

HNIC Underwriting Authority Guide

Absolutely – Preferred class codes with minimum 25k premium

Possibly – Accepted on a limited basis with minimum 50k premium

Tentatively – Accepted on a limited basis with a minimum 100k premium and pre-inspection

Sorry – Excluded

NCCI	Description
4621	Drug, Medicine or Pharmaceutical Prep, Compounding, etc
4622	Dental Lab
4825	Drug, Medicine or Pharm. Prep Mfg Inc Mfg of Ingredients
7705	Ambulance Operation – Volunter Ambulance Company
7380	Drivers, Chauffeurs and their Helpers NOC
7705	Ambulance Service Cos. & EMS (Emergency Medical Service) Providers
N/A	Executive Officers NOC (NY, TX)
8810	Cerical Office Employees
8829	Convalescent or Nursing Homes- All Employees
8832	Physicians
8833	Hospital- Professional Employees
8835	Nursing- Home Health, Public & Traveling (Nonprofit)
8864	Social Services Organization
8842	Group Homes
8826	Retirement Living Centers- All Other
8869	Day Care Centers (Nonprofit)
8869	Building Service Contractor
8869	Hospital- All Other
8835	Health Care Services – Daily Living Skills Services – Traveling
2001	Cracker Mfg
2002	Macaroni Mfg
2003	Bakery
2021	Sugar Refining
2041	Construction Mfg
2122	Pickle Mfg
2172	Cigarette Mfg
2361	Hosiery Mfg
2362	Knit Goods Mfg
2380	Webbing Mfg
2386	Lace Mfg
2388	Embroidery Mfg
2417	Cloth Printing and Dyeing Company
2501	Cloth, Canvas, & Related Products Mfg
2534	Feather or Flower Mfg
2589	Laundry or Dry Cleaning Store- Retail
2585	Laundry NOC
2586	Cleaning or Dyeing
2600	Fur Mfg-Preparing Skins
2600	Foot or Shoe Mfg NOC
2651	Shoe Stock Mfg
3028	Pattern Making NOC
3028	Pipe or Tube Mfg- Iron or Steel
3132	Nut or Bolt Mfg
3145	Screw Mfg
3169	Stove Mfg
3223	Lamp or Portable Lantern Mfg- NOC
3290	Bed Spring or Wire Mattress Mfg
3383	Jewelry Mfg
3548	Printing or Bookbinding Machine Mfg
3638	Ball or Roller Bearing Mfg
3648	Electric Power or Transmission Equipment Mfg
3681	Television, Radio, Telephone or Telecommunication Mfg
3830	Airplane Mfg
3865	Baby Cntr Mfg
4263	Fiber Goods Mfg
4273	Bag Mfg, Paper or Plastic
4282	Dress Pattern Mfg
4304	Newspaper Publishing
4307	Bookbinding
4351	Photoengraving
4352	Engraving
4431	Photograph Record Mfg
4432	Pen Mfg
4557	Ink Mfg
5191	Office Machine Installation, Inspection , Adj or Repair
5192	Vending or Coin Op Machines- Installation, Service or Repair
5430	Lathing
5480	Plastering NOC
4717	Butter Substitute Mfg
2023	Breakfast Food Mfg
7520	Water Works Operation
7610	Radio or Television Broadcasting Station
8010	Store- Agricultural Implement-Not Farm Machinery
8010	Store- Audio or Video Parts and Accessories
8010	Store- Hardware
8010	Store- Locksmith Shop
8010	Store- Florist
8008	Store- Clothing, Wearing Apparel or Dry Goods- Retail
8015	Quick Printing, Copying or Duplication Services
8013	Store- Jewelry
8045	Store- Drug- Retail
8048	Store- Wholesale NOC
8031	Store- Meat, Fish, or Poultry- Retail
2587	Towel or Toilet Supply Co
8032	Store- Wearing Apparel or Dry Goods- Wholesale
8033	Store- Grocery & Provision Stores- Retail NOC
8039	Store- Department- Retail
8044	Store- Furniture
8046	Store- Automobile Parts & Accessories NOC
8047	Store- Drug- Wholesale
8072	Store- Book, Record, CD, Software, Video or Cassette
8102	Seed Merchant
8105	Store- Hide or Leather Dealer
8111	Plumber, Supplies Dealer
8235	Sash, Door or Assembled Millwork Dealer
8745	News Agent or Distributor of Magazines
8748	Automobile Salesperson
8755	Labor Union- All Employees
8800	Mailing or Addressing Company
8803	Auditor, Accountant or Office Systematizer- Traveling
8803	Attorney- Support Service (CA)
8820	Attorney- All Employees
8831	Hospital- Veterinary
8825	Retirement Living Centers- Food Service Employees
8829	Home for Aged-All Employees
8824	Retirement Living Centers- Health Care Employees
8869	Child Day Care Center- Professional Employees
8871	Telecommunicator Employees- Clerical
8801	Telephone & Telegraph Company
9044	Casino Gambling- Hotel All Employees & Clerical
9058	Hotel- Restaurant Employees
9060	Club- Country, Golf, Fishing or Yacht
9061	Club NOC
9062	Casino Gambling
9063	Clubs- Swimming
9063	YMCA, YWCA Institution- All Employees
9063	Clubs- Tennis, Racquetball, Handball Indoor
9082	Restaurant NOC
9084	Restaurants-Sale of Alcohol 75% or More
9083	Restaurant- Fast Food
9084	Bar, Disco, Lounge, Nightclub or Tavern
8868	College- Professional Employees
9101	College- All Other
9102	Park NOC
9110	Charitable or Welfare Organizations- All Other
9220	Cemetery Operations
9586	Barbershop, Beauty Parlor
9600	Taxidermist
9620	Funeral Director
9620	Crematory Operations & Drivers
9620	Undertaker & Drivers
0024	Farm- Poultry or Egg Producer
0908	Domestic Workers- Inside- Occasional
0913	Domestic Workers- Inside
1472	Distillation- Wood
1699	Rock Wool Mfg
4511	Analytical Chemist
7606	Geophysical Exploration- Seismic
6836	Marinas
7580	Seawage Disposal Plant Operation
7382	Bus Co- All Other Employees
8601	Architect or Engineer- Consulting
8835	Nursing- Home Health, Public & Traveling (Nonprofit)
8864	Social Services Organization
8864	Charitable or Welfare Organizations- Professional
8864	Social Services -Consulting Services Only-Operated by Private Sector
8842	Group Homes
0912	Domestic Workers- Outside- Occasional
0913	Domestic Workers- Outside - Fulltime
0908	Domestic Workers- Inside- Occasional
0913	Domestic Workers- Inside - Fulltime
0005	Farm- Nursing Employees
0113	Farm- Fish Hatchery
0037	Farm- Field Crops
0170	Farm- Animal Raising
0016	Farm- Orchard
0079	Farm- Berry or Vineyard
0008	Farm- Gardening
0035	Farm- Florist
0042	Landscape Gardening
0251	Irrigation Works Operation
9015	Building Operation by Owner, Lessee- All Other
1463	Asphalt Works Operated by Paving Contractors
1701	Cement Mfg
4036	Plaster Board or Plaster Block Mfg
2039	Ice Cream Mfg
2065	Milk Products Mfg
2070	Creamery or Dairy
2095	Wheat Products Mfg
2105	Fruit Packing
2111	Cannery NOC
2112	Fruit Evaporating or Preserving
2114	Oyster Processing
2121	Brewery
2143	Fruit Juice Mfg
8203	Ice Mfg or Distribution
2151	Spiritous Liquor Bottling
2157	Bottling NOC
2130	Spiritous Liquor Distillery
2174	Tobacco Rehanding or Warehousing
2286	Wool Spinning & Weaving
2288	Felting Mfg
2300	Flush or Velvet Mfg
2402	Carpet or Rug Mfg
2503	Dressmaking or Tailoring- Custom Work
2570	Mattress or Box Spring Mfg
2670	Glove Mfg- Leather or Textile
2683	Luggage Mfg
2688	Leather Goods Mfg
2802	Carpentry- Shop Only
2812	Cabinet Works- With Power Machines
2835	Brush or Broom Assembly
2836	Brush or Broom Mfg NOC
2841	Woodenware Mfg NOC
2881	Furniture Assembly- Wood- From Manufactured Parts
2923	Rattan, Willow or Twisted Fiber Products Mfg
2942	Piano Mfg
3022	Pencil, Penholder or Crayon Mfg
3064	Iron or Steel Fabrication: Iron or Steel Works- Ornamental
3175	Sign Mfg- Metal
3111	Radiator or Heater Mfg
3113	Blacksmith
3113	Tool Mfg- Not Drop or Machine Forged
3114	Tool Mfg- Drop or Machine Forged NOC
3118	Saw Mfg
3122	Cutlery Mfg
3179	Electrical Apparatus Mfg- NOC
3200	Electric or Gas Light Fixtures Mfg
3220	Can Mfg
3227	Aluminum Ware Mfg
3240	Wire Rope or Cable Mfg- Iron or Steel
3270	Eyelet Mfg
3303	Spring Mfg
3365	Welding or Cutting Mfg
3803	Automobile Wheel Mfg- Metal
3119	Needle Mfg
3385	Watch Mfg
3559	Confection Machine Mfg
3574	Computing, Recrd or Office Mach Mfg NOC
3581	Fuel Injection Device Mfg
3612	Pump Mfg
3632	Machn- Injection Shop NOC
3634	Valve Mfg
3635	Gear Mfg or Grinding
3648	Automotive Lifting, Ignition or Starting Apparatus Mfg
3685	Instrument Mfg NOC
3724	Machine/Equip Erect/repair
3808	Automobile Mfg or Assembly
3821	Automobile Recycling
3824	Auto, Bus, Truck or Trailer Body Mfg
3822	Auto, Bus, Truck or Trailer Body Mfg- Die Pressed Steel
3826	Aircraft Engine Mfg
3827	Automobile Engine Mfg
4021	Brick or Clay Products Mfg NOC
4024	Refractory Products Mfg
4038	Plaster Statuary or Ornament Mfg
4053	Pottery Mfg China or Tableware
4112	Incandescent Lamp Mfg
4131	Mirror Mfg
4149	Optical Goods Mfg NOC
4240	Box Mfg- Set up Paper
4243	Box Mfg- Folding Paper NOC
4244	Corrugated or Fiberboard Container Mfg
4250	Paper Coating
4251	Stationary Mfg
4299	Printing
4360	Motion Picture- Development of Negatives, Printing and More
4361	Photography- All Employees
4362	Motion Picture- Film Exchange & Projection Rooms
4410	Rubber Goods Mfg
4452	Plastics Mfg- Fabricated Products NOC
4459	Plastics Mfg- Sheets, Rods or Tubes
4470	Cable Mfg- Insulated Electrical
4484	Plastics Mfg- Molded Products <2
4558	Paint Mfg
4568	Salt, Borax or Potash Producing or Refining
4583	Fertilizer Mfg
4611	Drug, Medicine or Pharmaceutical Prep, Compounding, etc
4625	Glue Mfg
4653	Drug, Medicine or Pharm. Prep Mfg Inc Mfg of Ingredients
4902	Sporting Goods Mfg
4923	Photographic Supplies Mfg
5022	Masonry NOC
5102	Door, Door Frame or Sash Erection- Metal or Metal Covered
5146	Furniture or Fixtures Installation NOC
5183	Plumbing NOC
5188	Automatic Sprinkler Installation
5190	Electrical Wiring Within Buildings
7605	Burglar & Fire Alarm Installation or Repair
5221	Concrete or Cement Work: Floors, Driveways, Yards, etc
5222	Concrete Construction
5223	Swimming Pool Construction- Not Iron or Steel
5348	Stone, Mosaic, Terrazzo or Ceramic Tile Work- Inside
5402	Hot House Erection
5434	Rigging
5437	Carpentry- Installation of cabinets or Interior Trim
5445	Wallboard Installation within Buildings
5462	Glaziers- Away from Shop
5474	Painting or Paper Hanging NOC
5020	Ceiling Installation- Suspended- Acoustical- Grid Type
5479	Insulation Work NOC
5491	Paperhanging
5907	Street & Road Construction- Sub- Surface Work
5508	Street & Road Construction- Rock Excavation
5536	HVAC & Refrigeration Installations Service & Repair
5537	HVAC & Refrigeration Systems- Installation
5538	Sheet Metal Installation and Outside
5535	Sheet Metal Work- Shop & Drivers NOC
5610	Cleaner- Debris Removal
5645	Carpentry- Detached One or Two Family Dwellings
5651	Carpentry- Dwelling Three Stories or Less
5705	Salvage Operations- No Wrecking or Any Structural Ops
6217	Grading of Land
6217	Excavation
6229	Septic Tank Installation
6240	Irrigation or Drainage System Construction
6400	Fence Erection- Metal
4670	Cottonseed Oil Mfg- Mechanical
4686	Oil Mfg- Vegetable- Solvent Extraction Process
4683	Oil Mfg- Vegetable NOC
4703	Corn Products Mfg
6834	Boat Building or Repair
7222	Trucking- Oil Field Equipment
7231	Trucking- Mail, Parcel or Package Delivery
7232	Trucking- Mail, Parcel or Package Delivery for USPS
7290	Trucking- Co- All Other Employees
7300	Beer or Ale Dealer- Wholesale
7600	Telephone & Telegraph Co- All Other Employees
8006	Telephone Station; Self-Service & Convenience Store
8017	Store- Meat, Fish, or Poultry Dealer- Wholesale
8021	Store- Retail NOC
8107	Machinery Dealer- NOC, Store or Yard
8304	Grain Elevator Operation & Local Managers
8103	Wool Merchant
8116	Farm Machinery Dealer
8209	Vegetable Packing
2960	Wood Preserving
8058	Building Materials Dealer- Store Employees
8232	Lumber Yard- New Materials Only
8204	Building Materials Yard & Local Managers
8263	Junk Dealer
8264	Bottle Dealer- Used NOC
8291	Storage Warehouse- Cold
8292	Storage Warehouse- NOC
8381	Gas Station- Self Service
8385	Bus Co- Garage Employees
8380	Gasoline Station: More than 50% Gasoline Sales (DE & PA)
8302	Automobile Service or Repair
8301	Automotive Repair Shop & Parts Department
8302	Auto Rental Co- All Other Employees
8392	Automobile Storage Garage of Parking Station
8720	Inspection of Risks for Insurance or Valuation NOC
8721	Real Estate Appraisal Company- Outside
8742	Salesperson- Outside
9016	Amusement Park or Exhibition Operations
9012	Building Operation by Owner, Lessee- Professional
9014	Janitorial Service (CA)
9058	Hotel- All Other
9089	Billiard Hall
9059	Child Day Care Center- All Other
9156	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Acrobatic Acts
9156	Theater NOC- Players, Entertainers or Musicians
9154	Theater NOC- All Other
9102	Amusement Device Operation- NOC- Not Traveling
8383	Automobile Body Repair
9400	Street Cleaning
9403	Garbage, Ashes or Refuse Collection (No riders on truck, only automated)
9501	Painting- Shop Only
9516	Automobile Radio, TV, Video & Auto Equip Install, Service or Repair
9519	Household & Commercial Appliances- Electrical
9521	House Furnishings Installation- NOC
9521	Upholstering- Outside of Shop
9547	Carpet, Linoleum, Vinyl, Asphalt or Rubber Tile Installation
9522	Upholstering
9534	Mobile Crane & Hoisting Service Contractors, Rigging, Scaffolding Installation
9534	Scaffolding-Suspended or Swinging Installation, Repair or Removal
9554	Advertising Company Away from Shop
9554	Sign Installation-Advertising Company Away from Shop MI & NY
N/A	Sign Installation-NOC-Away from Shop
9554	Bill Posting & Drivers
9554	Sign Posting or Lettering-outside of buildings or structures & drivers (heights)
9033	Housing Authority
0106	Tree Pruning, Spraying or Repairing
0036	Farm- Dairy
0050	Farm Machinery Operation by Contractor
4581	Phosphate Works
4283	Blotting or Roofing Paper or Refl Preparation- No Installing
4741	Asphalt or Tar Distilling or Refining
1642	Lime Mfg
1747	Emery Works
1748	Abrasive Wheel Mfg
1853	Mica Goods Mfg
1860	Abrasive Paper or Cloth Mfg
1914	Wire Drawing or Cable Mfg- Not Iron or Steel
1925	Die Casting Mfg
2024	Grain Milling
2211	Cotton Batting, Wadding or Waste Mfg
2220	Yarn or Thread Mfg- Cotton
2302	Silk Thread or Yarn Mfg
2305	Textile Fiber Mfg
2413	Textile Bleaching, Dyeing, Mercerizing or Finishing
2623	Tanning
2915	Veneer Products Mfg
2735	Furniture Stock Mfg
2759	Pallet, Box or Box Shook Mfg- Wooden
2883	Furniture Mfg- Wood
2916	Veneer Products Mfg- No Veneer Products
3004	Iron or Steel Mfg- Rolling
3018	Iron or Steel Mfg- Steelmaking
3027	Rolling Mill NOC
3334	Tin Foil Mfg
3030	Iron or Steel Fabrication: Iron or Steel Works- Structural
3041	Iron or Steel Fabrication- Works- Decorative or Artistic
3076	Fireproof Equip Mfg
3109	Sheet Metal Products Mfg
3224	Enamel Ware Mfg
3110	Forging Work- Drop or Machining
3146	Hardware Mfg NOC
3188	Plumbers Supplies Mfg NOC
3241	Wire Drawing- Iron or Steel
3255	Wire Cloth Mfg
3257	Wire Goods Mfg NOC
3131	Button or Fastener Mfg
3307	Heat Treating- Metal
3400	Metal Stamped Goods Mfg
3515	Textile Machinery Mfg
3620	Boilermaking
3642	Battery Mfg- Dry
3647	Battery Mfg- Storage
3807	Automobile Radiator Mfg
3851	Motorcycle Mfg or Assembly
4034	Concrete Products Mfg
4061	Pottery Mfg Earthenware- Glazed or Porcelain
4062	Pottery Mfg Porcelain Ware
4101	Glass Mfg
4111	Glassware Mfg No Automatic Blowing Machines
4113	Glass Mfg- Cut
4134	Glassware Mfg NOC
4130	Glass Merchant
4133	Cathedral or Art Glass Mfg
4207	Pulp Mfg- Chemical Process
4206	Pulp Mfg- Ground Wood Process
4239	Paper Mfg
4279	Paper Goods Mfg NOC
4420	Rubber Tree Mfg
4493	Fabric Coating or Impregnating
4439	Lacquers or Sprays Mfg
4665	Rendering Works NOC
4720	Soap or Synthetic Detergent Mfg
4751	Synthetic Rubber Mfg
5057	Iron or Steel: Erection NOC
5059	Iron or Steel: Erection- Frame Structures <2 Stories
5069	Iron or Steel: Erection Construction of Dwellings <2 Stories
5213	Concrete Constn- NOC
5213	Concrete Work incidental to the Construction of Residence
5403	Carpentry NOC
5506	Street & Road Construction- Paving or Repairing
5606	Contractor Executive Supervisor or Construction Super
6325	Conduit Construction- For Cable or Wires
7611	Telephone or Cable TV Line Installation- Underground
6590	Food Sundries Mfg- No Cereal Milling
6811	Boat Building- Wood NOC
7500	Garbage Works
7613	Telephone or Cable TV Line- Service of Lines
7601	Telephone, Telegraph or Fire Alarm Line Construction
7612	Telephone or Cable TV Line Installation- Overhead
7720	Detective or Investigative Agency & Drivers-Unarmed-Only w/Verification
8106	Iron or Steel Merchants
8215	Feed, Fertilizer, Hay or Grain Dealer or Local Managers
8227	Construction or Erection Permanent Yard
8265	Iron or Steel Scrap Dealer
8293	Storage Warehouse- Furniture
8500	Metal Scrap Dealer No Lead (N3)
8500	Metal Scrap Dealer (Nonferrous)
9505	Painting- Automotive Bodies
5403	Scaffolding-Sidewalk Bridges Not over 1 Story in Height
0451	Cotton Gint Operations & Local Managers
7720	Detective or Patrol Agency & Drivers-Unarmed-Only w/Verification
2710	Saw Mill
2081	Butchering
2089	Packing House
5551	Roofing- All Kinds
0083	Farm- Cattle or Livestock Raising
1164	Mining- NOC- Underground, Not Coal
1165	Mining- NOC- Surface, Not Coal
1320	Oil or Gas Lease Operator
1438	Smelting, Sintering or Refining Lead
1452	Ore Milling
4740	Oil Refining- Petroleum
1624	