

GOVERNMENT OF THE VIRGIN ISLANDS OF THE UNITED STATES



YOUR GUIDE TO WORKERS' COMPENSATION INSURANCE

KIRK CALLWOOD SR.

COMMISSIONER OF FINANCE

AND

CUSTODIAN, GOVERNMENT INSURANCE FUND

HANDBOOK

THINK SAFETY! WORK SAFELY!

**FLOOR CHART OF THE
GOVERNEMENT INSURANCE FUND**

KIRK CALLWOOD SR.

**Commissioner
Custodian, Government Insurance Fund**

ST. THOMAS

Anthony J. Selkridge
Director

ST. CROIX

BEVERLY JOSEPH-HODGE
Administrative Assistant

VERONICA JOSEPH
Administrative Assistant

DORA PALERMO
Claims Examiner II

LYNETTE JOHANNES
Claims Examiner II

LYDIA TYSON
Compliance Officer

JUANA JOHNSON
Claims Examiner I

LAKEYA ABBOTT
Compliance Officer

MANDISA JN-BAPTISTE
Claims Examiner

CLAUDIA JEFFERS
Government Insurance Clerk

GOVERNMENT OF
THE UNITED STATES VIRGIN ISLANDS



Mailing Address:
4008 Estate Diamond
Lot 7-B Christiansted
St. Croix, VI 00802
Tel: (340) 773-1105
Fax: (340) 773-8145

Mailing Address:
2314 Kronprindsens Gade
Charlotte Amalie, VI 00802
Tel: (340) 774-4750
Fax: (340) 714-9434

DEPARTMENT OF FINANCE
Office of the Government Insurance Fund

MEMORANDUM

TO: *All Employers in the Virgin Islands*

FROM: *Kirk Callwood Sr., Commissioner, Custodian, Government Insurance Fund*

SUBJECT: *Workers' Compensation Classification and Rates*

This is the fifth revised and updated edition of the "Manual of Classifications and Basic Rates" including an Analysis of the Laws covering Worker's Compensation Insurance. The Code Numbers, Classifications and Basic Rates are to become effective January 1, 2020.

I urge every employer to retain this manual, so that supplements may be added as issued.

If any additional information or clarification is necessary regarding the contents of this manual, please contact our offices, in St. Thomas (340) 774-4750 extension 2255 or St. Croix (340) 773-1105 extension 4003

Sincerely,

A handwritten signature in blue ink, appearing to read "Kirk Callwood Sr.", is written over a faint, light blue map of the Virgin Islands.

Kirk Callwood Sr.
Commissioner
Custodian, Government Insurance Fund

TABLE OF CONTENTS

CLASSIFICATIONS, CODES & RATES.....	37
GENERAL INSTRUCTIONS.....	38
EXTRACTS FROM THE VIRGIN ISLANDS CODE, TITLE 24, CHAPTER 11.....	38
PURPOSE.....	38
WHO IS COVERED.....	38
OPTIONAL COVERAGE.....	38
PERIOD OF COVERAGE.....	39
UNINSURED EMPLOYER.....	39
REPORTS BY EMPLOYERS; PAYMENTS OF PREMIUMS.....	39
PREMIUM RATES.....	39
HOW ASSIGNED.....	39
HOW COMPUTED.....	40
SECURING OF COVERAGE.....	40
MAILING REPORTS.....	41
INFORMATION CONCERNING EMPLOYERS.....	42
REPORTS ON HAZARDS.....	42
INJURY IN YOUR BUSINESS.....	42

EXIBITS

EMPLOYER'S REPORT TO COMMISSIONER OF FINANCE.....	43
CERTIFICATE OF GOVERNMENT INSURANCE COVERAGE.....	44
GOVERNMENT INSURANCE FUND INVOICE.....	45

GOVERNMENT OF
THE UNITED STATES VIRGIN ISLANDS



Mailing Address:
4008 Estate Diamond
Lot 7-B Christiansted
St. Croix, VI 00802
Tel: (340) 773-1105
Fax: (340) 773-8145

Mailing Address:
2314 Kronprindsens Gade
Charlotte Amalie, VI 00802
Tel: (340) 774-4750
Fax: (340) 714-9434

DEPARTMENT OF FINANCE
Office of the Government Insurance Fund

ALPHABETICAL INDEX OF THE MANUAL OF CLASSIFICATIONS
AND RATES FOR WORKERS COMPENSATION INSURANCE

CLASSIFICATIONS

CODES NO.

A

ADVERTISEMENTS.....	0101
AIRCRAFT FLYING CREW	0102
AIRPORTS-COUNTER EMPLOYEES.....	0103
AIRPORTS-GROUND OPERATIONS.....	0104
AMUSEMENT PARKS	0105
ANALYTICAL CHEMIST.....	1201
APARTMENT HOUSES.....	0803
APPLIANCES.....	1501
ARCHITECTS, ENGINEERS, DRAFTSMEN, SURVEYORS.....	0106
AUDITORS, ACCOUNTANTS, & LAWYERS.....	0107
ARMORED CAR SERVICES.....	1608
AUDITORIUMS.....	2004
AUTOMOBILE BODY/MECHANIC SHOPS.....	0108
AUTO PARTS DEALERS.....	0801

B

BANKS.....	0201
BAKERIES	0202
BARBERSHOPS, BEAUTY PARLORS AND MANICURIST.....	0203
BARS, BEERGARDENS AND TAVERNS.....	0204
BLACKSMITHING.....	0205
BLASTING.....	0410
BLOCK MAKING	0315

BOAT BUILDING AND MAINTENANCE.....	0206
BOATING, CAPTAIN & SEAMEN.....	0207
BOAT MARINA.....	0208
BOILERS.....	0903
BOOTS & SHOES.....	0209
BOTTLING	0210
BOWLING ALLEY AND SKATING RINK.....	2306
BREAKWATER CONSTRUCTION.....	1002
BUILDING AND MAINTENANCE.....	0211
BUILDING MATERIAL DEALERS.....	0212
BUILDING, MOVING & DEMOLISHING.....	0213
BUSES AND TAXICABS.....	0214

C

CAMP OPERATIONS-RECREATIONAL/EDUCATIONAL.....	0301
CABINET WORK.....	0302
CALCIMINING.....	1601
CAR DEALERS-NEW AND USED.....	0303
CAR RENTAL AGENCIES.....	0304
CARNIVAL OR AMUSEMENT DEVICE OPERATOR-TRAVELING.....	2307
CARPENTRY -GENERAL.....	0305
CARPENTRY SHOP.....	0305
CARPET.....	1805
CARPET AND UPHOLSTERY CLEANING.....	2308
CATERING SERVICES.....	0306
CEMENT PLANT OPERATIONS.....	0307
CEMETERY OPERATIONS.....	2309
CHARITABLE ORGANIZATIONS.....	0308
CHAUFFEURS, DRIVERS & HELPERS.....	0309
CHILD CARE CENTER/DAYCARE PROVIDERS.....	2310
CHIMNEY ERECTION AND LINING.....	1909
CHURCH EMPLOYEES.....	0310
CLERICAL OFFICE EMPLOYEES.....	0311
CLINICS.....	0402
CLOTHING, APPAREL STORES.....	2311
COLLECTORS.....	1902
COLLEGES OR SCHOOLS.....	0312
COLLEGES OR SCHOOLS- (ALL OTHER EMPLOYEES).....	0313
COMPUTER- DEVICE INSTALLATION, INSPECTION, SERVICE OR REPAIR.....	2312
CONCRETE AND/OR CEMENT WORK.....	0314
CONCRETE PRODUCTS, MFG. OF.....	0315

D

DECORATING.....	0401
------------------------	-------------

DENTIST AND DOCTORS OFFICES.....	0402
DISTILLERIES.....	0403
DISTRIBUTORS.....	0404
DOMESTIC SERVICES.....	0405
DRAFTMEN.....	0106
DREDGING OPERATIONS.....	0406
DRESSMAKING OR TAILORING.....	0407
DRILLING.....	0408
DRIVERS.....	0309
DRUGSTORES AND PHARMACEUTICAL MFG.....	0409
DYNAMITE OR BLASTING.....	0410

E

ELECTRIC POWER LINE CONSTRUCTION AND REPAIRS.....	0501
ELECTRONICS APPARATUS INSTALLATION/REPAIRS.....	0502
ELECTRIC WIRING- INSIDE & OUT.....	0503
ELEVATORS.....	0504
ENGINEERS.....	0106
EXCAVATION.....	0505
EXECUTIVE OFFICERS.....	0506
EXERCISE OR HEALTH SPA.....	0507
EXTERIOR DECORATING.....	0401
EXTERMINATION OR FUMIGATION.....	0508

F

FABRICATORS.....	0701
FARMS MISCELLANEOUS.....	0601
FARM, POULTRY.....	0602
FAST FOOD RESTAURANT.....	2313
FENCE ERECTION.....	0603
FIRE CORP.....	0604
FIRE EQUIPMENT SALE AND INSTALLATION	2314
FISHING OPERATION.....	0605
FLORISTS.....	0606
FREIGHT HANDLERS.....	0607
FUNERAL PARLORS.....	0608
FURNITURE UPHOLSTERING & MFG.....	0609
FURNITURE STORES.....	0610

G

GALVANIZED IRON, SHEET METAL OR FABRICATORS.....	0701
GARBAGE, ASHES OR REFUSE COLLECTING.....	0702
GARDNERS.....	0601

GAS BOTTLED AND METERED.....	0703
GASOLINE, OIL & BY-PRODUCTS.....	0704
GASOLINE STATIONS.....	0705
GENERAL HAULERS.....	2007
GENERATOR INSTALLTION REPAIR AND MAITENANCE.....	1301
GIFT SHOPS.....	1914
GLASS AND MIRRORS.....	0706
GOLDSMITH.....	1908
GUARDS(SEcurity).....	1608
GUEST HOUSES.....	0803

H

HAIR GOODS.....	2315
HARDWARE & AUTO PARTS DEALERS.....	0801
HEALTH SPA.....	0507
HEAVY EQUIPMENT OPERATIONS.....	1503
HOMES FOR THE AGED AND CHILDREN.....	0802
HOTELS.....	0803

I

ICE CREAM MANUFACTURING.....	0901
ICE MANUFACTURING AND REFRIGERATION PLANT.....	0902
INSULATION STEAM PIPES OR BOILERS.....	0903
INSULATION WORK (NOC).....	0904
INSURANCE COMPANY.....	2316
INTERIOR DECORATING.....	0401
INTERNET CAFES.....	2317
IRON OR STEEL ERECTIONS.....	0905
IRON, STEEL, AND SCRAP METAL DEALERS.....	0906

J

JANITORIAL SERVICE.....	1001
JETTIES, CONSTRUCTION OF.....	1002
JEWELERS.....	1908
JOCKEYS.....	1003

L

LABORATORIES AND ANALYTICAL CHEMIST.....	1201
LABORERS, N.O.C.....	1202
LANDSCAPERS.....	0601
LAUNDRIES, DYEING AND CLEANING.....	1203
LAWYERS.....	0107

LIFEGUARDS.....	1204
LIMOUSINE OR LIVERY SERVICES-PRIVATE.....	2318
LIVESTOCK HANDLING.....	1205
LOCKSMITH.....	1206

M

MACHINE, FOUNDRY AND IRON WORKS.....	1301
MACHINERY DEALERS.....	1302
MAILING SERVICES.....	1303
MANAGEMENT.....	0506
MANICURISTS.....	0203
MANUFACTURING.....	1304
MARINA.....	0208
MASONRY.....	0314
MECHANIC SHOPS.....	0108
MESSENGERS.....	1902
METAL GOODS, MANUFACTURING OF.....	1305
MILK AND MILK PRODUCTS.....	1306
MILLWRIGHTING.....	1307
MIRRORS.....	0706
MOBILE FOOD TRUCK- FOOD CART.....	2319
MOTION PICTURES PRODUCTIONS.....	1308
MOVING AND STORAGE.....	1309
MUSIC AND RECORD SHOPS.....	2320

N

NEWS AGENTS.....	0404
-------------------------	-------------

O

OFFICE FURNITURE, MACHINES/APPLIANCES.....	1501
OIL REFINERIES.....	1502
OPERATORS.....	1503
OPTICAL GOODS, REPAIR AND SALES.....	2321
ORE DOCK OPERATORS.....	1504
OVERSEERS.....	0601

P

PAINTING-INSIDE/OUTSIDE.....	1601
PARKING LOTS.....	1602
PET GROOMING AND DAYCARE CENTER.....	2322
PHARMACEUTICAL PREPARATIONS.....	0409
PHOTOGRAPHERS.....	1603
PILE DRIVING.....	1604
PLASTERING & STUCCO.....	0314

PLUMBING/PIPE FITTERS.....	1605
POTTERIES.....	1606
POULTRY FARMS.....	0602
POWER COMPANIES.....	0501
PRINTING & PUBLISHING.....	1607
PRIVATE GUARDS, POLICEMEN, DETECTIVES, ARMORED CARS SERVICES.....	1608
SECURITY PERSONNELS	
PROJECT SUPERINTENDENT.....	1609

PUBLIC EMPLOYEES (GOVT OF THE V.I.) 1610

1. BUREAU OF AUDIT AND CONTROL
2. CASINO CONTROL COMMISSION
3. DEPARTMENT OF FINANCE
4. OFFICE OF THE GOVERNOR
5. DEPARTMENT OF LABOR
6. LEGISLATURE OF THE VIRGIN ISLANDS
7. LT. GOVERNOR'S OFFICE
8. LOTTERY OFFICE
9. DEPARTMENT OF PROPERTY AND PROCUREMENT
10. PUBLIC TELEVISION SYSTEM
11. SUPERVISOR AND BOARD OF ELECTIONS
12. TERRITORIAL COURTS OF VIRGIN ISLANDS
13. V.I. ENERGY OFFICE

PUBLIC EMPLOYEES (GOVT OF THE V.I.) 1611

1. DEPARTMENT OF PUBLIC WORKS
2. VIRGIN ISLAND PORT AUTHORITY
3. V.I. WATER AND POWER AUTHORITY

PUBLIC EMPLOYEES (GOVT OF THE V.I.)..... 1612

1. DEPARTMENT AND BOARD OF EDUCATION
2. DEPARTMENT OF HEALTH
3. DEPARTMENT OF HUMAN SERVICES
4. LAW ENFORCEMENT COMMISSION
5. LICENSING AND CONSUMER AFFAIRS
6. OFFICE OF MANAGEMENT AND BUDGET
7. PERSONNEL DIVISION
8. PUBLIC SERVICE COMMISSION
9. RETIREMENT SYSTEM
10. V.I. BUREAU OF INTERNAL REVENUE

PUBLIC EMPLOYEES (GOVT OF THE V.I.)..... 1613

1. DEPARTMENT OF HOUSING, PARKS AND RECREATION
2. DEPARTMENT OF PLANNING AND NATURAL RESOURCES
3. V.I. HOUSING AUTHORITY
4. V.I. HOUSING FINANCE AUTHORITY

PUBLIC EMPLOYEES (GOVT OF THE V.I.)..... 1614

1. DEPARTMENT OF AGRICULTURE
2. DEPARTMENT OF TOURISM
3. MAGENS BAY AUTHORITY

PUBLIC EMPLOYEES (GOVT OF THE V.I.)..... 1615

1. DEPARTMENT OF JUSTICE
2. FIRE DIVISION
3. VIRGIN ISLANDS NATIONAL GUARDS
4. VIRGIN ISLANDS POLICE

Q

QUARRIES..... 1701

R

RACE TRACKS..... 0105
RADIO/TELEVISION BROADCASTING..... 2003
RADIO/TELEVISION REPAIRS..... 0502
REAL ESTATE AGENCIES..... 1801
REFUSE COLLECTING..... 0702
RESCUE..... 2323
RESTAURANTS..... 1802
RIDING ACADEMY OR CLUBS..... 1803
ROOFING..... 1804
RUG OR CARPETS..... 1805

S

SAILMAKERS AND HANDYMEN..... 1901
SALESMEN, COLLECTORS AND MESSENGERS..... 1902
SALVAGE OPERATION..... 1903
SALVAGE OPERATION-WRECKING AND SHORING..... 1904
SANDBLASTING..... 1905
SCHOOLS..... 0312
SCHOOLS-OTHER..... 0313
SCRAP METAL DEALERS..... 0906
SECURITY ALARM INSTALLATION/ REPAIR AND SALES..... 2324

SECURITY PERSONNEL.....	1608
SEPTIC TANK CLEANING AND REMOVAL OF WASTE- PORTABLE TOILETS.....	2325
SERVICE STATIONS.....	0705
SEWER CONSTRUCTION.....	1906
SHEET METAL.....	0701
SHIP CHANDLERS.....	1907
SHOES.....	0209
SHOE STORES.....	2326
SILVERSMITH, GOLDSMITH AND JEWELERS.....	1908
SMOKESTACKS OR CHIMNEY ERECTION AND LINING.....	1909
SOFT DRINKS.....	0210
SOLAR ENERGY CONTRACTORS- INSTALLATION	2327
SPORTING GOODS.....	2328
SPRINKLERS INSTALLATION.....	1910
STEEL ERECTIONS.....	0905
STEVEDORING.....	1911
STONE CRUSHING.....	1912
STORES-FISH AND POULTRY.....	1913
STORES-RETAIL.....	1914
STORES-WHOLESALE RETAIL.....	1915
STREET GRADING.....	1916
STREET SCRAPING AND PAVING.....	1917
STORAGE.....	1309
SUPERMARKETS.....	1915
SURVEYORS.....	0106
SWIMMING POOLS, MAINTENANCE OF.....	1918

T

TAILORING.....	0407
TALLYMEN.....	2001
TATTOOING, BODY ART AND BODY PIERCING PARLOR.....	2329
TAVERNS	0204
TAXICABS.....	0214
TELEPHONE, RADIO AND TELEVISION.....	2002
TELEPHONE, RADIO BROADCASTING, TELEVISION AND WIRELESS STATIONS.....	2003
TELEVISION REPAIR.....	0502
TERRAZO WORK.....	0314
THEATERS, AUDITORIUMS AND DANCEHALLS.....	2004
TILE WORK.....	0314
TIMEKEEPERS	2005
TRAMWAY OPERATORS.....	2006
TRUCKING, DRIVERS AND ASSISTANTS.....	2007
T-SHIRT PRINTING AND EMBROIDERY.....	2330

U

UPHOLSTERING..... 0609

V

VENDING/COIN OPERATED MACHINES..... 2201

VESSELS, OPERATION OF..... 2202

VETERINARY SERVICES/DOG KENNEL..... 2203

W

WAREHOUSE OPERATIONS..... 2301

WATCH MANUFACTURING 2302

WELDING..... 2303

WHARF AND PIER OPERATIONS..... 2304

WHEELWRIGHTS..... 2305

WRECKING OPERATIONS..... 1904

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
101	ADVERTISEMENTS	2.10	2.52	2.84	3.13	3.41	3.41
	All employees connected with shop operation and printing inside of building, posters, signs, installations, repairs and maintenance. Includes drivers and helpers.						
102	AIRCRAFT FLYING CREW	5.00	6.00	6.75	7.45	8.12	8.12
	All employees on scheduled or non-scheduled aircrafts flying on certified routes by the Federal Government with jurisdiction over civil aviation.						
103	AIRPORTS-COUNTER EMPLOYEES	0.30	0.36	0.41	0.45	0.49	0.49
	Includes all ticket agents, and clerical personnel. (Management use classification 0506).						
104	AIRPORTS-GROUND OPERATION	4.05	4.86	5.47	6.03	6.58	6.58
	All ground employees exclusively such as mechanics, radio operators, hanger employees landing ground employees and instructors. Includes drivers and helpers.						
105	AMUSEMENT PARKS	2.70	3.24	3.65	4.02	4.38	4.38
	All employees engaged in the care and maintenance of amusement, ziplining, athletic and exhibition parks and similar areas. Includes ticket sellers, collectors, helpers and drivers.						
106	ARCHITECTS, ENGINEERS, DRAFTMEN, SURVEYORS	1.70	2.04	2.30	2.53	2.76	2.76
	All employees engaged in architectural services including consultation and job inspection on the field when not a part of the general contract. Includes rodmen, tape carriers and similar employees.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
107	AUDITORS, ACCOUNTANTS, & LAWYERS	0.40	0.48	0.54	0.60	0.65	0.65
	All employees engaged in these professions and all other persons in similar positions working in and out of private office. Includes clerical personnel.						
108	AUTOMOBILE BODY/MECHANIC SHOPS	2.95	3.54	3.98	4.40	4.79	4.79
	All employees including drivers, chauffeurs and helpers. This classification includes all operations in connection with storage, service, parts and repair departments. Rebuilding and recapping tires.						
201	BANKS	0.30	0.36	0.41	0.45	0.49	0.49
	Includes tellers and office personnel (management use code 0506, drivers and helpers, code 309).						
202	BAKERIES	1.70	2.04	2.30	2.53	2.76	2.76
	All employees engaged in the manufacturing of bread, crackers, and pastries; including deliverymen, drivers and helpers.						
203	BARBERSHOPS, BEAUTY PARLORS AND MANICURIST	0.80	0.96	1.08	1.19	1.30	1.30
	All persons engaged in the operations and any related tonsorial services.						
204	BARS, BEERGARDENS AND TAVERNS	0.85	1.02	1.15	1.27	1.38	1.38
	All persons working in these establishments. This classification includes entertainers and office employees.						
205	BLACKSMITHING	1.05	1.26	1.42	1.56	1.71	1.71
	All persons working in blacksmith shops (power driven tools or otherwise) used for repair or services.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
206	BOAT BUILDING AND MAINTENANCE All employees engaged in boat building, repairs, painting of same and all operations in dockyards or outside. Includes drivers, helpers and clerical employees.	6.70	8.04	9.05	9.98	10.88	10.88
207	BOATING, CAPTAIN & SEAMEN All employees who work on pleasure or revenue-producing boats, and activities such as jet skiing, night kayaking, snorkeling etc. including captains and crews.	2.80	3.36	3.78	4.17	4.55	4.55
208	BOAT MARINA All employees engaged in the operation of docking or providing secure mooring for motorboats and yachts, including drivers, helpers and clerical employees.	3.00	3.60	4.05	4.47	4.87	4.87
209	BOOTS & SHOES All employees engaged in the manufacturing and repair of boots and shoes.	1.70	2.04	2.30	2.53	2.76	2.76
210	BOTTLING All employees engaged in bottling carbonated liquids, spirituous beverages and distilled water. Includes drivers, helpers and office employees.	2.45	2.94	3.31	3.65	3.98	3.98
2306	BOWLING ALLEY AND SKATING RINK All employees engaged in the operation and maintenance of a facility housing bowling and skating activities to include office personnel, cooks, janitors, cashiers and helpers.	2.52	2.52	2.52	2.52	2.52	2.52
211	BUILDING AND MAINTETANCE AND GROUND KEEPERS All employees involved in care, custody, and maintenance of structure and surroundings. Includes landscapers, drivers and helpers.	3.10	3.72	4.19	4.62	5.03	5.03

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
212	BUILDING MATERIAL DEALERS All employees connected with the handling and sale of all building materials used in general construction.	2.90	3.48	3.92	4.32	4.71	4.71
213	BUILDING, MOVING & DEMOLISHING All employees connected with the demolishing and removal of walls, foundations, and columns etc.	4.20	5.04	5.67	6.26	6.82	6.82
214	BUSES AND TAXICABS All employees engaged in furnishing transportation services to tourists and general public. This classification includes garage operation.	2.50	3.00	3.38	3.73	4.06	4.06
301	CAMPS OPERATION-RECREATIONAL/EDUCATIONAL All employees engaged in camps operation-recreational/educational activities. Includes drivers and helpers.	1.75	2.10	2.36	2.61	2.84	2.84
302	CABINET WORK All employees who perform cabinetry work with or without power driven machinery, including wood polishing, molding doors and windows, outside installation, assembly and/or repairing. Includes drivers and helpers.	3.00	3.60	4.05	4.47	4.87	4.87
303	CAR DEALERS NEW AND USED All employees connected with buying and selling new and used cars. Includes garages, service parts, repairs, and clerical employees (Management use Code 0506)	2.50	3.00	3.38	3.73	4.06	4.06
2307	CARNIVAL OR AMUSEMENT DEVICE OPERATORS-TRAVELING This is a flat rate covering all employees connected with the Virgin Islands Carnival under this code per a calendar year or any part of. (THIS RATE IN NON-REFUNDABLE).	500.00	500.00	500.00	500.00	500.00	500.00

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
304	CAR RENTAL AGENCIES All employees connected with vehicle rental services to tourist and general public. Includes car washers, and garage operations.	2.70	3.24	3.65	4.02	4.38	4.38
305	CARPENTRY All operations in building or structures; with or without power driven machinery. Includes carpenters' helpers and drivers. (Roofing use Code 1804).	3.20	3.84	4.32	4.77	5.20	5.20
2308	CARPET AND UPHOLSTERY CLEANING All employees engaged in cleaning and dyeing rugs, carpets and upholstery.	4.40	4.40	4.40	4.40	4.40	4.40
306	CATERING SERVICES All services engaged in catering services. Includes drivers, chauffeurs, and helpers.	1.30	1.56	1.76	1.94	2.11	2.11
307	CEMENT PLANT OPERATION All employees engaged in the bagging and hauling of cement for wholesale or retail purposes. Includes all operators, mechanics, maintenance and clerical personnel.	4.45	5.34	6.01	6.63	7.23	7.23
2309	CEMETERY OPERATIONS All operations involved in the building or trucking of individual graves, mausoleum, above ground structure or building containing crypts or vaults for entombment of caskets to include helpers and drivers.	7.99	7.99	7.99	7.99	7.99	7.99
308	CHARITABLE ORGANIZATIONS All services charitable non-profit organizations that supports a cause by fundraising or through donations or charity. Includes drivers and helpers.	1.30	1.56	1.76	1.94	2.11	2.11

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
309	CHAUFFEURS, DRIVERS & HELPERS All employees who operate as a messenger or light commercial, motor scooter or motor bicycle driver.	1.30	1.56	1.76	1.94	2.11	2.11
2310	CHILD CARE CENTER/DAYCARE PROVIDERS All employees engaged in the action or skill of caring for children to include nannies, babysitters, teachers or other providers.	1.82	1.82	1.82	1.82	1.82	1.82
310	CHURCH EMPLOYEES All employees involved in church activities. Includes drivers and helpers.	0.70	0.84	0.95	1.04	1.14	1.14
311	CLERICAL OFFICE EMPLOYEES All employees whose duties are specific to the keeping of books, cash or records, conducting correspondence or engaging wholly in office and not having duties of another nature, or otherwise classified in this booklet. (Supervisors are classified under code 0506).	0.30	0.36	0.41	0.45	0.49	0.49
2311	CLOTHING, WEARING APPAREL STORES All employees engaged in the retail sale of clothing, furnishings and accessories for men, women and children to include office personnel, helpers and drivers.	2.07	2.07	2.07	2.07	2.07	2.07
312	COLLEGES OR SCHOOLS All professional employees including professors, teachers and clerical personnel.	0.30	0.36	0.41	0.45	0.49	0.49
313	COLLEGES OR SCHOOLS- ALL OTHER EMPLOYEES All other employees not covered under code 0312.... Includes custodial workers and cooks.	1.45	1.74	1.96	2.16	2.35	2.35

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2312	COMPUTER- DEVICE INSTALLATION, INSPECTION, SERVICE OR REPAIR	1.27	1.27	1.27	1.27	1.27	1.27
	All employees involved in setting up hardware, installing and configuring software and drivers, maintaining and repairing technological equipment.						
314	CONCRETE AND/OR CEMENT WORK	3.30	3.96	4.46	4.92	5.36	5.36
	All employees involved in the operations of concrete and cement work. Including interior or exterior work, tile and terrazzo flooring, marble cutting, floor polishing and stucco work. Includes drivers and helpers.						
315	CONCRETE, MFG. OF	3.30	3.96	4.46	4.92	5.36	5.36
	All employees engaged in shop or yard work, including the manufacturing of all blocks. Includes drivers and helpers.						
401	DECORATING	2.50	3.00	3.38	3.73	4.06	4.06
	All employees engaged in interior and exterior work. Includes drivers and helpers.						
402	DENTIST AND DOCTORS OFFICES	0.40	0.48	0.54	0.60	0.65	0.65
	All professional employees such as doctors, nurses, practitioners' technical personnel and clerical staff. (Drivers and Helpers classified under Code 0309).						
403	DISTILLERIES	3.15	3.78	4.25	4.69	5.12	5.12
	All employees engaged in the distilling and manufacturing of liquors and alcoholic beverages. Includes drivers/helpers.						
404	DISTRIBUTORS	1.70	2.04	2.30	2.53	2.76	2.76
	Distributors of magazines or other periodicals. Includes Suppliers to businesses, helpers and drivers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
405	DOMESTIC SERVICES	2.20	2.64	2.97	3.28	3.57	3.57
	All employees working as domestic engineers and exclusively in the private residence of employers. Includes cooks, maids, nurses, gardeners, private chauffeurs and messengers.						
406	DREDGING OPERATIONS	6.70	8.04	9.05	9.98	10.88	10.88
	All dredging work, excavations, refill sounding, and similar operations performed by suction dredges or any other means including operations related to maritime salvage.						
407	DRESSMAKING OR TAILORING	0.70	0.84	0.95	1.04	1.14	1.14
	All employees engaged in dressmaking and tailoring or such operations.						
408	DRILLING	6.70	8.04	9.05	9.98	10.88	10.88
	All employees involved in drilling and installation of equipment and castings. Includes jack hammer operators and operators of well drilling equipment.						
409	DRUGSTORES AND PHARMACEUTICAL MANUFACTURING	1.15	1.38	1.55	1.71	1.87	1.87
	All employees involved in such operations. Including prescription and non-prescription drugs.						
410	DYNAMITE OR BLASTING	10.00	12.00	13.50	14.90	16.24	16.24
	All employees engaged in the use of dynamite in any construction project associated with or incidental work to the construction work.						
501	ELECTRIC POWER LINE CONSTRUCTION AND REPAIR	5.00	6.00	6.75	7.45	8.12	8.12
	All employees engaged in the erection of poles, stringing of wires, laying of cables and conduits and all related work.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
502	ELECTRONICS APPARATUS INSTALLATION/REPAIR	2.50	3.00	3.38	3.73	4.06	4.06
	All employees engaged installing or repairing motors, generators, switch boards, transformers, radios, televisions and the wiring and making of service connections, erecting electrical displays & electric display signs.						
503	ELECTRIC WIRING- INSIDE & OUT	1.80	2.16	2.43	2.68	2.92	2.92
	All employees engaged in the wiring of buildings, inside and outside. Includes helpers and drivers. (Repairing and installing use under classification 0502).						
504	ELEVATORS	6.70	8.04	9.05	9.98	10.88	10.88
	All employees engaged in the installation and repairs of elevators.						
505	EXCAVATION	7.45	8.94	10.06	11.10	12.10	12.10
	All employees engaged in excavation in connection with rocks and stones for crushing for foundations of buildings. Includes helpers and drivers.						
506	EXECUTIVE OFFICERS	1.30	1.56	1.76	1.94	2.11	2.11
	All employees whose duties are of an executive, supervisory or management character.						
507	EXERCISE OR HEALTH SPA	1.00	1.20	1.35	1.49	1.62	1.62
	All employees who are engaged in the instruction of exercise, care, and hygiene of the human body.						
508	EXTERMINATION OR FUMIGATION	4.20	5.04	5.67	6.26	6.82	6.82
	All employees engaged in the extermination of insects and pest control. Includes operators of necessary equipment, helpers, and drivers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
601	FARMS, MISCELLANEOUS	3.05	3.66	4.12	4.54	4.95	4.95
	All employees engaged in agricultural work on farms and nurseries, including cultivation of all minor/major crops and vegetables. Includes overseers, helpers and drivers.						
602	FARM, POULTRY	2.50	3.00	3.38	3.73	4.06	4.06
	All employees engaged in the production or hatching of eggs, raising of chicks, butchering, buying and selling in poultry farms or fenced lots. Includes helpers and drivers.						
2313	FAST FOOD RESTAURANT	2.62	2.62	2.62	2.62	2.62	2.62
	All employees engaged in quick service restaurants that serve fast food cuisine and has minimal table service. To include office personnel, janitors, cashiers, helpers and drivers.						
603	FENCE ERECTION	3.65	4.38	4.93	5.44	5.93	5.93
	All employees engaged in the erection of all types of fencing including carpenters, pullers, masons, helpers and drivers.						
604	FIRE CORP	1.70	2.04	2.30	2.53	2.76	2.76
	Includes all firemen, personnel, helpers and drivers outside the Government of the Virgin Islands.						
2314	FIRE EQUIPMENT SALES AND INSTALLATION	3.62	3.62	3.62	3.62	3.62	3.62
	All employees involved in installing, programming, maintaining and retail sales to include helpers and drivers.						
605	FISHING OPERATION	5.90	7.08	7.97	8.79	9.58	9.58
	Includes all employees of fishing boats engaged in the sale of fish for profit.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
606	FLORIST All employees involved in the selling, cultivation or gardening of flowers and decorative plants.	2.50	3.00	3.38	3.73	4.06	4.06
607	FREIGHT HANDLERS All employees in freight transportation, includes teamster, truck drivers and helpers. (Stevedoring use Code 1911).	2.95	3.54	3.98	4.40	4.79	4.79
608	FUNERAL PARLORS All employees engaged in the funeral parlor services. Includes helpers and drivers.	1.70	2.04	2.30	2.53	2.76	2.76
609	FURNITURE UPHOLSTERING & MFG All employees engaged in the manufacturing of all types of furniture and general upholstery.	3.15	3.78	4.25	4.69	5.12	5.12
610	FURNITURE STORES All employees working in wholesale/retail furniture stores selling household goods includes assembling and installing same. Includes helpers and drivers.	3.90	4.68	5.27	5.81	6.33	6.33
701	GALVANIZED IRON, SHEET METAL OR FABRICATORS All employees engaged in erection, installation or repairs (shop inside and outside). Includes helpers and drivers.	5.00	6.00	6.75	7.45	8.12	8.12
702	GARBAGE, ASHES OR REFUSE COLLECTING All employees engaged in the handling of the collection and disposal of garbage, debris removal, ashes and refuse. Includes truck drivers or operators of specialized pieces of equipment.	7.95	9.54	10.73	11.85	12.91	12.91
703	GAS, BOTTLED AND METERED All employees engaged in handling gas and meter readings. Includes collectors, office personnel, salesmen, helpers and drivers.	4.50	5.40	6.08	6.71	7.31	7.31

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
704	GASOLINE, OIL & BY-PRODUCTS	3.35	4.02	4.52	4.99	5.44	5.44
	All employees involved in the Distributing and mixing of gasoline, oil & by products. Includes helpers and driver.						
705	GASOLINE STATIONS	1.75	2.10	2.36	2.61	2.84	2.84
	All employees engaged in the selling of gas, lubricating, mounting and tire repairs. Performing minor auto repairs. (General auto repairs is classified under 0108) Includes collectors, office personnel, salesmen, helpers and drivers.						
706	GLASS AND MIRRORS	4.40	5.28	5.94	6.56	7.15	7.15
	All employees engaged in grinding, silvering, cutting and making or assembling of glass & mirrored items outside installation and mounting. Includes helpers and drivers.						
2315	HAIR GOODS	0.50	0.50	0.50	0.50	0.50	0.50
	All employees engaged in the retail sale of beauty products, beauty supplies, styling tools, cosmetics. Includes helpers.						
801	HARDWARE & AUTO PARTS DEALERS	1.30	1.56	1.76	1.94	2.11	2.11
	All employees engaged in the retail/wholesale of hardware, electrical goods and auto parts. Includes counter employees, helpers and drivers (Building material use Code 0212).						
802	HOMES FOR THE AGED AND CHILDREN	1.30	1.56	1.76	1.94	2.11	2.11
	All employees engaged in providing housing and related services. Including those engaged in clerical work. (Management personnel use code 0506).						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
803	HOTELS, GUEST HOUSES & AIR B&B All employees supplying services in Hotels, Guesthouses and Air B&B Includes bellmen, cooks, maids, chambermaids, elevator operators, janitors, porters, musicians, entertainers, office personnel and drivers. (Building maintenance use code 0210) drivers.	1.15	1.38	1.55	1.71	1.87	1.87
901	ICE CREAM MANUFACTURING Employees engaged in ice cream manufacturing. Includes dealers, salesmen, office personnel. (Management use code 0506, drivers 2007).	1.70	2.04	2.30	2.53	2.76	2.76
902	ICE MANUFACTURING AND REFRIGERATION PLANT All employees engaged in all operations. Includes dealers, salesmen and drivers.	2.50	3.00	3.38	3.73	4.06	4.06
903	INSULATION STEAM PIPES OR BOILERS All employees involved in the use of cork, asbestos or other non-conducting materials. Includes helpers and drivers.	3.25	3.90	4.39	4.84	5.28	5.28
904	INSULATION WORK (NOC) All employees involved in the application of acoustical or thermal insulation materials in building. Applies only when work is performed as a separate operation not part of, or incidental to other construction performed by the same contractor at same location or job	2.50	3.00	3.38	3.73	4.06	4.06
2316	INSURANCE COMPANY - INCLUDING CLERICAL & SALES All employees whose duties are specified to offer insurance policies to the public to include office personnel, drivers and helpers.	0.64	0.64	0.64	0.64	0.64	0.64

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2317	INTERNET CAFES	2.95	2.95	2.95	2.95	2.95	2.95
	All employees who work in a café that provides internet access to the public to include cashiers, retail sales, office personnel, drivers and helpers.						
905	IRON OR STEEL ERECTION	15.65	18.78	21.13	23.32	25.42	25.42
	All employees engaged in the erection, installation, repair, inspection, dismantling or painting of steel frame structures iron or steel balconies, fire escapes, railings, staircases, iron shutters, doors, vaults, reservoirs, metal tanks, conveyors, standpipes, boilers and structures including their foundation.						
906	IRON, STEEL, AND SCRAP METAL DEALERS	9.20	11.04	12.42	13.71	14.94	14.94
	Includes junk dealers, helpers and drivers. (Demolishing work and Salvage use code 0905).						
1001	JANITORIAL SERVICES	0.85	1.02	1.15	1.27	1.38	1.38
	All employees engaged in general janitorial services. (Drivers to be classified under Code 0309).						
1002	JETTIES, CONSTRUCTION OF	5.00	6.00	6.75	7.45	8.12	8.12
	All employees engaged in jetty or breakwater construction. Includes helpers and drivers.						
1003	JOCKEYS	250.00	500.00	500.00	500.00	500.00	500.00
	This is a flat rate covering all employees engaged in horse racing under this code per calendar year or any part of (THIS RATE IS NON-REFUNDABLE).						
1201	LABORATORIES AND ANALYTICAL CHEMIST	1.30	1.56	1.76	1.94	2.11	2.11
	All employees engaged in general laboratory testing functions, inspections on the field and observing control panels to verify proper functioning of processing equipment. Includes helpers and drivers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1202	LABORERS, N.O.C. All laborers not otherwise classified. A person who engages in physical labor that is considered unskilled usually with construction.	2.75	3.30	3.71	4.10	4.47	4.47
1203	LAUNDRIES, DYEING AND DRY CLEANING All employees engaged in this operation with or without machinery. Includes helpers and drivers.	1.35	1.62	1.82	2.01	2.19	2.19
1204	LIFEGUARDS All employees involved with guarding and saving of lives on public, private and swimming pools.	2.85	3.42	3.85	4.25	4.63	4.63
2318	LIMOUSINE OR LIVERY SERVICES-PRIVATE All employees engaged in providing an array of specialty and luxury passenger transportation services.	8.95	8.95	8.95	8.95	8.95	8.95
1205	LIVESTOCKS HANDLING All employees connected with this operation. Includes laborers handlers, including drivers.	4.20	5.04	5.67	6.26	6.82	6.82
1206	LOCKSMITH All employees engaged in the making or repairing of locks and keys. Includes office personnel, helpers and drivers.	1.90	2.28	2.57	2.83	3.09	3.09
1301	MACHINE, FOUNDRY AND IRON WORKS All employees engaged in the repairing, assembling and installing of machinery in electro-mechanic shops, repairing refrigeration equipment, air conditioners, generators and iron works repairs. includes helpers and drivers.	3.45	4.14	4.66	5.14	5.60	5.60
1302	MACHINERY DEALERS All employees connected with the sale and delivery of heavy equipment and machinery, parts and accessories. Includes helpers and drivers.	2.50	3.00	3.38	3.73	4.06	4.06

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1303	MAILING SERVICES	1.50	1.80	2.03	2.24	2.44	2.44
	All employees engaged in providing services related to mail. Includes helpers and drivers.						
1304	MANUFACTURING	3.45	4.14	4.66	5.14	5.60	5.60
	All employees engaged in the manufacturing operations (involving directly or indirectly the use of power-driven machine equipment) except for dressmaking and tailoring and other related operations. Includes helpers and drivers.						
1305	METAL GOODS, MANUFACTURING OF	3.10	3.72	4.19	4.62	5.03	5.03
	All employees engaged in the manufacturing of metal doors, windows and other articles, including installing and repairing same outside the shop or factory. Includes helpers and drivers.						
1306	MILK AND MILK PRODUCTS	2.50	3.00	3.38	3.73	4.06	4.06
	All employees engaged in the pasteurization of dairy products and the manufacturing of said item. Includes salesmen, helpers and drivers.						
1307	MILLWRIGHTING	1.70	2.04	2.30	2.53	2.76	2.76
	All employees engaged in the operation and maintenance of Lath Mills, Planing Mills, Sawmills, Shingle and Tile Mills and yard operation.						
2319	MOBILE FOOD TRUCK- FOOD CART	2.02	2.02	2.02	2.02	2.02	2.02
	All employees engaged in the selling of prepared food from a vehicle or mobile container to the general public to include cooks, drivers and helpers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1308	MOTION PICTURES PRODUCTIONS	5.10	6.12	6.89	7.60	8.28	8.28
	All employees engaged in all operations related to av/media production in and outside of studios development of negatives. Includes actors and actresses, helpers and drivers.						
1309	MOVING AND STORAGE	4.45	5.34	6.01	6.63	7.23	7.23
	All employees engaged in moving, packing, and or handling of household goods and commercial packages. Includes helpers and drivers.						
2320	MUSIC AND RECORD SHOPS	0.97	0.97	0.97	0.97	0.97	0.97
	All employees involved in a retail outlet that sells recorded music to includes office personnel, helpers and drivers.						
1501	OFFICE FURNITURE, MACHINES/APPLIANCES	1.90	2.28	2.57	2.83	3.09	3.09
	All employees engaged in with the sale, inspection, maintenance, adjustments and repairs (in/outside shop) of office machines/appliances. Include helpers, drivers, and office personnel.						
1502	OIL REFINERIES	3.40	4.08	4.59	5.07	5.52	5.52
	All employees involved in the dealings with oil refineries and Petroleum. Includes all operations, drivers and helpers.						
1503	OPERATORS	9.50	11.40	12.83	14.16	15.43	15.43
	All employees operating any type of heavy equipment, such as cranes, bulldozers, jackhammers, shovels, backhoes or any other type of heavy equipment.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2321	OPTICAL GOODS, REPAIR AND SALES	1.31	1.31	1.31	1.31	1.31	1.31
	All employees engaged in the retail sale and repair of prescription eyeglasses and contact lenses. Include office personnel, helpers and drivers.						
1504	ORE DOCK OPERATORS	5.00	6.00	6.75	7.45	8.12	8.12
	All employees, including gantry cane operators, engaged in the loading and unloading of bauxite.						
1601	PAINTING - INSIDE/OUTSIDE	3.15	3.78	4.25	4.69	5.12	5.12
	All employees engaged in painting the inside/outside of buildings, washing surfaces to be painted, paper changing and calcimining. Includes helpers and drivers.						
1602	PARKING LOTS	1.30	1.56	1.76	1.94	2.11	2.11
	All employees involved in parking activities						
2322	PET GROOMING AND DAYCARE CENTER	1.38	1.38	1.38	1.38	1.38	1.38
	All employees engaged in the business of grooming or providing daycare services for animals. Include office personnel, helpers and drivers.						
1603	PHOTOGRAPHERS	0.65	0.78	0.88	0.97	1.06	1.06
	All employees engaged in photography. (Aerial photography use classification 1308)						
1604	PILE DRIVING	6.70	8.04	9.05	9.98	10.88	10.88
	All employees working with Piles of concrete, wood, metal or any similar material. Includes helpers and drivers.						
1605	PLUMBING/PIPE FITTERS	2.55	3.06	3.44	3.80	4.14	4.14
	All employees engaged in plumbing, heating and ventilation installation and servicing, inside or outside. Includes helpers and drivers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1606	POTTERIES	3.35	4.02	4.52	4.99	5.44	5.44
	All employees connected with the manufacturing of earthenware and clay products, such as tiles, bricks, sanitary fixtures, ceramics and receptacles. Includes helpers and drivers.						
1607	PRINTING & PUBLISHING	1.00	1.20	1.35	1.49	1.62	1.62
	All employees involve in the operation of newspaper printing, lithographing, electrotyping, photo-engraving, paper goods and book-binding. Includes office personnel, helpers and drivers. (Executive personnel use code 0506)						
1608	PRIVATE GUARD, POLICEMEN DETECTIVES, ARMORED CARS SERVICES, SECURITY PERSONNEL	2.70	3.24	3.65	4.02	4.38	4.38
	All employees engaged in security or armored car services. Includes office personnel, drivers and assistants.						
1609	PROJECT SUPERINTENDENT	3.35	4.02	4.52	4.99	5.44	5.44
	All employees responsible for the supervision of construction projects or similar projects, office management in relation to the project as well as inspection and operation of automobiles and pick-up trucks.						
1610	PUBLIC EMPLOYEES	0.50	0.60	0.68	0.75	0.81	0.81
	All employees in departments and subsidiary agencies of Bureau of Audit and Control, Department of Finance, Office of the Governor, Department of Labor, Legislature of Virgin Islands, Lt. Governor's Office, Lottery Division, Department of Property and Procurement, Public Television, Supervisor and Board of Elections, Territorial Courts of V.I., Virgin Islands Energy office and Casino Control Commission.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1611	PUBLIC EMPLOYEES All employees in Department and subsidiary agencies of Department of Public Works, port Authority and Virgin Islands Water & Power Authority.	3.75	4.50	5.06	5.59	6.09	6.09
1612	PUBLIC EMPLOYEES All employees in department and subsidiary agencies of Department of Education, Board of Education, Department of Health, Department of Human Services, Bureau of Internal Revenue Services, Law Enforcement Commission, Licensing and Consumer Services, Law Enforcement Commission, Licensing and Consumer Services, Office of Management & Budget, Division of Personnel, Government Employees Retirement System and Public Service Commission.	1.10	1.32	1.49	1.64	1.79	1.79
1613	PUBLIC EMPLOYEES All employees in department and subsidiary agencies of Housing Parks and Recreation, Planning and Natural Resources, V.I. Housing Authority and V.I. Housing Finance Authority.	3.25	3.90	4.39	4.84	5.28	5.28
1614	PUBLIC EMPLOYEES All employees in department and subsidiary agencies of...Department of Agriculture, Department of Tourism and Magen's Bay Authority.	2.40	2.88	3.24	3.58	3.90	3.90
1615	PUBLIC EMPLOYEES All employees in department and subsidiary agencies of Department of Justice, Virgin Islands National Guard, Virgin Islands Police Department and Virgin Islands Fire Services.	3.80	4.56	5.13	5.66	6.17	6.17

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1701	QUARRIES All employees engaged in stone cutting, crushing and all incidental operations, such as the preparation of terrain for removal of fill, transportation, construction, repair or maintenance of all buildings and structures and equipment Installation. Includes helpers and drivers.	7.40	8.88	9.99	11.03	12.02	12.02
1801	REAL ESTATE AGENCIES All employees engaged in real estate operations. Includes salesmen, collectors, office personnel, surveyors, rodmen, including helpers and drivers.	1.50	1.80	2.03	2.24	2.44	2.44
2323	RESCUE ACT 7143, Title 23, Section 1124 of the VI code	N/A	N/A	N/A	N/A	N/A	N/A
1802	RESTAURANTS All employees engaged in providing services in a restaurant. Includes waiters, waitresses, chefs, dishwashers, cashiers, musicians, entertainers, janitors and office personnel, drivers and helpers.	1.25	1.50	1.69	1.86	2.03	2.03
1803	RIDING ACADEMY OR CLUB All employees involved in a riding academy or club. Including helpers and drivers.	2.00	2.40	2.70	2.98	3.25	3.25
1804	ROOFING All employees engaged in the construction and repair of all types of roofs. Includes drivers and helpers.	3.35	4.02	4.52	4.99	5.44	5.44
1805	RUG OR CARPETS All employees involved in the dealing with rug or carpet. Includes salesmen, installers, office personnel, drivers and helpers.	1.70	2.04	2.30	2.53	2.76	2.76

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1901	SAILMAKERS AND HANDYMEN	1.30	1.56	1.76	1.94	2.11	2.11
	All employees engaged in sail making and handyman operation in connection with sails and equipment for sailing vessels.						
1902	SALESMEN, COLLECTORS AND MESSENGERS	0.85	1.02	1.15	1.27	1.38	1.38
	All employees engaged in such duties away from the employer's premises. This classification does not apply to employee's who deliver merchandise, (use code 0309).						
1903	SALVAGE OPERATION	4.35	5.22	5.87	6.48	7.06	7.06
	All employees engaged in the removing, shoring, reconditioning and distributing of merchandise in damaged buildings including incidental operations away from such buildings.						
1904	SALVAGE OPERATION-WRECKING AND SHORING	8.35	10.02	11.27	12.44	13.56	13.56
	All employees involved in incidental wrecking, shoring or other structural work including the handling of machinery in damaged buildings or vessels; also moving wrecked cars, aircrafts, trucks etc. Includes drivers and operators.						
1905	SANDBLASTING	3.80	4.56	5.13	5.66	6.17	6.17
	All employees involved in the ejecting of sand or similar material from a hose under pressure to prepare metal, wood, or concrete surfaces for painting, or simply applying sand or similar material as a finish. Includes drivers and helpers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2324	SECURITY ALARM INSTALLATION/ REPAIR AND SALES	3.74	3.74	3.74	3.74	3.74	3.74
	All employees involved in installing, programming, maintaining and repairing security alarm wiring and equipment to include office personnel, helpers and drivers.						
2325	SEPTIC TANK CLEANING AND REMOVAL OF WASTE- PORTABLE TOILETS	5.02	5.02	5.02	5.02	5.02	5.02
	All employees engaged in the handling of the collection and disposal of waste. Includes truck drivers or operators of specialized pieces of equipment, office personnel and helpers.						
1906	SEWER CONSTRUCTION	9.65	11.58	13.03	14.38	15.67	15.67
	All employees engaged in all operations for the construction of buildings or other structures and tunneling as required. Includes drivers and helpers.						
1907	SHIP CHANDLERS	2.50	3.00	3.38	3.73	4.06	4.06
	All employees engaged in the selling or purveying ship supplies. Includes drives and helpers.						
2326	SHOE STORES	1.36	1.36	1.36	1.36	1.36	1.36
	All employees engaged in the retail sale of men's, women's and children's footwear including athletic footwear. To include office personnel, helpers and drivers.						
1908	SILVERSMITH, GOLDSMITH AND JEWELERS	3.35	4.02	4.52	4.99	5.44	5.44
	All employees engaged in the manufacturing, repair and selling of jewelry, bracelets, earrings, lighters or other articles made of silver, gold or other precious metals. Includes collectors, office personnel, salesmen, helpers and drivers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2327	SOLAR ENERGY CONTRACTORS- INSTALLATION	7.35	7.35	7.35	7.35	7.35	7.35
	All employees engaged in the assembly, installation and maintenance of solar panel systems on rooftops or other structures to include office personnel, helpers and drivers.						
1909	SMOKESTACKS OR CHIMNEY ERECTION	25.00	30.00	33.75	37.25	40.60	40.60
	All employees connected with this operation for industrial use.						
2328	SPORTING GOODS	4.09	4.09	4.09	4.09	4.09	4.09
	All employees engaged in the retail sale of sporting goods, sporting equipment bicycles, bicycle parts and accessories to include helpers and drivers.						
1910	SPRINKLERS INSTALLATION	1.70	2.04	2.30	2.53	2.76	2.76
	All employees engaged in inspecting, installing testing and repairing a sprinkler system, including drivers and helpers.						
1911	STEVEDORING	10.90	13.08	14.72	16.24	17.70	17.70
	All employees not members of the crew of vessels, engaged in the following operations (a) Loading or unloading, stowing, shifting or trimming of cargo, supplies and materials on board vessels. (b) Transferring cargo, supplies and materials between vessels and piers, irrespective of the necessity of work on board vessels by employees of the insured (c) Transferring items between string piece and points of deposit on deck or adjacent warehouse, including tiering, sorting and breaking down (d) Operating all mechanical equipment including dock tractors in connection with above.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
1912	STONE CRUSHING all employees engaged in work done mechanically or manually when not affected at the site of the quarry. Includes, helpers and drivers	5.00	6.00	6.75	7.45	8.12	8.12
1913	STORES-FISH AND POULTRY All employees dealing with store-fish and poultry products. Includes drivers, helpers, and office personnel.	1.50	1.80	2.03	2.24	2.44	2.44
1914	STORES-RETAIL All employees in department store, gifts shops, convenience stores, and soda fountains. Includes Office personnel, Management, Drivers and helpers.	1.50	1.80	2.03	2.24	2.44	2.44
1915	STORES-WHOLESALE All employees working in wholesale or wholesale-retail stores Markets, supermarkets. Includes Office personnel, drivers & helpers.	2.00	2.40	2.70	2.98	3.25	3.25
1916	STREET GRADING All employees engaged in street grading and construction, such as road surfacing, grubbing, excavation, filing and cleaning in connection with street and highway grading.	4.65	5.58	6.28	6.93	7.55	7.55
1917	STREET SCRAPING AND PAVING All employees engaged in paving, repairing and maintaining streets if not a part of a general contractor or sub-contract. Includes helpers and drivers.	4.20	5.04	5.67	6.26	6.82	6.82
1918	SWIMMING POOLS, MAINTENANCE OF All employees engaged in the maintenance of swimming pools. Includes helpers and drivers. (suppliers use code 0404).	1.30	1.56	1.76	1.94	2.11	2.11

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2001	TALLYMEN	0.85	1.02	1.15	1.27	1.38	1.38
	Includes tally clerks and other dock hand employees whose duties are exempt from risk covered under "Stevedoring".						
2329	TATTOOING, BODY ART AND BODY PIERCING PARLOR	1.29	1.29	1.29	1.29	1.29	1.29
	All employees involved in the practice of body piercings, tattooing and other forms of body art that involves an invasive procedure with the use of needles, sharp instruments and jewelry to include office personnel and helpers.						
2002	TELEPHONE, RADIO AND TELEVISION	2.55	3.06	3.44	3.80	4.14	4.14
	All employees involved in maintaining buildings, lines, control towers and making service connections. Includes field employees, drivers and helpers.						
2003	TELEPHONE, RADIO BROADCASTING, TELEVISION AND WIRELESS STATIONS	0.95	1.14	1.28	1.42	1.54	1.54
	All employees involved with telephones. Includes telephone operators, disc jockeys, control operators, cameramen in studio exclusively and Office personnel (management use code 0506).						
2004	THEATERS, AUDITORIUMS NIGHT CLUBS AND DANCEHALLS	2.65	3.18	3.58	3.95	4.30	4.30
	All employees working under this classification. Managers, entertainers, musicians, stagehands, box office personnel's, ushers, operators, janitors, helpers and drivers.						
2005	TIMEKEEPERS	1.30	1.56	1.76	1.94	2.11	2.11
	All persons who keep records of time worked by employees.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2006	TRAMWAY OPERATORS	2.10	2.52	2.84	3.13	3.41	3.41
	All employees engaged in the management and general supervision of aerial tramway operations. Includes cable car operators, office personnel, and ticket sellers. (Maintenance use code 0108).						
2007	TRUCKING, DRIVERS AND ASSISTANTS	5.15	6.18	6.95	7.67	8.36	8.36
	All employees engaged in general hauling, cement delivery, storage, debris removal etc. Includes loaders, teamsters, shop employees, garagemen, repairmen, helpers and drivers.						
2330	T-SHIRT PRINTING/ EMBROIDERY	3.78	3.78	3.78	3.78	3.78	3.78
	All employees involved in decorating fabric, adding logos and monograms to material. Include helpers and drivers.						
2201	VENDING/COIN OPERATED MACHINES	1.70	2.04	2.30	2.53	2.76	2.76
	All employees engaged in the installation, service or repair, salesmen, supervisors, drivers and helpers.						
2202	VESSELS, OPERATION OF	4.20	5.04	5.67	6.26	6.82	6.82
	All employees involved in the operation of barges, supply boats scows and lighters.						
2203	VETERINARY SERVICES/DOG KENNEL	2.10	2.52	2.84	3.13	3.41	3.41
	All employees working in veterinary clinics and dog kennels. Includes doctors, office personnel's, drivers and helpers.						
2301	WAREHOUSE OPERATION	4.45	5.34	6.01	6.63	7.23	7.23
	All employees working in warehouses-includes dispatchers, managers, truckdrivers and helpers.						

CODE	CLASSIFICATION	RATE	1/1/2020	1/1/2021	1/1/2022	1/1/2023	
2302	WATCH MANUFACTURING	1.50	1.80	2.03	2.24	2.44	2.44
	All employees engaged in the manufacturing of watches or parts. Includes office personnel, management, drivers and helpers.						
2303	WELDING	4.95	5.94	6.68	7.38	8.04	8.04
	All employees engaged in welding with electric or acetylene welding equipment.						
2304	WHARF AND PIER OPERATION	10.05	12.06	13.57	14.97	16.32	16.32
	All employees engaged in maintenance work in wharf and pier operations.						
2305	WHEELWRIGHTS	1.30	1.56	1.76	1.94	2.11	2.11
	All employees engaged in repairing wheels and wheeled vehicles (shop only).						

MINIMUM PREMIUM CHARGED

NO PREMIUM AMOUNT SHALL BE LESS THAN FIFTY DOLLARS (\$ 50.00) PER CLASSIFICATION.

GENERAL INSTRUCTIONS

EXTRACTS FROM THE VIRGIN ISLANDS CODE, TITLE 24, CHAPTER 11

Every employer affected by this chapter shall file, with the Commissioner of Finance, no later than February 28th of each year, on forms supplied by the Commissioner of Finance, an **ACTUAL REPORT** for the previous year and an **ESTIMATED REPORT** for the current year, showing the number of workmen employed, the kind of occupation or industry, the total amount of wages paid and amount of premium payable. The premium shall be computed and paid on the first \$ 8,424.00 of each workers' wages for each year.

Premium payment must accompany these reports. However, an employer may request to pay annual premiums in two instalments, provided that the Estimated Premium due is \$ 2,500.00 or more and required reports are filed in accordance with section 273 (a).

Any employer who wilfully misrepresents the amount of payroll upon which premium is based shall be liable for a fine five (5) times the amount of the difference between the premium which should have been paid. Failure to report and pay premiums due within the time required by law, may result in: (1) fines not more than \$ 500.00 or imprisoned not more than six (6) months or both, in addition to being an **UNISURED EMPLOYER** liable for a law suit by an injured worker or beneficiaries; (2) levies against your bank account(s), receivables and any other income; or, (3) seizures of any property or rights to property, owned by you.

The physical location of your business, and or office must be indicated and a telephone number where you may be contacted is also required.

PURPOSE

The primary purpose of "The Government Insurance Fund" is to provide insurance protection for working men and women throughout the Virgin Islands in the event of work-related accidents, under which they are entitled to medical rehabilitation, along with restoration of a portion of wages lost as a result of disability and vocational rehabilitation where necessary.

WHO IS COVERED

All persons who work for wages, including minors who are employed by appointment or under an expressed or implied contract, written or oral, except (a) any person employed as a domestic servant in a private home. (b) any person employed, for not exceeding ten consecutive work days, to do maintenance, repair, remodeling, or similar work in or about the private home of the employer, or, if the employer has no other employees subject to this act in or about the premises where such employer carries on his trade, business or profession. (c) any person performing services in the return for aid or sustenance only, received from any religious or charitable organization. (d) any person for whom a rule of liability for injury or death is provided by the laws of the united states.

OPTIONAL COVERAGE

By agreement between an employer and employee, and under regulations prescribed by the Commissioner of Labor, employees who are exempt from the provision of the law may be provided coverage.

PERIOD OF COVERAGE

The insurance of each employer shall be enforced immediately after his statement has been filed with the Commissioner of Finance, together with the amount of the premium corresponding to the wages declared in said statement and in accordance with the rates fixed by the Commissioner of Finance. In the event an accident occurs before the payment of said premium is made, it shall be considered as a case of an uninsured employer, unless the employer pays within the term fixed by the commissioner of Finance, in which case the insurance shall become effective from the date the employer filed the statement.

Any employer who has been covered by the Government Insurance Fund at the end of the preceding year shall be covered during the period of January 1st to March 31st, provided that such employer submits the necessary reports to the Government Insurance Fund no later than February 28th, and pays the premium due by March 31st. Every employer who has not filed the required reports and paid the premium due to which this section refers within the term herein fixed, shall be considered an uninsured employer.

UNINSURED EMPLOYER

In the case of an injury to an employee, who was injured while working for an uninsured employer, the Commissioner shall determine the proper compensation plus the expense in the case, and shall collect from the employer, to be covered into the Uninsured Employer Cases Fund hereinafter created. Such compensation and expenses, that the Commissioner provided, shall include a penalty equivalent to 30 % of the compensation and expenses. In no case shall such penalty be less than \$10.00.

REPORTS BY EMPLOYERS: PAYMENT OF PREMIUMS

- (a) Every employer affected by this chapter shall file with the Commissioner of Finance no later than February 28th of each year on forms supplied by the Commissioner of Finance, an actual report for the previous year and an estimate report for the current year, showing the number of workmen employed by said employer, the kind of occupation or industry of workmen, the total amount of wages paid and to be paid and the amount of premium payable.
- (b) The premium prescribed by this chapter shall be computed and paid on the first \$ 8,424, of each worker's wages for each year.

PREMIUM RATES

Except as otherwise provided in the manual, a rate is a unit of the premium for each one hundred dollars (\$100.00) of payroll. The coverage provided through payment of this premium rate will insure the employer against other liability for recovery of damages or other compensation for personal injuries.

HOW ASSIGNED

The premium rates and classifications are assigned by the custodian of the Government Insurance Fund who evaluates the hazards of the individual business and then assigns the applicable industry classification.

HOW COMPUTED

The amount of premium to be paid is determined by multiplying the “total payroll” by the “premium rate” assigned.

EXAMPLE

Number of Employees	Classification	Total Salaries	Code	Premium Rate Per \$ 100	Premium Amount
4	Aircraft Flying Crew	\$ 33,696.00	0102	\$ 5.00	\$ 1,684.80
3	Carpentry	25,272.00	0305	3.20	808.70
2	Clerical Employee	16,848.00	0311	.30	50.54
1	Executive Officer	8,424.00	0506	1.30	109.51
Total		\$ 84,240.00			\$ 2,653.55

The premium payment of \$ 84, 240.00 total salaries paid (not exceeding \$ 8, 424.00 per year for any employee or employer) is therefore \$ 2,653.55.

A check, money order or credit card for the total premium amount must accompany the report. However, an employer may request to pay the annual premium in two (2) installments, provided that the Estimated premium due is \$ 2, 500.00 or more and required reports are filed in accordance with section 273(2).

SECURING OF COVERAGE

Based on your report, a Policy Number will be issued. A Certificate of the Government Insurance Fund Coverage and /or a bill if additional premium is required, will be mailed to you.

The physical location of your business and mailing address, must be indicated on the form. A telephone number where you may be contacted is also required. It is mandatory that the reports are signed.

Make all checks for Worker’s Compensation insurance Premium payable to: **GOVERNMENT INSURANCE FUND**

Outstanding balances shall bear interest at the rate of one per cent (1%) per month or any fraction thereof, from the due date until payment is received by the Government insurance Fund.

MAILING REPORTS

After preparing your Employer's Report to the Commissioner of Finance, on forms issued by the Government Insurance Fund, for the purpose of determining the amount of premium due for Workers Compensation insurance required under Title 24, Chapter 11, Section 275 of the Virgin Islands Code, submit as follows:

St. Thomas/St. John: **Department of Finance
Government Insurance Fund
2314 Kronprindsens Gade
St. Thomas, Virgin Islands 00802**

Contact: **(340) 774-4750 Extension 2255**

Email: **governmentinsurance@dof.vi.gov**

St. Croix: **Department of Finance
Government Insurance Fund
4008 Estate Diamond Lot #7B
St. Croix, Virgin Islands 00820**

Contact: **(340) 773-1105 Extension 4003**

Email: **governmentinsurance@dof.vi.gov**

INSTRUCTIONS

INFORMATION CONCERNING EMPLOYEEES

In indicating the "Classification of Employee" use the description given in the premium schedules which have been issued. If not applicable, describe in your own words on the blank lines.

REPORT ON HAZARDS

In the event any employee or group of employees is engaged in work involving any unusual or special hazards, list the employees or group separately and describe the work involved briefly but in sufficiently detail to give a clear picture of the hazard.

INJURY EXPERIENCE IN YOUR BUSINESS

If any employee of yours has suffered, while in the performance of his duty, during the past three years, an injury which incapacitated him from work for a period of one day or more, attached a signed sheet giving a brief explanation of the nature, cause and extent of such injury or injuries.



GOVERNMENT OF
THE UNITED STATES VIRGIN ISLANDS

Date: _____, 20____

Office of the Custodian, Government Insurance Fund
DEPARTMENT OF FINANCE

Certificate of Government Insurance Coverage

I certify that the employer _____

Has filed with the Custodian of the Government Insurance Fund, the Employer's Report to the Commissioner of Finance and paid the required premium in accordance with the provision of Title 24 Chapter 11, Section 273, of the Virgin Islands Code, and, accordingly is entitled to the rights And benefits of the insurance coverage established by law. The risk of this employer is covered

By policy _____ for the period from _____ to _____

NAME & ADDRESS OF EMPLOYER

Commissioner of Finance
Custodian, Government Insurance Fund

GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES

X-4-41(T)

Date: _____

Policy No. _____
Bill No. _____
Fund Symbol No. 301
Revenue Class 14412
Revenue Class 14682

GOVERNMENT OF THE VIRGIN ISLANDS

GOVERNMENT INSURANCE FUND
Premium for Workmen's Compensation Insurance for the period _____ TO _____
in accordance with Employer's Report dated _____

Dollars

Cents

LESS PREMIUM TO BE CREDITED ON CY
ADDITIONAL PREMIUM DUE ON CY
INTEREST DUE/LATE FILING PENALTY
EXPERIENCE RATING
LESS CHECK DATED
BOUNCE CHECK FEE
OVER COLLECTION CREDIT DUE FOR CY
TOTAL

Pursuant to law this bill must be paid no later than _____
or it shall bear interest at the rate of 1% per month or any fraction thereof from due date until payment is received
by the Commissioner of Finance and the outstanding balance and interest will be levied upon including a lien on all
property AND SUCH EMPLOYER'S COMPLIANCE WITH THE PROVISION OF THIS CHAPTER SHALL DATE
FROM THE TIME OF PAYMENT OF SAID MONEY TO THE GOVERNMENT INSURANCE FUND.

WHITE-ORIGINAL - GOLDEN ROD-TREASURY DIVISION, GREEN-TREASURY DIVISION, CANARY-SEQUENCE FILE - PINK-TREASURY DIVISION CO
LINES ROD-UNPAID & THEN PAID FILE