BULLETIN

July 26, 2016

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Manager, Underwriting Services
Ext. 161, rbajrami@nycirb.org

R.C. 2415

To the Members of the Rating Board:

Classification Codes 8864, 8865, and 8866
Effective Date: October 1, 2016

In accordance with the authorization of the Underwriting Committee, and the approval by the New York State Department of Financial Services, amendments to the Workers Compensation and Employers Liability Manual regarding Classification Codes 8864, 8865, and 8866 have been made, and will be effective October 1, 2016.

1. Classification Code 8864 – The note in the Manual has been amended to clarify that (a) workshops are not mandatory; and (b) this code only applies to organizations providing medical services.

2. Classification Code 8865 – Currently, there are two phraseologies with similar meanings for the same work within Classification Code 8865: “Shelter for the Homeless-All Employees & Clerical” and “Homeless Shelter-All Employees & Clerical.” This filing amends the Manual to eliminate the reference to “Shelter for the Homeless-All Employees & Clerical.”

Further, the notes for all Classification Code 8865 phraseologies are amended to clarify that this Classification Code applies to organizations not providing medical services.
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3. **Classification Code 8866** – The notes for all Classification Code 8866 phraseologies are amended to clarify that this Classification Code applies to organizations not providing medical services.

The language and changes result in the following revisions to the New York Workers Compensation and Employers Liability Manual: Classification Section C-1, C-3, C-28, C-31, C-45, C-70, C-71, C-75, and C-76; Classification Index page C-42; and Digest Section IV Pages D-119 and D-120.

All updated pages are enclosed. These changes are also included in an updated version of the New York Workers Compensation & Employers Liability Manual, available on the Board’s website at: www.nycirb.org.

Very truly yours,

Jeremy Attie  
President and CEO

Enclosures
### PART TWO—CLASSIFICATIONS

<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ABRASIVE PAPER</strong> or Cloth PREPARATION</td>
<td>1860</td>
</tr>
<tr>
<td>Separately rate paper or cloth manufacturing.</td>
<td></td>
</tr>
<tr>
<td><strong>ABRASIVE WHEEL MFG. &amp; Drivers</strong></td>
<td>1748</td>
</tr>
<tr>
<td>Separately rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.</td>
<td></td>
</tr>
<tr>
<td><strong>ACCOUNTANT</strong>, Auditor or Factory Cost or Office Systematizer—TRAVELING</td>
<td>8803</td>
</tr>
<tr>
<td>Includes insurance company premium auditors.</td>
<td></td>
</tr>
<tr>
<td><strong>ACETYLENE GAS MFG. &amp; Drivers</strong></td>
<td>4635</td>
</tr>
<tr>
<td>Includes tank charging.</td>
<td></td>
</tr>
<tr>
<td><strong>ADDRESSING</strong> or Mailing CO.</td>
<td>8800</td>
</tr>
<tr>
<td>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.</td>
<td></td>
</tr>
<tr>
<td>Refer to “Mailing or Addressing Companies,” Section II of the Digest of Rulings and Interpretations.</td>
<td></td>
</tr>
<tr>
<td><strong>ADVERTISING CO. &amp; Drivers</strong></td>
<td>9549</td>
</tr>
<tr>
<td>Applicable to outdoor advertising companies and includes shop operations; the erection, painting, repair, maintenance or removal of signs; sign painting or lettering in or upon buildings or structures. Separately rate bill posting as Code 9545.</td>
<td></td>
</tr>
<tr>
<td><strong>AGRICULTURAL</strong> or Construction MACHINERY MFG.</td>
<td>3507</td>
</tr>
<tr>
<td><strong>AIR CONDITIONING</strong> and Heating DUCT WORK—shop and outside—&amp; Drivers</td>
<td>5536</td>
</tr>
<tr>
<td>Applies to fabrication, erection, installation or repair of duct work including the installation of the air conditioning and blower units. Separately rate the repair or servicing of units after installation as Code 3737.</td>
<td></td>
</tr>
<tr>
<td>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—&amp; Drivers” applies.</td>
<td></td>
</tr>
<tr>
<td><strong>AIR PRESSURE</strong> or Steam GAUGE MFG.</td>
<td>3685</td>
</tr>
<tr>
<td>Applies to professional or scientific instruments.</td>
<td></td>
</tr>
<tr>
<td><strong>AIRCRAFT ENGINE MFG.</strong></td>
<td>3826</td>
</tr>
<tr>
<td><strong>AIRPLANE MFG.</strong></td>
<td>3830</td>
</tr>
<tr>
<td><strong>AIRPLANE</strong> or <strong>AIRCRAFT PARTS MFG.</strong>—sheet metal</td>
<td>3832</td>
</tr>
<tr>
<td>Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.</td>
<td></td>
</tr>
<tr>
<td><strong>ALCOHOL MFG.</strong>—wood—&amp; Drivers</td>
<td>1470</td>
</tr>
<tr>
<td>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</td>
<td></td>
</tr>
<tr>
<td><strong>ALCOHOL</strong> or Drug <strong>REHABILITATION FACILITY—ALL EMPLOYEES—&amp; Clerical</strong></td>
<td>8865</td>
</tr>
<tr>
<td>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 where medical services are provided.</td>
<td></td>
</tr>
<tr>
<td>Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility with no where no medical services are provided by nursing or medical personnel on staff as Code 8866.</td>
<td></td>
</tr>
<tr>
<td>Classification</td>
<td>Description</td>
</tr>
<tr>
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<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>AMUSEMENT PARK or Exhibition OPERATION &amp; Drivers</td>
<td>Applies to the operation by owners or lessees and includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180. Code 9016 does 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, enterprises involving throwing balls or darts at various targets, miniature golf, batting cages, golf driving ranges, laser tag, paintball, archery ranges, shooting galleries (using air rifles only), public tennis courts, bocce ball and ping pong parlors) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.</td>
</tr>
<tr>
<td>ANALYTICAL CHEMIST</td>
<td>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.</td>
</tr>
<tr>
<td>ANTI-TOXIN, Serum or Virus MFG. &amp; Drivers</td>
<td></td>
</tr>
<tr>
<td>ARCHITECT or Engineer–CONSULTING</td>
<td>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.</td>
</tr>
<tr>
<td>ARCHITECTURAL Wood Window or Door Mfg.</td>
<td>May be used only upon specific assignment by the Rating Board.</td>
</tr>
<tr>
<td>ARCHITECTURAL Wood Window or Door Installation</td>
<td>Not available for division of payroll with Code 5403 “Carpentry NOC,” Code 5645 “Carpentry Detached Dwelling,” or Code 5651 “Carpentry Dwellings Three Stores or Less” at the same job or location.</td>
</tr>
<tr>
<td>ARMS MFG. NOC</td>
<td>Separately rate steel making, forging, shell manufacturing or shell loading–See “EXPLOSIVES.”</td>
</tr>
<tr>
<td>ART or Cathedral Glass WINDOW MFG.</td>
<td>Includes glass manufacturing.</td>
</tr>
<tr>
<td>ART Gallery &amp; Clerical</td>
<td>Applies to wholesale or retail sales of artwork. Includes appraising of the artwork on the premises of the art gallery.</td>
</tr>
<tr>
<td>ASBESTOS CONTRACTOR</td>
<td>Includes employees engaged in sealing off work areas, removal, repair, enclosure or encapsulation of asbestos materials.</td>
</tr>
<tr>
<td>ASPHALT or Tar DISTILLING or REFINING &amp; Drivers</td>
<td>Includes the manufacture of products obtained from the distilling or refining of asphalt or tar and the saturation of paper or felt with asphalt or tar. Separately rate felt mfg. as Code 2288, paper mfg. as Code 4239 and coke burning as Code 1470. Separately rate chemical works or manufacturers of dyes or products used as explosives.</td>
</tr>
<tr>
<td>ASPHALT WORKS &amp; Drivers</td>
<td>Includes grinding, pulverizing or mixing asphalt. Separately rate digging, mining or quarrying.</td>
</tr>
<tr>
<td>ASSAYING</td>
<td>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.</td>
</tr>
<tr>
<td>ASSISTED LIVING FACILITY–ALL EMPLOYEES–&amp; Clerical</td>
<td>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 where no medical services are provided, shall be assigned to Code 8865.</td>
</tr>
</tbody>
</table>
DEBRIS REMOVAL—construction or erection (continued)

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.

Separately rate the removal of debris left by a demolition contractor as Code 6217.

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.

Separately rate painting of ship hulls. Separately rate metal structures over two stories in height or bridges as Code 5037.

DENTAL LABORATORY

DENTIST & Clerical
Separately rate employees engaged in any type of service in or about premises, other than premises used for professional purposes.

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. Separately rate police officers, sheriffs, strike breakers or strike guards as Code 7720.

DETINNING
Includes incidental manufacturing of tin or tin compounds.

DEVELOPMENTAL ORGANIZATIONS—incl. workshop—ALL EMPLOYEES & SALESPERSONS, DRIVERS
Applicable to organizations that are engaged in providing services to individuals who are mentally, physically and/or emotionally challenged. A broad range of services such as clinical, educational, counseling and recreational are provided. These organizations may have workshops that train individuals in various types of tasks to educate and prepare them for employment or future placement at residential facilities.

Separately rate group homes, halfway houses, temporary shelters and independent supportive living homes as Code 8865 provided there is no medical services provided by nursing or medical personnel on staff.

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.
<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DRILLING or Redrilling of Oil or Gas Wells &amp; Installation of Casing, Drivers</td>
<td>6235</td>
<td></td>
</tr>
<tr>
<td>DRILLING NOC &amp; Drivers</td>
<td>6204</td>
<td>Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.</td>
</tr>
<tr>
<td>DRIVERS and Helpers NOC—Commercial</td>
<td>7380</td>
<td>Subject to the standard exception manual rule.</td>
</tr>
<tr>
<td>DRUG, Medicine or Pharmaceutical Preparation MFG.—includes mfg. of ingredients</td>
<td>4825</td>
<td>Code 4825 and Code 4611 &quot;Drug, Medicine or Pharmaceutical Preparation,&quot; Code 4828—Chemical Blending or Mixing NOC—All Operations—&amp; Drivers' or Code 4829 &quot;Chemical Mfg. NOC—All Operations—&amp; Drivers&quot; shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</td>
</tr>
<tr>
<td>DRUG, Medicine or Pharmaceutical PREPARATION—no mfg. of ingredients</td>
<td>4611</td>
<td>Applies to compounding, blending or packing operations only. Code 4611 and Code 4825 &quot;Drug Medicine or Pharmaceutical Preparation Mfg.,” Code 4828 “Chemical Blending or Mixing NOC—All Operations—&amp; Drivers' or Code 4829 &quot;Chemical Mfg. NOC—All Operations—&amp; Drivers” shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</td>
</tr>
<tr>
<td>DRUG or Alcohol REHABILITATION FACILITY—ALL EMPLOYEES—&amp; Clerical</td>
<td>8865</td>
<td>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 where medical services are provided. Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility with no where no medical services are provided by nursing or medical personnel on staff as Code 8866.</td>
</tr>
<tr>
<td>DRY CLEANING or Laundry Collecting or DISTRIBUTING STORE</td>
<td>8017</td>
<td>No dry cleaning or laundering at the same location.</td>
</tr>
<tr>
<td>DRY CLEANING or Laundry COMMERCIAL—&amp; Route Salespersons, Drivers</td>
<td>2591</td>
<td>Applies to risks principally engaged (more than 50%) in commercial dry cleaning or laundry operations Includes incidental alterations and pressing of items. Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.</td>
</tr>
<tr>
<td>DRY CLEANING or Laundry RETAIL—&amp; Route Salespersons, Drivers</td>
<td>2590</td>
<td>Applies to risks principally engaged (more than 50%) in retail dry cleaning or laundry operations. Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor (no dry cleaning or laundering) as Code 2503. Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.</td>
</tr>
<tr>
<td>DRY CLEANING or Laundry STORE—SELF-SERVICE</td>
<td>8017</td>
<td>No dry cleaning or laundering at the same location.</td>
</tr>
<tr>
<td>DRY DOCK OPERATION—See “SHIP REPAIR or CONVERSION”</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
HEMP or Jute SPINNING AND WEAVING

HOD HOISTS—See “SCAFFOLDS”

HOMELESS SHELTER—ALL EMPLOYEES—& Clerical

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

Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, with no where no medical services are provided by nursing or medical personnel on staff, as Code 8866.

HOMES FOR THE MENTALLY IMPAIRED—ALL EMPLOYEES—& Clerical

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

Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, with no where no medical services are provided by nursing or medical personnel on staff, as Code 8866.

HONE or Oil STONE MFG. & Drivers

Separately rate quarrying as Code 1624.

HORN GOODS MFG. —Fabricated Products Mfg.

Applies to the manufacture of horn goods by machining, bending, buffing or polishing.

HORSE SHOE MFG.

Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.

HORSE SHOW:

STABLE EMPLOYEES & Drivers

OPERATION by owner or lessee & Drivers

Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.

Code 9016 does 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, enterprises involving throwing balls or darts at various targets, miniature golf, batting cages, golf driving ranges, laser tag, paintball, archery ranges, shooting galleries (using air rifles only), public tennis courts, bocce ball and ping pong parlors) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

HOSIERY MFG.

Separately rate yarn manufacturing.

HOSPITAL:

PROFESSIONAL EMPLOYEES

ALL OTHER EMPLOYEES

Code 8833 and Code 9040 include the operation of a convalescent or nursing home when operated by a hospital at the same or an adjacent location.

Separately rate ambulance drivers employed by a hospital as Code 7380.

HOSPITAL—VETERINARY—& Drivers

HOT HOUSE ERECTION—ALL OPERATIONS
| REAL ESTATE AGENCY—outside employees—& collectors | 8742 |
| RECORcING—Masters and Stock Tapes—music | 4352 |
| RECORcING TAPE or DISK MFG. | 4923 |
| RECREATIONAL VEHICLE Park and Campground | 9029 |
| REED or Loom Harness MFG. | 3515 |
| REFERRAL SERVICES—medical or social—traveling | 8857 |
| REFRACTORY PRODUCTS MFG. & Drivers | 4024 |
| REFRIGERATION UNIT MFG. | 3612 |
| REFUSE, Ashes or Garbage COLLECTION & Drivers | 9403 |
| RELIGIOUS HOUSE OF WORSHIP: | |
| PROFESSIONAL EMPLOYEES | 8840 |
| ALL OTHER EMPLOYEES & Drivers | 9101 |
| RENDERING WORKS NOC & Drivers | 4665 |
| RESIDENTIAL CARE FACILITY—ALL EMPLOYEES—& Clerical | 8865 |

Separately rate care, custody and maintenance or construction work.

Separately rate players, entertainers or musicians as Code 9157 or Code 9159.

Separately rate phonograph record manufacturing as Code 4431.

Includes the manufacturing 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. Separately rate underground mining as Code 1170 and quarrying as Code 1624.

Separately rate the manufacturing of housings or assembling complete units as Code 3076.

Separately rate reduction or rendering as Code 7590 and fertilizer plants as Code 4583.

Includes clergy, assistants, organist and choir members.

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.

Separate rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, with no where no medical services are provided by nursing or medical personnel on staff, as 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”

The entire remuneration of all entertainers shall be included in computing premium subject, however, to the maximum average weekly wage per employee shown in the “Miscellaneous Values” pages as “Maximum Remuneration.”

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.

Separately rate the 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 where no medical services are provided by, as Code 8865.

REVETMENT or Dike CONSTRUCTION–ALL OPERATIONS to completion–& Drivers 6005
Applies to river work only. Separately rate pile driving 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
Separately rate excavation or digging, dredging, mining or quarrying.

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.
SENIOR CITIZEN 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.

Separately rate the 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 where no medical services are provided, as Code 8865.

SERUM, Anti-toxin or Virus MFG. & Drivers

SEWAGE DISPOSAL PLANT OPERATION & Drivers

SEWER

CLEANING & Drivers

CLEANING–of building connections using portable equipment–& Drivers

SEWAGE CONSTRUCTION–ALL OPERATIONS–& Drivers

Includes tunneling at street crossings when not performed under air pressure. Separately rate all other tunneling as Code 6251 or Code 6260. Separately rate permanent surface restoration.

SEWING MACHINE MFG.

SHADE ROLLER MFG. –wood

Includes manufacturing 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 or aircrafts.

SHEET METAL WORK–SHOP only

May be used only upon specific assignment by the Rating Board.

SHEET METAL WORK ERECTION, Installation or Repair NOC–shop or outside–& Drivers

Separately rate sheet metal roofing on sloping roofs as Code 5545.

SHEET ROCK INSTALLATION–within buildings–& Drivers

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.

Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, as 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.

SHIP BUILDING–IRON or STEEL NOC–& Drivers:

Coverage under U.S. ACT 6843F

Coverage under STATE ACT ONLY 6854

The two foregoing classifications include fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hull. Code 6854 may be used only upon specific assignment by the Rating Board. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with the foregoing classifications Code 6843F and Code 6854:

BOILERMAKING 3620

FOUNDRY–NON-FERROUS 3085

FOUNDRY NOC–FERROUS 3081

MACHINE SHOP–other than maintenance machine shop 3632

SHIP CHANDLER–wholesale 7999

SHIP CLEANING or Allied Operations & Drivers:

Coverage under U.S. ACT 6875F

Coverage under STATE ACT ONLY 6885

Includes cleaning of ships’ holds or bilges, cleaning cargo, fuel oil or water tanks including removal of gas or sludge, removing dunnage or rubbish, cleaning areas after repair work. Code 6885 may be used only upon specific assignment by the Rating Board.

SHIP REPAIR or CONVERSION–ALL OPERATIONS–& Drivers:

Coverage under U.S. ACT 6872F

Coverage under STATE ACT ONLY 6882

Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the classification describing the work. Code 6882 may be used only upon specific assignment by the Rating Board.
<table>
<thead>
<tr>
<th>CLASS CODE</th>
<th>SUB CODE</th>
<th>HAZARD GROUP</th>
<th>INDUSTRY GROUP</th>
<th>PHRASEOLOGY</th>
</tr>
</thead>
<tbody>
<tr>
<td>8833</td>
<td>00</td>
<td>C</td>
<td>6</td>
<td>Hospital—Professional Employees</td>
</tr>
<tr>
<td>8838</td>
<td>00</td>
<td>B</td>
<td>6</td>
<td>Public Library—Professional Employees—Includes Attendants &amp; Ushers</td>
</tr>
<tr>
<td>8838</td>
<td>01</td>
<td>B</td>
<td>6</td>
<td>Public Museum—Professional Employees—Includes Attendants &amp; Ushers</td>
</tr>
<tr>
<td>8840</td>
<td>00</td>
<td>C</td>
<td>6</td>
<td>Religious House of Worship—Professional Employees</td>
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ABRASIVE PAPER or Cloth PREPARATION
Separated rate paper or cloth manufacturing.

ABRASIVE WHEEL MFG. & Drivers
Separated rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.

ACCOUNTANT, Auditor or Factory Cost or Office Systematizer–TRAVELING
Includes insurance company premium auditors.

ACETYLENE GAS MFG. & Drivers
Includes tank charging.

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

Includes insurance company premium auditors.


ADVERTISING CO. & Drivers
Applicable to outdoor advertising companies and includes shop operations; the erection, painting, repair, maintenance or removal of signs; sign painting or lettering in or upon buildings or structures. Separately rate bill posting as Code 9545.

AGRICULTURAL or Construction MACHINERY MFG.

AIR CONDITIONING and Heating 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. Separately rate the repair or servicing of units after installation as Code 3737.

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.

AIR PRESSURE or Steam GAUGE MFG.
Applies to professional or scientific instruments.

AIRCRAFT ENGINE MFG.

AIRPLANE MFG.

AIRPLANE or AIRCRAFT PARTS MFG.–sheet metal
Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.

ALCOHOL MFG.–wood–& Drivers
Includes distillation of alcohol, manufacturing 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 where medical services are provided.

Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility where no medical services are provided by nursing or medical personnel on staff as Code 8866.
AMUSEMENT PARK or Exhibition OPERATION & Drivers
Applies to the operation by owners or lessees and includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.

Code 9016 does 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, enterprises involving throwing balls or darts at various targets, miniature golf, batting cages, golf driving ranges, laser tag, paintball, archery ranges, shooting galleries (using air rifles only), public tennis courts, bocce ball and ping pong parlors) 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.

ARCHITECTURAL Wood Window or Door Mfg.
May be used only upon specific assignment by the Rating Board.

ARCHITECTURAL Wood Window or Door Installation
Not available for division of payroll with Code 5403 “Carpentry NOC,” Code 5645 “Carpentry Detached Dwelling,” or Code 5651 “Carpentry Dwellings Three Stores or Less” at the same job or location.

ARMS MFG. NOC
Separately rate steel making, forging, shell manufacturing or shell loading—See “EXPLOSIVES.”

ART or Cathedral Glass WINDOW MFG.
Includes glass manufacturing.

ART Gallery & Clerical
Applies to wholesale or retail sales of artwork. Includes appraising of the artwork on the premises of the art gallery.

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 manufacture of products obtained from the distilling or refining of asphalt or tar and the saturation of paper or felt with asphalt or tar. Separately rate felt mfg. as Code 2288, paper mfg. as Code 4239 and coke burning as Code 1470. Separately rate chemical works or manufacturers of dyes or products used as explosives.

ASPHALT WORKS & Drivers
Includes grinding, pulverizing or mixing asphalt. Separately rate digging, mining or quarrying.

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, where no medical services are provided, shall be assigned to Code 8865.
### DEBRIS REMOVAL—construction or erection (continued)

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. Separately rate the removal of debris left by a demolition contractor as Code 6217.

### DECORATING & Drivers

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

9539

### 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.*

5474

Separately rate painting of ship hulls. Separately rate metal structures over two stories in height or bridges as Code 5037.

### DENTAL LABORATORY

4692

### DENTIST & Clerical

Separately rate employees engaged in any type of service in or about premises, other than premises used for professional purposes.

8832

### 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.*

5057

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

5403

### 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. Separately rate police officers, sheriffs, strike breakers or strike guards as Code 7720.*

7723

### DETINNING

*Includes incidental manufacturing of tin or tin compounds.*

3372

### DEVELOPMENTAL ORGANIZATIONS—ALL EMPLOYEES & SALESPERSONS, DRIVERS

*Applicable to organizations that are engaged in providing services to individuals who are mentally, physically or emotionally challenged. A broad range of services such as clinical, educational, counseling and recreational are provided. These organizations may have workshops to train individuals in various types of tasks to educate and prepare them for employment or future placement at residential facilities. Separately rate group homes, halfway houses, temporary shelters and independent supportive living homes as Code 8865 where no medical services are provided by nursing or medical personnel on staff.*

8864

### DIAMOND CUTTING or Polishing

3384

### DIAPER SERVICE & Route Salespersons, Drivers

*Includes the rental and cleaning of diapers.*

2594

### 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.*

1925
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, where medical services are provided.

Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility where no medical services are provided by nursing or medical personnel on staff as 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
Includes incidental alterations and pressing of items.
Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.

DRY CLEANING or Laundry RETAIL—& Route Salespersons, Drivers
Applies to risks principally engaged (more than 50%) in retail dry cleaning or laundry operations.
Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor (no dry cleaning or laundering) as Code 2503.
Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.

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

DRY DOCK OPERATION—See “SHIP REPAIR or CONVERSION”
HEMP or Jute SPINNING AND WEAVING

HOD HOISTS—See “SCAFFOLDS”

HOMELESS SHELTER–ALL EMPLOYEES–& Clerical

Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.

Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, where no medical services are provided by nursing or medical personnel on staff, as Code 8866.

HOMES FOR THE MENTALLY IMPAIRED–ALL EMPLOYEES–& Clerical

Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.

Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, where no medical services are provided by nursing or medical personnel on staff, as Code 8866.

HONE or Oil STONE MFG. & Drivers

Separately rate quarrying as Code 1624.

HORN GOODS MFG. –Fabricated Products Mfg.

Applies to the manufacturing of horn goods by machining, bending, buffing or polishing.

HORSE SHOE MFG.

Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.

HORSE SHOW:

STABLE EMPLOYEES & Drivers

OPERATION by owner or lessee & Drivers

Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.

Code 9016 does 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, enterprises involving throwing balls or darts at various targets, miniature golf, batting cages, golf driving ranges, laser tag, paintball, archery ranges, shooting galleries (using air rifles only), public tennis courts, bocce ball and ping pong parlors) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

HOSIERY MFG.

Separately rate yarn manufacturing.

HOSPITAL:

PROFESSIONAL EMPLOYEES

ALL OTHER EMPLOYEES

Code 8833 and Code 9040 include the operation of a convalescent or nursing home when operated by a hospital at the same or an adjacent location.

Separately rate ambulance drivers employed by a hospital as Code 7380

HOSPITAL–VETERINARY–& Drivers

HOT HOUSE ERECTION–ALL OPERATIONS
### REAL ESTATE AGENCY—outside employees—& collectors
Separately rate care, custody and maintenance or construction work.

### RECORDING—Masters and Stock Tapes—music
Separately rate players, entertainers or musicians as Code 9157 or Code 9159.

### RECORDING TAPE or DISK MFG.
Separately rate phonograph record manufacturing as Code 4431.

### RECREATIONAL VEHICLE Park and Campground
Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.
Separately rate the operation of a hotel or motel as Code 9052 (provided that there is housekeeping performed), lifeguards as Code 9015, restaurants (fast-food) as Code 9072, restaurants (full-service) as Code 9071, bar or tavern as Code 9074 (provided that the restaurant, bar or tavern is not within the hotel or adjacent to it), otherwise to Code 9058, store operations under the appropriate store classification, marina operations as Code 6826F or 6836 and recreational or education camp operations, as Code 9048.

### 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

### REFRIGERATION UNIT MFG.
Separately rate the manufacturing of housings or assembling complete units as Code 3076.

### REFRACTOR Y PRODUCTS MFG. & Drivers
Includes the manufacturing 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. Separately rate underground mining as Code 1170 and quarrying as Code 1624.

### REFRIGERATION UNIT MFG.
Separately rate the manufacturing of housings or assembling complete units as Code 3076.

### REFUSE, Ashes or Garbage COLLECTION & Drivers
Separately rate reduction or rendering as Code 7590 and fertilizer plants as Code 4583.

### 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, where medical services are provided.
Separate rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, where no medical services are provided by nursing or medical personnel on staff, as 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”
The entire remuneration of all entertainers shall be included in computing premium subject, however, to the maximum average weekly wage per employee shown in the “Miscellaneous Values” pages as “Maximum Remuneration.”

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.

Separately rate the operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, where no medical services are provided by, as Code 8865.

REVETMENT or Dike CONSTRUCTION–ALL OPERATIONS to completion—& Drivers 6005
Applies to river work only. Separately rate pile driving 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
Separately rate excavation or digging, dredging, mining or quarrying.

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.
### SENIOR CITIZEN 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.
- Separately rate the operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, where no medical services are provided, as Code 8865.

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

5951

### SEWAGE DISPOSAL PLANT OPERATION & Drivers

7580

### SEWER

- CLEANING & Drivers
  - CLEANING—of building connections using portable equipment—& Drivers
  - 9402
  - 5183

### SEWER CONSTRUCTION—ALL OPERATIONS—& Drivers

- Includes tunneling at street crossings when not performed under air pressure. Separately rate all other tunneling as Code 6251 or Code 6260. Separately rate permanent surface restoration.
- 6306

### SEWING MACHINE MFG.

3561

### SHADE ROLLER MFG.—wood

- Includes manufacturing of metal parts.
- 2841

### SHAFT SINKING—ALL OPERATIONS to completion

- Includes pile driving, excavation, concrete work or lining.
- 6252

### 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.
- 4000

### SHEET METAL AIRPLANE PARTS MFG.

- Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.
- 3832

### SHEET METAL WORK—SHOP only

May be used only upon specific assignment by the Rating Board.
- 3066-3067

### SHEET METAL WORK ERECTION, Installation or Repair NOC—shop or outside—& Drivers

- Separately rate sheet metal roofing on sloping roofs as Code 5545.
- 5538

### SHEET ROCK INSTALLATION—within buildings—& Drivers

- 5445

### SHELL or Projectile MFG.—See “EXPLOSIVES”
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.

SHIP BUILDING Iron or STEEL NOC–& Drivers:

Coverage under U.S. ACT

Coverage under STATE ACT ONLY

The two foregoing classifications include fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hull. Code 6854 may be used only upon specific assignment by the Rating Board. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with the foregoing classifications Code 6843F and Code 6854:

BOILERMAKING

FOUNDRY–NON-FERROUS

FOUNDRY NOC–FERROUS

MACHINE SHOP–other than maintenance machine shop

SHIP CHANDLER–wholesale

SHIP CLEANING or Allied Operations & Drivers:

Coverage under U.S. ACT

Coverage under STATE ACT ONLY

Includes cleaning of ships' holds or bilges, cleaning cargo, fuel oil or water tanks including removal of gas or sludge, removing dunnage or rubbish, cleaning areas after repair work. Code 6885 may be used only upon specific assignment by the Rating Board.

SHIP REPAIR or CONVERSION–ALL OPERATIONS–& Drivers:

Coverage under U.S. ACT

Coverage under STATE ACT ONLY

Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the classification describing the work. Code 6882 may be used only upon specific assignment by the Rating Board.
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