

July 31, 2025

Circular 2025-07

To: ICRB Members

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

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.

For further details please see the information below.

Sincerely,

Paul E. Keathley

Paul Keathlei

President & CEO

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

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Purpose

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- 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 NCCl'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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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*. 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**:

- 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
- 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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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)
- 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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Code 5059.

The statewide premium impact is expected to be negligible.

Hawaii Proposal

NCCI proposes to revise the Hawaii-specific phraseology for Code 9014—Janitorial Services by Contractors—No Window Cleaning Above Ground Level & Drivers in NCCI's **Basic Manual** for Hawaii for clarity and consistency with the proposed multistate revisions.

Hawaii Impact

Due to the clarification added to Code 9014 in Hawaii, some payroll may transfer from Code 9014 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 loss costs.

The statewide premium impact is not quantifiable but is expected to be negligible.

Oregon Proposal

NCCI proposes to revise the Oregon-specific phraseology for Code 9014—Domestics—Janitorial Services by Contractors & Drivers in NCCI's **Basic Manual** for Oregon for clarity and consistency with the proposed multistate revisions.

Oregon Impact

Due to the clarification added to Code 9014 in Oregon, some payroll may transfer from Code 9014 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 statewide premium impact is not quantifiable but is expected to be negligible.

Texas Proposal

To align with the multistate approach, NCCI proposes the following revisions in NCCI's Basic Manual for Texas:

- Eliminate the Texas-specific phraseology for Code 5183—Asbestos Insulation Removal From Pipes or Boilers & Drivers and establish the corresponding proposed multistate phraseology for Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers
- 2. Eliminate the Texas-specific phraseology for Code 5474—Painting NOC & Drivers and establish the corresponding multistate phraseology
- Eliminate the Texas-specific phraseology for Code 5479—Asbestos Insulation Removal From Buildings & Drivers and establish the proposed multistate phraseology for Code 5473—Asbestos and Mold Removal Operations— Contractor—NOC & Drivers
- Eliminate the following Texas-specific phraseologies for Code 9014 and establish the corresponding proposed multistate phraseology:
 - Cleaning of New Homes by Specialty Contractors
 - Janitor Service by Contract
 - Window Cleaning NOC

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- 5. Eliminate the Texas-specific phraseology for Code 9170—Window Cleaning—Exterior—Buildings Over Two Stories in Height & Drivers and establish the corresponding proposed multistate phraseology
- 6. Establish the newly proposed multistate phraseology for Code 5474—Lead Paint Abatement & Shop Operations, Drivers

Texas Impact

In Texas, some Texas-specific phraseologies for Code 5474, Code 9014, and Code 9170 will be eliminated and reassigned to the corresponding multistate phraseologies for Code 5474, Code 9014, and Code 9170.

The Texas-specific phraseology for Code 5183—Asbestos Insulation Removal From Pipes or Boilers & Drivers will be eliminated and reassigned to the newly established multistate phraseology for Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers. It is expected that employers will transfer from the Texas-specific phraseology for Code 5183 into the newly established multistate phraseology for Code 5472. The starting loss cost for multistate Code 5472 will be equal to Texas-specific Code 5183 until there is enough data for multistate Code 5472 to be rated on its own.

The Texas-specific phraseology for Code 5479—Asbestos Insulation Removal From Buildings & Drivers will be eliminated and reassigned to the newly established multistate phraseology for Code 5473—Asbestos and Mold Removal Operations—Contractor—NOC & Drivers. It is expected that employers will transfer from Texas-specific phraseology for Code 5479 into the newly established multistate phraseology for Code 5473. The starting loss cost for multistate Code 5473 will be equal to Texas-specific Code 5479 until there is enough data for multistate Code 5473 to be rated on its own.

Due to the establishment of multistate Code 5472, Code 5473, and Code 5474, some payroll may transfer amongst the codes identified for Texas and from the discontinued Texas-specific Code 5183 and the discontinued Texas-specific Code 5479 to the appropriate construction code.

Due to the establishment of multistate Code 9014 and Code 9170, some payroll may transfer from Texas-specific Code 9014 and Texas-specific Code 9170 to the governing classification code of the business.

The amount of payroll that may transfer cannot be identified using current industry data sources.

The premium impact to the employers due to these changes is expected to be negligible, and no statewide premium impact is expected.

Virginia Proposal

With the implementation of Item B-1444, the multistate phraseology for Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height was inadvertently omitted from NCCI's **Basic Manual** for Virginia. This item proposes to add the multistate phraseology for Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height in NCCI's **Basic Manual** for Virginia.

In addition, to align with the multistate approach, NCCI proposes the following revisions in NCCI's **Basic Manual** for Virginia:

- 1. Eliminate the following Virginia-specific phraseologies and establish the corresponding proposed multistate codes and phraseologies:
 - Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers
 - Code 5473—Asbestos Removal Operations—Contractor—NOC & Drivers

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2. Revise the Virginia-specific phraseology for Code 5651—Military Reservation Construction to remove the reference to Code 5069

Virginia Impact

In Virginia, Code 5472 and Code 5473 Virginia-specific phraseologies will be eliminated and reassigned to the same multistate phraseologies for Code 5472 and Code 5473. Due to the establishment of the proposed multistate Code 5472 and Code 5473 and the clarification added to multistate Code 5474, some payroll may transfer amongst all three classifications and from Virginia-specific Code 5472 and Code 5473 to the appropriate construction classification.

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.

There is expected to be little movement of payroll since the multistate phraseology for each classification is similar to the Virginia-specific phraseology and is only a clarification for when the classifications apply on a policy.

The addition of the multistate phraseology for Code 5059 and the revision to the Virginia-specific phraseology for Code 5651 are expected to have no impact on statewide premium.

There is expected to be no impact to overall statewide premium as a result of these changes.

Exhibit Comments and Implementation Summary

Exhibit	Exhibit Comments	Implementation Summary
	Multistate Exhibits	
1-Rule	Displays the revisions to the phraseology for Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers in NCCI's <i>Basic Manual</i> . • 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 • Refer to state exhibits for TX, VA	In all states where applicable, except Hawaii and Texas, this item is to become effective for new and renewal policies with effective dates on and after 12:01 a.m. on January 1,
2-Rule	Displays the revisions to the phraseology for Code 5473—Asbestos Removal Operations—Contractor—NOC & Drivers in NCCI's <i>Basic Manual</i> . • 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 • Refer to state exhibits for TX, VA	 2026. In Hawaii, the effective date will be determined upon regulatory approval of the individual carrier's election to adopt these changes. In Texas, this item is to become effective for new
3-Rule	 Displays the establishment of a new phraseology for Code 5474—Lead Paint Abatement & Shop Operations, Drivers in NCCI's <i>Basic Manual</i>. 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 Refer to state exhibit for TX 	and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2026.

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Exhibit	Exhibit Comments	Implementation Summary
4-Rule	Displays the revisions to the phraseology for Code 9014—Janitorial Services by Contractors—No Window Cleaning Above Ground Level & Drivers in NCCI's <i>Basic Manual</i> .	
	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	
	Refer to state exhibits for HI, OR, TX	
5-Rule	Displays the revisions to the phraseology for Code 9170—Janitorial Services by Contractors—Includes Window Cleaning Above Ground Level & Drivers in NCCI's <i>Basic Manual</i> .	
	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	
	Refer to state exhibit for TX	
6-Rule	Displays the revisions to the phraseology for Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height in NCCI's <i>Basic Manual</i> .	
	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	
	Refer to state exhibits for FL, VA	
	State Exhibits	
7-Rule	Displays the revisions to the following phraseologies in NCCI's Basic Manual for Florida:	To become effective for new and renewal policies with effective
	 Elimination of the following phraseologies: Code 5069—Iron or Steel—Erection—Construction of Dwellings Not Over Two Stories in Height 	dates on and after 12:01 a.m. on January 1, 2026.
	 Code 5069—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height 	
	 Establishment of the following multistate phraseologies: 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 	
	Revisions to the phraseology for Code 5223—Swimming Pool Construction, Installation or Repair—Not Iron or Steel—Drivers	
8-Rule	Displays the revisions to the rule, Contracting classifications (Rule ID: BM-FLPP-C4413) in NCCI's Basic Manual for Florida.	
9-Rule	Displays the revisions to the Florida Table of classifications by hazard group (Rule ID: BM-HAZT-T640A) in NCCI's Basic Manual for Florida.	

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Exhibit	Exhibit Comments	Implementation Summary
10-Form	Displays the revisions to the Florida Contracting Classification Premium Adjustment Program Workers Compensation Premium Credit Application (Form 09-4E) in NCCI's <i>Forms Manual</i> .	
7-Rule	Displays the revisions to the phraseology for Code 9014—Janitorial Services by Contractors—No Window Cleaning Above Ground Level & Drivers in NCCI's <i>Basic Manual</i> for Hawaii.	The effective date will be determined upon regulatory approval of the individual carrier's election to adopt this change.
7-Rule	Displays the revisions to the phraseology for Code 9014—Domestics—Janitorial Services by Contractors & Drivers in NCCI's <i>Basic Manual</i> for Oregon.	To become effective for new and renewal policies with effective dates on and after 12:01 a.m. on January 1, 2026.
7-Rule	Displays the revisions to the following phraseologies in NCCI's <i>Basic Manual</i> for Texas: • Elimination of the following Texas-specific phraseologies: - Code 5183—Asbestos Insulation Removal From Pipes or Boilers & Drivers - Code 5474—Painting NOC & Drivers - Code 5479—Asbestos Insulation Removal From Buildings & Drivers - Code 9014: • Cleaning of New Homes by Specialty Contractors • Janitor Service by Contract • Window Cleaning NOC - Code 9170—Window Cleaning—Exterior—Buildings Over Two Stories in Height & Drivers • Establishment of the following multistate phraseologies: - Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers - Code 5473—Asbestos and Mold Removal Operations—Contractor—NOC & Drivers - Code 5474—Lead Paint Abatement & Shop Operations, Drivers - Code 5474—Painting NOC & Shop Operations, Drivers - Code 9014—Janitorial Services by Contractors—No Window Cleaning Above Ground Level & Drivers - Code 9170—Janitorial Services by Contractors—Includes Window Cleaning Above Ground Level & Drivers	To become effective for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2026.

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Exhibit	Exhibit Comments	Implementation Summary		
7-Rule	Displays the revisions to the following phraseologies in NCCI's Basic Manual for Virginia:	To become effective for new and renewal policies with effective		
	 Elimination of the following phraseologies: Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers Code 5473—Asbestos Removal Operations—Contractor—NOC & Drivers Establishment of the following multistate phraseologies: Code 5472—Asbestos Removal Operations—Contractor—Pipe and Boiler Work Exclusively & Drivers 	dates on and after 12:01 a.m. on January 1, 2026.		
	 Code 5473—Asbestos and Mold Removal Operations— Contractor—NOC & Drivers Code 5059—Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height 			
	 Revisions to the phraseology for Code 5651—Military Reservation Construction 			

Note: Rule and form filings must be filed separately in Florida. For filing purposes, this memorandum is being provided for both the rule and form exhibits. The rule exhibits are filed with the regulatory authority as Item B-1450-Rule. The form exhibit is filed with the regulatory authority as Item B-1450-Form.

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 <u>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.</u>

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.

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.

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

<u>Phrase ID: BM-5474-LABAC</u> <u>Effective Date: January 1, 2026</u>

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

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 Ddebris 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.

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, 2021 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.

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 <u>iron or steel erection performed in connection with</u> the construction or repair of <u>military reservation</u> buildings designed for the housing and welfare of personnel. All other construction or repair operations performed in connection with military reservation <u>buildings must be assigned to the appropriate classifications</u>. All other operations in the construction or repair of such <u>buildings and all other construction or repair in connection with military reservations must be assigned to the appropriate classifications</u>.

Dismantling or wrecking military reservations

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

Exhibit 7-Rule Basic Manual—Florida

Iron or Steel-Erection-Construction of Dwellings Not Over Two Stories in Height

Code 5069

Construction

Phrase ID: BM-5069-INS3C Effective Date: July 1, 2024

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

Code 5069

Construction

Phrase ID: BM-5069-MICF7
Effective Date: July 1, 2024

This phraseology applies only to the construction or repair of buildings designed for the housing, keep, and welfare of personnel. 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.

Iron or Steel—Erection—Construction of Dwellings Not Over Two Stories in Height

Code 5059 ● Construction

Phrase ID: BM-5059-INS2B Effective Date: January 1, 2026

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

Code 5059
Construction

Phrase ID: BM-5059-MICAB

Effective Date: January 1, 2026

This phraseology applies to iron or steel erection performed in connection with the construction or repair of military reservation buildings. All other construction or repair operations performed in connection with military reservation buildings must be assigned to the appropriate classifications.

Dismantling or wrecking military reservations

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

Swimming Pool Construction, Installation or Repair—Not Iron or Steel—Drivers

Code 5223 ● Construction

Phrase ID: BM-5223-STR11

Effective Date: July 1, 2024 January 1, 2026

This phraseology includes appurtenances and shop operations.

Assignment of Code 5213 with Code 5223

Code 5213 must not be assigned to the same job or location where Code 5223 applies.

Construction of iron or steel pools

The construction of iron or steel pools is to be separately rated to Code 50695059.

Excavation operations

Excavation is to be separately rated to Code 6217.

Swimming pool maintenance work

Swimming pool maintenance work is to be separately rated to Code 9014, provided that

- the operations described by Code 5223 and Code 9014 are conducted by separate crews with no interchange of labor, and
- · separate payroll records are maintained.

Exhibit 8-Rule Basic Manual—Florida

Contracting classifications

Rule ID: BM-FLPP-C4413

Effective Date: July 1, 2024 January 1, 2026

"Contracting classifications" are those classifications subject to the following code numbers.

Code 0042	Code 5057	Code 5222	Code 5478	Code 5610	Code 6206	Code 6306
Code 0050	Code 5059	Code 5223	Code 5479	Code 5613	Code 6213	Code 6319
Code 1322	Code 5069	Code 5348	Code 5480	Code 5645	Code 6214	Code 6325
Code 2799	Code 5102	Code 5402	Code 5491	Code 5651	Code 6216	Code 6400
Code 3365	Code 5146	Code 5403	Code 5506	Code 5703	Code 6217	Code 7538
Code 3719	Code 5160	Code 5437	Code 5507	Code 5705	Code 6229	Code 7605
Code 3724	Code 5183	Code 5443	Code 5508	Code 6004	Code 6233	Code 7855
Code 3726	Code 5188	Code 5445	Code 5509	Code 6006F	Code 6235	Code 8227
Code 5020	Code 5190	Code 5462	Code 5535	Code 6017	Code 6236	Code 9534
Code 5022	Code 5213	Code 5472	Code 5537	Code 6018	Code 6237	Code 9554
Code 5037	Code 5215	Code 5473	Code 5551	Code 6045	Code 6251	
Code 5040	Code 5221	Code 5474	Code 5606	Code 6204	Code 6252	

Exhibit 9-Rule Basic Manual—Florida*

Florida Table of classifications by hazard group

Rule ID: BM-HAZT-T640A

Effective Date: July 1, 2024 January 1, 2026

The Table of classifications by hazard group lists the classification codes applicable in Florida, the hazard group that each code is assigned to, and the hazard group effective date.

Code	Hazard Group A-G	Hazard Group effective date
5069	G	01/01/2007

^{*}Note: This exhibit revises the information for Florida for Code 5069 only to reflect the elimination of Code 5069 in the Florida Table of classifications by hazard group. The content shown in this table is not a complete replacement of the existing Florida Table of classifications by hazard group.

EXHIBIT 10-FORM

FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM WORKERS COMPENSATION PREMIUM CREDIT APPLICATION (FORM 09-4E)

FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM WORKERS COMPENSATION PREMIUM CREDIT APPLICATION (FORM 09-4EF)

(Name of Insured) (Address) (Anytown, State, Zip Code)

FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM FORM 09-4EF

WORKERS COMPENSATION PREMIUM CREDIT APPLICATION

The Florida Contracting Classification Premium Adjustment Program applies to qualifying employers that perform contracting operations.

A special premium calculation, which may result in a premium credit for you, will be based on average hourly pay rates for each classification of contracting operations. For your premium to be correctly established, please return the completed premium credit application, as set out on the reverse side of this letter, to:

National Council on Compensation Insurance (NCCI) Customer Service Center 901 Peninsula Corporate Circle Boca Raton, FL 33487-1362 customer_service@ncci.com Fax: 561-893-1191

NCCI will advise us of any premium credit applicable.

If NCCI does not receive this application during the policy period or within three (3) years after the policy period ends, your premium calculation will not reflect any possible premium credit.

For each applicable classification (both contracting and noncontracting) covering your company's operations in the state of Florida, report the *total* Florida payroll (excluding overtime premium pay, pay in excess of the maximum individual payroll for executive officers, or pay in excess of the payroll amount charged to partners and sole proprietors as shown on the state rate pages, as well as the entire pay for any exempt sole proprietor, partner, or officer) and the corresponding *total* number of hours worked, *for the third calendar quarter (July, August, September) of the prior calendar year as reported to taxing authorities.*

- Note #1. If you did not perform contracting operations during the third quarter of the prior calendar year, the requested information to be provided must then be for the last complete calendar quarter before the effective date of your workers compensation policy.
- Note #2. If you are a new business, submit the requested information for the first complete calendar quarter following the effective date of your workers compensation policy, when available.

EXHIBIT 10-FORM (CONT'D)

FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM WORKERS COMPENSATION PREMIUM CREDIT APPLICATION (FORM 09-4E)

Note #3. In the absence of specific records for salaried employees, assume that each individual

worked 40 hours per week.

Note #4. **Employers**: For state rate page information, please contact your insurance agent,

insurance carrier, or representative.

Please preserve your payroll records that formed the basis for this declaration because we will be required to verify the reported information to apply any premium credit.

Thank you for your cooperation.

Sincerely,

TURN PAGE OVER FOR PREMIUM CREDIT APPLICATION

EXHIBIT 10-FORM (CONT'D)

FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM WORKERS COMPENSATION PREMIUM CREDIT APPLICATION (FORM 09-4E)

INSURED:							
POLICY NO.:		EFFECTIVE DATE:					
CARRIER NAME:							
Notice:		the applicatio				quarter reported are tact your agent if	
Is this a n business?	ew No	Yes					
If no,	submit informa calendar year				y, August, Se	otember) of the prior	
If yes,	submit informa your workers			te calendar qu	arter followinç	g the effective date of	
	ng is based on a alendar quarter	ū				roll records, for the	
"Contracting	g classifications'	' are those cla	assifications s	ubject to the fo	ollowing code	numbers:	
0042	5057	5222	5478	5610	6206	6306	
0050	5059	5223	5479	5613	6213	6319	
1322	5069	5348	5480	5645	6214	6325	
2799	5102	5402	5491	5651	6216	6400	
3365	5146	5403	5506	5703	6217	7538	
3719	5160	5437	5507	5705	6229	7605	
3724	5183	5443	5508	6004	6233	7855	
3726	5188	5445	5509	6006F	6235	8227	
5020	5190	5462	5535	6017	6236	9534	
5022	5213	5472	5537	6018	6237	9554	

EXHIBIT 10-FORM (CONT'D)

FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM WORKERS COMPENSATION PREMIUM CREDIT APPLICATION (FORM 09-4E)

5037	5215	5473	5551	6045	6251
5040	5221	5474	5606	6204	6252

CLASSIFICATION	CODE	TOTAL FLORIDA WAGES PAID ¹	TOTAL HOURS WORKED ²
Example: Electrical Wiring	5190	\$8,000	520
Contracting Classifications:			
Noncontracting Classifications:			

These figures are to exclude overtime premium pay (e.g., employee makes \$16/hour and is paid time and one-half, only report the payroll based upon the \$16/hour), pay in excess of the maximum individual payroll for executive officers, or pay in excess of the payroll amount charged to partners and sole proprietors as shown on the state rate pages, as well as the entire pay for any exempt sole proprietor, partner, or officer. For each classification code, combine all wages for that code in a single entry. Employee names are not required. **Employers**: For state rate page information, please contact your insurance agent, insurance carrier, or representative.

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information with the purpose of avoiding or reducing the amount of premiums for workers compensation coverage is guilty of a felony of the third degree, punishable as provided in Section 775.082, s. 775.083, or s. 775.084, Florida Statutes.

Under penalties of perjury, I declare that I have read the foregoing Florida Contracting Classification Premium Adjustment Program Workers Compensation Premium Credit Application, and that the facts stated in it are true.

Including overtime hours.

OK STELL EXECTION—NOT OVER TV	WO STORILS IN TILIG	2111
EXHIE	BIT 10-FORM (CONT'I	D)
FORMS MANUAL OF WORKERS COM	PENSATION AND EM	PLOYERS LIABILITY INSURANCE
FLORIDA CONTRACTING CLASSIFICA		
COMPENSATION PREMI	UW CREDIT APPLICA	ATION (FORM 09-4E)
Employer Name	Date	Officer/Owner Signature [*]
		Title

^{*} Application must be signed by an officer or owner.

Exhibit 7-Rule Basic Manual—Hawaii

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 Ddebris removal

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

Exhibit 7-Rule Basic Manual—Oregon

Domestics—Janitorial Services by Contractors & Drivers

Code 9014

Phrase ID: BM-9014-DIRA5

Effective Date: November 1, 2021 January 1, 2026

This phraseology applies to employers commonly referred to as "Janitorial Service Companies."

Janitorial service companies

Janitorial service companies provide janitorial services for commercial buildings and some residences and includes swimming pool maintenance. Employers assigned to Code 9014 primarily concentrate on commercial establishments and operate under long-term contracts. Code 9014 is assigned to the inside and outside cleaning of windows. Painting, maintenance, or repair at any location where the contractor does not also perform janitorial services are to be separately rated.

Preparation of residential properties for future occupants

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

Construction Ddebris removal

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

Swimming pool operations

Refer to the appropriate swimming pool phraseology.

Assignment of Code 0917, Code 8989, Code 8835, and Code 9014

Code 0917 employers are specialists doing light residential housecleaning only.

Code 8989 workers are employees of the homeowner.

Code 8835 workers provide "physical assistance in the activities of daily living" while performing light housekeeping, meal preparation, and other similar tasks.

Code 9014 employees are janitorial contractors performing heavy-duty cleaning, mainly for commercial accounts.

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.

Domestics subject to Code 8989

Domestics subject to Code 8989 are considered to be nonsubject workers.

Outside domestics working on a farm or ranch

Outside domestics working on a farm or ranch are subject to the appropriate farming or ranching classification.

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.

Exhibit 7-Rule Basic Manual—Texas

Asbestos Insulation Removal From Pipes or Boilers & Drivers

Code 5183 ● Construction

Phrase ID: BM-5183-APP42
Effective Date: April 1, 2022

Painting NOC & Drivers

Code 5474 ● Construction

Phrase ID: BM-5474-PACOD

Effective Date: April 1, 2022

This phraseology includes the painting of (a) balconies, (b) fire escapes, (c) sashes, (d) shutters, (e) staircases, or (f) window frames.

Operations to be separately rated

Painting of the following is to be separately rated:

- bridges
- metal structures over two stories in height, and
- ◆ ship hulls.

Asbestos Insulation Removal From Buildings & Drivers

Code 5479 ● Construction

Phrase ID: BM-5479-APP98

Effective Date: April 1, 2022

Cleaning of New Homes by Specialty Contractors

Code 9014

Phrase ID: BM 9014 CLE80

Effective Date: April 1, 2022

Janitor Service by Contract

Code 9014

Phrase ID: BM-9014-JAID5

Effective Date: April 1, 2022

Window Cleaning NOC

Code 9014

Phrase ID: BM 9014 WEE15

Effective Date: April 1, 2022

Window Cleaning—Exterior—Buildings Over Two Stories in Height & Drivers

Code 9170

Phrase ID: BM 9170 WEE9E

Effective Date: April 1, 2022

Exhibit 7-Rule (Cont'd) Basic Manual—Texas

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

Code 5472 ● Construction

Phrase ID: BM-5472-APP00 Effective Date: July 1, 2026

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.

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.

Asbestos and Mold Removal Operations—Contractor—NOC & Drivers

Code 5473 ● Construction

Phrase ID: BM-5473-APPEA Effective Date: July 1, 2026

This phraseology applies to employers that perform asbestos or mold removal or encapsulation.

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.

Exhibit 7-Rule (Cont'd) Basic Manual—Texas

Lead Paint Abatement & Shop Operations, Drivers

Code 5474 ● Construction

Phrase ID: BM-5474-LABAC Effective Date: July 1, 2026

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

Painting NOC & Shop Operations, Drivers

Code 5474 ● Construction

Phrase ID: BM-5474-PAC31

Effective Date: July 1, 2026

This phraseology includes the painting of (a) balconies, (b) fire escapes, (c) metal storage tanks, (d) sashes, (e) shutters, (f) staircases, or (g) window frames.

Operations to be separately rated

Painting of the following is to be separately rated:

- bridges
- metal structures over two stories in height, or
- ship hulls.

Waterproofing operations

This phraseology applies to specialist contractors who apply waterproofing material by means of brush or hand-pressured caulking gun. 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.

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

Code 9014

Phrase ID: BM-9014-JAI9C Effective Date: July 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.

Exhibit 7-Rule (Cont'd) Basic Manual—Texas

Construction debris removal

Employees involved exclusively in debris removal in connection with construction or erection operations are classified to Code 9014.

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 6219.

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

Code 9170

Phrase ID: BM-9170-JAICB

Effective Date: July 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.

Exhibit 7-Rule Basic Manual—Virginia

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

Code 5472 ● Construction

Phrase ID: BM 5472 APP00

Effective Date: November 1, 2021

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

Asbestos Removal Operations—Contractor—NOC & Drivers

Code 5473 ● Construction

Phrase ID: BM-5473-APPEA

Effective Date: November 1, 2021

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

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

Code 5472 ● Construction

Phrase ID: BM-5472-APP00 Effective Date: January 1, 2026

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.

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.

Asbestos and Mold Removal Operations—Contractor—NOC & Drivers

Code 5473 ● Construction

Phrase ID: BM-5473-APPEA

Effective Date: January 1, 2026

This phraseology applies to employers that perform asbestos or mold removal or encapsulation.

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.

Exhibit 7-Rule (Cont'd) Basic Manual—Virginia

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.

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

Code 5059 ● Construction

Phrase ID: BM-5059-MICAB
Effective Date: January 1, 2026

This phraseology applies to iron or steel erection performed in connection with the construction or repair of military reservation buildings. All other construction or repair operations performed in connection with military reservation buildings must be assigned to the appropriate classifications.

Dismantling or wrecking military reservations

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

Military Reservation Construction

Code 5651 ● Construction

Phrase ID: BM-5651-MICA3

Effective Date: November 1, 2021 January 1, 2026

This phraseology applies to the construction of military reservations.

Classification conditions

The following conditions apply to the construction of military reservations:

- 1. Code 5651, Code 5069, and Code 5215 apply only to the construction or repair of buildings designed for the housing, keep, and welfare of personnel.
- 2. All other operations in the construction or repair of such buildings and all other construction or repair operations performed in connection with military reservations buildings must be assigned to appropriate classifications.