June 27, 2001
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Chief Examiner
Ext. 161

R.C. 1975

To the Members of the Board

Classification Phraseologies and Manual Rule Amendments

The Rates Committee has adopted, and the New York State Insurance Department has approved, with an issue date of September 1, 2001, the following changes to classification phraseologies and amendments to the manual rules to clarify the scope of the classification and intent of the manual rule:

MANUAL RULES


• A new Item 8 has been added – “Manufacturing and/or Assembling”

This entry has been added to better describe the application of the proper classification for the manufacturing and assembling of a product. Based upon the inquiries the Rating Board receives, there is some confusion as to what classification applies to the assembly of a product. This new entry is intended to remove some of the confusion. The “Assembling Operations” entry on Page D-28 of the Digest of Rulings and Interpretations has also been deleted since an explanation is now shown in the rules.

• The current items in Rule IV.D (8 through 11) have been renumbered 9 through 12.

• A new Item 13 has been added – “Recycling”

This entry has been added to explain recycling operations and to provide guidance in selecting the correct classification.
CLASSIFICATIONS

Code 8865 and Code 8866 – Pages C-3, C-5, C-28, C-42, C-43, C-70, C-71, C-75 and C-76

Code 8866 applies to facilities that do not employ nursing or medical personnel to care for their clients and is currently referenced in the Manual as “homes for the elderly.” The term “elderly” is not clearly defined as to what age group determines the home to be a home for the elderly. In addition, these facilities may employ a nurse or other medical personnel whose only function is to train aides in caring for the clients. These facilities, generally, are the permanent residence of the clients as opposed to clients/patients of an alcohol or drug rehabilitation facility, homeless shelter or residential care facility where care, in many cases, is not long term. Code 8865 applies to these facilities and the clients/patients are not permanent residents of the facility.

Similar to Code 8866, Code 8865 does not apply to facilities that provide medical care to the clients, although the facility may employ a nurse or other medical personnel to train aides in caring for clients. Employees of a Code 8865 facility may also assist the clients with daily living activities such as bathing and dressing.

There has been some confusion in assigning the proper classification to these facilities, therefore, the phraseologies and footnotes for both Codes 8865 and 8866 have been amended to diminish the potential for misclassification. Three new entries: “Assisted Living Facility–All Employees–& Clerical,” “Retirement Living Facility–All Employees–& Clerical” and “Senior Citizen Living Facility–All Employees–& Clerical” are now included in the Classification Section of the Manual. The term “All Employees” has been added to the phraseologies for Codes 8865 and 8866 to further enforce the fact that certain other employees cannot be separately rated. In addition, the current entry for Code 8866 “Homes for the Elderly & Clerical” has been eliminated.

Asylums and Sanitariums – Pages C-5 and C-73

The entries for asylums and sanitariums has been eliminated as these phrases are outdated.

Billiard Halls and Bowling Alleys – Pages C-10 and C-12

The footnotes for these operations have been amended so that both entries state that restaurants associated with a billiard hall or bowling alley are to be separately rated as well as to also eliminate unnecessary wording.

Fabrication and Assembly of Structural Iron or Steel – Pages C-46, D-103, D-104 and D-108

There are three codes that apply to the fabrication and/or assembly of iron or steel – Codes 3030, 3040 and 3041. Codes 3030 and 3040 require clarification as to the application of the proper classification.

Code 3030 applies to the fabrication and assembly of “structural” iron or steel while Code 3040 applies to the fabrication and assembly of “ornamental” iron or steel. However, the footnote for Code 3030 does not state that this code also applies to a shop engaged in the fabrication and assembly of both “structural and ornamental” iron or steel.
To clarify the application of the proper classification and to also diminish the potential for misclassification, a new phrase was created for the fabrication and assembly of structural and ornamental iron and steel. In addition, the pages for the Digest of Rulings and Interpretations contain minor editorial changes for the entries that apply to iron and steel erection operations assigned to Code 5040.

**Refrigerator or Freezer Mfg. and Refrigeration Equipment Mfg. – Pages C-70 and D-50**

The Digest of Rulings and Interpretations currently contains an entry for Refrigerator Mfg., however, it does not adequately state the specific operations that are to be assigned to the two applicable codes. To better describe the operations involved in the manufacture of a refrigerator or freezer, the Digest entry has been amended. In addition, a new entry has been included in the Classification Section of the Manual for the manufacture of the refrigeration unit.

**Rigging – Page D-51**

The entry for rigging in the Digest has been amended to show that Code 9534, and not Code 5057, applies to rigging performed by a specialty contractor.

**School Bus – Municipalities – Page D-111**

The Digest entry has been amended to show that both Codes 8385 and 8394 apply to the employees of a bus company not operated by a school. Code 8385 applies to garage employees, while Code 8394 applies to all other employees, including the drivers. Bus drivers and garage employees employed by a school are assigned to Code 9101. Bus matrons has also been added to this entry.

**Spring Mfg. – Pages C-81 and D-29**

These entries apply to the manufacture of springs for automobiles or trucks. The footnote for Code 3303 in the Classification Section and the spring manufacturing entry in the Digest have been amended to further clarify the classification procedures.

**Washer or Gasket Mfg. – Page D-55**

This entry has been eliminated since various codes apply to washer or gasket manufacturing depending upon the type of washer or gasket.

**Zoos – Page C-102**

A new entry has been added to the Classification Section for zoos. Code 9102 is the correct code for a zoo, however, the manual does not currently contain an entry for this operation. Page 103 is eliminated.

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

Very truly yours,

Monte Almer

President
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—HELICOPTERS:

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 HELICOPTERS:

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.

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

ALCOHOL or Drug REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical

Shall not be assigned to a facility having nursing or medical personnel on staff other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, shall be assigned to Code 8866.
AMUSEMENT PARK or Exhibition OPERATION & Drivers: (continued)

The two foregoing classifications do not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, garages, ice skating rinks, restaurants, retail stores, roller skating rinks, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

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.

ANTI-TOXIN, Serum or Virus MFG. & Drivers

ARCHITECT or Engineer—CONSULTING
Does not apply when engaged in actual construction. May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.

ARMS MFG. NOC
Steel making, forging, shell mfg. or shell loading to be separately rated—See “EXPLOSIVES.”

ART or Cathedral Glass WINDOW MFG.
Includes glass mfg.

ASBESTOS CONTRACTOR
Includes employees engaged in sealing off work areas, removal, repair, enclosure or encapsulation of asbestos materials.

ASPHALT or Tar DISTILLING or REFINING & Drivers
Includes the mfg. of products obtained from the distilling or refining of asphalt or tar and the saturation of paper or felt with asphalt or tar. Felt or paper mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.

ASPHALT WORKS & Drivers
Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.

ASSAYING
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.

ASSISTED LIVING FACILITY—ALL EMPLOYEES—& Clerical
Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, with no nursing or medical personnel on staff, shall be assigned to Code 8865.

*
BEDSTEAD MFG. or ASSEMBLY—metal 3076

BEER or Ale DEALER—wholesale—& Drivers 7390

Code 7390 and Code 2121 "Brewery & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

BICYCLE MFG. or ASSEMBLY 3865

BILL POSTING & Drivers 9545

Erection or repair of signs by outdoor advertising companies to be separately rated as Code 9549 “Advertising Companies & Drivers.” Erection or repair of signs, other than outdoor advertising companies, to be separately rated as Code 9552 “Sign Erection or Repair & Drivers.”

BILLIARD HALL 9089

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9089 are conducted as a separate and distinct business. Separately rate restaurant and/or bar operations as Code 9079.

BILLIARD TABLE MFG. 2883

Includes installation.

BLACKSMITH 3111

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.

BLAST FURNACE OPERATION & Drivers 1438

Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke mfg. or the erection of furnaces to be separately rated.

BOARDING HOUSE or Hotel—RESORT—ALL OTHER EMPLOYEES—& Drivers 9052

Includes, but not limited to desk clerks, bellhops, and maids.

Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted. See Code 9157 or Code 9159 “Theatrical Production.”

RESTAURANT EMPLOYEES 9058

Includes musicians, players or entertainers.

Operations of a commercial farm to be separately rated. See “Farms.”

BOARDING HOUSE or Hotel—SEASONAL—ALL OTHER EMPLOYEES—& Drivers 9052

Includes, but not limited to desk clerks, bellhops, and maids.

Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted. See Code 9157 or Code 9159 “Theatrical Production.”

RESTAURANT EMPLOYEES 9058

Includes musicians, players or entertainers.

Operations of a commercial farm to be separately rated. See “Farms.”
BORAX, Potash or Salt PRODUCING or REFINING & Drivers
   Includes driving of wells and pumping. Mining to be separately rated as Code 1170.

BOTTLE, Rubber, Paper Stock or Rag 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.

BOTTLING NOC & Drivers
   Includes sign erection or repair.

BORAX, Potash or Salt PRODUCING or REFINING & Drivers
   Includes driving of wells and pumping. Mining to be separately rated as Code 1170.

BOTTLE, Rubber, Paper Stock or Rag DEALER—SECOND-HAND—& Drivers
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BOTTLE, Rubber, Paper Stock or Rag 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.
DRILLING or Redrilling of OIL or Gas WELLS & Installation of Casing, Drivers

DRILLING NOC & Drivers
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
Subject to the standard exception manual rule.

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

DRUG, Medicine or Pharmaceutical PREPARATION—no mfg. of ingredients
Applies to compounding, blending or packing operations only. Code 4611 and Code 4825 "Drug Medicine or Pharmaceutical Preparation Mfg.," Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

* DRUG or Alcohol REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical
Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, shall be assigned to Code 8866.

DRY CLEANING or Laundry Collecting or DISTRIBUTING STORE
No dry cleaning or laundering at the same location.

DRY CLEANING or Laundry—COMMERCIAL—& Route Salespersons, Drivers
Applies to risks principally engaged (more than 50%) in commercial dry cleaning or laundry operations.

Collecting or distributing stores, no dry cleaning or laundering at the same location, to be assigned to Code 8017 “Retail Store NOC.”

DRY CLEANING or Laundry—RETAIL—& Route Salespersons, Drivers
Applies to risks principally engaged (more than 50%) in retail dry cleaning or laundry operations.

Collecting or distributing stores, no dry cleaning or laundering at the same location to be assigned to Code 8017 “Retail Store NOC.”

DRY CLEANING or Laundry STORE—SELF-SERVICE
No dry cleaning or laundering at the same location.

DRY DOCK OPERATION—See “SHIP REPAIR or CONVERSION”
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 HEALTH CARE SERVICES:

Applies to any establishment providing health care services in the residence of individuals or families.

<table>
<thead>
<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
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<tbody>
<tr>
<td>8854</td>
<td>HOME HEALTH CARE—PROFESSIONAL EMPLOYEES</td>
</tr>
<tr>
<td></td>
<td>Includes private duty registered and licensed practical nurses, physical, speech and/or occupational therapists, medical social workers and social case workers.</td>
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<tr>
<td>9051</td>
<td>HOME HEALTH CARE—NON-PROFESSIONAL EMPLOYEES</td>
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<tr>
<td></td>
<td>Includes home health aides, personal care aides, all other types of home aides and home support personnel such as homemakers, companions and services to shut-ins involving shopping or assistance with personal grooming.</td>
</tr>
</tbody>
</table>

* HOMELESS SHELTER—ALL EMPLOYEES—& Clerical

Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, shall be assigned to Code 8866.

* HOMES FOR THE MENTALLY IMPAIRED—ALL EMPLOYEES—& Clerical

Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, shall be assigned to Code 8866.

HORSE SHOE MFG.

Steel making or rolling mills to be separately rated.

HORSE SHOW:

<table>
<thead>
<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
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<tbody>
<tr>
<td>7201</td>
<td>STABLE EMPLOYEES &amp; Drivers</td>
</tr>
<tr>
<td>9016</td>
<td>OPERATION by owner or lessee &amp; Drivers</td>
</tr>
<tr>
<td></td>
<td>Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180 &quot;Amusement Device Operation NOC—Not Traveling—&amp; Drivers.&quot;</td>
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</tbody>
</table>

HOSIERY MFG.

Yarn mfg. to be separately rated.

HOSPITAL:

<table>
<thead>
<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
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<tbody>
<tr>
<td>8833</td>
<td>PROFESSIONAL EMPLOYEES</td>
</tr>
<tr>
<td>9040</td>
<td>ALL OTHER EMPLOYEES</td>
</tr>
</tbody>
</table>

HOSPITAL—VETERINARY—& Drivers

HOT HOUSE ERECTION—ALL OPERATIONS

1748

4452

3146

2362

2362

8833

9040

8831

5402
IRON or STEEL: (continued)

STEEL MAKING & Drivers 3004
Applies to electric or open hearth furnaces, bessemer or crucible process. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke mfg. to be separately rated.

FABRICATION:

IRON or STEEL WORKS—SHOP—STRUCTURAL—& Drivers 3030
Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.

* IRON or STEEL WORKS—SHOP—STRUCTURAL & ORNAMENTAL—& Drivers 3030
Applies to iron or steel work shops engaged in fabricating or assembling both structural and ornamental iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other structural and non-structural iron or steel work. Blast furnace or convertor operation, casting of steel, rolling mills to be separately rated.

* IRON or STEEL WORKS—SHOP—ORNAMENTAL—& Drivers 3040
Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Blast furnace or convertor operation, rolling mills to be separately rated.

* IRON or STEEL WORKS—SHOP—DECORATIVE or artistic & FOUNDRIES, Drivers 3041
Applies to the mfg., fabricating or assembling of decorative or artistic brass, bronze or iron work, and may be used only upon specific assignment by the Rating Board. Code 3041 and Code 3040 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

ERECTION:

* EXTERIOR 5040
Includes work on balconies, fire escapes, staircases, fireproof shutters.

FRAME STRUCTURES 5040
METAL BRIDGES 5040
RADIO, Television or Water TOWERS—smokestacks or gasholders 5040

NOC 5057

FRAME STRUCTURES—not over two stories in height 5059
Not available for division of payroll with Code 5040 “Iron or Steel Erection—Frame Structures” at the same job or location.

CONSTRUCTION OF DWELLINGS—not over two stories in height 5069

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

IRON, Brass or Bronze ERECTION—DECORATIVE or artistic 5102

IRON, Brass or Bronze ERECTION—NON-STRUCTURAL—INTERIOR 5102

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

IRON or Steel SCRAP DEALER & Drivers 8265
Includes demolition operations except demolition of buildings, bridges, steel structures or vessels. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.

<table>
<thead>
<tr>
<th>Category</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRRIGATION or Drainage SYSTEM CONSTRUCTION &amp; Drivers</td>
<td>6229</td>
<td>Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.</td>
</tr>
<tr>
<td>IRRIGATION WORKS OPERATION &amp; Drivers</td>
<td>0251</td>
<td>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.</td>
</tr>
<tr>
<td>IVORY or Bone GOODS MFG.</td>
<td>4452</td>
<td></td>
</tr>
<tr>
<td>JETTY or Breakwater CONSTRUCTION—ALL OPERATIONS to completion—&amp; Drivers</td>
<td>6005</td>
<td>Caisson, cofferdam work or pile driving to be separately rated.</td>
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<tr>
<td>JEWELRY MFG.</td>
<td>3383</td>
<td></td>
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<tr>
<td>JUNK DEALER &amp; Drivers</td>
<td>8263</td>
<td>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.</td>
</tr>
<tr>
<td>JUTE or Hemp SPINNING AND WEAVING</td>
<td>2302</td>
<td></td>
</tr>
<tr>
<td>KNIT GOODS MFG. NOC</td>
<td>2362</td>
<td>Yarn mfg. to be separately rated.</td>
</tr>
<tr>
<td>LABOR UNION—ALL EMPLOYEES</td>
<td>8755</td>
<td>Includes business agents and organizers.</td>
</tr>
<tr>
<td>LACE MFG.</td>
<td>2388</td>
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<tr>
<td>LACQUER or Spirit Varnish MFG.</td>
<td>4439</td>
<td>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—&amp; Drivers.”</td>
</tr>
<tr>
<td>LAMP or Lantern MFG.:</td>
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<tr>
<td>ASSEMBLY &amp; Finishing</td>
<td>3190</td>
<td></td>
</tr>
<tr>
<td>ALL OTHER OPERATIONS</td>
<td>3191</td>
<td></td>
</tr>
</tbody>
</table>
REAL ESTATE AGENCY—outside employees—& collectors
Care, custody and maintenance or construction work to be separately rated.

RECORDING—Masters and Stock Tapes—music
Players, entertainers or musicians to be separately rated as Code 9157 or Code 9159 "Theatrical Production."

RECORDING TAPE or DISK MFG.
Phonograph record mfg. to be separately rated as Code 4431.

RECREATIONAL VEHICLE Campground or PARK

REED or Loom Harness MFG.

REFRACTORY PRODUCTS MFG. & Drivers
Includes the mfg. of fire bricks, boilers or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Includes clay, shale or sand digging. Underground mining or quarrying to be separately rated.

* REFRIGERATION UNIT MFG.
Manufacturing housings or assembling complete units to be separately rated as Code 3076 “Fireproof Equipment Mfg.”

REFUSE, Ashes or Garbage COLLECTION & Drivers
Reduction, rendering or fertilizer plants to be separately rated.

RELIGIOUS HOUSE OF WORSHIP:

PROFESSIONAL EMPLOYEES
Includes clergy, assistants, organist and choir members.

ALL OTHER EMPLOYEES & Drivers

RENDERING WORKS NOC & Drivers
No garbage reduction. Code 4665 and Code 4583 "Fertilizer Mfg. & Drivers" or Code 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.

* RESIDENTIAL CARE FACILITY—ALL EMPLOYEES—& Clerical
Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, shall be assigned to Code 8866.

RESTAURANTS
Musicians, players or entertainers to be separately rated as Code 9157 or Code 9159 “Theatrical Production.”

Restaurants operated by a hotel or motel to be separately rated as Code 9058 “Hotel: Restaurant Employees.”
* RETIREMENT LIVING FACILITY—ALL EMPLOYEES—& Clerical 8866
   Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

   Operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, with no nursing or medical personnel on staff, shall be assigned to Code 8865.

REVETMENT or Dike CONSTRUCTION—ALL OPERATIONS to completion—& Drivers 6005
   Applies to river work only. Pile driving to be separately rated as Code 6003.

RIDING ACADEMY or Club & Drivers 7207

ROAD or STREET CONSTRUCTION—See "STREET or ROAD CONSTRUCTION"

ROAD or Street MAKING MACHINERY MFG. 3507

ROCK EXCAVATION & Drivers 5508
   Includes incidental quarrying or stone crushing. No tunneling.

ROCK WOOL MFG. 1701
   Excavation or digging, dredging, mining or quarrying to be separately rated.

ROLLER or Ball BEARING MFG. 3638
   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.

ROLLER SKATING RINK 9093
   Separately rate restaurant and/or bar operations as Code 9079 "Restaurant."

ROLLING MILL—IRON or STEEL—See “IRON or STEEL”

ROLLING MILL NOC & Drivers 3027
   Applicable to brass, copper or other soft metals. Not copper coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.

ROOFING—BUILT-UP—& Drivers 5547
   Applies to roofing requiring the use of felt or paper and pitch or other plastic material, with or without a finished surface of gravel or slag. Work on sloping roofs to be separately rated as Code 5545 “Roofing NOC & Drivers.”

ROOFING NOC & Drivers 5545

ROOFING or Building PAPER or Felt 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 to be separately rated as Code 4239. Felt mfg. to be separately rated as Code 2288.
SALESPERSONS—inside
Applies to salespersons selling exclusively from catalogues or samples in office, salesroom or showroom and who have no other duties of any kind in the service of the employer, except clerical work or as outside salespersons.

SALT, Borax or Potash PRODUCING or REFINING & Drivers
Includes driving of wells and pumping. Mining to be separately rated as Code 1170.

SALVAGE OPERATIONS & INCIDENTAL WRECKING
Applies to operations in damaged buildings, including incidental wrecking, shoring or other structural work and the handling of machinery.

SALVAGE OPERATIONS—NO WRECKING—& Drivers
Applies to the removing, sorting, reconditioning and distributing of merchandise in damaged buildings—including incidental operations away from such buildings—no wrecking, shoring or other structural operations.

SAMPLE CARD MFG.

SAND or Gravel DIGGING & Drivers
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.

*SASH, Door 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.
SCAFFOLDS—SIDEWALK BRIDGES—not over one story in height—INSTALLATION, repair or removal—Drivers 9527

Not applicable to contractors who erect, repair or remove sidewalk bridges 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.

SCAFFOLDS—SUSPENDED or swinging—INSTALLATION, repair or removal—Drivers 9534

Not applicable to contractors who erect, repair or remove scaffolds 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.

SCHOOL:

PROFESSIONAL EMPLOYEES & Clerical 8868

ALL OTHER EMPLOYEES & Drivers 9101

SCREW MFG.

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3145 are conducted as a separate and distinct business.

SECOND-HAND DEALER—Bottle, Paper Stock, Rag or Rubber—Drivers 8264

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.

SEED MERCHANT

Includes operation of seed sorting machinery.

SELF-SERVICE Gasoline STATION—retail with Convenience Store

Refer to Section II of the Digest of Rulings and Interpretations.

SENIOR CITIZEN LIVING FACILITY—ALL EMPLOYEES—& Clerical 8866

Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, with no nursing or medical personnel on staff, shall be assigned to Code 8865.

SERUM, Anti-toxin or Virus MFG. & Drivers 5951

SEWAGE DISPOSAL PLANT OPERATION & Drivers 7580

SEWER

CLEANING & Drivers 9402

CLEANING—of building connections using portable equipment—& Drivers 5183
SEWER CONSTRUCTION—ALL OPERATIONS—& Drivers  
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251 or Code 6260. Permanent surface restoration to be separately rated.

SEWING MACHINE MFG.  
3561

SHADE ROLLER MFG.—wood  
Includes mfg. of metal parts.

SHAFT SINKING—ALL OPERATIONS to completion  
Includes pile driving, excavation, concrete work or lining.

SHALE or Clay DIGGING & Drivers  
Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.

SHEET METAL AIRPLANE PARTS MFG.  
Includes the manufacturing of sheet metal parts or subassemblies for airplanes.

SHEET METAL WORK—SHOP only  
3066-3067

SHEET METAL WORK ERECTION, Installation or Repair NOC—shop or outside—& Drivers  
Sheet metal roofing on sloping roofs to be separately rated as Code 5545 "Roofing NOC & Drivers."

SHEET ROCK INSTALLATION—within buildings—& Drivers  
5445

SHELL or Projectile MFG.—See “EXPLOSIVES”

* SHELTER FOR THE HOMELESS—ALL EMPLOYEES—& Clerical  
Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.

Operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, shall be assigned to Code 8866.

SHERIFFS or DEPUTY SHERIFFS & Drivers  
Payroll of sheriffs or deputy sheriffs, whether active or inactive, shall be included, subject to a minimum payroll of $100 per annum per person. An additional premium of $1.00 per day shall be collected for each employee engaged in strike duty either as a strike breaker or as a strike guard. This additional premium shall be collected in every event in addition to the earned premium and/or the minimum premium as otherwise determined by this or other classifications on the policy.
SPEEDOMETER or Taximeter MFG.
Appplies to professional or scientific instruments.

SPICE MILLS

SPIKE MFG.
Steel making or rolling mills to be separately rated.

SPIRITUOUS LIQUOR BOTTLING & Drivers
Includes sign erection or repair.

SPIRIT VARNISH or Lacquer 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.”

SPORTING GOODS MFG. NOC

*SPRING MFG.
Not wire springs. Includes manufacturing and repairing springs in shop. The mfg. of wire springs shall be rated as Code 3257 “Wire Goods Mfg.” Removing or replacing springs on automobiles or trucks shall be separately rated as Code 8391 “Automobile Repair Shop—All Operations—& Drivers.”

SPRINKLER HEAD MFG.
Applies to automatic sprinklers.

SPRINKLER INSTALLATION & Drivers
Applies to automatic sprinklers.

STATE EMPLOYEES NOC—See “MUNICIPAL”

STATIONERY MFG.
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4251 are conducted as a separate and distinct business.

STEAM or Air Pressure GAUGE MFG.
Applies to professional or scientific instruments.

STEAM Heating or POWER CO.—ALL EMPLOYEES—& Drivers
Not electric. Includes store employees. Construction of buildings to be separately rated.

Payroll for meter readers not exposed to operative hazards, shall be separately rated as Code 7542.
WOOL MERCHANT & Drivers
Includes warehouse.

WOOL PULLING

WOOL SEPARATING
Applies to chemical separation of wool from cotton.

WOOL SPINNING AND WEAVING

WRECKING:

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

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

WRECKING—NOT BUILDING or MARINE wrecking

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.

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.

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.

YARN or Thread MFG.—cotton, linen or silk

YEAST MFG.

YMCA, YWCA, YMHA or YWHA, INSTITUTION—ALL EMPLOYEES—& Clerical
Includes teachers and instructors. Camp operation to be separately rated as Code 9048.

* ZOO NOC—ALL EMPLOYEES—& Drivers
Operation, care and maintenance of amusement devices shall be separately rated as Code 9180 “Amusement Device Operation NOC—Not Traveling—& Drivers.”
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>
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<tbody>
<tr>
<td>Clerical Office</td>
<td>Code 8810—Clerical Office Employees</td>
</tr>
<tr>
<td>Maintenance, Security,</td>
<td>Code 9026—Building Operation—Commercial</td>
</tr>
<tr>
<td>Elevator Operators</td>
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</tr>
<tr>
<td>Cafeteria or Restaurant</td>
<td>Code 9079—Restaurant</td>
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</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 classification carrying the greatest amount of payroll.

8. Manufacturing and/or Assembling

The *manufacturing* of a product involves fabricating it from raw materials received from others. This includes parts that are purchased from others and/or parts that are manufactured by the insured unless the fabrication of a particular part or operation is designated to be separately rated in this Manual. The subsequent assembly of the product, by the same manufacturer, is included under the applicable manufacturing classification, *and not separately rated*, unless such operation is specifically designated to be assigned to another classification contained in this Manual.

Risks engaged only in assembling parts that are manufactured by others, and require finishing operations such as gluing, bolting, soldering, welding or interlocking pieces by hand or machine, shall be assigned to the classification that would normally apply to the manufacturing of the finished product.

The classifications shown in the following chart are an exception to this rule. These classifications apply to risks only engaged in *assembling* products from parts that are manufactured by others. Manufacturing operations are not included in these classifications except for “BOX or BOX SHOOK MFG.” which is assigned to Code 2759 by analogy.
ASSEMBLY OPERATIONS ONLY – NO MANUFACTURING

<table>
<thead>
<tr>
<th>CODE</th>
<th>PHRASEOLOGY</th>
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<tbody>
<tr>
<td>*2759</td>
<td>BARREL ASSEMBLY</td>
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<td></td>
<td>COOPERAGE ASSEMBLY</td>
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<tr>
<td>*</td>
<td>*Exception: Code 2759 also applies to “BOX or BOX SHOOK MFG.”</td>
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<tr>
<td>2881</td>
<td>CABINET WORKS—NO POWER WOODWORKING MACHINERY</td>
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<td></td>
<td>FURNITURE ASSEMBLY—wood—from manufactured parts</td>
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<td></td>
<td>VENETIAN BLIND ASSEMBLING—from manufactured parts</td>
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<tr>
<td>4476</td>
<td>PLASTICS MFG.—MOLDED PRODUCTS NOC—ASSEMBLING and</td>
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<td></td>
<td>subsequent finishing only</td>
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<tr>
<td>3190</td>
<td>ELECTRIC LIGHTING FIXTURE, Lantern or Lamp MFG.:—ASSEMBLY &amp;</td>
</tr>
<tr>
<td></td>
<td>Finishing</td>
</tr>
</tbody>
</table>

9. **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.

10. **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 for the procedure to determine the appropriate store or dealer classification.

11. **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 of this manual and Section II of the Digest of Rulings and Interpretations.

12. **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.

13. **Recycling**

Risks engaged in collecting, sorting, handling and weighing recyclable materials, for the purpose of reselling such materials to others, shall be assigned to the appropriate second-hand dealer classification or to the appropriate store classification. Refer to Section II—Dealers of the Digest of Rulings and Interpretations to determine the appropriate second-hand dealer classification which is to be applied on the basis of the type of materials the risk handles.
When a risk uses recycled materials, as raw materials, to manufacture a new product, the appropriate classification that applies to the manufacturing of such product shall be assigned unless such operation is specifically designated to be assigned to another classification contained in this Manual.

E. PAYROLL ASSIGNMENT—MULTIPLE CLASSIFICATIONS

1. Miscellaneous Employees

Miscellaneous employees such as general superintendents, foremen, maintenance or power plant employees, elevator operators, receiving or shipping clerks and yard employees may perform duties which are incidental to more than one basic classification. The payroll of miscellaneous employees shall be assigned to the classification with the greatest amount of payroll for the group of classifications to which their work pertains. For employers subject to payroll limitation, Rule V.G., limited payroll shall be used. In the application of this rule to construction or erection risks, the governing classification shall be determined on the basis of the job if payrolls are kept separately by job; otherwise on the basis of the entire policy period.

Exception to 1 above:

If the governing classification is a standard exception classification, refer to Rule IV.D.6.

Example of 1 above:

Four story factory—two floors general job machine shop and two floors plastic goods manufacturing:

- Code 3632—Machine Shop NOC applies to machine shop.
- Code 4452—Plastics Mfg. applies to plastic goods manufacturing.

The elevator operators, porters and cleaners serving all four floors shall be assigned to the governing classification.

2. Interchange of Labor

Some employees, who are not miscellaneous employees, may perform duties directly related to more than one classification. An example is an employee who from time to time interchanges between operations subject to more than one classification. When there is such an interchange of labor, the entire payroll of employees who interchange shall be assigned to the highest rated classification representing any part of their work. In addition, the following applies:

a. For construction, erection, stevedoring, part-time aircraft operations in connection with Code 7421—Aircraft Operations, sawmill, logging, or lumbering or installation, servicing or other operations performed away from the employer’s premises, the payroll of an individual employee may be divided and allocated to more than one classification, provided the entries on the original records of the insured disclose an allocation of each employee’s payroll. An estimated or percentage allocation of payroll is not permitted.

b. Code 8809—Executive Officers, Code 8810—Clerical, Code 8871—Clerical Telecommuter Employees, Code 8742—Outside Salespersons and Code 7380—Drivers, Chauffeurs and Their Helpers are not available for division of payroll under this rule. Therefore, should an employee qualify for a division of payroll and also perform duties associated with classification Codes 8809, 8810, 8871, 8742, or 7380, the payroll will be allocated to the classification code with the greatest amount of payroll.
If no single classification code represents the greatest amount of payroll, then the payrolls for the operations contemplated by classification Codes 8809, 8810, 8871, 8742, or 7380 shall be assigned to the highest rated classification code representing any part of the employee's work.

Clerical telecommuter employees must spend more than 50 percent of their time performing clerical functions at their residence office in order to qualify for Code 8871. If more than 50 percent of their time is spent performing clerical functions at the employer’s place of business, then Code 8810 would apply to their operations.

c. Should any employee qualify for a division of payroll, all holiday, vacation, sick pay, overtime and all other forms of remuneration, not directly attributable to a specific classification code, shall be allocated to the classification code with the greatest amount of payroll. If no single classification code has the greatest amount of payroll, the payroll for holiday, vacation, sick pay, overtime and all other forms of remuneration shall be allocated to the classification code with the highest rate.

F. HOW TO SHOW CLASSIFICATIONS IN ITEM 4 OF THE INFORMATION PAGE

1. Business Described by a Classification

For a business described by a classification, show the classification wording, with or without notes, show any caption which precedes several related classifications and show the code number. Underlined, capitalized classification wording may be used instead of the entire wording.

2. Business Not Described by any Classification

For a business not described by any classification, show wording which describes the business. With this wording, show the code number of the classification which most closely describes the business. Such an assignment is controlled by all of the rules applicable to the assigned classification.

Example of 2 above:

An employer manufactures textile lamp shades. There is no classification in the manual which describes or mentions lamp shade manufacturing. The classification in this manual which most closely describes lamp shade manufacturing is Code 2553—“Furnishing Goods Mfg.,” which applies to the manufacture of a variety of house furnishings. Therefore, Code 2553 is applicable by analogy and more descriptive wording as shown below can be used on the Information Page.

Lamp Shade Mfg.—from textiles—2553

All of the rules pertaining to the assigned classification apply to such a business. For example, if drivers are included in the assigned classification, they shall be included in the wording used to describe the business.
Reserved for future use
Appraising:

Buildings, Contents and Machinery .......................................................... 8720
Merchandise Damaged by Fire—(Removing, sorting, reconditioning and distributing to be separately rated) .......................................................... 8720

Artificial Limbs Mfg. .......................................................... 4693

Artists:

Artists are defined as those employees whose duties are limited to creating original pictures or designs or preparing copy for reproduction, using pen, pencil, crayon or brush exclusively, and whose work is carried on in such a manner that they are not exposed to any operative hazard of the business. Such employees shall be rated as 8810 "Drafting Employees."

The term does not apply to:

1. Trade artists such as litho artists, engravers, photo engravers, retouchers, finishing artists or sign painters;
2. Employees who drape material or make or assemble models, miniatures, samples or patterns;
3. Employees who are engaged in any way in plant production or in reproducing designs prepared by others; or
4. Employees who are subject to any of the operative hazards of the business even though such persons may be designated as artists in their various occupations. Such employees shall be rated under the classification to which their work is incidental.

Asbestos:

Air monitoring for asbestos fibers .......................................................... 8720
Removal or encapsulation .......................................................... 5473
Testing laboratories .......................................................... 4511

Asphalt—spraying roads with liquid asphalt—incl. drivers .......................................................... 5506
Asphalt Paving Bricks Mfg. .......................................................... 4024
Asphalt Works—operated by paving contractors .......................................................... 1463

Auditors—Traveling—auditing records of own employer, whether in or out of the state .......................................................... 8810

Automobiles:

Bearings—rebabbiting .......................................................... 3632
Brake Linings—attaching to bands or drums—no installation .......................................................... 7999
Clutch Mfg. .......................................................... 3113
Connecting Rods—rebabbiting .......................................................... 3632
Automobiles (continued):

Delivery by "drive-away" chauffeurs.-(Operation of carrier trucks or trailers to be separately rated) ........................................................................................................................................... 7380

Engine Rebuilding—including cylinder reboring or grinding ................................................. 3632
Glass installation—exclusively ..................................................................................................... 8391
Piston Ring Mfg. .......................................................................................................................... 3113

Preparing and Crating for Shipment—See Contract Packing

Radiator Repairing—no removal or replacement on cars .......................................................... 3807
Rental of Cars Without Chauffeurs—no mechanical work ......................................................... 8392
Restoration—no mfg. .................................................................................................................... 8391

Sales or Service Agencies or Garages

If an automobile sales or service agency or garage has a separate accessory or spare parts department with separate employees and if the majority of the accessories and spare parts handled are sold to others and are neither installed by the insured nor used by the insured for repair work, such department shall be subject to Code 7999 “Auto Parts and Accessories Stores—wholesale.”

Springs—manufacture or repair in shop—Removing or replacing on automobiles or trucks shall be separately rated as Code 8391 “Automobile Repair Shop—All Operations—& Drivers.” ............................................. 3303

Storage Garages and Repair Shops

If a risk operates an automobile storage garage and also repairs automobiles at the same location, the entire risk shall be assigned to Code 8391 “Automobile Repair Shop—All Operations—& Drivers” if the majority of the employees are engaged in repair shop operations, but if the majority of the employees are engaged in storage operations, such a risk shall be assigned to Codes 8392 “Automobile Storage Garage or Parking Station & Drivers” and 8391 “Automobile Repair Shop—All Operations—& Drivers,” subject to the manual rules on interchange of labor and effective segregation of the different operations.

Towing—no other operations—incl. drivers .............................................................................. 7219

Truck Bodies and Hoists—mounting on chassis—incl. drivers .................................................. 8391
Truck Bodies—manufacturing automobile carrier trailers ........................................................ 3823
Truck Bodies—manufacturing steel tank truck bodies or trailers ............................................. 3823

Awnings—metal:

Erection—incl. drivers ................................................................................................................. 9539
Manufacturing ............................................................................................................................... 3076

B

Baby Sitters—employed by domestic service contractors .................................................................. 0917
Baby Sitters—employed by home health care establishment ......................................................... 9051

Banks and Trust Companies:

Employees of banks and trust companies.
Recreational Facilities or Amusement Devices:

- Enterprises involving games of chance—operation ............................................. 8017
- Enterprises involving throwing balls or darts at various targets—operation .............. 9093
- Golf Courses—miniature—all operations .......................................................... 9016
- Golf Driving Ranges—operation ...................................................................... 9016
- Penny Arcades—operation .................................................................................. 8017
- Pony Rides—*Care and maintenance of track to be separately rated under Code 9016 “Amusement Parks”* .......................................................... 9180
- Shooting Galleries—operation—using air rifles—no firearms .............................. 9016
- Skee Ball Alleys—operation ............................................................................... 8017
- Skee Ball Game Mfg ......................................................................................... 2883
- Ski Tows—operation ......................................................................................... 9016
- Tennis Courts—public—operation ....................................................................... 9016
- Video Arcades .................................................................................................... 8017

* Refrigerator or Freezer Mfg.—Metal—Household or Commercial:

- Manufacturing housings or assembling complete units — *Separately rate refrigeration unit mfg.* .......................................................... 3076
- Refrigeration unit manufacturing or assembling ................................................. 3612

* Refrigeration Equipment—Commercial:

- Cold Rooms—erection of prefabricated sections—*installation of refrigeration equipment to be separately rated* ........................................ 5429
- Installation of Refrigerating Machinery—away from shop—incl. drivers .............. 3724
- Refrigerator Unit or Compressor Mfg. or Repair—in shop .................................. 3612
- Serving—cleaning, oiling or adjusting—no repairing or dismantling of motors or compressor units ......................................................... 5190

Rentals

The rental of general merchandise shall be assigned to the appropriate store or dealer classification as if it were sold.

Repair Operations

Risks having shop operations that involve the repair of a product for which there is no repair classification are to be assigned to the classification that applies to the manufacture of the product, unless such repair work is specially referred to by another classification phraseology, footnote or definition in the manual.
Restaurants:

Operated by concessionaires or contractors in schools ........................................... 9079
Operated in connection with bowling lanes, ice skating or roller rinks ....................... 9079
Preparation of food for take home orders ................................................................. 9079

Reweaving Holes in Clothing ................................................................................. 2503

Rigging:

Rigging work incidental to trucking operations shall be assigned to appropriate trucking classification.

* Rigging—by specialty contractor ................................................................. 9534
Ship Rigging ................................................................................................. 9539

Roofing:

Installing pre-cast roof slabs ............................................................................... 5022
Laying sheet metal flat roofs—incl. drivers ....................................................... 5538

Shingle roofing on frame buildings, including reroofing and repairing shall be classified as follows:

a. Where all of the carpentry work in connection with construction of a new building is performed by the same contractor all of such work, including framing, siding, installation of interior trim and roofing, shall be assigned to Code 5403 "Carpentry NOC," Code 5645 "Carpentry—Detached Dwellings," or Code 5651 "Carpentry—Dwellings—Three Stories or Less" as the case may be.

b. All other shingle roofing, including new construction work, re-roofing, roof repairing or waterproofing, whether performed by specialist roofing contractors or by general carpentry contractors, shall be assigned to Code 5545 "Roofing NOC."

Rooming Houses or Boarding Houses—not resort or seasonal—primarily engaged in renting furnished rooms with room service by the day, week or month, with or without meals ........................................... 9052

Rooming Houses—without room service ................................................................ 9027 or 9028

Rubber:

Rubber—including foam rubber—cutting and slitting ........................................... 4410
Rubber Products Mfg.—by dipping process ......................................................... 4452

Rugs—storage—including repair ........................................................................ 8018

Sand Blasting of Castings .................................................................................. 1741

Sandwich, Box Lunch, Salad and Beverage Preparation—including distribution at offices or industrial plants ................................................................. 9079
Vessels:

Loading or unloading ships’ stores or supplies by employees not members of the crew of a vessel—Rate as "Stevedoring."

Vessel Operators:

The following procedure applies regardless of the insurance of vessel operations and regardless of the nature of incidental land operations. This procedure is not applicable to contractors.

Pier Maintenance ............................................................ 9029
Pier Watchmen .............................................................. 7723

Warehouses

A warehouse operated by a store risk as a distributing point for merchandise which is used principally for its stores located in New York State shall be assigned to the governing classification of the stores served. A warehouse used primarily for the distributing of merchandise to the insured's stores located outside of New York State shall be assigned to the appropriate wholesale store classification.

Watch Straps—assembling by hand ........................................................... 8032

Watchmen or Guards:

Watchmen or Guards furnished by contractors to protect merchandise or property of others—incl. drivers ........................................................... 7723

Watchmen employed under contract to guard cargo on piers shall be assigned to Code 7723 "Detective or Patrol Agencies" regardless of whether they are employed by the concern which performs the stevedoring operations on such piers or by an independent firm.

Water Coolers:

Servicing and repairing in shop ........................................................... 9519

Installation and servicing away from shop—incl. drivers—*(Plumbing work or electrical wiring to be separately rated)* ........................................................... 9519

Welding:

Bridges—welding floor gratings or plates set in place by others—incl. drivers ........................................................... 3365

Bridges or Steel Frame Structures—welding structural members on cross beams set in place by others ........................................................... 5040

All Other Structures except tunnels under air pressure —welding members put in place by others—incl. drivers ........................................................... 3365

Production Shop Welding—Assign by analogy to the most appropriate manufacturing classification.

Welting Mfg.—all kinds ........................................................... 2688

Window Shade Mfg.—*(Roller manufacturing to be separately rated)* ........................................................... 2553

Window Shades—installation ........................................................... 9521
5040 .. Iron or Steel Erection—Exterior

*Includes work on balconies, fire escapes, staircases, fireproof shutters.

5040 .. Iron or Steel Erection—Frame Structures

5040 .. Iron or Steel Erection—Metal Bridges

5040 .. Iron or Steel Erection—Radio, Television or Water Towers—smokestacks or gas holders

Operations Covered

This classification applies to the erection of:

1. **Iron or steel frame structures three or more stories in height**, including assembling or fabricating at the job site. Structural members are raised into place using a crane or boom and secured by bolting, welding or riveting. Also included is the erection, repair and removal of scaffolds, hod hoists, construction elevators as well as erection of external elevator shafts when performed by the construction contractor. Specialist contractors engaged in connecting bar joists or attaching mullions (steel vertical strips to which exterior wall material will be attached) to the steel framework are also assigned to this classification.

2. **Iron or steel balconies, fire escapes, fireproof shutters and staircases** on the exterior of buildings.

3. **Iron or steel bridges and elevated railroads, highways, or viaducts**, including specialist contractors who spin and erect suspension cables, cable clamps and suspenders, lay steel plates and grates for roadways or perform such work as fastening girder stringers, cross frames and braces in connection with bridge construction.

Welding

Welding in connection with the operations covered is to be included under this classification when performed by iron or steel erection contractors who set in place the members to be welded. Contractors who perform only welding operations are to be classified as follows:

- Bridge floor gratings or plates set in place by others ........................................ Code 3365
- Bridges or Steel Frame Structures—welding structural members on cross beams set in place by others .................................................. Code 5040
- All Other Structures except tunnels under air pressure—welding members put in place by others .......................................................... Code 3365
- Production Shop Welding—assign by analogy to the most appropriate manufacturing classification.

Operations Not Covered

1. Iron or steel construction or erection in connection with the construction of **dwellings** two stories or less. Assign Code 5069 "Iron or Steel Erection—Construction of Dwellings not over two stories in height."

2. Iron or steel erection in connection with **non-dwelling** frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection—Frame Structures not over two stories."
5040 . . . Iron or Steel Erection—Exterior
5040 . . . Iron or Steel Erection—Frame Structures
5040 . . . Iron or Steel Erection—Metal Bridges
5040 . . . Iron or Steel Erection—Radio, Television or Water Towers—smokestacks or gas holders

Operations Not Covered (Continued)

3. The erection of iron or steel elevated monorail systems. Assign Code 5057 "Iron or Steel Erection NOC."

4. The erection of railings or fencing on ground level and up to the first story. Assign Code 6400 "Fence Erection—metal." The erection of railings on a building exterior above the first story level is assigned to Code 5102 "Iron or Steel Erection—Iron, Brass or Bronze Erection—non-structural—interior."

5. The erection of non-expanding tanks on or below ground level, including the gasoline storage type, is assigned to Code 5057 "Iron or Steel Erection NOC." Excavation for below ground tanks is assigned to Code 6217 "Excavation NOC & Drivers." Tanks erected on building roofs that are not elevated are assigned to Code 5057 "Iron or Steel Erection NOC."

6. The placing of reinforcing steel in connection with concrete work. Assign the appropriate concrete construction classification.

7. Specialist contractors only engaged in erecting, repairing or removal of scaffolds, hod hoists or construction elevators built up from the ground. Assign Code 9526 "Scaffolds, Hod Hoist or Construction Elevators—built up from the ground—installation, repair or removal—& Drivers."

8. Sheet metal smoke stack erection on the exterior of buildings. Assign Code 5538 "Sheet Metal Work Erection, Installation or Repair NOC—shop or outside—& Drivers."

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5057 . . . Iron or Steel Erection NOC

5057 . . . Derrick or Oil Rig Erection or Dismantling
5057 . . . Oil Rig or Derrick Erection or Dismantling
  Applies to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment.

5057 . . . Vault Construction or Installation
  Applies to fire or burglar proof vaults.

Operations Covered

This classification applies to a variety of installation or erection work not specifically covered by the other specialty iron or steel classes, as shown by the following examples:

1. Ornamental (non-structural) columns or pillars.

2. Flag poles, railroad signal poles and other metal poles.

3. Street, highway and bridge lighting standards, drains and railings on elevated highways and bridges.

4. Non-expanding tanks on or below ground level or tanks on roofs that are not elevated.
5102 . Iron or Steel Erection—Door, Door Frame or Sash Erection—metal or metal covered
5102 . Iron or Steel Erection—Iron, Brass or Bronze Erection—decorative or artistic
5102 . Iron or Steel Erection—Iron, Brass or Bronze Erection—non-structural—interior

Operations Covered (continued)

7. The erection of railings or fencing on building exteriors above the first story level.

Operations Not Covered

1. Installation of storm windows or doors. Assign Code 5428 "Storm Door, Storm Sash, Screens or Weather Stripping Installation." Storm windows and doors of the type covered by Code 5428 are installed by attaching these to frames of the existing windows or doors.

2. Installation of garage, overhead or roll-up doors including automatic opening devices. Assign Code 3724 "Machinery or Equipment Erection or Installation NOC & Drivers."

* 3. The installation of iron or steel balconies, fire escapes, fireproof shutters and staircases on the exterior of buildings. Assign Code 5040 "Iron or Steel Erection—Exterior."

4. The erection of railings or fencing on building exteriors from ground level and up to the first story. Assign Code 6400 "Fence Erection—metal."

5. The erection of bridge roadway plates or grates. Assign Code 5040 "Iron or Steel Erection—Metal Bridges."


7. Replacing broken window or door glass. Assign Code 5462 "Glazier—away from shop—& Drivers."
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<td>- Board Employees &amp; Teachers</td>
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<tr>
<td>- Centers—Exercise, Dance, Arts and Crafts Instruction</td>
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<tr>
<td>- Meals-on-Wheels Programs</td>
<td>9079</td>
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<td>- Lines Painting—street, road parking lot</td>
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<td>- Meter Readers</td>
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<tr>
<td>- Signal Lights Installation, Maintenance</td>
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<td>VOTING MACHINES—Erect, Store, Dismantle, Repair, Maintenance</td>
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