Manufacturing Insurance Playbook

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Contents

I. Buyer Persona: "Manufacturer Mike"

Background:

Mike, 52, has managed the family-owned manufacturing company for 20 years, specializing in automotive parts. He's passionate about technological advancements and prides himself on maintaining a loyal and skilled workforce.

Demographics:

Middle to upper-income bracket, married with three children, holds a master's degree in Business Management.

Identifiers:

- Technologically adept
- Strong emphasis on quality control
- Enjoys long-term partnerships over transactional relationships
- Regularly attends industry seminars and conferences

Manufacturing Insurance Playbook

Goals:

1. Expand the business into new markets.
2. Integrate more technology and automation for efficiency.
3. Maintain an accident-free and secure workplace.

Challenges:

1. Navigating global supply chain issues.
2. Addressing rising costs, including labor and raw materials.
3. Keeping up with cybersecurity and data protection requirements.

What can we do:

- Present customized insurance solutions that cater to unique manufacturing risks.
- Offer consultative support in cybersecurity and regulatory compliance.

Objections:

- Fear of escalating insurance costs.
- Concerns about policy exclusions or restrictions.
- Past negative experiences with claim resolutions.

Marketing Message:

Shielding the Backbone of Progress: Your Manufacturing Excellence deserves Tailored Protection."

Elevator Pitch:

"We understand manufacturers like you who are often concerned about the intricacies of global supply chains, upset with escalating costs, and left in the dark about ever-evolving cybersecurity threats. Our insurance solutions are custom-built for the manufacturing sector, offering the protection you need, the clarity you seek, and the peace of mind you deserve."

II. Initial Meeting Questions:

1. Walk me through the details of your manufacturing process, from procurement of raw materials to product delivery.

2. How diversified is your supply chain? Any international suppliers or clients?

3. Describe the technology and automation you've integrated into your processes.

4. What do you most appreciate about your current insurance agent?

5. Are there specific areas where you believe your current agent could improve?

6. How do you handle compliance with manufacturing standards and regulations?

7. What's your approach towards data management and cybersecurity?

8. Have there been any significant disruptions or incidents in the past two years?

9. What's your workforce composition? Any freelance or temporary workers?

10. How do you envision the future growth or expansion of your manufacturing unit?

III. Setting Up your Pre-Close:

"Mike, from our discussion, it's evident that you've put in significant effort to optimize your manufacturing operations. We aim to complement that effort by ensuring every facet is adequately protected. Would you be open to a tailored coverage analysis based on our conversation?"

Identifying Decision-Maker and Budget:

1. How are insurance decisions typically made in your company? Is there a committee or is the final say yours?
2. Could you share a ballpark figure for your insurance budget?

IV. Delivering the Rules of Engagement:

"Our goal is to provide you with the best-fit coverage that meets your unique manufacturing needs. To do this, we'd perform an exhaustive review of your facilities, operations, and current insurance policies. This might require collaboration with your team members, some documentation, and perhaps even on-site visits. Are you comfortable with this approach?"

V. Risk Assessment

Company Profile: (To be filled out post-meeting)

1. **Overview:**

• Products manufactured:	
• Distribution channels:	
• Employee count:	
• Facility details:	

2. **Financials:**

• Annual Revenue:	
• Asset value (machinery, infrastructure, technology):	

3. **Operational Details:**

• Supplier diversity:	
• Key contracts and partnerships:	
• R&D initiatives:	

Coverage Risk Assessment:

1. **Property Insurance:**

• Value and age of machinery and equipment.	
• Vulnerabilities of the location (natural disasters, crime rate).	
• Any auxiliary properties or warehouses?	

2. **General Liability:**

• Incidents of third-party injuries or property damages.	
• Contracts with indemnity clauses.	

3. **Umbrella Insurance:**

• Current liability coverage limits.	
• Major contracts that might necessitate higher liability coverage.	

4. **Cyber Liability:**

• Type and sensitivity of data stored.	
• Past incidents or breaches.	
• Current cybersecurity infrastructure and protocols.	

5. **Product Liability:**

• Any product recalls or defect claims in the past?	
• Testing and QC measures in place.	

6. **Business Interruption:**

• Historic downtimes and their financial impact.	
• Dependency on key suppliers or clients.	

7. **Workers' Compensation:**

• Historic incidents of workplace injuries.	
• Safety protocols and training sessions.	

8. **Environmental/Pollution Coverage:**

• Use of potential pollutants or hazardous materials.	
• Waste management and disposal practices.	

9. **Supply Chain and Cargo:**

• How are goods transported?	
• Have there been disruptions or damages during transit in the past?	

Post-Assessment Follow-up: Always circle back to Mike post-assessment with clear findings, potential coverage solutions, and actionable steps forward. Consider presenting a side-by-side comparison of his current coverage and the proposed changes, emphasizing improvements and justifications for any suggested changes.

VI. Manufacturing FYI:

Most Cited OSHA Violations

Description of Violation	Cited Standard Number	ACV*
1. **Lockout/Tagout** - Following minimum performance requirements for controlling energy from the unexpected start-up of machines or equipment.	29 CFR 1910.147	**$2,886**
2. **Hazard Communication -** Properly transmitting information on chemical hazards through a comprehensive program, container labeling, SDS and training.	29 CFR 1910.1200	**$660**
3. **General Requirements for All Machines -** Providing proper machine guarding to protect the operator and other employees from hazards.	29 CFR 1910.212	**$3,834**
4. **Wiring Methods, Components and Equipment for General Use -** Using proper wiring techniques and equipment to ensure safe electrical continuity.	29 CFR 1910.305	**$1,588**
5. **Powered Industrial Trucks -** Ensuring safety of employees on powered industrial trucks through fire protection, design, maintenance and proper use.	29 CFR 1910.178	**$1,456**
6. **Mechanical Power-transmission Apparatus -** Following the general requirements on the use of power-transmission belts and the maintenance of the equipment.	29 CFR 1910.219	**$1,961**
7. **Process Safety Management of Highly Hazardous Chemicals –** Preventing or minimizing the consequences of catastrophic releases of toxic, reactive, flammable or explosive chemicals that may result in toxic, fire or explosion hazards.	29 CFR 1910.119	**$4,874**
8. **General Electrical Requirements** - Ensuring electric equipment is free from recognized hazards likely to cause death or serious physical harm to employees.	29 CFR 1910.303	**$1,971**
9. **Guarding Floor and Wall Openings and Holes** - Ensuring every stairway floor opening has proper railings and other protection.	29 CFR 1910.23	**$2,205**
10. **Respiratory Protection -** Properly administering a respiratory protection program, selecting correct respirators, completing medical evaluations to determine which employees are required to use respirators and providing tight-fitting equipment.	29 CFR 1910.134	**$543**

Popular Manufacturing Categories:

Auto Parts

Category: Manufacturing

SIC CODE: 3714 Motor Vehicle Parts & Accessories

3592 Carburetors, Pistons, Piston Rings, and Valves

3647 Vehicular Lighting Equipment

3694 Electrical Equipment for Internal Combustion Engines

3465 Automotive Stampings

3585 Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment

NAICS CODE: All codes starting with 3361, 3362, 3363

Suggested ISO General Liability Code: 51250, 51251, 51252, 51253, 51254, 51255

Suggested Workers Compensation Code: 2288, 2501, 3146, 3179, 3303, 3400, 3632, 3803, 3807, 3822, 3824, 3827, 4111

Description of operations: Automobile parts manufacturers produce a wide variety of components used to manufacture, maintain or repair automobiles, buses, motorcycles, trucks, or other vehicles. Goods can range from the production of various parts and components to finishing or assembling parts manufactured by others. Operations may include cutting, electroplating, fabric upholstering, grinding, heat-treating or deburring, metal casting, plastic molding and extrusion, sheet metal work (rolled metal stamping), spray-painting, welding, and woodworking. Fabric parts include interior panels, seats, and seat belts. Metal parts include axles, crankshafts, engines, fenders, flywheels, gears, hub caps, and manifolds. Plastic parts include dashboards and trims. Wood parts are primarily decorative. Work may be done using computerized (CNC) technology. The auto parts manufacturer may provide items to the original equipment manufacturer (OEM) for making new vehicles or repairs to damaged ones, or may specialize in a particular type of part for the secondary market that is not authorized by the OEM.

Buttons

Category: Manufacturing

SIC CODE: 3965 Fasteners, Buttons, Needles, and Pins

NAICS CODE: 339993 Fastener, Button, Needle, and Pin Manufacturing

Suggested ISO General Liability Code: 51666

Suggested Workers Compensation Code: 3131, 4484

Description of operations: Button manufacturers produce buttons in a variety of natural and synthetic materials. Natural materials include bone, horn, shell, and wood, while synthetic materials include ceramic, fabric, glass, metal, nylon, plastic, and polyester. Buttons made from natural materials are cut out, drilled with holes, polished, and finished with a layer of lacquer or wax. Buttons made from synthetic materials may be mixed with catalysts and/or dyes, punched, cut out or extruded, heated or cooled for strengthening, buffed to remove sharp edges, washed, dried, and then polished.

Clothing

Category: Manufacturing

SIC CODE: All codes which start with 23, except 2371

NAICS CODE: All codes that begin with 315

Suggested ISO General Liability Code: 51896

Suggested Workers Compensation Code: 2501, 2362, 2388, 2670

Description of operations: Clothing manufacturers produce a wide range of wearable items for men, women, infants and children. Clothing may be produced from natural or synthetic fibers. Natural fibers come from animal, insect, and plant sources, and include cotton, hair, hemp, linen, silk, and wool. Common synthetic fibers include acetate, acrylic, nylon, polyester, rayon, spandex, and viscose. Natural and synthetic fibers are commonly blended to produce desired qualities such as absorbency, comfort, durability, stretchability, or water resistance. Clothing production involves designing the item, developing a paper or digital pattern, laying out the separate pieces of the pattern to minimize waste of the fabric, cutting the fabric, organizing all the pieces for one garment into a set, sewing the parts together, applying trims or clasps, pressing, and packaging for shipment. Although some automation may be possible in the cutting process, sewing of individual items is labor-intensive. Because of the varieties of materials and processes involved in production, the different phases of manufacture may be carried out in different locations or different countries. Some processes, such as piece work, may be done by outside contractors.

Computer

Category: Manufacturing

SIC CODE: 3571 Electronic Computers

3572 Computer Storage Devices

3575 Computer Terminals

3577 Computer Peripheral Equipment, NEC

NAICS CODE: 334111 Electronic Computer Manufacturing

334112 Computer Storage Devices Manufacturing

334118 Computer Terminal and Other Computer Peripheral Equipment Manufacturing

Suggested ISO General Liability Code: 51941

Suggested Workers Compensation Code: 3574

Description of operations: Computer manufacturers produce personal and commercial computers, circuit boards, monitors, printers, storage devices, and other peripherals. The manufacture of these items involves a variety of operations. The equipment's casing is usually constructed of metal or plastic. The interior contains electrical wiring and electronic circuitry. Separate divisions or independent firms (subcontractors) may handle a single aspect of the process, such as producing circuit boards or making monitors. Some manufacturers may subcontract the separate operations and simply perform the final assembly. The various phases of manufacture may be carried out in different locations or different countries. Some manufacturers work directly with customers to produce and install custom products.

Cosmetics

Category: Manufacturing

SIC CODE: 2844 Perfumes, Cosmetics, and Other Toilet Preparations

NAICS CODE: 325611 Soap and Other Detergent Manufacturing

325620 Toilet Preparation Manufacturing

Suggested ISO General Liability Code: 51970

Suggested Workers Compensation Code: 4611

Description of operations: Cosmetic manufacturers produce items designed to enhance the human body's appearance or smell. Products include makeup; hair care products such as shampoos, conditioners, gels and hair dyes; skincare products from sunscreens to exfoliates to anti-aging creams; dental products from toothpaste to whiteners; nail products; perfumes and fragrances; deodorants and antiperspirants; and shaving

products for both men and women. Raw ingredients include organic, chemical, or synthetic substances such as albumen, alcohol, aloe, cholesterol, minerals, lanolin, oil, pigments, sodium chloride, thickeners, and wax. Processes may include aeration, blending, cooling, crushing, filtering, heating, molding, tinting, washing, or pressurizing of aerosol containers. Many cosmetic manufacturers have laboratories for product development, testing, and quality control. The industry is regulated by the Food & Drug Administration (FDA). The FDA regulates some cosmetic products that claim to have medicinal qualities as over-the-counter (OTC) drugs.

Cutlery

Category: Manufacturing

SIC CODE: 3421 Cutlery

3914 Silverware, Plated Ware, and Stainless Steel Ware

NAICS CODE: 332215 Metal Kitchen Cookware, Utensil, Cutlery and Flatware (except Precious) Manufacturing

339910 Jewelry and Silverware Manufacturing

Suggested ISO General Liability Code: 51999

Suggested Workers Compensation Code: 3122

Description of operations: Cutlery manufacturers produce knives, forks, spoons, and other food preparation and eating utensils. These utensils may be stainless steel, sterling silver, or silver-plated, and may have ceramic, metal, plastic, or wood handles. Most knives and other utensils are stamped from sheets of steel, rolled to the correct thickness and shape, and annealed (heated) for strengthening. For knives, the edge is ground for sharpness. For forks, spoons, and other utensils, the rough edges are trimmed off. Additional processes include embossing a pattern into the metal, silver plating, buffing, and polishing, or attaching a non-metal handle. Quality control inspects for scratches, rough spots between fork tines, and other flaws before packaging. The different phases of manufacture may be carried out in different locations or different countries.

Electrical Appliances–Major

Category: Manufacturing

SIC CODE: 3631 Household Cooking Equipment

3632 Household Refrigerators & Freezers

3633 Household Laundry Equipment

3639 Household Appliances, NEC

3582 Commercial Laundry, Dry Cleaning, and Pressing Machines

3699 Electrical Machinery, Equipment, and Supplies NEC

NAICS CODE: 335220 Major Household Appliance Manufacturing

335222 Household Refrigerator and Home Freezer Manufacturing

333318 Other Commercial and Service Industry Machinery Manufacturing

335999 All Other Miscellaneous Electrical Equipment and Component Manufacturing

Suggested ISO General Liability Code: 51221, 51224, 58663

Suggested Workers Compensation Code: 3179, 3169

Description of operations: Manufacturers of major electrical appliances produce household equipment such as cooking ranges, dishwashers, freezers, ovens, refrigerators, washing machines, and dryers, as well as commercial cooking, dry-cleaning, laundry, and pressing equipment. The manufacture of these appliances involves a variety of operations. The product's casing, housing, or cabinet can be constructed of ceramic, metal, plastic, or wood. The interior contains machinery and electrical wiring or electronic circuitry. Other parts, such as shelving, gaskets, or heating elements, may be of metal, glass, rubber, or plastic. Separate divisions or independent firms (subcontractors) may handle a single aspect of the process, such as producing circuit boards, making peripherals and accessories, or filling ("charging") refrigeration coils. Some manufacturers may subcontract the separate operations and simply perform the final assembly. The different phases of manufacture may be carried out in different locations or different countries. Some manufacturers work directly with customers to produce and install custom products.

Engines

Category: Manufacturing

SIC CODE: 3714 Motor Vehicle Parts and Accessories

3519 Internal Combustion Engines NEC

NAICS CODE: 336310 Motor Vehicle Gasoline Engine and Engine Parts Manufacturing

333618 Other Engine Equipment Manufacturing

Suggested ISO General Liability Code: 52619

Suggested Workers Compensation Code: 3612, 3826, 3827

Description of operations: Engine manufacturers produce engines used to power aircraft, construction and farming equipment, conveyor belts, elevators and escalators, forklifts, hand tools, vehicles, and watercraft. The engines may be powered by diesel, gasoline, kerosene, LPG (liquid petroleum gas), or electronic fuel cells. The process consists of product design, developing patterns or molds for component parts, making or subcontracting the various parts, assembling the final product, finishing, testing and quality control, and delivery to the customer. Operations include annealing, boring, cutting, electroplating, forging, grinding, heat-treating, machining, metal casting, sandblasting, sheet metal work (rolled metal stamping), spray-painting, welding, and the assembly of parts manufactured elsewhere. In addition to cast iron engine blocks, other parts may be drawn or stamped from iron or steel alloys. There may be incidental work with plastics or rubber parts. Work may be done using computerized (CNC) technology. Because of the varieties of materials and processes involved, the different phases of manufacture may be carried out in different locations or different countries.

Furniture - Wood

Category: Manufacturing

SIC CODE: 2511 Wood Household Furniture, Except Upholstered

2512 Wood Household Furniture, Upholstered

2521 Wood Office Furniture

2541 Wood Office and Store Fixtures, Partitions, Shelving, and Lockers

NAICS CODE: 337121 Upholstered Household Furniture Manufacturing

337122 Non-upholstered Wood Household Furniture Manufacturing

337211 Wood Office Furniture Manufacturing

337215 Showcase, Partition, Shelving, and Locker Manufacturing

Suggested ISO General Liability Code: 53731, 53732, 53733

Suggested Workers Compensation Code: 2883

Description of operations: Wood furniture manufacturers produce a variety of furnishings, including beds, bookcases, cabinets, chairs, desks, entertainment centers, sofas, and tables. Furniture may be of solid wood, veneered plywood, or particle board, and includes parts made of metal, cloth, natural fibers (such as wicker and rattan), plastic, and other synthetic materials. The finished product may be pre-assembled, or assembled

during installation by the customer or contractor. Usually, the manufacturer receives wood products in specific lengths and widths. They are seasoned (dried either in kilns or in the yard), cut, planed, sanded, assembled with glue or hardware, stained, varnished, painted, or otherwise finished. Chair backs and seats may be caned. Chairs or sofas may be upholstered. Modern production work will usually employ CNC workstations (computerized machining), but custom work may be done by hand. Some furniture makers may also install customized products or own a retail outlet. Component parts may be manufactured in different locations or different countries.

Jewelry

Category: Manufacturing

SIC CODE: 3911 Jewelry, Precious Metal

3915 Jewelers' Material & Lapidary Work

3961 Costume Jewelry and Costume Novelties, Except Precious Metal

NAICS CODE: 339910 Jewelry and Silverware Manufacturing

Suggested ISO General Liability Code: 55802, 54012, 59923

Suggested Workers Compensation Code: 3383, 3385

Description of operations: Jewelry manufacturers produce personal adornment items, including bracelets, brooches, cufflinks, earrings, necklaces, nose rings, other rings, and similar wares. Higher-value items may be made of gold, silver, or platinum, with or without precious or semiprecious stones. Costume jewelry materials include ordinary metals, bone, coins, gemstones, glass, plastic, and wood. Metals can be cast into forms, crafted by hand, drawn as wire, electroplated, heat treated, pressed, cut from stock, or stamped. Some jewelry is now made using 3D printing on polyamide, steel, or wax. Due to the variety of materials used, finished jewelry prices can run from a few dollars to hundreds of thousands of dollars each.

Machine Shops

Category: Manufacturing

SIC CODE: 3599 Industrial and Commercial Machinery and Equipment, NEC

NAICS CODE: 332710 Machine Shops

Suggested ISO General Liability Code: 97220

Suggested Workers Compensation Code: 3632

Description of operations: Machine shops receive unfinished parts from customers, generally manufacturers, and then bore, drill, grind, shape, or perform other processes based on the customers' specifications. While most work is done on metal parts, some are made of plastic or wood. The traditional job shop does a low volume but offers high-quality work, such as grinding teeth into gear blanks or boring precision holes into forged or cast parts. Other job shops handle high-volume work, commonly using computerized (CNC) lathes to thread screws, bolts, and similar items. Larger shops may provide expanded services to include such finish work as deburring, electroplating, heat treating, or spray painting. The shop's specialty is often based on the equipment that they have available, such as drill presses, grinders, lathes, or milling machines. Some have robots to machine parts in a sterile environment. Like contractors, they may bid on jobs and receive contracts with set terms and conditions.

Plastics - Manufacturing

Category: Manufacturing

SIC CODE: 2821 Plastics Material, Synthetic and Resins, and Nonvulcanizable Elastomers

NAICS CODE: 325211 Plastics Material and Resin Manufacturing

Suggested ISO General Liability Code: 58057, 58058

Suggested Workers Compensation Code: 4459

Description of operations: Plastics manufacturers produce malleable pellets or sheets from raw materials and sell their products to fabricators who convert these into a wide variety of commercial and domestic goods. The raw materials used to make plastic are chiefly ethylene and propane refined from crude oil and natural gas, then heated and combined with a catalyst to create several types of polymer in liquid or powdered form. The polymers may be combined with each other or with additives before being formed into pellets or extruded into sheets and cooled by water or air.

Pulp and Paper Mills

Category: Manufacturing

SIC CODE: 2611 Pulp Mills

2621 Paper Mills

2631 Paperboard Mills

NAICS CODE: 322110 Pulp Mills

322121 Paper (Except Newsprint) Mills

322122 Newsprint Mills

322130 Paperboard Mills

Suggested ISO General Liability Code: 58503, 57726

Suggested Workers Compensation Code: 4206, 4207, 4239

Description of operations: Pulp or paper mills convert raw lumber, logs, and wood chips into paper. When the lumber is received, the bark is stripped off and used as fuel. The lumber is sent through machinery, which converts it into chips. Pulp is made by adding water and a chemical mix called "liquor" to the chips and recycled paper scraps. Some paper mills add rags, flax, or other fibrous plant residues. The mixture is cooked under pressure, washed, bleached, and then blended with binding agents. The chemical mixture is drained off and saved for reuse. The pulp is formed into sheets on a conveyor, pressed by rollers, and dried to form rolls of paper, then cut to the desired size. The large heavy rolls of tightly wound paper are called parent rolls and are shipped to customers' factories to be converted into end products. If the mill uses previously-used paper, any ink residue must be removed before processing into recycled paper.

Rubber and Rubber Products -- NOC

Category: Manufacturing

SIC CODE: 3052 Rubber and Plastics Hose and Belting

3053 Gaskets, Packing, and Sealing Devices

3061 Molded, Extruded, and Lathe-Cut Mechanical Rubber Goods

3069 Fabricated Rubber Products, NEC

NAICS CODE: 326220 Rubber and Plastic Hoses and Belting Manufacturing

326291 Rubber Product Manufacturing for Mechanical Use

326299 All Other Rubber Product Manufacturing

339991 Gasket, Packing and Sealing Device Manufacturing

Suggested ISO General Liability Code: 58756, 58757, 58759

Suggested Workers Compensation Code: 4410

Description of operations: Rubber and rubber goods manufacturers produce a wide variety of flexible but durable products, including balls, bands, boots, bumpers, foam, gaskets, hoses, inflatable rafts, sheets and shields for noise, shock, or vibration control, and waterproof clothing. Rubber can be made naturally from latex or synthetically in a chemical laboratory. Natural latex is tapped from rubber trees and processed into bales to ship to a manufacturer. The bales of natural latex are chopped and mixed with additives, especially sulfur or peroxide for vulcanization, resins, colorants, and other catalysts. The material is heated, pressed through rollers, and cut, molded, formed, or extruded into end products. The use of the final product determines the mixtures and the stage of processing at which ingredients are added. While synthetic rubber is made from petroleum by-product gasses processed with soapsuds, the other processes are the same as those used for natural latex. Synthetic rubbers include polyacrylic, polychloroprene (neoprene), polyurethane, and polyvinyl.

Sheet Metal

Category: Manufacturing

SIC CODE: 3444 Sheet Metal Work

NAICS CODE: 332322 Sheet Metal Work Manufacturing

Suggested ISO General Liability Code: 58922

Suggested Workers Compensation Code: 3069, 3076

Description of operations: Sheet metal shops produce a variety of non-structural items including duct work, metal panels, roofs, tables, or wall coverings that are made from thin metal. The metal sheets (usually aluminum, steel, or an alloy) may be bent, corrugated, curled, cut, drilled, perforated, pressed, punched, shaped, or stamped. Seams may be joined by crimping, with screws, or welding. Most sheet metal operations are performed using computerized (CNC)

Textile – NOC

Category: Manufacturing

SIC CODE: 2295 Coated Fabrics, Not Rubberized

2296 Tire Cord and Fabrics

2297 Non-Woven Fabrics

2298 Cordage and Twine

2299 Textile Goods, Not Elsewhere Classified

NAICS CODE: 313110 Fiber, Yarn and Thread Mills

313210 Broadwoven Fabric Mills

313220 Narrow Fabric Mills and Schiffli Machine Embroidery

313240 Knit Fabric Mills313310 Textile and Fabric Finishing Mills

313320 Fabric Coating Mills

313230 Nonwoven Fabric Mills

314120 Curtain and Linen Mills314994 Rope, Cordage, Twine, Tire Cord, and Tire Fabric Mills

314999 All Other Miscellaneous Textile Product Mills

Suggested ISO General Liability Code: 59722, 59723, 59724, 59725, 59726, 51982

Suggested Workers Compensation Code: 2211, 2220, 2286, 2288, 2300, 2305, 2380, 2386, 2413, 2416, 2305

Description of operations: Textile manufacturing -- not otherwise classified -- includes miscellaneous operations from finishing fibers, either natural or synthetic, fabric production by knitting, matting, or weaving, to dyeing or printing, or any combination of processes. Natural fibers come from animal, insect, and plant sources and include cotton, hair, hemp, linen, silk and wool. Common synthetic fibers include acetate, acrylic, nylon, polyester, rayon, spandex, and viscose. Natural and synthetic fibers are commonly blended to produce desired qualities such as absorbency, comfort, durability, stretchability, or water resistance. Because of the varieties of materials and processes involved in production, the different phases of manufacture may be carried out in different locations or different countries. As the processes and their exposures may be varied, each should be individually reviewed.