R.C. 1904

To the Members of the Board

   Re: New York Workers Compensation
       and Employers Liability Manual
       Digest of Rulings and Interpretations

The Rates Committee of the Rating Board has approved four (4) additional entries to the
New York Digest of Rulings and Interpretations and one (1) entry to the Classification
Section of the New York Manual which refers to the Digest. These entries are clarifications
of existing procedures and do not represent a change to an existing rule or procedure. They
are being included in the Manual to minimize the potential for misclassification.

Exhibit I is an entry for Section II of the Digest which states the current procedure of
assigning Code 8391 to the installation of automobile windshield and window glass provided the insured does not handle any other type of plate glass used for installations other than on automobiles.

Exhibit II is an entry for Section III of the Digest. Section III contains interpretations of all
store classifications to minimize the potential for the misclassification of a risk. The
General Instructions are being amended to clarify the current procedure used to determine
the proper classification when a store sells several types of merchandise and to further state
that only one store or dealer classification can be applied to a single location.

Exhibit III is an entry for Section IV of the Digest that shows the correct classification code
applicable to the manufacture of plastic bags.

Exhibit IV is an entry for Section II of the Digest that shows the current classification
procedure for a convenience store operated in conjunction with a self-service gasoline
station. Exhibit V is an entry for the Classification Section that directs the user to the Digest
when determining the proper classification code for a convenience store operated in
conjunction with a self-service gasoline station.

Manual pages, with respect to these changes, will be distributed in the usual manner.