To the Members of the Board

RE: New York Workers Compensation & Employers Liability
Rule Clarifications and Amendments

The Rates Committee has adopted, and the New York State Insurance Department has approved, with an issue date of January 1, 2000, changes to the New York Workers Compensation and Employers Liability Manual which either enhance a rule, update current classification phraseology or amend incorrect entries in the manual.

The following list outlines the changes contained in this bulletin:

PART ONE – RULES

Page R-10

Item 9 – Mercantile Business has been amended to include a definition of a mercantile business and to refer the user to the Digest of Rulings and Interpretations for procedures for determining the appropriate store or dealer classification.

Item 10 – Farms has been added to include a definition of a farm and to refer the user to the Classification Section and the Digest of Rulings and Interpretations for further clarification.

Page R-26b

Item D, which outlines the procedures to follow when determining premium on a policy that is being canceled short-rate, has been amended to include a new reference – Premium Discount. The example of a short-rate cancellation has also been amended to reflect the current expense constant.

PART TWO – CLASSIFICATIONS

Pages 9, 22

Eliminates the entry for "Carburetor Mfg" as this is considered an outdated term. A new entry for "Fuel Injection Device" is now shown on Page 22.

Page 10

Corrects the entry for a gambling casino operating without a hotel.

Pages 16, 30, 36

Amends the phraseology for Code 4825 to clarify that the drug manufacturing classification includes the manufacture of ingredients. The current phraseology, which states that Code 4825 applies to the "incidental" manufacturing of ingredients, is misleading.
Page 20  Code 7723 – Field Bonded Warehouse & Drivers is amended to eliminate the footnote that states that clerical employees are an inclusion. Clerical employees are not an inclusion under Code 7723.

Page 31  Eliminates the entry for Code 3400 "Metal Goods Mfg NOC" as operations considered to be the manufacture of metal goods can also be considered under the metal stamped products category. To clarify this, "Metal Stamped Products NOC" has been amended to include "Mfg" in the classification phraseology.

Page 32  Code 9029 – Mobile Home or Trailer Park was inadvertently omitted from the classification section.

Page 33  The footnote for "Oil Mfg–Vegetable–NOC" has been eliminated as packing house operations do not apply to the manufacture of oil.

Page 34  The phraseology for "Oystermen" has been amended to "Oyster Processing."

DIGEST OF RULINGS AND INTERPRETATIONS

Section IV-10  The entry for "Metal Goods Mfg. NOC" has been eliminated in conjunction with the elimination of this entry in the Classification Section.

Manual pages will be included in the 2000 edition of the New York manual to be distributed in the early part of this year.

Very truly yours,

Monte Almer

President
4. **Classifications Limited to Separate Businesses.** The assignment of certain classifications is limited by their notes to separate and distinct businesses because they describe an operation which frequently is an integral part of a business described by another classification.

**Example of 4 above**
Code 4511—Analytical Chemist
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.

5. **Standard Exception and General Exclusion Operations.** Standard exception and general exclusion operations shall be separately classified unless specifically included in a classification assigned to the business. Classifications for standard exception and general exclusion operations apply even if the basic classification includes phrases such as "all employees" or "all operations."

6. **Business Described by a Standard Exception Classification.** If the principal business is described by a standard exception classification, the operations of all employees not included in the definition of the standard exception classification shall be assigned to the separate basic classification which most closely describes their operations.

**Examples of 6 above**
The insured is a bank
<table>
<thead>
<tr>
<th>Employees</th>
<th>Assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerical Office</td>
<td>Code 8810—Clerical Office Employees</td>
</tr>
<tr>
<td>Maintenance, Security, Elevator Operators</td>
<td>Code 9026—Building Operation—Commercial</td>
</tr>
<tr>
<td>Cafeteria or Restaurant</td>
<td>Code 9079—Restaurant</td>
</tr>
</tbody>
</table>

7. **Construction or Erection Operations.** Each distinct type of construction or erection operation at a job or location shall be assigned to the classification which specifically describes such operation provided separate payroll records are maintained for each operation.

Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed.

A separate construction or erection classification shall not be assigned to any operation which is within the scope of another classification assigned to such job or location.

The construction or installation of temporary facilities such as equipment storage yards shall be assigned to the governing classification of the job. The construction of temporary buildings such as contractors' offices, restaurant buildings, bunk houses, etc. at the site of a construction project shall be assigned to the appropriate Manual classifications describing such work. A separate classification shall not be allowed for any operation performed in a shop established in connection with a construction or erection job. The shop operations shall be assigned to the construction or erection classification in connection with which such shop operations are performed. If more than one classification is involved, assign the one carrying the greatest amount of payroll.

8. **Multiple Classifications and Locations.** For risks involving more than one specific location, each classification, other than the Standard Exceptions, shall be designated against the location to which it applies.

**i. Mercantile Business.** For the purpose of the application of mercantile classifications, a mercantile business is defined as any store or dealer engaged in the sale of purchased goods or merchandise. For mercantile businesses, the classification is determined separately for each location. Refer to the New York Digest of Rulings and Interpretations, Section III-1 for the procedure to determine the appropriate store or dealer classification.

**i. Farms.** For the purpose of the application of farm classifications, a farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying, or stock or poultry raising as a business or commercial venture. Refer to Part Two—Classifications and Section II-8 of the Digest of Rulings and Interpretations.

**i. Employee Leasing, Labor Contractors and Temporary Labor Services.** Workers assigned to clients shall be classified to the same classification as if the worker was a direct employee of the client.
C. PREMIUM DETERMINATION—CANCELLATION BY THE INSURED WHEN RETIRING FROM BUSINESS

Compute the premium as provided in B above if a policy is canceled by the insured when:

1. All the work covered by the policy has been completed, or
2. All interest in any business covered by the policy has been sold, or
3. The insured has retired from all business covered by the policy.

NOTE: For the purpose of this rule, a material change in the ownership of a corporation which results in the elimination of experience under the rules of the Experience Rating Plan Manual does not constitute retiring from the business insured by the policy.

D. PREMIUM DETERMINATION—CANCELLATION BY THE INSURED EXCEPT WHEN RETIRING FROM BUSINESS

The premium for the canceled policy shall be based on the Short Rate Cancellation Table in this rule and computed as follows:

1. Actual Payroll. Determine the payroll developed during the period the policy was in effect.
2. Extended Payroll and Number of Days.
   a. Extended Payroll. Extend such payroll pro rata based on the number of days for which the policy was written divided by the number of days the policy remained in force to produce the full policy payroll.
   
   Example
   A policy written for 250 days that remained in effect for 185 days produced a payroll of $55,500. Payroll extended for the original policy term—$55,500 x 250/185 = $75,000.
   
   b. Extended Number of Days. The extended number of days shall be determined by dividing the number of days the policy was in force by the number of days for which the policy was written and multiplying the quotient by 365 days. (When the policy was written for a one year period, the extended number of days will equal the number of days the policy remained in force.)
3. Rates. Apply authorized rates to the payroll in 2.a. above.
5. Premium Discount. Apply premium discount based on the final earned total standard premium.
6. Short Rate Percentage. Based on the extended number of days calculated in 2.b., apply the short rate percentage shown in the Short Rate Cancellation Table in this rule to the premium computed on the basis of the extended payroll in order to determine the short rate portion of the premium.
7. Expense Constant. Add the short rate portion of the Expense Constant but not less than $15. Refer to Rule VI-E.
8. Minimum Premium. The total premium for the canceled policy shall not be less than the minimum premium. Refer to Rule VI-E.
9. Example of a Short Rate Cancellation. A policy originally written for 250 days in effect for 185 days develops actual payroll of $55,500, manual rate of $.53, with expense constant of $160.
   a. Payroll extended to full policy term = $55,500 x 250 = $75,000
   b. Full policy term premium = $75,000 x .53 = $398
   c. Extended number of days = 185 x 365 = 270
   d. Short rate percentage for 270 days = 80%.
   e. Short rate premium = $398 x .80 = $318
   f. Short rate portion of expense constant = $160 x .80 = $128
   g. Total premium for canceled policy = $446
   h. Minimum premium = $198. Not applicable to this policy.

Refer to Appendix B for an alternative method of short rate computation for policies originally written for a one year period.
<table>
<thead>
<tr>
<th>Classification</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CABLE MFG—INSULATED ELECTRICAL</td>
<td>Wire drawing to be separately rated as 1924 or 3241. Mfg. of insulated electrical cable to be separately rated as 4470 “Cable Mfg.”</td>
</tr>
<tr>
<td>CABLE MFG or Wire Drawing—NOT IRON OR STEEL</td>
<td>1924</td>
</tr>
<tr>
<td>CABLE or Wire Rope MFG—IRON OR STEEL</td>
<td>3257</td>
</tr>
<tr>
<td>CAISSON WORK—ALL OPERATIONS to completion</td>
<td>6252</td>
</tr>
<tr>
<td>CAISSON WORK—ALL OPERATIONS</td>
<td>Includes pile driving, excavation, masonry or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith.</td>
</tr>
<tr>
<td>CALCIUM CARBIDE MFG &amp; Drivers</td>
<td>1438</td>
</tr>
<tr>
<td>CAMP OPERATION—RECREATIONAL or educational</td>
<td>9048</td>
</tr>
<tr>
<td>CAMP OPERATION—TOURIST—Assign appropriate HOTEL CLASSIFICATION</td>
<td></td>
</tr>
<tr>
<td>CAN MFG</td>
<td>3220</td>
</tr>
<tr>
<td>CANDLE MFG</td>
<td>4710</td>
</tr>
<tr>
<td>CANNERY NOC</td>
<td>2111</td>
</tr>
<tr>
<td>CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair &amp; Drivers</td>
<td>9539</td>
</tr>
<tr>
<td>CANVAS GOODS MFG NOC—shop</td>
<td>2576</td>
</tr>
<tr>
<td>CAR MFG—RAILROAD—&amp; Drivers</td>
<td>3881</td>
</tr>
<tr>
<td>CARBON PAPER or Typewriter Ribbon MFG</td>
<td>2383</td>
</tr>
<tr>
<td>CARBONATED BEVERAGE MFG NOC &amp; Drivers</td>
<td>2157</td>
</tr>
<tr>
<td>CARBONIC ACID GAS MFG &amp; Drivers</td>
<td>4635</td>
</tr>
<tr>
<td>CARBURETOR MFG</td>
<td>3591</td>
</tr>
<tr>
<td>CARNIVAL, Circus or Amusement Device Operator—TRAVELING—ALL EMPLOYEES &amp; Drivers</td>
<td>9186</td>
</tr>
<tr>
<td>CARPENTRY—DETACHED one or two family DWELLINGS</td>
<td>5645</td>
</tr>
<tr>
<td>CARPENTRY-DWELLINGS—THREE STORIES OR LESS</td>
<td>5651</td>
</tr>
<tr>
<td>CARPENTRY—SHOP ONLY—&amp; Drivers</td>
<td>2802</td>
</tr>
</tbody>
</table>

Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as 5645 “Carpentry.”
<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CARPET, Rug or Upholstery CLEANING-shop or outside &amp; Route Salespersons, Drivers</td>
<td>2593</td>
<td></td>
</tr>
<tr>
<td>CARPET INSTALLATION</td>
<td>9521</td>
<td></td>
</tr>
<tr>
<td>CARPET or Rug MFG—JUTE OR HEMP</td>
<td>2220</td>
<td></td>
</tr>
<tr>
<td>CARPET or Rug MFG NOC.</td>
<td>2402</td>
<td></td>
</tr>
<tr>
<td>CARRIAGE or Wagon MFG OR ASSEMBLY</td>
<td>3808</td>
<td>Baby carriage mfg. to be separately rated as 3865.</td>
</tr>
<tr>
<td>CARRIER SYSTEM INSTALLATION OR REPAIR &amp; Drivers</td>
<td>5183</td>
<td>Applies to work inside of buildings only. Installation of freight carrier systems rated as 3724 “Machinery or Equipment Erection or Installation NOC Drivers.”</td>
</tr>
<tr>
<td>CASH REGISTER MFG</td>
<td>3574</td>
<td></td>
</tr>
<tr>
<td>CASINO GAMBLING—HOTEL—ALL EMPLOYEES &amp; Clerical</td>
<td>9061</td>
<td>Includes food, beverage and entertainment employees.</td>
</tr>
<tr>
<td>CASINO GAMBLING—HOTEL—ALL OTHER EMPLOYEES &amp; Salespersons</td>
<td>9044</td>
<td>Includes, but not limited to desk clerks, bellhops and maids.</td>
</tr>
<tr>
<td>CASSET or Coffin MFG OR ASSEMBLY—METAL</td>
<td>3076</td>
<td></td>
</tr>
<tr>
<td>CASSET or Coffin MFG OR ASSEMBLY—WOOD</td>
<td>2883</td>
<td></td>
</tr>
<tr>
<td>CASKET or Coffin UPHOLSTERING and Burial Garment Mfg.</td>
<td>9522</td>
<td></td>
</tr>
<tr>
<td>CATERING</td>
<td>9079</td>
<td>Musicians or entertainers to be separately rated.</td>
</tr>
<tr>
<td>CATHEDRAL or Art Glass WINDOW MFG.</td>
<td>4133</td>
<td>Includes glass mfg.</td>
</tr>
<tr>
<td>CATTLE DEALER &amp; Salespersons, Drivers</td>
<td>8288</td>
<td>Not operating farm or ranches.</td>
</tr>
<tr>
<td>CEMENT MFG</td>
<td>1701</td>
<td>Excavation or digging, dredging, mining or quarrying to be separately rated.</td>
</tr>
<tr>
<td>CEMETERY OPERATION &amp; Drivers</td>
<td>9220</td>
<td></td>
</tr>
<tr>
<td>CHAIN MFG—FORGED</td>
<td>3110</td>
<td>Includes distillation.</td>
</tr>
<tr>
<td>CHARISSIBLE or Welfare ORGANIZATION—ALL OPERATIONS &amp; Drivers</td>
<td>8837</td>
<td>Includes stores and collecting, conditioning and resale of used donated articles of the household type. Separately rate professional employees such as therapists, teachers (except workshop), nurses, physicians, psychiatrists, counselors, social workers, evaluation/testing and clerical office employees as Code 8868 “Schools Professional Employees and Clerical.”</td>
</tr>
<tr>
<td>CHAUFFEURS &amp; Helpers NOC—commercial</td>
<td>7380</td>
<td>Subject to the Standard Exception Manual Rule.</td>
</tr>
<tr>
<td>CHEESE or Butter MFG &amp; Route Salespersons, Route Supervisors, Drivers</td>
<td>2070</td>
<td></td>
</tr>
<tr>
<td>CHEMICAL BLENDING OR MIXING NOC—ALL OPERATIONS &amp; Drivers</td>
<td>4828</td>
<td>Shall not be assigned to a risk engaged in the manufacture of chemicals.</td>
</tr>
<tr>
<td>CHEMICAL MFG. NOC—ALL OPERATIONS &amp; Drivers</td>
<td>4829</td>
<td>Includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carbosylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.</td>
</tr>
<tr>
<td>CHEWING GUM MFG.</td>
<td>2041</td>
<td></td>
</tr>
<tr>
<td>CHIMNEY CONSTRUCTION—NOT METAL</td>
<td>5000</td>
<td>Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.</td>
</tr>
<tr>
<td>CHOCOLATE or Cocoa MFG.</td>
<td>2041</td>
<td></td>
</tr>
<tr>
<td>CIGAR, Cigarette or Tobacco MFG</td>
<td>2172</td>
<td>Includes the rehandling or warehousing of prepared tobacco.</td>
</tr>
<tr>
<td>CIGARETTE, Cigar or Tobacco MFG</td>
<td>2172</td>
<td>Includes the rehandling and warehousing of prepared tobacco.</td>
</tr>
</tbody>
</table>
DOMESTIC SERVICE CONTRACTOR INSIDE... 0917
Applicable to employers furnishing employees under contract for domestic service performed inside customers’ residence and includes operation of training schools.

DOMESTIC SERVICE CONTRACTOR OUTSIDE & Drivers ... 0042
Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.

Codes 0042 and 9102 "Park NOC" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Excavation, filling or backfilling to be separately rated as 6217 "Excavation NOC."

Separately rate tree pruning, repairing and trimming as 0106 "Tree Pruning, Repairing or Trimming & Drivers."

DOOR, Door Frame OR SASH ERECTION—
metal or metal covered ... 5102
Installation of storm doors or storm sash to be separately rated as 5428.

DOOR, Door Frame or Sash MFG—WOOD–METAL COVERED ... 3060

DOOR, Sash OR ASSEMBLED MILLWORK MFG & Drivers ... 2737
Code 2737 and 2731 "Planing or Molding Mills" or 2802 "Carpentry—shop only" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to products manufactured, all storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification.

DOOR, Sash OR FINISHED MILLWORK DEALER & Drivers ... 8235
Applicable to concerns dealing principally in such finished millwork as doors, sash, screens, columns, paneling, cupboards, mantels, finished flooring or for furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, wall cabinets or cases; with or without such items as moldings, stair trim, baseboards or shelving; but no other lumber or building materials except in limited quantities as an accommodation. It includes the assembling of finished parts or glazing of products received from other concerns and the cutting down of standard stock sizes to special sizes but not the assembling or glazing of items manufactured by the insured. This classification is not available for division of payroll with 8232 "Lumber Yards," "Building Material Dealers" or "Fuel and Material Dealers."

DOUGNUT or Cruller MFG—not at Retail Shops

DOUGNUT SHOPS—RETAIL ... 9079
Applies to shops engaged in the preparation and sale of doughnuts, coffee or other food for consumption on or away from the premises.

Doughnut or cruller mfg—not at retail shops shall be rated as 2003 "Bakery & Route Salespersons, Route Supervisors and Drivers."

The sale of doughnuts or crullers—no manufacturing or food service shall be rated as Code 8017 "Retail Store NOC."

DRAFTING EMPLOYEES ... 8810
Subject to the Standard Exceptions Manual Rule.

DRAFTING TELECOMMUTER EMPLOYEES ... 8871
Subject to the Standard Exceptions Manual Rule.

DRAINAGE or Irrigation SYSTEM CONSTRUCTION & Drivers ... 6229
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.

DREDGE, Steam Shovel or Construction Machinery MFG NOC ... 3507

DREDGING:
Refer to manual rules "Maritime Employments."

DRESS FORM MFG ... 4038
Applies to paper mache or plaster forms.

DRESS PATTERN MFG—paper ... 4282
Includes designers, drafting employees, cutters. Magazine printing to be separately rated as 4299 "Printing."

DRESSMAKING or Tailoring—CUSTOM exclusively ... 2503
Not mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.

DRILLING or Redrilling of OIL or Gas WELLS & Installation of Casing, Drivers ... 6235

DRILLING NOC & Drivers ... 6204
Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.

DRIVERS, and Helpers NOC—Commercial ... 7380
Subject to the Standard Exception Manual Rule.

DRUG, Medicine or Pharmaceutical Preparation MFG & incidental includes mfg. of ingredients ... 4825
Codes 4825 and 4611 "Drug, Medicine or Pharmaceutical Preparation." Code 4828 "Chemical Blending or Mixing or Code 4829 "Chemical Mfg. NOC" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.
FARMS—Continued

VEGETABLE, Berry or Grape FARM & Drivers .............................. 0031
Available only for a farm where the gross annual income from the sale of vegetables, berries or grapes other than corn or grain for silage constitutes more than 50% of the total income from all farm products sold.

FASTENER MFG—METAL .............................................. 3270
Includes the mfg. of snap or slide fasteners, hooks and eyes or paper fasteners.

FEATHER or Flower MFG.—artificial .................................. 2534

FEATHER PILLOW MFG .................................................. 2571
No mattress or box spring mfg. Preparation of filling material to be separately rated.

FEED, Hay, Grain or Fertilizer DEALER & LOCAL MANAGERS, Drivers ...................................... 8215

FEED OR FARM SUPPLY DEALER—RETAIL exclusively ...................................................... 8199
The handling of fuel, lumber, building materials or agricultural machinery to be separately rated.

FEED MFG .......................................................... 2014
Includes the preparation of cereal or compound feeds for livestock.

FELT or Building or Roofing Paper PREPARATION—
No Installation & Drivers .............................................. 1463
Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operation. Paper of felt mfg. to be separately rated.

FELT MFG .......................................................... 2288

FENCE ERECTION—METAL ............................................ 6400

FERTILIZER, Hay, Grain or Feed DEALER & LOCAL MANAGERS, Drivers ...................................... 8215

FERTILIZER MFG & Drivers ............................................ 4583
Not rendering or garbage works. Includes dry mixing plants. Codes 4583 and 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct business.

FIBER BOARD or corrugated CONTAINER MFG ............................... 4244
Includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated.

FIBER GOODS MFG ..................................................... 4263
Fiber board mfg. to be separately rated as 4239 "Paper Mfg."

FIELD BONDED WAREHOUSING—& Drivers .............................................. 7723
No handling, moving or shipping of goods or merchandise at the field location. Includes clerical employees at such location.

FILE MFG .......................................................... 3118

FILM EXCHANGE & Clerical ........................................... 4362
Includes projecting rooms. Film exchanges located at motion picture studios to be separately rated as 4360 "Motion Picture—Development."

FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION & Drivers ........................................... 7601
Not available for division of payroll with 7600 "Telephone or Telegraph Co."

FIRE PATROL or Protective CORPS—not salvage operations & Drivers ........................................... 7710

FIREFIGHTERS—NOT VOLUNTEER & Drivers .................................................. 7710

FIREFIGHTERS—VOLUNTEER & Drivers ............................ 7711
Available only for a county, city, town, village or fire district. Coverage under this classification shall be afforded only by a separate Volunteer Firefighters' Benefit Law Policy. Paid firefighters of a volunteer fire company shall be separately rated under 7710 "Firefighters—not volunteer." Other employees to be separately rated under the appropriate manual classification, and included in the audit at their actual remuneration subject to a minimum individual remuneration of $100 per annum.

A. The premium charge for the "home area" shall be the sum of:

1. The premium charge corresponding to the population of the "home area,"
   and

2. A premium charge of $150 per fire protection contract where the "home area" has obligated itself to provide fire protection to another "home area", pursuant to a fire protection contract, and

3. The separate premium charges for each "outside area" corresponding to the population of each such "outside area" that is serviced by the "home area" under a fire protection contract.

4. However, where an "outside area" has more than one contract for fire protection, the additional premium charge for each "home
FORGING WORK—drop or machine 3110
Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 "Machine Shop."

FOUNDRY—NON-FERROUS 3085

FOUNDRY—FERROUS—NOC 3081

FOUNTAIN PEN MFG 4432

FREIGHT HANDLING—packing, handling or shipping EXPLOSIVES OR AMMUNITION—UNDER CONTRACT:

Coverage under STATE ACT ONLY 7367
This classification includes freight checkers. Stevedoring of explosives or ammunition to be separately rated as 7323 "Stevedoring-explosive materials;" drivers to be separately rated as 7219 "Trucking Explosives or Ammunition."

FREIGHT HANDLERS—ON PIERS or in terminals or areas adjoining piers 7366
This classification applies to handling cargo on piers or adjoining areas or terminals, incidental to loading or unloading vessels. It includes freight checkers, stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. Freight handling not on piers or in terminals or areas adjoining piers to be separately rated as Code 7367. Loading or unloading vessels to be separately rated as "Stevedoring." Drivers engaged in subsequent trucking to be separately rated as 7219 "Trucking."

FREIGHT HANDLERS NOC 7367
Applies to operations at railroad yards, airports or warehouses not on piers or in terminals or areas adjoining piers. Freight handling on piers or in terminals or areas adjoining piers to be separately rated as Code 7366. Drivers engaged in subsequent trucking to be separately rated as 7219 "Trucking."

FRINGE or Braid MFG 2387

FRUIT Evaporating or PRESERVING 2112
Includes jam, jelly or cooked fruit syrup mfg. No canneries. No fruit juice mfg.

FRUIT JUICE MFG 2143
Includes incidental fruit preserving or bottling. No bottling of carbonated liquids.

FRUIT PACKING 2105
Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.

FUEL AND MATERIAL DEALER NOC—no second-hand building materials or lumber & local managers, Drivers 8232
Applicable only to risks dealing in two or more of the classifications of materials listed below; provided, however, it shall not be applicable to a risk if its sale of any one of such classifications of materials exceeds 80% of its total sales:
1. Coal, fuel oil, wood or ice
2. Building materials including lumber
3. Hay, grain, feed or seed
4. Agricultural implements or farm machinery

FUEL INJECTION DEVICE MFG 3581
Includes the manufacture of devices used in vehicles or other equipment to monitor, meter or distribute fuel such as but not limited to carburetors, fuel pumps, super chargers, turbo chargers and throttle bodies.

FUNERAL DIRECTORS & Drivers 9620

FUR MFG—preparing skins 9620

FURNISHING GOODS MFG NOC— from textile fabrics 2553

FURNITURE ASSEMBLY—WOOD—from manufactured parts 2881
Includes finishing. Codes 2881 and 2883 "Furniture Mfg." and 2735 "Furniture Stock Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

FURNITURE MFG—METAL 3076

FURNITURE MFG—WOOD—NOC 2883

FURNITURE MOVING and/or storage, Drivers 8293
Includes packing or handling household goods away from insured's premises.

FURNITURE OR FIXTURES INSTALLATION in Offices or Stores NOC 5429
Not available for division of payroll with 5403 "Carpentry NOC," 5645 "Carpentry—private residences" or 5651 "Carpentry—dwellings" at the same job or location.
LOOM HARNESS or Reed MFG ................. 3515

LOOSE-LEAF LEDGER or Notebook MFG ........ 4251
  Mfg. of metal rings, posts, screws, separators or
  fittings to be separately rated.

LOUNGE, Bar or Tavern .................................. 9079
  Musicians, players or entertainers to be
  separately rated. Bars or lounges operated by a
  hotel or motel to be separately rated as Code
  9058 "Hotel Restaurant Employees."

LUGGAGE MFG ........................................ 2683
  Applies to the mfg. of traveling bags, luggage and
  trunk mfg. The mfg. of metal frames and
  hardware to be separately rated.

LUMBER YARD—no second-hand materials
  & local managers, Drivers .......................... 8232

MACARONI MFG .................................... 2002

MACHINE SHOP NOC .............................. 3632
  Foundry operations to be separately rated.

MACHINERY DEALER NOC— store or yard—
  & Drivers ........................................ 8107
  Operations include repair of machinery and parts
  sales at the insured’s premises.

  For operations performed at the customers' premises, see the entry in Section II of the
  Digest of Rulings and Interpretations under "Machinery Installation, Service or Repair."

MACHINERY or Equipment ERECTION OR
INSTALLATION NOC & Drivers .............. 3724
  Applies to the erection or installation of
  machinery at customers' premises.

  Repair or servicing machinery at customers' premises to be separately rated as Code 3737
  "Machinery or Equipment Repair or Servicing at Customers’ Premises NOC & Drivers."

  Repair or servicing machinery at insureds premises to be separately rated.

MACHINERY or EQUIPMENT REPAIR or Servicing
at Customers’ Premises NOC & Drivers ........ 3737
  Applies to the repair or servicing of machinery at
  a customers’ premises.

  The erection or installation of machinery at a
  customers’ premises to be separately rated as
  Code 3724 "Machinery or Equipment Erection or
  Installation NOC & Drivers."

  Repair or servicing machinery at insureds premises to be separately rated.

MAGNESIUM METAL MFG—& Drivers ............ 1438
  Milling or grinding of magnesium metal, mining or
  quarrying to be separately rated.

MAILING or Addressing CO ........................ 8800
  Shall not be assigned to a risk engaged in
  operations described by another classification
  unless the operations subject to 8800 are
  conducted as a separate and distinct business.

MALT HOUSE & Drivers ............................. 2121

MARBLE or Stone SETTING—inside ............ 5348
  Applies to interior construction only.

MARINA OPERATIONS & Drivers:
  Coverage under U.S. ACT ...................... 6826F
  Coverage under STATE ACT ONLY ............ 6836

MARINE APPRAISER OR SURVEYOR ............ 8720

MARINE RAILWAY OPERATION & Drivers:
  Coverage under U.S. ACT ...................... 6872
  Coverage under STATE ACT ONLY ............ 6882
  6882 may be used only upon specific
  assignment of the Board.

MASONRY NOC ..................................... 5022

MATCH MFG ......................................... 4279
  Lumbering operations to be separately rated as
  2702 "Logging or Lumbering."

MATTRESS or Box Spring MFG ................. 2570
  Includes pillow, quilt or cushion mfg. Separately
  rate the mfg. of wire springs or excelsior.

MEAT PRODUCTS MFG NOC ......................... 2095
  Codes 2095 and 2089 "Packing House" shall not
  be assigned to the same risk unless the
  operations described by these classifications are
  conducted as separate and distinct businesses.
  No butchering or handling of livestock.

MEDICINE, Drug or Pharmaceutical Preparation
MFG & incidental—includes mfg. of ingredients
  ...... 4825
  Codes 4825 and 4611 "Drug, Medicine or
  Pharmaceutical Preparation,” Code 4828
  “Chemical Blending or Mixing or Code 4829
  "Chemical Mfg. NOC” shall not be assigned to
  the same risk unless the operations described
  by these classifications are conducted as separate
  and distinct businesses.

MEDICINE, Drug or Pharmaceutical PREPparation—
  no mfg. of ingredients .......................... 4611
  Applies to compounding, blending or packing
  operations only. Codes 4611 and 4825 "Drug,
  Medicine or Pharmaceutical Preparation Mfg.,
  Code 4828 “Chemical Blending or Mixing or Code
  4829” Chemical Mfg. NOC” shall not be assigned to
  the same risk unless the operations described
  by these classifications are conducted as separate
  and distinct businesses.
MESSENGER SERVICE COMPANIES—
DELIVERING MAIL, PARCELS OR PACKAGES
ALL EMPLOYEES & Drivers 7231
Applies to risks engaged in such local delivery of envelopes and packages by vehicle. Parcels or packages must be limited to 100 pounds or less. May only be used upon specific assignment of the Board.

FOOT DELIVERIES OF ENVELOPES, PARCELS OR PACKAGES 8742

BICYCLE DELIVERY OF ENVELOPES, PARCELS, OR PACKAGES 7242

MESSENGERS, Collectors or Salespersons—
OUTSIDE 8742
Subject to the Standard Exception Manual Rule.

METAL CEILING or Wall Covering INSTALLATION & shop, Drivers 5538

i METAL GOODS MFG NOC 3400

METAL MERCHANT & Drivers 8106
Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.

METAL SCRAP DEALER & Drivers 8500
Includes the collection and reduction of non-ferrous scrap metals. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8500 are conducted as a separate and distinct business.

METAL STAMPED PRODUCTS MFG—
AUTOMATIC PUNCH PRESS 3129
Applicable to mass produced stamped metal articles using fully automatic punch presses exclusively.

i METAL STAMPED PRODUCTS MFG NOC 3400
Applicable to mass produced stamped metal articles using hand fed or semiautomatic punch presses.

METER READERS—UTILITY COMPANY 7542
Applies in conjunction with:

   ELECTRIC Light or POWER CO—ALL EMPLOYEES & Drivers 7539

   Gas Co—NATIONAL gas—LOCAL DISTRIBUTION—& Drivers 7502

   GAS WORKS & Drivers 7502

   GAS DISTRIBUTING—L.P.G.—local & Drivers 7502

   STEAM Heating or POWER CO—ALL

EMPLOYEES & Drivers 7570
WATERWORKS OPERATIONS & Drivers 7520

MICA GOODS MFG & mica preparing 1853
Mining to be separately rated.

MILITARY TANK HULL MFG OR ASSEMBLY 3620
Includes armor plate cutting, forming or heat treating. Steel mfg. or foundries to be separately rated.

MILK Depot or Milk DEALER & Route Salespersons, Route Supervisors, Drivers 2070
Includes preparation of products for distribution.

MILK PRODUCTS MFG NOC 2065

MINING or Ore Milling MACHinery MFG 3507

MINING—NOC— with shafts, tunnels or drifts—
& Drivers 1170
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.

MINING NOC—not coal—SURFACE & Drivers 1624
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Codes 1624 and 1170 "Mining NOC—underground" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

MIRROR MFG 4131
Codes 4131 and 4130 "Glass Merchant" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of glass, frames, backs or handles to be separately rated.

MITTEN or Glove MFG—knit 2362
Yarn mfg. to be separately rated.

MOBILE CRANE and Hoisting Service Contractors NOC & Drivers 9534
Applies to risks exclusively engaged in leasing cranes, with operators, who hoist machinery and equipment into existing buildings, hoist materials on construction and erection projects, and use mobile cranes to load or unload trucks or freight cars.

This classification is not applicable to a risk engaged in the actual construction at the same job or location.
MOBILE HOME or Trailer PARK .......................... 9029

MOLASSES or Syrup REFINING, BLENDING
OR MFG ........................................ 2021
Not glucose or beet sugar mfg.

MOSAIC, Stone, Terrazzo or Tile WORK—
INSIDE ........................................ 5348
Applies to interior construction work only. Not
fireproof tile construction.

MOTELS, MOTOR COURTS, TOURIST COURTS OR
CABINS—Use appropriate HOTEL CLASSIFICATION

MOTION PICTURE:

PRODUCTION—in studios or outside—ALL
OPERATIONS UP TO THE DEVELOPMENT
OF NEGATIVES & Drivers .................... 9610
The entire remuneration of all employees
shall be included in computing premium,
subject, however, to the maximum average
weekly wage per employee shown in the rate
pages under "Miscellaneous Value as
"Maximum Remuneration."

DEVELOPMENT OF NEGATIVES, printing
AND ALL SUBSEQUENT OPERATIONS .......... 4360
Marketing of the product through film
exchanges at locations other than the studio
to be separately rated as 4362 "Motion
Picture—Film Exchange."

FILM EXCHANGE & projection rooms,
Clerical ........................................... 4362
Applies to film exchanges not located at
motion picture studios.

MOTORCYCLE MFG OR ASSEMBLY ............. 3808

MUCILAGE, Ink (writing) or Paste MFG .......... 4597

MUNICIPAL, TOWNSHIP, COUNTY OR STATE
EMPLOYEE NOC ................................... 9410
Includes employees engaged in laboratory work,
inspectors of the Board of Health, electrical
inspectors, building inspectors and similar
operations. Workers, mechanics or others
engaged in manual labor or supervisors of
construction work to be separately rated.

MUSEUM—Public—See "PUBLIC LIBRARY OR
MUSEUM"

MUSIC RECORDING STUDIOS ..................... 4352
Players, entertainers or musicians to be
separately rated.

MUSIC ROLL MFG—perforated paper .............. 4282
Paper mfg. to be separately rated as 4239.

MUSICAL INSTRUMENT MFG—METAL—NOC

MUSICAL INSTRUMENT MFG—WOOD—
NOC .............................................. 2923

NAIL MFG ........................................... 3270
Steel making or rolling mills to be separately
rated.

NEEDLE MFG ......................................... 3383

NET MFG ........................................... 2380
Not applicable to wire nets. Cordage or twine
mfg. to be separately rated.

NEWS AGENT or Distributor of Magazines or
Other Periodicals—NOT RETAIL DEALER—
Salespersons, Drivers .......................... 8745

NEWSPAPER CARRIERS—including
use of bicycles .................................. 4312
Applies to newspaper carriers who are employed
by publishers or dealers and who are engaged in
selling and delivering newspapers to customers
at their homes or business places. The actual
earnings of the carriers but excluding the value of
tips, shall be used as payroll for the purpose of
determining the premium under this
classification.

NEWSPAPER PUBLISHING ......................... 4304
Artists, or designers engaged exclusively in
creative work or original design, proofreaders,
editors or clerical office employees to be
separately rated as 8810 "Clerical Office
Employees;” reporters, advertising or circulation
solicitors to be separately rated as 8742
"Salespersons."

NOTEBOOK or Loose-Leaf Ledger MFG ............ 4251
Mfg. of metal rings, posts, screws, separators or
fittings to be separately rated.

NURSERY EMPLOYEES & Drivers ................. 0005
Includes incidental Landscape gardening.

NURSING or Convalescent HOME—ALL
EMPLOYEES ..................................... 8829

NUT or Bolt MFG .................................... 3132
Steel making or rolling mills to be separately
rated.

NUT CLEANING OR SHELLING ..................... 6504

OFFICE, Computing or Recording MACHINE
MFG NOC ......................................... 3574

OFFICE MACHINE or Appliance INSTALLATION,
Inspection, Adjustment OR REPAIR ............ 5191
Includes shop. Mfg. operations to be separately
rated.
OFFICE or Factory Cost SYSTEMATIZER, Accountant or Auditor—TRAVELING ........ 8803

OIL CLOTH MFG ................................... 4493

OIL MFG—VEGETABLE—NOC .................. 6504
	Codes 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

OIL or Gas BURNER INSTALLATION, Service or REPAIR & shop, Drivers ............... 5193
	Code 5193 shall not be assigned at the same job or location to which Code 5183 "Plumbing" applies."

OIL OR GAS GEOLOGIST or Scout ............ 8601
	Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts.

OIL or Gas LEASE OPERATOR—ALL OPERATIONS & Drivers .......................... 1320
	Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery.

OIL or Gas LEASE WORK NOC—BY CONTRACTOR—& Drivers ......................... 6216
	Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units and lease beautification work. Separately rate: pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing; drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.

OIL OR GAS PIPELINE CONSTRUCTION & Drivers ........................................... 6233
	Pile driving, dredging or tunneling to be separately rated.

OIL OR GAS PIPELINE OPERATION & Drivers .................................................. 7515
	Construction, operation of wells, or oil refining to be separately rated.

OIL OR GAS WELL:

ACIDIZING ......................................... 5213
	Not available for division of payroll with 6235 "Oil or Gas Well Drilling" at the same job or location.

CEMENTING ........................................ 5213
	Not available for division of payroll with 6235 "Oil or Gas Well Drilling" at the same job or location.

DRILLING OR REDRILLING & Drivers ........ 6235
	Includes installation of casing.

INSTALLATION or recovery OF CASING & Drivers ............................................. 6235

INSTRUMENT LOGGING OR SURVEY WORK ....................................................... 8601

PERFORATING OF CASING—& Drivers .......... 5508

SHOOTING & Drivers ............................. 5508

SUPPLIES OR EQUIPMENT DEALER—NEW—store or yard only—& Drivers ............. 8107

SUPPLIES OR EQUIPMENT DEALER—USED—& LOCAL MANAGERS, Drivers .......... 8204
	Includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.
<table>
<thead>
<tr>
<th>Category</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>OIL or Gasoline Dealer &amp; Drivers</td>
<td>8350</td>
<td>Retail gasoline stations to be separately rated as</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Codes 8391 &quot;Automobile Gasoline Station NOC&quot; or 8381 &quot;Automobile Gasoline</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Station—Self-service.&quot;</td>
</tr>
<tr>
<td>OIL or Grease Mixing or Blending</td>
<td>4712</td>
<td>Codes 4712 and 1463 &quot;Oil Refining&quot; or 8350 &quot;Oil or Gasoline Dealer&quot; shall</td>
</tr>
<tr>
<td></td>
<td></td>
<td>not be assigned to the same risk unless the operations described by these</td>
</tr>
<tr>
<td></td>
<td></td>
<td>classifications are conducted as separate and distinct businesses.</td>
</tr>
<tr>
<td>OIL or Hone Stone Mfg</td>
<td>1748</td>
<td>Quarrying to be separately rated.</td>
</tr>
<tr>
<td>OIL Refining—petroleum—Drivers</td>
<td>1463</td>
<td>Oil producing to be separately rated.</td>
</tr>
<tr>
<td>OIL Rig or Derrick Erecting or Dismantling</td>
<td></td>
<td>Applies to rigs or derricks of metal, the construction of foundations or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>structures and the installation of equipment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Applies to rigs or derrick of wood, the construction of foundations or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>structures and the installation of equipment</td>
</tr>
<tr>
<td>Optical Goods Mfg NOC</td>
<td>4150</td>
<td></td>
</tr>
<tr>
<td>Ore Dock Operation and Stevedoring</td>
<td>7313</td>
<td>Applies to operation by means of mechanical apparatus. Not applicable to</td>
</tr>
<tr>
<td></td>
<td></td>
<td>contract stevedores.</td>
</tr>
<tr>
<td>Ore Milling &amp; Drivers</td>
<td>1452</td>
<td>Includes concentration or amalgamation. Codes 1452 and 1430 or 1438 &quot;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Smelting, Sintering or Refining&quot; shall not be assigned to the same risk</td>
</tr>
<tr>
<td></td>
<td></td>
<td>unless the operations described by these classifications are conducted as</td>
</tr>
<tr>
<td></td>
<td></td>
<td>separate and distinct businesses.</td>
</tr>
<tr>
<td>Paint Mfg</td>
<td>4558</td>
<td>Pigment or lead compound mfg. to be separately rated.</td>
</tr>
<tr>
<td>Painting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile or Carriage Bodies</td>
<td>9505</td>
<td>Codes 9505 and 3808 &quot;Automobile Mfg.&quot; or 3864 &quot;Carriage or Wagon Mfg.&quot;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>shall not be assigned to the same risk unless the operations described by</td>
</tr>
<tr>
<td></td>
<td></td>
<td>these classifications are conducted as separate and distinct businesses.</td>
</tr>
<tr>
<td>Metal Bridges &amp; Shop Operations, Drivers</td>
<td>5037</td>
<td></td>
</tr>
<tr>
<td>Metal Structures—Over Two Stories in height</td>
<td>5037</td>
<td>Includes shop operations. The painting of metal storage tanks, fire escapes,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>staircases, balconies, shutters, window frames or sash to be separately</td>
</tr>
<tr>
<td></td>
<td></td>
<td>rated as 5474 &quot;Painting NOC.&quot;</td>
</tr>
<tr>
<td>Ship Hulls</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage under U.S. ACT</td>
<td>6874</td>
<td></td>
</tr>
<tr>
<td>Coverage under STATE ACT ONLY</td>
<td>6884</td>
<td>6884 may be used only upon specific assignment of the Board.</td>
</tr>
<tr>
<td>Shop Only &amp; Drivers</td>
<td>9501</td>
<td>Shall not be assigned to a risk engaged in operations described by another</td>
</tr>
<tr>
<td></td>
<td></td>
<td>classification unless the operations subject to 9501 are conducted as a</td>
</tr>
<tr>
<td></td>
<td></td>
<td>separate and distinct business.</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
<td></td>
</tr>
<tr>
<td>4432</td>
<td>PENCIL MFG—MECHANICAL</td>
<td></td>
</tr>
<tr>
<td>2942</td>
<td>PENCIL, Penholder or Crayon MFG</td>
<td></td>
</tr>
<tr>
<td>2735</td>
<td>PENCIL STOCK MFG—wood</td>
<td></td>
</tr>
<tr>
<td>2942</td>
<td>PENHOLDER, Crayon or Pencil MFG</td>
<td></td>
</tr>
<tr>
<td>8831</td>
<td>PET GROOMING &amp; Drivers</td>
<td></td>
</tr>
<tr>
<td>4693</td>
<td>PHARMACEUTICAL or Surgical GOODS MFG NOC</td>
<td></td>
</tr>
<tr>
<td>4825</td>
<td>PHARMACEUTICAL, Drug or Medicine Preparation MFG &amp; incidental—includes mfg. of ingredients</td>
<td></td>
</tr>
<tr>
<td>4611</td>
<td>PHARMACEUTICAL, Drug or Medicine Preparation—no mfg. of ingredients</td>
<td></td>
</tr>
<tr>
<td>4923</td>
<td>PHOTOGRAPHIC SUPPLIES MFG</td>
<td></td>
</tr>
<tr>
<td>4361</td>
<td>PHOTOGRAPHER—ALL EMPLOYEES &amp; Drivers</td>
<td></td>
</tr>
<tr>
<td>1452</td>
<td>PHOSPHATE WORKS &amp; Drivers</td>
<td></td>
</tr>
<tr>
<td>8016</td>
<td>PHOTOCOPY SHOPS—ALL EMPLOYEES &amp; Clerical, Salespersons, Drivers</td>
<td></td>
</tr>
<tr>
<td>5191</td>
<td>PIANO TUNING—away from shop</td>
<td></td>
</tr>
<tr>
<td>2110</td>
<td>PICKLE MFG</td>
<td></td>
</tr>
<tr>
<td>2883</td>
<td>PIANO CASE MFG</td>
<td></td>
</tr>
<tr>
<td>2923</td>
<td>PIANO MFG</td>
<td></td>
</tr>
<tr>
<td>2571</td>
<td>PILLOW, Quilt or Cushion MFG</td>
<td></td>
</tr>
</tbody>
</table>

PHOTOGRAPHER—ALL EMPLOYEES & Drivers

Includes incidental retail store and photo processing employees. As respects to aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.

The term incidental refers to minor sales of merchandise such as picture frames and film. Store operations that are not incidental are to be separately rated to the appropriate store or dealer classification.

PHOTOSCOPY SHOPS—ALL EMPLOYEES & Clerical, Salespersons, Drivers

Shall not be assigned to any risk also engaged in offset printing, lithographic reproduction or any other type of printing at the same location.

Refer to Code 4299 “Printing” and Code 8012 “Quick Printing” for additional classifications.

PHOTOCOPY SHOPS—ALL EMPLOYEES

Shall not be assigned to any risk also engaged in offset printing, lithographic reproduction or any other type of printing at the same location.

Refer to Code 4299 “Printing” and Code 8012 “Quick Printing” for additional classifications.
Electrical Apparatus Mfg. NOC—including electrical fixtures and appliances .......................... 3179

**Restricted Application:** This classification is not available for division of payroll with 3643 "Electric Power or Transmission Equipment Mfg."

**Operations Covered:** This classification is applicable to the manufacturing of various electrical products, including appliances, fixtures, electrical hardware, floor cleaning equipment, portable hand tools and electrical parts that are not described by more specific classifications such as those illustrated under "Operations Not Covered."

The basic operations of this classification involve the fabrication and assembly of motors, casings and other metal parts required for these products. The classification also includes the incidental manufacture of plastic components, but does not include the manufacture of porcelain parts. This classification also applies to the assembling of products from such components manufactured by other concerns.

Examples of products within the scope of this classification are:

a. Household appliances, such as toasters, broilers, ovens, mixers, fans, heaters, vacuum cleaners, hair dryers, coffee urns and other electric housewares.

b. Household electrical hardware and fixtures, such as wall switches, thermostats, plugs, sockets, door chimes and bells, fuses, relays, resistors, rectifiers and transformers.

c. Floor cleaning equipment, such as sanders, scrapers, waxes and polishers.

d. Portable electric hand tools, such as saws, drills, sanders and soldering irons.

e. Miscellaneous electrical products, such as room air conditioners, sterilizers, evaporators, heat sealing machines, water coolers, electric cutlery, burglar and fire alarms, flashlights, heating elements, shavers, tooth brushes, window and door closing devices, testing equipment, and electric motors (not more than 1 H. P.).

**Operations Not Covered:**

1. X-ray apparatus manufacturing shall be assigned to Code 3685 "Instrument Mfg."

2. Office machines, such as dictating machines, calculators, adding machines, computers and data processing machines are assignable to Code 3574 "Adding, Computing or Office Machine Mfg."

3. Electrical apparatus or equipment of the industrial type for the generation or transmission of electrical energy, such as motors (over 1 H.P.), generators, transformers, switchboards, circuit breakers and converters, are assigned to Code 3643 "Electric Power or Transmission Equipment Mfg."

4. Porcelain parts manufacturing for electrical apparatus, such as insulators and fixture bases are assigned to Code 4062 "Potteries."

5. Electric table and floor lamps or lighting fixtures are assigned to:

   "Electric Lighting Fixture or Lamp Mfg."

   - Assembling, including finishing .................. 3190
   - All other operations .............................. 3191

6. Radios, television sets, phonographs, communication equipment and their components are assigned to Code 3681.

   (Refer to separate Digest interpretation of Classification 3681 which describes its scope and application.)

---

**Metal Goods Mfg. NOC** ............................................................ 3400
**Metal Stamped Products Mfg. NOC** ........................................... 3400

**Operations Covered:** This classification is applicable to the manufacture of metal stamped products or parts which are generally produced on hand-fed punch presses, including metal brackets, unfinished trays and dishes, electrical and electronic fittings, levers, parts for toys, lamp and lighting fixture parts, as well as other industrial and consumer products. This classification applies even though some punch presses are operated by the risk interchangeably as either hand-fed or automatic feed.

Sheet metal stock in varying sizes is cut to size and stamped to shape by means of hand-fed punch presses to produce the stampings. Also included are those secondary or incidental machining operations including blanking, bending, piercing, notching, deburring, tumbling, tapping, sanding and buffing.

The machining of tools and dies used principally in the production of stampings by the same risk must be included under this classification.