

Comparison of 2026 and 2025 hazard group average costs per case

Class	Description	Hazard group	1/1/26 Average cost per case	1/1/25 Average cost per case	Percentage change
0005	NURSERY EMPLOYEES & DR	C	10,528	10,222	2.99%
0008	VEGETABLE FARM & DR	C	10,528	10,222	2.99%
0016	ORCHARD & DR	E	14,519	14,342	1.23%
0034	POULTRY OR EGG PRODUCER & DR	D	11,879	11,592	2.48%
0035	GREENHOUSE-RAISE FLOWERS-DR	D	11,879	11,592	2.48%
0036	DAIRY FARM & DR	C	10,528	10,222	2.99%
0037	FIELD CROPS & FARMS NOC & DR	E	14,519	14,342	1.23%
0042	LANDSCAPE GARDENING & DR	D	11,879	11,592	2.48%
0050	FARM MACHINERY OP-BY CONTR/DR	E	14,519	14,342	1.23%
0079	BERRY FARM-DR	D	11,879	11,592	2.48%
0083	CATTLE/LIVESTK RAISING-NOC & DR	D	11,879	11,592	2.48%
0106	TREE/SHRUB PRUN/TRIM-ABOVE GRND-DR	F	18,967	18,644	1.73%
0113	FISH HATCHERY & DR	C	10,528	10,222	2.99%
0117	BERRY PICKING-BY HAND	C	10,528	10,222	2.99%
0124	REFORESTATION AND DRIVERS	C	10,528	10,222	2.99%
0170	ANIMAL RAISING FUR BEARING-DR	C	10,528	10,222	2.99%
0251	IRRIGATION WORKS OPERATION & DR	D	11,879	11,592	2.48%
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE	F	18,967	18,644	1.73%
1005	COAL MINING-SURFACE-& DR	B	8,043	7,866	2.25%
1164	MINING-NOC-UNDERGROUND-& DR	G	24,691	24,068	2.59%
1165	MINING-NOC-SURFACE-& DR	G	24,691	24,068	2.59%
1320	OIL/GAS LEASE OPERATOR-ALL OP & DR	G	24,691	24,068	2.59%
1322	GAS/OIL-OLD WELL-CLEAN-SPEC CONT-DR	F	18,967	18,644	1.73%
1430	SMEETING/SINTERING/REF-LEAD-& DR	G	24,691	24,068	2.59%
1438	SMELT/SINTER/REF-NO LEAD/IRN-NOC/DR	E	14,519	14,342	1.23%
1452	ORE MILLING & DR	E	14,519	14,342	1.23%
1463	ASPHALT WORKS & DR	E	14,519	14,342	1.23%
1472	DISTILLATION-WOOD-& DR	G	24,691	24,068	2.59%
1624	QUARRY NOC & DR	E	14,519	14,342	1.23%
1642	LIME MFG	F	18,967	18,644	1.73%
1654	QUARRY-CEMENT-ROCK-SURFACE-DR	E	14,519	14,342	1.23%
1699	ROCK WOOL MFG	E	14,519	14,342	1.23%
1701	CEMENT MFG	E	14,519	14,342	1.23%
1710	STONE CRUSHING-NO QUARRY-INC DR	F	18,967	18,644	1.73%
1747	EMERY WORKS & DR	E	14,519	14,342	1.23%
1748	ABRASIVE WHEEL MFG & DR	E	14,519	14,342	1.23%
1803	STONE CUTTING/POLISHING-NOC-DR	E	14,519	14,342	1.23%
1924	CABLE MFG/WIRE DRAW-NT IRN/STL	E	14,519	14,342	1.23%
1925	DIE CASTING MFG	C	10,528	10,222	2.99%
2002	PASTA OR NOODLE MFG	D	11,879	11,592	2.48%
2003	BAKERY: ROUTE SUPERVISOR & DRIVER	C	10,528	10,222	2.99%
2014	GRAIN OR FEED MILLING	D	11,879	11,592	2.48%
2016	CEREAL OR BAR MFG	E	14,519	14,342	1.23%
2021	SUGAR REFINING	C	10,528	10,222	2.99%
2039	ICE CREAM MFG & DRIVERS	D	11,879	11,592	2.48%
2041	CANDY, CHOCOLATE & CONFECTION MFG	C	10,528	10,222	2.99%
2065	MILK PRODUCTS MFG-NOC	C	10,528	10,222	2.99%
2070	CREAMERY & RT SUPERVISOR/DR	D	11,879	11,592	2.48%
2089	PACKING HOUSE-ALL OPERATIONS	D	11,879	11,592	2.48%
2095	MEAT PRODUCTS MFG-NOC	C	10,528	10,222	2.99%
2104	SEAFOOD PROCESSORS	D	11,879	11,592	2.48%
2105	FRUIT PACKING	C	10,528	10,222	2.99%
2110	PICKLE MFG	B	8,043	7,866	2.25%
2111	CANNERY-NOC	C	10,528	10,222	2.99%
2112	FRUIT EVAPORATING OR PRESERVING	C	10,528	10,222	2.99%
2114	OYSTER PROCESSING	C	10,528	10,222	2.99%
2121	BREWERY & DR	B	8,043	7,866	2.25%
2130	DISTILLERY-SPIRITUOUS LIQUOR	B	8,043	7,866	2.25%
2131	SPIRITUOUS LIQUOR BOTTLING	D	11,879	11,592	2.48%
2143	FRUIT JUICE MFG & DRIVERS	C	10,528	10,222	2.99%
2157	BOTTLING-ALL OPS-ROUTE SUPVIS & DR	B	8,043	7,866	2.25%
2211	WOOL SEPARATE/COMB/SCOUR	C	10,528	10,222	2.99%
2220	YARN OR THREAD MFG-COTTON	E	14,519	14,342	1.23%
2288	FELTING MFG	D	11,879	11,592	2.48%

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2302	SILK THREAD OR YARN MFG	C	10,528	10,222	2.99%
2305	TEXTILE FIBER MFG-SYNTHETIC	D	11,879	11,592	2.48%
2361	HOSIERY MFG	E	14,519	14,342	1.23%
2362	KNIT GOODS MFG-NOC	D	11,879	11,592	2.48%
2380	WEBBING MFG	C	10,528	10,222	2.99%
2388	EMBROIDERY MFG	C	10,528	10,222	2.99%
2402	CARPET OR RUG MFG-NOC	B	8,043	7,866	2.25%
2413	TEXTILE-BLEACH/DYE/MERCER/FINSH	E	14,519	14,342	1.23%
2416	THREAD/YARN DYEING-FINISHING	D	11,879	11,592	2.48%
2417	CLOTH PRINTING BY MACHINE	C	10,528	10,222	2.99%
2501	CLOTHING/CANVAS/RELTD PROD MFG-NOC	C	10,528	10,222	2.99%
2503	DRESSMAKING/TAILORING-CUSTOM	C	10,528	10,222	2.99%
2570	MATTRESS OR BOX SPRING MFG	C	10,528	10,222	2.99%
2592	CARPET/UPHOLST CLEAN-RT SUPER/DR	C	10,528	10,222	2.99%
2600	FUR PROCESSING - PREPARING SKINS	C	10,528	10,222	2.99%
2623	LEATHER MFG INC/TAN/EMBOSS/WOOL PUL	C	10,528	10,222	2.99%
2651	GASKET/WASHER MFG-NOT METAL	E	14,519	14,342	1.23%
2660	SHOE OR BOOT MFG-NOC	C	10,528	10,222	2.99%
2688	LEATHER GOODS MFG NOC	B	8,043	7,866	2.25%
2697	FIRE WATCH EMPLOYEES-DR	C	10,528	10,222	2.99%
2702	LOGGING OPS-NON-MECHANIZED & DRIVERS	F	18,967	18,644	1.73%
2703	LOGGING EQUIPMENT REPR-SHOP ONL	G	24,691	24,068	2.59%
2704	WILDLAND FIRE FIGHTING & DRIVERS	E	14,519	14,342	1.23%
2710	SAW MILL	G	24,691	24,068	2.59%
2714	veneer MFG	E	14,519	14,342	1.23%
2725	MECHANIZED LOGGING OPERATIONS & DRIVERS	C	10,528	10,222	2.99%
2731	PLANING OR MOLDING MILL	F	18,967	18,644	1.73%
2735	FURNITURE STOCK MFG	C	10,528	10,222	2.99%
2759	BOX OR BOX SHOOK MFG	C	10,528	10,222	2.99%
2790	PATTERN MAKING-NOC	C	10,528	10,222	2.99%
2797	MFG/MDULR/PRFB BDLG-SHP-AL OPS-DR	B	8,043	7,866	2.25%
2799	MFG/MDULR/PRFAB BLDG-SET/HK/INST	B	8,043	7,866	2.25%
2802	CARPENTRY-SHOP ONLY-DR	D	11,879	11,592	2.48%
2836	BRUSH OR BROOM-ASSEMBLY-MFG-NOC	D	11,879	11,592	2.48%
2841	WOOD PRODUCTS MFG-TURNED-NOC	B	8,043	7,866	2.25%
2881	PICTURE FRAME ASMBLG-FR MFGD PRTS	C	10,528	10,222	2.99%
2883	FURNITURE MFG & CABINET SHOP-WOOD-NOC	B	8,043	7,866	2.25%
2915	veneer PROD MFG-INCL veneer MFG	C	10,528	10,222	2.99%
2923	MUSICAL INSTRUMENT MFG-WD-NOC	E	14,519	14,342	1.23%
2960	WOOD PRESERVING & DR	B	8,043	7,866	2.25%
3004	STEEL MAKNG-ELEC FURN/CRUCBLE/DR	D	11,879	11,592	2.48%
3018	STEEL ROLLING MILL-COLD ROLL-& DR	F	18,967	18,644	1.73%
3022	PIPE/TUBE MFG-NOC-DR	F	18,967	18,644	1.73%
3027	ROLLING MILL NOC-DR	C	10,528	10,222	2.99%
3028	PIPE/TUBE MFG-IRON/STEEL-DR	E	14,519	14,342	1.23%
3030	IRON/STEEL WKS-STRUCTURAL-DR	E	14,519	14,342	1.23%
3040	IRON/STEEL WKS-NONSTRUCTURAL-DR	E	14,519	14,342	1.23%
3041	IRON WORKS-SHOP-DECORATIVE-DR	D	11,879	11,592	2.48%
3042	ELEVATOR OR ESCALATOR MFG	D	11,879	11,592	2.48%
3064	SIGN MFG	D	11,879	11,592	2.48%
3076	FURNITURE MFG-METAL	D	11,879	11,592	2.48%
3081	FOUNDRY-FERROUS-NOC	C	10,528	10,222	2.99%
3082	FOUNDRY-STEEL CASTINGS	D	11,879	11,592	2.48%
3085	FOUNDRY-NON-FERROUS	E	14,519	14,342	1.23%
3110	FORGING WORK-DROP OR MACHINE	D	11,879	11,592	2.48%
3111	BLACKSMITH/FARRIER	D	11,879	11,592	2.48%
3113	TOOL/DIE MFG-NON-FORGED METHOD-NOC	C	10,528	10,222	2.99%
3114	TOOL/DIE MFG-FORGED METHOD	D	11,879	11,592	2.48%
3118	SAW MFG-SHARPEN	D	11,879	11,592	2.48%
3122	CUTLERY/RAZOR MFG-NOC	B	8,043	7,866	2.25%
3126	AGRICULTURAL TOOL MFG-HAND	B	8,043	7,866	2.25%
3131	BUTTON OR FASTENER MFG-METAL	D	11,879	11,592	2.48%
3132	NUT OR BOLT MFG	D	11,879	11,592	2.48%
3145	SCREW MFG	C	10,528	10,222	2.99%
3146	HARDWARE MFG NOC	D	11,879	11,592	2.48%
3169	STOVE MFG	D	11,879	11,592	2.48%

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3179	ELECTRICAL APPARATUS MFG NOC	C	10,528	10,222	2.99%
3180	ELECTRIC OR GAS LIGHTING FIXT MFG	C	10,528	10,222	2.99%
3188	PLUMBERS SUPPLY MFG-NOC	C	10,528	10,222	2.99%
3220	CAN MFG	D	11,879	11,592	2.48%
3224	ENAMEL OR AGATE WARE MFG	D	11,879	11,592	2.48%
3227	ALUMINUM WARE MFG	B	8,043	7,866	2.25%
3241	WIRE DRAWING-IRON OR STEEL	C	10,528	10,222	2.99%
3255	WIRE CLOTH MFG	C	10,528	10,222	2.99%
3257	WIRE GOODS MFG NOC	B	8,043	7,866	2.25%
3300	BED SPRING OR WIRE MATTRESS MFG	C	10,528	10,222	2.99%
3303	SPRING MFG	B	8,043	7,866	2.25%
3307	HEAT TREATING-METAL	C	10,528	10,222	2.99%
3315	COPPER OR BRASS GOODS MFG	D	11,879	11,592	2.48%
3334	TIN FOIL MFG	C	10,528	10,222	2.99%
3336	CASTING MFG-METL-LOST WAX PROCESS	D	11,879	11,592	2.48%
3365	WELDING OR CUTTING NOC & DR	D	11,879	11,592	2.48%
3372	ELECTROPLATING	F	18,967	18,644	1.73%
3373	TINNING/GALVANIZING-NOT ELECTRO	D	11,879	11,592	2.48%
3383	JEWELRY MFG	C	10,528	10,222	2.99%
3385	WATCH/CLOCK MFG	C	10,528	10,222	2.99%
3400	METAL STAMPING MFG-NOC	C	10,528	10,222	2.99%
3507	MACHINERY OR EQUIPMENT MFG-NOC	C	10,528	10,222	2.99%
3548	PRINTING/BOOKBINDING MACHINE MFG	D	11,879	11,592	2.48%
3559	CONFECTION MACHINE MFG	C	10,528	10,222	2.99%
3574	COMPUTING/OFFICE MACHINE MFG-NOC	D	11,879	11,592	2.48%
3612	PUMP MFG	C	10,528	10,222	2.99%
3620	TANK BUILDING-METAL-SHOP	D	11,879	11,592	2.48%
3629	PRECISION MACHINE PARTS MFG NOC	E	14,519	14,342	1.23%
3632	MACHINE SHOP-NOC	D	11,879	11,592	2.48%
3634	VALVE MFG	D	11,879	11,592	2.48%
3635	GEAR MFG OR GRINDING	D	11,879	11,592	2.48%
3638	BALL OR ROLLER BEARING MFG	D	11,879	11,592	2.48%
3642	BATTERY MFG-DRY	C	10,528	10,222	2.99%
3643	ELECTRIC POWER/TRANS EQUIPMENT MFG	C	10,528	10,222	2.99%
3647	BATTERY MFG-STORAGE	E	14,519	14,342	1.23%
3648	AUTO LIGHT/IGNIT/START MFG NOC	D	11,879	11,592	2.48%
3681	ELECTRONIC PARTS MFG/ASMBLG-NOC	B	8,043	7,866	2.25%
3685	INSTRUMENT MFG NOC	C	10,528	10,222	2.99%
3719	OIL STILL ERECTION OR REPAIR	C	10,528	10,222	2.99%
3724	MILLWRIGHT WORK-NOC-DR	G	24,691	24,068	2.59%
3726	BOILER INSTALLATION/REPAIR-STEAM	G	24,691	24,068	2.59%
3803	AUTO-WHEEL MFG-METAL-NOT CAST	G	24,691	24,068	2.59%
3807	RADIATOR MFG-AUTOMOBILE	C	10,528	10,222	2.99%
3808	AUTOMOBILE MFG OR ASMBLY	C	10,528	10,222	2.99%
3821	AUTOMOBILE DISMANTLING/RECYCLE-DR	D	11,879	11,592	2.48%
3822	AUTOMOBILE/BUS/TRUCK/TRAILER BODY MFG	E	14,519	14,342	1.23%
3824	TRAILER MFG-INCL BODY INSTALLATION	C	10,528	10,222	2.99%
3826	AIRCRAFT ENGINE MFG	C	10,528	10,222	2.99%
3827	AUTOMOBILE ENGINE MFG	D	11,879	11,592	2.48%
3830	AIRPLANE MFG	C	10,528	10,222	2.99%
3851	MOTORCYCLE MFG OR ASSEMBLY	D	11,879	11,592	2.48%
3865	BICYCLE MFG OR ASSEMBLY	C	10,528	10,222	2.99%
3881	CAR MFG-RAILROAD-DR	B	8,043	7,866	2.25%
4000	SAND OR GRAVEL DIGGING-DR	D	11,879	11,592	2.48%
4021	TILE MFG NOC-DR	F	18,967	18,644	1.73%
4024	BRICK MFG-FIRE OR ENAMEL-INCL DR	D	11,879	11,592	2.48%
4034	CONCR PROD MFG-SHOP/YD ONLY-DR	E	14,519	14,342	1.23%
4036	SYNTHETIC MARBLE MFG-DR	E	14,519	14,342	1.23%
4038	PLASTER STATUARY/ORNAMENT MFG	E	14,519	14,342	1.23%
4062	CERAMICS MFG-MECH PRESS FORMED	B	8,043	7,866	2.25%
4101	GLASS MFG-ROLLED-DR	D	11,879	11,592	2.48%
4109	COMPUTER CHIP MFG	D	11,879	11,592	2.48%
4110	FIBER OPTIC CABLE MFG.	C	10,528	10,222	2.99%
4111	GLASSWRE MFG-NO AUTO BLOW MACH	C	10,528	10,222	2.99%
4114	GLASSWARE MFG NOC	C	10,528	10,222	2.99%
4130	GLASS MERCHANT: INCLUDING COUNTER SALES	D	11,879	11,592	2.48%

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4131	MIRROR MFG	C	10,528	10,222	2.99%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	C	10,528	10,222	2.99%
4149	OPTICAL GOODS MFG.-NOC	B	8,043	7,866	2.25%
4206	PULP MFG-GROUND WOOD PROCESS	B	8,043	7,866	2.25%
4207	PULP MFG-CHEMICAL PROCESS	C	10,528	10,222	2.99%
4239	PAPER MFG	F	18,967	18,644	1.73%
4240	BOX MFG-SET-UP PAPER	F	18,967	18,644	1.73%
4243	BOX MFG-FOLDING PAPER-NOC	B	8,043	7,866	2.25%
4244	CORRUGATED/FIBRE BRD CONTAINER MFG	D	11,879	11,592	2.48%
4250	PAPER CORRUGATING OR LAMINATING	E	14,519	14,342	1.23%
4251	STATIONERY MFG	D	11,879	11,592	2.48%
4263	FIBER GOODS MFG	C	10,528	10,222	2.99%
4273	BAG MFG-PAPER OR PLASTIC	D	11,879	11,592	2.48%
4279	PAPER GOODS MFG-NOC	D	11,879	11,592	2.48%
4283	ROOF/BLDG PAPER/FELT PREP-NO INSTL	E	14,519	14,342	1.23%
4299	PRINTING	C	10,528	10,222	2.99%
4304	NEWSPAPER PUBLISHING	D	11,879	11,592	2.48%
4307	BOOKBINDING	D	11,879	11,592	2.48%
4351	PHOTOENGRAVING	B	8,043	7,866	2.25%
4352	ENGRAVING	C	10,528	10,222	2.99%
4361	PHOTOGRAPHER-ALL EMPS & CLER/SLS/DR	C	10,528	10,222	2.99%
4410	RUBBER GOODS MFG-NOC	C	10,528	10,222	2.99%
4420	TIRE MFG-RUBBER	C	10,528	10,222	2.99%
4431	PHONOGRAPH RECORD MFG	F	18,967	18,644	1.73%
4432	PEN MANUFACTURING	B	8,043	7,866	2.25%
4452	PLASTICS MFG-FABRICATED PROD-NOC	B	8,043	7,866	2.25%
4459	PLASTICS MFG-SHEETS/RODS/TUBES	D	11,879	11,592	2.48%
4470	CABLE MFG-INSULATED ELECTRICAL	E	14,519	14,342	1.23%
4484	PLASTICS MFG-MOLDED PRODUCTS-NOC	D	11,879	11,592	2.48%
4493	FABRIC COATING/IMPREGNATING-NOC	C	10,528	10,222	2.99%
4511	ANALYTICAL CHEMIST & DRS	D	11,879	11,592	2.48%
4557	CANDLE MFG	D	11,879	11,592	2.48%
4558	PAINT MFG	E	14,519	14,342	1.23%
4568	SALT/BORAX/POTASH PROD/REFINE & DR	D	11,879	11,592	2.48%
4583	FERTILIZER MFG & DR	E	14,519	14,342	1.23%
4611	DRUG/MED/PREP MFG-NO MFG INGRED	F	18,967	18,644	1.73%
4635	FIRE EXTINGUISHER-SALES/SER-DR	C	10,528	10,222	2.99%
4653	GLUE MFG & DR	F	18,967	18,644	1.73%
4665	RENDERING WORKS NOC & DR	C	10,528	10,222	2.99%
4683	OIL MFG-VEGETABLE-NOC	E	14,519	14,342	1.23%
4686	OIL MFG-VEG-SOLVENT EXTRACT PROCESS	D	11,879	11,592	2.48%
4692	DENTAL LABORATORY	E	14,519	14,342	1.23%
4693	PHARMACTICAL/SURG GOODS MFG-NOC	C	10,528	10,222	2.99%
4703	CORN PRODUCTS MFG	C	10,528	10,222	2.99%
4717	BUTTER SUBSTITUTE MFG	D	11,879	11,592	2.48%
4720	SOAP OR SYNTHETIC DETERGNT MFG	B	8,043	7,866	2.25%
4740	OIL RECLAIMING USED MOTOR OIL/DR	D	11,879	11,592	2.48%
4741	ASPHALT/TAR DISTILLING/REFINING-DR	G	24,691	24,068	2.59%
4751	SYNTHETIC RUBBER MFG	D	11,879	11,592	2.48%
4771	EXPLOSIV-AMMO-HIGH EXPLO MFG-DR	E	14,519	14,342	1.23%
4777	BLASTING AGENTS-PREPARE/DISTR-DR	F	18,967	18,644	1.73%
4825	DRUG/MEDICINE MFG-INCL MFG INGRED	F	18,967	18,644	1.73%
4828	CHEMICAL-BLEND/MIX-NOC-ALL OPER-DR	E	14,519	14,342	1.23%
4829	CHEMICAL MFG-NOC-ALL OPER-DR	F	18,967	18,644	1.73%
4902	SPORTING GOODS MFG-NOC	F	18,967	18,644	1.73%
4923	PHOTOGRAPHIC SUPPLIES MFG	C	10,528	10,222	2.99%
5020	CEIL INSTL-ACOUSTICAL-SUSP-GRID TYP	D	11,879	11,592	2.48%
5022	MASONRY-NOC	F	18,967	18,644	1.73%
5040	IRON/STEEL ERECT-FRAME STRUCTRES	G	24,691	24,068	2.59%
5057	IRON/STEEL ERECTION-NOC	G	24,691	24,068	2.59%
5059	IRON/STEEL EREC-1-2 STORY FRAME STR	G	24,691	24,068	2.59%
5102	DOOR/WINDOW-INSTL-ALL--RSDNTL/CMRCL	G	24,691	24,068	2.59%
5146	FURNITURE/FIXTURES INSTALL-PORT-NOC	F	18,967	18,644	1.73%
5160	ELEVATOR-ERECT/SERV/REPAIR	E	14,519	14,342	1.23%
5183	PLUMBING-NOC-DR	G	24,691	24,068	2.59%
5188	AUTOMATIC SPRINKLER INSTAL & DR	F	18,967	18,644	1.73%

Class	Description	Hazard group	1/1/26 Average cost per case	1/1/25 Average cost per case	Percentage change
5190	ELECTRICAL WIRING-WITHIN BLDGS-DR	F	18,967	18,644	1.73%
5191	COMPUTER DEV-INSTL/INSPEC/SER/REPR	F	18,967	18,644	1.73%
5192	VEND/COIN OP MACH-INST/SERV-SALE/DR	E	14,519	14,342	1.23%
5213	CONCRETE CONSTRUCTION NOC	D	11,879	11,592	2.48%
5215	CONCRETE WORK-PRIVATE RESIDENCES	G	24,691	24,068	2.59%
5221	CONCR WK-FLOOR/DRIVEWY/YDS/WLKS-DR	E	14,519	14,342	1.23%
5222	CONCR CONST-BRIDGE/CULV-OVER 10 FT	F	18,967	18,644	1.73%
5223	SWIMMING POOL CONSTRUCTION-DR	G	24,691	24,068	2.59%
5348	CERAMIC TILE/STONE/MARBLE/MOSAIC WK	E	14,519	14,342	1.23%
5402	GREENHOUSE ERECTION-ALL OPERATIONS	E	14,519	14,342	1.23%
5403	CARPENTRY-NOC	C	10,528	10,222	2.99%
5437	CARPENTRY-FINISH WORK ONLY	F	18,967	18,644	1.73%
5443	LATHING & DR	F	18,967	18,644	1.73%
5445	WALLBOARD INSTALLATION & DR	D	11,879	11,592	2.48%
5462	GLAZIER-AWAY FROM SHOP-& DR	G	24,691	24,068	2.59%
5472	ASBESTOS CONTR-PIPE/BOILER/PLUMB-DR	E	14,519	14,342	1.23%
5473	ASBESTOS CONTRACT-NOC-DR	G	24,691	24,068	2.59%
5474	PAINTING-NOC-& SHOP/DR	G	24,691	24,068	2.59%
5478	FLOOR COV INSTL/RESLNT/CARPT/LAMINT	G	24,691	24,068	2.59%
5479	INSULATION WORK NOC & DR	F	18,967	18,644	1.73%
5480	PLASTERING-NOC-& DRIVERS	E	14,519	14,342	1.23%
5491	PAPER HANGING & DR	F	18,967	18,644	1.73%
5506	STREET/RD CONST-FNL GRAD/PVE/REP/DR	F	18,967	18,644	1.73%
5507	STREET/RD CONST-RDBED/SUBASE-DR	F	18,967	18,644	1.73%
5511	LOGGING/FOREST RD CONST/MAINT-DR	F	18,967	18,644	1.73%
5535	SHEET METAL WORK-INSTALLATION & DR	F	18,967	18,644	1.73%
5537	AIR CONDITIONING, HEATING, AND REFRIGER	G	24,691	24,068	2.59%
5551	ROOFING-ALL KINDS-DR	E	14,519	14,342	1.23%
5606	CONTRACTOR-EXECUTIVE SUPERVISOR	G	24,691	24,068	2.59%
5610	CLEANER-DEBRIS REMOVAL CONSTRUCTION	G	24,691	24,068	2.59%
5645	CARPENTRY-DWELLINGS 3 STORIES OR LESS	E	14,519	14,342	1.23%
5703	BUILDING RAISING OR MOVING & DR	G	24,691	24,068	2.59%
5705	SALVAGE OP-NO WRECKING	E	14,519	14,342	1.23%
5951	SERUM/ANTI-TOXIN/VIRUS MFG & DR	E	14,519	14,342	1.23%
6003	PILE DRIVING	C	10,528	10,222	2.99%
6005	DIKE/REVETMENT OR CONST & DR	F	18,967	18,644	1.73%
6018	DAM/LOCK CONST ALL OP-EARTH MOV-DR	E	14,519	14,342	1.23%
6045	LEVEE CONSTR-ALL OPS & DR	E	14,519	14,342	1.23%
6204	DRILLING NOC & DR	E	14,519	14,342	1.23%
6206	OIL/GAS-WELL-ACIDIZ/CEMNT-ALL EM/DR	F	18,967	18,644	1.73%
6213	OIL/GAS-SPEC TL OP-BY CONT-AL EM-DR	G	24,691	24,068	2.59%
6214	OIL/GAS-PERFORATE-CASE-AL EMP-DR	G	24,691	24,068	2.59%
6216	OILGAS/ LEASE WK-NOC-BY CONTR-DR	F	18,967	18,644	1.73%
6217	EXCAVATION-NOC-& DR	G	24,691	24,068	2.59%
6229	IRRIGATION/DRAIN SYST CONST & DR	G	24,691	24,068	2.59%
6233	OIL/GAS PIPELINE CONSTRUCT & DR	E	14,519	14,342	1.23%
6235	OIL/GAS-WELL DRILL-REDRILL-SHOOT/DR	G	24,691	24,068	2.59%
6236	OIL/GAS-WELL-INSTAL/ RCVY/CASING/DR	G	24,691	24,068	2.59%
6237	OIL/GAS WELL-INSTRM LOG/SURV WK/DR	E	14,519	14,342	1.23%
6251	TUNLNG-NOT PNEUMAT-ALL OPER-INC LNG	F	18,967	18,644	1.73%
6252	CAISSON WORK-ALL OPER TO COMPLETION	F	18,967	18,644	1.73%
6306	SEWER CONSTRUCTION-ALL OPER-DR	G	24,691	24,068	2.59%
6319	WATERMAIN CONNEC-CONST & DR	F	18,967	18,644	1.73%
6325	CONDUIT CONSTR-FOR CABLE OR WIRE-DR	G	24,691	24,068	2.59%
6400	FENCE INSTALL-REPAIR-MTAL-VNYL-WOOD	G	24,691	24,068	2.59%
6504	FOOD PRODUCTS MFG-NOC-NO CEREAL MIL	E	14,519	14,342	1.23%
6703	RAILROAD CONSTRUCT-ALL OPER-DR	C	10,528	10,222	2.99%
6704	RAILROAD CONSTRUCT-ALL OPER-DR	E	14,519	14,342	1.23%
6801	BOAT BUILDING-WOOD-NOC-DR	E	14,519	14,342	1.23%
6811	BOAT BLDG-WOOD&DRV-STATE ACT	E	14,519	14,342	1.23%
6824	BOAT BLDG/REPR/DEMO-NAV WATR/DR	E	14,519	14,342	1.23%
6826	MARINAS-INCL SALES/PARTS & DR	E	14,519	14,342	1.23%
6834	BOAT BLDG/REP/DEMO-NONNAV WATR/DR	E	14,519	14,342	1.23%
6836	MARINAS-INC SLS/PRTS DR-STATE ACT	C	10,528	10,222	2.99%
6843	SHIP BUILDING-IRON/STEEL-NOC & DR	D	11,879	11,592	2.48%
6845	SHIP BUILDING-NAVAL & DR	G	24,691	24,068	2.59%

Class	Description	Hazard group	1/1/26 Average cost per case	1/1/25 Average cost per case	Percentage change
6854	SHIP BLDG-IRON/ST-DRV STATE ACT	G	24,691	24,068	2.59%
6872	SHIP REPAIR/CONV-ALL OPER-DR	F	18,967	18,644	1.73%
6873	DIVING-LONGSHORE EXPOSURE ONLY	G	24,691	24,068	2.59%
6874	PAINTING-SHIP HULLS	G	24,691	24,068	2.59%
6876	DIVING-STATE ACT EXPOSURE ONLY	G	24,691	24,068	2.59%
6882	SHIP REP/CONVERSION-DR-STATE ACT	G	24,691	24,068	2.59%
6884	PAINT SHIP HULLS STATE ACT ONLY	F	18,967	18,644	1.73%
7024	VESSELS-NOC-STATE ACT	F	18,967	18,644	1.73%
7047	VESSELS-NOC-USL&H ACT	G	24,691	24,068	2.59%
7050	VESSELS-BOAT LIVERY-USL&H ACT	G	24,691	24,068	2.59%
7090	VESSELS-BOAT LIVERY-STATE ACT	G	24,691	24,068	2.59%
7098	VESSELS-NOT SELF PROPELLED	G	24,691	24,068	2.59%
7099	VESSELS-NOT SELF PROPELLED	G	24,691	24,068	2.59%
7133	RAILRD OP NOC-ALL EMPS-DR-STATE ACT	G	24,691	24,068	2.59%
7152	RAILROAD-OPERATION OF-INCL DR	F	18,967	18,644	1.73%
7153	RAILROAD-OPERATION OF-INCL DR	F	18,967	18,644	1.73%
7219	TRUCKING-NOC-DR	F	18,967	18,644	1.73%
7225	AUTOMOBILE TOWING & DRIVERS	F	18,967	18,644	1.73%
7230	TRUCKING-PRCL/PKG DEL-ALL EMP-DR	E	14,519	14,342	1.23%
7231	PARCEL DELIVERY-ALL EMP-DR	D	11,879	11,592	2.48%
7232	TRUCKING-MAIL/PARL/PKG-AL EMP/DR	D	11,879	11,592	2.48%
7309	STEVEDORING-NOC	F	18,967	18,644	1.73%
7313	COAL/ORE DOCK OPS & STEVEDORING	G	24,691	24,068	2.59%
7317	STEVEDORING-BY HAND/HAND TRUCK EXCL	G	24,691	24,068	2.59%
7327	STEVEDOR-CONTAINERIZED FREIGHT-DR	G	24,691	24,068	2.59%
7335	DREDGING-ALL TYPES	G	24,691	24,068	2.59%
7337	DREDGING-ALL TYPES	G	24,691	24,068	2.59%
7350	FREIGHT HANDLER-NOC-USL&H	G	24,691	24,068	2.59%
7360	FREIGHT HANDLER-NOC-STATE ACT COV	F	18,967	18,644	1.73%
7370	TAXICAB CO-ALL OTHER EMP & DR	E	14,519	14,342	1.23%
7380	DRIVERS/CHAUFFRS/MESSENGRS & HELPR	C	10,528	10,222	2.99%
7382	BUS CO-ALL EMP/DR-OTHER THAN GARAGE	E	14,519	14,342	1.23%
7390	BEER OR ALE DEALER-SALES & DRS	D	11,879	11,592	2.48%
7395	DIVING-MARINE	C	10,528	10,222	2.99%
7398	DIVING-MARINE	G	24,691	24,068	2.59%
7402	AVIATION-AIR TRFIC CNTLR FAA CNTRC	G	24,691	24,068	2.59%
7403	AVIATION-ALL OTHER EMPLOYEES & DR	C	10,528	10,222	2.99%
7405	AVIATION-CARRIER SCH/COMMUT-FLY CRW	C	10,528	10,222	2.99%
7420	AVIATION-STUNT/RACE/PARA JMP FLY CR	C	10,528	10,222	2.99%
7421	AVIATION-FLY PERSNL FOR BUS/FLY CREW	G	24,691	24,068	2.59%
7422	AVIATION-NOC-NOT HELICOPT-FLY CREW	E	14,519	14,342	1.23%
7425	HELICOPTER OP-NOC-FLY CREW MEMBERS	F	18,967	18,644	1.73%
7431	AVIATION-AIR CHART/TAXI-FLY CREW	F	18,967	18,644	1.73%
7502	GAS CO-NAT GAS LOCAL DIST-DR	F	18,967	18,644	1.73%
7515	OIL/GAS PIPELINE OPERATION & DR	C	10,528	10,222	2.99%
7520	WATERWORKS OPERATION-DR	F	18,967	18,644	1.73%
7538	ELEC LIGHT/PWR LINE CONST-INC DR	E	14,519	14,342	1.23%
7539	ELEC POWER CO-NOC-ALL EMPS & DR	G	24,691	24,068	2.59%
7580	SEWAGE DISPOSAL PLANT OPER-DR	D	11,879	11,592	2.48%
7590	GARBAGE WORK/REDUCTION INCINERATOR	G	24,691	24,068	2.59%
7600	TELECOM CO CABLE/TV/SAT-ALL EMP & DR	F	18,967	18,644	1.73%
7605	BURGLAR & FIRE ALARM-INSTLL/REPR/DR	E	14,519	14,342	1.23%
7610	RADIO STATION-ALL EMPS/CLER/DR	E	14,519	14,342	1.23%
7705	AMBULANCE/EMS (EMER-MED-SER) & DRS	E	14,519	14,342	1.23%
7710	FIREFIGHTERS AND DRIVERS	F	18,967	18,644	1.73%
7720	POLICE OFFICERS & DR	E	14,519	14,342	1.23%
7729	SELF-INSURED SEARCH-RESCUE VOLUNTER	D	11,879	11,592	2.48%
7855	RAILRD CONST LAY TRAK/MAIN-CONTR-DR	F	18,967	18,644	1.73%
8001	FLORIST-STORE-DR	E	14,519	14,342	1.23%
8002	AUTO RNT-SHT TRM-AL OTH-COUNT/DR	F	18,967	18,644	1.73%
8006	GROCERY/PROV-CONVENIENCE-RETAIL	E	14,519	14,342	1.23%
8008	CLOTHING/DRY GOODS-RETAIL STORE	C	10,528	10,222	2.99%
8010	HARDWARE STORE-RETAIL OR WHOLESALE	C	10,528	10,222	2.99%
8013	JEWELRY STORE	B	8,043	7,866	2.25%
8015	QUICK PRNT-CPY/DUP-AL EMP-CL/SL/DR	B	8,043	7,866	2.25%
8017	RETAIL STORE-NOT OTHRWSE CLASSIFIED	C	10,528	10,222	2.99%

Class	Description	Hazard group	1/1/26 Average cost per case	1/1/25 Average cost per case	Percentage change
8018	WHOLESALE STORE-NOC	D	11,879	11,592	2.48%
8021	MEAT/FISH/POULTRY DLR-WHOLESALE	D	11,879	11,592	2.48%
8031	MEAT/FISH/POULTRY-RETAIL STORE	B	8,043	7,866	2.25%
8032	CLOTHING/DRY GOODS-WHOLESALE STORE	C	10,528	10,222	2.99%
8033	MEAT-GROCERY-RETAIL STORE-NOC	C	10,528	10,222	2.99%
8037	STORE-SUPERSTORE & WAREHOUSE CLUBS	C	10,528	10,222	2.99%
8039	DEPARTMENT STORE-RETAIL	C	10,528	10,222	2.99%
8044	FURNITURE-STORE-DR	B	8,043	7,866	2.25%
8046	AUTO ACCESSRY STORE-RETL/WHL-NOC-DR	A	6,120	6,122	-0.03%
8047	DRUG STORE-WHOLESALE	B	8,043	7,866	2.25%
8058	BUILD MAT DLR-NEW/USED STOR EM ONLY	C	10,528	10,222	2.99%
8102	SEED MERCHANT	C	10,528	10,222	2.99%
8103	WOOL MERCHANT INCLUDING WAREHOUSE	C	10,528	10,222	2.99%
8106	IRON/STEEL MERCHANT-DR	C	10,528	10,222	2.99%
8107	MACHINERY-DLR-NOC-INCL DR	C	10,528	10,222	2.99%
8111	PLUMBERS SUPPLY DEALER-DR	D	11,879	11,592	2.48%
8112	MACH DLR-SLS-YRD/SHOWROM-INC DEMO	E	14,519	14,342	1.23%
8116	FARM MACHINERY-DLR-INCL DR	F	18,967	18,644	1.73%
8203	ICE DEALER/MFG/HARVEST- DR	D	11,879	11,592	2.48%
8209	VEGETABLE PACKING-DR	E	14,519	14,342	1.23%
8215	HAY/GRAIN/FEED DLR & LOC MGR/DR	D	11,879	11,592	2.48%
8227	CONSTRUCTION/ERECT PERMANENT YARD	D	11,879	11,592	2.48%
8232	BUILDING MAT DLR-ALL OTHR EMP/DR	C	10,528	10,222	2.99%
8233	COAL MERCHANT & LOCAL MGR/DR	E	14,519	14,342	1.23%
8263	JUNK DEALERS & DR	F	18,967	18,644	1.73%
8264	BOTTLE DEALER-USED & DRIVERS	E	14,519	14,342	1.23%
8265	IRON/STEEL SCRAP DLRS & DR	E	14,519	14,342	1.23%
8279	STABLE OR BREEDING FARM & DR	D	11,879	11,592	2.48%
8288	LIVESTOCK DEALER & SLS/DR	E	14,519	14,342	1.23%
8291	STORAGE WAREHOUSE-COLD	F	18,967	18,644	1.73%
8292	STORAGE WRHSE-NOC-COMMERCIAL PUBLIC	F	18,967	18,644	1.73%
8293	STORAGE WAREHOUSE-FURNITURE-DR	D	11,879	11,592	2.48%
8304	GRAIN ELEV OPER & LOCAL MGR/DR	D	11,879	11,592	2.48%
8350	GASOLINE OR OIL DEALERS & DR	C	10,528	10,222	2.99%
8380	AUTO-SALES/SERV/REPR-AGENCY-DR	C	10,528	10,222	2.99%
8385	BUS COMPANY-GARAGE EMPLOYEES	F	18,967	18,644	1.73%
8392	AUTO PARK LOT/VALET/CASH/COUNTR/DR	F	18,967	18,644	1.73%
8393	AUTO BODY RPR-METL-UPHLS-PAINT-DR	D	11,879	11,592	2.48%
8411	FIREFIGHTERS	D	11,879	11,592	2.48%
8500	METAL SCRAP DEALER & DR	B	8,043	7,866	2.25%
8601	ARCHITECT OR ENGINEER FIRM-SALES/DR	E	14,519	14,342	1.23%
8602	TIMBER CRUISING & DRIVERS	F	18,967	18,644	1.73%
8606	GEOPHYSICL EXPL-SEISMIC-AL EMP-DR	E	14,519	14,342	1.23%
8709	STEVEDORING-TALLIERS/CHECKING CLERK	F	18,967	18,644	1.73%
8719	TALLIERS AND CHECKING CLERKS-ST ACT	E	14,519	14,342	1.23%
8720	INSPECT RISK/INSUR OR VALUATION-NOC	F	18,967	18,644	1.73%
8723	INSURANCE COMPANY-INCL-CLERICAL & SALES	G	24,691	24,068	2.59%
8725	INVENTORY COUNTERS/TRAVEL/SALES/CLE	F	18,967	18,644	1.73%
8726	STEAMSHIP LINE-SUPR/CAP/ENG/STEW/CLK	F	18,967	18,644	1.73%
8734	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	D	11,879	11,592	2.48%
8738	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	E	14,519	14,342	1.23%
8742	SALESPERSON-OUTSIDE-NO DELIVERY	E	14,519	14,342	1.23%
8745	NEWS AGENT-NOT RETAIL-SLS/DR	E	14,519	14,342	1.23%
8748	AUTOMOBILE SALESPERSONS	E	14,519	14,342	1.23%
8755	LABOR UNION-ALL EMPLOYEES	E	14,519	14,342	1.23%
8800	MAILING CO & CLERICAL	D	11,879	11,592	2.48%
8803	ACCOUNTANT, AUDITOR-TRAVEL	F	18,967	18,644	1.73%
8805	RAILROAD OPER-CLER OFFICE EMPL	E	14,519	14,342	1.23%
8810	OFFICE CLERICAL	C	10,528	10,222	2.99%
8815	RAILROAD OPER-CLER OFFICE EMPL	E	14,519	14,342	1.23%
8820	ATTORNEY & CLER/MESSENGER/DR	C	10,528	10,222	2.99%
8824	RETIREMENT CTR-HEALTH CARE EMPLOY	C	10,528	10,222	2.99%
8826	RETIREMENT CTR-ALL OTHER EMPLOYEES	C	10,528	10,222	2.99%
8831	VETERINARY CLINIC & DR	E	14,519	14,342	1.23%
8832	PHYSICIAN & CLERICAL	A	6,120	6,122	-0.03%
8833	HOSPITAL-PROFESSIONAL EMPLOYEES	B	8,043	7,866	2.25%

Class	Description	Hazard group	1/1/26 Average cost per case	1/1/25 Average cost per case	Percentage change
8835	NURSE-HOME HEALTH/PUBLIC-TRVL-AL EMP	A	6,120	6,122	-0.03%
8842	HEALTH GRP CARE HOME-DR	C	10,528	10,222	2.99%
8853	PUBLIC TEACH HOSP-ALL EMP/CL/SLS/DR	C	10,528	10,222	2.99%
8855	BANKS-TRUST CO-ALL EMPL-SALES-CLER & DR	C	10,528	10,222	2.99%
8856	CHECK CASH RETL-ALL EMPL-SALES-DR-CLR	A	6,120	6,122	-0.03%
8864	SOC SERV ORGAN-ALL OTHER EMPLOYE & DRVS	B	8,043	7,866	2.25%
8868	SCHOOL-PROFESSIONAL EMP & CLERICAL	C	10,528	10,222	2.99%
8869	CHILD DAY CARE CENTR-ALL EMPLOYEES	C	10,528	10,222	2.99%
8877	SOC.SRVC-CLINICAL COUNSEL-ADMIN&SALES	B	8,043	7,866	2.25%
8901	TELEPHONE CO OFFICE EMPL/CLER	B	8,043	7,866	2.25%
8989	DOMESTICS-HOUSEHOLD-INSIDE-DR	B	8,043	7,866	2.25%
9012	BUILDING MANAGEMENT,AGENTS,CLERIC,SALES	C	10,528	10,222	2.99%
9014	JANITORIAL SERV-SPEC CONTR-DR	E	14,519	14,342	1.23%
9015	BUILDINGS-OPS BY OWNER/LESSEE & DRIVERS	E	14,519	14,342	1.23%
9016	AMUSEMENT PARK OPERATION	E	14,519	14,342	1.23%
9019	TUNNEL OR BRIDGE OPERATION & DR	C	10,528	10,222	2.99%
9040	HOSPITAL-AL OTR EMPLOY-NONPROF	D	11,879	11,592	2.48%
9052	HOTEL/MOTEL-ALL OTHER EMPLOY-SALES, DRS	C	10,528	10,222	2.99%
9060	CLUB-COUNTRY/GOLF/YACHT-CLERIC/SALES/DR	E	14,519	14,342	1.23%
9061	CLUB-NOC-CLERICAL & DR	B	8,043	7,866	2.25%
9062	CASINO	B	8,043	7,866	2.25%
9063	COMMUNITY/SPORTS/CTRS-ALL EMP/CLER	B	8,043	7,866	2.25%
9077	US ARMED SERVICE RISK-AL EMP-DR	B	8,043	7,866	2.25%
9079	RESTAURANT & DR	B	8,043	7,866	2.25%
9089	BILLARD HALL-NO BOWLING ALLEY	B	8,043	7,866	2.25%
9093	BOWLING LANE-INCLUDING BILLARDS	C	10,528	10,222	2.99%
9101	RELIGIOUS ORGAN-AL OTHER EMP	A	6,120	6,122	-0.03%
9102	LAWN MAINT-COMM/DOMEST-DR	B	8,043	7,866	2.25%
9154	THEATRE NOC-ALL OTHER EMPLOYEES	B	8,043	7,866	2.25%
9156	THEATRE NOC-PLAYR-ENTERT/MUSIC	B	8,043	7,866	2.25%
9178	ATHLETIC SPORTS: NONCONTACT	D	11,879	11,592	2.48%
9179	ATHLETIC SPORTS: CONTACT	C	10,528	10,222	2.99%
9180	AMUSEMENT DEVICE OP/NO TRAVL-DR	B	8,043	7,866	2.25%
9182	ATHLETIC TEAM/PARK OPERATION-DR	A	6,120	6,122	-0.03%
9186	AMUSEMENT DEVICE OP/TRALING-DR	A	6,120	6,122	-0.03%
9220	CEMETERY OPERATION-DR	D	11,879	11,592	2.48%
9310	LOG TRUCK DRIVER	C	10,528	10,222	2.99%
9315	PLANE/MOLD/SAWMILL-MAINT/SECURITY EMPLS	F	18,967	18,644	1.73%
9328	TRUCKMN NOC-GARGE/DCK/WRHS-EMP	D	11,879	11,592	2.48%
9349	SCHOOL-CAFETERIA/KITCHEN EMPL	F	18,967	18,644	1.73%
9351	GARBAGE COLLECTION-GARAGE EMP	D	11,879	11,592	2.48%
9366	HOSPITAL-CAFETERIA/KITCHEN-EMPL	D	11,879	11,592	2.48%
9402	STREET CLEANING-DR	B	8,043	7,866	2.25%
9403	GARBAGE/ASH/REFUSE COLLECTN DR	E	14,519	14,342	1.23%
9410	MUNICIPAL/TWN/CNTY/STATE EMP-NOC	B	8,043	7,866	2.25%
9501	PAINTING-SHOP ONLY-DR	F	18,967	18,644	1.73%
9505	AUTOMOBILE BODY PAINTING	F	18,967	18,644	1.73%
9516	ELCTRNC EQUIP-INSTL/SER/REPR/SHP- DR	C	10,528	10,222	2.99%
9519	HOUSEHLD/COMMERCIAL APPL-ELECT-INSTL/SE	E	14,519	14,342	1.23%
9521	HOUSE FURNISHING INSTL-NOC-UPHOL	D	11,879	11,592	2.48%
9522	FURNITURE UPHOLSTERING	D	11,879	11,592	2.48%
9534	MOBIL CRANE SRV-NOC-AL OP/YD-DR	E	14,519	14,342	1.23%
9554	SIGN-INSTL/MAIN/REPR/REMV-DR	E	14,519	14,342	1.23%
9586	BARBER SHOP OR BEAUTY PARLOR	B	8,043	7,866	2.25%
9600	TAXIDERMIST	G	24,691	24,068	2.59%
9620	FUNERAL DIRECTOR-DR	F	18,967	18,644	1.73%