July 21, 2000
Contact: Ms. Annmarie Visciano
Chief Examiner
Ext. 161

R.C. 1950

To the Members of the Board

RE: New York Workers Compensation
2000 Review of Low Credibility Classifications

The Rates Committee has adopted, and the New York State Insurance Department has approved, effective October 1, 2000, for new and renewal business, the elimination of certain classification codes with low credibility values.

The latest Rating Board review of classification codes with credibility values of 30% or less has resulted in the elimination of eleven (11) classifications. The revisions to the Classification Section and the Digest of Rulings and Interpretations Section of the New York Workers Compensation and Employers Liability Manual are attached and outlined below:

• Code 1472 Alcohol Mfg.–wood–& Drivers
  Charcoal Mfg. & Drivers
  Creosote Mfg. & Drivers
  Distillation–Wood & Drivers
  Code 1472 has been discontinued, but its phraseology has been retained.
  Code 1470, as well as the Rate Transition Program, will now apply to employers currently assigned to Code 1472.

• Code 2110 Pickle Mfg.
  Code 2110 has been discontinued, but its phraseology has been retained.
  Code 2101 will now apply to employers currently assigned to Code 2110.

• Code 2220 Carpet or Rug Mfg.–Jute or Hemp
  Cord or Twine Mfg.–cotton
  Cordage, Rope or Twine Mfg. NOC
  Cotton Spinning & Weaving
  Flax Spinning & Weaving
  Hemp or Jute Spinning & Weaving
  Thread or Yarn Mfg.–cotton
  Code 2220 has been discontinued, but some of its phraseologies have been retained.
  Code 2302 will now apply to employers currently assigned to Code 2220. However, the phraseology for Code 2302 has been amended to include the operations formerly assigned to Code 2220.
• Code 2560 Umbrella Mfg.
  Code 2560 has been discontinued, but its phraseology has been retained.
  Code 2501 will now apply to employers currently assigned to Code 2560.

• Code 3075 Coppersmith–shop
  Both Code 3075 and its phraseology have been discontinued.
  Either Code 3066 or 3067 will now apply to these operations.
  The Rate Transition Program will apply to employers currently assigned to Code 3075.

• Code 3331 Lead Works
  Pipe or Tube Mfg.–lead
  Code 3331 has been discontinued and its phraseology has been retained with the inclusion of drivers.
  Code 3027 will now apply to employers currently assigned to Code 3331.

• Code 3373 Detinning
  Galvanizing or Tinning–not electrolytic
  Code 3373 has been discontinued and its phraseology has been amended.
  Code 3372 will now apply to employers currently assigned to Code 3373.

• Code 7130 Railroad Operation: Railroads–Street–All Employees & Drivers
  Both Code 7130 and its phraseology have been discontinued.
  Code 7133 will now apply to employers currently assigned to Code 7130. However, the phraseology for Code 7133 has been amended to include the operations formerly assigned to Code 7130.

• Code 7323 Stevedoring: Explosive–Materials under Contract
  Both Code 7323 and its phraseology have been discontinued.

• Code 8203 Ice Dealer & Drivers
  Both Code 8203 and its phraseology have been discontinued.
  An entry has been included in the Digest stating that Code 8018 applies to ice dealers.

• Code 9053 Bath NOC
  Code 9053 has been discontinued and part of its phraseology has been retained.
  Code 9015 will now apply to employers currently assigned to Code 9053. However, the phraseology for Code 9015 has been amended to include the operations formerly assigned to Code 9053.

Printed manual pages will be distributed as soon as they become available.

Very truly yours,

Monte Almer

President
AIRCRAFT OR HELICOPTER OPERATION: (continued)

TRANSPORT OF PERSONNEL in conduct of employers business:

FLYING CREW
Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who engage in the operation of aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which flying is performed by such employees, (1) only the payroll for each week during any part of which the employee has engaged in flight duties shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply and (2) the payroll for each week in which no flying has been done shall be assigned to those classification which would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply.

A per passenger seat surcharge, subject to a maximum surcharge per aircraft, shall be charged in addition to the premium otherwise determined under this classification. These surcharges shall not be cumulative in the event of substitution of aircraft during the policy period, but these surcharges shall be cumulative in the event more than one aircraft is owned or operated during the same policy period. These surcharges shall not be subject to pro rata or short rate adjustment except in the event of cancellation of the policy. These surcharges, and losses incurred by employee passengers, other than members of flying crew, arising out of the operation of an aircraft, are to be reported under Code 9108 "Aircraft Operation Seat Surcharge." The per passenger seat surcharge and the maximum surcharge per aircraft are shown under "Miscellaneous Values" in Part Three—Rates. Attach the Aircraft Premium Endorsement (WC 00 04 01A).

Commercial aircraft operation to be separately rated.

GROUND CREW—ALL OTHER EMPLOYEES—& Drivers

NOC—HELCICOPTERS:

FLYING CREW

ALL OTHER EMPLOYEES & Drivers
With regard to aerial photography, mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 "Photographer—All Employees—& Drivers."

NOC—OTHER THAN HELOCICOPTERS:

FLYING CREW

ALL OTHER EMPLOYEES & Drivers
With regard to aerial photography, mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 "Photographer—All Employees—& Drivers."

AIRPLANE MFG.

i ALCOHOL MFG.—wood—& Drivers
Includes distillation of alcohol, mfg. of creosote from wood tar or acetates.

ALCOHOL or Drug REHABILITATION FACILITY & Clerical
Shall not be assigned to a facility having nursing or medical personnel on staff.
BAGEL SHOPS—retail: (continued)

If the sale of prepared items is more than 50 percent of the gross receipts, the entire operation, including the bagel manufacturing, shall be rated as Code 9079 "Restaurants."

The retail sale of bagels sold without spreads or made into sandwiches shall be assigned to Code 8017 "Retail Store NOC" provided the majority (more than 50 percent) of the sales are derived from the sale of NOC items.

BAKERY & Route Salespersons, Route Supervisors, Drivers 2003

BAKING POWDER MFG.
Mfg. of ingredients to be separately rated as Code 4829 "Chemical Mfg.

BALL or Roller BEARING MFG.
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.

BAR, Lounge or Tavern 9079
Musicians, players or entertainers to be separately rated as Code 9157 or Code 9159 "Theatrical Production."
Bars or lounges operated by a hotel or motel to be separately rated as Code 9058 “Hotel: Restaurant Employees.”

BARBER SHOP 9586

BARREL ASSEMBLY 2759
Stock mfg. to be separately rated as Code 2710 “Barrel Stock Mfg.”

BARREL STOCK MFG. 2710
Applies to the manufacture of heads, hoops or staves. Barrel assembly to be separately rated as Code 2759.

BATHS 9015
Applies to showers and bath facilities including those located at public beaches and lakes.

BATTERY MFG.—DRY 3642

BATTERY MFG.—STORAGE 3647

BEAN SORTING or HANDLING 8102

BEAUTY PARLOR 9586

BED SPRING or Wire Mattress Spring MFG. 3300
Box spring mfg. to be separately rated as Code 2570.
BRICK or Clay Products MFG. NOC & Drivers
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving brick; sand-lime bricks, structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.

BRIDGE or Vehicular Tunnel OPERATION & Drivers
Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.

BRIQUET or Coal Billet MFG. & Drivers
Mfg. of by-products to be separately rated as Code 1470 "Charcoal Mfg. & Drivers."

BRUSH or BROOM HANDLE MFG.
Applies only to the sawing, molding or turning of backs or handles, with no assembling.

BRUSH or BROOM MFG. NOC
Includes assembling and sawing, molding or turning of backs and handles.

BUCKLE or Button MFG.—metal

BUILDING MATERIAL DEALER—no second-hand material—& local managers, Drivers

BUILDING MATERIAL YARD & LOCAL MANAGERS, Drivers
Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.

BUILDING NOC—maintenance or ordinary REPAIR ONLY—not contractors
Applies only to a building where the insured does not conduct janitorial, custodial or other business operations at the same location but performs only maintenance or ordinary repair as in the case of buildings owned by banks or trust companies in their fiduciary capacity. It is intended to cover maintenance or repair employees such as window cleaners, painters, carpenters, electricians, plumbers or steam fitters.

BUILDING OPERATION—COMMERCIAL—no dwelling occupancy except by owner or custodian
Window cleaning, maintenance or repairs at any location where the insured does not also perform janitorial services to be separately rated. Not applicable to the operation of any building of which the insured occupies the entire or major portion for manufacturing or mercantile purposes.

BUILDING OPERATION—dwelling or combined dwelling and commercial occupancy not more than one story used for commercial purposes
Applies where each separate location provides dwelling occupancy for not more than twelve tenants including a janitor, if any. "Location" is defined as one or more buildings located on a single property occupied by the insured not intercepted by a public way or property owned by others. Window cleaning, maintenance or repairs at any location where the insured does not also perform janitorial services to be separately rated. Each policy providing coverage under this classification shall specify each separate location subject thereto. The rate per location specified on the rate sheet shall be applied to each such location. Shall not apply to a building of which the insured occupies the major portion for manufacturing or mercantile purposes nor to a location where more than the equivalent of one full-time employee performs building operation work.
CAR MFG.—RAILROAD—& Drivers 3881

CARBON PAPER or Typewriter Ribbon MFG. 2383
   Paper mfg. to be separately rated as Code 4239.

CARBONATED BEVERAGE MFG. NOC & Drivers 2157
   Includes sign erection or repair.

CARBONIC ACID GAS MFG. & Drivers 4635
   Includes tank charging.

CARNIVAL, Circus or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—& Drivers 9186
   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 Values” as
   “Maximum Remuneration.”

CARPENTRY—DETACHED one or two-family DWELLINGS 5645
   Includes garages constructed in connection with the dwellings.

CARPENTRY—DWELLINGS—THREE STORIES or LESS 5651
   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 Code 5645 “Carpentry Detached Dwellings.”

CARPENTRY—SHOP ONLY—& Drivers 2802
   Code 2802, Code 2731 “Planing or Molding Mills” or Code 2737 “Sash, Door or Assembled Millwork Mfg. &
   Drivers” shall not be assigned to the same risk unless the operations described by these classifications are
   conducted as separate and distinct businesses. Commercial lumber yards, building materials dealers or fuel and
   material dealers to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and
   materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be
   rated in the appropriate yard classification.

CARPENTRY NOC 5403

CARPET, Rug or Upholstery CLEANING—shop or outside—& Route Salespersons, Drivers 2593

CARPET INSTALLATION 9521

CARPET or Rug MFG.—JUTE or HEMP 2302

CARPET or Rug MFG. NOC 2402

CARRIAGE or Wagon MFG. or ASSEMBLY 3808
   Baby carriage mfg. to be separately rated as Code 3865.
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>5403</td>
<td>CEMENT or Concrete DISTRIBUTING TOWER INSTALLATION, repair or removal. Not applicable to contractors who erect, repair or remove concrete or cement distributing towers as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.</td>
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<tr>
<td>5221</td>
<td>CEMENT or Concrete WORK—FLOORS, DRIVEWAYS, yards or sidewalks—&amp; Drivers. Not available for division of payroll with Code 5222 “Concrete Construction in connection with Bridges or Culverts.” Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.</td>
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<tr>
<td>9220</td>
<td>CEMETERY OPERATION &amp; Drivers</td>
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<tr>
<td>3110</td>
<td>CHAIN MFG.—FORGED</td>
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<tr>
<td>1470</td>
<td>CHARCOAL MFG. &amp; Drivers. Includes distillation of alcohol, mfg. of creosote from wood tar or acetates.</td>
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<td>8837</td>
<td>CHARITABLE or Welfare ORGANIZATION—ALL OPERATIONS—&amp; Drivers. 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—&amp; Clerical.”</td>
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<tr>
<td>7380</td>
<td>CHAUFFEURS &amp; Helpers NOC—commercial. Subject to the standard exception manual rule.</td>
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<tr>
<td>2070</td>
<td>CHEESE or Butter MFG. &amp; Route Salespersons, Route Supervisors, Drivers</td>
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<td>4828</td>
<td>CHEMICAL BLENDING or MIXING NOC—ALL OPERATIONS—&amp; Drivers. Shall not be assigned to a risk engaged in the manufacture of chemicals.</td>
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<tr>
<td>4829</td>
<td>CHEMICAL MFG. NOC—ALL OPERATIONS—&amp; Drivers. 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: alcoholyis; alkylation; amination; calcination; carbosylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.</td>
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<td>2041</td>
<td>CHEWING GUM MFG.</td>
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<td>5000</td>
<td>CHIMNEY CONSTRUCTION—not metal. Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.</td>
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<tr>
<td>2041</td>
<td>CHOCOLATE or Cocoa MFG. Includes mfg. from cocoa beans</td>
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<tr>
<td>2172</td>
<td>CIGARETTE, Cigar or Tobacco MFG. Includes the rehandling and warehousing of prepared tobacco.</td>
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<tr>
<td>Code</td>
<td>Description</td>
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<tr>
<td>2501</td>
<td>CLOTHING MFG.</td>
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<tr>
<td>2591</td>
<td>CLOTH SPONGING &amp; Route Salespersons, Drivers</td>
</tr>
<tr>
<td>9060</td>
<td>CLUB—COUNTRY, golf, fishing or yacht—&amp; Clerical</td>
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<td>The actual remuneration of golf caddies shall be included in determining the premium for the risk. If the actual remuneration of caddies is not available then the total number of rounds caddied shall be used to compute the payroll by multiplying the number of rounds caddied by the club's posted rate. In no event shall the caddy rate be less than the State Minimum Rate for caddies. If neither the actual remuneration nor the total number of rounds caddied can be determined, then the remuneration for caddies shall be taken as follows: Include one round per week for each member with golf playing privileges for each week or portion thereof that the course was open during the policy period, and multiply by the club's posted caddy rate. In no event, shall the caddy rate be less than the State Minimum Rate for caddies.</td>
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<td>7207</td>
<td>CLUB or Riding Academy—&amp; Drivers</td>
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<td>9180</td>
<td>CLUB—SHOOTING—&amp; Drivers</td>
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<td>Includes ticket sellers or collectors and applies to amusement devices not otherwise classified.</td>
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<tr>
<td>9065</td>
<td>CLUB—TENNIS—&amp; Clerical</td>
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<td>Applicable to public or private clubs with tennis, handball, paddleball, racquetball or squash as the principal activity of the club.</td>
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<tr>
<td>9061</td>
<td>CLUBS NOC—ALL EMPLOYEES—&amp; Clerical</td>
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<td>Includes food, beverage and entertainment employees. Transport of patrons to be separately rated as Code 8394.</td>
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<td>1463</td>
<td>COAL BILLET or Briquet MFG. &amp; Drivers</td>
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<td>Mfg. of by-products to be separately rated as Code 1470 “Charcoal Mfg. &amp; Drivers.”</td>
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<tr>
<td>7313F</td>
<td>COAL DOCK OPERATION &amp; Stevedoring</td>
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<td>Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.</td>
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<tr>
<td>8233</td>
<td>COAL MERCHANT &amp; LOCAL MANAGERS, Drivers</td>
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<tr>
<td>2553</td>
<td>COAT FRONT MFG.</td>
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<tr>
<td>2041</td>
<td>COCOA or Chocolate MFG.</td>
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<td></td>
<td>Includes mfg. from cocoa beans.</td>
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<tr>
<td>6504</td>
<td>COCONUT SHREDDING or DRYING</td>
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</tbody>
</table>
CONSTRUCTION or ERECTION PERMANENT YARD
Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. May be used only upon specific assignment by the Rating Board. Mill operations or fabrication to be separately rated.

CONTRACTOR—EXECUTIVE SUPERVISOR
Applies to supervision of construction or erection exercised through superintendents or foremen, not directly. Superintendents or foremen in charge of construction or erection work, watchmen, timekeepers or cleaners shall be assigned to the governing classification. Not available for division of a single employee’s payroll with any other classification.

CONTRACTORS’ MACHINERY DEALER—store or yard—& Drivers
Operations include repair of machinery and parts sales at the insured's premises.
For operations performed at the customers' premises, refer to the entry in Section II of the Digest of Rulings and Interpretations under "Machinery Installation, Service or Repair."

CONVALESCENT or Nursing HOME—ALL EMPLOYEES

CONVENIENCE STORE with Self-Service Gasoline Station
Refer to Section II of the Digest of Rulings and Interpretations.

COOPERAGE ASSEMBLY
Stock mfg. to be separately rated as Code 2710 "Cooperage Stock Mfg."

COOPERAGE STOCK MFG.
Applies to the manufacture of heads, hoops or staves. Cooperage assembly to be separately rated as Code 2759.

COPPER or Brass GOODS MFG.

CORD, Rope or Twine MFG.—cotton, linen or silk

CORRUGATED or Fiberboard CONTAINER MFG.
Includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated as Code 4239.

COTTON BATTING, Wadding or Waste MFG.

COTTON MERCHANT & Drivers
Includes warehouse or yard employees.

COTTON SPINNING AND WEAVING
COTTON STORAGE
Applies to baled cotton. Includes warehouse or yard employees.

COUNSELING—SOCIAL WORK:

OPERATIONS PERFORMED AWAY FROM INSURED'S PREMISES
Applies when any portion of an employee’s time is spent in field work.

INSIDE WORK ONLY

COUNTY EMPLOYEES NOC—See “MUNICIPAL”

CRACKER MFG.

CRAYON, Pencil or Penholder MFG.

CREAMERIES & Route Salespersons, Route Supervisors, Drivers
Includes the mfg. of butter or cheese. Ice cream mfg. is to be separately rated as Code 2039.

CREMATORY OPERATION & Drivers

CREOSOTE MFG. & Drivers
Includes distillation of alcohol, mfg. of creosote from wood tar or acetates.

CURATOR—See “PUBLIC LIBRARY or MUSEUM”

CUSTOM JEWELRY MFG.—exclusively

CUTLERY MFG. NOC

DAM or LOCK CONSTRUCTION:

CONCRETE WORK & Drivers in connection with dams or locks—all types—including foundations or the making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus. Excavation, pile driving, shaft sinking, tunneling; caisson or cofferdam work to be separately rated.

With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply only to the construction, maintenance or removal of the caisson or cofferdam.

EARTH MOVING or PLACING & Drivers in connection with dams or locks—all types—including excavation, burrowing, filling, backfilling or grading. Mass rock excavation, pile driving, shaft sinking; tunneling, caisson or cofferdam work to be separately rated.

With respect to non-pneumatic caisson or non-pneumatic cofferdam operations the appropriate caisson or cofferdam classification shall apply only to the construction, maintenance or removal of the caisson or cofferdam.

TIMBER CUTTING and REMOVAL & Drivers
Includes incidental brush cutting and removal.
DANCE HALL—ALL OPERATIONS 9080

DECORATING & Drivers 9539
Applications to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.

DECORATING or Painting NOC & Drivers 5474
Includes incidental shop operations. Also includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash.

Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.

DENTAL LABORATORY 4692

DENTIST & Clerical 8832
Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.

DERRICK or Oil Rig ERECTION or DISMANTLING 5057
Applications to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment.

Applications to rigs or derricks of wood, the construction of foundations or structures and the installation of equipment.

DETECTIVE or Patrol AGENCY & Drivers 7723
Includes the operation of armored car services, watchmen, guards or patrol officers engaged in safeguarding property not owned or operated by the insured. Police officers, sheriffs, strike breakers or strike guards to be separately rated as Code 7720 "Police Officer & Drivers."

DETINNING 3372
Includes incidental mfg. of tin or tin compounds.

DIAMOND CUTTING or Polishing 3384

DIAPER SERVICE & Route Salespersons, Drivers 2594
Includes the rental and cleaning of diapers.

DIE CASTING MFG. 1925
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1925 are conducted as a separate and distinct business.

DIKE or Revetment CONSTRUCTION—ALL OPERATIONS to completion—& Drivers 6005
Applications to river work only. Pile driving to be separately rated as Code 6003.

DISTILLATION—wood—& Drivers 1470
Includes distillation of alcohol, mfg. of creosote from wood tar or acetates.
FLAX SPINNING AND WEAVING

FLINT or Spar GRINDING & Drivers
Digging, mining or quarrying to be separately rated. Risks engaged in grinding materials which do not contain more than 5% free silica shall be classified as Code 1747 “Emery Works & Drivers.”

FLOOR INSTALLATION—Parquet or Wooden Finished
Not available for division of payroll with Code 5403 “Carpentry NOC,” Code 5645 “Carpentry Detached Dwellings” or Code 5651 “Carpentry Dwellings Three Stories or Less” at the same job or location.

FLORIST—cultivating or gardening—& Drivers

FLOWER or Feather MFG.—artificial

FOOD SUNDRIES MFG. NOC—no cereal milling
Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.

FORGING WORK—drop or machine
Includes trimming. The machining of forgings or die making operations shall be assigned to Code 3632 “Machine Shop NOC.”

FOUNDRY—NON-FERROUS

FOUNDRY NOC—FERROUS

FOUNTAIN PEN MFG.

FREIGHT HANDLERS NOC
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 7366F “Freight Handlers on Piers.” Drivers engaged in subsequent trucking to be separately rated as Code 7219 “Trucking NOC—All Employees—& Drivers.”

FREIGHT HANDLERS—ON PIERS or in terminals or areas adjoining piers
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 Code 7219 “Trucking NOC—All Employees—& Drivers.”
FREIGHT HANDLING—packing, handling or shipping EXPLOSIVES or AMMUNITION—UNDER CONTRACT:

Coverage under STATE ACT ONLY
This classification includes freight checkers. Drivers to be separately rated as Code 7219 “Trucking Explosives or Ammunition—All Employees—& Drivers.”

FRINGE or Braid MFG.

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

FRUIT FARM & Drivers
Available only for a farm where the gross annual income from the sales of fruit constitutes more than 50% of the total income from all farm products sold. The term “fruit” includes apples, cherries, peaches, pears, plums and quinces.

FRUIT JUICE MFG.—ALL OPERATIONS
Includes incidental fruit preserving or bottling. No bottling of carbonated liquids.

FRUIT PACKING
Fruit evaporating or preserving to be separately rated as Code 2112. Canners to be separately rated as Code 2111.

FUEL AND MATERIAL DEALER NOC—no second-hand building materials or lumber—& local managers, Drivers
Applicable only to risks dealing in two or more of the classifications of materials listed below; 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.
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.

FUR MFG.—preparing skins

FURNISHING GOODS MFG. NOC—from textile fabrics
FURNITURE ASSEMBLY—wood—from manufactured parts

Includes finishing. Code 2881, Code 2883 "Furniture Mfg." and Code 2735 "Furniture Stock Mfg. NOC" 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

FURNITURE MFG. NOC—wood

FURNITURE MOVING and/or storage. Drivers

Includes packing or handling household goods away from insured's premises.

FURNITURE or FIXTURE INSTALLATION NOC

Not available for division of payroll with Code 5403 "Carpentry NOC," Code 5645 "Carpentry Detached Dwellings" or Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.

FURNITURE STOCK MFG.

FURNITURE UPHOLSTERING

GALVANIZING or Tinning

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3372 are conducted as a separate and distinct business.

GARBAGE, Ashes or Refuse COLLECTION & Drivers

Reduction, rendering or fertilizer plants to be separately rated.

GARBAGE WORKS

Applies to reduction or incineration. Drivers to be separately rated as Code 9403 "Garbage Collection & Drivers."

GAS BURNER INSTALLATION—See “OIL or GAS BURNER INSTALLATION”

GAS COMPANY:

GAS CO.—NATURAL GAS—local distribution—ALL OPERATIONS—& Drivers

Includes store employees. Separately rate: drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gasholders.

Payroll for meter readers, not exposed to operative hazards, shall be separately rated as Code 7542 “Meter Readers.”

GAS WORKS—ALL OPERATIONS—& Drivers

Includes store employees. Separately rate: construction of buildings or gasholders.

Payroll for meter readers, not exposed to operative hazards, shall be separately rated as Code 7542 “Meter Readers.”

Gas Company continued on the next page.
HAIR GOODS MFG.  
Applies to products made from human hair.

HARDWARE MFG. NOC  

HARNESS or Saddle MFG.  

HAT CLEANING Establishment  

HAT MFG. NOC  

HATTERS' FUR MFG.  

HAY BALING—by contractor—& Drivers  

HAY, Grain, Feed or Fertilizer DEALER & LOCAL MANAGERS, Drivers  

HEALTH or Exercise INSTITUTE  

HEAT TREATING—metal  
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3307 are conducted as a separate and distinct business.

HEATER or Radiator MFG.  
Applies to cast iron heaters or radiators.

HEATING and Air Conditioning DUCT WORK—shop and outside—& Drivers  
Applies to fabrication, erection, installation or repair of duct work including the installation of the air conditioning and blower units. The repair or servicing of units after installation is to be separately rated under Code 3737 “Machinery or Equipment Repair or Servicing at Customers’ Premises NOC & Drivers.”

Not available for division of payroll at the same job or location to which Code 5538 “Sheet Metal Work Erection, Installation or Repair NOC—shop or outside—& Drivers” applies.

HEMP or Jute SPINNING AND WEAVING  

HOD HOISTS—See “SCAFFOLDS”

HOME FOR THE ELDERLY & Clerical  
Shall not be assigned to a facility having nursing or medical personnel on staff.
ICE CREAM MFG. & Route Salespersons, Route Supervisors, Drivers

ICE MFG.

ICE SKATING RINK
Separately rate restaurant and/or bar operations as Code 9079 "Restaurant."

INCANDESCENT LAMP MFG.

INK MFG.—PRINTING

INK (writing), Mucilage or Paste MFG.

INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC

INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS or DOCKS or Railway Stations or Warehouses:
Coverage under U.S. ACT
Coverage under STATE ACT ONLY

These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.

INSTRUMENT MFG. NOC
Applies to professional or scientific instruments.

INSULATING—STEAM PIPE or BOILER & Drivers
Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.

INSULATION WORK NOC & Drivers
Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.

IRON or STEEL:

MANUFACTURING:
ROLLING MILL & Drivers
Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate: steel making, blast furnace operation, coke mfg. Not applicable to rolling mills in plants operating open hearth, bessemer, electric or crucible steel furnaces. No wire drawing.

Iron or Steel continued on the next page.
IRRIGATION or Drainage SYSTEM CONSTRUCTION & Drivers
   Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.

IRRIGATION WORKS OPERATION & Drivers
   Code 0251 and the farm classifications shall not be assigned to the same risk unless the operations described
   by these classifications are conducted as separate and distinct businesses. Irrigation system construction to be
   separately rated as Code 6229.

IVORY or Bone GOODS MFG.

JETTY or Breakwater CONSTRUCTION—ALL OPERATIONS to completion—& Drivers
   Caisson, cofferdam work or pile driving to be separately rated.

JEWELRY MFG.

JUNK DEALER & Drivers
   Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials,
   such as bottles, rags, paper, rubber, plastic scrap, ferrous and non-ferrous metal scrap as well as ornamentation
   removed from buildings. Includes salvaging or dismantling of building ornamentation such as doors, mantles,
   decorative iron, marble, etc., or machinery. Does not include wrecking or complete demolition of building
   interiors.

JUTE or Hemp SPINNING AND WEAVING

KNIT GOODS MFG. NOC
   Yarn mfg. to be separately rated.

LABOR UNION—ALL EMPLOYEES
   Includes business agents and organizers.

LACE MFG.

LACQUER or Spirit Varnish MFG.
   Includes mixing of thinners or solvents, but no nitrocellulose mfg. Risks engaged in the mfg. of nitrocellulose,
   thinners or solvents shall be rated as Code 4829 “Chemical Mfg. NOC—All Operations—& Drivers.”

LAMP or Lantern MFG.:  
   ASSEMBLY & Finishing 3190
   ALL OTHER OPERATIONS 3191
LEAD MFG. & Drivers

LEAD WORKS & Drivers
Includes sheet, pipe or shot. Smelting to be separately rated.

LEATHER BELTING MFG.

LEATHER EMBossing
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2640 are conducted as a separate and distinct business.

LEATHER GOODS MFG. NOC

LEATHER MFG.—imitation

LEATHER MFG.—patent or enamel

LENS MFG.—ground

LETTER SERVICE SHOP
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.

LEVee CONSTRUCTION—ALL OPERATIONS to completion—& Drivers

LIBRARY—PUBLIC—See “PUBLIC LIBRARY”

LIME MFG.
Excavation or digging, mining or quarrying to be separately rated.

LIMOUSINE or Livery SERVICE—PRIVATE:
Code 7377 applies to risks engaged in providing private limousine or private livery service using private passenger type vehicles which are rented from a garage at a flat rate (per hour or per day) and which includes a chauffeur in attendance for use on defined trips in connection with occasions such as weddings, funerals, business or social functions, shopping trips, long distance trips and similar purposes.

Not applicable to risks engaged in providing public livery or taxicab service where vehicles are available for immediate hire or cruise to solicit business with fares that are determined by zone, mileage or meter. Such vehicles are radio dispatched from bases such as a station, stand, hotel, dock, highway or other public place.

If a risk is engaged in providing taxicab or public livery service in addition to private livery or limousine service, the entire operation of such a risk shall be assigned to Code 7368 "Taxicab or Livery Service—Public."

GARAGE EMPLOYEES

ALL OTHER EMPLOYEES & Drivers

LINEN, Towel, Uniform or Apron RENTAL and CLEANING COMPANY & Route Salespersons & Drivers

LINEN, Towel, Uniform or Apron SUPPLY COMPANY
No laundering at the same location.

LINGERIE MFG.
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2380</td>
<td>Not applicable to wire nets. Cordage or twine mfg. to be separately rated as Code 2302.</td>
</tr>
<tr>
<td>8745</td>
<td>NEWS AGENT or Distributor of Magazines or Other Periodicals—NOT RETAIL DEALER—&amp; Salespersons, Drivers</td>
</tr>
</tbody>
</table>
| 4312 | NEWS PAPER CARRIERS—including use of bicycles                                                                                                      
|      | 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. |
| 4304 | NEWS PAPER PUBLISHING                                                                                                                              
|      | Artists, or designers engaged exclusively in creative work or original design, proofreaders, editors or clerical office employees to be separately rated as Code 8810 "Clerical Office Employees." Reporters, advertising or circulation solicitors to be separately rated as Code 8742 “Salespersons.” |
| 4251 | NOTEBOOK or Loose-Leaf Ledger MFG.                                                                                                                 
|      | Mfg. of metal rings, posts, screws, separators or fittings to be separately rated as Code 3146 "Hardware Mfg. NOC."                                                                                           |
| 0005 | NURSERY EMPLOYEES & Drivers                                                                                                                        
|      | Includes incidental landscape gardening.                                                                                                          |
| 8829 | NURSING or Convalescent HOME—ALL EMPLOYEES                                                                                                           |
| 3132 | NUT or Bolt MFG.                                                                                                                                     
|      | Steel making or rolling mills to be separately rated.                                                                                              |
| 6504 | NUT CLEANING or SHELLING                                                                                                                            |
| 3574 | OFFICE, Computing or Recording MACHINE MFG. NOC                                                                                                     |
| 5191 | OFFICE MACHINE or Appliance INSTALLATION, Inspection, Adjustment or REPAIR                                                                          
|      | Includes shop. Mfg. operations to be separately rated.                                                                                             |
| 8803 | OFFICE or Factory Cost SYSTEMATIZER, Accountant or Auditor—TRAVELING                                                                              
|      | Includes insurance company premium auditors.                                                                                                      |
| 4493 | OIL CLOTH MFG.                                                                                                                                     |
PHOTOGRAPHER—ALL EMPLOYEES—& Drivers

Includes incidental retail store and photo processing employees. With regard 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.

PHOTOGRAPHIC SUPPLIES MFG.

Chemical mfg. plants or concerns mfg. pyroxylin or pyroxylin plastic to be separately rated.

PHYSICIAN & Clerical

Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided.

PIANO CASE MFG.

Code 2883 and Code 2923 “Piano Mfg.” shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

PIANO MFG.

Includes assembling or finishing operations, and mfg. of the piano action. Also applies to player pianos.

PIANO TUNING—away from shop

PICKLE MFG.

Includes timber wharf building. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles to be separately rated as Code 5213 “Concrete Construction NOC.” In connection with bridges or culverts, separately rate as Code 5222 “Concrete Construction in connection with Bridges or Culverts.”

PILLOW, Quilt or Cushion MFG.

No mattress or box spring mfg. The preparation of filling material to be separately rated.
### PIPE BENDING AND CUTTING

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.

### PIPE MFG. — wooden, TOBACCO

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2790</td>
<td>PIPE MFG. — wooden, TOBACCO</td>
</tr>
</tbody>
</table>

### PIPE or Tube MFG. — IRON or STEEL — & Drivers

Iron or steel making to be separately rated. Soil pipe foundries shall be rated as Code 3081 "Foundry NOC — Ferrous."

### PIPE or Tube MFG. — lead & Drivers

Smelting to be separately rated.

### PIPE or Tube MFG. NOC & Drivers

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3022</td>
<td>PIPE or Tube MFG. NOC &amp; Drivers</td>
</tr>
</tbody>
</table>

### PLANING or Molding MILL

Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification. Lumber yards, building material dealers or fuel and material dealers to be separately rated to be separately rated as Code 8232.

### PLASTER BOARD or Plaster Block MFG.

Excavation or digging, dredging, mining or quarrying to be separately rated.

### PLASTER MILL

Excavation or digging, dredging, mining or quarrying to be separately rated.

### PLASTER or Staff MIXING

Excavation or digging, dredging, mining or quarrying to be separately rated.

### PLASTER STATUARY or Ornament MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4038</td>
<td>PLASTER STATUARY or Ornament MFG.</td>
</tr>
</tbody>
</table>

### PLASTERING NOC & Drivers

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5480</td>
<td>PLASTERING NOC &amp; Drivers</td>
</tr>
</tbody>
</table>

### PLASTERING or Stucco WORK — on outside of buildings

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5022</td>
<td>PLASTERING or Stucco WORK — on outside of buildings</td>
</tr>
</tbody>
</table>

### PLASTIC BAG MFG.

Plastic film mfg. to be separately rated as Code 4459.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4273</td>
<td>PLASTIC BAG MFG.</td>
</tr>
</tbody>
</table>
The classifications that follow for railroad construction and railroad operations include coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For procedure in connection with such coverage, see Rule XIII.H. "Federal Employers' Liability Act."

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.

All employees connected with the operation or maintenance of bus lines shall be rated as Code 8394 "Bus Company—All Other Employees—& Drivers" or Code 8385 “Bus Company—Garage Employees.”

Includes upholstering.

All employees connected with the operation or maintenance of bus lines shall be rated as Code 8394 "Bus Company—All Other Employees—& Drivers" or Code 8385 “Bus Company—Garage Employees.”

Includes upholstering.

<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>RADIO, Television, Telephone or Telecommunications Device MFG. NOC</td>
<td>3681</td>
</tr>
<tr>
<td>RADIO TUBE MFG.</td>
<td>4112</td>
</tr>
<tr>
<td>RAG, Bottle, Paper Stock or Rubber DEALER—SECOND-HAND—&amp; Drivers</td>
<td>8264</td>
</tr>
<tr>
<td>RAILROAD CAR MFG. &amp; Drivers</td>
<td>3881</td>
</tr>
<tr>
<td>RAILROAD CONSTRUCTION:</td>
<td></td>
</tr>
<tr>
<td>ALL OPERATIONS &amp; Drivers</td>
<td>6701</td>
</tr>
<tr>
<td>LAYING or Relaying TRACKS—no work on elevated railroads—&amp; Drivers</td>
<td>7855</td>
</tr>
<tr>
<td>MAINTENANCE of way—by contractor—no work on elevated railroads—&amp; Drivers</td>
<td>7855</td>
</tr>
<tr>
<td>RAILROAD—ALL EMPLOYEES—&amp; Drivers</td>
<td>7133</td>
</tr>
<tr>
<td>RATTAN, Willow or Twisted Fiber PRODUCTS MFG.</td>
<td>2913</td>
</tr>
<tr>
<td>RAYON MFG.</td>
<td>2305</td>
</tr>
<tr>
<td>RAZOR MFG.—SAFETY</td>
<td>3270</td>
</tr>
<tr>
<td>RAZOR MFG. NOC</td>
<td>3122</td>
</tr>
</tbody>
</table>
ROOFING SLATE MFG. or Slate Splitting & Drivers
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

ROPE, Cord or Twine MFG.—cotton, linen or silk

ROUTE SALESPERSONS and Route Supervisors

RUBBER GOODS MFG. NOC

RUBBER RECLAIMING

RUBBER STAMP MFG. or ASSEMBLY
Mfg. of frames, backs or handles to be separately rated.

RUBBER STOCK DEALER—SECOND-HAND—& Drivers
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.

RUBBER TIRE MFG.

RUG, Carpet or Upholstery CLEANING—shop or outside—& Route Salespersons, Drivers

RUG or Carpet MFG.—JUTE or HEMP

RUG or Carpet MFG. NOC

SACK or Bag MFG.—cloth
Applies to the mfg., renovation or repair of cotton, burlap or gunny bags or sacks.

SADDLE or Harness MFG.

SAFE MFG. or REPAIRING

SAIL MAKING
The installation, removal or repair of sails or other similar products away from the shop shall be classified as Code 9539 “Canvas Goods Erection & Drivers.”
STEVEDORING: (continued)

4. Operation of all mechanical equipment, including dock tractors, in connection with the above.

Any or all operations as defined above shall be assigned to Code 7309F “Stevedoring NOC” if the operations described by Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7327F “Stevedoring—Containerized Freight—& Drivers.” All other operations shall be assigned to Code 7317F “Stevedoring—by Hand.” Drivers not conducting stevedoring operations as above defined shall be assigned to Code 7219 “Trucking NOC—All Employees—& Drivers.”

BY HAND or HAND TRUCKS—exclusively 7317F
Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. Code 7317F shall not be assigned to the same risk in connection with a single vessel. May be used only upon specific assignment by the Rating Board.

CONTAINERIZED FREIGHT & Drivers 7327F
Applies to ships designed for freight carrying containers. May be used only upon specific assignment by the Rating Board. No work in holds. Over-the-road trucking operations to be separately rated as Code 7219 “Trucking NOC—All Employees—& Drivers.” Code 7327F shall not be assigned to the same risk in connection with a single vessel.

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

Coverage under STATE ACT ONLY

This classification includes freight checkers. Drivers to be separately rated as Code 7219 “Trucking Explosives or Ammunition—All Employees—& Drivers.”

FREIGHT HANDLERS—ON PIERS or in terminals or areas adjoining piers 7366F
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 Code 7219 “Trucking NOC—All Employees—& Drivers.”

TALLIERS AND CHECKING CLERKS engaged in connection with stevedore work:

Coverage under U.S. ACT 8709F

Coverage under STATE ACT ONLY 8719

Stevedoring continued on the next page.
NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL
1st Reprint
Effective October 1, 2000

THERMOMETER MFG.
Applies to professional or scientific instruments.

THREAD or Yarn DYEING or FINISHING
Thread or yarn mfg. to be separately rated. Shall not be assigned to a risk engaged in operations described by
another classification unless the operations subject to Code 2416 are conducted as a separate and distinct
business.

THREAD or Yarn MFG.—cotton, linen or silk

TIE, Post or Pole YARD & Drivers
Includes preserving operations. Code 8232 and Code 2702 "Logging or Lumbering & Drivers" shall not be
assigned to the same risk unless the operations described by these classifications are conducted as separate
and distinct businesses.

TILE or Earthenware MFG. NOC & Drivers
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face,
pressed or repressed building or paving bricks; sand-lime bricks, structural, fireproofing, drainage, and roofing
tiles, wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining
or quarrying to be separately rated.

TILE, Stone, Mosaic or Terrazzo WORK—inside
Applies to interior construction work only. Not fireproof file construction.

TIMEKEEPERS—construction or erection
Not applicable to the payroll for timekeepers except when the payroll for watchmen, timekeepers and cleaners
is more than all other payroll of the insured which is subject to construction or erection classifications at the same
job or location.

TINNING or Galvanizing
Shall not be assigned to a risk engaged in operations described by another classification unless the operations
subject to Code 3372 are conducted as a separate and distinct business.

TIRE DEALER—Automobile—& Drivers
Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Tire salespersons
to be separately rated as Code 8748.

TOBACCO, Cigar or Cigarette MFG.
Includes the rehandling and warehousing of prepared tobacco.
TRUCKING:
These classifications include miscellaneous employees such as terminal employees and garage employees.

TRUCKING EXPLOSIVES or Ammunition—ALL EMPLOYEES—& Drivers 7219

TRUCKING NOC—ALL EMPLOYEES—& Drivers
Storage warehouse employees to be separately rated as Code 8292.

TRUCKING PARCELS or Packages—home delivery from retail stores—& Drivers 7197

TRUNK MFG.
Metal frames or fittings to be separately rated to be separately rated as Code 3146 “Hardware Mfg. NOC.” 2683

TUBE MFG.—See “PIPE or TUBE”

TUNNEL (Vehicular) or Bridge OPERATIONS & Drivers
Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structures to be separately rated. 9019

TUNNELING—NOT PNEUMATIC—ALL OPERATIONS
Includes lining. Subway construction to be separately rated Code 6259 or Code 6254. 6251

TUNNELING—PNEUMATIC—ALL OPERATIONS
Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith. 6260

TWINE, Cord or Rope MFG.—cotton, linen or silk 2302

TWISTED FIBER, Rattan or Willow PRODUCTS MFG.
Includes upholstering. 2913

TYPE FOUNDRY 3336

TYPEWRITER MFG. 3574

TYPESETTING MACHINERY MFG. 3548

TYPEWRITER RIBBON or Carbon Paper MFG.
Paper mfg. to be separately rated as Code 4239. 2383
i  UMBRELLA MFG.
   Mfg. of frames, handles or hardware to be separately rated.

   2501

UNDERPINNING BUILDINGS or Structures—ALL EMPLOYEES—& Drivers
   Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.

   5703

UNDERTAKER & Drivers

   9620

UNIFORM, Linen, Towel or Apron RENTAL & CLEANING COMPANY & Route Salespersons & Drivers

   2594

UNIFORM, Linen, Towel or Apron SUPPLY COMPANY
   No laundering at the same location.

   8032

UPHOLSTERING
   Shall not be assigned to a risk engaged in operations described by another classification unless the operations
   subject to Code 9522 are conducted as a separate and distinct business. This restriction does not apply in
   connection with coffin or casket mfg., automobile body mfg. or furniture mfg.

   9522

UPHOLSTERY, Carpet or Rug CLEANING—shop or outside—& Route Salespersons, Drivers

   2593

UTILITY COMPANY—METER READERS
   Applies in conjunction with:
      ELECTRIC Light or POWER CO.—ALL EMPLOYEES—& Drivers
      GAS CO.—NATURAL GAS—local distribution—ALL OPERATIONS—& Drivers
      GAS WORKS—ALL OPERATIONS—& Drivers
      GAS DISTRIBUTING—L.P.G.—local—ALL OPERATIONS—& Drivers
      STEAM Heating or POWER CO.—ALL EMPLOYEES—& Drivers
      WATERWORKS OPERATION & Drivers

   7542

   7539

   7502

   7502

   7502

   7570

   7520

VALVE MFG.
   Applies to automatic sprinklers.

   3634

VARNISH MFG.—OLEO—RESINOUS
   Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.

   4561

VARNISH MFG.—SPIRIT—See “LACQUER or SPIRIT VARNISH MFG.”
WOOL MERCHANT & Drivers
  Includes warehouse.  8103

WOOL PULLING  2623

WOOL SEPARATING
  Applies to chemical separation of wool from cotton.  2211

WOOL SPINNING AND WEAVING  2286

WRECKING:

WRECKING NOC—BUILDINGS
  Premium to be determined in accordance with Rule XV. "Building Wrecking Rating Plan."  5708

WRECKING—MARINE & SALVAGE OPERATIONS:
  Refer to manual Rule XIII

WRECKING—NOT BUILDING or MARINE wrecking  5709

YACHT CLUB—See "CLUB—COUNTRY—& Clerical"

YARD—CONSTRUCTION or ERECTION—PERMANENT
  Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the
  storage and maintenance of equipment. Not available at a construction site. May be used only upon specific
  assignment by the Rating Board. Mill operations or fabrication to be separately rated.  8227

i YARN MFG.—wool
  Code 2286 and Code 2302 “Yarn or Thread Mfg.” shall not be assigned to the same risk unless the operations
  described by these classifications are conducted as separate and distinct businesses.  2286

i YARN or Thread DYEING or FINISHING
  Yarn or thread mfg. to be separately rated. Shall not be assigned to a risk engaged in operations described by
  another classification unless the operations subject to Code 2416 are conducted as a separate and distinct
  business.  2416

i YARN or Thread MFG.—cotton, linen or silk  2302
| Section II |
|------------------|------------------|------------------|------------------|
| **Hospitals**—Nurses’ Aides and Orderlies | 8833 |
| **House Connections**—water, sewer, or gas—incl. excavation: | |
| When connections are not made to inside plumbing—incl. drivers | 6319 |
| When connections are made to inside plumbing—incl. drivers | 5183 |
| **House Furnishings Mfg.**—from textile fabrics—including bedspreads, curtains and draperies, mattress covers, towels, bed linens, table linens | 2553 |
| **Ice Cream Cabinet Mfg.**—metal | 3076 |
| **Ice Cream Cabinets**—manufacturing, installing or servicing by ice cream manufacturers—incl. drivers | 2039 |
| **Ice Cream Enrobing**—by ice cream manufacturers | 2039 |
| **Ice Dealer** | 8018 |
| **Inspecting Fruit and Vegetables**—purchased by others | 8709 |
| **Institutions for Blind, Aged and Handicapped Persons**—See Charitable or Religious Organizations |
| **Insurance Companies:** | |
| Boiler or Elevator Inspectors | 8731 |
| All Other Inspectors | 8720 |
| Claim Adjusters | 8742 |
| **Intercom System Installation**—within buildings | 5191 |
| **Interior Decorators**—no installation work—*(Store operations to be separately rated)* | 8742 |
| **Iron or Steel Erection**—elevated railroads, highways or viaducts—incl. drivers | 5040 |
| **Iron Work**—manufacturing bent steel sections | 3067 |
| **J** |
| **Jewelry:** | |
| Beads—stringing by hand | 3383 |
| Plastic Jewelry Mfg.—from sheets or rods | 4452 |
| **Jewelry Castings**—See Castings. |
| **L** |
| **Labels:** | |
| Gumming, varnishing and cutting lithographed or printed sheets into labels | 4251 |
| Printing—all operations | 4299 |
| Weaving Cloth Labels | 2303 |
Labor Union Employees—representing claimants at Workers’ Compensation Board—no other duties ... 8742
Laboratories—testing material or equipment ................................................................. 4511
Ladder Mfg.—wood ................................................................................................. 2841
Lamp Shade Frame Mfg.—wire .................................................................................. 3257
Lamp Shade Mfg.—parchment or textile—(Frame manufacturing to be separately rated) .................. 2553
Lawn Maintenance ..................................................................................................... 0042

Leather Processing

Risks which receive tanned leather which they then color, dye or paint shall be assigned to Code 9501 “Painting,” other operations such as embossing, splitting, etc. to be separately rated.

Leather Skiving ........................................................................................................ 2688
Lens Blank Mfg. ....................................................................................................... 4150
Lens Mfg.—contact lenses—plastic ............................................................................. 4150
Light Prisms in Sidewalks—installation or repair—incl. drivers .................................... 5221
Lightning Rods—erection—incl. drivers ...................................................................... 7601
Lime Spreading on Farms—by contractor—incl. drivers ............................................ 0050
Linen Cloth Mfg. ...................................................................................................... 2348

Linens—sewing into coats by hand ............................................................................ 2501
Lithograph Mounting and Finishing .......................................................................... 4279

Local Managers

The term "Local Managers" as used in the phraseology of certain classifications refers to individuals who have direct charge and responsibility of yard operations at specific locations. Such persons are considered to be local managers even though their entire time may be spent in the yard office. However, the term "Local Managers" does not apply to managers who are not exposed to the yard hazard and exclusively exercise supervision through a yard foreman who is present in the yard during all working hours.

Locks—installation in new buildings .......................................................................... 5429
Locksmiths—including operations away from premises ........................................... 7998

Lumber Yards:
This classification does not include employees engaged in grading, removing, sorting or stacking lumber as it comes from saws or saw mill conveyors.

The operation of a store on the premises of a lumber yard in which hardware, paint or other merchandise is sold shall be assigned to the appropriate “store” classification subject to Rule IV in the manual relative to interchange of labor and proper maintenance of payroll records.
Sauerkraut:

Preparation and canning .......................................................... 2111
Preparation and shipping in bulk .................................................. 2101

Saw Mills

This classification includes employees engaged in grading, removing, sorting or stacking lumber as it comes in from saws or saw mill conveyors.

Saws—sharpening ................................................................. 3118

Schools—See Colleges or Schools

Sealing Wax Mfg. ................................................................. 4710

Serum Preparation—from human blood:

Professional Employees—including doctors and technicians ......................... 8833
All Other Employees ............................................................. 9040

Sewing Machines:

Electrical Wiring—away from shop ............................................. 5190
Installation—including drivers .................................................. 3724
Minor Repairs or Service Work—See Machinery Installation, Service or Repair
Repairing and rebuilding electric motors ........................................... 3643
Repairing and rebuilding sewing machines, cutters and parts in shop ............... 3561
Service or repair—including drivers ............................................. 3737

Sheet Metal Covered Steel Frame Building Construction:

Frame Work—assign appropriate iron or steel erection classification.
Sheet Metal Facings—erection on outside of buildings .......................... 5538

Shingles—staining ................................................................. 9501

Shooting Galleries—See Recreational Facilities or Amusement Devices

Shoppers—checking attentiveness, personality and honesty of sales clerks .............. 8017

Shoulder Strap Mfg.—for women's dresses and underwear ......................... 2388

Sightseeing Services:

Bus Operation—including drivers .............................................. 8394
Tour Lecturers ........................................................................ 8742

Sign Erection, Service or Repair—indoors ..................................... 5190

Signs—replacement of neon tubes in signs—outside of buildings—including drivers 9552
NEW YORK RULINGS AND INTERPRETATIONS  

1st Reprint  

**Effective October 1, 2000**  

**SECTION III**

**8017 .. Retail Store NOC**—no service of food  
(continued)

**8017 .. Drug or Cigar Store**—no service of food—Retail  
(continued)

**8017 .. Dry Cleaning or Laundry Collecting or Distributing Store**  
(continued)

**8017 .. Dry Cleaning or Laundry Store**—self-service  
(continued)

### Operations Not Covered

1. Code 8017 does not apply to any retail store that is described by any other specialty retail store classification.

2. Stores *principally* engaged in mail order sales of merchandise to individuals, such as the merchandise described above. Assign Code 8018 "Wholesale Store NOC."

3. Retail stores and drug or cigar stores otherwise assignable to this classification but which are also engaged in serving food (other than ice cream and soft drinks). Assign Code 8043 "Retail Store NOC—including service of food—not restaurants" provided that the receipts from the service of food do not exceed 50% of the store's gross receipts. If the receipts from service of food exceeds 50% of the gross receipts, Code 9079 "Restaurants" applies.

4. The installation, service or repair of household appliances by a retail store. Assign Code 9519 "Household Appliances—Electrical—Installation, Service or Repair—and Drivers."

5. The installation of carpets, linoleum and non-ceramic floor tile by a retail store. Assign Code 9521 "House Furnishings Installation NOC."

6. Hat or coat checkroom concessions. Assign Code 8008 "Clothing or Wearing Apparel Store—retail."

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**8018 .. Wholesale Store NOC**

### Operations Covered

This classification applies to stores which are *principally* engaged in the wholesale selling of merchandise not described by any other specialty wholesale store classification. Stores assigned to this classification sell items such as:

- Art supplies
- Audio cassettes
- Books
- Candy
- Carpets and linoleum
- Cellular phones
- Cigars and cigarettes
- Compact discs
- Computers
- Computer software
- Cosmetics and toilet items
- Fur skins
- Giftware
- Hotel supplies
- Household appliances
- Housewares
- Ice
- Lamps and Lighting fixtures
- Musical instruments, other than pianos and organs
- Pagers
- Paint and related supplies
- Photographic supplies and equipment
- Pocketbooks
- Radios
- Records
- Sheet music
- Sick room supplies
- Soft drinks
- Stationery and related items
- Televisions
- Tires—no installation
- Toys
- Video tapes and games
- Wines and liquors

Stores *principally* engaged in the wholesale or retail mail order sales of merchandise such as the merchandise described above are also included in this classification.