To the Members of the Board

RE: New York Workers Compensation
2001 Review of Low Credibility Classifications

The Rates Committee has adopted, and the New York State Insurance Department has approved, effective October 1, 2001, 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 four (4) 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 4308 Linotype or Hand Composition

Code 4308 has been discontinued, but its phraseology has been retained and amended to include “all employees & drivers.”

Code 4361 will now apply to employers currently assigned to Code 4308.

Code 4489 Doll or Doll Parts Mfg. or Assembly

Code 4489 has been discontinued, but its phraseology has been retained and amended to eliminate “assembly” as an inclusion.

Code 4475 will now apply to the manufacturing operations of employers currently assigned to Code 4489.

Code 4476 will now apply to the assembly of doll parts to employers currently assigned to Code 4489.
Code 8050  Five and Ten Cent Store

   Code 8050 and its phraseology have been discontinued.

   The appropriate retail store classification will apply to employers currently assigned to Code 8050.

Code 8233  Coal Merchant & Local Managers, Drivers

   Code 8233 has been discontinued, but its phraseology has been retained and amended to eliminate “local managers.”

   Code 8350 will now apply to employers currently assigned to Code 8233.

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

Very truly yours,

Monte Almer

President

CD:tg
Encl.
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.
DIVING—SUBMARINE—NOT MARINE WRECKING
Refer to special manual rules "Maritime Employments."

DOG SHOW:

KENNEL EMPLOYEES & Drivers

OPERATION by owner or lessee & Drivers
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180 "Amusement Device Operation NOC—Not Traveling—& Drivers."

* DOLL or Doll Parts MFG.—plastic
Mfg. of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated. Assembling to be separately rated as Code 4476 "Plastic Molded Products NOC—Assembling and Subsequent Finishing."

DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG.
Includes dressing of dolls.

DOMESTIC SERVICE CONTRACTOR—inside
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
Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.
Code 0042 and Code 9102 "Park NOC—All Employees—& Drivers" 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 Code 6217 "Excavation NOC & Drivers."
Separately rate tree pruning, repairing and trimming as Code 0106 "Tree Pruning, Repairing or Trimming & Drivers."

DOMESTIC WORKERS:

INSIDE

INSIDE—Occasional

OUTSIDE—including private chauffeurs

OUTSIDE—Occasional—including occasional chauffeurs

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

DOOR, Door Frame or Sash MFG.—wood—metal covered

DOOR, Sash or ASSEMBLED MILLWORK MFG. & Drivers
Code 2737 and Code 2731 "Planing or Molding Mills" or Code 2802 "Carpentry—shop only—& Drivers" 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.
### LINOLEUM MFG.

4491

### LINOTYPE or Hand COMPOSITION—ALL EMPLOYEES—& Drivers

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4361 are conducted as a separate and distinct business.

4361

### LIQUEFIED PETROLEUM GAS—See “GAS DEALER—L.P.G.”

### LITHOGRAPHING

Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists or designers engaged exclusively in creative work or original design, proofreaders, editors or clerical office employees or pre-press operators using desktop computers to be separately rated as Code 8810 "Clerical Office Employees." Reporters, advertising or circulation solicitors to be separately rated as Code 8742 "Salespersons."

Refer to Code 8012 for quick print shops and Code 8016 for photocopy shops.

4299

### LIVERY or Boarding STABLE—not sales stable—& Drivers

7201

### LIVERY SERVICE—PRIVATE—See "LIMOUSINE or Livery SERVICE—PRIVATE"

### LIVERY SERVICE—PUBLIC—See “TAXICAB or Livery SERVICE—PUBLIC"

### LIVESTOCK DEALER or Commission Merchant & Salespersons, Drivers

Not operating farms or ranches.

8288

### LIVESTOCK SALES CO. & Salespersons, Drivers

8288

### LOCOMOTIVE WORKS

3507

### LOGGING or LUMBERING & Drivers

Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as Code 2710 "Sawmill."

2702

### LOOM HARNESS or Reed MFG.

3515

### LOOSE-LEAF LEDGER or Notebook MFG.

Mfg. of metal rings, posts, screws, separators or fittings to be separately rated as Code 3146 "Hardware Mfg. NOC."

4251

### LOUNGE, Bar or Tavern

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.”

9079

### LUGGAGE MFG.

Applies to the mfg. of traveling bags, luggage and trunk mfg. The mfg. of metal frames and hardware to be separately rated as Code 3146 "Hardware Mfg. NOC."

2683
STORES: Department Store—retail—& Salespersons, Clerical: (continued)

2. The merchandise handled must include:
   a. Wearing Apparel
   b. Linens/Domestics
   c. House Furnishings (other than furniture)
   d. Two or more of the following:

   | Cosmetics | Luggage |
   | Furniture  | Sporting Goods |
   | Giftware   | Stationery/Greeting Cards |
   | Hardware   | Toys |
   | Jewelry    | |

3. The total combined annual sales of items 2.a., 2.b. and 2.c. above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.

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**DRUG or Cigar STORE—retail—INCLUDING SERVICE OF FOOD—not restaurants** 8043

Any location at which more than 50% of the sales is derived from the service of food consumed on the premises shall be assigned to Code 9079 "Restaurants." The term food as used in this classification does not include ice cream and soft drinks.

**DRUG or Cigar STORE—NO SERVICE OF FOOD—retail** 8017

The service of ice cream and soft drinks is included under this classification.

**DRUG STORE—wholesale** 8047

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**DRY CLEANING or LAUNDRY Collecting or DISTRIBUTING STORE** 8017

No dry cleaning or laundering at the same location.

**DRY CLEANING or LAUNDRY Store—SELF-SERVICE** 8017

No dry cleaning or laundering at the same location.

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**DRY GOODS STORE—retail** 8008

**DRY GOODS STORE—wholesale** 8032

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**FLORIST STORE & Drivers** 8001

Includes service away from store premises. Cultivating or gardening to be separately rated as Code 0035 "Florist—cultivating or gardening—& Drivers."
Electrical Apparatus Mfg ................................................................. 3179

This classification includes the incidental manufacture of plastic parts but excludes the manufacture of porcelain parts.

Electrical Wiring—within buildings ................................................... 5190

This classification includes the incidental installation or repair of electrical apparatus when performed by the same contractor who performs the electrical wiring operations.

Elevator Door Bucks—installation .................................................. 5102

Elevator Servicing and Inspecting .................................................. 5160

Engineers or Architects .............................................................. 8601

This classification is applicable to firms which are engaged as consulting engineers and whose primary function is to give technical advice, prepare plans, charts, maps or specifications for clients. It also includes job site visits in an advisory capacity. This classification does not apply to the engineering staff of firms which are engaged in construction, manufacturing or installation operations. Such engineers should be assigned to Code 8810 "Clerical" if they otherwise qualify under the standard exception rules.

Excelsior Mfg. .............................................................................. 2916

Exercise Equipment—assemble and install at customer’s location .............. 3724

Eyeglass Frame Mfg. ................................................................. 4150

F

Farms:

A farm engaged in producing fruit, poultry, vegetables and/or berries exclusively and having no other commercial product but which does not specifically qualify for the application of any one of the special farm classifications, shall be assigned to that special farm classification which describes any part of the operations and which carries the highest rate.

Farms operated in connection with camps, resort or seasonal hotels, hospitals, asylums and schools shall be included in the governing classification if all the products of the farm are used exclusively in such institution. If any of the farm products are sold commercially, the farm payroll shall be separately classified and rated.

Apiaries—incl. drivers ................................................................. 0034

Fox Farms—incl. drivers .............................................................. 0006

Mink Farms—incl. drivers ............................................................ 0006

Mushroom Raising ................................................................. 0035

Pasteurizing or retail delivery of milk shall be separately rated.

Poultry processing by poultry farms—slaughtering, eviscerating, packing or freezing .... 2089

Feather Dyeing—incl. drivers ....................................................... 2590

Feathers—washing, steaming, cleaning and renovating—incl. drivers .......... 2590
**4475 . . Plastics Mfg. NOC—Molded Products**

**4476 . . Plastics Mfg. NOC—Molded Products—assembling and subsequent finishing only**

**Operations Covered (continued)**

Examples of the products within the scope of these classifications include:

1. Electrical or mechanical plastic parts such as plugs, sockets, switches, seals, housings, carbon brushes and vacuum cleaner and sewing machine parts.

2. Household products such as drinking cups and glasses, coasters, trays, salad bowls, dishpans, lampshades, shower curtain rings, tissue boxes and clothes hangers.

3. Miscellaneous items such as games and toys, lipstick tubes and compacts, billiard balls, poker chips, hair curlers, computer boards, film and tape reels or spools, ferrite cores and various plastic components and fittings for cameras, radios, televisions and earphones.

* 4. The manufacture and assembly of dolls and doll parts.

**Operations Not Covered**

1. The manufacture of plastic sheets, rod or tubes or the manufacturer of plastic products by the extrusion process. Assign Code 4459 "Plastics Mfg.—sheets, rods or tubes." Refer to the interpretation for Code 4459.

2. Other plastic products processing:
   a. bag or blow molding,
   b. fabrication from sheets, rods or tubes,
   c. pouring, casting or dipping,
   d. vacuum forming.

   These processes are assigned to Code 4452 "Plastics Mfg. NOC—Fabricated Products." Refer to the interpretation for Code 4452.

* 3. The manufacture of plastic bags such as those commonly used to package consumer goods. Assign Code 4273 "Plastic Bag Mfg."

* 4. The manufacture of plastic artificial flowers. Assign Code 2534 "Flower or Feather Mfg.—artificial."

* 5. The manufacture of plastic buttons. Assign Code 4479 "Button Mfg. NOC."

* 6. The manufacture of plastic eyeglass frames and lenses. Assign Code 4150 "Optical Goods Mfg. NOC."