To the Members of the Board

RE: New York Workers Compensation
New Restaurant Classification Codes

The Rates Committee has adopted, and the New York State Insurance Department has approved, effective October 1, 2003 for new and renewal business, the elimination of Codes 9079 and 9080 and the establishment of Codes 9071, 9072 and 9074 for the restaurant industry.

Following a study completed by the Rating Board, restaurants were segregated into three categories grouped by similar operation. The following new codes will apply:

- Code 9071 – full-service restaurants, which also includes banquet halls and caterers. In these situations, a wait staff serves the food. There are two conditions for the eligibility for Code 9071 – one is the sale of alcoholic beverages cannot exceed 50% of the total gross receipts for the sale of food and non-alcoholic beverages and the other condition is that take-out orders cannot exceed 50% of the total gross receipts.

- Code 9072 – fast food restaurants which includes pizza parlors, sandwich shops, donut shops, concession stands, hamburger establishments, etc. Restaurants that prepare and serve food and non-alcoholic beverages for consumption either on or off the premises will be assigned to this class. The delivery of food is also included under the scope of this new code.

- Code 9074 – bars and taverns that also prepare and serve food. If the total gross receipts of alcoholic beverages is less than 50% of the total gross receipts, the full-service restaurant code will apply.

The following summarizes the changes effective October 1, 2003:

1. Code 9079 is eliminated.

2. Code 9071 will apply to full-service restaurants, Code 9072 will apply to fast food restaurants and Code 9074 will apply to bars and taverns.

3. The rate for the three new codes will be based upon the existing experience for Code 9079 until the new codes develop their own experience.
4. Classification phraseology changes are shown on the attached Pages R-22, C-9, C-10, C-12, C-17, C-25, C-27, C-45, C-50, C-56, C-70, C-71, C-85, C-86 and C-90.

5. The Digest of Rulings and Interpretations entries provide a more detailed explanation for the application of the new codes and are shown on the attached Pages D-37, D-51, D-65, D-71, D-72, D-75, D-76, D-76a, D-76b, D-110 and D-111.

6. Code 9080 “Dance Hall” is eliminated and the employers currently assigned to this class will be reassigned to Code 9074. In addition, the Rate Transition Program will apply to the employers currently assigned to Code 9080.

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

Very truly yours,

Monte Almer

President
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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<tr>
<td>Clerical Office</td>
<td>Code 8810—Clerical Office Employees</td>
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<tr>
<td>Maintenance, Security,</td>
<td>Code 9026—Building Operation—Commercial</td>
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<tr>
<td>Elevator Operators</td>
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</tr>
<tr>
<td>Cafeteria or Restaurant</td>
<td>Code 9072—Restaurant—Fast Food &amp; Drivers</td>
</tr>
</tbody>
</table>

7. Construction or Erection Operations

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

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

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

The construction or installation of temporary facilities, such as equipment storage yards, shall be assigned to the governing classification of the job. The construction of temporary buildings such as contractors' offices, restaurant buildings, bunk houses, etc., at the site of a construction project, shall be assigned to the appropriate manual classifications describing such work. A separate classification shall not be allowed for any operation performed in a shop established in connection with a construction or erection job. The shop operations shall be assigned to the construction or erection classification in connection with which such shop operations are performed. If more than one classification is involved, assign the one 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.
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 9072 “Restaurant–Fast Food & Drivers.”

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

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, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians
Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.

Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.

BARBER SHOP

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

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

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

BATTERY MFG.—DRY

BATTERY MFG.—STORAGE

BEAN SORTING or HANDLING

BEAUTY PARLOR

BED SPRING or Wire Mattress Spring MFG.
Box spring mfg. to be separately rated as Code 2570.
BEDSTEAD MFG. or ASSEMBLY—metal

BEER or Ale DEALER—wholesale—& Drivers

BILL POSTING & Drivers

BILLIARD HALL

BILLIARD TABLE MFG.

BLACKSMITH

BLAST FURNACE OPERATION & Drivers

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

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

RESTAURANT EMPLOYEES

RESTAURANT EMPLOYEES
<table>
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<tr>
<th>Classification</th>
<th>Code</th>
<th>Description</th>
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<tr>
<td>BORAX, Potash or Salt PRODUCING or REFINING</td>
<td>4568</td>
<td>Includes driving of wells and pumping. Mining to be separately rated as Code 1170.</td>
</tr>
<tr>
<td>BOTTLE, Rubber, Paper Stock or Rag DEALER—SECOND-HAND—&amp; Drivers</td>
<td>8264</td>
<td>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.</td>
</tr>
<tr>
<td>BOTTLING NOC &amp; Drivers</td>
<td>2157</td>
<td>Includes sign erection or repair.</td>
</tr>
<tr>
<td>BOWLING LANE</td>
<td>9093</td>
<td>Separately rate full-service restaurant as Code 9071 “Restaurant–Full-Service–including entertainers and/or musicians”; fast food restaurant as Code 9072 “Restaurant–Fast Food &amp; Drivers” or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074 “Bar, Dance Club, Lounge, Nightclub or Tavern–including entertainers and/or musicians.”</td>
</tr>
<tr>
<td>BOX MFG.—CIGAR—wood</td>
<td>2817</td>
<td></td>
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<tr>
<td>BOX MFG. NOC—FOLDING PAPER</td>
<td>4243</td>
<td>Paper or paper board mfg. to be separately rated as Code 4239.</td>
</tr>
<tr>
<td>BOX MFG.—SET-UP PAPER</td>
<td>4240</td>
<td>Paper or paper board mfg. to be separately rated as Code 4239.</td>
</tr>
<tr>
<td>BOX or BOX SHOOK MFG.</td>
<td>2759</td>
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<tr>
<td>BOX SPRING or Mattress MFG.</td>
<td>2570</td>
<td>Includes pillow, quilt or cushion mfg. Wire spring mfg. to be separately rated as Code 3300 “Bed Spring or Wire Mattress Spring Mfg.” Excelsior to be separated rated as Code 2916 “Veneer Products Mfg.”</td>
</tr>
<tr>
<td>BRAID or Fringe MFG.</td>
<td>2387</td>
<td></td>
</tr>
<tr>
<td>BRASS or Copper GOODS MFG.</td>
<td>3315</td>
<td></td>
</tr>
<tr>
<td>BREAKWATER or Jetty CONSTRUCTION—ALL OPERATIONS &amp; Drivers</td>
<td>6005</td>
<td>Caisson, cofferdam work or pile driving to be separately rated.</td>
</tr>
<tr>
<td>BREWERY &amp; Drivers</td>
<td>2121</td>
<td>Includes distributing stations.</td>
</tr>
<tr>
<td>BRICK MFG.—Fire or Enameled—&amp; Drivers</td>
<td>4024</td>
<td>Applicable only to the mfg. of bricks from refractory clays with or without other refractory materials. Includes clay, shale or sand digging. Underground mining or quarrying to be separately rated.</td>
</tr>
</tbody>
</table>
CARRIER SYSTEM INSTALLATION or REPAIR & Drivers

Applies to work inside of buildings only. Installation of freight carrier systems rated as Code 3724 "Machinery or Equipment Erection or Installation NOC & Drivers."

CARTRIDGE MFG. or LOADING—See “EXPLOSIVES”

CASE WORKERS—social services or medical work—traveling

Applies when any portion of an employee’s time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.

No medical, rehabilitation or other related services provided.

INSIDE WORK ONLY

CASH REGISTER MFG.

CASINO GAMBLING—ALL EMPLOYEES—& Clerical

Includes food, beverage and entertainment employees.

Transport of patrons to be separately rated as Code 8394.

Casino gambling operations in conjunction with a hotel to be rated as Code 9044.

CASINO GAMBLING—HOTEL—ALL OTHER EMPLOYEES—& Outside Salespersons

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

Includes musicians, players or entertainers.

Transport of patrons to be separately rated as Code 8394.

Casino gambling operations without a hotel to be rated as Code 9061.

CASKET or Coffin MFG. or ASSEMBLY—metal

CASKET or Coffin MFG. or ASSEMBLY—wood

Includes the mfg of metal fittings.

CASKET or Coffin UPHOLSTERING and Burial Garment Mfg.

CATERING—including entertainers and/or musicians

Applies to full-service restaurants, buffet-type establishments, banquet halls, cafes, diners and other food establishments that provide wait service.

Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.

CATHEDRAL or Art Glass WINDOW MFG.

Includes glass mfg.

CATTLE DEALER & Outside Salespersons, Drivers

Not operating farm or ranches.

CEMENT MFG.

Excavation or digging, dredging, mining or quarrying to be separately rated.
* **DANCE CLUB, Bar, Lounge, Nightclub or Tavern**—including entertainers and/or musicians

Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.

Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.

**DEBRIS REMOVAL** – construction or erection

Applies to specialty contractors engaged in removing construction or erection debris provided they are not engaged in construction or erection operations. Code 5610 also applies to debris removal employees of a construction or erection contractor provided that the payroll for the cleaners, timekeepers and watchguards is greater than all other payroll of the employer subject to construction or erection classifications at the same job or location. Code 5610 can be applied to debris removal employees that are working on different floors of the job site that have already been completed by the tradespersons or to debris removal employees after the tradespersons left for the day provided their payroll meets the criterion.

Timekeepers and watchguards employed by construction or erection contractors are present during the construction or erection operations. Watchguards also work nights, weekends and holidays to assure that vandalism and theft does not occur.

This code does not apply to cleaner/debris removal employees working in conjunction with the tradespersons. Such employees are considered laborers and subject to the same classification as the tradesperson.

The removal of debris left by a demolition contractor, shall be classified as Code 6217 “Excavation NOC & Drivers.”

**DECORATING & Drivers**

Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.

**DECORATING or Painting NOC & Drivers**

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**

**DENTIST & Clerical**

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**

Applies to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment.

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

**DETECTIVE or Patrol AGENCY & Drivers**

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**

Includes incidental mfg. of tin or tin compounds.

**DIAMOND CUTTING or Polishing**

**DIAPER SERVICE & Route Salespersons, Drivers**

Includes the rental and cleaning of diapers.

**DIE CASTING MFG.**

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**

Applies to river work only. Pile driving to be separately rated as Code 6003.

**DISTILLATION**—wood—& Drivers

**NEW YORK WORKERS COMPENSATION AND EMPLOYERS LIABILITY MANUAL 3rd Reprint Effective October 1, 2003**
DOOR, Sash or FINISHED MILLWORK DEALER & Drivers
Applicable to concerns dealing principally in such finished millwork as doors, frames, sash, screens, columns, paneling, cupboards, mantels, finished flooring or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, wall cabinets or cases; with or without such items as moldings, stair trim, baseboards or shelving; but no other lumber or building materials except in limited quantities as an accommodation. It includes the assembling of finished parts or glazing of products received from other concerns and the cutting down of standard stock sizes to special sizes, but not the assembling or glazing of items manufactured by the insured. This classification is not available for division of payroll with Code 8232 "Lumber Yard & Drivers," "Building Material Dealer & Drivers" or "Fuel and Material Dealer NOC & Drivers."

DOUGNUT or Cruller MFG.—not at retail shops—Route Salespersons, Route Supervisors, Drivers 2003

* DOUGNUT SHOPS—retail EFFECTIVE OCTOBER 1, 2003
Applies to shops engaged in the preparation and sale of doughnuts, coffee or other food for consumption on or away from the premises.

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

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

DRAFTING EMPLOYEES
Subject to the standard exceptions manual rule.

DRAFTING TELECOMMUNER EMPLOYEES
Subject to the standard exceptions manual rule.

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

DREDGE, Steam Shovel or Construction Machinery MFG. NOC

DREDGING:
Refer to special manual rules "Maritime Employments."

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

DRESS PATTERN MFG.—paper
Includes designers, drafting employees and cutters. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business. Catalog printing to be separately rated as Code 4299 "Printing."

* EFFECTIVE AUGUST 1, 2003
ICE CREAM MFG. & Route Salespersons, Route Supervisors, Drivers
2039

ICE MFG.
2150

*ICE SKATING RINK
Separately rate full-service restaurant as Code 9071 “Restaurant–Full-Service–including entertainers and/or
musicians”; fast food restaurant as Code 9072 “Restaurant–Fast Food & Drivers” or the operation of a bar,
dance club, lounge, nightclub or tavern as Code 9074 “Bar, Dance Club, Lounge, Nightclub or
Tavern–including entertainers and/or musicians.”

INCADESCENT LAMP MFG.
4112

INK MFG.—PRINTING
4557

INK (writing), Mucilage or Paste MFG.
4597

INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC
8720

INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS or DOCKS or Railway Stations
or Warehouses:
Coverage under U.S. ACT
8709F
Coverage under STATE ACT ONLY
8719
These classifications include mending or repacking of damaged containers. Operation of warehouses to be
separately rated.

INSTRUMENT MFG. NOC
3685
Applies to professional or scientific instruments.

INSULATING—STEAM PIPE or BOILER & Drivers
5184
Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.

INSULATION WORK NOC & Drivers
5479
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
3018
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.
LINOLEUM MFG. 4491

LINOTYPE or Hand COMPOSITION—ALL EMPLOYEES—& Drivers 4361

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.

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

LITHOGRAPHING 4299

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—outside.”

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

LIVESTOCK DEALER or Commission Merchant & Outside Salespersons, Drivers 8288

Not operating farms or ranches.

LIVESTOCK SALES CO. & Outside Salespersons, Drivers 8288

LOCOMOTIVE WORKS 3507

LOGGING or LUMBERING & Drivers 2702

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.”

LOOM HARNESS or Reed MFG. 3515

LOOSE-LEAF LEDGER or Notebook MFG. 4251

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

LOUNGE, Bar, Dance Club, Nightclub or Tavern—including entertainers and/or musicians 9074

Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.

Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.

LUGGAGE MFG. 2683

Applies to the mfg. of traveling bags, luggage and trunk mfg. The mfg. of metal frames and hardware to be separately rated as Code 3146 “Hardware Mfg. NOC.”
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<th>Code</th>
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<td>2380</td>
<td>NET MFG. 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; Outside Salespersons, Drivers</td>
</tr>
<tr>
<td>4312</td>
<td>NEWSPAPER 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.</td>
</tr>
<tr>
<td>4304</td>
<td>NEWSPAPER 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 &quot;Clerical Office Employees.&quot; Reporters, advertising or circulation solicitors to be separately rated as Code 8742 &quot;Salespersons—Outside.&quot;</td>
</tr>
<tr>
<td>9074</td>
<td>NIGHTCLUB, Bar, Dance Club, Lounge or Tavern—including entertainers and/or musicians. Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages. Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</td>
</tr>
<tr>
<td>4251</td>
<td>NOTEBOOK or Loose-Leaf Ledger MFG. Mfg. of metal rings, posts, screws, separators or fittings to be separately rated as Code 3146 &quot;Hardware Mfg. NOC.</td>
</tr>
<tr>
<td>0005</td>
<td>NURSERY EMPLOYEES &amp; Drivers. Includes incidental landscape gardening.</td>
</tr>
<tr>
<td>8829</td>
<td>NURSING or Convalescent HOME—ALL EMPLOYEES</td>
</tr>
<tr>
<td>3132</td>
<td>NUT or Bolt MFG. Steel making or rolling mills to be separately rated.</td>
</tr>
<tr>
<td>6504</td>
<td>NUT CLEANING or SHELLING</td>
</tr>
<tr>
<td>3574</td>
<td>OFFICE, Computing or Recording MACHINE MFG. NOC</td>
</tr>
<tr>
<td>5191</td>
<td>OFFICE MACHINE or Appliance INSTALLATION, Inspection, Adjustment or REPAIR. Includes shop. Mfg. operations to be separately rated.</td>
</tr>
<tr>
<td>8803</td>
<td>OFFICE or Factory Cost SYSTEMATIZER, Accountant or Auditor—TRAVELING. Includes insurance company premium auditors.</td>
</tr>
<tr>
<td>4493</td>
<td>OIL CLOTH MFG.</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.

* REFERRAL SERVICES—medical or social—traveling  
Applies when any portion of an employee’s time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.  
No medical, rehabilitation or other related services provided.

INSIDE WORK ONLY

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.
RESTAURANT:

FAST FOOD & DRIVERS 9072
Applies to fast food type restaurants including, but not limited, to pizza parlors, sandwich shops, donut shops, concession stands, hamburger, taco or fried chicken establishments. This class also includes take-out food establishments. These types of establishments prepare and serve food and non-alcoholic beverages which can be consumed on or off the premises.

FULL-SERVICE—including entertainers and/or musicians 9071
Applies to full-service restaurants, buffet-type establishments, banquet halls, cafes, diners and other food establishments that provide wait service.

Tavern, Bar, Dance Club, Lounge or Nightclub serving food
Refer to Code 9074 “Tavern, Bar, Dance Club, Lounge or Nightclub—including entertainers and/or musicians.

Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.

Operated by a hotel or motel – See “Hotel”

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 full-service restaurant as Code 9071 “Restaurant–Full-Service—including entertainers and/or musicians”; fast food restaurant as Code 9072 “Restaurant–Fast Food & Drivers” or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074 “Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians.”

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
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

ROOFING or Building PAPER or Felt PREPARATION—no installation—& Drivers
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.

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.”
STORES:
Refer to the New York Digest of Rulings and Interpretations for detailed description of operations which are subject to all store classifications included in this section.

AUTO PARTS AND ACCESSORIES STORE—wholesale 7999
AUTOMOBILE ACCESSORIES STORE NOC—retail—& Drivers 8046

BAGEL SHOPS—retail 8043
Applies to shops engaged in selling bagels with spreads and/or made into sandwiches. Includes the sale of beverages and other food for consumption on or away from the premises.

This class can only be applied if the sale of prepared items is less than 50% of the gross receipts.

Bagel manufacturing to be separately rated as Code 2003 "Bakery & Route Salespersons, Route Supervisors, Drivers."

* If the sale of prepared items is more than 50% of the gross receipts, the entire operation, including the bagel manufacturing, shall be rated as Code 9072 "Restaurant–Fast Food & Drivers."

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%) of the sales are derived from the sale of NOC items.

CLOTHING or Wearing Apparel STORE—retail 8008
CLOTHING or Wearing Apparel STORE—wholesale 8032

COFFEE, Tea or Spice STORE—retail 8006
No handling of fresh meats.

COFFEE, Tea or Spice STORE—wholesale 8034

DAIRY PRODUCTS STORE—retail 8006
No handling of fresh meats.

DAIRY PRODUCTS STORE—wholesale 8034

DELICATESSEN STORE—retail 8006
No handling of fresh meats.

DEPARTMENT STORE—retail 8039
Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions exists:

1. The payroll subject to this classification is at least $400,000 per annum.

Department Store—retail continued on the next page.
STORES: Department Store—retail-(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.

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 9071 “Restaurant–Full-Service–including entertainers and/or musicians”, Code 9072 “Restaurant–Fast Food & Drivers” or Code 9074 “Bar, Dance Club, Lounge, Nightclub or Tavern–including entertainers and/or musicians.” 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

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.

DRY GOODS STORE—retail 8008

DRY GOODS STORE—wholesale 8032

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.”
STORES: (continued)

RETAIL STORE NOC—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 9071 “Restaurant–Full-Service–including entertainers and/or musicians”, Code 9072 “Restaurant–Fast Food & Drivers” or Code 9074 “Bar, Dance Club, Lounge, Nightclub or Tavern–including entertainers and/or musicians.” The term food as used in this classification does not include ice cream and soft drinks.

RETAIL STORE NOC—NO SERVICE OF FOOD 8017

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

SHIP CHANDLER—wholesale 7999

SHOE STORE—retail 8008

SHOE STORE—wholesale 8032

SUPERMARKET—retail 8033

Applicable to a combined retail meat, grocery & provision store provided that the sale of fresh and cured meats, fish or poultry does not exceed 50% of the gross receipts for all merchandise sold by the insured. If the sale of fresh and cured meats, fish or poultry exceeds 50% of the gross receipts for all merchandise sold, such operations shall be assigned to Code 8031 "Meat, Fish or Poultry Store—Retail."

WHOLESALE STORE NOC 8018

STORM DOOR, STORM SASH, SCREENS or Weather Stripping INSTALLATION 5428

STOVE MFG. 3169

STREET CLEANING & Drivers 9402

STREET or ROAD CONSTRUCTION:

PAVING or REPAVING & Drivers 5506

Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate: clearing of right of way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.

ROCK EXCAVATION & Drivers 5508

Includes incidental quarrying or stone crushing. No tunneling.

Street or Road Construction continued on the next page.
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<th>Description</th>
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<td>SYNTHETIC RUBBER INTERMEDIATE MFG. &amp; Drivers</td>
<td>Oil refining, gasoline recovery, acetylene gas mfg. and alcohol mfg. to be separately rated.</td>
<td>4829</td>
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<tr>
<td>SYNTHETIC RUBBER MFG.</td>
<td>Synthetic rubber intermediate mfg. to be separately rated as Code 4829.</td>
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<td>SYRUP or Molasses</td>
<td>Not glucose or beet sugar mfg.</td>
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<td>TACK MFG.</td>
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<td>TACKLE and Fishing Rod MFG.</td>
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<td>TAILOR</td>
<td>alterations—no mfg., dry cleaning or laundering</td>
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<td>TAR or Asphalt</td>
<td>Directly obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. 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.</td>
<td>1463</td>
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<tr>
<td>TAVERN</td>
<td>Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.</td>
<td>9074</td>
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<tr>
<td>TAXICAB or Livery SERVICE—PUBLIC</td>
<td>Code 7368 applies to risks engaged in providing taxicab or public livery 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 and operated from a base station, stand, hotel, dock, highway or other public place.</td>
<td>8385</td>
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<tr>
<td>GARAGE EMPLOYEES</td>
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<tr>
<td>ALL OTHER EMPLOYEES &amp; Drivers</td>
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<td>7368</td>
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</tbody>
</table>
Junk and Scrap Dealer (continued):

4. In all other cases, Code 8263 “Junk Dealer” shall be assigned if the materials handled include iron or steel scrap; and Code 8500 “Metal Scrap Dealer” shall be assigned if the materials handled include non-ferrous metal scrap but no iron or steel scrap.

* Live Poultry—salespersons selling live poultry direct from railroad cars shall be assigned to the appropriate dealer classification, not to Code 8742 “Salespersons—outside.”

Manure in bulk—incl. drivers .................................................. 9403
Metal Dealers—non-ferrous (not junk or scrap dealers)—incl. drivers ............................................. 8106
Newspapers (over-issued) or Paper Clippings (new) ........................................................ 8103
Plumbers’ Supplies—faucets, valves, fittings, accessories and tools only—no handling of pipe, tubs, sinks, radiators, tanks, boilers or other fixtures ....................................................... 7999
Pulpwood—including incidental barking .............................................................................. 8232
Refrigerators—commercial—including refrigerated showcases and ice cream cabinets—incl. drivers ....................................................... 8044
Remnants or Mill Ends—new goods only—wholesale ....................................................... 8103

* Roofing Materials or Tinsmiths’ Supplies—incl. drivers ....................................................... 8232
Sash or Screens—metal—including incidental glazing or assembling incl. drivers—(Manufacture of special sizes to be separately rated) ....................................................... 8235
Sausage Casings—wholesale—including flushing with water .................................................. 8018
Shingles—incl. drivers .................................................................................... 8232
Slag—incl. drivers .................................................................................... 8232
Stamps—selling from catalogues exclusively—no store operations ........................................... 8810
Steel Tubing—boiler and mechanical tubings—incl. drivers .................................................. 8111

Decorating China—by hand .................................................................................... 4352
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Demonstrators in Retail Stores (not otherwise classified) ..................................................... 8017
Demonstrators in Retail Stores—wearing apparel .................................................................. 8008
Display Mfg.—cardboard .................................................................................... 4279
Displays—window—installation .................................................................................... 9521
Dog Kennels—incl. drivers .................................................................................... 8831
Door Mfg.—fireproof—all metal .................................................................................... 3076
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

S

Saddle Soap Mfg. ....................................................................................................... 4597

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

Sandwich, Box Lunch, Salad and Beverage Preparation—including distribution at offices or industrial plants ........................................................................... 9072
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, assign either Code 9071 “Restaurant–Full-Service—including entertainers and/or musicians”, Code 9072 “Restaurant–Fast Food & Drivers” or Code 9074 “Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians.”

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

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  Giftware  Pocketbooks
Audio cassettes  Hotel supplies  Radios
Books  Household appliances  Records
Candy  Housewares  Sheet music
Carpets and linoleum  Ice  Sick room supplies
Cellular phones  Lamps and Lighting fixtures  Soft drinks
Cigars and cigarettes  Musical instruments, other than pianos and organs  Stationery and related items
Compact discs  Televsions
Computers  Pagers  Tires—no installation
Computer software  Paint and related supplies  Toys
Cosmetics and toilet items  Photographic supplies and equipment  Video tapes and games
Fur skins  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.
8039 Department Store—retail (continued)

Operations Not Covered

1. Concessions in a department store are rated on the basis of the operations performed by the concessionaire and are not assigned to the department store classification.

2. The installation (other than delivery) and the service or repair of household appliances such as television sets, refrigerators, washing machines and air conditioners. Assign Code 9519 "Household Appliances—Electrical—Installation, Service or Repair—& Drivers."

3. The installation of automobile accessories, tires, air conditioners, and light repair work on automobiles. Assign Code 8391 "Automobile Service Station & Drivers."

8043 Retail Store NOC—including service of food—not restaurants

Any location at which 50% of the sales is derived from the service of food consumed on the premises shall be assigned to either Code 9071 "Restaurant–Full-Service—including entertainers and/or musicians", Code 9072 "Restaurant–Fast Food & Drivers" or Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians." The term "food" as used in this classification does not include ice cream and soft drinks.

* 8043 Bagel Shops—retail

Applies to shops engaged in selling bagels with spreads and/or made into sandwiches. Includes the sale of beverages and other food for consumption on or away from the premises.

* 8043 Drug or Cigar Store—retail—including service of food—not restaurants

Any location at which 50% of the sales is derived from the service of food consumed on the premises shall be assigned to either Code 9071 "Restaurant–Full-Service—including entertainers and/or musicians", Code 9072 "Restaurant–Fast Food & Drivers" or Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians." The term "food" as used in this classification does not include ice cream and soft drinks.

Operations Covered

This classification applies to retail drug stores, cigar stores, confectionery stores, or other "NOC" retail stores which, in addition to selling merchandise such as cigars, cigarettes, candy, stationery, drugs and medicines, also serve food (other than ice cream or soft drinks). This classification applies only if the receipts from the service of food are less than 50% of the gross receipts for the entire store.

Code 8043 also applies to retail bagel shops that are principally engaged in selling bagels that are made into sandwiches or sold with spreads such as butter, lox, jelly, cream cheese, provided that the receipts from the service of food are less than 50% of the gross receipts for the entire store.

Operations Not Covered

1. Retail drug stores, cigar stores, confectionery stores, and other "NOC" retail stores which also serve food (other than ice cream and soft drinks), where the receipts from service of food exceed 50% of the gross receipts for the entire store. Assign Code 9071 "Restaurant–Full-Service—including entertainers and/or musicians", Code 9072 "Restaurant–Fast Food & Drivers" or Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians."

2. Retail drug stores, cigar stores, confectionery stores, or other "NOC" retail stores which also serve ice cream or soft drinks (but no food). Assign Code 8017 "Retail Store NOC."
8043 Retail Store NOC—including service of food—not restaurants (Continued)
8043 Bagel Shops—retail (Continued)
8043 Drug or Cigar Store—retail—including service of food—not restaurants (Continued)

Operations Not Covered (continued)


* Bagel manufacturing shall be inclusive under Code 9072 “Restaurant–Fast Food & Drivers” when the receipts from the service of food such as bagels that are made into sandwiches or sold with spreads such as butter, lox, jelly, cream cheese are more than 50% of the gross receipts for the entire store.

8044 Furniture Store—wholesale or retail & Drivers
Includes the installation of house furnishings.

Operations Covered

1. This classification applies to wholesale dealers or retail stores principally engaged in selling furniture including antique furniture for homes, lawns, gardens, office and hotels. The furniture may be sold directly from the floor of the store or ordered from catalogues and samples on display in a showroom and subsequently shipped by the store to the customer. The word "furniture" as used in this classification includes living room, dining room, bedroom or kitchen sets and individual pieces such as sofas, chairs, tables, beds, chests, breakfronts, bookcases, pianos and organs.

2. In addition, furniture stores may sell a minor amount of other merchandise such as bedding, carpets, linoleum, lighting fixtures, lamps, household appliances, mirrors, pictures, radio and television sets or kitchen cabinets.

3. This classification also includes the delivery and setting merchandise in place, the installation of home furnishings, such as carpets, linoleum, draperies, pictures or mirrors and the polishing and minor repair of furniture on the insured's premises or at the customer's location.

Operations Not Covered

1. Stores principally engaged in selling bedding, carpets, linoleum, lighting fixtures, lamps, household appliances, mirrors, pictures, radio and television sets or kitchen cabinets. Assign Code 8017 “Retail Store NOC” or Code 8018 “Wholesale Store NOC” depending upon whether or not the sales are principally retail or wholesale.

* The installation of furniture or fixtures not performed by a furniture wholesaler or retailer. Assign Code 5429 “Furniture or Fixtures Installation NOC.” Code 5429 is 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.
8105 Hide or Leather Dealer

**Operations Covered**

This classification applies to wholesale or retail stores *principally* engaged in selling all kinds of raw or dressed animal hides, reptile skins and tanned leather.

Raw hides are usually received from slaughter houses and are sorted, graded, salted by hand and shipped to tanneries for processing. After processing at the tannery, the dressed and finished hides, skins and leather are returned to the dealers where they are graded, measured, edge trimmed by hand where necessary, stocked and shipped.

**Operations Not Covered**

1. Dealers in fur skins, such as those used for clothing, e.g., mink, ermine, sable, beaver, rabbit, fox and raccoon. Assign Code 8018 "Wholesale Store NOC."

2. This classification does not include any processing operations, (other than the hand edge trimming stated above). If processing is performed, it is assigned as shown below:

   - Leather Coloring or Painting .......................... Code 9501—"Painting—Shop—& Drivers"
   - Leather Embossing ......................................... Code 2640—"Leather Embossing"
   - Leather Skiving Code 2688—"Leather Goods Mfg. NOC"
   - Leather Splitting, Leather Finishing, Leather Dressing ........................................ Code 2623—"Tanning"

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**9071 Restaurant–Full-Service**—including entertainers and/or musicians

**9071 Catering**—including entertainers and/or musicians

**Operations Covered**

Applies to full-service restaurants, buffet-type establishments, banquet halls, cafés, diners and other food establishments that provide wait service.

In a full-service restaurant, patrons may seat themselves or be escorted to a table by a maitre d’, host or other restaurant employee. Patrons order their food and beverage selections from a menu. The food orders are then prepared by the kitchen staff and served to the patrons by the wait staff.

Catering operations are also contemplated by this classification. Customers are served a sit-down type meal or buffets are provided in the banquet hall. The kitchen staff prepares the menu items which are served to the patrons by a wait staff. If there is a buffet, the patrons will serve themselves. Other catering establishments prepare food from a customer’s pre-selected menu choices. Orders are prepared according to customers’ specifications and placed in trays and packaged for pick-up or delivery to the location designated by the customer.

This classification also applies to cafés that are engaged in preparing and serving coffee, beverages, a lite menu fare and desserts to their patrons. These types of establishments may also prepare and/or cook food items. Patrons can seat themselves or are escorted to a table by a café employee. Coffee, beverages and/or food orders are prepared by the kitchen staff and/or counter clerk and then served to patrons by the wait staff.

The above types of restaurants often engage in offering the rental of their facilities for private parties. The employer accommodates the guests by serving food and beverages including alcoholic beverages.
Restaurants can also provide take-out food services. Customers will either call in advance or come into the restaurant to place an outgoing food order. This is a common practice of many restaurants and such operations are included under this class provided that the gross receipts for outgoing orders do not exceed 50% of the total gross receipts.

The above types of establishments may engage in the service of alcoholic beverages. The gross receipts of alcoholic beverages, however, shall not exceed 50% of the total receipts of food and non-alcoholic beverage items sold.

**Operations Not Covered**

1. Bar, dance club, lounge, nightclub or tavern operation where the total gross receipts of alcoholic beverages exceeds 50% of the total receipts of food and non-alcoholic beverages. Assign Code 9074 “Bar, Dance Club, Lounge, Nightclub or Tavern–including entertainers and/or musicians.”

2. Fast food restaurants including, but not limited to, pizza parlors, sandwich shops, donut shops, concession stands, hamburger, taco and fried chicken establishments, including take-out food establishments. Assign Code 9072 “Restaurant–Fast Food & Drivers.”

3. Restaurant, bar, dance club, lounge, nightclub or tavern operated by hotels or motels. Assign Code 9058 “Hotel: Restaurant Employees.”

4. Stores engaged in principally (more than 50% of the gross receipts) selling NOC items that also prepare and serve food that constitutes less than 50% of the total gross receipts. Assign Code 8043 “Retail Store NOC–including service of food–not restaurants.”

Delivery of food orders with use of a bicycle or vehicle. Assign Code 7380 “Drivers and Helpers NOC–Commercial” provided that more than 50% of the driver’s time is spent in connection with a bicycle or vehicle.

* 9072 . . . . Restaurant–Fast Food & Drivers

**Operations Covered**

Applies to fast food type restaurants including, but not limited to, pizza parlors, sandwich shops, donut shops, concession stands, hamburger, taco or fried chicken establishments. This class also includes take-out food establishments. These types of establishments prepare and serve food and non-alcoholic beverages which can be consumed either on or off the premises.

Customers make their food and beverage selection from a menu board or from a paper menu. A cashier will take their order and payment for their food and beverage selections. Cooks prepare the customer’s order or in some fast food establishments, food is prepared in advance and made readily available for consumption. The cashier will place the order on a tray if the customer is going to consume food on the premises. If it is a take-out order, food and beverages are placed in a bag, box, bucket, carton or container.

Telephone orders are also taken from customers. Food is prepared and ready for delivery or pick up by the customer. Food orders delivered on foot or by use of public transportation are contemplated under the scope of this class.

These types of establishments may also have a seating area for patrons to consume their purchases on the premises or they may take the food with them for off-premises consumption. These types of facilities do not employ waitresses or waiters to serve food.
Most fast food establishments provide their customers with a drive-through food service. Customers drive their vehicles adjacent to a menu board and place their order. The customer then drives to the window where the order taker is located. The order taker may either obtain the order food items themselves from the bins that already contain cooked food or will place the order with the cook. Beverages are usually dispensed into cups by the order taker. Food and beverages are bagged or boxed and given to the customer after payment is received. The customer will then leave the drive-through area.

Some fast food establishments often engage in offering the rental of their facilities for parties. The establishment will host the party and accommodate the guests by serving food, beverages, cake as well as provide other activities for guests to participate in.

Operations Not Covered

1. Bar, dance club, lounge, nightclub or tavern operation where the gross receipts of alcoholic beverages exceeds 50% of the total receipts of food and non-alcoholic beverages. Assign Code 9074 “Bar, Dance Club, Lounge, Nightclub or Tavern–including entertainers and/or musicians.”

2. Restaurant establishments that provide traditional service where patrons are served by a wait staff. Assign Code 9071 “Restaurant–including entertainers and/or musicians.”

3. Restaurant, bar, dance club, lounge, nightclub or tavern operated by hotels or motels. Assign Code 9058 “Hotel: Restaurant Employees.”

4. Stores engaged in principally (more than 50% of the gross receipts) selling NOC items that also prepare and serve food that constitutes less than 50% of the total gross receipts. Assign Code 8043 “Retail Store NOC–including service of food–not restaurants.”

* 9074 Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians
9074 Dance Club, Bar, Lounge, Nightclub or Tavern—including entertainers and/or musicians
9074 Lounge, Bar, Dance Club, Nightclub or Tavern—including entertainers and/or musicians
9074 Nightclub, Bar, Dance Club, Lounge or Tavern—including entertainers and/or musicians
9074 Tavern, Bar, Dance Club, Lounge or Nightclub—including entertainers and/or musicians

Operations Covered

Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.

Some establishments may charge an entrance fee to its patrons. Service of beverages can be from a bartender or from a wait staff. Some establishments may employ a kitchen staff that prepares food that the customers order from a menu. The wait staff serves the beverages and food to the patrons and accepts payment for the same.

These types of establishments may also have a “bouncer” to oversee the patrons activities to ensure the safety or orderly conduct of all patrons.

The insured may provide entertainers such as a disc jockey or band. Some bars, lounges and taverns may provide music via a jukebox. Dance floors or designated dancing rooms may also be available for the patrons.

Operations Not Covered

1. Fast food restaurants including, but not limited to, pizza parlors, sandwich shops, donut shops, hamburger, taco and fried chicken establishments, concession stands and other fast food including take-out food establishments. Assign Code 9072 “Restaurant–Fast Food & Drivers.”
2. Full-service restaurants where patrons are served by a wait staff. Assign Code 9071 “Restaurant—including entertainers and/or musicians” provided that the sale of alcoholic beverages is less than 50% of the gross receipts.

3. Restaurant, bar, dance club lounge, nightclub or tavern operated by hotels or motels. Assign Code 9058 “Hotel: Restaurant Employees.”

4. Stores engaged in principally (more than 50% of the gross receipts) selling NOC items that also prepare and serve food that constitutes less than 50% of the total gross receipts. Assign Code 8043 “Retail Store NOC—including service of food-not restaurants.”
HOMES
—Aged—includes nursing and medical personnel ........................................ 8829
—Aged—no nursing or medical personnel on staff ......................................... 8866
—Children’s .......................................................... 8833/9040
—Invalid .................................................................... 8829
—Maternity ............................................................. 8829
—Mentally Disturbed—includes nursing and medical personnel ...................... 8833/9040
—Mentally Disturbed—no nursing or medical personnel on staff .................. 8865
—Nursing—includes nursing and medical personnel ..................................... 8829
—Nursing—no nursing or medical personnel on staff ................................... 8866
—Orphan ............................................................... 8833/9040

HOSPITAL
—Professional Employees ............................................................. 8833
—All Other Employees .................................................................. 9040

INSPECTOR
—Board of Health ........................................................................... 9410
—Building ...................................................................................... 9410
—Electrical ...................................................................................... 9410
—Mine—periodical ........................................................................... 9410

INVESTIGATOR—outside .......................................................... 9410

JAIL—All Employees ..................................................................... 7720

JANITOR OR MAINTENANCE
—Clerical Facility Only ...................................................................... 9026
—Medical Facilities ............................................................................ 9040
—Operational Departments—such as sewerage or waterworks plants PSG. CLASS
—Residential Facility For Aged .......................................................... 8829
—Schools, Libraries & Museums ......................................................... 9101

LABORATORY— Technician, Bacteriologist, Biochemist ................................ 9410

LANDFILL—sanitary ........................................................................ 6217

LIBRARY OR MUSEUM—public .......................................................... 8838
—Curators, Librarians ........................................................................ 8838
—Maintenance & Drivers .................................................................... 9101
—Ushers or Attendants ...................................................................... 8838

MAYOR & COMMISSIONERS .......................................................... 8810

MEALS-ON-WHEELS PROGRAMS ..................................................... 9072

MEDICAL EXAMINER, MORGUE
—Drivers ......................................................................................... 7380
—Physicians & Clerical ....................................................................... 8832
—Laboratory & X-ray & All Other Employees ........................................... 9410

NURSE
—Public Health—clinics ...................................................................... 8832
—Visiting ......................................................................................... 8854

PARKING METER INSTALLATION, SERVICE OR REPAIR, INCLUDING SHOP ........................................ 5192

PARK
—Playgrounds ............................................................................... 9102
—Lifeguards ..................................................................................... 9015

PARKWAY OPERATION
—Landscaping Maintenance ................................................................ 9102
—Paving or Repaving Roads ................................................................. 5506
—Toll Collectors ................................................................................ 9019

POLICE OFFICER ............................................................................. 7720

POOL—outdoor—including lifeguards .................................................. 9015

PROBATION OFFICER
—Adult ......................................................................................... 7720
—Children ....................................................................................... 7720
### PROCESS SERVER
- Attendance Supervisors ................................................................. 9410
- Board Employees & Teachers .............................................................. 8868
- Bus
  - Company—Independent
    - Garage Employees ........................................................................ 8385
    - All Other Employees—incl. drivers .................................................. 8394
    - Drivers—employed by school—incl. garage employees ....................... 9101
  - Matrons
    - Employed by Bus Company ............................................................ 8394
    - Employed by School ..................................................................... 8868
- Cafeteria Workers ............................................................................... 9101
- Crossing Guards .................................................................................. 9101

### SCHOOL
- Attendance Supervisors ................................................................. 8868
- Board Employees & Teachers .............................................................. 8868
- Bus
  - Company—Independent
    - Garage Employees ........................................................................ 8385
    - All Other Employees—incl. drivers .................................................. 8394
    - Drivers—employed by school—incl. garage employees ....................... 9101
  - Matrons
    - Employed by Bus Company ............................................................ 8394
    - Employed by School ..................................................................... 8868
- Cafeteria Workers ............................................................................... 9101
- Crossing Guards .................................................................................. 9101

### SENIOR CITIZEN
- Centers—Exercise, Dance, Arts and Crafts Instruction ............................ 9063
- Meals-on-Wheels Programs .................................................................. 9072

### SEWAGE TREATMENT .................................................................. 7580

### SEWER CONSTRUCTION CREW .................................................... 6306

### SHELTERS
- Nursing and Medical Personnel on Staff ............................................. 8833
- No Nursing or Medical Personnel on Staff .......................................... 8865
- All Other Employees .......................................................................... 9040

### SHERIFF AND DEPUTY SHERIFFS .................................................. 7720

### SNOW REMOVAL .......................................................................... 9402

### STREET
- Cleaning ............................................................................................. 9402
- Construction Crew ............................................................................. 5506/5507
- Department Laborers ......................................................................... 5506/5507

### TAX ASSESSOR ........................................................................... 9410

### TRAFFIC
- Directing ............................................................................................. 7720
- Lines Painting—street, road parking lot .............................................. 9402
- Meter Readers ..................................................................................... 7542
- Signal Lights Installation, Maintenance .................................................. 7601

### VOTING MACHINES—Erect, Store, Dismantle, Repair, Maintenance ........ 5191

### WATER MAIN CONSTRUCTION ..................................................... 6319

### WATERWORKS OPERATION ......................................................... 7520

### WELFARE
- Case Workers—field work ................................................................. 8854
- Case Workers—office work only .......................................................... 8810
- Clerical ............................................................................................... 8810
- Nurses, Doctors .................................................................................. 8833/8832

### YOUTH TRAINEES & RECRUITERS ............................................... 9410
Reserved For Future Use