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GOVERNMENT OF  
THE VIRGIN ISLANDS OF THE UNITED STATES  
DEPARTMENT OF FINANCE



**MEMORANDUM**

**TO:** All Employers in the Virgin Islands

**FROM:** Gwendolyn P. Adams  
Custodian, Government Insurance Fund

**SUBJECT:** Worker's Compensation Classifications and Rates

This is the fourth 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, 1997.

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 (809) 774-4750 extension 2255 or St. Croix (809) 773-1105 extension 4003.

Sincerely,

Gwendolyn P. Adams  
Custodian  
Government Insurance Fund

**DEPARTMENT OF FINANCE  
GOVERNMENT INSURANCE FUND  
MANUAL OF CLASSIFICATION AND RATES  
FOR WORKER'S COMPENSATION INSURANCE**

**EFFECTIVE JANUARY 1, 1997**

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ALPHABETICAL INDEX OF THE MANUAL OF CLASSIFICATIONS  
AND RATES FOR WORKER'S COMPENSATION INSURANCE

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3. Department of Finance
4. Office of the Governor
5. Department of labor
6. Legislature of 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 V.I.)..... 1611**

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2. Virgin Islands Port Authority
3. V. I. Water and Power Authority

**Public Employees( Govt of 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

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2. Department of Planning and Natural Resources
3. V. I. Housing Authority
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2. Department of Tourism
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**MANUAL OF CLASSIFICATIONS, DEFINITIONS AND RATES  
FOR WORKER'S COMPENSATION INSURANCE  
EFFECTIVE JANUARY 01, 1997**

| <b>CODE<br/>NO.</b> | <b>CLASSIFICATIONS</b>                                                                                                                                                                                                                                            | <b>RATE</b>   |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| <b>0101</b>         | <b>ADVERTISEMENTS</b><br><br>All employees connected with shop operation and printing inside of building, posters, signs, installations, repairs and maintenance. Includes drivers and helpers.....                                                               | <b>\$2.10</b> |
| <b>0102</b>         | <b>AIRCRAFT FLYING CREW</b><br><br>All employees on schedule or non-schedule aircrafts flying on certified routes authorized by the Federal Government with jurisdiction over civil aviation.....                                                                 | <b>5.00</b>   |
| <b>103</b>          | <b>AIRPORTS-COUNTER EMPLOYEES</b><br><br>Includes all ticket agents, and clerical personnel. (Management use classification 0506).....                                                                                                                            | <b>0.30</b>   |
| <b>0104</b>         | <b>AIRPORTS-GROUND OPERATION</b><br><br>All ground employees exclusively such as mechanics, radio operators, hanger employees, landing ground employees and instructors. Includes drivers and helpers.....                                                        | <b>4.05</b>   |
| <b>0105</b>         | <b>AMUSEMENT PARKS</b><br><br>All employees engaged in the care and maintenance of amusement, athletic and exhibition parks and similar areas. Includes ticket sellers, collectors, helpers and drivers.....                                                      | <b>2.70</b>   |
| <b>0106</b>         | <b>ARCHITECTS, ENGINEERS, DRAFTMEN AND SURVEYORS</b><br>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..... | <b>1.70</b>   |
| <b>0107</b>         | <b>AUDITORS, ACCOUNTANTS, AND LAWYERS</b><br><br>All employees engaged in these professions and all other persons in similar positions working in and out of private office. Includes clerical personnel.....                                                     | <b>0.40</b>   |

| CODE NO. | CLASSIFICATION                                                                                                                                                                                                                                           | RATE |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 0108     | <b>AUTOMOBILE BODY/MECHANIC SHOPS</b><br><br>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..... | 2.95 |
| 0201     | <b>BANKS</b><br><br>Includes tellers and office personnels( management use code 0506, drivers and helpers, code 309).....                                                                                                                                | 0.30 |
| 0202     | <b>BAKERIES</b><br><br>All employees engaged in the mfg of.... bread, crackers, and pastries; including deliverymen, drivers and helpers.....                                                                                                            | 1.70 |
| 0203     | <b>BARBERSHOPS, BEAUTY PARLORS AND MANICURISTS</b><br><br>All persons engaged in the operations and any related tonsorial services.....                                                                                                                  | 0.80 |
| 0204     | <b>BARS, BEERGARDENS AND TAVERNS</b><br><br>All persons working in these establishments. This classification includes entertainers and office employees.....                                                                                             | 0.85 |
| 0205     | <b>BLACKSMITHING</b><br><br>All persons working in blacksmith shops with ( power driven or otherwise) used for repair or services.....                                                                                                                   | 1.05 |
| 0206     | <b>BOAT BUILDING AND MAINTENANCE</b><br><br>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 |
| 0207     | <b>BOATING,CAPTAIN &amp; SEAMEN</b><br><br>All employees who work on pleasure or revenue-producing boats, including captains and crews.....                                                                                                              | 2.80 |
| 0208     | <b>BOAT MARINA</b><br><br>All employees engaged in the operation of docking or providing secure mooring for motor boats and yachts, including drivers, helpers and clerical employees.....                                                               | 3.00 |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                            | RATE |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 0209       | <b>BOOTS AND SHOES</b>                                                                                                                                                                                                    |      |
|            | Manufacturing and repair of.....                                                                                                                                                                                          | 1.70 |
| 0210       | <b>BOTTLING</b>                                                                                                                                                                                                           |      |
|            | All employees engaged in bottling carbonated liquids,<br>spirituous beverages and distilled water. Includes<br>drivers, helpers and office employees.....                                                                 | 2.45 |
| 0211       | <b>BUILDING MAINTENANCE</b>                                                                                                                                                                                               |      |
|            | All employees involved in care, custody and maintenance<br>of structure and surroundings. Includes gardeners, drivers<br>and helpers.....                                                                                 | 3.10 |
| 0212       | <b>BUILDING MATERIAL DEALERS</b>                                                                                                                                                                                          |      |
|            | All employees connected with the handling of all building<br>materials used in general construction.....                                                                                                                  | 2.90 |
| 0213       | <b>BUILDING, MOVING AND DEMOLISHING</b>                                                                                                                                                                                   |      |
|            | All employees connected with the demolishing and removal<br>of walls, foundations, and columns etc.....                                                                                                                   | 4.20 |
| 0214       | <b>BUSES AND TAXICABS</b>                                                                                                                                                                                                 |      |
|            | All employees engaged in furnishing services to tourist and<br>general public. This classification includes garage operation.....                                                                                         | 2.50 |
| 0301       | <b>CAMPS OPERATIONS-RECREATIONAL/EDUCATIONAL</b>                                                                                                                                                                          |      |
|            | All employees..... Includes drivers and helpers.....                                                                                                                                                                      | 1.75 |
| 0302       | <b>CABINET WORK</b>                                                                                                                                                                                                       |      |
|            | All employees who performed work with or without power<br>driven machinery, including wood polishing, molding doors<br>and windows, outside installation, assembly and/or repairing.<br>Includes drivers and helpers..... | 3.00 |
| 0303       | <b>CAR DEALERS NEW AND USED</b>                                                                                                                                                                                           |      |
|            | All employees connected with buying and selling new and<br>used cars. Includes garages, service parts, repairs and<br>clerical employees (Management use Code 0506).....                                                  | 2.50 |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                                                                       | RATES |
|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 0304       | <b>CAR RENTAL AGENCIES</b><br><br>All employees connected with furnishing services to tourist and general public. This classification includes car washers, and garage operations.....                                                                                                                               | 2.70  |
| 0305       | <b>CARPENTRY</b><br><br>All operations.....in building or structures; with or without power driven machinery. Includes carpenters helpers and drivers. (Roofing to be rated separately).....                                                                                                                         | 3.20  |
| 0306       | <b>CATERING SERVICES</b><br><br>All services.....Includes drivers, chauffeurs and helpers.....                                                                                                                                                                                                                       | 1.30  |
| 0307       | <b>CEMENT PLANT OPERATIONS</b><br><br>All employees connected with the bagging and hauling of cement for wholesale or retail purposes. Includes all operators, mechanics, maintenance and clerical personnel.....                                                                                                    | 4.45  |
| 0308       | <b>CHARITABLE ORGANIZATIONS</b><br><br>All services.....Includes drivers and helpers.....                                                                                                                                                                                                                            | 1.30  |
| 0309       | <b>CHAUFFEURS, DRIVERS AND HELPERS</b><br><br>All employees who operates as a messenger or light commercial, motor scooters or motor bicycles drivers.....                                                                                                                                                           | 1.30  |
| 0310       | <b>CHURCH EMPLOYEES</b><br><br>All employees.....Includes drivers and helpers.....                                                                                                                                                                                                                                   | 0.70  |
| 0311       | <b>CLERICAL OFFICE EMPLOYEES</b><br><br>All employees whose duties are confined 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  |
| 0312       | <b>COLLEGES OR SCHOOLS</b><br><br>All professional employees including professors, teachers and clerical personnel.....                                                                                                                                                                                              | 0.30  |

| <b>CODE<br/>NO</b> | <b>CLASSIFICATION</b>                                                                                                                                                                       | <b>RATES</b> |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>0313</b>        | <b>COLLEGES OR SCHOOLS- ALL OTHER EMPLOYEES</b>                                                                                                                                             |              |
|                    | All other employees not covered under code 0312.....<br>Includes custodial workers and cooks.....                                                                                           | <b>1.45</b>  |
| <b>0314</b>        | <b>CONCRETE AND/OR CEMENT WORK</b>                                                                                                                                                          |              |
|                    | All operations.....Including interior or exterior work, tile and<br>terrazo flooring, marble cutting, floor polishing and stucco.<br>work. Includes drivers and helpers.....                | <b>3.30</b>  |
| <b>0315</b>        | <b>CONCRETE PRODUCTS, MFG. OF</b>                                                                                                                                                           |              |
|                    | All employees engaged in shop or yard work, including the<br>manufacturing of all of blocks. Includes Drivers and helpers.....                                                              | <b>3.30</b>  |
| <b>0401</b>        | <b>DECORATING</b>                                                                                                                                                                           |              |
|                    | All employees engaged in Interior or exterior work. Includes<br>drivers and helpers.....                                                                                                    | <b>2.50</b>  |
| <b>0402</b>        | <b>DENTIST AND DOCTORS OFFICES</b>                                                                                                                                                          |              |
|                    | All professional employees such as doctors, nurses,<br>practitioners technical personnel and clerical staff.<br>(Drivers and Helpers classified under Code 0309).....                       | <b>0.40</b>  |
| <b>0403</b>        | <b>DISTILLERIES</b>                                                                                                                                                                         |              |
|                    | All employees engaged in the distilling and manufacturing<br>of liquors and alcholic beverages. Includes drivers/helpers.....                                                               | <b>3.15</b>  |
| <b>0404</b>        | <b>DISTRIBUTORS</b>                                                                                                                                                                         |              |
|                    | Distributors of magazines or other periodicals. Includes<br>Suppliers to businesses, helpers and drivers.....                                                                               | <b>1.70</b>  |
| <b>0405</b>        | <b>DOMESTIC SERVICES</b>                                                                                                                                                                    |              |
|                    | All employees working as domestic engineers and<br>exclusively in the private residence of employers. Includes<br>cooks, maids, nurses, gardeners,private chauffeurs and<br>messengers..... | <b>2.20</b>  |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                                           | RATE  |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 0406       | <b>DREDGING OPERATIONS</b><br><br>All dredging work, excavations, refill, sounding and similar operations performed by suction dredges or any other means including operations related to maritime salvage.....                                                                          | 6.70  |
| 0407       | <b>DRESSMAKING OR TAILORING</b><br><br>Includes all employees involved in such operations.....                                                                                                                                                                                           | 0.70  |
| 0408       | <b>DRILLING</b><br><br>All employees involved in drilling and installation of equipment and castings. Includes jack hammer operators and operators of well drilling equipment.....                                                                                                       | 6.70  |
| 0409       | <b>DRUGSTORES AND PHARMACEUTICAL MFG.</b><br><br>All employees involves in such operations. Including perscription and non perscription drugs.....                                                                                                                                       | 1.15  |
| 0410       | <b>DYNAMITE OR BLASTING</b><br><br>All employees connected with the use of dynamite in any construction project associated with or incidental to the construction work.....                                                                                                              | 10.00 |
| 0501       | <b>ELECTRIC POWER LINE CONSTRUCTION AND REPAIR</b><br><br>All employees engaged in the erection of poles, stringing of wires, laying of cables and conduits and all incidental work thereto.....                                                                                         | 5.00  |
| 0502       | <b>ELECTRONICS APPARATUS INSTALLATION/REPAIR</b><br><br>All employees engaged in installing or repairing motors, generators, switch boards, transformers, radios, televisions and the wiring and making of service connections, erecting electrical displays electric display signs..... | 2.50  |
| 0503       | <b>ELECTRIC WIRING- INSIDE AND OUTSIDE</b><br><br>All employees engaged in the wiring of buildings, inside and outside. Includes helpers and drivers. Repairing and installing rated under classification(0502).....                                                                     | 1.80  |

| <b>CODE<br/>NO</b> | <b>CLASSIFICATION</b>                                                                                                                                                                                         | <b>RATE</b> |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| <b>0504</b>        | <b>ELEVATORS</b>                                                                                                                                                                                              |             |
|                    | All employees engaged in the installation and repairs<br>thereof.....                                                                                                                                         | <b>6.70</b> |
| <b>0505</b>        | <b>EXCAVATION</b>                                                                                                                                                                                             |             |
|                    | All employees engaged in excavation, in connection with<br>rocks and stones for crushing for foundations of buildings.<br>Includes helpers and drivers.....                                                   | <b>7.45</b> |
| <b>0506</b>        | <b>EXECUTIVE OFFICERS</b>                                                                                                                                                                                     |             |
|                    | All employees whose duties are of an executive, supervisory<br>or management character.....                                                                                                                   | <b>1.30</b> |
| <b>0507</b>        | <b>EXERCISE OR HEALTH SPA</b>                                                                                                                                                                                 |             |
|                    | All employees who are engaged in the instruction of<br>exercise, care and hygiene of the human body.....                                                                                                      | <b>1.00</b> |
| <b>0508</b>        | <b>EXTERMINATION OR FUMIGATION</b>                                                                                                                                                                            |             |
|                    | All employees engaged in the extermination of insects and<br>pest control. Includes operators of necessary equipments,<br>helpers, and drivers.....                                                           | <b>4.20</b> |
| <b>0601</b>        | <b>FARMS, MISCELLANEOUS</b>                                                                                                                                                                                   |             |
|                    | All employees engaged in agricultural work on farms and<br>nurseries, including cultivation of all minor/major crops<br>and vegetables. Involves landscapers. Includes overseers,<br>helpers and drivers..... | <b>3.05</b> |
| <b>0602</b>        | <b>FARM, POULTRY</b>                                                                                                                                                                                          |             |
|                    | All employees engaged in the production or hatching of eggs<br>raising of chicks, butchering, buying and selling in poultry<br>farms or fenced lots. Includes helpers and drivers.....                        | <b>2.50</b> |
| <b>0603</b>        | <b>FENCE ERECTION</b>                                                                                                                                                                                         |             |
|                    | All employees engaged in the erection of all type of fencing<br>including carpenters, pullers, masons, helpers and drivers.....                                                                               | <b>3.65</b> |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                         | RATE |
|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 0604       | <b>FIRE CORP</b><br><br>Includes all firemen, personnels, helpers and drivers outside<br>the Government of the Virgin Islands.....                                                                                                     | 1.70 |
| 0605       | <b>FISHING OPERATION</b><br><br>Includes all employees of fishing boats engaged in the<br>sale of fish for profit.....                                                                                                                 | 5.90 |
| 0606       | <b>FLORISTS</b><br><br>All employee involved in the selling, cultivation or<br>gardening of flowers and decorative plants.....                                                                                                         | 2.50 |
| 0607       | <b>FREIGHT HANDLERS</b><br><br>All employees engaged in freight transportation, includes<br>teamster, truck drivers and helpers. (Stevdoring is not<br>subject to this classification).....                                            | 2.95 |
| 0608       | <b>FUNERAL PARLORS</b><br><br>All services..... Includes helpers and drivers.....                                                                                                                                                      | 1.70 |
| 0609       | <b>FURNITURE UPHOLSTERING AND MFG.</b><br><br>All employees engaged in the manufacturing of all types of<br>furniture and general upholstering.....                                                                                    | 3.15 |
| 0610       | <b>FURNITURE STORES</b><br><br>All employees working in wholesale/retail furniture stores<br>selling household goods, includes assembling and<br>installing same. Includes helpers and drivers.....                                    | 3.90 |
| 0701       | <b>GALVANIZED IRON, SHEET METAL OR FABRICATORS</b><br><br>All employees engaged in erection, installation or repairs<br>(shop and outside) work. Includes helpers and drivers.....                                                     | 5.00 |
| 0702       | <b>GARBAGE, ASHES OR REFUSE COLLECTING</b><br><br>All employees engaged in the handling of the collection<br>and disposal of garbage, ashes and refuse. Includes truck<br>drivers or operators of specialized pieces of equipment..... | 7.95 |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                   | RATE |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 0703       | <b>GAS, BOTTLED AND METERED</b><br><br>All employees engaged in handling gas and meter reading.<br>Includes collectors, office personnels, salemen, helpers<br>and drivers.....                                                                                  | 4.50 |
| 0704       | <b>GASOLINE, OIL AND BY-PRODUCTS</b><br><br>Distributing and mixing of.....Includes helpers and driver.....                                                                                                                                                      | 3.35 |
| 0705       | <b>GASOLINE STATIONS</b><br><br>All employees engaged in the selling, lubricating, mounting<br>and tire repairs. Performing minor auto repairs.<br>(General auto repairs is classified under 0108).....                                                          | 1.75 |
| 0706       | <b>GLASS AND MIRRORS</b><br><br>All employees engaged in gringing, silvering, cutting and<br>making or assembling of glass showcases, outside<br>installation and mounting. Includes helpers and drivers.....                                                    | 4.40 |
| 0801       | <b>HARDWARE AND AUTO PARTS DEALERS</b><br><br>All employees engaged in the retail/wholesale of hardware,<br>electrical goods and auto parts. Includes counter employees<br>helpers and drivers(Building material is classified seperately).....                  | 1.30 |
| 0802       | <b>HOMES FOR THE AGED AND CHILDREN</b><br><br>All employees including those engaged in clerical work.<br>( Management personnel use code 0506).....                                                                                                              | 1.30 |
| 0803       | <b>HOTELS</b><br><br>All employees supplying services in hotels. Includes bellmen,<br>chambermaids, elevator operators, janitors, porters, musicians<br>entertainers, office personnel and drivers.( Maintenance<br>workers are classified under code 0210)..... | 1.15 |
| 0901       | <b>ICE CREAM MANUFACTURING</b><br><br>Employees engaged in ice cream manufacturing. Includes<br>dealers, salemen, office personnel. (Management use code<br>0506, drivers code 2007).....                                                                        | 1.70 |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                                                                                                                                                                                                                        | RATE  |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 0902       | ICE MANUFACTURING AND REFRIGERATION PLANT<br><br>All employees engaged in all operations. Includes dealers,<br>salemen and drivers.....                                                                                                                                                                                                                                                                                                                               | 2.60  |
| 0903       | INSULATION STEAM PIPES OR BOILERS<br><br>Includes shop. Applies to the use of cork, asbestos or<br>other non-conducting materials. covers helpers and drivers.....                                                                                                                                                                                                                                                                                                    | 3.25  |
| 0904       | INSULATION WORK (N.O.C.)<br><br>All employees involved in the application of accoustical or<br>thermal insulation materials in building. Applies only when<br>work is performed as a separte operation not part of, or<br>incidental to other construction performed by the same<br>contractor at same location or job.....                                                                                                                                           | 2.50  |
| 0905       | IRON OR STEEL ERECTION<br><br>All employees engaged in the erection, installation, repair,<br>inspection, dismanting or painting of steel frame structures<br>iron or steel balconies, fire escapes, railings, staircases,<br>iron shutters, doors, vaults, reservoirs, metal tanks, conveyors,<br>stand pipes, boilers and structures including their foundation.<br>All employees engaged in jetty or breakwater construction.<br>Includes helpers and drivers..... | 15.65 |
| 0906       | IRON, STEEL AND SCRAP METAL DEALERS<br><br>Includes junk dealers, helpers and drivers.(Demolishing work<br>and Salvage classified under code 0905).....                                                                                                                                                                                                                                                                                                               | 9.20  |
| 1001       | JANITORIAL SERVICES<br><br>All employees engaged in general janltorial services.<br>(Drivers to be classified under Code 0309,).....                                                                                                                                                                                                                                                                                                                                  | 0.85  |
| 1002       | JETTIES, COSTRUCTION OF<br><br>All employees engaged in jetty or breakwater construction.<br>Includes helpers and drivers.....                                                                                                                                                                                                                                                                                                                                        | 5.00  |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                             | RATE   |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1003       | JOCKEYS                                                                                                                                                                                                                                    |        |
|            | This is a flat rate covering all employees connected with horse racing under this code per a calendar year or any part of.... THIS RATE IS NON-REFUNDABLE.....                                                                             | 250.00 |
| 1201       | LABORATORIES AND ANALYTICAL CHEMIST                                                                                                                                                                                                        |        |
|            | 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.....                               | 1.30   |
| 1202       | LABORERS, N.O.C.                                                                                                                                                                                                                           |        |
|            | All laborers not otherwise classified.....                                                                                                                                                                                                 | 2.75   |
| 1203       | LAUNDRIES, DYEING AND CLEANING                                                                                                                                                                                                             |        |
|            | All employees engaged in this operations with or without machinery. Includes helpers and drivers.....                                                                                                                                      | 1.35   |
| 1204       | LIFEGUARDS                                                                                                                                                                                                                                 |        |
|            | All employees connected with guarding and saving of lives on public, private and swimming pools.....                                                                                                                                       | 2.85   |
| 1205       | LIVESTOCK HANDLING                                                                                                                                                                                                                         |        |
|            | All employees connected with this operation. Includes laborers handlers, including drivers.....                                                                                                                                            | 4.20   |
| 1206       | LOCKSMITH                                                                                                                                                                                                                                  |        |
|            | All employees engaged in the making or repairing of locks and keys. Includes office personnel, helpers and drivers.....                                                                                                                    | 1.90   |
| 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 and iron works. repairs. This classification covers helpers and drivers..... | 3.45   |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                      | RATE |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 1302       | <b>MACHINERY DEALERS</b><br><br>All employees connected with the sale and delivery of heavy equipments and machinery, parts and assessories. Includes helpers and drivers.....                                                                                      | 2.50 |
| 1303       | <b>MAILING SERVICES</b><br><br>All employees connected with this operation.....<br>Includes helpers and drivers.....                                                                                                                                                | 1.50 |
| 1304       | <b>MANUFACTURING</b><br><br>All employees engaged in the manufacturing operations involving directly or indirectly the use of power-driven machine equipments, except for dressmaking and tailoring and other related operations. Includes helpers and drivers..... | 3.45 |
| 1305       | <b>METAL GOODS, MANUFACTURING OF</b><br><br>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.....                           | 3.10 |
| 1306       | <b>MILK AND MILK PRODUCTS</b><br><br>All employees engaged in the pasteurization of dairy products and the manufacturing of butter and cheese. Includes salemen, helpers and drivers.....                                                                           | 2.50 |
| 1307       | <b>MILLWRIGHTING</b><br><br>All employees engaged in the operation and maintenance of Lath Mills, Planning Mills, Saw Mills, Shingle and Tile Mills and yard operation.....                                                                                         | 1.70 |
| 1308       | <b>MOTION PICTURES PRODUCTIONS</b><br>All employees engaged in all operations in and outside of studios up to development of negatives. Includes actors and actresses, helpers and drivers.....                                                                     | 5.10 |
| 1309       | <b>MOVING AND STORAGE</b><br><br>All employees engaged in moving, packing and/or handling of household goods and commercial packages. Includes helpers and drivers.....                                                                                             | 4.45 |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                           | RATES |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1501       | OFFICE FURNITURE, MACHINES/APPLIANCES<br><br>All employees connected with the sale, inspection, maintenance, adjustments and repairs(in/outside shop) of office machines/appliances. Includes helpers,drivers, and office personnel..... | 1.90  |
| 1502       | OIL REFINERIES<br><br>Petroleum.... Includes all operations, drivers and helpers.....                                                                                                                                                    | 3.40  |
| 1503       | OPERATORS<br><br>All employees operating any type of heavy equipments, such as cranes, bulldozers,jackhammers,shovels,backhoes or any other type of equipments which may be heavy in nature.....                                         | 9.50  |
| 1504       | ORE DOCK OPERATIONS<br><br>All employees including gantry cane operators engaged in the loading and unloading of bauxite.....                                                                                                            | 5.00  |
| 1601       | PAINTING - INSIDE/OUTSIDE<br><br>All employees engaged in painting inside/outside of building, washing surfaces to be painted, paper changing and calcimizing. Includes helpers and drivers.....                                         | 3.15  |
| 1602       | PARKING LOTS<br><br>All employees invloved in parking activities.....                                                                                                                                                                    | 1.30  |
| 1603       | PHOTOGRAPHERS<br><br>All employees engaged in photography.( Aerial photography use classification 1308).....                                                                                                                             | 0.65  |
| 1604       | PILE DRIVING<br><br>Piles of concrete, wood, metal or any similar material. Includes helpers and drivers.....                                                                                                                            | 6.70  |
| 1605       | PLUMBING/ PIPE FITTERS<br><br>All employees engaged in plumbing, heating and ventillation installation and servicing, inside or outside. Includes helpers and drivers.....                                                               | 2.55  |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                                                                                                                                                                                            | RATES |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1606       | <b>POTTERIES</b><br><br>all employees connected with the manufacturing of earthenware and clay products, such as tiles, bricks, sanitary fixtures, ceramics and receptacles. Includes helpers and drivers. (Quarrying or underground mining is excluded).....                                                                                                                                                                             | 3.35  |
| 1607       | <b>PRINTING &amp; PUBLISHING</b><br><br>All employees involves 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).....                                                                                                                                                                | 1.00  |
| 1608       | <b>PRIVATE GUARDS, DETECTIVES,ARMORED CARS SERVICES AND SECURITY PERSONNEL</b><br><br>All employees engaged in security or armored cars services. Includes office personnels, drivers and assistants.....                                                                                                                                                                                                                                 | 2.70  |
| 1609       | <b>PROJECT SUPERINTENDENT</b><br><br>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 automobile and pick-up trucks.....                                                                                                                                                                                   | 3.35  |
|            | <b>GOVERNMENT OF THE VIRGIN ISLANDS</b><br><br><b>PUBLIC EMPLOYEES</b>                                                                                                                                                                                                                                                                                                                                                                    |       |
| 1610       | All employees in departments and subsidiary agencies of.....<br>Bureau of Audit and Control,Department of Finance,Department 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..... | 0.50  |
| 1611       | All employees in department and subsidiary agencies of.....<br>Department of Public Works, Port Authority and Virgin Islands Water & Power Authority.....                                                                                                                                                                                                                                                                                 | 3.75  |
| 1612       | All employees in department and subsidiary agencies of.....<br>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, Office of Management & Budget, Division of Personnel, Government Employees Retirement System and Public Service Commission.....                                           | 1.10  |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                                                                         | RATE |
|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 1613       | All employees in department and subsidiary agencies of.....<br>Housing, Parks and Recreation, Planning and Natural<br>Resources, V. I. Housing Authority and V.I. Housing Finance<br>Authority.....                                                                                                                    | 3.25 |
| 1614       | All employees in department and subsidiary agencies of.....<br>Department of Agriculture, Department of Tourism and<br>Magens Bay Authority.....                                                                                                                                                                       | 2.40 |
| 1615       | All employees in department and subsidiary agencies of.....<br>Department of Justice, Virgin Islands National Guards, Virgin<br>Islands Police Department and Virgin Islands Fire Services.....                                                                                                                        | 3.80 |
| 1701       | QUARRIES<br><br>All employees engaged in stone cutting, crushing and all<br>incidental operations, such as the preparation of terrain for<br>removal of fill, transportation, construction, repair or<br>maintenance of all buildings and structures and equipments<br>Installation. Includes helpers and drivers..... | 7.40 |
| 1801       | REAL ESTATE AGENCIES<br><br>All employees connected with this operation..... salemen,<br>collectors, office personnels, surveyors, rodmen, including<br>helpers and drivers.....                                                                                                                                       | 1.50 |
| 1802       | RESTAURANTS<br><br>This classification includes waiters, waitresses, chefs,<br>diswashers, cashiers, musicians, entertainers, janitors and<br>office personnels, drivers and helpers.....                                                                                                                              | 1.25 |
| 1803       | RIDING ACADEMY OR CLUBS<br><br>All employees. Including helpers and drivers.....                                                                                                                                                                                                                                       | 2.00 |
| 1804       | ROOFING<br><br>All employees engaged in the construction and repair of all<br>types of roofs. Includes drivers and helpers.....                                                                                                                                                                                        | 3.35 |
| 1805       | RUG OR CARPETS<br><br>All employees. Includes salemen, installers, office personnel,<br>drivers and helpers.....                                                                                                                                                                                                       | 1.70 |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                                               | RATES |
|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1901       | <b>SAILMAKERS AND HANDYMEN</b><br><br>All employees engaged in sailmaking and handyman operation in connection with sails and equipments for sailing vessels.....                                                                                                                            | 1.30  |
| 1902       | <b>SALEMEN, COLLECTORS AND MESSENGERS</b><br><br>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).....                                                                      | 0.85  |
| 1903       | <b>SALVAGE OPERATION</b><br><br>All employees engaged in the removing, shoring, reconditioning and distributing of merchandise in damaged buildings including incidental operations away from such buildings.....                                                                            | 4.35  |
| 1904       | <b>SALVAGE OPERATION-WRECKING AND SHORING</b><br><br>All employees involved in incidental wrecking, shoring or other structural work including the handling of machinery in damaged building or vessel; also moving wrecked cars, aircrafts, trucks etc. Includes drivers and operators..... | 8.35  |
| 1905       | <b>SANDBLASTING</b><br><br>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.....                | 3.80  |
| 1906       | <b>SEWER CONSTRUCTION</b><br><br>All employees engaged in all operations for the construction of buildings or other structures and tunnelling as required. Includes drivers and helpers.....                                                                                                 | 9.65  |
| 1907       | <b>SHIP CHANDLERS</b><br><br>All employees engaged in the selling or ship supplies.....                                                                                                                                                                                                      | 2.50  |
| 1908       | <b>SILVERSMITH, GOLDSMITH AND JEWELERS</b><br><br>All employees engaged in the manufacturing of jewellery, bracelets earrings, lighters or other articles made of silver or gold.....                                                                                                        | 3.35  |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | RATES |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1909       | <b>SMOKESTACKS OR CHIMNEY ERECTION AND LINING</b><br><br>All employees connected with this operation for industrial use.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 25.00 |
| 1910       | <b>SPRINKLER INSTALLATION</b><br><br>All employees, including drivers and helpers.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1.70  |
| 1911       | <b>STEVEDORING</b><br><br>All employees not members of the crew of vessels, engaged in the following operations<br><br><ul style="list-style-type: none"> <li>(a) Loading or unloading, stowing, shifting or trimming of cargo, supplies and materials on board vessels.</li> <li>(b) Transferring cargo, supplies and materials between vessels and piers, irrespective of the necessity of work on board vessels by employees of the insured.</li> <li>(c) Transferring items between stringpiece and points of deposit on deck or adjacent warehouse, including tiering, sorting and breaking down.</li> <li>(d) Operating all mechanical equipment including dock tractors in connection with above.....</li> </ul> | 10.90 |
| 1912       | <b>STONE CRUSHING</b><br><br>All employees engaged in work done mechanically or manually when not affected at the site of the quarry. Includes, helpers and drivers.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 5.00  |
| 1913       | <b>STORES- FISH AND POULTRY</b><br><br>All employees dealing with these products. Includes Drivers and helpers and office personnels.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1.50  |
| 1914       | <b>STORES- RETAIL</b><br><br>All employees in department store, gifts shops, convenience stores, and soda fountains. Includes Office personnels, Management. drivers and helpers.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1.50  |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                        | RATE |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 1915       | STORES- WHOLESALE                                                                                                                                                                     |      |
|            | All employees working in wholesale or wholesale-retail stores<br>Markets, supermarkets, Includes, Office personnel,drivers &<br>helpers.....                                          | 2.00 |
| 1916       | STREET GRADING                                                                                                                                                                        |      |
|            | All employees engaged in street grading and construction,<br>such as road surfacing, grubbing, excavation, filling and<br>cleaning in connection with street and highway grading..... | 4.65 |
| 1917       | STREET SCRAPING AND PAVING                                                                                                                                                            |      |
|            | All employees engaged in paving, repairing and maintaining<br>streets if not a part of a general contract or sub-contract.<br>Includes helpers and drivers.....                       | 4.20 |
| 1918       | SWIMMING POOLS, MAINTENANCE OF                                                                                                                                                        |      |
|            | All employees in the maintenance of swimming pools.<br>Includes helpers and drivers.(suppliers use code 0404).....                                                                    | 1.30 |
| 2001       | TALLYMEN                                                                                                                                                                              |      |
|            | Includes tally clerks and other dock hand employees whose<br>duties are exempt from risk covered under "Stevedoring".....                                                             | 0.85 |
| 2002       | TELEPHONE, RADIO AND TELEVISION                                                                                                                                                       |      |
|            | All employees involved in maintaining buildings, lines,<br>control towers and making service connections. Includes<br>field employees, drivers and helpers.....                       | 2.55 |
| 2003       | TELEPHONE,RADIO BROADCASTING,TELEVISION AND<br>WIRELESS STATIONS                                                                                                                      |      |
|            | Includes Office personnel (management use code 0506)<br>telephone operators, dis jockeys, control operators and<br>cameramen in studio exclusively.....                               | 0.95 |
| 2004       | THEATERS, AUDITORIUMS AND DANCEHALLS                                                                                                                                                  |      |
|            | All employees working under this classification. Managers,<br>entertainers, musicians, stage hands, box office personnels,<br>ushers, operators, janitors, helpers and drivers.....   | 2.65 |

| CODE<br>NO | CLASSIFICATION                                                                                                                                                                                                     | RATE |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 2005       | <b>TIMEKEEPERS</b>                                                                                                                                                                                                 |      |
|            | All persons who keep records of time worked by employees.....                                                                                                                                                      | 1.30 |
| 2006       | <b>TRAMWAY OPERATIONS</b>                                                                                                                                                                                          |      |
|            | All employees connected with the management and general supervision of aerial tramway operations. Includes cable car operators, office personnels, and ticket sellers. (Maintenance personnels use code 0108)..... | 2.10 |
| 2007       | <b>TRUCKING, DRIVERS AND ASSISTANTS</b>                                                                                                                                                                            |      |
|            | All employees engaged in general hauling, cement delivery, storage, debris removal ect. Includes loaders, teamsters, shop employees, garagemen, repairmen, helpers and drivers.....                                | 5.15 |
| 2201       | <b>VENDING/COIN OPERATED MACHINES</b>                                                                                                                                                                              |      |
|            | All employees connected with the installation, service or repair, salemen, supervisors, drivers and helpers.....                                                                                                   | 1.70 |
| 2202       | <b>VESSELS, OPERATION OF</b>                                                                                                                                                                                       |      |
|            | All employees involves in the operation of barges, supply boats scows and lighters.....                                                                                                                            | 4.20 |
| 2203       | <b>VETERINARY SERVICES/DOG KENNEL</b>                                                                                                                                                                              |      |
|            | All employees working in veterinary clinics and dog kennels. Includes doctors, office personnels, drivers and helpers.....                                                                                         | 2.10 |
| 2301       | <b>WAREHOUSE OPERATION</b>                                                                                                                                                                                         |      |
|            | All employees working in warehouses- Includes dispatchers, managers, truckdrivers and helpers.....                                                                                                                 | 4.45 |
| 2302       | <b>WATCH MANUFACTURING</b>                                                                                                                                                                                         |      |
|            | All employees engaged in the manufacturing of watches or parts. Includes office personnels, Management, drivers and helpers.....                                                                                   | 1.50 |

| CODE<br>NO | CLASSIFICATION                                                                      | RATE  |
|------------|-------------------------------------------------------------------------------------|-------|
| 2303       | WELDING                                                                             |       |
|            | All employees engaged in welding with electric or acetylene welding equipments..... | 4.95  |
| 2304       | WHARF AND PIER OPERATION                                                            |       |
|            | All employees engaged in maintenance work in wharf and pier operations.....         | 10.05 |
| 2305       | WHEELWRIGHTS                                                                        |       |
|            | All employees engaged in repairing wheels and wheeled vehicles (shop only).....     | 1.30  |

**MINIMUM PREMIUM CHARGED**

**NO PREMIUM AMOUNT SHALL BE LESS THAN  
TWENTY DOLLARS (\$ 25.00) PER CLASSIFICATION**

## **GENERAL INSTRUCTIONS**

### **PURPOSE**

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

### **WHO IS COVERED**

All persons who worked for wages including minors who are employed by appointment or under an expressed or implied contract, written or oral.

### **OPTIONAL COVERAGE**

Coverage is also available to individual proprietors and members of partnerships who may elect to be covered under regulations prescribed by the Commissioner.

### **PERIOD OF COVERAGE**

The insurance of each employer shall be enforce immediately after his statement has been filed with the Commissioner of Finance, together with the amount of premium corresponding to the wages declared in said statement and in accordance with the rates fixed by the Commissioner of Finance.

Any employer who has been covered by the Government Insurance Fund at the end of the preceding year shall be covered during the period 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.

### **UNINSURED EMPLOYER**

An employer who has not filed the required reports and paid the premium due to the Government Insurance Fund, within the term fixed shall be considered an "UNINSURED EMPLOYER", liable for all costs in the case of an injury to an employee, who was injured while working, along with a penalty equivalent to 30% of the compensation and expenses but in no case shall such penalty be less than \$ 10.00.

### **REPORTS BY EMPLOYERS; PAYMENT OF PREMIUMS**

- (a) Every employer affected by Worker's Compensation Insurance shall file with the Commissioner of Finance not later than February 28th of each year on forms supplied by the Government Insurance Fund, an Actual Report for the previous year and an Estimated 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

### PREMIUM RATES

Except as otherwise provided in the Manual, a rate is a unit of 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 assign 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

| <u>Number of<br/>Employees</u> | <u>Classification</u> | <u>Total<br/>Salaries</u> | <u>Code</u> | <u>Premium<br/>Rate Per \$ 100</u> | <u>Premium<br/>Amount</u> |
|--------------------------------|-----------------------|---------------------------|-------------|------------------------------------|---------------------------|
| 4                              | Aircraft Flying Crew  | \$33,696                  | 0102        | \$ 5.00                            | \$1,684.80                |
| 3                              | Carpentry             | 25,272                    | 0305        | 3.20                               | 808.70                    |
| 2                              | Clerical Employee     | 16,848                    | 0311        | .30                                | 50.54                     |
| 1                              | Executive Officer     | 8,424                     | 0506        | 1.30                               | 109.51                    |
|                                |                       | <u>\$ 84,240</u>          |             |                                    | <u>\$2,653.55</u>         |

the premium payment of \$ 84,240.00 total salaries paid ( not exceeding \$ 8,424 per year for any workman or employee ) is therefore \$ 2,653.55.

A check for the total premium amount must accompany the report. However, an employer may request to pay annual premium in two (2) installments, provided that the Estimated Premium due is \$ 2,500 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 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. 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 Worker's Compensation Insurance required under Title 24, Chapter 11, Section 275 of the Virgin Islands Code, mail as follows:

|                                        |                                                                                                                             |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>ST. CROIX</b>                       | <b>Department of Finance<br/>Government Insurance Fund<br/>7D Estate Diamond<br/>Christiansted, St. Croix, V. I. 00820</b>  |
| <b>TELEPHONE</b>                       | <b>(809) 773-1105 Extension 4003</b>                                                                                        |
| <b>ST. THOMAS<br/>and<br/>ST. JOHN</b> | <b>Department of Finance<br/>Government Insurance Fund<br/>2314 Kronprindsens Gade<br/>St. Thomas, Virgin Islands 00802</b> |
| <b>TELEPHONE</b>                       | <b>(809) 774-4750 Extension 2255</b>                                                                                        |

**Policy No.**

**Ledger Page**

**Bill No.**

Refund Voucher No.

# EMPLOYER'S REPORT TO COMMISSIONER OF FINANCE

for purposes of determining amount of premium for Workmen's Compensation Insurance, required under Title 24, Chapter 11, Section 275, of the Virgin Islands Code

| Name of Business Establishment and/or Employer                                                                                                                                                                                                                                                                                                                    | Address                                                                                                                      | Nature of Business<br>(If several, submit separate report for each business)                                                                                                                        | Telephone No.                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| Location of Employment                                                                                                                                                                                                                                                                                                                                            |                                                                                                                              |                                                                                                                                                                                                     |                                |
| Number of Employees                                                                                                                                                                                                                                                                                                                                               | CLASSIFICATION OF EMPLOYEES<br>(use description of occupation as classified in Handbook on Workmen's Compensation Insurance) | Salaries and wages paid from 19 to 19                                                                                                                                                               | PREMIUM RATE<br>PREMIUM AMOUNT |
|                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                              |                                                                                                                                                                                                     |                                |
|                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                              |                                                                                                                                                                                                     |                                |
|                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                              |                                                                                                                                                                                                     |                                |
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|                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                              |                                                                                                                                                                                                     |                                |
|                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                              |                                                                                                                                                                                                     |                                |
|                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                              |                                                                                                                                                                                                     |                                |
| INDICATE IF THE EMPLOYER IS INCLUDED IN THIS REPORT YES NO                                                                                                                                                                                                                                                                                                        |                                                                                                                              | TOTALS (If Business Discontinued indicate by writing "Final Report")                                                                                                                                | \$                             |
| * State "ESTIMATED" "ACTUAL"<br>EXPERIENCE RATING PLAN<br>Premiums payments received over the past 3 calendar years<br>19 to 19 \$<br>Claim Payments made over the past 3 calendar years<br>19 to 19 \$<br>Ratio of Chargeable Claim Cost to Premium. Payments<br>(\$ ÷ \$ =<br>CREDIT ON PREMIUMS FOR SUBSEQUENT YEAR<br>INCREASE IN PREMIUM FOR SUBSEQUENT YEAR |                                                                                                                              | BILLING<br>Estimated Premiums paid for CY \$<br>Actual Premium for CY \$<br>Additional Premium or Credit due for CY \$<br>Experience Rating Credit or Increase CY \$<br>Total Premium due for CY \$ |                                |

**NOTE: Prepare this report in Duplicate. Submit original and one copy to the Government Insurance Fund, Department of Finance**

### Signature

**Tide**

Print Name: \_\_\_\_\_

**Data**

## INSTRUCTIONS

### INFORMATION CONCERNING EMPLOYEES:

In indicating the "Clarification of Employee" use the description given in 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, attach a signed sheet giving a brief explanation of the nature, cause and extent of such injury or injuries.

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

Every employer affected by this Chapter shall file with the Commissioner of Finance not 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 worker's wages for each year.

Premium payment must accompany these reports. However, an employer may request to pay annual premiums in two (2) installments, provided that the Estimated Premium due is \$ 2,500 or more and required reports are filed in accordance with section 273(a).

Any employer who willfully misrepresents the amount of payroll upon which premium is based shall be liable for a fine (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 of being an UNINSURED 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. A telephone number where you may be contacted is also required.

X-441 (T)

GOVERNMENT OF  
THE VIRGIN ISLANDS OF THE UNITED STATES

Date:

Policy No. ....

Bill No. ....

Fund Symbol No. 301

Revenue Class 14412

Revenue Class 14682

..... Dr.  
To Department of Finance

GOVERNMENT OF THE VIRGIN ISLANDS

(To be paid at Department of Finance)

GOVERNMENT INSURANCE FUND

Premium for Workmen's Compensation Insurance for the period: .....

..... as per Title 24, Section 278, of the Virgin Islands Code

in accordance with Employer's Report dated .....

Less Premium to be Credited .....

ADDITIONAL PREMIUM DUE .....

EXPERIENCE RATING INCREASE OR DECREASE .....

INTEREST DUE .....

NOTE: 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  
thereon shall be collected by civil action in the name of the Government of the Virgin Islands.

| Dollars | Cts. |
|---------|------|
|         |      |

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