



May 21st, 2026

CIRCULAR 2026-04

To: ICRB Members

On 5/8/2026 the Indiana Department of Insurance approved the following filing for use in Indiana.

Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Purpose

This item revises the treatment for classifications related to bakery and restaurant operations, including mobile food vendors in NCCI's ***Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)***.

For more details, please refer to the filing below.

Sincerely,

Scott Lerew

Scott Lerew
Vice President

Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants**Filing Memorandum**

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, TX, UT, VA, VT, WV

Purpose

This item revises the treatment for classifications related to bakery and restaurant operations, including mobile food vendors in NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)*.

Background

NCCI conducted a comprehensive review of the classification treatments for food-related operations, focusing on bakery operations, the restaurant industry, and mobile food vendors.

Bakery operations

Bakery operations have evolved significantly in recent years. Traditionally, many bakeries operated primarily as wholesale producers, distributing baked goods to retailers and other commercial outlets. Today, the industry has shifted as modern bakeries increasingly offer direct-to-consumer services. Examples of these services include providing dine-in seating for a cafe-like experience, the availability of convenient takeout options for items such as pastries and coffee, and additional options for off-premises consumption, like delivery and catering. This transformation has led many bakeries to adopt hybrid models that combine wholesale and restaurant-style services. In some cases, bakeries have moved entirely to a restaurant-style approach, eliminating the wholesale component altogether.

To reflect these operational shifts, NCCI determined that the classification treatment for bakery operations must be more clearly defined. The phraseology caption for Code 2003 must be revised from "Bakery—Salespersons & Drivers" to "Bakery—Wholesale & Drivers". This revision removes "Salespersons" to more accurately represent wholesale bakery operations and distinguish between

- employees who stock their employer's products on shelves at customer locations, who remain classified under Code 2003, and
- true outside salespersons, who are more appropriately classified under Code 8742—Salespersons or Collectors—Outside.

Additionally, the phraseology note must be revised to

- clarify the scope of operations included in Code 2003
- remove references to retail bakery operations that prepare food for direct sale to consumers, and
- specify inclusion of employees that stock products at customer locations.

To appropriately classify bakery operations that sell baked goods directly to customers for dine-in or takeout, a new classification phraseology must be established under Code 9083 for Baked Goods Shop & Drivers. This new classification phraseology applies to neighborhood or retail bakeries and specialty baked goods shops that provide direct consumer sales for on-premises consumption or takeout.

These revisions will improve clarity and support consistent classification of bakery operations under current practices.

Restaurant industry

The restaurant industry has also undergone significant transformation in recent years, resulting in notable changes in both operational models and overall dining experience. As a result, the distinctions among various restaurant categories have become increasingly blurred. Examples include

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- casual dining establishments that now routinely offer bar services and expanded alcohol menus as part of their standard offerings
- family-style restaurants which, despite similarities to casual dining, may operate with buffet or self-service formats and minimal waitstaff, and
- fast-casual restaurants that blend elements of fast-food and casual dining, typically offering higher-quality menu items at elevated price points, often without full-service staff.

Takeout and delivery services have become common services across all restaurant types, reflecting the industry's adaptation to consumer demand for convenience and flexibility. "Ghost kitchens" have emerged as a modern food service model using professional food service facilities or commercial kitchens to prepare made-to-order meals exclusively for off-premises consumption. These operations do not provide on-site dining and do not maintain a customer storefront. Orders are typically received through online platforms or delivery applications. Although ghost kitchens do not offer traditional dine-in service, they perform the same core food preparation functions as restaurant kitchens. This development further diversifies restaurant operations and introduces unique exposure considerations.

Currently, three primary classification codes are used to classify restaurant and bar operations:

- Code 9082—Restaurant NOC.
- Code 9083—Restaurant: Fast Food.
- Code 9084—Bar, Discotheque, Lounge, Nightclub, or Tavern.

NCCI's review determined that revisions to the restaurant classifications are necessary to better reflect the full range of current restaurant and bar operations and to support consistent and uniform application of payroll. New classification phraseologies must be established under the existing codes. These revisions will reflect food service operations such as buffets; ice cream shops that may also operate from mobile units; specialty drink shops primarily serving coffee, tea, and other made-to-order nonalcoholic beverages with limited food offerings; and ghost kitchens.

Restaurant-related classification phraseologies must be revised to include "& Drivers" in order to capture delivery operations performed by a restaurant's own employees. This applies to restaurant operations of commissaries, hotels, motels, motor courts, tourist courts, and cabins classified under Code 9058. Delivery services conducted by third-party providers that operate independently from restaurants are not included within restaurant classifications and are instead assigned to applicable driver-related codes.

In addition, in the following three phraseologies, the phraseology notes for commissaries, hotels, motels, motor courts, tourist courts, and cabins must be revised to reference the phraseology in Code 9052 for "All Other Employees & Salespersons, Drivers":

- Code 9058—Commissary Work—Restaurant Employees
- Code 9058—Hotel—Restaurant Employees
- Code 9058—Motel, Motor Court, Tourist Court, or Cabin—Restaurant Employees

The following corresponding Code 9052 phraseologies must also be revised to include a cross-reference to the related Code 9058 restaurant phraseologies:

- Code 9052—Commissary Work—All Other Employees & Salespersons, Drivers

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- Code 9052—Hotel—All Other Employees & Salespersons, Drivers
- Code 9052—Motel, Motor Court, Tourist Court, or Cabin—All Other Employees & Salespersons, Drivers

These revisions clarify the classification of drivers across restaurant and nonrestaurant operations for commissary, hotel, motel, motor court, tourist court, or cabin operations. Drivers supporting restaurant operations are classified under Code 9058, while drivers supporting nonrestaurant operations remain classified under Code 9052. When an employee performs both restaurant and nonrestaurant driving duties, payroll must be divided in accordance with NCCI's interchange of labor rules.

Mobile food vendors

Mobile food vendors have emerged as one of the fastest-growing segments within the food service industry. These businesses typically operate from carts, converted buses, pull trailers, lunch wagons, or trucks and are often equipped with small commercial kitchens. Their menus have expanded beyond traditional items to include upscale and gourmet menu items. Mobile food vendor operations vary widely; some vendors operate on a mobile basis and change locations frequently, while others maintain fixed setups for extended periods. In addition, many mobile food vendors operate seasonally, offer catering services, or serve at specific events.

Historically, mobile food vendors have generally been assigned to Code 7380—Drivers, Chauffeurs, Messengers, and Their Helpers NOC—Commercial because of the driving exposure. However, these businesses are primarily engaged in food preparation and service and would therefore be more appropriately classified under restaurant codes rather than driver-related codes. To address this, a new classification phraseology for Mobile Food Vendors & Drivers must be established under Code 9083 to better reflect their current practices and primary exposure to food preparation.

Proposal

This item proposes the following revisions in NCCI's *Basic Manual*:

1. Revise the classification phraseology note for Code 2003—Bakery—Salespersons & Drivers to clarify the operations included within this phraseology and remove retail bakery operations that prepare food for direct sale to consumers. Additionally, the phraseology caption Bakery—Salespersons & Drivers is revised to Bakery—Wholesale & Drivers.
2. Revise the following phraseologies for Code 9052 to refer to Code 9058 for restaurant employees:
 - Code 9052—Commissary Work—All Other Employees & Salespersons, Drivers
 - Code 9052—Hotel—All Other Employees & Salespersons, Drivers, and
 - Code 9052—Motel, Motor Court, Tourist Court, or Cabin—All Other Employees & Salespersons, Drivers
3. Revise the following phraseology captions and notes:
 - Code 9058—Commissary Work—Restaurant Employees to refer to Code 9052 for all other employees that perform commissary work, and add "& Drivers" to the phraseology caption
 - Code 9058—Hotel—Restaurant Employees to refer to Code 9052 for all other employees of hotels, and add "& Drivers" to the phraseology caption
 - Code 9058—Motel, Motor Court, Tourist Court, or Cabin—Restaurant Employees to refer to Code 9052 for all other employees of cabins, motels, motor courts, or tourist courts, and add "& Drivers" to the phraseology caption

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- Code 9082—Caterer. to clarify the operations included within this phraseology, revise the phraseology caption to remove the period at the end of it, and include "& Drivers"
 - Code 9082—Restaurant NOC. to clarify the operations included within this phraseology, and revise the phraseology caption to remove "NOC." and replace it with "Full-Service & Drivers"
 - Code 9083—Doughnut Shop—Retail. to clarify the operations included within this phraseology, revise the phraseology caption to remove the period at the end of it, and include "& Drivers"
 - Code 9083—Restaurant: Fast Food. to clarify the operations included within this phraseology, revise the phraseology caption to remove the period at the end of it, and include "or Fast Casual & Drivers"
 - Code 9084—Bar, Discotheque, Lounge, Nightclub or Tavern. to clarify the operations included within this phraseology, revise the phraseology caption to remove "Discotheque," add a comma after "Nightclub", remove the period at the end of the caption, and include "& Drivers"
4. Establish the following phraseologies:
- Code 9082—Restaurant—Buffets & Drivers to address buffet restaurant operations
 - Code 9083—Baked Goods Shop & Drivers to address employers that operate baked goods shops that sell baked goods directly to customers for dine-in or takeout
 - Code 9083—Ice Cream Shop & Drivers to address employers that serve and sell ice cream or other frozen desserts for dine-in, takeout, or from a mobile unit
 - Code 9083—Mobile Food Vendor & Drivers to address employers that prepare and sell food or beverages from mobile food units
 - Code 9083—Restaurant—Ghost Kitchen & Drivers to address employers that operate professional food preparation facilities or kitchens that service customers exclusively through delivery or pickup
 - Code 9083—Specialty Drink Shop & Drivers to address employers that operate specialty drink shops that sell made-to-order nonalcoholic beverages, such as coffee, tea, and blended beverages for dine-in or takeout

Impact

Individual employers identified as baked goods shops that are currently classified to Code 2003 are expected to transfer to Code 9083. These employers are expected to see a premium decrease. The impact to individual employers will depend on the amount of payroll that transfers from Code 2003 to Code 9083 and their associated rates or loss costs.

Individual employers with outside salespersons currently classified to Code 2003 are expected to transfer to Code 8742. These employers are expected to see a premium decrease. The impact to individual employers will depend on the amount of payroll that transfers from Code 2003 to Code 8742 and their associated rates or loss costs.

Individual employers in the restaurant industry with drivers that are currently classified to Code 7380—Drivers, Chauffeurs, Messengers, and Their Helpers NOC—Commercial are expected to transfer to Code 9058, Code 9082, Code 9083, and Code 9084. These employers are expected to see a premium decrease. The impact to individual employers will depend on the amount of payroll that transfers from Code 7380 to Code 9058, Code 9082, Code 9083, and Code 9084 and their associated rates or loss costs.

Individual employers identified as mobile food truck vendors, including ice cream mobile unit vendors that are currently classified to Code 7380 are expected to transfer to Code 9083. These employers are expected to see a premium

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decrease. The impact to individual employers will depend on the amount of payroll that transfers from Code 7380 to Code 9083 and their associated rates or loss costs.

In addition to the movements noted above, it is possible that some payroll may transfer between the codes included in the proposal. The amount of payroll transferred 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 code to code as well as their associated rates or loss costs.

Negligible impact to overall statewide premium is expected as a result of these changes.

Arizona and Nevada

The movement from Code 7380 is not applicable to Arizona or Nevada because drivers are general inclusions and Code 7380 is not applicable in these states.

State-Specific Proposals and Impacts

In addition to the multistate proposals, NCCI proposes the following state-specific revisions:

Alaska Proposal

NCCI proposes to establish the multistate classification phraseology for Code 9082—Caterer & Drivers in NCCI's **Basic Manual** for Alaska to align with the multistate approach.

Alaska Impact

Negligible impact to overall statewide premium is expected as a result of this change.

Hawaii Proposal

As part of ongoing efforts to promote classification consistency across jurisdictions, NCCI proposes the elimination of the following Hawaii-specific classification phraseologies for Code 9082 in NCCI's **Basic Manual** for Hawaii:

- Lau Lau Mfg.
- Lunch Wagon
- Sushi Mfg.

The exposure associated with Lau Lau Mfg. and Sushi Mfg. is proposed to be reassigned to the multistate Code 6504—Food Products Mfg. NOC. This classification applies to employers engaged in the manufacturing of a single food product or a wide variety of food products. Employers operating restaurants that prepare and serve laulau and sushi will continue to be classified to the appropriate restaurant codes based on their operational characteristics.

The exposure associated with Lunch Wagon is proposed to be reassigned to the newly established multistate classification phraseology for Code 9083—Mobile Food Vendor & Drivers. This phraseology applies to employers that prepare and sell food or beverages from mobile food units, including carts, converted buses, pull trailers, lunch wagons, or trucks often equipped with small commercial kitchens.

These revisions promote classification uniformity across jurisdictions and support equitable treatment of employers engaged in similar food manufacturing operations.

Hawaii Impact

Individual employers identified as Lau Lau Mfg. and Sushi Mfg. that are currently classified to Code 9082 are expected to transfer to Code 6504. These employers could see a premium increase. The impact to individual employers will depend on the amount of payroll that transfers from Code 9082 to Code 6504 and their associated loss costs.

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Individual employers identified as lunch wagons that are currently classified to Code 9082 are expected to transfer to Code 9083. These employers could see a nominal premium increase. The impact to individual employers will depend on the amount of payroll that transfers from Code 9082 to Code 9083 and their associated loss costs.

Negligible impact to overall statewide premium is expected as a result of these changes.

Montana Proposal

NCCI proposes the following revisions in NCCI's *Basic Manual* for Montana:

1. Eliminate the Montana-specific classification phraseology for Code 2003—Bakery—Wholesale & Drivers and establish the corresponding multistate classification phraseology for Code 2003—Bakery—Wholesale & Drivers.
2. Eliminate the Montana-specific classification code and phraseology for Code 2004—Bakery—Retail—All Operations and establish the newly proposed multistate classification phraseology for Code 9083—Baked Goods Shop & Drivers.
3. Revise the classification phraseology for Code 9058—Hotel Restaurant Employees to include a reference to Code 9052 for all other employees of hotels. Also, revise the phraseology caption to apply a minor formatting modification and add "& Drivers".
4. Revise the Montana Table of classifications by hazard group to display the elimination of the Montana-specific Code 2004.

Montana Impact

No premium impact is expected from the changes proposed to Code 2003.

Individual employers identified as wholesale bakeries that are currently classified to Code 2004 are expected to transfer to multistate Code 9083. Initially, the loss cost for Code 9083 will be payroll-weighted with the loss cost of Code 2004, which may result in an increase in premium for employers currently assigned to Code 2004. The impact to individual employers will depend on the amount of payroll that transfers from eliminated Code 2004 to Code 9083. Historical experience from Code 2004 will be transferred to Code 9083.

The proposal to add drivers to Code 9058 will have the same impact as the national impact for this code.

Negligible impact to overall statewide premium is expected as a result of these changes.

Texas Proposal

The workers compensation classification system groups employers with similar operations by classification so that loss costs and rates may be calculated to reflect overall employee exposure to injury. In support of this principle, NCCI has used a phased approach over the last several years to streamline the classification system in Texas. The overall revisions to the classification code system in Texas provide greater classification uniformity within Texas and from a multistate perspective. The revisions also better align exposure to pricing within individual classifications.

NCCI is continuing to use a phased filing approach to determine where it is appropriate to align Texas classifications with NCCI multistate classifications and phraseologies. In line with this phased approach, this item will:

- Eliminate certain Texas-specific classification phraseologies for Code 2003 and Code 8752
- Eliminate the Texas-specific classification code and associated phraseologies for Code 9079
- Establish NCCI multistate classification codes and phraseologies for use in Texas
- Reassign the eliminated Texas-specific classification codes and phraseologies to NCCI multistate classification codes and applicable multistate and Texas-specific classification phraseologies

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- Revise certain Texas-specific classification phraseologies
- Revise the Texas Table of classifications by hazard group (Rule ID: BM-HAZT-T640A) to remove Code 9079 and add Code 9082, Code 9083, and Code 9084

NCCI proposes the following revisions in NCCI's *Basic Manual* for Texas:

Texas-specific codes and phraseologies to be eliminated and reassigned to newly established multistate code phraseologies or revised	Multistate or Texas-specific code phraseologies to be established in Texas
<p>Code 2003: Texas-specific Code 2003 phraseologies to be eliminated and reassigned to newly established multistate Code 2003 phraseology:</p> <ul style="list-style-type: none"> • Bakery & Drivers, Route Supervisors (Phrase ID: BM-2003-BABAE) • Cookie Mfg.—Wholesale & Drivers (Phrase ID: BM-2003-COO6A) • Cracker Mfg. & Drivers (Phrase ID: BM-2003-COU62) • Ice Cream Cone Mfg. & Drivers (Phrase ID: BM-2003-ICE8B) <p>No changes are proposed to the remaining Texas-specific phraseologies in Code 2003.</p>	<p>Newly established multistate Code 2003 phraseology:</p> <ul style="list-style-type: none"> • Bakery—Wholesale & Drivers (Phrase ID: BM-2003-BAB1C)
<p>Code 8752: Texas-specific Code 8752 phraseologies to be eliminated and reassigned to newly established multistate Code 9083 phraseologies:</p> <ul style="list-style-type: none"> • Ice Cream Vendors—Neighborhood Routes & Drivers (Phrase ID: BM-8752-ICEDD) • Mobile Food Units—Route Salespersons & Drivers (Phrase ID: BM-8752-MOB00) <p>No changes are proposed to the remaining Texas-specific phraseologies in Code 8752.</p>	<p>Newly established multistate Code 9083 phraseologies:</p> <ul style="list-style-type: none"> • Ice Cream Shop & Drivers (Phrase ID: BM-9083-ICE8X) • Mobile Food Vendor & Drivers (Phrase ID: BM-9083-MOB8Z)
<p>Code 9079: Texas-specific Code 9079 phraseology to be eliminated and reassigned to newly established multistate Code 9082 and Code 9083 phraseologies:</p> <ul style="list-style-type: none"> • Cafeterias (Phrase ID: BM-9079-CABAC) 	<p>Newly established multistate Code 9082 phraseologies:</p> <ul style="list-style-type: none"> • Restaurant—Full-Service & Drivers (Phrase ID: BM-9082-REHFC) • Restaurant—Buffets & Drivers (Phrase ID: BM-9082-REH8R)

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Texas-specific codes and phraseologies to be eliminated and reassigned to newly established multistate code phraseologies or revised	Multistate or Texas-specific code phraseologies to be established in Texas
	<p>Newly established multistate Code 9083 phraseology:</p> <ul style="list-style-type: none"> Restaurant—Fast Food or Fast Casual & Drivers (Phrase ID: BM-9083-REH64)
<p>Code 9079: Texas-specific Code 9079 phraseology to be eliminated and reassigned to newly established multistate Code 9082 phraseology:</p> <ul style="list-style-type: none"> Caterer (Phrase ID: BM-9079-CASB8) 	<p>Newly established multistate Code 9082 phraseology:</p> <ul style="list-style-type: none"> Caterer & Drivers (Phrase ID: BM-9082-CAS76)
<p>Code 9079: Texas-specific Code 9079 phraseology to be eliminated and reassigned to newly established multistate Code 9052 and Code 9058 phraseologies:</p> <ul style="list-style-type: none"> Commissary Work (Phrase ID: BM-9079-CLUA1) 	<p>Newly established multistate Code 9052 phraseology:</p> <ul style="list-style-type: none"> Commissary Work—All Other Employees & Salespersons, Drivers (Phrase ID: BM-9052-CLU1B) <p>Newly established multistate Code 9058 phraseology:</p> <ul style="list-style-type: none"> Commissary Work—Restaurant Employees & Drivers (Phrase ID: BM-9058-CLUAC)
<p>Code 9079: Texas-specific Code 9079 phraseologies to be eliminated and reassigned to newly established multistate Code 9083 phraseologies:</p> <ul style="list-style-type: none"> Concession Stands (Phrase ID: BM-9079-CON5B) Doughnut Shops—Retail (Phrase ID: BM-9079-DIR8A) Mobile Food Units—Preparation of Food (Phrase ID: BM-9079-MOB8A) 	<p>Newly established multistate Code 9083 phraseologies:</p> <ul style="list-style-type: none"> Restaurant—Fast Food or Fast Casual & Drivers (Phrase ID: BM-9083-REH64) Doughnut Shop—Retail & Drivers (Phrase ID: BM-9083-DIR2A) Mobile Food Vendor & Drivers (Phrase ID: BM-9083-MOB8Z)
<p>Code 9079: Texas-specific Code 9079 phraseologies to be eliminated and reassigned to newly established multistate Code 9083 phraseology:</p> <ul style="list-style-type: none"> Fast Food Restaurant—Counter Service/Carry Out (Phrase ID: BM-9079-FAS7E) Restaurant—Fast Food (Phrase ID: BM-9079-REH70) 	<p>Newly established multistate Code 9083 phraseology:</p> <ul style="list-style-type: none"> Restaurant—Fast Food or Fast Casual & Drivers (Phrase ID: BM-9083-REH64)
<p>Code 9079: Texas-specific Code 9079 phraseology to be eliminated</p>	<p>Newly established multistate Code 9082 phraseology:</p> <ul style="list-style-type: none"> Restaurant—Full-Service & Drivers (Phrase ID: BM-

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Texas-specific codes and phraseologies to be eliminated and reassigned to newly established multistate code phraseologies or revised	Multistate or Texas-specific code phraseologies to be established in Texas
<p>and reassigned to newly established multistate Code 9082 phraseology:</p> <ul style="list-style-type: none"> Restaurant NOC (Phrase ID: BM-9079-REHF0) 	9082-REHFC)
<p>Code 9079: Texas-specific Code 9079 phraseologies to be eliminated and reassigned to newly established Texas-specific Code 9083 phraseologies:</p> <ul style="list-style-type: none"> Racetrack Operation—Automobile—Food Concession Booths (Phrase ID: BM-9079-RACED) Racetrack Operation—Dog—Food Concession Booths (Phrase ID: BM-9079-RACFD) Racetrack Operation—Horse—Food Concessions (Phrase ID: BM-9079-RACF8) 	<p>Newly established Texas-specific Code 9083 phraseologies:</p> <ul style="list-style-type: none"> Racetrack Operation—Automobile—Food Concession Booths & Drivers (Phrase ID: BM-9083-RACR8) Racetrack Operation—Dog—Food Concession Booths & Drivers (Phrase ID: BM-9083-RACNS) Racetrack Operation—Horse—Food Concessions & Drivers (Phrase ID: BM-9083-RACSN)
<p>Code 9079: Texas-specific Code 9079 phraseology to be eliminated and reassigned to newly established multistate Code 9083 phraseologies:</p> <ul style="list-style-type: none"> Store—Retail NOC and Food Service (Phrase ID: BM-9079-STO3B) 	<p>Newly established multistate Code 9083 phraseologies:</p> <ul style="list-style-type: none"> Specialty Drink Shop & Drivers (Phrase ID: BM-9083-SPEX1) Ice Cream Shop & Drivers (Phrase ID: BM-9083-ICE8X) Restaurant—Fast Food or Fast Casual & Drivers (Phrase ID: BM-9083-REH64)
<p>Code 9079: Texas-specific Code 9079 phraseologies to be eliminated and reassigned to newly established multistate Code 9084 phraseology:</p> <ul style="list-style-type: none"> Bar, Night Club, or Tavern (Phrase ID: BM-9079-BABE7) Night Club, Bar, or Tavern (Phrase ID: BM-9079-NAI30) Tavern, Bar, or Night Club (Phrase ID: BM-9079-TACFE) 	<p>Newly established multistate Code 9084 phraseology:</p> <ul style="list-style-type: none"> Bar, Lounge, Nightclub, or Tavern & Drivers (Phrase ID: BM-9084-BABAA)
<p>Code 9052: Revise the following Texas-specific classification</p>	Not Applicable

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Filing Memorandum

Texas-specific codes and phraseologies to be eliminated and reassigned to newly established multistate code phraseologies or revised	Multistate or Texas-specific code phraseologies to be established in Texas
<p>phraseologies for Code 9052:</p> <ul style="list-style-type: none"> • Hotel—All Other Employees & Drivers (Phrase ID: BM-9052-HON93) to refer to Code 9058 for restaurant employees of hotels • Motel, Motor Court, Tourist Court, or Cabin—All Other Employees & Drivers (Phrase ID: BM-9052-MOS95) to refer to Code 9058 for restaurant employees of employers that operate (a) cabins, (b) motels, (c) motor courts, or (d) tourist courts 	

Texas Impact

For the Texas-specific code phraseologies that will be eliminated from Code 2003 and reassigned to multistate Code 2003, it is expected that there should be no movement of payroll since the multistate phraseology is similar to the Texas phraseology.

The changes in classification treatment for restaurant employees will result in the elimination of Code 9079 and the establishment of Code 9082, Code 9083, and Code 9084 in Texas. The initial loss cost and rating values of Code 9082, Code 9083, and Code 9084 will be equal to the loss cost and rating values of Code 9079 until Code 9082, Code 9083, and Code 9084 develop experience to determine their own loss costs. Individual employers currently classified to Code 9079 are expected to experience no change in premium due to the transfer of payroll to Code 9082, Code 9083, and Code 9084.

Individual employers currently classified to Code 9079 that are expected to transfer to Code 9052 and Code 9058 are expected to see a premium increase. The impact to individual employers will depend on the amount of payroll that transfers from Code 9079 to Code 9052 and Code 9058 and their associated loss costs.

Individual employers currently classified to Code 8752 that are expected to transfer to newly established Code 9083 are expected to see a premium decrease. The impact to individual employers will depend on the amount of payroll that will transfer from Code 8752 to Code 9083 and their associated loss costs.

Individual employers in the restaurant industry with drivers currently classified to Code 7380 are expected to transfer to newly established Code 9052, Code 9058, Code 9082, and Code 9083. These employers are expected to see a premium decrease. The impact to individual employers will depend on the amount of payroll that transfers from Code 7380 to Code 9052, Code 9058, Code 9082, and Code 9083 and their associated loss costs.

Negligible impact to overall statewide premium is expected as a result of these changes.

Exhibit comments and implementation summary

Exhibit	Exhibit comments	Implementation summary
	Multistate Exhibits	

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Filing Memorandum

Exhibit	Exhibit comments	Implementation summary
1	<p>Displays the revisions to the classification phraseology for Code 2003—Bakery—Salespersons & Drivers (Phrase ID: BM-2003-BAB1C) in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> • Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, NE, NH, NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, and WV • Refer to state exhibits for MT and TX <p>Displays the establishment of the classification phraseology for Code 2003—Bakery—Wholesale & Drivers (Phrase ID: BM-2003-BAB1C) in NCCI's Basic Manual for Montana.</p> <p>Displays the establishment of the classification phraseology for Code 2003—Bakery—Wholesale & Drivers (Phrase ID: BM-2003-BAB1C) in NCCI's Basic Manual for Texas.</p>	<ul style="list-style-type: none"> • In all states where applicable, except Hawaii, this item is to become effective for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2027. • In Hawaii, the effective date will be determined upon regulatory approval of each individual carrier's election to adopt these changes.
2	<p>Displays the revisions to the classification phraseology for Code 9052—Commissary Work—All Other Employees & Salespersons, Drivers (Phrase ID: BM-9052-CLU1B) in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> • Applies in: AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, and WV • Refer to state exhibit for TX <p>Displays the establishment of the classification phraseology for Code 9052—Commissary Work—All Other Employees & Salespersons, Drivers (Phrase ID: BM-9052-CLU1B) in NCCI's Basic Manual for Texas.</p>	
3	<p>Displays the revisions to two classification phraseologies for Code 9052 in NCCI's Basic Manual:</p> <ul style="list-style-type: none"> • Code 9052—Hotel—All Other Employees & Salespersons, Drivers (Phrase ID: BM-9052-HON43) • Code 9052—Motel, Motor Court, Tourist Court, or Cabin—All Other Employees & Salespersons, 	

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Filing Memorandum

Exhibit	Exhibit comments	Implementation summary
	<p>Drivers (Phrase ID: BM-9052-MOS13)</p> <ul style="list-style-type: none"> • 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, and WV • Refer to state Exhibit 14 for TX 	
4	<p>Displays the revisions to the classification phraseology for Code 9058—Commissary Work—Restaurant Employees (Phrase ID: BM-9058-CLUAC) in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> • Applies in: AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, and WV • Refer to state exhibit for TX <p>Displays the establishment of the classification phraseology for Code 9058—Commissary Work—Restaurant Employees & Drivers (Phrase ID: BM-9058-CLUAC) in NCCI's Basic Manual for Texas.</p>	
5	<p>Displays the revisions to the classification phraseology for Code 9058—Hotel—Restaurant Employees (Phrase ID: BM-9058-HON30) in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> • Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, NE, NH, NM, NV, OK, RI, SC, SD, TN, TX, UT, VA, VT, and WV • Refer to state exhibit for MT <p>Displays the revisions to the state-specific classification phraseology for Code 9058—Hotel Restaurant Employees (Phrase ID: BM-9058-HON30) in NCCI's Basic Manual for Montana.</p>	
6	<p>Displays the revisions to the classification phraseology for Code 9058—Motel, Motor Court, Tourist Court, or Cabin—Restaurant Employees (Phrase ID: BM-9058-MOS71) in NCCI's Basic Manual.</p>	

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

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Exhibit	Exhibit comments	Implementation summary
	<ul style="list-style-type: none"> 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, TX, UT, VA, VT, and WV 	
7	<p>Displays the revisions to the classification phraseology for Code 9082—Caterer. (Phrase ID: BM-9082-CAS76) in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Applies in: 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, and WV Refer to state exhibits for AK and TX <p>Displays the establishment of the classification phraseology for Code 9082 Caterer & Drivers (Phrase ID: BM-9082-CAS76) in NCCI's Basic Manual for Alaska.</p> <p>Displays the establishment of the classification phraseology for Code 9082 Caterer & Drivers (Phrase ID: BM-9082-CAS76) in NCCI's Basic Manual for Texas.</p>	
8	<p>Displays the revisions to the classification phraseology for Code 9082—Restaurant NOC. (Phrase ID: BM-9082-REHFC) in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> 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, and WV Refer to state exhibit for TX <p>Displays the establishment of the classification phraseology for Code 9082—Restaurant—Full-Service & Drivers (Phrase ID: BM-9082-REHFC) in NCCI's Basic Manual for Texas.</p>	
9	<p>Displays the revisions to two classification phraseologies in NCCI's Basic Manual:</p> <ul style="list-style-type: none"> Code 9083—Doughnut Shop—Retail. (Phrase ID: BM-9083-DIR2A) 	

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Filing Memorandum

Exhibit	Exhibit comments	Implementation summary
	<ul style="list-style-type: none"> • Code 9083—Restaurant: Fast Food. (Phrase ID: BM-9083-REH64) • 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, and WV • Refer to state exhibits for TX <p>Displays the establishment of two multistate classification phraseologies in NCCI's Basic Manual for Texas:</p> <ul style="list-style-type: none"> • Code 9083—Doughnut Shop—Retail & Drivers (Phrase ID: BM-9083-DIR2A) • Code 9083—Restaurant—Fast Food or Fast Casual & Drivers (Phrase ID: BM-9083-REH64) 	
10	<p>Displays the establishment of several new classification phraseologies in NCCI's Basic Manual:</p> <ul style="list-style-type: none"> • Code 9083—Baked Goods Shop & Drivers (Phrase ID: BM-9083-BABX8) • Code 9083—Ice Cream Shop & Drivers (Phrase ID: BM-9083-ICE8X) • Code 9083—Mobile Food Vendor & Drivers (Phrase ID: BM-9083-MOB8Z) • Code 9082—Restaurant—Buffets & Drivers (Phrase ID: BM-9082-REH8R) • Code 9083—Restaurant—Ghost Kitchen & Drivers (Phrase ID: BM-9083-REHZ8) • Code 9083—Specialty Drink Shop & Drivers (Phrase ID: BM-9083-SPEX1) • 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, TX, UT, VA, VT, and WV 	
11	<p>Displays the revisions to the classification phraseology for Code 9084—Bar, Discotheque, Lounge, Nightclub or Tavern. (Phrase ID: BM-9084-BABAA) in NCCI's Basic Manual.</p>	

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Exhibit	Exhibit comments	Implementation summary
	<ul style="list-style-type: none"> • 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, and WV • Refer to state exhibit for TX <p>Displays the establishment of the multistate classification phraseology for Code 9084—Bar, Lounge, Nightclub, or Tavern & Drivers (Phrase ID: BM-9084-BABAA) in NCCI's Basic Manual for Texas.</p>	
	State Exhibits	
12	Displays the revisions to classification phraseology captions in NCCI's Basic Manual for Florida.	To become effective for new and renewal voluntary policies only, with effective dates on and after 12:01 a.m. on July 1, 2027.
12	<p>Displays the elimination of the following Hawaii-specific classification phraseologies in NCCI's Basic Manual for Hawaii:</p> <ul style="list-style-type: none"> • Code 9082—Laulau Mfg. (Phrase ID: BM-9082-LABD7) • Code 9082—Lunch Wagon (Phrase ID: BM-9082-LOGDA) • Code 9082—Sushi Mfg. (Phrase ID: BM-9082-STRFE) 	The effective date will be determined upon regulatory approval of each individual carrier's election to adopt these changes.
12	<p>Displays the elimination of two classification phraseologies in NCCI's Basic Manual for Montana:</p> <ul style="list-style-type: none"> • Code 2003—Bakery—Wholesale & Drivers (Phrase ID: BM-2003-BAB1D) • Code 2004—Bakery—Retail—All Operations (Phrase ID: BM-2004-BABDE) 	To become effective for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2027.
13	Displays the revisions to the Montana Table of classifications by hazard group (Rule ID: BM-HAZT-T640A) in NCCI's Basic Manual for Montana.	
12	<p>Displays the elimination of several Texas-specific classification phraseologies in NCCI's Basic Manual for Texas:</p> <ul style="list-style-type: none"> • Code 2003—Bakery & Drivers, Route Supervisors 	To become effective for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2027.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

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Exhibit	Exhibit comments	Implementation summary
	<p>(Phrase ID: BM-2003-BABAE)</p> <ul style="list-style-type: none"> • Code 2003—Cookie Mfg.—Wholesale & Drivers (Phrase ID: BM-2003-COO6A) • Code 2003—Cracker Mfg. & Drivers (Phrase ID: BM-2003-COU62) • Code 2003—Ice Cream Cone Mfg. & Drivers (Phrase ID: BM-2003-ICE8B) • Code 8752—Ice Cream Vendors—Neighborhood Routes & Drivers (Phrase ID: BM-8752-ICEDD) • Code 8752—Mobile Food Units—Route Salespersons & Drivers (Phrase ID: BM-8752-MOB00) • Code 9079—Bar, Night Club, or Tavern (Phrase ID: BM-9079-BABE7) • Code 9079—Cafeterias (Phrase ID: BM-9079-CABAC) • Code 9079—Caterer (Phrase ID: BM-9079-CASB8) • Code 9079—Commissary Work (Phrase ID: BM-9079-CLUA1) • Code 9079—Concession Stands (Phrase ID: BM-9079-CON5B) • Code 9079—Doughnut Shops—Retail (Phrase ID: BM-9079-DIR8A) • Code 9079—Fast Food Restaurant—Counter Service/Carry Out (Phrase ID: BM-9079-FAS7E) • Code 9079—Mobile Food Units—Preparation of Food (Phrase ID: BM-9079-MOB8A) • Code 9079—Night Club, Bar, or Tavern (Phrase ID: BM-9079-NAI30) • Code 9079—Racetrack Operation—Automobile—Food Concession Booths (Phrase ID: BM-9079-RACED) • Code 9079—Racetrack Operation—Dog—Food Concession Booths (Phrase ID: BM-9079-RACFD) • Code 9079—Racetrack Operation—Horse—Food 	

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Filing Memorandum

Exhibit	Exhibit comments	Implementation summary
	Concessions (Phrase ID: BM-9079-RACF8) <ul style="list-style-type: none"> • Code 9079—Restaurant—Fast Food (Phrase ID: BM-9079-REH70) • Code 9079—Restaurant NOC (Phrase ID: BM-9079-REHF0) • Code 9079—Store—Retail NOC and Food Service (Phrase ID: BM-9079-STO3B) • Code 9079—Tavern, Bar, or Night Club (Phrase ID: BM-9079-TACFE) 	
13	Displays the establishment of several Texas-specific classification phraseologies in NCCI's Basic Manual for Texas: <ul style="list-style-type: none"> • Code 9083—Racetrack Operation—Automobile—Food Concession Booths & Drivers (Phrase ID: BM-9083-RACR8) • Code 9083—Racetrack Operation—Dog—Food Concession Booths & Drivers (Phrase ID: BM-9083-RACNS) • Code 9083—Racetrack Operation—Horse—Food Concessions & Drivers (Phrase ID: BM-9083-RACSN) 	To become effective for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2027.
14	Displays the revisions to two classification phraseologies in NCCI's Basic Manual for Texas: <ul style="list-style-type: none"> • Code 9052—Hotel—All Other Employees & Drivers (Phrase ID: BM-9052-HON93) • Code 9052—Motel, Motor Court, Tourist Court, or Cabin—All Other Employees & Drivers (Phrase ID: BM-9052-MOS95) 	
15	Displays the revisions to the Texas Table of classifications by hazard group (Rule ID: BM-HAZT-T640A) in NCCI's Basic Manual for Texas.	

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 1
Basic Manual—Indiana
Classification codes**Bakery—Salespersons Wholesale & Drivers**

Code 2003

Phrase ID: BM-2003-BAB1C

Effective Date: July 1, 2027

This phraseology is assigned/applies to employers that manufacture bakery products in the manufacturing of three following categories of bakery items to supply businesses such as food service companies, restaurants, and retailers: (a) baked goods, (b) ~~cookies and crackers~~ cooked or uncooked frozen bakery items, and (c) ~~cooked or uncooked frozen items~~ cookies and crackers. This phraseology includes employees who stock their employer's products on shelves at customer locations.

Baked goods

Baked goods include

- bagels
- ~~bread~~ breads
- ~~cake~~ cakes
- corn or flour tortillas
- pies
- pizza dough, and
- sweet yeast goods, such as doughnuts and sweet rolls.

~~Cookies and crackers~~~~Cookies and crackers include~~

- ~~ice cream cones~~
- ~~matzo~~
- ~~soft pretzels~~
- ~~toaster pastries, and~~
- ~~wafers.~~

Cooked or uncooked frozen bakery items

Cooked or uncooked frozen bakery items include

- ~~bread~~ breads
- cookie or pizza dough
- frozen pies
- pastries, and
- sweet yeast goods.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 1
Basic Manual—Indiana
Classification codes

Division of payroll

If an employer qualifies for Code 2003 and Code 8017, or Code 2003 and a restaurant classification code, a division of payroll for employees exposed to both baking and store or baking and restaurant operations is permitted, provided that conditions described in NCCI's *Basic Manual* are met.

Assignment of Code 2003 and a restaurant classification or Code 8017

If a bakery operates a store that sells baked goods for on-premises consumption or both on- and off-premises consumption, that store is assigned to the appropriate restaurant classification. The assignment of a restaurant classification under these circumstances is not dependent on the percentage of goods consumed on or away from the premises. If a bakery operates a store that sells baked goods exclusively for off-premises consumption, that store is assigned to Code 8017.

Retail bakery and doughnut stores

Retail bakery and doughnut stores, with no baking done on the premises, that sell baked goods exclusively for off-premises consumption are to be separately rated to Code 8017. Retail bakery and doughnut stores that additionally prepare food or have on-premises consumption must be separately rated to the appropriate restaurant classification. Additional food preparation done by retail bakery and doughnut stores, with no baking done on the premises, to enhance their products for breakfast, lunch, or dinner must be separately rated to the appropriate restaurant classification.

Enhancements to bakery products

Examples of enhancements to bakery products include the addition of

- bacon
- eggs
- lettuce
- lunch meats, and
- other similar enhancements.

Important Providing beverages or prepackaged self-serve condiments to customers is not considered an enhancement.

Beverages

Beverages that may be provided include

- coffee
- fountain sodas
- milk
- prepackaged drinks
- teas, and
- other similar beverages.

Prepackaged self-serve condiments

Prepackaged self-serve condiments that may be provided include

- butter
- cream cheese

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 1
Basic Manual—Indiana
Classification codes

- jams
- spreads, and
- other similar condiments.

Cookies and crackers

Cookies and crackers include

- ice cream cones
- matzoths
- soft pretzels
- toaster pastries, and
- wafers.

Stores operated by wholesale bakeries

If a wholesale bakery operates a store that sells bakery items, then separately rate employees of that store to the appropriate mercantile classification.

Baked goods shop operations

Refer to Code 9083 for employers that operate baked goods shops. These employers sell baked goods directly to customers for dine-in or takeout.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 2
Basic Manual—Indiana
Classification codes

Commissary Work—All Other Employees & Salespersons, Drivers

[Code 9052](#)

Phrase ID: BM-9052-CLU1B

Effective Date: July 1, 2027

Refer to Code 9058 for restaurant employees of employers that perform commissary work.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 3
Basic Manual—Indiana
Classification codes

Hotel—All Other Employees & Salespersons, Drivers

[Code 9052](#)

Phrase ID: BM-9052-HON43

Effective Date: July 1, 2027

Assign Code 9060 to employees who work exclusively for country clubs operated by (a) condominiums, (b) hotels, (c) resorts, or (d) other community associations.

[Restaurant employees](#)

Refer to Code 9058 for restaurant employees of hotels.

Motel, Motor Court, Tourist Court, or Cabin—All Other Employees & Salespersons, Drivers

[Code 9052](#)

Rule ID: BM-9052-MOS13

Effective Date: July 1, 2027

Refer to Code 9058 for restaurant employees of employers that operate (a) cabins, (b) motels, (c) motor courts, or (d) tourist courts.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 4
Basic Manual—Indiana
Classification codes

Commissary Work—Restaurant Employees & Drivers

[Code 9058](#)

Phrase ID: BM-9058-CLUAC

Effective Date: July 1, 2027

Refer to Code 9052 for all other employees of employers that perform commissary work.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 5
Basic Manual—Indiana
Classification codes

Hotel—Restaurant Employees & Drivers

Code 9058

Phrase ID: BM-9058-HON30

Effective Date: July 1, 2027

Refer to Code 9052 for all other employees of hotels.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 6
Basic Manual—Indiana
Classification codes

Motel, Motor Court, Tourist Court, or Cabin—Restaurant Employees & Drivers

Code 9058

Phrase ID: BM-9058-MOS71

Effective Date: July 1, 2027

Refer to Code 9052 for all other employees of employers that operate (a) cabins, (b) motels, (c) motor courts, or (d) tourist courts.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 7
Basic Manual—Indiana
Classification codes

Caterer & Drivers

Code 9082

Phrase ID: BM-9082-CAS76

Effective Date: July 1, 2027

~~This phraseology includes entertainers and musicians~~applies to employers that provide catering services for events.

Restaurants operated by a hotel or motel

~~Restaurants operated by a hotel or motel are to be separately rated to Code 9058.~~

Entertainers and musicians

This phraseology includes entertainers and musicians.

Alcoholic beverages

This phraseology includes the sale of alcoholic beverages only when the gross receipts from the sale of alcoholic beverages are less than the gross receipts from the sale of food and nonalcoholic beverages.

Important Refer to Code 9084 for employers that specialize in serving alcoholic beverages when the gross receipts from the sale of alcoholic beverages are greater than the gross receipts from the sale of food and nonalcoholic beverages.

Catering services performed by employees of a hotel or motel

Refer to Code 9058 for catering services performed by employees of a hotel or motel.

Operations described by another classification

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 8
Basic Manual—Indiana
Classification codes

Restaurant NOC.—Full-Service & Drivers

Code 9082

Phrase ID: BM-9082-REHFC

Effective Date: July 1, 2027

This phraseology includes entertainersapplies to full-service restaurants where guests may be seated by a host or hostess and musiciansare attended to by waitstaff. These employers may additionally offer curbside or takeout service.

Entertainers and musicians

This phraseology includes entertainers and musicians.

Alcoholic beverages

This phraseology includes the sale of alcoholic beverages only when the gross receipts from the sale of alcoholic beverages are less than the gross receipts from the sale of food and nonalcoholic beverages.

Important Refer to Code 9084 for employers that specialize in serving alcoholic beverages when the gross receipts from the sale of alcoholic beverages are greater than the gross receipts from the sale of food and nonalcoholic beverages.

Fast-food restaurant operations

Refer to Code 9083 for employers that operate fast-food restaurants that use a self-service model, where customers (a) order and pay for their meal at a counter, a drive-through, or online, and (b) may carry their food to their tables.

Restaurants operated by a hotel or motel

Restaurants operated by a hotel or motel are to be separately rated to Code 9058.

Operations described by another classification

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 9
Basic Manual—Indiana
Classification codes**Doughnut Shop—Retail & Drivers****Code 9083**

Phrase ID: BM-9083-DIR2A

Effective Date: July 1, 2027

This phraseology applies to shops that prepare and sell coffee, doughnuts, or other items for consumption ~~online~~ in or away from the premises ~~takeout~~.

Code assignment qualification

Code 9082 applies if the shop does not qualify for Code 9083.

Doughnut shops operated by a hotel or motel

Doughnut shops operated by a hotel or motel are to be separately rated to Code 9058.

Wholesale doughnut manufacturing operations

Refer to Code 2003 for wholesale doughnut manufacturing operations.

Restaurant—Fast Food or Fast Casual & Drivers**Code 9083**

Rule ID: BM-9083-REH64

Effective Date: July 1, 2027

This phraseology applies to ~~employers~~ restaurants that ~~prepare and serve~~ use a self-service model, where customers (a) order and pay for their meal at a counter, a drive-through, or online, and (b) may carry their food to their tables. These employers may offer limited delivery of food and beverages ~~for on to the customers' table or off-premises consumption and must not be assigned to employers that employ waitstaff additionally offer curbside or takeout service.~~

Alcoholic beverages

This phraseology includes the sale of alcoholic beverages only when the gross receipts from the sale of alcoholic beverages are less than the gross receipts from the sale of food and nonalcoholic beverages.

Important Refer to Code 9084 for employers that specialize in serving alcoholic beverages when the gross receipts from the sale of alcoholic beverages are greater than the gross receipts from the sale of food and nonalcoholic beverages.

Entertainers and musicians

This phraseology includes entertainers and musicians.

Full-service restaurant operations

Refer to Code 9082 for employers that operate full-service restaurants where

- customers place their order with the waitstaff, and
- the waitstaff delivers the customers' food and beverages to their table.

Restaurants operated by a hotel or motel

Restaurants operated by a hotel or motel are to be separately rated to Code 9058.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 9
Basic Manual—Indiana
Classification codes

Operations described by another classification

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 10
Basic Manual—Indiana
Classification codes

Baked Goods Shop & Drivers

Code 9083

Phrase ID: BM-9083-BABX8

Effective Date: July 1, 2027

This phraseology applies to employers that operate baked goods shops. These employers sell baked goods directly to customers for dine-in or takeout. The items may be baked on-site or at a different location.

Baked goods shops

Baked goods shops include establishments such as

- bagel shops
- cookie shops
- cupcake shops
- neighborhood bakeries
- pretzel shops
- retail bakeries, and
- other similar establishments.

Baked goods shops operated by a hotel or motel

Baked goods shops operated by a hotel or motel are to be separately rated to Code 9058.

Wholesale bakery operations

Refer to Code 2003 for wholesale bakery operations.

Operations described by another classification

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

Ice Cream Shop & Drivers

Code 9083

Rule ID: BM-9083-ICE8X

Effective Date: July 1, 2027

This phraseology applies to employers that serve and sell ice cream or other frozen desserts for dine-in or takeout. These employers may (a) make their own frozen desserts in-house, or (b) serve premade frozen desserts. This phraseology includes preparing and serving meals, pastries, or sandwiches.

Mobile ice cream vendor operations

This phraseology applies to employers that serve and sell ice cream or other frozen desserts from an ice cream truck or other mobile food unit.

Ice cream shops operated by a hotel or motel

Ice cream shops operated by a hotel or motel are to be separately rated to Code 9058.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 10
Basic Manual—Indiana
Classification codes

[Operations described by another classification](#)

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

Mobile Food Vendor & Drivers

[Code 9083](#)

Rule ID: BM-9083-MOB8Z

Effective Date: July 1, 2027

This phraseology applies to employers that prepare and sell food or beverages from (a) carts, (b) trailers, (c) trucks, or (d) other similar mobile food units.

[Operations described by another classification](#)

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

Restaurant—Buffets & Drivers

[Code 9082](#)

Rule ID: BM-9082-REH8R

Effective Date: July 1, 2027

This phraseology applies to buffet restaurants where guests serve themselves from a variety of dishes on a buffet line. These restaurants typically have staff who (a) clear tables during the meal, (b) replenish food on the buffet line, and (c) take beverage orders at the table.

[Entertainers and musicians](#)

This phraseology includes entertainers and musicians.

[Alcoholic beverages](#)

This phraseology includes the sale of alcoholic beverages only when the gross receipts from the sale of alcoholic beverages are less than the gross receipts from the sale of food and nonalcoholic beverages.

Important Refer to Code 9084 for employers that specialize in serving alcoholic beverages when the gross receipts from the sale of alcoholic beverages are greater than the gross receipts from the sale of food and nonalcoholic beverages.

[Restaurants operated by a hotel or motel](#)

Restaurants operated by a hotel or motel are to be separately rated to Code 9058.

[Operations described by another classification](#)

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9082 are conducted as a separate and distinct business.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 10
Basic Manual—Indiana
Classification codes

Restaurant—Ghost Kitchen & Drivers

Code 9083

Rule ID: BM-9083-REHZ8

Effective Date: July 1, 2027

This phraseology applies to employers that operate ghost kitchens that produce made-to-order meals exclusively for delivery or pickup.

Meal delivery operations

Refer to the appropriate food manufacturing code for employers that operate meal delivery services where the employer (a) produces meals or meal components in advance, (b) packages the meals or meal components, and (c) ships the meals or meal components to customers.

Operations described by another classification

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

Specialty Drink Shop & Drivers

Code 9083

Rule ID: BM-9083-SPEX1

Effective Date: July 1, 2027

This phraseology applies to specialty drink shops that sell made-to-order nonalcoholic beverages for dine-in or takeout. This phraseology includes preparing and serving meals, pastries, or sandwiches.

Specialty drink shops

Specialty drink shops include

- bubble (boba) tea shops
- coffee shops
- juice bars
- kombucha bars
- smoothie shops
- tea shops, and
- other similar drink shops.

Alcoholic beverages

This phraseology includes the sale of alcoholic beverages only when the gross receipts from the sale of alcoholic beverages are less than the gross receipts from the sale of food and nonalcoholic beverages.

Important Refer to Code 9084 for employers that specialize in serving alcoholic beverages when the gross receipts from the sale of alcoholic beverages are greater than the gross receipts from the sale of food and nonalcoholic beverages.

Specialty drink shops operated by a hotel or motel

Specialty drink shops operated by a hotel or motel are to be separately rated to Code 9058.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 10
Basic Manual—Indiana
Classification codes

Operations described by another classification

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9083 are conducted as a separate and distinct business.

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Item B-1452—Revisions to Basic Manual Classifications for Bakeries and Restaurants

Exhibit 11
Basic Manual—Indiana
Classification codes

Bar, Discotheque, Lounge, Nightclub, or Tavern & Drivers

Code 9084

Phrase ID: BM-9084-BABAA

Effective Date: July 1, 2027

This phraseology applies to employers whose ~~principal~~gross receipts are from the sale of alcoholic beverages such as beer, liquor, or wine are greater than the gross receipts from the sale of food and nonalcoholic beverages.

Entertainers and musicians

This phraseology includes entertainers and musicians.

Mobile bartending operations

This phraseology applies to employers that provide mobile bartending services.

Bars, lounges, nightclubs, or taverns operated by a hotel or motel

Bars, lounges, nightclubs, or taverns operated by a hotel or motel are to be separately rated to Code 9058.

Operations described by another classification

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 9084 are conducted as a separate and distinct business.

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