSHOPS OR WORK ACTIVITY CENTERS (all employees - including supervisors, educational instructors, counselors, production managers and vocational evaluators)**

This classification shall apply to each location of those sheltered workshops or rehabilitation facilities certified as exempt from the minimum wage law by the United States Department of Labor, Employment Standards Administration, Wage and Hour Division, and/or the California State Department of Industrial Relations, Division of Labor Standards Enforcement. Retail store operations shall be separately classified.

**8810 - CLERICAL OFFICE EMPLOYEES - N.O.C.**

Assignment of this classification is subject to the provisions of the rules for Standard Exceptions.

**8823 - RESIDENTIAL CARE FACILITIES FOR CHILDREN (N.O.C. - all employees)**

This classification shall apply to nonmedical residential care facilities for children who are neglected, delinquent, or emotionally disturbed.

**8827 - HOMEMAKER SERVICES (all employees)**

## **8829 - NURSING HOMES (all employees)**

### **8834 – PHYSICIANS (all employees - including Clerical Office Employees)**

This classification shall not be used for division of payroll in connection with any other classification (other than Standard Exception Classification 8742(1) or General Exclusions) unless the operations described by Classification 8834 constitute a separate and distinct enterprise having no connection with the operations covered by any other applicable classification.

### **8839 - DENTISTS AND DENTAL SURGEONS (all employees - including Clerical Office Employees)**

This classification shall not be used for division of payroll in connection with any other classification (other than the Standard Exceptions or General Exclusions) unless the operations described by Classification 8839 constitute a separate and distinct enterprise having no connection with the operations covered by any other applicable classification.

### **8851 - CONGREGATE LIVING FACILITIES FOR THE ELDERLY (no care or supervision)**

This classification shall apply to those firms providing retirement facilities that, for a single monthly fee, provide a service package that typically includes a living unit, one to three meals a day, in-unit housekeeping, and personal laundry service. This classification shall not be assigned to operations that are licensed by the Department of Social Services.

Age restricted apartment or condominium complexes that do not provide the above services shall be classified as 9007, Apartment or Condominium Complex Operation for Seniors. Operations licensed by the Department of Social Services to provide assisted care services shall be classified as 9070(1), Residential Care Facilities for the Elderly. When skilled nursing care is provided as an identifiable unit, such nursing care shall be classified as 8829(1), Nursing Homes.

### **8852 - HOME INFUSION THERAPISTS (all employees)**

Classification 8852 shall not be used for division of payroll in connection with Classifications 8827(1), Homemaker Services, or 8827(2), Public Health Nursing Associations, unless the operation described by Classification 8852 constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 8827(1) or 8827(2). This classification shall apply to home health agencies whose outside operations are confined to the provision of infusion therapy. Outside operations may be performed at patient's home, physician's office or hospital room. This classification includes pharmacy operations only when performed by the same employer who performs infusion therapy.

### **8868 - COLLEGES OR SCHOOLS (private - not automobile schools - professors, teachers, or academic professional employees)**

Academic professional employees consist of, but are not limited to, deans, chancellors, vice chancellors, directors, principals, assistant principals, presidents, vice presidents, librarians, registrars, curriculum developers, psychologists, speech therapists, and counselors. The responsibilities of such employees typically include planning, directing, administering, counseling or curriculum development. This classification also applies to teachers' aides and tutors, athletic team coaches and library employees.

### **9007 - APARTMENT OR CONDOMINIUM COMPLEX OPERATION FOR SENIORS (age restricted - not Congregate Living Facilities or Homeowners Associations - all other employees - including on-site managers, resident employees and resident Clerical Office Employees)**

When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee. Flats, apartments, or multiple dwellings having four or more units are subject to a minimum payroll of \$2,000 per annum for one location and to a minimum of \$1,000 for each additional location covered by the same policy. This classification applies to apartment or condominium complexes that, in

compliance with State or Federal housing laws, restrict tenancy to persons who have reached a minimum age (typically either 55 or 62 depending on the type of facility). Those facilities that, for a single monthly fee, provide a service package that typically includes a living unit, one to three meals a day, in-unit housekeeping, and personal laundry service shall be classified as 8851, Congregate Living Facilities for the Elderly. New construction, alteration or demolition work shall be separately classified. The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants or Taverns. Also refer to companion Classification 8740(6), Apartment or Condominium Complex Operation for Seniors - age-restricted - property management supervisors - not resident or onsite managers or supervisors.

### **9008 - JANITORIAL SERVICES (by contractors)**

This classification includes incidental maintenance operations performed in connection with the janitorial services. This classification does not apply at a location where the employer provides property management services. The interior general cleaning of occupied or vacant residential dwellings shall be separately classified as 9096, Residential Cleaning Services.

### **9009 - BUILDING OPERATION (commercial properties - all other employees)**

New construction, alteration or demolition work shall be separately classified. The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants or Taverns. Also refer to companion Classification 8740(2), Building Operation - commercial properties - property management supervisors.

### **9010 - MOBILE HOME PARK OPERATION (all other employees - including on-site managers, resident employees and resident Clerical Office Employees)**

When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee. Mobile home parks are subject to a minimum payroll of \$2,000 per annum for one location and to a minimum of \$1,000 for each additional location covered by the same policy. New construction, alteration, or demolition work shall be separately classified. The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants or Taverns. Also refer to companion Classification 8740(4), Mobile Home Park Operation - property management supervisors - not resident or on-site managers or supervisors.

### **9011 - APARTMENT OR CONDOMINIUM COMPLEX OPERATION (N.O.C. - not Homeowners Associations - all other employees - including on-site managers, resident employees and resident Clerical Office Employees)**

When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee. Flats, apartments, or multiple dwellings having four or more units are subject to a minimum payroll of \$2,000 per annum for one location and to a minimum of \$1,000 for each additional location covered by the same policy. New construction, alteration or demolition work shall be separately classified. The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants or Taverns. Also refer to companion Classification 8740(1), Apartment or Condominium Complex Operation - N.O.C. - property management supervisors - not resident or on-site managers or supervisors.

### **9015 - BUILDING OPERATION (N.O.C. - all other employees - including resident or onsite managers)**

When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee. Flats, apartments, or multiple dwellings having four or more units are subject to a minimum payroll of \$2,000 per annum for one location and to a minimum of \$1,000 for each additional location covered by the same policy. New construction, alteration or demolition work shall be separately classified. The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants or Taverns. Also refer to companion Classification 8740(3), Building Operation - N.O.C. - property management supervisors - not resident or on-site managers or supervisors.

**9043 – HOSPITALS (all employees - including Clerical Office Employees and Outside Salespersons)**

The payroll for student nurses and interns shall be included at an average wage of at least \$100 per week.

**9050 – HOTELS (all employees)**

When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee. This classification includes “front desk” employees, such as, but not limited to, cashiers or information and reservation clerks. The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be separately classified as 9079(1), Restaurants or Taverns.

**9059 - DAY CARE CENTERS (child - not residential care facilities - all employees - including receptionists)**

Classification 9059 shall not be used for division of payroll in connection with Classifications 8868, Colleges or Schools - private - academic professionals, or 9101, Colleges or Schools - private, unless the operation described by Classification 9059 constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 8868 or 9101. This classification shall also apply to day care services provided by employers primarily for the use of their employees’ dependents.

**9060 – CLUBS (country or golf - all employees - including restaurant or tavern employees)**

**9070 - RESIDENTIAL CARE FACILITIES FOR ADULTS (N.O.C. - all employees)**

Classification 9070(3) shall not be used for division of payroll in connection with Classifications 8804(1), Alcoholic and Drug Recovery Homes, or 8804(2), Social Rehabilitation Facilities for Adults, unless the operation described by Classification 9070(3) constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 8804(1) or 8804(2). This classification shall apply to those firms providing community care facilities for residents who are ambulatory and where the facilities are nonmedically oriented. When skilled nursing care is provided as an identifiable unit, such nursing care unit shall be separately classified as 8829(1), Nursing Homes.

**9079 - RESTAURANTS OR TAVERNS (all employees - including musicians and entertainers)**

This classification shall not be used for division of payroll in connection with any other classification (other than the Standard Exceptions or General Exclusions) unless the operations described by Classification 9079(1) constitute a separate and distinct enterprise having no connection with the operations covered by any other applicable classification. This classification contemplates the preparation and serving of hot and cold food items for consumption on or away from the premises or the preparation, pouring and serving of alcoholic beverages for consumption on the premises. Hot foods items are foods that are cooked to order for customers and served hot. Foods that are prepared continuously throughout the day and served from a warming tray or similar device are also considered hot foods.

**9085 - RESIDENTIAL CARE FACILITIES FOR THE DEVELOPMENTALLY DISABLED (all employees)**

This classification shall apply to nonmedical residential care facilities for children or adults who are developmentally disabled.

**9220 - CEMETERY OPERATION (all employees)**

**9410 - MUNICIPAL, STATE OR OTHER PUBLIC AGENCY EMPLOYEES (not engaged in manual labor, or direct supervision of construction or erection work - N.O.C.)**

This classification includes mayors, city council members, elected officials, judges, hearing officers, district attorneys, courthouse clerks and public records clerks, employees engaged in laboratory work, health

inspectors, building inspectors, engineers not engaged in actual construction or operation, and similar occupations.

**9620 - FUNERAL DIRECTORS (all employees - including receptionists)**